



## United States Department of the Treasury

### Homeowner Assistance Fund Plan

### For Participants with Allocations Under \$5 million

#### Introduction and Purpose

Welcome to the U.S. Treasury Department's submission portal for the Homeowner Assistance Fund (HAF) Plan.

In the HAF, an eligible entity (the "Participant") is (1) a state, the District of Columbia, or U.S. territory; (2) the Department of Hawaiian Home Lands; (3) each Indian tribe (or, if applicable, the tribally designated housing entity of an Indian tribe) that was eligible for a grant under Title I of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4111 et seq.) for fiscal year 2020; and (4) any Indian tribe that opted out of receiving a grant allocation under the Native American Housing Block Grants program formula in fiscal year 2020.

A HAF Participant may submit its HAF Plan using this portal only if the Participant's HAF Allocation is less than \$5 million. Tribally Designated Housing Entities may submit a HAF Plan using this portal only if the submission is on behalf of HAF participants that have each been allocated less than \$5 million in the HAF. **If a HAF Participant has been allocated \$5 million or more, a different template has been made available for larger allocations.**

In the fields below, you will submit your HAF Plan, organized around the following plan elements:

- Homeowner Needs and Community Engagement
- Program Design
- Performance Goals
- Readiness
- Budget

After completing the form, please click on the DocuSign button to sign and submit the HAF Plan.

Once the HAF Plan is submitted, Treasury will review the plan. Treasury may approve a HAF Plan in whole or in part. If Treasury identifies weaknesses in any elements of your HAF Plan, the Participant will be provided an opportunity to revise and resubmit those elements. Upon Treasury's approval of the HAF Plan, Treasury will initiate steps to transmit the requested allocation amount. Treasury will evaluate HAF Plans as described in the HAF guidance, available at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>. Please refer to the HAF guidance for definitions of terms used in this portal and additional information regarding the HAF.

See CNMI's responses in red font.

## Homeowner Needs and Community Engagement

### **What Quantitative Data Has Informed the Participant's Planning?**

*Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data and community input to inform the design of its HAF Plan.*

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

x Yes

No

If yes, please list and briefly describe each source of quantitative data.

*Examples:*

- Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.
- Data from on Mortgage Servicing – The Participant has entered into a data sharing agreement with Mortgage Data Company to obtain regularly updated data on mortgage delinquency among private-held mortgages.

Has the Participant requested and received input on its HAF planning process from tribal councils, community-based organizations, providers of housing counseling, or providers of legal assistance to homeowners facing foreclosure or displacement?

The only quantitative data available in the CNMI was obtained from the Northern Marianas Housing Corporation (NMHC), its Collections attorney's office, private lending institutions (mortgage data) and private companies offering broadband services (for data on broadband services). NMHC also requested data from the Commonwealth Utilities Corporation (for data on utilities); however, data is pending as of date. Note: The organization marked by an asterisk (\*) has yet to provide data requested by NMHC.

Data from NMHC and private lending institutions (listed below): Information on mortgage delinquencies in the CNMI  
Data from broadband services in the CNMI (listed below): Information on broadband services' arrears in the CNMI  
Data from the Commonwealth Utilities Corporation (listed below): Information on utility arrears in the CNMI

In addition to obtaining data from various entities, the Northern Marianas Corporation also published the HAF Draft Framework in the newspapers and on NMHC's website for public comment from August 25, 2021 to September 3, 2021. A virtual hearing was held on August 31, 2021 via Zoon Conferencing and Facebook Live. No public comments were received. The HAF Plan was made available for public comment from September 20, 2021 to September 24, 2021. A virtual hearing was held on September 23, 2021. No public comments were received.

If yes, please list the tribal councils, community-based organizations, or providers, including each organization's address and a website if available.

Organization Name	Address	Web site
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Northern Marianas Housing Corporation	PO Box 500514, Saipan, MP 96950	<a href="http://www.nmhcgov.net">www.nmhcgov.net</a>
First Hawaiian Bank	Oleai Beach Road Chalan Laulau, Saipan MP 96950	<a href="http://www.fhb.com">www.fhb.com</a>
Bank Pacific*	PO Box 503201, Saipan, MP 96950	<a href="http://www.bankpacific.com">www.bankpacific.com</a>
Bank of Guam*	Beach Road Garapan, Saipan, MP 96950	<a href="http://www.bankofguam.com">www.bankofguam.com</a>
Bank of Hawaii*	Springs Plaza, Chalan Pale Arnold Road, Saipan, MP 96950	<a href="http://www.boh.com">www.boh.com</a>
Express Financial	Townhouse Center, Beach Road, Saipan, MP 96950	<a href="http://Myexpressfinancial.com">Myexpressfinancial.com</a>
Bank of Saipan	Quad L's Bldg. Rte. 308, Garapan, Saipan, MP 96950	<a href="http://www.bankofsaipan.com">www.bankofsaipan.com</a>
Docomo Pacific	Gualo Rai Business Center, Middle Road, Saipan, MP 96950	<a href="http://www.docomopacific.com">www.docomopacific.com</a>
IT&E*	500306 Oleai, Saipan, MP 96950	<a href="https://store.ite.net">https://store.ite.net</a>

## Program Design

### **What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners? [Details on this section is also reflected in the attached Term Sheets]**

*A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each*

*program design element.*

*HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.*

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below. **Expense Categories to be administered by NMHC are marked with an “X”.**

- X mortgage payment assistance;
- X financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default;
- ┘ mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity;
- ┘ facilitating mortgage interest rate reductions;
- X payment assistance for homeowner’s utilities, including electric, gas, home energy, and water;
- X payment assistance for homeowner’s internet service, including broadband internet access service, as defined in 47 CFR 8.1(b);
- X payment assistance for homeowner’s insurance, flood insurance, and mortgage insurance;
- ┘ payment assistance for homeowner’s association fees or liens, condominium association fees, or common charges;
- ┘ payment assistance for down payment assistance loans provided by nonprofit or government entities;
- ┘ payment assistance for delinquent property taxes to prevent homeowner tax foreclosures;
- ┘ measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties.

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document. **See Attached Term Sheets**

- **Brief description** – Explain how the funds will be used (e.g., what type of homeowner expense the funds will be used for). If applicable, describe how the funds may be used in combination with other assistance programs (e.g., loan servicer loss-mitigation programs).
- **Maximum amount of assistance per homeowner** - Specify the maximum amount of assistance that each homeowner will be eligible to receive under the program design element.
- **Eligibility criteria and documentation requirements** – Explain all homeowner, mortgage, property, or other eligibility criteria for the program design element (other than the mandatory eligibility requirements set forth in the HAF guidance). In addition, list any documentation that will be required from homeowners to establish such eligibility. Provide a justification for each additional eligibility or documentation requirement beyond those required under the HAF guidance, including an explanation of how the Participant determined that such requirement will not create barriers to participation for eligible households.
- **Form of assistance** – Indicate whether the funds will be provided in the form of grants, forgivable loans, or other assistance. If the funds will be provided through forgivable loans, specify the terms for forgiveness. If the Participant proposes to provide the assistance in a form other than grants or forgivable loans, provide the reasoning for the proposed terms. If the Participant proposes to establish a home repair program, explain all criteria that will be used to determine whether a homeowner is eligible for the program (e.g., contractor

licensing, repair contract requirements, zoning).

- **Payment requirements** – Indicate to whom payments will be made (e.g., to homeowners or to a third party) and any additional requirements there may be to complete a payment (e.g., bulk payment requirements for payees, method of determining amount of payment).

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

Yes  
 No

### **Documentation of Homeowner Income**

*Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.*

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

Yes  
 No – **Income will be determined by 1) written attestation 2) Third party verification (e.g. check stubs, W2, 1040 Tax form, etc.)**

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes  
 No

### **Eligible Mortgage Types**

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements

- First Mortgages
- Second Mortgages

- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Loans Secured by Manufactured Housing (secured by real estate or a dwelling)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in the dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

The most simple, conventional mortgage type in the CNMI is the first mortgage type followed by the second mortgage. The CNMI believes that its HAF allocation will address a large population of homeowners who have opted for the first or second mortgage type .

### **Outreach**

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

No – The CNMI does not have other organizations, besides the Northern Marianas Housing Corporation, that focus primarily on homeowners earning incomes below 100% AMI or socially disadvantaged individuals. The Northern Marianas Corporation, the HAF Participant, currently serves a majority of homeowners earning below 100% AMI or socially disadvantaged individuals. Although the Language Commission and the Carolinian Affairs Office do not primarily serve homeowners, NMHC has established partnerships with such entities to engage targeted communities in a culturally and linguistically relevant manner, and the aforementioned entities have assisted a targeted population who showed interest in applying for federal loan programs administered by NMHC. The CNMI is a US Territory, and therefore, its residents would be considered “socially disadvantaged individuals”. Entities such as the Language Commission and the Carolinian Affairs Office target population are the Chamorros and Carolinians, the indigenous population of the CNMI, some of which have limited English proficiency and would need assistance in interpreting the HAF communications, including the program application.

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please indicate in which languages, in addition to English, community outreach efforts to targeted populations will be undertaken:

- Spanish
- Chinese

- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- Other Chamorro and Carolinian



**Housing Counseling and Legal Services**

Will the Participant facilitate access for eligible households to housing counseling or legal services?

- Yes
- No

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant’s HAF programs.

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
<i>Example:</i> ABC Housing Counseling Organization	123 Housing Counseling Way, Town, State Zip Code	www.abccounselingorganization.org	CHECK BOX	CHECK BOX

Please indicate all of the languages, in addition to English, in which HAF related outreach or communications activities will be undertaken:

- Spanish;
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- other Chamorro and Carolinian

**What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?**

*Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.*

Indicate all of the languages, in addition to English, in which the Participant’s HAF application and other program documents will be made available: **The applications will be in the English language. Should any persons with limited English proficiency need assistance, NMHC employs staff who are able to verbally translate/explain the HAF application. If translation is needed for other languages, NMHC will make the best effort to accommodate the applicant.**

- Spanish
- Chinese
- Vietnamese
- Korean

」 Tagalog  
」 Russian

- Arabic
- Haitian Creole
- other \_\_\_\_\_

Will the Participant’s HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

- Yes
- No

Please explain any other efforts being undertaken by the Participant to facilitate access to HAF resources by potentially eligible homeowners that are likely to experience barriers to their access? (optional)

Should any persons with disabilities need special accommodations, they will be able to contact NMHC, (48) hours in advance. In addition, NMHC will make the application available at its main office and field offices and on the NMHC website. NMHC will also provide the applications to entities such as the Office of Carolinian Affairs who will be able to assist the potential homeowners who are disabled and who have limited proficiency. A majority of the CNMI’s homeowners are of Chamorro and Carolinian decent, most of who are proficient in the English language.

### Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant’s goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metrics of Success	Goal
Mortgage payment assistance	Number of delinquencies prevented due to HAF funds	Prevent mortgage delinquencies (which may result in loss) of (40) homes within (12) months
Allow homeowners to reinstate mortgages or pay other housing-related costs	Number of home loss avoided due to HAF funds	Prevent loss of (100) homes within (12) months
Mortgage principal reduction	n/a	n/a
Facilitating mortgage interest rate Reductions	n/a	n/a
Payment assistance for homeowner’s utilities (e.g., electric, gas, home energy, and water)	Number of utility services restored due to HAF funds (utility delinquency) Number of utilities maintained due to HAF funds (utility payment assistance)	Prevent (20) homeowners from living in substandard conditions due to the lack of utilities; Prevent the loss of utilities of (28) homeowners
Payment assistance for homeowner’s internet service (e.g., broadband)	Number of internet services restored due to HAF funds (broadband services’ delinquency) Number of internet services maintained due to HAF funds (broadband services payment assistance)	To restore the quality of life for (20) homeowners by restoring broadband services To maintain the quality of life for (20) homeowners by maintaining broadband services
Payment assistance for homeowner’s, flood, and mortgage insurance	Number of homeowner charges (specifically insurance payments) resolved due to HAF funds	Prevent loss of (40) homes due to the lack of insurance

Payment assistance for homeowner's association fees or liens, condominium association fees, or common charges	n/a	n/a
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Payment assistance for down payment assistance loans provided by nonprofit or government entities	n/a	n/a
Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures	n/a	n/a
Measures to prevent homeowner displacement	n/a	n/a

*Examples of metrics of success:*

- Number of home losses avoided due to HAF funds.
- Number of tax-related delinquencies paid off.

*Examples of goals:*

- Prevent 500 home losses within 24 months
- Prevent the replacement of 100 homeowners by paying off delinquent property taxes

## Readiness

### Staffing, Systems and Contractors

*Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.*

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

- Yes  
 No

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

- Yes  
 No

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

- Yes  
 No

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

- Yes  
 No

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

- Yes  
 No

If yes, has the documentation for that pre-existing program been adapted to HAF requirements (please answer yes if the pre-existing program already complied with HAF program requirements)?

- Yes
- No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

- Yes
- No

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

- Yes
- No

Please provide a brief description of how the Participant has used any HAF funds it has already received.

The CNMI is currently using the HAF funds it has already received for planning (e.g. time spent on developing the HAF Plan)

## Budget

### Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

	Amount (\$0.00)
Mortgage Payment Assistance	\$816,000.00
Mortgage Reinstatement	\$2,540,000.00
Mortgage Principal Reduction	\$ 0.00
Facilitate Mortgage Interest Rate Reduction	\$ 0.00
Payment Assistance for Homeowners Utilities	\$162,000.00
Payment Assistance for Homeowner's Internet Service	\$14,000.00
Payment Assistance for Homeowner's Insurance	\$68,000.00
Payment Assistance for HOA fees or liens	\$ 0.00
Payment Assistance for Down Payment Assist. Loans	\$ 0.00
Payment Assistance for Delinquent Property Taxes	\$ 0.00
Other measures to prevent homeowner displacement	\$ 0.00

Sub-total:

(Enter sum of amounts entered)

\$3,600,000.00

**Counseling or Legal Services- HAF funds will not be used for this expense category.**

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following:

**Amount (\$0.00)**

Counseling or Educational Services

\$ 0.00

Legal Services

\$ 0.00

Sub-total:

(Enter sum of amounts entered)

\$ 0.00

**Reimbursement of Funds Expended After January 21, 2020- HAF funds will not be used for this expense category.**

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

If the Participant is seeking reimbursement for any previous expenses, please specify the expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of "qualified expenses" in the HAF guidance:

**Amount (\$0.00)**

Expense Type

\$ 0.00

Sub-total:

(Enter sum of amounts entered)

\$ 0.00

**Allocation of Administrative Expenses**

As described in the HAF guidance, up to 15% of a HAF participant's allocation may be used for administrative expenses. If the participant proposes to use HAF funds for administrative expenses, please specify the proposed expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of "qualified expenses" in the HAF guidance:

**Expense Type**

**Amount (\$0.00)**

Salaries and Wages

\$ 400,000.00

<input type="text"/>	<input type="text" value="\$ 0.00"/>
<input type="text"/>	<input type="text" value="\$ 0.00"/>
<input type="text"/>	<input type="text" value="\$ 0.00"/>
<b>Sub-total:</b>	<input type="text" value="\$ 400,000.00"/>

*(Enter sum of amounts entered)*

**Points of Contact**

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: Vinney Atalig-Hocog  
Agency/Office: CNMI Department of Finance  
E-mail: v.atalig-hocog@dof.gov.mp  
Phone Number: 670-664-1100

Reporting Contact

Name: Zenie P. Mafnas  
Agency/Office: Northern Marianas Housing Corporation  
E-mail: deputydirector@nmhcgov.net  
Phone Number: 670-234-6866

Additional Contact

Name: Thomasa DLG. Naraja  
Agency/Office: CNMI Department of Finance  
E-mail: t.naraja@dof.gov.mp  
Phone Number: 670-664-1100

**Authorized Official Information**

Authorized Official Name: Ralph DLG. Torres

Authorized Official's Email Address: ralph.torres@gov.mp

Authorized Official's Title: Governor, CNMI



## Application Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

### Name of HAF Participant

Commonwealth of the Northern Mariana Islands

### Name and Title of Certifying Official

Name

Ralph DLG. Torres

Telephone

670-237-2200

Title

Governor, CNMI

Email

ralph.torres@gov.mp

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## Mortgage Delinquency Assistance Program Term Sheet

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>-The CNMI will provide funds to <b>eliminate</b> or <b>reduce</b> past due payments and other delinquent amounts (including other associated penalties and fees), including payments under a forbearance plan</p> <p>-The CNMI may use HAF funds to bring account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower’s behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners’ association fees or utilities that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>-The CNMI may use HAF funds to supplement other loss mitigation options offered by the servicer under investor requirements or where, without HAF funds, the homeowner would not qualify for that loss mitigation option.</p> <p>The CNMI acknowledges the various eligible uses for HAF funds under this category; however, the CNMI will prioritize the following activity under the mortgage reinstatement expense category: <b>To provide funds to eliminate or reduce past due payments, including other associated penalties and fees</b></p>
<u>Maximum amount of assistance per homeowner</u>	<p><b>To eliminate or reduce past due mortgage payments, including other associated penalties and fees:</b> Each Homeowner will be eligible for up to <b>\$25,400 (not to exceed a period of 12 months)</b> through this program to be used only for the homeowner’s primary residence</p> <p><b>Note:</b> Assistance amounts will vary from case to case, as it will depend on the homeowner’s delinquent amount. The calculation below is to show the basis for the determining the maximum assistance. Should the homeowner’s delinquency exceed the \$20,400 maximum assistance amount, they will be solely responsible for the amount that exceeds the assistance.</p> <p>Formula Calculation: 150% AMI for a household of (4) = \$68,550 * 30% (housing cost rule) = \$20,565 / 12 months = \$20,565 (average housing cost per month)= \$1,713.75 round to the nearest hundredth= \$1,700 per month x a period of (12) months = <b>\$20,400</b> estimated maximum mortgage payment for a CNMI homeowner, in addition to <b>\$5,000</b> estimated amount of associated penalties and fees = <b>\$25,400</b></p>

<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<p><b><u>Homeowner eligibility criteria and documentation requirements</u></b></p>	<p>Eligible Homeowners:</p> <ul style="list-style-type: none"> <li>• Must meet the income limit: less than or equal to 150% area median income or less than the median income of the United States, whichever is greater</li> <li>• Must show a proof of experiencing financial hardship after January 21, 2020, including a hardship that begun before January 21, 2020 but continued after that date</li> <li>• Must show proof of mortgage delinquency (must be at least month delinquent)</li> <li>• Statement of current ability to resume any required regular payments after account is reinstated (OR) Ability to resume any required regular payments</li> </ul> <p><i>Documentation Required:</i></p> <ul style="list-style-type: none"> <li>• Proof of Homeownership: Mortgage documents from the lending institution</li> <li>• Proof of Delinquency: Delinquency Notice from the lending institution</li> <li>• Proof of Income: A written attestation as to household income with supporting documentation such as pay stubs, W-2s or other wage statements, IRS form 1099s, tax filings – Waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by the homeowners; the HAF Participant is still responsible for making the required determination regarding household income and documenting that determination. Note: Only regular incomes will be counted towards determination, as US Treasury discourages the HAF participant to require documentation that are likely to be barriers to participation for eligible households, such as those with “irregular” incomes (e.g. from a small business)</li> <li>• Proof of Hardship: Documentation from current employer (if still employed) or former employer (if furloughed) which states that the applicant has been furloughed or that their working hours have been reduced ; If the documentation cannot be obtained from the third party, a written attestation, under the penalty of perjury, will suffice. For all other reasons for the continued hardship, the applicant may submit a written attestation, under the penalty of perjury</li> <li>• Written attestation as assurance of repayment ability when required, regular payments are resumed</li> </ul>
<p><b><u>Loan eligibility criteria specific to the program</u></b></p>	<p>Delinquent by at least one payment, including any payments during a forbearance period</p>
<p><b><u>Form of assistance</u></b></p>	<p>Assistance will be structured as a non-recourse grant.</p>

OMB Approved No.: 1505-0269

Expiration Date: 10/31/2021

<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<b><u>Payment requirements</u></b>	Payments will be made directly to the lender or servicer, as appropriate.

## Mortgage Payment Assistance Term Sheet

<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<b><u>Brief description</u></b>	<p>-The CNMI will provide full or partial payment assistance to homeowners unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic</p> <p>-HAF funds will only be used to supplement other loss mitigation measures offered by the servicer or where HAF funds are necessary for the homeowner to qualify for other such loss mitigation measures.</p>
<b><u>Maximum amount of assistance per homeowner</u></b>	Each Homeowner will be eligible for up to <b>\$20,400 (and not to exceed a period of 12 months)</b> through this program with respect to the applicant’s primary residence
<b><u>Homeowner eligibility criteria and documentation requirements</u></b>	<p>Eligible Homeowners:</p> <ul style="list-style-type: none"> <li>• Must meet the income limit: less than or equal to 150% area median income or less than the median income of the United States, whichever is greater</li> <li>• Must show a proof of experiencing financial hardship after January 21, 2020, including a hardship that begun before January 21, 2020 but continued after that date</li> <li>• Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship.</li> </ul> <p><i>Documentation Required:</i></p> <ul style="list-style-type: none"> <li>• Proof of Homeownership: Mortgage documents from the lending institution</li> <li>• Proof of Income: A written attestation as to household income with supporting documentation such as pay stubs, W-2s or other wage statements, IRS form 1099s, tax filings – Waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by the homeowners; the HAF Participant is still responsible for making the required determination regarding household income and documenting that determination. Note: Only regular incomes will be counted towards determination, as US Treasury discourages the HAF participant to require documentation that are likely to be barriers to participation for eligible households, such as those with “irregular” incomes (e.g. from a small business)</li> <li>• Proof of Hardship: Documentation from current employer (if still employed) or former employer (if furloughed) which states that the applicant has been furloughed or that their working hours have been reduced ; If the documentation cannot be obtained from the third party, a written attestation, under the penalty of perjury, will suffice. For all other reasons for the continued hardship, the applicant may submit a written attestation, under the penalty of perjury</li> <li>• Written attestation as assurance of repayment ability when required, regular payments are resumed, after the assistance period is completed</li> </ul>

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<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<b><u>Loan eligibility criteria specific to the program</u></b>	No additional forbearance available.
<b><u>Form of Assistance</u></b>	Assistance will be structured as a non-recourse grant.
<b><u>Payment requirements</u></b>	Payments will be made directly to the lender or servicer, as appropriate.

## Property Charge Default Resolution/Assistance Term Sheet

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>-NMHC will use HAF Funds may be used to pay past due insurance premiums that threaten sustained ownership of the property must be brought current by program assistance or resolved concurrently with the program providing assistance.</p> <p>-NMHC will use HAF Funds will also be used to pay annual insurance premiums following program approval.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Each Homeowner will be eligible for <b>up to \$1,716 (not to exceed a 12-month period)</b> through this program with respect to the applicant's primary residence, including a dwelling to be made habitable so it may serve as the homeowner's primary residence.</p> <p>*Assistance amount is based on April 1, 2020 HUD's Current Value Limit (which is based on a specific unit size). The CNMI is using the value of a 4BR unit which is \$285,950 (current value for a 4BR home x 0.006 (calculation factor for insurance) = \$1,715.50 or \$1,716 (rounded to the nearest dollar)</p>

<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<p><b><u>Homeowner eligibility criteria and documentation requirements</u></b></p>	<p>Eligible Homeowners:</p> <ul style="list-style-type: none"> <li>• Must meet the income limit: less than or equal to 150% area median income or less than the median income of the United States, whichever is greater</li> <li>• Must show a proof of experiencing financial hardship after January 21, 2020, including a hardship that begun before January 21, 2020 but continued after that date</li> <li>• For those seeking insurance arrears assistance: Must show proof of insurance arrears (must be at least one month in arrears)</li> <li>• Statement of current ability to resume any required regular payments after account is reinstated (OR) Ability to resume any required regular payments</li> </ul> <p><i>Documentation Required:</i></p> <ul style="list-style-type: none"> <li>• Proof of Homeownership: Mortgage documents from the lending institution</li> <li>• Proof of Delinquency: Delinquency Notice from the lending institution</li> <li>• Proof of Income: A written attestation as to household income with supporting documentation such as pay stubs, W-2s or other wage statements, IRS form 1099s, tax filings – Waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by the homeowners; the HAF Participant is still responsible for making the required determination regarding household income and documenting that determination. Note: Only regular incomes will be counted towards determination, as US Treasury discourages the HAF participant to require documentation that are likely to be barriers to participation for eligible households, such as those with “irregular” incomes (e.g. from a small business)</li> <li>• Proof of Hardship: Documentation from current employer (if still employed) or former employer (if furloughed) which states that the applicant has been furloughed or that their working hours have been reduced ; If the documentation cannot be obtained from the third party, a written attestation, under the penalty of perjury, will suffice. For all other reasons for the continued hardship, the applicant may submit a written attestation, under the penalty of perjury</li> <li>• Written attestation as assurance of repayment ability when required, regular payments are resumed</li> </ul>
<p><b><u>Loan eligibility criteria specific to the program</u></b></p>	<p>N/A</p>
<p><b><u>Form of assistance</u></b></p>	<p>Assistance will be structured as a non-recourse grant.</p>



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<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<b><u>Payment requirements</u></b>	Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee.

## Utility/Internet/Broadband Payment Assistance Term Sheet

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>-The CNMI will provide funds to resolve delinquent payments for utility and/or internet access services.</p> <p>-The CNMI will use HAF funds to pay prospective charges for up to the first 90 days following approval if the homeowner is unable to make such payments and (i) funds are not available from other utility assistance programs to cover these amounts and (ii) the homeowner indicates the financial ability to resume making such payments after the initial 90-day period.</p>
<u>Maximum assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to <b>\$6,000</b> (not to exceed a period of 12 months) through this program with respect to the applicant’s primary residence (to address delinquencies in utility payments) Calculation: average utility cost of \$500 per month</p> <p>Each Homeowner will be eligible for up to <b>\$1,500</b> (not to exceed a period of 90 days) through this program with respect to the applicant’s primary residence (to assist with future utility payments) Calculation: average utility cost of \$500 per month</p> <p>Each Homeowner will be eligible for up to <b>\$600</b> (not to exceed a period of 12 months) through this program with respect to the applicant’s primary residence (to address delinquency in broadband service payments) Calculation: average basic broadband plan cost : \$50 per month</p> <p>Each Homeowner will be eligible for up to <b>\$150</b> (not to exceed a period of 90 days) through this program with respect to the applicant’s primary residence (to assist with future broadband service payments) Calculation: average basic broadband plan cost : \$50 per month</p>

<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<p><b><u>Homeowner eligibility criteria and documentation requirements</u></b></p>	<p><i>Eligibility Homeowners:</i></p> <ul style="list-style-type: none"> <li>• Must meet the income limit: less than or equal to 150% area median income or less than the median income of the United States, whichever is greater</li> <li>• Must show a proof of experiencing financial hardship after January 21, 2020, including a hardship that begun before January 21, 2020 but continued after that date</li> <li>• For those seeking utility or broadband arrears assistance: Must show proof of insurance arrears (must be at least one month in arrears)</li> <li>• Statement of current ability to resume any required regular payments after account is reinstated (OR) Ability to resume any required regular payments</li> <li>• Homeowner is at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas, home energy, and water OR internet service, including broadband internet access service</li> <li>• Assistance sufficient to resolve the delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services (A written attestation from the applicant, under the penalty of perjury)</li> </ul> <p><i>Documentation Required:</i></p> <ul style="list-style-type: none"> <li>• Proof of Homeownership: Mortgage documents from the lending institution</li> <li>• Proof of Delinquency: Statement of arrears from the applicable entity</li> <li>• Proof of Income: A written attestation as to household income with supporting documentation such as pay stubs, W-2s or other wage statements, IRS form 1099s, tax filings – Waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by the homeowners; the HAF Participant is still responsible for making the required determination regarding household income and documenting that determination. Note: Only regular incomes will be counted towards determination, as US Treasury discourages the HAF participant to require documentation that are likely to be barriers to participation for eligible households, such as those with “irregular” incomes (e.g. from a small business)</li> <li>• Proof of Hardship: Documentation from current employer (if still employed) or former employer (if furloughed) which states that the applicant has been furloughed or that their working hours have been reduced ; If the documentation cannot be obtained from the third party, a written attestation, under the penalty of perjury, will suffice. For all other reasons for the continued hardship, the applicant may submit a written attestation, under the penalty of perjury</li> <li>• Written attestation as assurance of repayment ability when required, regular payments are resumed</li> </ul>
<p><b><u>Loan eligibility criteria specific to the program</u></b></p>	<p>N/A</p>
<p><b><u>Form of assistance</u></b></p>	<p>Assistance will be structured as a non-recourse grant.</p>

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<b><u>Criteria</u></b>	<b><u>Terms</u></b>
<b><u>Payment requirements</u></b>	Funds will be paid directly to the utility provider, internet provider, or other applicable third-party authorized to collect eligible charges.

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