

<b>5-Year PHA Plan</b> <b>(for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development</b> <b>Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226</b> <b>Expires: 02/29/2016</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

**Applicability.** Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<p>PHA Name: <u>Northern Marianas Housing Corporation</u> PHA Code: <u>TQ901</u></p> <p>ACC Unit Count: <u>363</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>10/2020</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><b>Location for NMHC 5-Year Plan Public Review and Inspection</b></p> <ul style="list-style-type: none"> <li>Northern Marianas Housing Corporation (NMHC), Main Office, Garapan, Saipan</li> <li>NMHC Field Office, San Jose Village, Tinian</li> <li>NMHC Field Office, Songsong Village, Rota</li> <li>NMHC Website: <a href="http://www.nmhc.gov.net">www.nmhc.gov.net</a></li> <li>NMHC Facebook Page</li> </ul> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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<b>B.</b>	<b>5-Year Plan.</b> Required for <u>all</u> PHAs completing this form.
<b>B.1</b>	<p><b>Mission.</b> State the PHA’s mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA’s jurisdiction for the next five years.</p> <p><b>Providing efficient and responsive delivery of housing, mortgage and community development programs to the people of the Commonwealth;</b></p> <p><b>Affording fair and equal opportunity to housing programs and services for all, with special emphasis to very-low, low and moderate income individuals, elderly and persons with disabilities;</b></p> <p><b>Increasing and implementing home ownership programs with houses that is safe, decent, sanitary and affordable;</b></p> <p><b>Encouraging and promoting economic independence, self-sufficiency and upward mobility for families; and</b></p> <p><b>Implementing programs to address the growing and future needs and cost effective viability of the communities in the Commonwealth.</b></p>
<b>B.2</b>	<p><b>Goals and Objectives.</b> Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low- income families for the next five years.</p> <p>The Northern Marianas Housing Corporation intends to achieve the following four (4) underlying goals in the next five years:</p> <p><b>Goal No. 1:</b> To increase new landlord participation in the S8HCVP so more eligible families have other available resources to choose from.  <b>Objective:</b> To increase the number of new landlords and provide more eligible families with the opportunity to choose locations suitable for their families.  <b>Actions:</b> Conduct landlord briefing/outreach to increase participation of new landlords. The landlord briefing/outreach will cover the requirements registering new units and provide updates to the current landlords to comply with the Building Safety Code by obtaining Certificate of Occupancy, obtaining Business License &amp; Certificate of Compliance that BGRT (taxes) are fully paid and the Housing Quality Standards. Furthermore, discussions on the Fair Housing Act &amp; Violence Against Women Act (VAWA) emphasizing the protection of the families that are in the program. Lastly, the benefits of becoming a Section 8 Landlord by having monthly rent paid directly to the landlord’s bank account on time and guaranteed and the inspection performed by NMHC HQS Inspectors will help the landlord in maintaining the property compliance with HQS for safe, decent and sanitary units.</p> <p><b>Goal No. 2:</b> Provide more vouchers issuance to families from the waiting list and to minimize the wait time.  <b>Objective:</b> To maximize issuance of vouchers to families from the waiting list and minimize the wait time for families in the waiting list of 2-3 years.  <b>Actions:</b> Continue to purge the waiting list on a regular basis so families are processed timely for voucher issuance; Enforce program requirements objectively and consistently on families; Terminate program participants for repeated or serious lease violations and/or program HUD requirements. Landlords will be encouraged to enforce the lease agreement with the tenants by making sure that rent shares are paid on time and damages are paid in timely manner.</p> <p><b>Goal No. 3:</b> To achieve and maintain a Section Eight Management Assessment Program (SEMAP) high Performer PHA designation and final score of 100% every Fiscal Year.  <b>Objective:</b> Align daily staff performance and supervisory quality control and reviews with the SEMAP model; Effective and efficient management of Section 8 HCVP driven by thorough and periodic supervisory monitoring of all performance indicators and above-satisfactory staff performance.  <b>Action:</b> Perform Quality Control and thorough review of HCVP tenant records and SEMAP performance indicator files; Ensure timely submission of NMHC’s annual SEMAP self-certification; Complete reviews, QC’s, and monitoring staff performance on a monthly or quarterly basis – as needed.  <b>Benchmarks:</b> 95% or higher for Monthly submission to PIC; Review completed QC reports and monitoring progress and submit to PHD Manager and Corporate Director for final review, comments and input; Notification of PHA’s SEMAP Final Rating indicating a score of 90% or greater.</p> <p><b>Goal No. 4:</b> Promote the Family Self-Sufficiency (FSS) Program  <b>Objective:</b> To encourage low-income families with opportunities – education, job-training &amp; employment, social support services – needed to achieve some degree of self-sufficiency and reduce the dependency of Section housing assistance.  <b>Action:</b> To conduct outreach seminar/workshop on a quarterly basis regarding the FSS Program and to enroll new and interested participants.  <b>Incentives:</b> NMHC with its Program Coordinating Committee partners will offer incentives to encourage participation and enhance a participant’s ability to achieve self-sufficiency. NMHC shall establish an FSS Escrow Account for each eligible participating family in accordance with HUD guidelines as a financial incentive for program participation. Additional incentives include, but are not limited to, enhanced opportunities for education, training, and employment. FSS participants have access to financial counseling, homeownership workshops, and available resources about the home buying process. FSS participants also have a number of personal incentives for involvement including structured goal planning, greater opportunity to improve their standard of living, an enhanced support system, increased self-esteem, etc.</p>

<p><b>B.3</b></p>	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p><b>Goal No. 1:</b> To assist more eligible families with available resources (or within budget authority every calendar Year)  <b>Response:</b> During the past 5 years NMHC has noticed the decrease in federal fair market rents while unassisted units saw an increase in local rents. Also, the CNMI had been hit with two major typhoons in 2015 and 2018 that burdened the families in searching for units. Families that have vouchers issued continue to be renewed every 30 days as it is hard to find units. Families are encouraged to state the reason for the hardship to find units. Furthermore, housing units and apartment units was bought out by the recent casino investors in the last 5 years. Tenants were given notice to vacate the units. NMHC provided vouchers to the families to search for new units.</p> <p>A Request for Proposal (RFP) for Market Study was issued in May 2019 and due on June 12, 2019. The Market Study will help NMHC determine-the current market rent of units in order for the participants to compete with non-Section 8 tenants.</p> <p><b>Goal No. 2:</b> To achieve and maintain a Section Eight Management Assessment Program (SEMAP) high performer PHA designation and final score of 100% every Fiscal Year.  <b>Response:</b> NMHC continues to maintain a standard performer for SEMAP and continues to work in achieving to become a high performer. NMHC will ensure staff performance and supervisory control to review the SEMAP model. Furthermore, NMHC will monitor the PIC data to improve the future submissions. The main challenge for budget utilization is that the current housing rental rates exceeds the fair market rents thereby, making it difficult for participants to compete with nonparticipants. NMHC has issued an RFP for proposers to conduct a rental market study in hopes that the results will be approved by HUD for a reevaluation of the FMR. The RFP for a rental market study was issued in May 2019 and due on June 12, 2019. The Market Study will help NMHC determine the current market rent of units. As stated above, housing units and apartments were bought by investors from the casino industry and they notified the tenants to vacate units within a specific date. NMHC provided vouchers to the families to conduct unit search.</p> <p>NMHC standard performer report: 2018 – 82%; 2017 – 79%; 2016 – 71%; 2015 – 81%.</p> <p><b>Goal No. 3:</b> To achieve a clean or unqualified IA report, beginning on October 1, 2014 (FY 2015).  <b>Response:</b> NMHC achieved its goal in FY 2015 IA with 1 finding. Management immediately corrected the finding. For FY 2016 &amp; 2017, no IA was conducted for the S8HCVP. An IA is currently being conducted for FY 2018.</p> <p><b>Goal No. 4:</b> To expand affordable housing and economic opportunities  <b>Response:</b> Currently they are 4 LITHC properties that are in operation in different locations. We have a total of 23 families staying at the LITHC projects. There are 3 LITHC projects under construction – Isa Villas 84 units; Zen Homes – 48 units; and Art Ridge – 48 units. Families are given more housing options and the opportunity to submit their applications for tenancy at the LITHC properties.</p> <p>NMHC has developed the FSS Program to provide greater opportunities to families who are in the Section 8 Housing Choice Voucher Program.</p>
<p><b>B.4</b></p>	<p><b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>NMHC had adopted the Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking which included two local organizations to be contacted incase a VAWA occurs. Further, participants are given notices by NMHC to report any VAWA. Also, if any HCV VAWA victim reports to NMHC, staff and management will take the utmost precaution to assist the family for their safety. Outreach regarding VAWA is also further discussed during voucher briefings.</p>
<p><b>B.5</b></p>	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>NMHC requires approval from the Board of Directors for any significant amendments or modification of the 5-year plan and the Administrative Plan. Upon approval, NMHC will then submit to HUD the amendments or modifications.</p>
<p><b>B.6</b></p>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p>Y   N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p><b>B.7</b></p>	<p><b>Certification by State or Local Officials.</b></p> <p><a href="#">Form HUD 50077-SL</a>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>