



NORTHERN MARIANAS HOUSING CORPORATION
Community Development Block Grant – Disaster Recovery (CDBG-DR) Division
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Public Announcement

Governor Ralph DLG. Torres and Lt. Governor Arnold I. Palacios are pleased to announce that the Northern Marianas Housing Corporation (NMHC), on behalf of the Commonwealth of the Northern Mariana Islands (CNMI), is ready to roll out its Community Development Block Grant-Disaster Recovery (CDBG-DR) Homeowner Rehabilitation and Reconstruction Program as well as the Homebuyer Program. The Homeowner Rehabilitation and Reconstruction Program and the Homebuyer Program are made possible through the CNMI's Community Development Block Grant-Disaster Recovery allocation of \$244 million from the U.S. Department of Housing and Urban Development (HUD) which aims to address unmet recovery needs following the onslaught of Typhoon Mangkhut and Super Typhoon Yutu in 2018.

As a result of said 2018 storms and subsequent funding from HUD, NMHC has developed the Homeowner Rehabilitation and Reconstruction Program to cover the eligible costs to rehabilitate or reconstruct storm-related damaged or storm-destroyed housing units in order to restore them back to decent, safe, and sanitary condition. The total allocation amount at this time under this newly developed program is \$36.1 million.

As for the Homebuyer Program, the assistance is primarily to cover the eligible costs to construct a new home, acquire a home, or to acquire and renovate a home. The total allocation amount under this program is \$41.1 million.

CDBG-DR REHABILITATION AND RECONSTRUCTION PROGRAM ELIGIBILITY REQUIREMENTS

In order to be eligible for CDBG-DR Rehabilitation and Reconstruction Program financial assistance, applicants must meet, as a minimum, the following eligibility requirements:

1. Must be a U.S. citizen, U.S. Permanent Resident, a U.S. National, or a qualified alien;
2. For both programs, gross annual household income, according to size of household, must not exceed the 120% of median income. Please see HUD-prescribed income limits below:



Tinian Field Office
Tel: (670)433-9213
Fax: (670)433-3690

CDBG-DR Office
Tel: (670)233-9447/9448/9449

Rota Field Office
Tel: (670)532-9410
Fax: (670)532-9441

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<u>NORTHERN MARIANA ISLANDS HOME INCOME LIMITS 2020</u>	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
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

Funding assistance will be made available based on the following priority list:

First Priority will be given to elderly or disabled families and then to non-elderly or disabled families with incomes between 0%-30% of the area median income. An elderly family is a family whose head of household, spouse, or sole member is age 62 or older. A disabled family is a family whose head of household, spouse, or sole member is a person with a disability;

Second priority will be given to extremely low- to very-low income families with incomes between 30.1%-50% of the area median income;

Third priority will be given to families with incomes between 50.1%-80% of the area median income; and

Fourth priority will be given to families with incomes between 80.1%-120% of the area median income;

3. The dwelling must be the applicant's primary residence prior to the storms and prior to applying for rehabilitation or reconstruction assistance;
4. Must occupy and continue to occupy the residence after the completion of rehabilitation or reconstruction work;
5. Own the property under an approved form of ownership as set forth in 24 CFR § 92.254(c), and as specified below:
 - a. Has fee simple title to the property;



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- b. Maintains a 40-year leasehold interest in the property;
 - c. Owns a condominium fee simple or maintains a 40-year leasehold interest in the property;
 - d. Owns or has a membership in a cooperative or mutual housing project that constitutes homeownership under state law; or
 - e. Maintains an equivalent form of ownership approved by HUD; and
 - f. Not located in a floodplain.
6. The after-rehabilitation value of the house must not exceed the 95% value limits for the CNMI for the type of unit assisted (single-family unit), as prescribed by HUD;
 7. Homeowners provided with financial assistance will be subject to the NMHC Affordability Period requirements. Length of the Affordability Period will be based on the amount of financial assistance received and will range between 5 to 25 years; and
 8. A Duplication of Benefits analysis will be conducted to determine net financial assistance to be provided to the applicants, to ensure compliance with the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act).

CDBG-DR HOMEBUYER PROGRAM ELIGIBILITY REQUIREMENTS

Similarly, the elderly and/or the disabled applicants who were displaced by the storms are prioritized over non-elderly and non-disabled applicants. However, eligible applicants that are mortgage ready will also be prioritized on a first come, first serve basis over the elderly and/or disabled applicants who are not mortgage ready.

As a minimum, to be eligible for the CDBG-DR Homebuyer Program financial assistance, applicants must meet the following eligibility requirements:

1. Must be a U.S. Citizen, U.S. Permanent Resident, U.S. National, or a qualified alien;
2. Must qualify as a low-income household as defined in the HOME program. Income eligibility is determined based on annual income. Combined anticipated gross household income of adults 18 years old or older, must not exceed 80% of the median income for the area (adjusted for family size), as described in the above HUD-prescribed income chart (Northern Marianas Home Income Limits 2020). However, household income of adults 18 years old or older exceeding 80% of the median income for the area but not greater than 120% may also be eligible for assistance;
3. Must provide proof of ownership such as fee simple title to the property and not located in a floodplain. Ownership also includes leases of 40 years or more provided that the applicant must have at least a minimum of thirty (30) years leasehold interest remaining on the property to be improved, or ownership of a condominium;
4. Homebuyers approved to receive financial assistance must occupy the property as their principal/primary residence immediately upon completion of all CDBG-DR Homebuyer



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funded activities. An annual recertification for principal residency notice and form shall be sent to homebuyers to complete, sign, and submit to NMHC in order to confirm and have on file that they are continually occupying the mortgaged property and housing;

5. The projected after-construction value, after-rehabilitation value, or property value at initial purchase (if acquisition only) of each homebuyer property to be assisted with CDBG-DR funds must not exceed the most current 95 percent of the area median purchase/sales price for single family housing, as determined by HUD;
6. Homeowners provided with financial assistance will be subject to the NMHC Affordability Period requirements. Length of the Affordability Period will be based on the amount of financial assistance received and will range between 5 to 30 years; and
7. A Duplication of Benefits analysis will be conducted to determine net financial assistance to be provided to the applicants, to ensure compliance with the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act).

TYPES OF FINANCIAL ASSISTANCE

Under the CDBG-DR Homeowner Rehabilitation and Reconstruction Program, the minimum loan amount allowable under the Program shall be \$10,000.00 up to the maximum HOME per-unit subsidy limits that apply to the CNMI as determined by HUD. For the CDBG-DR Homebuyer Program, the minimum loan amount allowable shall not be less than \$1,000.00 and shall not exceed \$250,000.00. The types of financial assistance available, but are not limited to, to eligible families are as follows:

1. **Deferred Loans:** Deferred loans are provided with no requirements or expectations of repayment. Homeowners/Homebuyers that receive deferred loans to rehabilitate, reconstruct, construct, or purchase their principal residence must occupy the assisted unit throughout the NMHC affordability period following completion of the rehabilitation, reconstruction, construct, or purchase. However, should the assisted homeowner(s) decide to vacate, rent out, transfer title, or sell the assisted unit during the NMHC affordability period, the homeowner/homebuyer must repay the deferred loan;
2. **Non-Interest (zero-interest) Bearing Loans:** The principal amount of loans is paid back on a regular basis over time, but no interest is charged. The repayment term of all non-interest-bearing loans shall be 30 years or 360 months and shall be fully amortized to produce equal monthly payments.

APPLICATION INTAKE AND SUBMISSION DATE

Pre-qualification applications and checklist are available for pick up at the CDBG-DR Program Office or at the NMHC Offices Saipan, Tinian, and Rota or print an application made available on the NMHC and CNMI CDBG-DR websites at www.nmhc.gov.net and www.cnmi-cdbgdr.com.



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Completed pre-qualification applications are being accepted at the NMHC CDBG-DR Office located on the 3rd Floor of the Ladera Building, Chalan Laulau, Beach Road, Saipan, NMHC Tinian Field Office (NMC Campus), and the NMHC Rota Field Office, Monday to Friday from 8:00 AM to 3:00 PM except Holidays.

Those who are then deemed qualified for financial assistance will be provided the CDBG-DR Homeowner Rehabilitation and Reconstruction Program or Homebuyer Program loan application between 7:30 am to 4:30 pm at the CDBG-DR Program Office or at the NMHC Offices on Saipan, Tinian and Rota.

The NMHC will make reasonable accommodations for person with disabilities and non-English speaking residents upon request. The NMHC requests that persons who need reasonable accommodations inform our office at least 72 hours prior to the event. If you would like additional information on the aforementioned programs, please feel to contact the CDBG-DR Program Office or the NMHC Offices at the telephone numbers listed above.

HOME Maximum Per-Unit Subsidy Limit (Effective Date: 6/4/2020)

Using Section 234 - Condominium Housing (Effective Date: 1/1/2020)

Participating Jurisdiction: Honolulu, State of Hawaii, American Samona, Guam, Northern Mariana Islands

- High Cost Percentage (HCP) 240%

Bedrooms	Non-elevator	Elevator	HCP	HOME Maximum Per Unit Subsidy Limit
0	\$ 60,702.00	\$ 63,881.00	240%	\$ 153,314.00
1	\$ 68,991.00	\$ 73,230.00	240%	\$ 175,752.00
2	\$ 81,711.00	\$ 89,049.00	240%	\$ 213,717.00
3	\$ 108,050.00	\$ 115,201.00	240%	\$ 276,482.00
4+	\$ 126,372.00	\$ 126,454.00	240%	\$ 303,489.00

Existing Homes Purchase Price Limit
Effective April 1, 2020

1-unit \$157,000 - 95% is \$149,150
 2-unit \$201,000 - 95% is \$190,950
 3-unit \$243,000 - 95% is \$230,850
 4-unit \$301,000 - 95% is \$285,950

New Homes Purchase Price Limit
Effective April 1, 2020

1-unit \$238,000 - 95% is \$226,100
 2-unit \$304,000 - 95% is \$288,800
 3-unit \$368,000 - 95% is \$349,600
 4-unit \$456,000 - 95% is \$433,200



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CDBG-DR PROGRAM
PRE-QUALIFICATION APPLICATION CHECKLIST

Start Time:	
End Time:	
Total hrs/mins:	

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: _____

Co-Applicant Information

Name: _____ Age: _____
Address: _____ Home Phone: _____
City/State/ZIP Code _____ Cell Phone: _____
Email: _____
Employed? Yes No Citizenship: _____

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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80% of Median Income	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850
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