

DRAFT Consolidated Annual Performance Report – Northern Marianas Housing Corporation

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The CNMI's PY 2020 projects addressed several goals such as:

- Public Facilities and Improvement
- Special Needs and Low-mod income housing
- Increase homeowner education and counseling
- Sustain and expand affordable housing stock
- Public Services
- Community Enhancement
- Promote Fair housing
- Provide Services to the Homeless Population

The PY 2020 projects included: Purchase of (2) Wildland Trucks for the Department of Fire and Emergency Medical Services, Purchase of Personal, Protective Equipment for the Department of Fire and Emergency Medical Services, Tinian Children's Park Improvement, Homeowner Rehabilitation, Homeownership Assistance, Rapid Re-housing Assistance . CDBG projects were initialized but no projects were completed within PY2020. Of the PY 2020 projects selected, 80% of CDBG funds was committed to Public Facilities and Improvement projects and 20% of the funds was committed to Planning and Administrative costs. Planning and Admin costs involve addressing the prerequisite requirements for project and monitoring such projects for regulatory compliance, processing of payment requests, and implementation of proposed priorities and goals established in the Consolidated Plan. HOME- Homeowner Rehabilitation Program which meets two goals: 1) Sustain affordable housing stock 2) Special Needs and low-mod income housing. Furthermore, NMHC closed (6) loans for the period. A total of (119) households , comprised of (464) persons, were assisted in PY 2020.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and

explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

See below for details on the project, which address the need of public facilities and improvements in the CNMI.

Tinian Children’s Park Improvement- The Office of the Mayor of Tinian submitted a proposal for CDBG funds for the improvement of the Tinian Children’s Park. There are limited number of parks in Tinian where children and youth can enjoy. The Tinian Children’s Park is also a place where the community can gather. Eligibility citation: 24 CFR Part 570.201(c). National Objective: LMA ; The project meets Goal #7: To acquire construct or rehabilitate facilities for low-mod income communities and special needs populations. The project is categorized under “sports and recreational facilities”. CDBG Funding: 288,977.60; National Objective: LMA 24 CFR Part 570.208(a)(1)(i)

Purchase of PPE(s) for the Department of Fire and Emergency Medical Services - The CNMI Department of Fire and Emergency Medical Services submitted a proposal for CDBG funds for the purchase of personal, protective equipment for the CNMI Department of Fire and Emergency Medical Services. The PPEs will be distributed to the CNMI fire fighters (total of 148 fire fighters). The PPEs will enable the Department to provide a more effective fire and emergency medical services. The total cost for the purchase of PPE’s amounted to accommodate all firefighters in the CNMI DFEMS is \$750,000. DFEMS submitted an application for CDBG funds for PPEs in PY 2020 and was funded a total of \$200,000. CDBG funds were programmed from slow-moving activities to the purchase of PPEs for an additional \$244,000; however, the allocation was still insufficient to cover the cost. Therefore, DFEMS applied for PY 2021 CDBG funds and were allocated a total of \$106,000, in order to cover the total cost of PPE’s for all CNMI Firefighters. These activities are eligible under 24 CFR Part 570.201(c). CDBG Funding: \$106,000; National Objective: LMA 24 CFR Part

570.208(a)(1)(i)

Purchase of Two Wildland Trucks for the Department of Fire and Emergency Medical Services- The Department of Fire and Emergency Medical Services (DFEMS) submitted a proposal for CDBG funds for the purchase of two wildlands truck to improve emergency medical services, emergency response capabilities, fire suppression, and firefighter safety on the island of Saipan. The Saipan Municipality currently has one wildland fire trucks that is outdated and beyond repair. With the increasing population on Saipan in its vast area and the scorching heat, at times over 100 degrees, there has been an increase of brush fires. Therefore, the project is absolutely necessary. These activities are eligible under 24 CFR Part 570.201(e). The project meets Goal #3- To support public services projects which includes but not limited to, healthcare, recreational programs, services for senior citizens, substance abuse programs, and emergency medical services. CDBG funding: \$280,000 National Objective: LMA 24 CFR Part 570.208(a)(1)(i)

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

A total of (2) homes were completed and a total of (4) loans were closed during the program year. The figures for the ESG program are based on the numbers of households assisted PY 2019 HESG Allocation. All households assisted through the regular ESG program and the ESG-COVID programs were of Native Hawaiian/Pacific Islander race and non-hispanic. There were (5) CDBG projects completed in PY 2020. PY 2020 funded projects are currently ongoing and is expected to be completed within PY 2021.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public – federal	\$1,785,127	\$929,007
HOME	public – federal	\$463,940	\$337,933
ESG	public - federal	\$1,176,509	\$1,111,680

Table 3 - Resources Made Available

Narrative

CDBG

In this table, NMHC inputted resources made available for the regular CDBG and CDBG-COVID programs. The CNMI receives an allocation of approximately \$961K annually and within PY 2020 the CDBG-COVID grant agreements were in place. The total amount of the CDBG-COVID first, second, and third allocations in addition to the regular CDBG allocation is reflected above. This reporting year, the CNMI spent a total of \$929,006 in CDBG funds. This is the total sum of the CDBG-CV draws in the amount of \$290,375 and regular CDBG program draws in the amount of \$638,632.

ESG

The CNMI continues to utilize its ESG funds for rapid re-housing services. 100% of the funds draws were used towards rapid re-housing services which includes housing relocation and stabilization services and financial assistance. As homelessness is an increasing problem in the CNMI, the CNMI focuses on assisting literally homeless families and individuals to move into a decent home, and through NMHC, work with the ESG-assisted households to sustain their housing status and improve their lives. In this table, NMHC inputted resources made available for the regular CDBG and CDBG-COVID programs. The CNMI receives an allocation of approximately \$77K annually and within PY 2020, the ESG-COVID first and second allocation grant agreements were in place. ESG-COVID first and second allocations amounted to \$1,090,639. The sum of the PY 2020 ESG allocation and the ESG-COVID first and allocations are reflected in the table above. This reporting year, the CNMI spent a total of \$65,174 in regular ESG funds and spent a total of \$1,046,506 in ESG-COVID funds.

HOME

This reporting year, a total of six (2) households were approved and afforded the opportunity of first-time homeownership; and (4) HOME loans were closed during the PY. The CNMI received a HOME allocation amount of \$463,940 in PY 2020. A total amount of \$337,933 of HOME funds was spent within the program year.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Rota	0	0	U.S. Territory
Saipan	62	62	U.S. Territory
Tinian	38	38	U.S. Territory

Table 4 – Identify the geographic distribution and location of investments

Narrative

CNMI does not allocate investments based solely on geographical location. The greatest, beneficial impact is considered when evaluating project proposals. Since the CNMI’s population is smaller than most island territories, projects will impact the CNMI community entirely. Although projects are situated in specific villages, residents from other areas of the island will utilize the project as well. Due to the islands’ land mass (Saipan, Tinian, and Rota) and population, each municipality’s residents are in close proximity to recreational facilities, public services, and public facilities, in general. Based on the Census 2010 low-mod data by the American Community Survey, Saipan’s population is 47,066 of which 39,789 or 84.5% are low-mod income. Tinian’s population is 2,444 of which 2,076 or 84.9% are low-mod income. Rota’s population is 2,802 of which 2,367 or 84% are low-mod income. It is understood that the low-mod percentage of the project beneficiaries should be more than 51%. A needs’ assessment is also conducted during the project evaluation process. Activities are targeted for geographic service areas where the need is greatest and where the greatest impact will be. In PY 2020, a total of (3) projects were selected by the CDBG selection committee are located on the islands of Saipan (2 projects; however, Tinian also benefit from the Purchase of PPEs for DFEMS), and Tinian (1 project). 20% or \$192,244 was allocated for planning and administrative expenses, and 80% or \$768,978 was allocated for projects .

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The CNMI is waived from any HOME, ESG, or CDBG matching requirements.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
0	0	0	0	0	0	0	0	0

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
211,728.91	238,019.49	0	0	449,748.40

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	174,526	0	0	0
Number	2	0	2	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	174,526	0	174,526			
Number	2	0	2			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	6	119
Number of Non-Homeless households to be provided affordable housing units	8	2
Number of Special-Needs households to be provided affordable housing units	0	0
Total	14	121

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	6	119
Number of households supported through The Production of New Units	4	0
Number of households supported through Rehab of Existing Units	2	1
Number of households supported through Acquisition of Existing Units	2	1
Total	14	121

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

In the HOME program, the goal was to provide direct homeownership assistance to up to (3) households for the construction of a new home (1) household for the acquisition of an existing home. NMHC completed (1) home under Acquisition and Repair and (1) loan under the Rehabilitation program. NMHC closed on (4) New Construction Loans. The above number reflected in the “number of homeless households to be provided affordable housing units” and in the “number of households supported

through rental assistance” represents the number of households assisted in the regular ESG and ESG-COVID programs.

Discuss how these outcomes will impact future annual action plans.

Continual demand for the HOME Program as well as the need to increase the housing stock in the CNMI would leave to positive outcomes in the future of the housing market. This would require the CNMI to reassess its priorities and goals to accurately reflect a workable action plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Table 13 – Number of Households Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The NMHC continued the administration of the ESG programs and conducts case management for literally homeless and at risk of homelessness households. The NMHC also: Supported the work of non-profit organizations and the public sector providing assistance to very low and low -income individuals and special needs populations; Supported the revitalization of programs implemented by the Transitional Living Center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution and the Center for Living Independently who offer life skill training to a special needs population; NMHC did not conduct a PIT survey in the last FY due to the Coronavirus.

Addressing the emergency shelter and transitional housing needs of homeless persons

As mentioned above, the NMHC continues to support the programs of the Transitional Living center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution. Although HESG funds are not allocated to the only two shelters on island, Division of Youth Services (DYS) Shelter and the Guma Esperansa Shelter (Domestic Violence Shelter) that serve specific populations, NMHC continues to work with the shelters by consulting with the specific entities that operate the shelter on the HESG policies and procedures and such entities were also part of the planning group for the PIT count conducted in January 2020 (last PIT count conducted due to the Coronavirus pandemic) and the Continuum of Care. NMHC hopes that in the in the near future, the CNMI is able to build and operate a homeless shelter.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The NMHC continued the implementation of HESG funding by directly administering the program. NMHC conducts case management for literally homeless and at risk of homelessness households. The NMHC also: Supported the work of non-profit organizations and the public sector providing assistance to very low and low -income individuals and special needs populations; Supported the revitalization of programs implemented by the Transitional Living Center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution and the

Center for Living Independently who offer life skill training to a special needs population

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The NMHC continued the implementation of HESG funding by directly administering the program. NMHC conducts case management for literally homeless and at risk of homelessness households. The NMHC also: Supported the work of non-profit organizations and the public sector providing assistance to very low and low -income individuals and special needs populations; Supported the revitalization of programs implemented by the Transitional Living Center who offer services to those who are likely to become homeless after being discharged from a publicly funded institution and the Center for Living Independently who offer life skill training to a special needs population.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

NMHC has set the following objectives to address the needs of public housing:

- Explore opportunities to leverage funds to create additional housing opportunities;
- Seek additional rental vouchers;
- Increase leasing-up activities;
- Maintain high occupancy rates by decreasing the number of vacant units;
- Continue renovation and modernization efforts for all existing units;
- Increase enforcement efforts;
- Promote Self-Sufficiency and asset development of assisted household;
- Ensure equal opportunity for all persons in need of housing assistance; and
- Achieve a HUD “high performer” rating under the Section 8 Management Assessment Program (SEMAP)

The CNMI continues to administer the Family Self-Sufficiency Program. No households were admitted within PY 2020. However, to date, a total of (28) households are in the FSS Program and are tenants under the Section 8 Multi-Family Program. The FSS Program coordinator is currently working with the households to gain certain skills, secure employment, and earn (or increase) wages. The CNMI also has strengthened its education on fair housing choice to landlords and tenants. A Fair Housing Choice briefing is held for the new Section 8 Voucher recipients.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

NMHC staff under the Asset Management Division and Field Offices continue to conduct outreach efforts to residents/tenants under the Section 8 Housing Assistance Payment Program – New Construction – so as to inquire about, encourage, and promote resident/tenant participation. NMHC is looking at options to assess, expand, and improve its current outreach efforts so as to promote resident/tenant participation.

Actions taken to provide assistance to troubled PHAs

The Northern Marianas Housing Corporation (NMHC) is the Public Housing Agency (PHA) in the CNMI and is not designated as “troubled”.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Minimum Wage

NMHC has no control over the minimum wage. Despite the low minimum wage, NMHC will continue assisting clients based on their eligibility to avail of the programs.

Limited Funding for Housing Programs

The NMHC is committed in ensuring that the needs of the low, very low, and extremely low income household are being addressed. NMHC has implemented the Family Self Sufficiency (FSS) program to work with various organizations in the community to assist clients in obtaining sustainable housing and employment. With the implementation of the FSS program, NMHC is hoping that the number of households on the waiting will be reduced. In PY 2020, no households were newly enrolled in the FSS Program; however, a total of (27) households were assisted and enrolled since the first year of the Consolidated Plan (2015).

The Mortgage and Credit Division (MCD) is committed in providing affordable loans to clients who are first time homeowners, clients who are physically challenged, and assisting clients with rehabilitation of their homes.

The Emergency Solutions Grant (ESG) program in the past program year continued to serve people who are literally homeless and are at risk of being homeless. Due to limited funding from the grantor agency we are able to assist a small number of families. Despite the limited funding, NMHC and Karidat will continue to address and find solutions for the families who are literally homeless and are at risk. NMHC in collaboration with Karidat social services will monitor and conduct quarterly evaluation to clients who have joined the program and assist the clients in continued housing stability after the program. In PY 2020, a total of (119) households, comprised of (464) individuals, were assisted in the regular ESG and ESG-COVID.

Challenges Faced by Persons with Disabilities

NMHC will continue assisting persons with disability in a manner that will be consistent with NMHC and HUD policies and procedures. Persons with disability are required to inform their case worker of their conditions in order for NMHC to conduct home visitation for those who have no transportation or bed-ridden.

NMHC has been exploring avenues in providing application for persons that are visually impaired.

NMHC has been vigilant in explaining to clients the program requirements and procedures.

NMHC is currently working on reducing the waiting list for the Section 8 programs. As of date, there are 500+ households on the waiting list. Clients are required to update their status with the housing specialist from time to time to ensure that accommodations to persons with disabilities are accommodated in a timely and efficient manner. NMHC has been committed to ensuring that persons with disabilities are accommodated.

NMHC has also been enforcing the Fair Housing Act of 1998 since its inception. If for any reason a client feels that the Fair Housing Act of 1998 is not enforced we recommend that they report the matter to their respective NMHC Office or send their complaints to the Corporate Director. In September 2016, the first ever Fair Housing Choice Training was provided by HUD to NMHC's Board of Directors and staff.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Based on our discussions with various entities, the underserved population are people with disabilities. In the PY 2020 Annual Action Plan, NMHC's goal was to collaborate with the Center for Living Independently who offer life skills training to the disabled population, most of which NMHC serves through the HOME loan and Section 8 Program and are at poverty level. NMHC is currently in discussion with the Council on Developmental Disabilities and Voices of the CNMI, a non-profit organization which serves people with disabilities, on what their current needs are. Both entities have shown interest in building and implementing the Center for Living Independently on the islands of Tinian and Rota. They plan to apply for CDBG funds. There is also currently a movement in the CNMI to ensure all facilities are accessible to people with disabilities. In addition, the Center for Living Independently was allocated CDBG-COVID funds to implement a food pantry program to serve people with disabilities. The program launched in May 2021.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

LBP hazards are integrated into the Section 8 and ESG Policies and Procedures. The CNMI ensures that participants in the Housing Choice Voucher program and the Emergency Solutions Grant Program (rapid re-housing and homeless prevention activities) are educated on the hazards of lead-based paint in rental housing, as part of the intake process. They are provided with brochures and will have to acknowledge the receipt of the "Watch Out for Lead Based Paint Poisoning" material. They are also advised of the hazards of lead-based paint during orientations when new vouchers are issued. Also, at initial inspection of the rental housing unit (in both programs), a certified NMHC inspector must complete HUD Form 52580, an Inspection Checklist, to ensure that there is no potential lead hazard. If a hazard is identified, the problem must be mitigated by the landlord. To date, lead-based hazards have been identified in any HUD-assisted unit. As with the ESG Program, the Subgrantee fills in a Lead Based Screening Worksheet and at inspection of the unit, ensures that there are no lead-based paint hazards based on the Habitability Standards Checklist.

Approved Section 8 Landlord units currently does not have a unit constructed before 1978. In the rare case which a landlord registers such a unit and tenant prefers the unit constructed before 1978, the above actions will be taken and a certified environmental agency would have to conduct lead-abatement procedures. As with the ESG program, the Subgrantee encourages the tenant to select a unit constructed after 1978, in order to prevent additional mitigation steps, which would require additional funding. The ESG program is very limited in funding, as opposed to other CPD programs. To date, no rental unit in the ESG program was constructed before 1978.

The following are required activities to address lead-based paint: (integrated into the HOME Policies and Procedures)

- 1) *Notification: Lead Hazard Information Pamphlet- occupants, owners, and purchasers must receive the EPA/HUD/Consumer Project Safety Commission lead-hazard information pamphlet, or an EPA-approved equivalent; Disclosure- property owners must provide purchasers and lessees with available information or knowledge regarding the presence of lead-based paint and lead-based paint hazards prior to selling or leasing a residence; Notice of Lead Hazard Evaluation or Presumption- occupants, owners, and purchasers must be notified of the results of any lead hazard evaluation work or the presumption of lead-based paint or lead hazards.*
- 2) *Notice of Lead Hazard Reduction Activity- Occupants, owners, and purchasers must be notified of results of any lead-hazard reduction work.*
- 3) *Lead Hazard Reduction- Reduction methods described include paint stabilization, interim controls, standard treatments, and abatement.*

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

1. NMHC Collaborated with the Department of Labor, the Community Development Institute of the Northern Marianas College, the Northern Marianas Trades Institute who offer education and employment training to develop plans that will assist families who live below poverty level, most of which NMHC serves through the Section 8 Program. NMHC maintains follow-ups and evaluations with (31) households through the FSS Program in the past year by referral to the aforementioned agencies to gain education and/or employment.

2. In the PY 2020 Annual Action Plan, NMHC's goal was to collaborate with the Center for Living Independently in the CNMI (CLI) who offer life skills training to the disabled population, most of which NMHC serves through the HOME loan and Section 8 Program and are at poverty level. NMHC is currently in discussion with the Council on Developmental Disabilities and Voices of the CNMI, a non-profit organization which serves people with disabilities, on what their current needs are. Both entities have shown interest in building and implementing the CLI on the islands of Tinian and Rota. They plan to apply for CDBG funds. CLI received CDBG-COVID funds in PY 20.

3. In the PY 2020 Annual Action Plan, NMHC's goal was to collaborate with the Department of Community and Cultural Affairs (DCCA) FSS Program to enroll up to (5) families who are currently in the Section 8 FSS Program into the Leadership and Economic Opportunity for Self-Sufficiency Program to obtain on the job training. NMHC did not enroll new families within PY 2020, but currently have (28) families in the program, meeting the ultimate goal of the FSS program as of PY 2020, as (1) family have exited the program and achieved self-sufficiency, and (2) families voluntarily exited the program .

4. The NMHC continued the Emergency Solutions Grant Program with temporary financial assistance. The Subgrantee offered information on specific resources for employment, training, and education and offer guidance on certain matters such as budgeting, energy conservation in the home, etc. NMHC also implemented the ESG-COVID program, serving those who were impacted by the COVID 19 pandemic. A total of (119) households, comprised of (464) persons were assisted with the program.

5. NMHC worked proactively with the current Section 8 households and assisted (28) families into the FSS Program, so they are able to gain self-sufficiency, and in turn, be able to maintain housing stability, obtain education and/or employment, and get out of poverty.

In addition, by providing rental housing to an extremely-low income household and working with the family to achieve self-sufficiency and maintain affordable housing, NMHC is reducing the number of poverty-level families in the CNMI.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The CNMI continues to be committed to enhancing and improving the institutional structure supporting the administration of the CNMI's Annual Action Plan. Frequent assessment of policies and practices conducted by NMHC's management and Board of Directors are performed to improve processes in the programs. In addition, management of CPD funded Subrecipients are performed to ensure that the activities of the ConPlan through each Annual Action Plan year is carried out accordingly and remains compliant with HUD regulations. In the past year, the actions taken for institutional strengthening included:

- Proactive involvement in various government and non-profit committees (such as the Developmental Disability Council, Headstart Committee, Housing Task Force, Committee to Address Homelessness in the CNMI etc.) to enhance social services to clients (inclusive of NMHC's clients)
- Worked with the Governor, Lt. Governor, Legislature, and the Mayors of Saipan, Tinian, and Rota to identify community planning and development needs
- Worked with the Family Self Sufficiency Committee which is comprised of agencies such as the Office of Vocational Rehabilitation, Northern Marianas College, Protection and Advocacy groups, Department of Labor, and Karidat Social Services to successfully enroll families who wish to gain self-sufficiency and exit out of the Section 8 Program

In addition, One of the actions taken above in developing institutional structure is NMHC continuously work with the Administration and the Mayors of Saipan, Tinian, and Rota to identify community planning and development and housing needs. One of the housing unmet needs is the availability of affordable, rental housing units in the CNMI. Due to the devastation of Super Typhoon Yutu in October 2018 and the significant number of families whose homes were destroyed and most of those families seeking rental units, it has been a challenge to identify available and affordable rental units in the CNMI for the past year. Because of this, NMHC has worked collaboratively with government and non-profit agencies and FEMA, within PY 2020, to address unmet needs. The CNMI continues to be committed to enhancing and improving the institutional structure supporting the administration of the CNMI's Annual Action Plan.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Actions taken in the last program year included:

- 1) Enhanced coordination with the Rotary Club and Chamber of Commerce to identify CNMI businesses who are willing to take part in various social service programs administered by local and non-profit agencies and have them assist in terms of funding the programs, more specifically programs that will provide training and education for individuals who choose to start up a small business.
- 2) Enhanced coordination with the Commonwealth Development Authority and provide resources to individuals who wish to borrow a micro-loan to start a small business. In the past year, there was no official meeting with CDA regarding micro-loans.
- 3) Through the FSS Program, as of the end of PY 2020, a total of (28) households were enrolled in the program and were provided the resources that will enable them to gain employment (whether it's through businesses directly or the Workforce Investment Agency Program), since the economy is expected to boost in the next few years with the growing hotel and gaming industries.

In addition, NMHC established partnerships with the following agencies: Department of Fire and Emergency Management Services, Department of Public Safety, the judiciary system (Family Court), Karidat Social Services, Office of Vocational Rehabilitation, Council on Developmental Disabilities, Department of Community and Cultural Affairs, and the Community Guidance Center to accomplish the following: address the increasing homeless problem in the CNMI, involvement in the PIT survey, and hopefully, successfully implement a COC in the CNMI. Currently, the CNMI does not have programs for individuals being discharged from publicly funded institutions and systems of care, as traditionally, the families of such individuals take them in and provide assistance in any way possible. The DYS Shelter provides housing for runaway youth, neglected and abused youth, and youth who are victims of domestic violence (and therefore are homeless due to their situations). The Guma Espersansa Shelter provides housing to women and children who are victims of domestic violence. For the subpopulations transitioning of these shelters, as mentioned, traditionally, the families of such individuals take them in

and provide assistance in any way possible. For those formerly homeless and assisted through the ESG Program, the Karidat's Social Services case managers, ensures that the households (most of whom are special needs household) do not revert back to homelessness by proactively evaluating the families and provides them with resources/programs they can avail of to sustain their housing status. Due to its limited organizational capacity, NMHC, along with its private and public partners, are focusing on the general homeless population by conducting the point in time survey, as the first step. As time progresses, NMHC will work with its partners to expand its programs to assist specific subpopulations. As with the special needs populations, NMHC provides assistance through the HOME Program and ensures that CDBG-assisted projects can also accommodate the special needs population.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

NMHC has worked proactively and collaboratively with the Office of Vocational Rehabilitation and Council on Developmental Disabilities to provide accommodations for those who are visually impaired and for those who lack transportation NMHC is also an official member of the Mental Health Planning Council, of which the said agencies are members of. NMHC has established discussions and continues to follow up with the Commonwealth of Transit Authority (COTA) about the expansion of their vehicle routing services, most especially to individuals with disabilities, who are also being served in the HUD-assisted programs. As with limited funding for housing programs, NMHC will continue to explore funding opportunities for housing assistance, as the demand for housing is greater than ever (especially after the disaster caused by Typhoon Soudelor). Karidat Social Services, NMHC's ESG Subgrantee, is the only other agency which provides monthly housing vouchers through a federal program, and continues to administer the HESG Program. As mentioned above, NMHC has no control over the CNMI's minimum wage.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Once the projects have been selected by the CDBG evaluation committee, the Planning Division continues to work closely with the Subrecipients and provide technical assistance in a variety of the program areas. NMHC ensures compliance with all local and federal procurement regulations. For projects that will be bid out by the Subrecipients, the NMHC Procurement Officer will monitor for proper bidding in accordance with HUD Procurement regulations and that the selected contractor submit all required documentation. Upon selection of the project, the activity is set up in IDIS, and the monitoring process begins. The monitoring process will involve recurrent communication in person, telephone, emails, on-site visits, and regularly scheduled meetings with the Subrecipients. Consistent monitoring through these channels of communication will alleviate any delays to the project's completion time, avoid any set-backs, and ensure compliance with all program requirements. Moreover, the Planning Division with the Fiscal Division, will continue to monitor funding through the IDIS System and a separate monitoring system (Excel spreadsheets) that will be maintained by both Divisions. Such procedure will ensure that all payment requests and progress billings submitted by a contractor are accurate and that there is sufficient funding for each activity. For the Environmental Assessments that are required of each project, if the Subrecipient does not have the capacity to complete an EA, the Planning Division will usually assist the Subrecipient in preparing the EA. In the case that the Subrecipient has the capacity to prepare an EA, NMHC will continuously monitor the Subrecipients' progress of work to avoid delays in a project's completion time. The Planning Division will coordinate with the Subrecipients and various environmental regulatory agencies to determine the type of impact the project will have on the environment. The Planning Division will continue to follow-up with the aforementioned agencies on a regular basis to ensure all HUD Environmental standards are met and that the projects proceed in a timely manner. As part of the monitoring process, for the selected projects, the NMHC will establish Subrecipient Agreements, providing documentation that Federal requirements are being met, ensure proper use of CDBG funds, and promote timely expenditures of CDBG funds. For ongoing projects, the Planner/Grant Writer will ensure that the Subrecipients continue to comply with all sections of the Subrecipient Agreement. During the construction of a project, frequent physical inspections will be performed by the Asset Manager, who also monitors HOME and NSP projects. He will address technical flaws (if any) with the contractor. The Asset Manager will also ensure that the contractor is complying with HUD Labor Standards by conducting employee interviews and collecting payroll schedules. The Asset Manager documents each inspection visit and will forward the report to the Planning Division. When NMHC is at a timeliness risk, the Planning Division will request milestone/drawdown schedules from the contractor. These schedules will enable the CDBG staff to be fully aware of the construction activities for each project and the estimated monthly drawdowns that will occur. Upon acceptance of a project by NMHC and the turn-over of a project to a Subrecipient, NMHC will continue to monitor compliance with all program requirements by conducting random on-site

visits and address set-backs (if any) by communicating with the Subrecipient until all issues have been resolved. As with the ESG Program, the Deputy Corporate Director will review the files (usually once every two years) to ensure that policies are adhered to, processes are in place, and that internal controls are practiced.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The CNMI is required by the U.S. Department of Housing and Urban Development (HUD) to have a detailed Citizen Participation Plan which incorporates the island's policies and procedures for public involvement in the Consolidated/Action Plan process and the CAPER, and the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and Emergency Solutions Grant (ESG) funds. The CNMI's Citizen Participation Plan is made available to the public. Additionally, regulation requires that this plan both provide for and encourage public participation, emphasizing involvement by low-and moderate-income people, especially those living in low-and moderate-income neighborhoods. According to the CNMI's Citizen Participation Plan, the Consolidated Annual Performance Reports will be made available for a total of 15 days for the public to provide comment.

See Appendix A: Public Notice for the Review of the CAPER, published on December 10, 2021. The comment period for their review of the CAPER ends on December 27, 2021. The Notice is also available on NMHC's website at www.nmhcgov.net.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The CNMI did not change CDBG program objectives in PY 2020. All selected and approved CDBG projects are underway.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Not applicable for the CNMI as HOME funds were not used for the implementation of rental housing for the reporting period. All HOME-assisted construction and homeowner rehabilitation projects are required to be inspected by the Asset Manager and a Department of Public Works inspector.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The equal housing opportunity logo or the “NMHC is an equal employment and fair housing public agency” slogan appears in all paper of general circulation advertisements, brochures, and letterheads. When soliciting for contractors, NMHC provides language in the request for qualifications (published in the local paper) that minority and women owned businesses are encouraged to participate and be a part of NMHC’s List of Approved Contractors. Also, NMHC provides language in the bid announcements that the project is subject to Section 3 of the Housing and Community Development Act of 1968 which requires recipients of HUD funds and the contractors to help ensure that the economic opportunities generated by the HUD funds are provided to local low-income residents and the business that server them “to the maximum extent feasible”. In addition to the language included in the newspapers, the Asset Division Manager, along with the Procurement Officer, hold pre-bid and pre-construction conferences with all interested proponents (pre-bid conference) and the selected contractor (pre-construction conference) and discuss the Section 3 requirements. All inquiries regarding Section 3 requirements are addressed at these conferences.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

See attached IDIS reports

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

To make housing more affordable for families who are of very low income, NMHC has assisted several families through its deferred/direct loan HOME program. Most senior citizens whose only income may

be Social Security or minimal retirement pensions have availed of a 100% deferred loan thru this program. Other families with minimal monthly income area also afforded a combination of deferred and direct loan based on their repayment abilities. Other programs such as the Rural Development 504 Rehabilitation program have also played a significant role in NMHC's assisting its very-low income clientele. In PY 2020, (1) home was rehabilitated in the HOME Program and (1) home was acquired and rehabilitated. As mentioned in the Executive Summary, this was mainly due to the pending implementation of the amended HOME Policies and Procedures; as well as, the COVID-19 pandemic constraints that delayed the processing of new and existing household applicants. As with the ESG Program, NMHC performed a thorough review of each client file (i.e. ability to pay based on income) and have inspected the housing units to ensure that habitability standards are adhered to, have advised ESG tenants to select a unit that they will be able to afford after they have availed of the 10-month (maximum allowance) for the ESG program. NMHC strongly enforced the importance of seeking employment, budgeting finances, availing of other available resources, in hopes that the tenant continues to maintain affordable housing and also achieve self-sufficiency. A total of (119) households comprised of (464) individuals were assisted in the regular ESG program and ESG-COVID program.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Tenure Type:						
Rental						
Homebuyer						

Table 15 - CR-56 HTF Units in HTF activities completed during the period

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name NORTHERN MARIANA ISLANDS
Organizational DUNS Number 854856277
EIN/TIN Number 986019463
Identify the Field Office HONOLULU
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance Northern Mariana Islands CoC

ESG Contact Name

Prefix Ms
First Name Zenie
Middle Name P
Last Name Mafnas
Suffix 0

CAPER

Title Deputy Director

ESG Contact Address

Street Address 1 P.O. Box 500514
Street Address 2 0
City Saipan
State MP
ZIP Code -
Phone Number 6702346866
Extension 0
Fax Number 0
Email Address deputydirector@nmhcgov.net

ESG Secondary Contact

Prefix
First Name
Last Name
Suffix
Title
Phone Number
Extension
Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date 10/01/2019
Program Year End Date 09/30/2020

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name
City
State
Zip Code
DUNS Number
Is subrecipient a victim services provider
Subrecipient Organization Type
ESG Subgrant or Contract Award Amount

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	145
Children	126
Don't Know/Refused/Other	0
Missing Information	0
Total	271

Table 16 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	103
Children	90
Don't Know/Refused/Other	0
Missing Information	0
Total	193

Table 17 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 18 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 19 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	248
Children	216
Don't Know/Refused/Other	0
Missing Information	0
Total	464

Table 20 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	207
Female	257
Transgender	0
Don't Know/Refused/Other	0
Missing Information	0
Total	464

Table 21 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	216
18-24	55
25 and over	193
Don't Know/Refused/Other	0
Missing Information	0
Total	464

Table 22 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	0	0	0	0
Victims of Domestic Violence	4	3	1	0
Elderly	35	20	15	0
HIV/AIDS	0	0	0	0
Chronically Homeless	0	0	0	0
Persons with Disabilities:				
Severely Mentally Ill	7	6	1	0
Chronic Substance Abuse	0	0	0	0
Other Disability	37	23	14	0
Total (Unduplicated if possible)	83	52	30	0

Table 23 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units - Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	0
Total Number of bed-nights provided	0
Capacity Utilization	0.00%

Table 24 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

The CNMI currently does not have a CoC in place. In consultation with the various social provider agencies, it was unanimously agreed that HESG funds will be used for homelessness prevention and rapid re-housing assistance, of which the number of households (with a total number of individuals in those households) are reflected in other sections of the ESG sections of this CAPER. In the past program year, a total of (119) households comprised of (464) persons were assisted in the regular ESG and ESG-Covid programs. The decision to fund 100% to financial assistance and not to the shelters was made. The number of households and individuals assisted is determined as the project outcome.

CR-75 – Expenditures (PENDING)

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Expenditures for Rental Assistance	5,900	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	146	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	3,941	0	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	9,987	0	0

Table 25 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Expenditures for Rental Assistance	39,999	52,390	35,460
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	4,095	5,055	6,719
Expenditures for Housing Relocation & Stabilization Services - Services	9,855	22,787	27,076
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	53,949	80,232	69,255

Table 26 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Essential Services	0	0	0
Operations	0	0	0
Renovation	0	0	0

Major Rehab	0	0	0
Conversion	0	0	0
Subtotal	0	0	0

Table 27 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Street Outreach	0	0	0
HMIS	5,500	6,947	5,558
Administration	5,256	10,041	7,619

Table 28 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2017	2018	2019
	74,692	97,220	82,432

Table 29 - Total ESG Funds Expended

11f. Match Source

	2017	2018	2019
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	0	0
State Government	0	0	0
Local Government	0	0	0

Private Funds	0	0	0
Other	0	0	0
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	0	0	0

Table 30 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2017	2018	2019
	74,692	97,220	82,432

Table 31 - Total Amount of Funds Expended on ESG Activities