



NORTHERN MARIANAS HOUSING CORPORATION

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NOTICE TO THE PUBLIC AVAILABILITY OF THE HOMEOWNER ASSISTANCE FUND (HAF) PROGRAM March 30, 2022

The Northern Marianas Housing Corporation (NMHC) announces the availability of the Homeowner Assistance Fund Program made possible through the US Department of Treasury. The CNMI was allocated a total amount of **\$4,158,268** in HAF funds, of which approximately 10% or \$400,000 will be used for administrative expenses and approximately 90% or \$3,758,268, will be used for the following types of assistance for **CNMI homeowners**:

- 1) Mortgage delinquency assistance- *an eligible homeowner may qualify for assistance of up to \$25,400 (not to exceed a period of 12 months) to be used for homeowner's primary residence*
- 2) Mortgage payment assistance- *an eligible homeowner may qualify for assistance of up to \$20,400 (not to exceed a period of 12 months) to be used for homeowner's primary residence*
- 3) Past due and/or annual home-related insurance premiums- *an eligible homeowner may qualify for assistance of up to \$1,716 (not to exceed a period of 12 months) to be used for homeowner's primary residence*
- 4) Utilities/Broadband Assistance:
 - a. Each Homeowner will be eligible for up to \$6,000 (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)
 - b. Each Homeowner will be eligible for up to \$1,500 (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)
 - c. Each Homeowner will be eligible for up to \$600 (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)
 - d. Each Homeowner will be eligible for up to \$150 (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)

Eligibility Criteria

Eligible Homeowners:

- Must be a resident of the CNMI
- 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 (See income limits below)
- Must show proof of experiencing financial hardship after January 21, 2020, including a hardship that begun before January 21, 2020 but continued after that date
- Must show proof of mortgage delinquency (must be at least month delinquent) (for mortgage delinquency assistance)
- For those seeking insurance arrears assistance: Must show proof of insurance arrears (must be at least one month in arrears)
- 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



“NMHC is an equal employment and fair housing public agency”

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

- Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship
- Statement of current ability to resume any required regular payments after account is reinstated (OR) Ability to resume any required regular payments

Income Limits

FY 2021 HAF Income Limits Summary for Northern Mariana Islands								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900
Greater of 150% AMI or 100% of U.S. Median Income	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$85,050	\$90,500

The pre-application for the HAF Program will be available, starting **Thursday, March 31, 2022**, at the NMHC Main Office in Garapan, Saipan and the Tinian and Rota Field Offices. The pre-application will also be available online on NMHC’s website, www.nmhc.gov.net (Public Notice/Announcements->Homeowner Assistance Fund Plan). Those who are interested in reviewing the HAF Plan and details of the program’s terms can also visit the NMHC website. The application process will be ongoing until a notice is issued by NMHC and will be on a **first come, first serve basis**. Applications will only be accepted at the NMHC main and field offices. Should you have any questions, please contact Ms. Zenie P. Mafnas, Deputy Corporate Director, at the above numbers.

/s/
 Jesse S. Palacios
 Corporate Director



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Homeowner Pre-Application



Commonwealth of the Northern Mariana Islands
**NORTHERN MARIANAS
 HOUSING CORPORATION**



Official Use Only

Date: _____

Case#: _____

PRINT CLEARLY. DO NOT submit supporting documents with this form.

All information must be complete prior to submission. Co-Applicant applies if more than one property owner.

HOMEOWNER(S) INFORMATION

Applicant (Last, First, Middle)		DOB (MM/DD/YY)		Co-Applicant (Last, First, Middle)		DOB (MM/DD/YY)	
Physical Address				Physical Address			
Mailing Address, if different from physical address				Mailing Address, if different from physical address			
Gender	Marital Status	Email Address		Gender	Marital Status	Email Address	
Contact Numbers Home#: _____ Work#: _____ Cell#: _____				Contact Numbers Home#: _____ Work#: _____ Cell#: _____			
Race: _____				Race: _____			

HOUSEHOLD INFORMATION

Pre-Eligibility Questions <i>(all questions must be answered - do not leave anything blank)</i>	Yes	No
Are you a resident(s) in the CNMI? If yes, how long? _____ Years _____ Months		
Do you own and live in the home? (owner occupied primary home)		
Have you experienced a financial hardship after January 21, 2020, associated with COVID-19, that threaten your ability to pay the mortgage, utility, homeowner related insurance, and/or broadband services? <small>(circle all that apply)</small>		
Is your mortgage loan past due (at least by one month) or on a forbearance/deferment plan? Are you past due with one of your utilities (power, water, or trash removal)?		
How many members in your household? _____ Adults _____ Kids (under 18) Include yourself and all family members in your household, including family members who are temporary away (i.e., deployment, college student, off-island medical, etc.)	Total household members _____	
What is your total household annual income amount? Include yourself and all adult members working/receiving income in your household. Recommend using the "Adjusted Gross Income" amount from your 2020 tax filed documents (form 1040, 1040- SR, 1040X). If your current income is significantly different from 2020 use your most current income.	\$ _____	

CERTIFICATION AND SIGNATURES

Under penalty of perjury, I/We certify that the information presented in this Homeowner Pre-Application form is true and accurate to the best of my/our knowledge. I/We understand that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of and the required repayment of any and all benefits received through CNMI's Homeowner Assistance Fund Program.

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____

***** OFFICIAL USE ONLY *****

Meets pre-eligibility criteria (check all that apply to the household) <input type="checkbox"/> Owner occupied primary home <input type="checkbox"/> Demonstrates financial hardship due to COVID-19 Household income is at _____ 100% AMI* or _____ 150% AMI Past Due: _____ Mortgage _____ Utility _____ Property Tax _____ HOA Total household income \$ _____ Household member size _____ Socially Disadvantaged Individual _____ Yes _____ No *Priority household	Does the household pre-qualify for the HAF program? _____ Yes _____ No Notes: Reviewed and certified by: _____ Date _____ HAF Program Staff
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