



NORTHERN MARIANAS HOUSING CORPORATION
Community Development Block Grant – Disaster Recovery (CDBG-DR) Division
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ANUNSIU PARA I PUPBLIKU

I Maga'lâhi as Ralph DLG. Torres yan i Sigundu Maga'lâhi as Arnold I. Palacios mansen maguf para u ma'anunsia na i Northern Marianas Housing Corporation (NMHC), inkuenta ginin i Commonwealth gi Sangkattan na Islas Mariânas (i CNMI), na manlistu para u malaknus huyung i iyon-ñiha Community Development Block Grant-Disaster Recovery (CDBG-DR) Homeowner Rehabilitation yan Reconstruction na Prugrâma kuntu i Homebuyer na Prugrâma. I Homeowner Rehabilitation yan Reconstruction na Prugrâma yan i Homebuyer na Prugrâma mana'pusipbli ginin i CNMI's Community Development Block Grant-Disaster Recovery na nina'i gi \$244 miyon ginin i U.S. Department of Housing yan Urban Development (HUD) ni ha i'ina' para u ayuda i ti manmakumpli' na nisisidât hinemlu' ginin i tinattiyi na distruktun i Typhoon Mangkhut yan Super Typhoon Yutu gi halum 2018 na sâkkan.

Humuyongña i mamensiona na pakyu siha gi 2018 na sâkkan yan i tumâtatti na fundu ginin i HUD, i NMHC ha dibelop i Homeowner Rehabilitation yan Reconstruction na Prugrâma para u tâmpi i mankuâlifikâo na gâstu siha para i rehabilitate o sino reconstruct i manasosiât na yinammak i pakyu pat i distruktun i pakyu gi housing units put para u fa'mâulik tâtti gi disenti, sâfu', yan gâsgas na kundision. I tutât na nina'i put todû gi esti na tiempu gi papa' esti madibelop na prugrâma sa \$36.1 miyon.

Komu para i Homebuyer na Prugrâma, i asistensia mayotmenti para u tâmpi i mankuâlifikâo na gâstu siha para i hinatsa nuebu na guma', o sino para u famâhan yan fa'mâulik i gima'. I tutât na nina'i put todû gi papa' esti na prugrâma sa \$41.1 miyon.

NISISIDÂT KUÂLIFIKASION SIHA PARA I CDBG-DR REHABILITATION YAN RECONSTRUCTION NA PRUGRÂMA

Para un kuâlifikâo para i CDBG-DR Rehabilitation yan Reconstruction na Prugrâman gi asistensian fainansiât, i manaplikânti debi na u mana'satisfetchu i mantinattiyi na minimum nisisidât kuâlifikasion siha:

1. Debi na Siudadanu U.S., Nasionât U.S., pat mankuâlifikâo na estrangheru;
2. Debi na risidentin iya CNMI tres (3) âñus na tiempu;
3. Para todû i dos na prugrâma, i put todû na nina'halum familia gi kada' sâkkan, sigun gi minedung nu familia, ti debi na u ma'upus i 120% nu median income. Put fabot atan i HUD-prescribed income limits gi sanpapa':



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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

I asistensian fundu siempri managuaha dipendi gi mantinattiya na inimpottanti na lista:

Fine'na Prioridat manã'i siempri para i inamku' pat i familia ni gua' disibidat yan pues para i tãya inamku' pat i familia ni tãya disibidat ni gaigi gi halum i 0%-30% na nina'halum i area median income. I inamku' gi familia sa' i sumupopotta i familia, i asagua, pat i uniku na membru ni gaigi gi 62 pat mãs na idat. I disibidat gi familia sa' i sumupopotta i familia, i asagua, pat i petsona ni uniku na membru i gai disibidat.

Sigundu Prioridat manã'i siempri para i familia siha ni mampus takpapa' i nina'halum ni gaigi gi halum i 30.1%-50% na nina'halum i area median income;

Tres Prioridat manã'i siempri para i familia siha ni gaigi gi halum i 50.1%-80% na nina'halum nu area median income; yan

Kuattru Prioridat manã'i siempri para i familia siha ni gaigi gi halum i 80.1%-120% nu arian i median income;

4. I gima' debi prinsipat na residensian i aplikanti antis di i pakyu yan antis di manaplika para i rehabilitation o sino i asistensian reconstruction;
5. Sagãyi debi yan kuintina sumagãyi i residensia dispues di munhãyan i rehabilitation o sino I che'chu' reconstruction;
6. Iyom-mu i propiedat gi papa' i inaprueba fotma nu ownership komu mapega mo'na gi halum 23 CFR § 92.254(c), yan komu ma'ispesifikao gi sanpapa':
 - a. Na'an i dueño gi pappit tanu' i propiedat;
 - b. Mantieni 40-ãnus na tiempu gi intires atkilon i propiedat;
 - c. Dueño o sino mantieni 40-ãños na tiempu gi intires atkilon i propiedat condominium;



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- d. Dueño o sino gai membership gi halum cooperative pat i mutual housing project ni ha constitutes homeownership gi pápa' i lai Istâdus; pat
 - e. Mantieni i equivalent form nu ownership ni inaprueba ni HUD; yan
 - f. Ti hâlum i floodplain.
7. I dispues na bâlin i rehabilitation i gima' debi na ti u upus i bâlin 95% limits para i CNMI para i klâsin nu unit assisted (single-single unit), komu ma'otdin ni HUD;
 8. I homeowners ni mapribeniya asistensian fainansiât siempri masuhetu para i nisisidât NMHC Affordability Period. I tiempun nu Affordability Period siempri mapega gi tutât na asistensian fainansiât marisibi yan siempri range gi halum 5 asta 25 âñus na tiempu; yan
 9. I eksaminasion Benifisiu nu Duplikasion siempri makondukta para u ditetmina i tutât na asistensian fainansiât para u mapribeniya i manaplikânti, para u asiguru na kumunfotma yan i Robert T. Stafford Disaster Assistance yan Âkton Emergency Relief (Âkton Stafford).

NISISIDÂT KUÁLIFIKASION SIHA PARA I CDBG-DR HOMEBUYER NA PRUGRÂMA

Gi parehu na manera, i inamku' yan/pat i disibidât na manaplikânti ni manmafuestras huyung gi gima'-ñiha ni pakyu manmana'fo'na fine'na ki i tâya inamku' yan i tâya disibidât na manaplikânti. Lâo, i kuálifikâo na manaplikânti ni manlistu para mortgage siempri lokkui' manmana'fo'na gi maneran i háyi mo'fo'na máttu, ki i manmo'fo'na na inamku' yan/pat i disibidât na manaplikânti ni ti manlistu para mortgage.

Komu ha minimum, para un kuálifika para i asistensian fainansiât CDBG-DR Homebuyer na Prugrâman, i manaplikânti debi na u mataka' i mantinattiyi na nisisidât kuálifikasion siha:

1. Debi na Siudadanu U.S., Nasionât U.S., pat mankuálifikâo na estrangheru;
2. Debi na kuálifika komu low-income household ni madifina gi halum i HOME na Prugrâma. I kuálifikasion nina'halum dinitetmina gi kada sâkkan i nina'halum. I antisipâo na'dinanña gross household na nina'halum i 18 âñus na idât pat mäs, debi na ti u upus i 80% nu median income para i lugât (ma'ahusta para minedung familia), ni madiskribi gi sanhilu' i HUD-prescribed income chart (Northern Marianas Home Income Limits 2020). Lâo, i household income nu i 18 âñus na idât pat mäs ni umu'upus i 80% nu median income para i lugât lâo ti lamudung ki 120% siña lokkui' kuálifikâo para asistensia;
3. Debi u mapribeni ebidensia nu ownership gi pappit tanu' para i propiedât yan i lugât ti debi na hâlum i floodplain. I ownership lokkui' ingklusu i atkilon nu 40 âñus na tiempu pat mäs prinibeni na i aplikânti debi maseha minimum trenta (30) âñus tetenan gi intires i kontrâtan atkilon gi propiedât o sino gi condominium ni para u mana'adilânta;
4. I Homebuyers ni manma'aprueba para u marisibi asistensian fainansiât debi u fañâga insigidas gi propiedât komu ha prinsipât/primeru na risidensia an munhâyan todú i mafundu na aktibidât CDBG-DR Homebuyer. I kada sâkkan na recertification para nutisian i prinsipât risidensia yan i fotma siempri manmanâ'i huyung para u makumplidu, fitma, yan intrega guatu gi NMHC para afitma yan guinaha pine'lu na sumigi mañâga gi mortgage na propiedât yan housing;



5. I maprâyekta na bâlin i after-construction, i bâlin after-rehabilitation, pat i bâlin propiedât gi tutuhun i finâhan (yanggin ha' acquisition) nu kada propiedât homebuyer ni para u ma'asisti ni fundun i CDBG-DR ti debi na u upus i 95 puitsientus i median lugât finâhan/sales price para single family housing, komu maditetmina ni HUD;
6. I homeowners ni mapribeniya asistensian fainansiât siempri masuhetu para i nisisidât NMHC Affordability Period. I inanâkku' nu Affordability Period siempri mapega gi tutât na asistensian fainansiât marisibi yan siempri range gi halum 5 asta 25 âñus na tiempu; yan
7. I eksaminasion Benifisiu nu Duplikasion siempri makondukta para u ditetmina i tutât na asistensian fainansiât para u mapribeniya i manaplikânti, para u asiguru na kumunfotma yan i Robert T. Stafford Disaster Assistance yan Âkton Emergency Relief (Âkton Stafford).

KLÂSIN ASISTENSIAN FAINANSIÂT SIHA

Pâpa' i CDBG-DR Homeowner Rehabilitation yan Reconstruction na Prugrâma, i tutât minimum masedi na loan gi pâpa' i Prugrâma debi na \$10,000.00 pat hulu' asta i maximum Home per-unit subsidy limits ni aplikâo para i CNMI komu maditetmina ni HUD. Para i CDBG-DR Homebuyer na Prugrâma, i tutât minimum masedi na loan ti para menus ki \$1,000.00 yan ti debi u upus \$250,000.00. I managuaha na klâsin nu asistensian fainansiât, lâo ti limited para, i mankuâlifikâo na familia siha komu mantinattiyi:

1. I Deferred Loans: I deferred loans tâya mapribeniya nisisidât o sino ekspektasion nu repayment. I Homeowner/Homebuyers ni rumisibi deferred loans para u rehabilitate, reconstruct, construct, o sino fâhan i prinsipât na residencia debi u sagâyi i asistensia na unit gi tiempun i NMHC affordability an munhâyan insigidas. Lâo, komu i ma'asisti na homeowner(s) ha disidi para u dinggu, atkila, transfer title, o sino bendi i asistensia na unit gi durântin i tiempun i NMHC affordability, i homeowner/homebuyer debi u apâsi tâtti i deferred loan;
2. I Non-Interest (tâya-intires) Bearing Loans: I tutât prinsipât na loans ma'apâpâsi tâtti gi ginagâogâo na tiempu, lâo tâya intires mana'mutta. I teman repayment nu todû i non-interest-bearing na loans para 30 âñus na tiempu pat 360 na mes yan mana'kaguan para u prudisi kada mes parehu na âpas.

I BINABA NA FETCHAN I APLIKASION

Gi tutuhun Ineru 4, 2021, para u makondukta kuestiona para i manintires na manaplikânti siha ântis di makuâlifika gi NMHC Main Office, Garapan, NMHC Tinian Field Office (NMC Campus), yan Sinapalo Youth Center, Rota. Etyi siha i manmakuâlifikâo para i asistensian fainansiât siña machuli' i aplikasion i CDBG-DR Homeowner Rehabilitation yan Reconstruction na Prugrâma o sino i Homebuyer na Prugrâma gi halum 7:30 gi egga'an asta 4:30 gi talu'âni gi Ufisinan Prugrâman CDBG-DR pat gi Ufisinan NMHC iya Saipan, Tinian yan Luta. Managuaha packet aplikasion para u maprinta gi NMHC yan gi CNMI CDBG-DR websites gi www.nmhcgov.net yan gi www.cnmi-cdbgdr.com. Yanggin malagu' hâo mâs imfotmasion put i mamensiona na prugrâma



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siha, put fabot ågang i Ufisinin Prugråman CDBG-DR pat i Ufisinin NMHC gi numirun tilifon ni malista gi sanhilu’.



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