

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
-----------------------------------	---	--

1.0	PHA Information PHA Name: <u>NORTHERN MARIANS HOUSING CORPORATION</u> PHA Code: <u>TQ 901</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>10/01/2009</u>					
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: <u>363</u>					
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only					
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)					
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
					PH	HCV
PHA 1:						
PHA 2:						
	PHA 3:					
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.					
5.1	<p>Mission. 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> <ul style="list-style-type: none"> ❖ Providing efficient and responsive delivery of housing, mortgage and community development programs to the people of the Commonwealth; ❖ 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; ❖ Increasing and implementing home ownership programs with houses that are safe, decent, sanitary and affordable; ❖ Encouraging and promoting economic independence, self-sufficiency and upward mobility for families; and ❖ Implementing programs to address the growing and future needs and cost-effective viability of communities in the Commonwealth. 					
5.2	<p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. 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>Goal/Objective No. 1: Expand the supply of assisted housing through applying for additional rental vouchers.</p> <p>Goal/Objective No. 2: Improve the quality of assisted housing objectives via improving voucher management (SEMAP score) and increasing customer satisfaction.</p> <p>Goal/Objective No. 3: Increase assisted housing choices via conducting outreach efforts to potential voucher landlords and implementing a voucher homeownership program.</p> <p>Goal/Objective No. 4: Promote self-sufficiency and asset development of assisted household through increasing the number and percentage of employed persons in assisted families and providing or attracting supportive services to improve assistance recipients' employability.</p> <p>Goal/Objective No. 5: Ensure equal opportunity and affirmatively further fair housing objectives by undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability. Moreover, undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status, and disability. Finally, ensure fair housing through undertaking affirmative measures to make certain accessible housing to persons with all varieties of disabilities regardless of unit size required.</p>					

6.0	<p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <i>See Attachment A</i> for Description of Elements.</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <ol style="list-style-type: none"> 1) Main administrative office of the PHA (Garapan, Saipan) 2) PHA Local Offices (Local Field Offices on San Jose, Tinian and Songsong Village, Rota).
7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p>
8.3	<p>Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>

Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Afford-ability	Supply	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	663	5	3	2	1	1	1
Income >30% but <=50% of AMI	267	5	2	2	1	1	1
Income >50% but <80% of AMI	396	4	2	2	1	1	1
Elderly	38	5	3	2	2	1	1
Families with Disabilities	5	5	3	2	4	1	1
Race/Ethnicity – Caucasian	13	5	2	2	1	1	1
Race/Ethnicity – Asian	59	5	2	2	1	1	1
Race/Ethnicity – Micronesian	572	5	2	2	1	1	1
Race/Ethnicity – African American	0	-	-	-	-	-	-

9.0

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	663	100%	
Extremely low income <=30% AMI	267	40%	
Very low income (>30% but <=50% AMI)	156	24%	
Low income (>50% but <80% AMI)	240	36 %	
Families with children	640	97%	
Elderly families	40	6%	
Families with Disabilities	62	9%	
Race/ethnicity– Caucasian	13	.2%	
Race/ethnicity – Asian	59	.9%	
Race/ethnicity – Micronesian	572	86%	
Race/ethnicity – African American	0		

<p>9.1</p>	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>Strategy 1: Maximize the number of affordable units available to the PHA within its current resources by undertaking measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required. Maintaining or increasing Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration. Maintaining or increasing Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program.</p> <p>Strategy 2: Pursue housing resources other than public housing or Section 8 tenant-based assistance.</p> <p>Need: Specific Family Types: Families at or below 30% of median</p> <p>Strategy 1: Target available assistance to families at or below 30% of AMI—Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based Section 8 assistance.</p> <p>Need: Specific Family Types: Families at or below 50% of median</p> <p>Strategy 1: Target assistance to families at or below 50% of AMI through employing admissions preferences aimed at families who are working.</p> <p>Need: Specific Family Types: Elderly</p> <p>Strategy 1: Target available assistance to the elderly through applying for special-purpose vouchers targeted to the elderly, should they become available.</p> <p>Strategy 2: Conduct activities to affirmatively further fair housing through marketing the Section 8 program to owners outside of areas of poverty/minority concentrations.</p> <p>Reasons for Selection Strategies: Funding Constraints.</p>
<p>10.0</p>	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>Goal No. 1: NMHC is closely monitoring HUD’s Notices of Funding Availability (NOFA) and/or Super NOFAs in hopes of increasing its voucher count in the future.</p> <p>Goal No. 2: NMHC has successfully attained a Standard SEMAP Rating for FY 2008.</p> <p>Goal Nos. 3 and 4: NMHC has successfully registered countless landlords who own above-standard homes under its Section 8 HCV program.</p> <p>During their March 2009 visit, officials from the Honolulu HUD Field Office toured the island and have seen some of these nice Section 8 HCV homes. As for the Family Self-Sufficiency and Homeownership Option programs, NMHC is unable to begin these programs as intended due to the continued, severe economic conditions plaguing the islands.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>NMHC’s definition of “significant amendment” is revisiting and revising its former Administrative Plan to meet certain local conditions. The Administrative Plan (Revised in September 2007) contains some significant changes (e.g. amendments to its waiting list’s list of former federal preferences which would include: the elderly, individuals with disabilities, and victims of domestic violence). However, NMHC has not effected these additional preferences for three (3) reasons: 1) When the agency was informed that it was retaining funding for both former disaster programs (Typhoons Tingting and Chaba), NMHC determined that it would grossly unfair for families on the waiting list if the agency was to effect these additional preferences. 2) The waiting list was still opened at the time the additional preferences were adopted by the NMHC Board of Directors. 3) The Revised Administrative Plan has to be published in Commonwealth Register pursuant to local administrative procedures governing policy changes. Continued revisions to the said plan are still being undertaken to address and clarify the areas of informal reviews and hearings.</p> <p>NOTE: There has been no Significant Amendment or Substantial Deviation/Modification to NMHC’s FY 2009 Annual PHA Plan.</p>

11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <ul style="list-style-type: none"> (a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights) (b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only) (c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only) (d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only) (e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only) (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations. (g) Challenged Elements (h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only) (i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)
-------------	---

“ATTACHMENT A”

1. Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.

The Northern Marianas Housing Authority (NMHC) has been successful in reducing its number of waiting list applicants from 758 (in FY 2008) to 653 (present). On January 31, 2009, the PHA closed its waiting list due to the high number of applicants listed and due to a limited number of authorized housing choice vouchers (363) provided to NMHC. The agency is now in the process of purging its waiting list pursuant to the policies contained in its Administrative Plan. The Rota and Tinian waiting lists remain open because there are less than 10 applicants registered under both wait lists.

2. Financial Resources.

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2008 grants)		
a) Public Housing Operating Fund		
b) Public Housing Capital Fund		
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 3,039,957.00 \$ 246,664.00	HAP/URP PAYMENTS OPERATIONS/ADMIN EXPENSES
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)		
g) Resident Opportunity and Self-Sufficiency Grants		
h) Community Development Block Grant CDBG ADMIN	\$ 1,088,778.00 \$ 272,194.00	COMMUNITYDEV. OPERATIONS/ADMIN EXPENSES
i) HOME HOME ADMIN	\$ 509,919.00 \$ 89,986.00	HOME REHAB/CONST. OPERATIONS/ADMIN EXPENSES
Other Federal Grants (list below)		
ESG	\$ 56,789.00	OPERATIONS/ESSENTIAL SERVICES FOR THEEMERGENCY SHELTER
2. Prior Year Federal Grants (unobligated funds only) (list below)		
3. Public Housing Dwelling Rental Income		
4. Other income (list below)		
MULTI-FAMILY SECTION 8	\$ 1,247,904.00	OPERATIONS/ADMIN EXPENSES
4. Non-federal sources (list below)		
INTEREST INCOME ALL NOTES/TCD/SAVINGS	\$ 426,309.00	OPERATIONS/ADMIN EXPENSES
Total resources	\$ 6,978,500.00	

3. Rent Determinations. Subsections 10.2, 10.3, and 10.7 of NMHC’s Administrative Plan.

10.2 RENT REASONABLENESS.

The Public Housing Authority (PHA) must determine the reasonable rent:

- (i) Before any increase in the rent to owner;
- (ii) If there is a five percent decrease in the published Fair Market Rent (FMR) in effect 60 days before the contract anniversary (for the unit size rented by the family) as compared with the FMR in effect one (1) year before the contract anniversary; or

(iii) If directed by the United States Department of Housing and Urban Development (HUD).

NMHC may also re-determine the reasonable rent at any other time. At all times during the assisted tenancy, the rent to owner may not exceed the reasonable rent as most recently determined or re-determined by the NMHC.

10.3 COMPARABILITY.

NMHC must determine whether the rent to owner is a reasonable rent in comparison to rent for other comparable unassisted¹ units. To make this determination, NMHC must consider:

- (1) The location, quality, size, unit type, and age of the contract unit; and,
- (2) Any amenities, housing services, maintenance and utilities to be provided by the owner in accordance with the lease.

Owner certification of rents charged for other units. By accepting each monthly housing assistance payment from NMHC, the owner certifies that the rent to owner is not more than the rent charged by the owner for comparable unassisted units in the premises. The owner must give NMHC information requested by NMHC on rents charged by the owner for other units in the premises or elsewhere.

NOTE: The above-referenced policies are consistent with 24 CFR § 982.507 *Rent to Owner: Reasonable Rent*.

10.7 RENT ADJUSTMENTS

Rent adjustments to owners under the voucher program are allowed and are effective on the anniversary date of the HAP Contract (unless the unit fails the HQS inspection at the time the request is made) one time per year or the first of the next month subsequent to the owner's request. Owners must request the rent adjustment in writing. If the request is not received within 60 days prior to the anniversary date, NMHC shall not approve an annual adjustment for that year.

All rent increases must pass the rent reasonableness test and may not exceed the Adjustment Factor as published annually by HUD (even if justified by rent reasonableness) or NMHC's payment standards.

Disapproval of Requests for Adjustment

If NMHC rejects the owner's request for rent adjustment as exceeding rent reasonableness and the owner rejects NMHC's determination, the owner may offer the tenant a new lease (after receiving NMHC's approval with a sixty-day notice to the tenant). If the tenant refuses or the owner does not offer a new lease, the owner may terminate tenancy for a business or economic reason in accordance with the lease after giving 60 days notice to NMHC and the family as required by program regulations. NMHC will then issue a new voucher to the family.

13. Violence Against Women Act (VAWA).

NMHC has added "Victims of Domestic Violence" into its list of preferences. While there is no formal arrangement between NMHC and service or program providers catering to Victims of Domestic Violence/Dating Violence/Sexual Assault, NMHC has been proactively working with organizations like NMPASI, Karidat, and Guma Esperanza caseworkers in trying to help victims of these crimes in whatever possible way. For example, an adult household member (HoH or Spouse/Co-head) who is a victim of domestic violence will immediately be granted a unit-transfer request if it is determined that this member's safety is threatened OR the responsible party engaging in these acts will be terminated from the program.

5.1 PREFERENCE SYSTEM

Preferences are used to establish order of placement on waiting list. A preference does not guarantee admission. Preferences will be granted to applicants who are otherwise qualified and who, at the time they are certified for admission, meet the definitions of preferences prescribed.

Order of Preferences & Points Afforded

- | | |
|--|--------|
| 1) Elderly | 3 pts. |
| 2) Persons with Disabilities | 3 pts. |
| 3) Involuntary Displacement ² | 3 pts. |
| 4) Victims of Domestic Violence | 3 pts. |
| 5) Substandard Housing | 2 pts. |
| 6) High Rent Burden (Rent is > 50 percent of income) | 2 pts. |

¹ Vacant Units available in the Housing Market

² Involuntary Displacement includes any of the following: Disaster, Fire, Government Action, Action of Housing Owner, Inaccessibility, and Property Disposition.