

NORTHERN MARIANAS HOUSING CORPORATION

NORTHERN MARIANAS HOUSING CORPORATION CITIZEN PARTICIPATION PLAN



AMENDMENT TO THE CITIZEN PARTICIPATION PLAN AMENDMENT NO. 03

Note: The amended clause is italicized and the written amendment is reflected at the bottom of the paragraph where the clause is located. A star shape at the right margin represents where the amended clauses are in the Plan.

Introduction

The Northern Marianas Housing Corporation (NMHC) is committed to providing opportunities for its citizens to participate in an advisory role in the planning, implementation and assessment of its Community Development Block Grant (CDBG) Program, HOME Partnership (HOME) Program and the Emergency Solutions Grant (HESG). The NMHC recognizes that those persons or groups affected by, or involved with projects under these programs can provide meaningful assistance to those responsible for program implementation. In order to encourage and support participation of citizens, the NMHC will provide adequate information, hold public hearings, and give citizens the opportunity to comment. The exchange of information among citizens, NMHC staff and elected officials will allow for a stronger, more responsive housing and community development effort in the Commonwealth of the Northern Marianas (CNMI).

This amended Citizen Participation Plan (CPP) sets forth NMHC policies and procedures for citizen participation in the development of the Citizen Participation Plan, Annual Action Plan, substantial amendments and the Consolidated Annual Performance and Evaluation Report (CAPER), and will become effective upon its adoption by the NMHC Board. This amended CPP will be made available for review at the locations indicated below under the "Public Notice" section. Citizens will have fifteen (15) days to review the amended CPP and submit comments to the NMHC before it is submitted to the Board for adoption. Arrangements will be made to accommodate the requirements of persons with disabilities for access to the CPP upon request.



Amendment: Effective until September 2021, the amended CPP will be made available for review at the locations indicated in the public notice. Citizens will have (5) days to review the amended CPP and submit comments to NMHC.

Effective (in perpetuity): Prior to completing a substantial amendment in the Consolidated Plan, Action Plan, or Citizen Participation Plan, the Board of Directors will be advised via email communications about the changes, for their information, in the event a Board meeting cannot be conducted due to extenuating circumstances.

Encouraging Public Participation

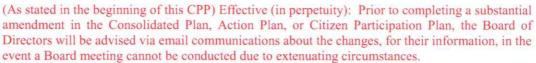
The NMHC has and will hold public hearings, as described in the "Public Notice" section below, and give citizens the opportunity to participate in the development of the following documents:

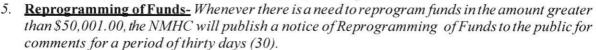
- 1. The Consolidated Plan This serves as the planning document of the NMHC in order to apply for funding under the CDBG, HOME and ESG. The overall goal of these programs is to develop viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate- income persons. Through this document, the NMHC describes its plan to pursue these goals for all the community planning and development programs, as well as for housing programs, during a five (5) year period. The U.S. Department of Housing and Urban Development (HUD) will evaluate the performance of the NMHC through the accomplishment of these goals.
- Annual Action Plan This document serves as the application for funding to HUD
 under the CDBG, HOME and ESG. The Annual Action Plan includes the amount of assistance the
 NMHC expects to receive (including grant funds and program income) from each of the federal

programs and a description of the activities, including funding allocations that the NMHC will undertake to address the needs and priorities established in the Consolidated Plan.

- 3. Consolidated Annual Performance and Evaluation Report (CAPER)-This report describes the accomplishments of each activity undertaken during the previous year, including how funds were actually used and the extent to which these funds were used for activities that benefited low- and moderate-income residents. The fiscal year for expenditures of HUD funds begins October I and ends September 30 of the following year. This report must be submitted to HUD within ninety (90) days of the close of the program year, or December 30th.
- 4. <u>Substantial Amendments</u> Whenever a substantial change, as described under the substantial amendments section is proposed, *said amendment shall be available for public comments for a period of thirty (30) days before submission to the Board*.

Amendment: Effective until September 2021, said amendment shall be available for public comments for a period of (5) days.





Amendment: Whenever there is a need to reprogram funds in the amount greater than \$100,001.00, the NMHC will publish a notice of Reprogramming of Funds to the public for comments for a period of (5) days (the (5) day period will be effective until September 2021).

6. <u>Disasters-</u> Whenever a disaster is declared an amendment to the Consolidated Plan will not be considered to be a substantial amendment. Due to the immediate urgency of a disaster situation, the NMHC will publish a notice at a later date to inform its citizens of a reprograming of funds.

The NMHC wishes to encourage participation especially by low- and moderate-income persons and by residents of predominantly low- and moderate-income neighborhoods. In an effort to provide opportunities for greater citizen participation, the NMHC specifically encourages minorities and non-English speaking persons, as well as persons with disabilities to attend public meetings and participate in the various activities funded with CDBG, HOME and ESG funds. To accomplish this level of participation, the NMHC will publish notices of public hearings and will coordinate with agencies that serve the disabled. The NMHC may also distribute information through flyers and invitations to residents of low- and moderate-income neighborhoods directly affected by the NMHC Consolidated Plan activities.

In addition, the NMHC shall provide final copies of the Consolidated Plan, the Annual Action Plan and the CAPER to the Rota and Tinian Field Offices. Citizen participation is essential at all stages of the planning process, including: identifying needs, setting priorities based on needs, recommending activities to meet high-priority needs, as well as evaluating the effectiveness of the activities.

Public Notice

In order to provide citizens the opportunity to participate in the development of the Consolidated Plan, the Annual Action Plan, substantial amendments to these documents, and the CAPER, the NMHC will publish notices of public hearings and notices of availability of these draft documents in a newspaper of general circulation; and/or in newspapers or publications serving low- and moderate- income persons and minorities. NMHC will coordinate with agencies that serve the disabled such as the Council on Developmental Disabilities. The notice will be published as a display ad, in a non-legal section of the newspaper, at least two (2) weeks prior to the public hearing. The public hearing notice will include some or all of the following information as appropriate to the particular meeting:







- 1. The date, time and place of the hearing.
- 2. Topics to be discussed.
- 3. Procedures for the hearing.
- 4. Basic information about the program(s).
- 5. Timing and procedures followed in the development and approval of the Consolidated Plan, Annual Action Plan, substantial amendments, and CAPER.

Amendment: Effective until September 2021, the notice will be published as a display ad, in a non-legal section of the newspapers and on the NMHC website, at least (72 hours) prior to the public hearing.

The Consolidated Plan, the Annual Action Plan, substantial amendments of these documents, the CAPER, including the listing of all approved activities and their funding under the CDBG, HOME and ESG, the Citizen Participation Plan, the availability of housing opportunities for low- and moderate-income residents (additional language): will be available for public comments during the designated comment period. In addition, drafts and final copies will be made available for review at the following locations:

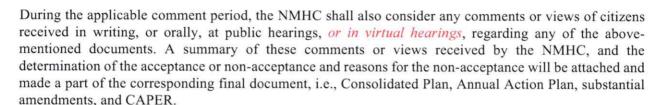


NMHC Central Office P. 0. Box 500514 Saipan, MP 96950 nmhc@nmhc.gov.mp

Tinian Field Office c/o NMHC Field Office Tinian, MP 96952 tiq@nmhc.gov.mp ROTA Field Office c/o NMHC Field Office Rota, MP 96951 rop@nmhc.gov.mp Copies of any of the above-mentioned documents will be provided to citizens and groups, upon request, free of charge during the comment period. Citizens will be provided thirty (30) days from publication date to submit comments on the Consolidated Plan, on the Annual Action Plan, and substantial amendments to these Plans; and fifteen (15) days from publication date to submit comments on the amended Citizen Participation Plan and the CAPER. Comments may be submitted via telephone or in writing to the above addresses or Amended to include additional language: through other means as stated in the public notice (i.g. NMHC website, NMHC drop box, agency's social media page).



Amendment: Effective until September 2021, citizens will be provided (5) days from publication date to submit comments on the Consolidated Plan, on the Annual Action and substantial amendments to these Plans; and (5) days from the publication date to submit comments on the Amended Citizen Participation Plan and the CAPER.





Access to Information

The NMHC will hold, at a minimum, one (1) public hearing per island to obtain citizens' views, provide information and respond to questions. For the development of the Consolidated Plan and the Annual Action Plan, there will be at least one (1) public hearing to provide citizens, public agencies and other interested parties with the following:

- A forum for citizens and groups to provide the NMHC with information on housing and community development needs as part of the preparation of the Consolidated Plan and the Annual Action Plan;
- The amount of funds the NMHC expects to receive from the U.S. Department of
 Housing and Urban Development for the implementation of the CDBG, HOME and ESG as well
 as program income, through activities under these programs, as part of the preparation of the Annual
 Action Plan;
- 3. The range of activities that may be undertaken under each of these programs and the estimated amount of funds that will benefit low- and moderate-income residents
- 4. The plans to minimize displacement of persons and to assist anyone displaced pursuant to the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. The types and levels of assistance the NMHC will make available to displaced persons shall be specified.

Availability of drafts of the Consolidated Plan, the Annual Action Plan, and substantial amendments, and the period of time they will be made available for comments from citizens and interested parties are discussed above in the "Public Notice" section.

A public hearing will be held only after there has been adequate notice (at least 14 days), including a display ad in a newspaper of general circulation as described in the "Public Notice" section. Public hearings will be held at 6:00 p.m., a time that is convenient to most people who would benefit from the use of the funds. Public hearings will be held at a location which is a central, accessible location, unless otherwise noted. Accommodations are available, upon request at least 24 hours prior to the meeting, for disabled individuals. Also, upon request from other non-English speaking residents, efforts will be made to have personnel fluent in the respective language present at these meetings.



Amendment: A public hearing will be held only after there has been adequate notice (at least 72 hours)...Time of the hearing will be determined by the agency to ensure that it is convenient for most people who would benefit from the use of the funds. See details of virtual hearings below:

Amendment to include additional language:

Virtual Hearings:

Effective until September 2021, due to protocols implemented to mitigate the effects of a pandemic, which may trigger an alternative option to a public hearing, NMHC will hold virtual hearings. A public notice of a virtual hearing, including the time, date, purpose, and access links, will be published at least (72 hours) before the virtual hearing is held. A public notice will be published in newspapers of general circulation, in the agency's social media page, and the agency's website. Accommodations are available upon request, at least 24 hours prior to the hearing, for disabled individuals. The virtual hearings will be held at a time that is convenient to most people who would benefit from the use of the funds. Virtual hearings will be held on the island of Saipan but will also be accessible for the residents of Rota and Tinian.



Substantial Amendments

The NMHC shall amend its approved Annual Action Plan and/or its Consolidated Plan whenever it makes one of the following decisions:

- I. To make a change in its allocation priorities or a change in the funding distribution method.
- 2. To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income) not previously described in the Annual Action Plan.
- 3. To change the purpose, scope, location, or beneficiaries of an activity.
- 4. To reprogram funds in the amount of \$50,001 or more will constitute a "substantial amendment"



Amendment: To reprogram funds in the amount of \$100,001 or more will constitute a substantial amendment.

Activity and Project Defined

- I. Activity- Under the CDBG Program, the NMHC defines "activity" as the actual, Specific undertaking to be funded, i.e., Construction of the Rota Youth Center.
- Project Under the HOME Program, the NMHC defines "project" as one of the eligible categories of assistance: New Construction, Owner-Occupied Housing Rehabilitation, Rental Rehabilitation, and Homebuyers Assistance.

Under the ESG Program, the NMHC defines "project" as one of the eligible categories of assistance: Renovation of Emergency Shelters for the Homeless, Operating Expenses of Homeless Shelters, Essential Services to the Homeless (counseling, transportation, etc.), Rapid Re-Housing and Homeless Prevention Assistance.

When a substantial amendment is proposed under any of the above-mentioned programs, said amendment shall be presented to the Board for comments. If the Board recommends approval of the amendment, citizens will be given the opportunity to comment on the proposed substantial amendment through the publication of a Notice of Amendment published as described above in the "Public Notice" section.



(As stated in the beginning of this CPP) Effective (in perpetuity): Prior to completing a substantial amendment in the Consolidated Plan, Action Plan, or Citizen Participation Plan, the Board of Directors will be advised via email communications about the changes, for their information, in the event a Board meeting cannot be conducted due to extenuating circumstances.



The NMHC will provide citizens with the opportunity to make comments on proposed substantial amendment(s) for thirty (30) days. All comments or views of citizens received in writing, or orally at public hearings, if any, will be considered by the NMHC before implementing the proposed changes. A summary of these comments or views received by the Housing Department, and the determination of the acceptance or non-acceptance and reasons for the non-acceptance will be attached and made a part of the corresponding final document. After an amendment is approved by NMHC, a copy shall be submitted to the U. S. Department of Housing and Urban Development (HUD) with a transmittal letter signed by the Corporate Director of the NMHC.

Amendment: Effective until September 2021, the NMHC will provide citizens with the opportunity to make comments on proposed substantial amendments for (5) days. *See information on virtual hearings above.

Urgent Need

The NMHC will amend the Consolidated Plan and/or Annual Action Plan to address activities designed to meet community development needs having a particular urgency in accordance with the national objective, **Urgent Need**, as defined in 24 CFR 570.208(c). In cases where activities are designed to alleviate conditions which pose a serious and immediate threat to the health and welfare of the community, the urgent need national objective will be utilized. In order to comply with 24 CFR 570.208(c), an activity must be designed to alleviate existing conditions that:

- 1. Posed a serious and immediate threat to the health and welfare of the community;
- 2. Were of recent origin or recently became urgent;
- 3. The CNMI was unable to finance the activity on its own, and
- 4. Other sources of funding were not available to carry out the activity.

If there is an urgent need, the CNMI will:

1. Provide public notice to the community of the amendment to the Approved Annual Action Plan upon addressing the urgent need. The public notice will inform the community that CDBG funds were used to meet an urgent need, the nature of the urgency, the activity for which CDBG funds were used, and the amount of CDBG funds in accordance with CNMI's Citizen Participation Plan and 24 CFR 91 Subpart B.

Technical Assistance

The NMHC will work with organizations and individual representatives of very low-, low- and moderate-income people who are interested in submitting a proposal to obtain funding assistance under any of the CDBG, HOME or ESG. The NMHC will make available to potential applications, upon request, copies of regulations related to eligible activities included in the Annual Action Plan. Staff will also provide guidance in the interpretation of the federal regulations, the strategies and objectives of the Consolidated Plan and the Annual Action Plan, and will provide referrals to other agencies, including HUD, when necessary. Technical assistance will also be provided to potential applicants to assist them in the development of proposals for funding under any of the programs covered by the Consolidated Plan. Receiving staff assistance does not guarantee that an applicant will receive funding.

Selection of Activities to be Funded

HOME Program: Applicants for funding under the New Construction and Rental Rehabilitation Projects must first meet with the Mortgage and Credit Division staff for an explanation of the requirements for submission of an application. Staff may recommend funding of other activities that have

high priority for the NMHC. Recommendations to award funds for activities are submitted for approval to the Board. The selection of units to be funded under the Owner-Occupied Housing Rehabilitation and First-Time Homebuyers Assistance will be made by the Mortgage and Credit Division staff on a first-come, first-serve basis, based on eligibility requirements and priority need of the client.

CDBG Program: CDBG funds are distributed in the following matter: staff recommendations and Proposals received from agencies and the public will be submitted to the CDBG Review Committee and their recommendations will then be submitted to the Board for their information. NMHC assesses the activities based on priority needs as listed in the Five Year Consolidated Plan and the Annual Action Plan.

HESG Program: Funds received by the NMHC under the Emergency Solutions Grants (HESG) are distributed once a formal proposal from an eligible entity has been made. The proposals are reviewed by the HESG Review Committee and their recommendations are submitted to the Board for their information. Also, staff may recommend funding of other activities that have high priority for the NMHC.



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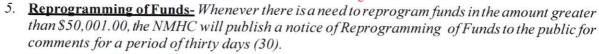
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programs and a description of the activities, including funding allocations that the NMHC will undertake to address the needs and priorities established in the Consolidated Plan.

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- 4. <u>Substantial Amendments</u> Whenever a substantial change, as described under the substantial amendments section is proposed, *said amendment shall be available for public comments for a period of thirty (30) days before submission to the Board.*

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6. <u>Disasters-</u> Whenever a disaster is declared an amendment to the Consolidated Plan will not be considered to be a substantial amendment. Due to the immediate urgency of a disaster situation, the NMHC will publish a notice at a later date to inform its citizens of a reprograming of funds.

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In addition, the NMHC shall provide final copies of the Consolidated Plan, the Annual Action Plan and the CAPER to the Rota and Tinian Field Offices. Citizen participation is essential at all stages of the planning process, including: identifying needs, setting priorities based on needs, recommending activities to meet high-priority needs, as well as evaluating the effectiveness of the activities.

Public Notice

In order to provide citizens the opportunity to participate in the development of the Consolidated Plan, the Annual Action Plan, substantial amendments to these documents, and the CAPER, the NMHC will publish notices of public hearings and notices of availability of these draft documents in a newspaper of general circulation; and/or in newspapers or publications serving low- and moderate- income persons and minorities. NMHC will coordinate with agencies that serve the disabled such as the Council on Developmental Disabilities. The notice will be published as a display ad, in a non- legal section of the newspaper, at least two (2) weeks prior to the public hearing. The public hearing notice will include some or all of the following information as appropriate to the particular meeting:







- 1. The date, time and place of the hearing.
- 2. Topics to be discussed.
- 3. Procedures for the hearing.
- 4. Basic information about the program(s).
- 5. Timing and procedures followed in the development and approval of the Consolidated Plan, Annual Action Plan, substantial amendments, and CAPER.

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The Consolidated Plan, the Annual Action Plan, substantial amendments of these documents, the CAPER, including the listing of all approved activities and their funding under the CDBG, HOME and ESG, the Citizen Participation Plan, the availability of housing opportunities for low- and moderate-income residents (additional language): will be available for public comments during the designated comment period. In addition, drafts and final copies will be made available for review at the following locations:



NMHC Central Office P. 0. Box 500514 Saipan, MP 96950 nmhc@nmhc.gov.mp

Tinian Field Office c/o NMHC Field Office Tinian, MP 96952 tiq@nmhc.gov.mp ROTA Field Office c/o NMHC Field Office Rota, MP 96951 rop@nmhc.gov.mp Copies of any of the above-mentioned documents will be provided to citizens and groups, upon request, free of charge during the comment period. Citizens will be provided thirty (30) days from publication date to submit comments on the Consolidated Plan, on the Annual Action Plan, and substantial amendments to these Plans; and fifteen (15) days from publication date to submit comments on the amended Citizen Participation Plan and the CAPER. Comments may be submitted via telephone or in writing to the above addresses or Amended to include additional language: through other means as stated in the public notice (i.g. NMHC website, NMHC drop box, agency's social media page).



Amendment: Effective until September 2021, citizens will be provided (5) days from publication date to submit comments on the Consolidated Plan, on the Annual Action and substantial amendments to these Plans; and (5) days from the publication date to submit comments on the Amended Citizen Participation Plan and the CAPER.

During the applicable comment period, the NMHC shall also consider any comments or views of citizens received in writing, or orally, at public hearings, or in virtual hearings, regarding any of the abovementioned documents. A summary of these comments or views received by the NMHC, and the determination of the acceptance or non-acceptance and reasons for the non-acceptance will be attached and made a part of the corresponding final document, i.e., Consolidated Plan, Annual Action Plan, substantial amendments, and CAPER.



Access to Information

The NMHC will hold, at a minimum, one (1) public hearing per island to obtain citizens' views, provide information and respond to questions. For the development of the Consolidated Plan and the Annual Action Plan, there will be at least one (1) public hearing to provide citizens, public agencies and other interested parties with the following:

- I. A forum for citizens and groups to provide the NMHC with information on housing and community development needs as part of the preparation of the Consolidated Plan and the Annual Action Plan;
- The amount of funds the NMHC expects to receive from the U.S. Department of
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 Action Plan;
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- 4. The plans to minimize displacement of persons and to assist anyone displaced pursuant to the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. The types and levels of assistance the NMHC will make available to displaced persons shall be specified.

Availability of drafts of the Consolidated Plan, the Annual Action Plan, and substantial amendments, and the period of time they will be made available for comments from citizens and interested parties are discussed above in the "Public Notice" section.

A public hearing will be held only after there has been adequate notice (at least 14 days), including a display ad in a newspaper of general circulation as described in the "Public Notice" section. Public hearings will be held at 6:00 p.m., a time that is convenient to most people who would benefit from the use of the funds. Public hearings will be held at a location which is a central, accessible location, unless otherwise noted. Accommodations are available, upon request at least 24 hours prior to the meeting, for disabled individuals. Also, upon request from other non-English speaking residents, efforts will be made to have personnel fluent in the respective language present at these meetings.



Amendment: A public hearing will be held only after there has been adequate notice (at least 72 hours)...Time of the hearing will be determined by the agency to ensure that it is convenient for most people who would benefit from the use of the funds. See details of virtual hearings below:

Amendment to include additional language:

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Effective until September 2021, due to protocols implemented to mitigate the effects of a pandemic, which may trigger an alternative option to a public hearing, NMHC will hold virtual hearings. A public notice of a virtual hearing, including the time, date, purpose, and access links, will be published at least (72 hours) before the virtual hearing is held. A public notice will be published in newspapers of general circulation, in the agency's social media page, and the agency's website. Accommodations are available upon request, at least 24 hours prior to the hearing, for disabled individuals. The virtual hearings will be held at a time that is convenient to most people who would benefit from the use of the funds. Virtual hearings will be held on the island of Saipan but will also be accessible for the residents of Rota and Tinian.



Substantial Amendments

The NMHC shall amend its approved Annual Action Plan and/or its Consolidated Plan whenever it makes one of the following decisions:

- I. To make a change in its allocation priorities or a change in the funding distribution method.
- 2. To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income) not previously described in the Annual Action Plan.
- 3. To change the purpose, scope, location, or beneficiaries of an activity.
- 4. To reprogram funds in the amount of \$50,001 or more will constitute a "substantial amendment"



Amendment: To reprogram funds in the amount of \$100,001 or more will constitute a substantial amendment.

Activity and Project Defined

- I. Activity- Under the CDBG Program, the NMHC defines "activity" as the actual, Specific undertaking to be funded, i.e., Construction of the Rota Youth Center.
- 2. **Project** Under the HOME Program, the NMHC defines "project" as one of the eligible categories of assistance: New Construction, Owner-Occupied Housing Rehabilitation, Rental Rehabilitation, and Homebuyers Assistance.

Under the ESG Program, the NMHC defines "project" as one of the eligible categories of assistance: Renovation of Emergency Shelters for the Homeless, Operating Expenses of Homeless Shelters, Essential Services to the Homeless (counseling, transportation, etc.), Rapid Re-Housing and Homeless Prevention Assistance.

When a substantial amendment is proposed under any of the above-mentioned programs, said amendment shall be presented to the Board for comments. If the Board recommends approval of the amendment, citizens will be given the opportunity to comment on the proposed substantial amendment through the publication of a Notice of Amendment published as described above in the "Public Notice" section.



(As stated in the beginning of this CPP) Effective (in perpetuity): Prior to completing a substantial amendment in the Consolidated Plan, Action Plan, or Citizen Participation Plan, the Board of Directors will be advised via email communications about the changes, for their information, in the event a Board meeting cannot be conducted due to extenuating circumstances.



The NMHC will provide citizens with the opportunity to make comments on proposed substantial amendment(s) for thirty (30) days. All comments or views of citizens received in writing, or orally at public hearings, if any, will be considered by the NMHC before implementing the proposed changes. A summary of these comments or views received by the Housing Department, and the determination of the acceptance or non-acceptance and reasons for the non-acceptance will be attached and made a part of the corresponding final document. After an amendment is approved by NMHC, a copy shall be submitted to the U. S. Department of Housing and Urban Development (HUD) with a transmittal letter signed by the Corporate Director of the NMHC.

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Urgent Need

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- 1. Posed a serious and immediate threat to the health and welfare of the community;
- 2. Were of recent origin or recently became urgent;
- 3. The CNMI was unable to finance the activity on its own, and
- 4. Other sources of funding were not available to carry out the activity.

If there is an urgent need, the CNMI will:

1. Provide public notice to the community of the amendment to the Approved Annual Action Plan upon addressing the urgent need. The public notice will inform the community that CDBG funds were used to meet an urgent need, the nature of the urgency, the activity for which CDBG funds were used, and the amount of CDBG funds in accordance with CNMI's Citizen Participation Plan and 24 CFR 91 Subpart B.

Technical Assistance

The NMHC will work with organizations and individual representatives of very low-, low- and moderate-income people who are interested in submitting a proposal to obtain funding assistance under any of the CDBG, HOME or ESG. The NMHC will make available to potential applications, upon request, copies of regulations related to eligible activities included in the Annual Action Plan. Staff will also provide guidance in the interpretation of the federal regulations, the strategies and objectives of the Consolidated Plan and the Annual Action Plan, and will provide referrals to other agencies, including HUD, when necessary. Technical assistance will also be provided to potential applicants to assist them in the development of proposals for funding under any of the programs covered by the Consolidated Plan. Receiving staff assistance does not guarantee that an applicant will receive funding.

Selection of Activities to be Funded

HOME Program: Applicants for funding under the New Construction and Rental Rehabilitation Projects must first meet with the Mortgage and Credit Division staff for an explanation of the requirements for submission of an application. Staff may recommend funding of other activities that have

high priority for the NMHC. Recommendations to award funds for activities are submitted for approval to the Board. The selection of units to be funded under the Owner-Occupied Housing Rehabilitation and First-Time Homebuyers Assistance will be made by the Mortgage and Credit Division staff on a first-come, first-serve basis, based on eligibility requirements and priority need of the client.

CDBG Program: CDBG funds are distributed in the following matter: staff recommendations and Proposals received from agencies and the public will be submitted to the CDBG Review Committee and their recommendations will then be submitted to the Board for their information. NMHC assesses the activities based on priority needs as listed in the Five Year Consolidated Plan and the Annual Action Plan.

HESG Program: Funds received by the NMHC under the Emergency Solutions Grants (HESG) are distributed once a formal proposal from an eligible entity has been made. The proposals are reviewed by the HESG Review Committee and their recommendations are submitted to the Board for their information. Also, staff may recommend funding of other activities that have high priority for the NMHC.