



# NORTHERN MARIANAS HOUSING CORPORATION

## Community Development Block Grant – Disaster Recovery (CDBG-DR) Division

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### Arongorong ngáliir Toulap

Soulelem Ralph DLG. Torres me Soumáang Arnold I. Palacios re meseigh rebwe aronga bwe Northern Marianas Housing Corporation (NMHC), kkapasáaghili Commonwealth Téél Falúw kka Efang (CNMI), aa tapélégh reel rebwe isiisiwow Community Development Block Grant-Disaster (CDBG-DR) Homeowner Rehabilitation and Reconstruction Program fengál me Homebuyer Program. Mille Homeowner Rehabilitation me Reconstruction Program me Progróomal Homebuyer e totto sáangi CNMI Community Development Block Grant-Disaster Recovery ngalleey \$244 million sáangi U.S Department of Housing me Urban Development (HUD) iye e ssúl ngáli millikka re sáal mweteti mwirilóol Typhoon Mangkhut me Super Typhoon Yutu llól ráagh 2018.

Mwirilóol malúmal ikka re apasa llól ráagh 2018 me “subsequent funding” sáangi HUD, NMHC e itittiw “Homeowner Rehabilitation me Reconstruction Program” reel rebwe pileey óbwóss ikka e ffil ngáre “reconstruct storm-related damaged” ngáre “storm-destroyed housing units” reel ebwe ammwel sefáál ngáli iye e ghasaghas me llim óutol. “Total allocation amount” llól tempo yeel faal progróoma ye e fféetá nge \$36.1 million.

Nge ngáli Progróomal Homebuyer, alillis e mwet ngáli pileeyil “eligible cost” ngáli akkayúl ffél iimw, bweibwoghil iimw, ngáre bweibwogh me aghatchúl iimw. Llapal alongal faal progróoma yeel nge \$41.1 million.

### CDBG-DR REHABILITATION AND RECONSTRUCTION PROGRAM ELIGIBILITY REQUIREMENTS

Reel ubwe ffil ngáli CDBG-DR Rehabilitation me Progróomal Reconstruction reel alillis reel selaapi, applicant ikka re tipáli rebwe attabweey, “eligibility requirements” ikka e amwirimwiritiw:

1. Debi bwe “U.S. citizen”, “U.S. National”, ngáre “qualified alien”;
2. Reel ruwoow progróoma kkal, “gross annual household income”, ebwe ffil ngáli lupal “household”, esóbw aluuló 120% reel “median income”. Amwuri “HUD-prescribed income limits” ikka e amwirimwiritiw:



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<b><u>NORTHERN MARIANA ISLANDS HOME INCOME LIMITS</u></b> <b><u>June, 1 2021</u></b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
30% of Median Income	9,600	11,000	12,350	13,700	14,800	15,900	17,000	18,100
50% of Median Income	16,000	18,300	20,600	22,850	24,700	26,550	28,350	30,200
80% of Median Income	25,650	29,300	32,950	36,600	39,550	42,500	45,400	48,350
120% of Median Income	38,400	43,850	49,350	54,850	59,250	63,600	68,000	72,400

Eyoor “Funding assistance” nge e itittiw wóol list-al “priority list”:

**First Priority** ebwe isiis ngáliir tuufey ngáre “disabled families” nge aa mwet ngáliir “non-elderly” ngáre “disabled families” ikka e lo bwe yaar “income” e lo leepatal 0%-30% reel “area median income”. “Elderly family” nge familiya ikka aal “head of household”, bwúlúwa, ngáre ii schagh llól iimw nge eyoor aal “disability”.

**Second priority** ebwe isiis ngáliir familiya ikka re lo reel “extremely low- to very-low income” iye aar “income” e lo leepatal 30.1%-50% reel “area median income”.

**Third priority** nge e isiis ngáliir familiya ikka e lo bwe aar “income” nge leepatal “50.1%-80%” reel “area median income”; me

**Fourth priority** ebwe isiis ngáliir familiya ikka e lo bwe aar “income” e lo leepatal “80.1%-120% reel “area median income”;

3. Debi bwe “applicant” e lollo reel lugóót mmwálil malúmal me mmwálil aal apply-li “rehabilitation” ngáre “reconstruction assistance”;
4. Debi ubwe lo me ebwe lo llól lugóót mwiril aal takkaaló “rehabilitation” ngáre “reconstruction work”;
5. Ebwe yoor ghikkillil bwe yeel mille ubwe yááli faal “approved form of ownership” iye elo llól 24 CFR § 92.254(c), me e ffat e lo faal:
  - a. Eyoor “fee simple title” ngáli bwughos;
  - b. Ammwela mille “40-year leasehold interest” llól bwughos;
  - c. Yááya “condominium fee simple” ngáre ammwela “40-year leasehold interest” llól bwughos;
  - d. Yááya ngáre eyoor aal “membership” llól “cooperative” ngáre “mutual housing project” iye e itittiw reel “homeowners” faal “state law”; ngáre



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- e. Ammwela pappidil “ownership” iye e weewe me átirow sáangi HUD; me
  - f. Ese lo llól schalúbwuubwu ngáre “floodplain”.
6. “After-rehabilitation value” reel iimw essóbw aluuló “95% value limits” ngáli CNMI reel tappal unit iye rebwe alillis reel (single-family unit), iyeel afal sáangi HUD;
  7. Homeowners ikka re ayoorai ngáliir “financial assistance” rebwe bwal isiisilong “requirements” ngáli “NMHC Affordability Period”. Láálááyil “Affordability Period” re base-li wóol llapal “financial assistance” iye u bweibwogh me ebwe lo leepatal limoow (5) ngáli ruweigh me limoow (25) ráagh; me
  8. Ebwe yoor mwóghutughutúl “Duplication of Benefits analysis” reel ebwe ititti “net financial assistance” iye rebwe ayoorai ngáli “applicants”, reel ebwe yoor ppwol fengál me “Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act)”.

### **“CDBG-DR HOMEBUYER PROGRAM ELIGIBILITY REQUIREMENTS”**

E weewe fengál, tuufey me/ngáre “disabled applicants” ikka re isáliir apeigh reel malúmal iir rebwe ghommw le prioritize-liir mmwalil “non-disabled applicants”. Nge, “applicants” ikka re ffil me aa ammwelaaló aar “mortgage” rebwe bwal prioritize-liir wóol “first come”, “first serve basis” mmwalil tuufey me/ngáre “disabled applicants” ikka rese “mortgage ready”.

Reel ubwe ffil ngáli “CDBG-DR Homebuyer Program financial assistance”, “applicants” rebwe attabweey “eligibility requirements” ikka e amwirimwiritiw:

1. Debi bwe “U.S. Citizen”, “U.S. National”, ngáre “qualified alien”;
2. Debi ubwe ffil reel “low-income household” iye e lo weewel llól progróomal HOME. E itittiw “income eligibility” wóol “annual income”. Aschuu “anticipated gross household income” reel alongeer aramas ikka aa seigh me waluuw (18) ráághiir ngáre lapaló, essóbw aluuló 80% reel “median income for the are (adjusted for family size)”, e weey schagh igha re affata llól “HUD-prescribed income chart” (Northern Marianas Home Income Limits 2020) iye weiláng. “Household income” reel aramas ikka re seigh me waluuw (18) ráághiir me lapaló nge re aluuló 80% reel “median income for the are” nge ese aluuló 120% ebwe bwal mmwelil ebwe ffil ngáli “assistance”;
3. Ebwe yoor angúungúl “ownership” e weey “fee simple title” ngáli falúw me ese lo falúw llól “floodplain”. E bwe schuulong llól “ownership” atkkilóónol fááigh ráagh ngáre maas ebwe bwal schuu bwe “applicant” e bwáá bwe eyoor “at least” eliigh ráagh reel “leasehold interest” arorrosal wóol falúw igha ebwe aghatchúwló, ngáre “ownership” reel “condominium”;
4. “Homebuyers” ikka ra átirowáár reel rebwe bweibwogh “financial assistance” rebwe lo llól bwughos igha e lo bwe aar “principal/primary residence” atol mwutuchulól alongal “CDBG-DR Homebuyer funded activities”. “Annual certification” ngáli arongorongol “principal residence” me pappid rebwe afanga ngáliir “homebuyers” reel rebwe atakkaló,



ghikill, me isiisilong ngáli NMHC llól ebwe yoor angúungúl me ebwe yoor “file” igha re tééló mmwal bwe re lo llól “mortgaged property” me “housing”;

5. “Projected after-construction value”, “after-rehabilitation value”, ngáre “property value at initial purchase (if acquisition only)” reel ghal eew “homebuyer property” iye rebwe alisi reel “CDBG-DR funds” essóbw aluuló “most current 95 percent” reel “area median purchase/sales price” ngáli “single family housing”, iye e itittiw sáangi HUD;
6. “Homeowner” ikka re alisiir reel “financial assistance” rebwe bwal atabweey ngáli “requirements” ngáli “NMHC Affordability Period”. Láálááyil “Affordability Period” nge e lo wóól lapal “financial assistance” iye u bweibwogh me ebwe lo leepatal limoow (5) ngáli eliigh (30) ráágh; me
7. Ebwe ayoora “Duplication of Benefits analysis” reel ebwe itittiw “net financial assistance” iye rebwe ayoora ngáliir “applicants”, reel ebwe yoor abwungubwung fengál me “Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act)”.

## **TAPPAL “FINANCIAL ASSISTANCE”**

Faal “CDBG-DR Homeowner Rehabilitation and Reconstruction Program”, “minimum loan amount” iye re lighiti ngáli faal Progróoma e lo bwe \$10,000.00 mwet ngáli “maximum HOME per-unit subsidy limit” e ffil ngáli CNMI iye e itittiw sáangi HUD. Ngáli “CDBG-DR Homebuyer Program”, “minimum amount” iye re lighiti ngáli essóbw aluuló \$1,000.00 me essóbw aluuló \$250,000.00. Tappal “financial assistance” ikka eyoor, nge ese yoor “limit” ngáli, reel rebwe ffil familiya ikka e amwirimwiritiw:

1. “Deferred Loans”: Re ayoora “deferred loans” nge esóór “requirements” ngáre “expectations” reel ubwe óbwóssu sefááli. “Homeowners/Homebuyers” ikka re bweibwogh “deferred loans” reel rebwe “rehabilitate”, kkayú sefááliy, kkayú, ngáre amméew aar “principal residence” rebwe lo llól “assisted unit” atoll “NMHC affordability period” mwirilóól all mwutchuló “rehabilitation”, kkayúl sefááílil, kkayúl, ngáre améewal. Nge, ngáre e tutto bwe “assisted homeowner(s)” re disidiy bwe rebwe toowow, atkkilaaywow, “transfer title”, ngáre améewló iimw igha e lo llól “NMHC affordability period”, “homeowner/homebuyer” rebwe óbwóssu sefááliy “deferred loan”;
2. “Non-Interest (zero-interest) Bearing Loans”: “Principal amount” reel “loans” ebwe óbwóss sefáál wóól “regular basis over time”, nge essóbw yoor “interest” iye ubwe óbwóssu. “Repayment term” reel alongal “non-interest-bearing loans” e lo bwe eliigh ráágh ngáre 360 maram me ebwe óbwóssoló nge ebwe toowow bwe “equal monthly payments”.

## **“APPLICATION OPENING DATE”**



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Bweletáá Schoow 4, 2021, ebwe yoor “pre-qualification interviews” me NMHC Main Office, Garapan, CDBG-DR Office located on the 3<sup>rd</sup> Floor of the Ladera Building, NMHC Tinian Field Office (NMC Campus), and NMHC Rota Field Office. Schóó kka re schuungi bwe re ffil ngáli “financial assistance” emmwel rebwe ló bwughi “CDBG-DR Program Homeowner Rehabilitation and Reconstruction Program or Homebuyer Program” leyil 7:30 am ngáli 4:30 pm reel Bwulasiyol CDBG-DR Program ngáre me Bwulasiyol NMHC ikka e lo Seipél, Tchiliyól mge Luuta. Ebwal yoor “application packets” ikka emmwelil ubwe print-li wóól NMHC me CNMI CDBG-DR reel aar “websites” me [www.nmhcgov.net](http://www.nmhcgov.net) me [www.cnmi-cdbgdr.com](http://www.cnmi-cdbgdr.com). Ngáre u mwuschel maas arongorong reel progróoma kkal, faingiló Bwulasiyol CDBG-DR ngáre Bwulasiyol NMHC reel tilifon ikka e lo weiláng.



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