



**NORTHERN MARIANAS HOUSING CORPORATION**  
**Community Development Block Grant – Disaster Recovery (CDBG-DR) Division**  
P.O. BOX 500514, Saipan, MP 96950-0514  
Email: [cnmi-cdbg-dr@nmhcgov.net](mailto:cnmi-cdbg-dr@nmhcgov.net)  
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## **ANUNSIU PARA I PUPBLIKU**

I Maga'lâhi as Ralph DLG. Torres yan i Sigundu Maga'lâhi as Arnold I. Palacios mansen maguf para u ma'anunsia na i Northern Marianas Housing Corporation (NMHC), inkuenta ginin i Commonwealth gi Sangkattan na Islas Mariânas (i CNMI), na manlistu para u malaknus huyung i iyon-ñiha Community Development Block Grant-Disaster Recovery (CDBG-DR) Homeowner Rehabilitation yan Reconstruction na Prugrâma kuntu i Homebuyer na Prugrâma. I Homeowner Rehabilitation yan Reconstruction na Prugrâma yan i Homebuyer na Prugrâma mana'pusipbli ginin i CNMI's Community Development Block Grant-Disaster Recovery na nina'i gi \$244 miyon ginin i U.S. Department of Housing yan Urban Development (HUD) ni ha i'ina' para u ayuda i ti manmakumpli' na nisisidât hinemlu' ginin i tinattiyi na distruktun i Typhoon Mangkhut yan Super Typhoon Yutu gi halum 2018 na sâkkan.

Humuyongña i mamensiona na pakyu siha gi 2018 na sâkkan yan i tumâtatti na fundu ginin i HUD, i NMHC ha dibelop i Homeowner Rehabilitation yan Reconstruction na Prugrâma para u tâmpi i mankuâlifikâo na gâstu siha para i rehabilitate o sino reconstruct i manasosiât na yinammak i pakyu pat i distruktun i pakyu gi housing units put para u fa'mâulik tâtti gi disenti, sâfu', yan gâsgas na kundision. I tutât na nina' i put todû gi esti na tiempu gi papa' esti madibelop na prugrâma sa \$36.1 miyon.

Komu para i Homebuyer na Prugrâma, i asistensia mayotmenti para u tâmpi i mankuâlifikâo na gâstu siha para i hinatsa nuebu na guma', o sino para u famâhan yan fa'mâulik i gima'. I tutât na nina' i put todû gi papa' esti na prugrâma sa \$41.1 miyon.

### **NISISIDÂT KUÂLIFIKASION SIHA PARA I CDBG-DR REHABILITATION YAN RECONSTRUCTION NA PRUGRÂMA**

Para un kuâlifikâo para i CDBG-DR Rehabilitation yan Reconstruction na Prugrâman gi asistensian fainansiât, i manaplikânti debi na u mana'satisfetchu i mantinattiyi na minimum nisisidât kuâlifikasion siha:

1. Debi na Siudadanu U.S., Nasionât U.S., pat mankuâlifikâo na estrangheru;
2. Debi na risidentin iya CNMI tres (3) âñus na tiempu;
3. Para todû i dos na prugrâma, i put todû na nina'halum familia gi kada' sâkkan, sigun gi minedung nu familia, ti debi na u ma'upus i 120% nu median income. Put fabot atan i HUD-prescribed income limits gi sanpapa':



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<b><u>NORTHERN MARIANA ISLANDS HOME INCOME LIMITS 2020</u></b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
15% of Median Income	5,055	5,775	6,495	7,215	7,800	8,370	8,955	9,525
30% of Median Income	10,150	11,600	13,050	14,450	15,650	16,800	17,950	19,100
50% of Median Income	16,850	19,250	21,650	24,050	26,000	27,900	29,850	31,750
80% of Median Income	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
120% of Median Income	40,440	46,200	51,960	57,720	62,400	66,960	71,640	76,200

I asistensian fundu siempri managuaha dipendi gi mantinattiyi na inimpottãnti na lista:

**Fine'na Prioridãt** manã'i siempri para i inamku' pat i familia ni gua' disibilidadãt yan pues para i tãya inamku' pat i familia ni tãya disibilidadãt ni gaigi gi halum i 0%-30% na nina'halum i area median income. I inamku' gi familia sa' i sumupopotta i familia, i asagua, pat i uniku na membru ni gaigi gi 62 pat mãs na idãt. I disibilidadãt gi familia sa' i sumupopotta i familia, i asagua, pat i petsona ni uniku na membru i gai disibilidadãt.

**Sigundu Prioridãt** manã'i siempri para i familia siha ni mampus tãkpapa' i nina'halum ni gaigi gi halum i 30.1%-50% na nina'halum i area median income;

**Tres Prioridãt** manã'i siempri para i familia siha ni gaigi gi halum i 50.1%-80% na nina'halum nu area median income; yan

**Kuãttru Prioridãt** manã'i siempri para i familia siha ni gaigi gi halum i 80.1%-120% nu ãrian i median income;

4. I gima' debi prinsipãt na residensian i aplikãnti ãntis di i pakuyu yan ãntis di manaplika para i rehabilitation o sino i asistensian reconstruction;
5. Sagãyi debi yan kuintinua sumagãyi i residensia dispues di munhãyan i rehabilitation o sino I che'chu' reconstruction;
6. Iyom-mu i propiedãt gi pãpa' i inaprueba fotma nu ownership komu mapega mo'na gi halum 23 CFR § 92.254(c), yan komu ma'ispesifikão gi sanpapa':
  - a. Na'an i dueñu gi pappit tanu' i propiedãt;
  - b. Mantieni 40-ãnus na tiempu gi intires atkilon i propiedãt;
  - c. Dueñu o sino mantieni 40-ãñus na tiempu gi intires atkilon i propiedãt condominium;



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- d. Dueño o sino gai membership gi halum cooperative pat i mutual housing project ni ha constitutes homeownership gi pãpa' i lai Istãdus; pat
  - e. Mantieni i equivalent form nu ownership ni inaprueba ni HUD; yan
  - f. Ti hãlum i floodplain.
7. I dispues na bãlin i rehabilitation i gima' debi na ti u upus i bãlin 95% limits para i CNMI para i klãsin nu unit assisted (single-single unit), komu ma'otdin ni HUD;
  8. I homeowners ni mapribeniya asistensian fainansiãt siempri masuhetu para i nisisidãt NMHC Affordability Period. I tiempun nu Affordability Period siempri mapega gi tutãt na asistensian fainansiãt marisibi yan siempri range gi halum 5 asta 25 ãñus na tiempu; yan
  9. I eksaminasion Benifisiu nu Duplikasion siempri makondukta para u ditetmina i tutãt na asistensian fainansiãt para u mapribeniya i manaplikãnti, para u asiguru na kumunfotma yan i Robert T. Stafford Disaster Assistance yan Åkton Emergency Relief (Åkton Stafford).

## **NISISIDÃT KUÃLIFIKACION SIHA PARA I CDBG-DR HOMEBUYER NA PRUGRÃMA**

Gi parehu na manera, i inamku' yan/pat i disibilidadãt na manaplikãnti ni manmafuetsas huyung gi gima'-ñiha ni pakyu manmana'fo'na fine'na ki i tãya inamku' yan i tãya disibilidadãt na manaplikãnti. Lão, i kuãlifikão na manaplikãnti ni manlistu para mortgage siempri lokkui' manmana'fo'na gi maneran i hãyi mo'fo'na mãttu, ki i manmo'fo'na na inamku' yan/pat i disibilidadãt na manaplikãnti ni ti manlistu para mortgage.

Komu ha minimum, para un kuãlifika para i asistensian fainansiãt CDBG-DR Homebuyer na Prugrãman, i manaplikãnti debi na u mataka' i mantinattiyi na nisisidãt kuãlifikasion siha:

1. Debi na Siudadanu U.S., Nasionãt U.S., pat mankuãlifikão na estrangheru;
2. Debi na kuãlifika komu low-income household ni madifina gi halum i HOME na Prugrãma. I kuãlifikasion nina'halum dinitetmina gi kada sãkkan i nina'halum. I antisipão na'dinanña gross household na nina'halum i 18 ãñus na idãt pat mãs, debi na ti u upus i 80% nu median income para i lugãt (ma'ahusta para minedung familia), ni madiskribi gi sanhilu' i HUD-prescribed income chart (Northern Marianas Home Income Limits 2020). Lão, i household income nu i 18 ãñus na idãt pat mãs ni umu'upus i 80% nu median income para i lugãt lão ti lamudung ki 120% siña lokkui' kuãlifikão para asistensia;
3. Debi u mapribeni ebidensia nu ownership gi pappit tanu' para i propiedãt yan i lugãt ti debi na hãlum i floodplain. I ownership lokkui' inklusu i atkilon nu 40 ãñus na tiempu pat mãs prinibeni na i aplikãnti debi maseha minimum trenta (30) ãñus tetenan gi intires i kontrãtan atkilon gi propiedãt o sino gi condominium ni para u mana'adilãnta;
4. I Homebuyers ni manma'aprueba para u marisibi asistensian fainansiãt debi u fañãga insigidas gi propiedãt komu ha prinsipãt/primeru na risidensia an munhãyan todú i mafundu na aktibidadãt CDBG-DR Homebuyer. I kada sãkkan na recertification para nutisian i prinsipãt risidensia yan i fotma siempri manmanã'i huyung para u makumplidu, fitma, yan intrega guatu gi NMHC para afitma yan guinaha pine'lu na sumigi mañãga gi mortgage na propiedãt yan housing;



5. I maprâyekta na bâlin i after-construction, i bâlin after-rehabilitation, pat i bâlin propiedât gi tutuhun i finâhan (yanggin ha' acquisition) nu kada propiedât homebuyer ni para u ma'asisti ni fundun i CDBG-DR ti debi na u upus i 95 puitsientus i median lugât finâhan/sales price para single family housing, komu maditetmina ni HUD;
6. I homeowners ni mapribeniya asistensian fainansiât siempri masuhetu para i nisisidât NMHC Affordability Period. I inanâkku' nu Affordability Period siempri mapega gi tutât na asistensian fainansiât marisibi yan siempri range gi halum 5 asta 25 âñus na tiempu; yan
7. I eksaminasion Benifisiu nu Duplikasion siempri makondukta para u ditetmina i tutât na asistensian fainansiât para u mapribeniya i manaplikânti, para u asiguru na kumunfotma yan i Robert T. Stafford Disaster Assistance yan Âkton Emergency Relief (Âkton Stafford).

## **KLÂSIN ASISTENSIAN FAINANSIÂT SIHA**

Pâpa' i CDBG-DR Homeowner Rehabilitation yan Reconstruction na Prugrâma, i tutât minimum masedi na loan gi pâpa' i Prugrâma debi na \$10,000.00 pat hulu' asta i maximum Home per-unit subsidy limits ni aplikâo para i CNMI komu maditetmina ni HUD. Para i CDBG-DR Homebuyer na Prugrâma, i tutât minimum masedi na loan ti para menus ki \$1,000.00 yan ti debi u upus \$250,000.00. I managuaha na klâsin nu asistensian fainansiât, lão ti limited para, i mankuâlifikão na familia siha komu mantinattiyi:

1. I Deferred Loans: I deferred loans tâya mapribeniya nisisidât o sino ekspektasion nu repayment. I Homeowner/Homebuyers ni rumisibi deferred loans para u rehabilitate, reconstruct, construct, o sino fâhan i prinsipât na residensia debi u sagâyi i asistensia na unit gi tiempun i NMHC affordability an munhâyan insigidas. Lão, komu i ma'asisti na homeowner(s) ha disidi para u dingû, atkila, transfer title, o sino bendi i asistensia na unit gi durântin i tiempun i NMHC affordability, i homeowner/homebuyer debi u apâsi tâtti i deferred loan;
2. I Non-Interest (tâya-intires) Bearing Loans: I tutât prinsipât na loans ma'apâpâsi tâtti gi ginagãogão na tiempu, lão tâya intires mana'mutta. I teman repayment nu todû i non-interest-bearing na loans para 30 âñus na tiempu pat 360 na mes yan mana'kaguan para u prudisi kada mes parehu na âpas.

## **I BINABA NA FETCHAN I APLIKASION**

Gi tutuhun Ineru 4, 2021, para u makondukta kuestiona para i manintires na manaplikânti siha ântis di makuâlifika gi NMHC Main Office, Garapan, NMHC Tinian Field Office (NMC Campus), yan Sinapalo Youth Center, Rota. Etyi siha i manmakuâlifikão para i asistensian fainansiât siña machuli' i aplikasion i CDBG-DR Homeowner Rehabilitation yan Reconstruction na Prugrâma o sino i Homebuyer na Prugrâma gi halum 7:30 gi egga'an asta 4:30 gi talu'âni gi Ufisanan Prugrâman CDBG-DR pat gi Ufisanan NMHC iya Saipan, Tinian yan Luta. Managuaha packet aplikasion para u maprinta gi NMHC yan gi CNMI CDBG-DR websites gi [www.nmhcgov.net](http://www.nmhcgov.net) yan gi [www.cnmi-cdbgdr.com](http://www.cnmi-cdbgdr.com). Yanggin malagu' hão mãs imfotmasion put i mamensiona na prugrâma



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siha, put fabot ågang i Ufisinin Prugråman CDBG-DR pat i Ufisinin NMHC gi numirun tilifon ni malista gi sanhilu’.



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**CDBG-DR PROGRAM**  
**PRE-QUALIFICATION APPLICATION CHECKLIST**

Start Time:	
End Time:	
<b>Total hrs/mins:</b>	

Applicant(s): \_\_\_\_\_ Date: \_\_\_\_\_

In order to determine your eligibility for financial assistance, we need the following items:

- Photo I.D. -Driver’s License, MOS, Passport (**for applicants only**) and Birth Certificates (**for each member of the household**)
- Copies of six (6) most current pay/check stubs for ALL adults household members
- Copies of Social Security and Retirement Income Statements, if applicable
- Copy of Certification of Title, Deed, or Residential Homestead Permit, etc.

**\*\*Once you have collected the above documents and completed the attached Pre-Qualification Application, please contact our office to schedule an appointment to meet with one of our CDBG-DR Housing Loan Specialists.**



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**PRE-QUALIFICATION  
APPLICATION**

**This is a pre-qualification application only.** Because the information collected from the applicant/co-applicant during this process may not be accurate or complete, as the Program staff may only be relying on “assumed estimates” regarding income, employment, debt, and assets, applicants who are initially determined eligible may later be determined ineligible for the program.

**Applicant Information**

Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
City/State/ZIP Code \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Employed?  Yes  No      Citizenship: \_\_\_\_\_      Residing in the CNMI for the past 3 years?  Yes  No

**Co-Applicant Information**

Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
City/State/ZIP Code \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Employed?  Yes  No      Citizenship: \_\_\_\_\_      Residing in the CNMI for the past 3 years?  Yes  No

**Household Information**

If necessary, use additional sheet of paper for listing additional members

All <u>other</u> persons who live in the house	Relationship	Age	Student? <input type="checkbox"/> Yes <input type="checkbox"/> No	Citizenship	Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
1. _____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. _____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. _____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. _____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. _____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Total number of persons in household: \_\_\_\_\_

**Household Income**

List ALL household members that receive income	Type of Income (Salary, pension, VA, Social Security, Unemployment, Disability, etc.)	Gross Annual Income Before Deductions
1. _____	_____	\$ _____
2. _____	_____	\$ _____
3. _____	_____	\$ _____
4. _____	_____	\$ _____
5. _____	_____	\$ _____
Total Gross Annual Household Income:		\$ _____



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**Type of Housing Program Assistance Applying For:**

- New Construction for Homeownership Opportunity and First-Time Homebuyer Assistance Program  
 Homebuyer Program  
 Homeowner Rehabilitation and Reconstruction

**Property Information**

1. Your principal residence was severely damaged/destroyed by  Typhoon Mangkhut  Super Typhoon Yutu  Both storms  
 2. Is the deed to your home in your name?  Yes  No  
 3. Do you have a mortgage on your home?  Yes  No  
 4. Do you have homeowner’s insurance?  Yes  No  
 5. Do you own any other properties?  Yes  No  
 6. Property Type:  Concrete  Semi-concrete  Town home  Mobile home  Other (please describe)\_\_\_\_\_

**Signature**

I acknowledge that the information listed above is true and correct to the best of my knowledge.

\_\_\_\_\_  
 Applicant Date

\_\_\_\_\_  
 Co-Applicant Date

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