

United States Department of the Treasury

HAF Annual Report

Submitted by JESSE PALACIOS

Northern Mariana Islands - HAF AR 2022

Participant Information:

Entity Name	Northern Mariana Islands
Type of Recipient	Territorial Government
UEID	UGPNBVMJMEX7
TIN	986019463
DUNS+4	854857224
FAIN#	HAF0205
Address	1322 Ascencion Drive, Capital Hill
City	Saipan
State	Northern Mariana Islands
Zip	96950-5234

Please report discrepancies (if any) on the above information.	
--	--

Report Status:	Submitted
Date Submitted:	11/6/2022 11:34 PM
Submitted by	JESSE PALACIOS, jspalacios@nmhcgov.net
Certified by	Jesse Palacios

Point of Contact List:

Name	Title	Email	Roles
Zenie P Mafnas	Deputy Director	deputydirector@nmhcgov.net	HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting
VINNEY ATALIG HOCOG	Point of Contact	v.atalig-hocog@dof.gov.mp	
Epiphanio Cabrera	State Administrator, Office of Grants Management	epi.cabrera@gov.mp	ERA - Account Administrator; ERA Account Administrator
David Atalig	Secretary of Finance	david.atalig@dof.gov.mp	
Mark O. Rabauliman	Economic Development Director	director.econ@commerce.gov.mp	SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative
Peter Dresslar	CPF Point of Contact	peter.dresslar@opd.gov.mp	CPF - Account Administrator
Kioshi Cody	Economic Development Officer	kcody@commerce.gov.mp	SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative

Name	Title	Email	Roles
JESSE PALACIOS	CORPORATE DIRECTOR, NORTHERN MARIANAS HOUSING CORPORATION (NMHC)	jspalacios@nmhcgov.net	HAF - Account Administrator;HAF Authorized Representative
Mary Ann Santos	Bank Examiner II	cnmi.banking@commerce.gov.mp	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSI Capital - Account POC;SSBCI TA - Authorized Representative
THOMASA COLEEN NARAJA	CNMI Department of Finance POC	t.naraja@dof.gov.mp	HAF - Account Administrator;HAF Point of Contact for Submission;HAF - Point of Contact for Reporting;SLFRF - Account Administrator;SLFF Point of Contact for Reporting;SLFRF - Authorized Representative
ASUNCION AGULTO	Treasurer	c.agulto@dof.gov.mp	SLFRF - Authorized Representative
Edward M. Deleon-Guerrero	Secretary	soc.deleonguerrero@commerce.gov.mp	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSI TA - Authorized Representative
Peter Dresslar	Senior Financial Analyst	peterdresslar@gmail.com	

Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
---	-----

2. Please quantify the total amount of funds spent on outreach.	\$145.00
---	----------

3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
------------------------------	------	-----------------------	---------------------

Performance Goals:

Title	Program Design Element	Status	New	Continue
Prevent mortgage delinquencies	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Prevent home loss	Mortgage Reinstatement	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Prevent the loss of utilities	Payment Assistance for Homeowners Utilities	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Prevent the loss of broadband services	Payment Assistance for Homeowner's Internet Service	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Prevent loss of homeowner insurance	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>For preapplications and applications submitted, nearly 100% of all the applicants' income fits the target income threshold of 100% AMI. In the CNMI, the average household income is \$30,583. Therefore, there has not been a challenge, in this regard, with the HAF Program on targeting.</p>
---	---

<p>2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?</p>	<p>Yes</p>
---	------------

Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
---	-----

<p>If so, please provide best practices and information on coordination efforts.</p>	<p>Best practice is good communication. Initial communications with these agencies included a thorough explanation of the program, the various types of assistance offered, primary contacts, etc. We also provided template forms, in the case such forms will be used in the future for their prospective clients.</p>
--	--

2. Have you coordinated with servicers?	Yes
---	-----

--

If so, please provide best practices and information on coordination efforts.

Best practice is good communication. Initial communications with various servicers included a thorough explanation of the program, the various types of assistance offered, primary contacts, etc. We also provided template forms, in the case such forms will be used in the future for their prospective clients.

Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	