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SAIPAN, TINIAN, ROTA and NORTHERN ISLANDS

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JULY 15, 2026
Addendum

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<u>ADOPTION</u>

NORTHERN MARIANAS HOUSING CORPORATION

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PUBLIC NOTICE OF CERTIFICATION AND ADOPTION OF REGULATIONS OF The Northern Marianas Housing Corporation

PRIOR PUBLICATION IN THE COMMONWEALTH REGISTER
AS PROPOSED REGULATIONS
Volume 48, Number 06, pp. 054174-054195 of June 15, 2026

ACTION TO ADOPT PROPOSED REGULATIONS: The Northern Marianas Housing Corporation (NMHC) HEREBY ADOPTS AS PERMANENT the Proposed Regulations which were published in the Commonwealth Register at the above-referenced pages, pursuant to the procedures of the Administrative Procedure Act (APA), 1 CMC § 9104(a). The NMHC announced that they intended to adopt these regulations as permanent, and now do so.

I also certify by signature below that as published, Adopted Regulations are a true, complete, and correct copy of the referenced Proposed Regulations to the Northern Marianas Housing Corporation Fraud, Waste, and Abuse Policy, and they are being adopted without modification or amendment.

PRIOR PUBLICATION: The prior publication was as stated above.

MODIFICATIONS FROM PROPOSED REGULATIONS, IF ANY: NONE.

AUTHORITY: The Northern Marianas Housing Corporation is empowered by the Legislature with the authority to adopt and modify rules and regulations for the administration and enforcement of its housing programs. 2 CMC § 4433(i).

EFFECTIVE DATE: Pursuant to the APA, 1 CMC § 9105(b), these Adopted Regulations are effective 10 days after compliance with the APA, 1 CMC § 9102 and 9104(a) or (b), which, in this instance, is 10 days after this publication in the Commonwealth Register.

COMMENTS AND AGENCY CONCISE STATEMENT: Pursuant to the APA, 1 CMC § 9104(a)(2), the agency shall consider all written submissions respecting the Proposed Regulations. No written comments were submitted to NMHC on the Proposed Regulations.

ATTORNEY GENERAL APPROVAL: The Adopted Regulations were approved for promulgation by the Attorney General in the above-cited pages of the Commonwealth Register, pursuant to 1 CMC § 2153(e) (to review and approve, as to form and legal sufficiency, all rules and regulations to be promulgated by any department, agency or instrumentality of the Commonwealth government, including public corporations, except as otherwise provided by law).

The Adopted Regulations were approved by the Northern Marianas Housing Corporation through the approval of the Board of Directors during its meeting on June 5, 2026 and the Board of Directors was authorized to promulgate these regulations on behalf of the Northern Marianas Housing Corporation.

I DECLARE under the penalty of perjury that the foregoing is true and correct and that this declaration was executed on _____ day of July, 2026, at Saipan, Commonwealth of the Northern Mariana Islands.

Certified and ordered by: ______________________ 07/15/2026
Merced "Marcie" M. Tomokane
Chairperson
NMHC Board of Directors
Date

Filed and
Recorded by: ______________________ 07.21.2026
Esther R.M. San Nicolas
Commonwealth Register rar
Date

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NORTHERN MARIANAS HOUSING CORPORATION

FRAUD, WASTE, AND ABUSE POLICY

VERSION 2

July 25, 2026

The policies stated in this manual are current as of July 25, 2026. This Manual represents the current version of the Northern Marianas Housing Corporation's (NMHC) policies which provide general guidance for the operation of Fraud, Waste and Abuse. All manuals will be reviewed periodically and updated. Therefore, users are strongly encouraged to visit our website: www.nmhcgov.net to access the latest version.

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Purpose

The purpose of this Fraud, Waste, and Abuse Policy is to establish guidelines and procedures for the identification, prevention, and reporting of fraudulent activities within the Northern Marianas Housing Corporation. This policy aims to protect the integrity of the agency's programs and to ensure that services are provided fairly and equitably to all eligible individuals and families.

Scope

This policy applies to all employees, contractors, and agents of Northern Marianas Housing Corporation, as well as applicants and recipients of housing assistance.

Overview

The Northern Marianas Corporation assures that it has instituted proficient financial and internal controls to safeguard funds, to ensure sound, optimal, and timely expenditure of funds, and to detect and prevent fraud, waste, and abuse. Accordingly, this policy governs and applies to any action relating to any irregularity, or suspected irregularity, involving employees, consultants, vendors, contractors, sub-recipients, sub-grantees, applicants or outside agencies conducting and/or performing official business with employees of such agencies, and/or any other parties with a business relationship with the NMHC.

Definitions

Fraud: The intentional deception or misrepresentation made by an individual or entity with the knowledge that the deception could result in some unauthorized benefit to themselves or others.

Waste: The use of resources without efficiency or effectiveness causing a loss in program integrity.

Abuse: Behavior that is inconsistent with the contractual, statutory, or regulatory standards monitored by Northern Marianas Housing Corporation, which may lead to an unauthorized benefit.

ACTIONS THAT CONSTITUTE FRAUD, WASTE, AND ABUSE

Actions constituting fraud waste and abuse are, but not limited to:

- Impropriety in the handling or reporting of money or financial transactions;
- Obtaining contracts through collusion and conspiracy;
- Theft or embezzlement;
- False statements, illegal commissions, or kickbacks;
- Any deceitful, dishonest or fraudulent act;
- Misappropriation of funds, securities, supplies, or other assets;
- Profiteering as a result of insider knowledge of the Corporation's activities;
- Disclosing confidential and proprietary information to outside parties;
- Accepting or seeking anything of material value from contractors, vendors, or persons providing services/materials to the Corporation.

- Destruction, removal, or inappropriate use of records, furniture, fixtures, and equipment; and/or
- Any similar suspicious or related irregularity.

NMHC's paramount commitment is to preserve and safeguard the public trust and adopt and promote systematic ethical organizational behavior by providing clear and compelling guidelines and assigning responsibility for the development of adequate controls and impartial conduct of investigations. Any investigative activity required will be conducted freely without regard to the suspected wrongdoer's length of service, position/title, or relationship to the Corporation.

Policy Statement

The Northern Marianas Housing Corporation (NMHC or Corporation), administers federal funds to fulfill its mission of providing fair and equal opportunity for safe, decent, sanitary, and affordable housing in the most efficient and responsive manner, especially to very-low, low, and moderate-income persons, elderly, and disabled. Critical to its sound administration is the corresponding fiduciary obligation to develop sufficient internal controls to provide reasonable assurance that housing programs and services are properly managed pursuant to applicable laws, regulations, and policies.

Responsibilities

Corporate Director: Responsible for implementing the policy and ensuring training and awareness.

Lead Fraud Official:
- Monitor adherence to this policy, conduct investigations, and report findings to the Corporate Director.
- Conduct comprehensive review of applicant files and make recommendations to the respective Program Manager/Administrator.

Internal Auditor (DR):
- To support management in its effort to establish an organizational culture systemwide that emphasizes good moral character and encourages prudent judgment, sound moral ethics, honesty, objectivity, and integrity in all levels and processes;
- To assist management with the evaluation of internal controls used to detect and mitigate fraud, waste and abuse and to make recommendations to continually strengthen internal controls;
- To evaluate the organizational risk for fraud, waste and abuse and pursue fraud, waste and abuse investigations;
- To assess the effectiveness of the control environment, its processes and procedures that mitigate the occurrence of fraud, waste and abuse on an ongoing and continuous basis;
- To make recommendations to management for improvement of key areas that expose a risk for fraud, waste and abuse;
- To maintain a professional, conducive environment with an open line of communication with the Corporate Director and the CNMI Governor to facilitate the reporting of any and all fraudulent activities, behaviors, actions, or areas that present a risk of fraud, waste and abuse;

- To swiftly investigate incidences of fraud, waste, and abuse and to timely report such occurrences to the Corporate Director and the CNMI Governor.

NMHC Staff: Required to report any suspected fraud and to participate in training on fraud prevention procedures.

NMHC Fraud, Waste, and Abuse Review Panel: A review panel appointed by the Corporate Director to review and hear the appeal.

Steps to Address Applicant Fraud

1. Identification and Prevention

Eligibility Verification: Conduct thorough eligibility verification processes for all applicants, including background checks and income assessment.

Public Awareness: Inform the public about fraud, waste, and abuse, and provide clear communication on the consequences of fraudulent activities.

Employee Training:
Comprehensive fraud training for all NMHC employees will be provided on a regular basis through training seminars, online webinars, conference calls, or other reasonable means and will be repeated periodically to keep employees alert to the potential for fraud, waste, and abuse. Fraud, waste, and abuse training is designed to meet the following objectives:

- To help establish a sound anti-fraud culture.
- To educate employees about fraud, waste and abuse, what to look for, and how to report it.
- To heighten employee awareness, which increases the likelihood that fraud, waste, and abuse will be reported.
- To send a message that the Corporation is proactively mindful of transparency and accountability at all levels organization wide, detecting and deterring fraud, that deceitful acts and dishonest behavior will be detected, and that perpetrators will be held accountable and punished accordingly.

2. Monitoring and Reporting

Data Analysis: Regularly analyze data for discrepancies or patterns indicative of fraud, including income inconsistencies and duplicate applications.

Commitment to Confidentiality and Anonymity: The Corporation will attempt to ensure that anonymity of the reporter is safeguarded and maintained. When one reports, he/she must be mindful of the following concerning confidentiality and anonymity:

- Even if you report anonymously, once the report has been made and the investigation begins, your coworkers or others who are familiar with the situation you are reporting may still be able to guess your identity.
- Whether you report anonymously or not, the Corporation will treat your report confidentially.

- It is not possible to guarantee absolute confidentiality in all circumstances. In certain cases, disclosure to others inside or outside the Corporation may be required by law.

Whistleblower Protection

Retaliation against an employee who, in good faith, filed a report of alleged fraud, waste, or abuse or who participated in an investigation, is a violation of this Policy. The Corporation's paramount priority is to uphold ethical and good moral character in preserving transparency and practicing accountability to protect and account for all funds and assets.

3. Procedures for Reporting Internal Reporting

Any employee who has knowledge of or who has good reason to suspect that fraud, waste, or abuse has occurred shall adhere to the procedures outlined below.

When suspected fraudulent activity, waste, or abuse is observed by, or made known to, an employee, the employee shall immediately report the activity to the Lead Fraud Official. An employee may also report fraudulent activity, waste, or abuse via the NMHC or CDBG-DR Division Fraud Hotline and the HUD OIG. The employee shall not make any attempt to investigate the suspected activity prior to reporting it. An employee shall not destroy, or allow to be destroyed, any document or record of any kind that the employee knows may be relevant to a past, present, or future investigation. An employee must be able to provide adequate information to support an investigation. Mere speculation does not suffice. The report must be made in good faith. An employee who knowingly makes a false or bad faith complaint will be subject to disciplinary and/or legal action.

External Reporting

The Corporation cannot compel citizens and customers (non-employees) to report suspected instances of fraud, waste, or abuse. However, the Corporation strongly encourages them to do so by:

- Calling the NMHC Fraud Hotline at 670-989-3900
- Emailing Fraudhotline@nmhcgov.net
- Submitting the complaint form available online at http://www.cnmi-cdbgdr.com or http://www.nmhcgov.net.
- HUD Office of Inspector General at 1-800-347-3735 or via email at HOTLINE@hudoig.gov.

4. Review Procedures

Initial Assessment: Upon receiving a report of suspected fraud, the NMHC Lead Fraud Official shall gather initial facts, conducts an investigation, and report his/her findings to the Program Manager/Housing Administrator.

Types of Documents to Collect in the Initial Assessment Note: NMHC Lead Fraud Official shall request for additional documents, as necessary. Dependent on what stage of the housing assistance process an applicant may be when the suspected fraud was reported, certain documents below may not apply:

a. Application Form

- Completed housing assistance application form, including details about all household members.

b. Identification Documents

- Government-issued IDs: Copies of photo IDs (e.g., driver's licenses, state IDs, passports) for all household members.
- Social Security Cards: Social Security numbers for all household members may also be needed for income verification and eligibility checks.

c. Proof of Residency

- Lease Agreements: Current lease or rental agreements that list all household members.
- Utility Bills: Recent utility bills (electricity, water, gas) showing the name and address of the applicant and any other household members.

d. Income Verification

- Pay Stubs: Recent pay stubs for all working household members.
- Wage Verification Letters: Letters from employers confirming employment and earnings if pay stubs are not available.
- Tax Returns: Most recent tax returns or W-2 forms for all adult household members.
- Public Assistance Documents Documentation of any received assistance (e.g., SSI,food stamps) for household members.

e. Birth Certificates and Legal Documentation

- Birth Certificates: Copies of birth certificates can provide proof of relationship and age for minor household members.
- Custody/Guardianship Papers: Legal documentation if the applicant is a guardian or caretaker for another person.

f. Affidavit or Declaration

- Affidavit of Household Composition: A sworn statement listing all household members, affirming the accuracy of the information provided

g. Self-Declared Income and Asset Documentation**

- Income and asset declarations completed by each adult household member, providing a fuller picture of financial stability.

h. References or Verification Files

- Character References: Personal references or previous landlords can help validate the household's claims about residence and composition.
- Home Visit or Interview Documentation
  - Home Visit Notes: If applicable, any notes or findings if a housing agency conducts a home visit to verify household composition.

Verifications
Cross-Validation: Data from different documents should be cross-verified to ensure consistency.

Periodic Updates: Require households to update their information regularly, especially if there have been changes in family composition.

Privacy Compliance: Ensure that all documents are handled in compliance with privacy laws and regulations, such as the Fair Housing Act and the Privacy Act.

5. Fraud Involving the Non-Disclosure of Household Members

NMHC may further review the household member in question (individual who was not disclosed in the household composition), should a suspected fraud report be received. The following documents will be requested by the NMHC Lead Fraud Official:

a. Affidavit or Written Statement
   - Affidavit from the Applicant: The applicant can provide a sworn statement affirming that the individual in question does not reside with them.
   - Affidavit from Neighbors or Other Witnesses: Statements from neighbors, friends, or family members testify that the individual does not live at the residence.

b. Third-Party Verification
   - Landlord or Property Manager Statements: A confirmation from the landlord or property management confirming that the individual is not listed on the lease or does not reside at the address.
   - Utility Company Statements: Documentation from utility companies indicating that the individual does not have an account registered at the residence.

c. Documentation Evidence
   - Mail and Official Correspondence: Mail addressed to the individual at a different address, including utility bills, bank statements, or government correspondence.
   - Voter Registration Records: If the individual is registered to vote at a different address, this can serve as proof of residency elsewhere.
   - Employment Records: Pay stubs or employment letters indicating the individual's primary work location is outside the residence in question.

d. Inspections or Home Visits
   - Home Visit Observations: Observations made during a home visit by housing agency staff can provide evidence. For example, if the individual's personal belongings or vehicles are not present.
   - Photographic Evidence: Photos of the living space that do not show the individual's belongings or any indication of their residence.

e. Social Media and Public Records
   - Social Media Activity: Posts or check-ins that may indicate the person lives at a different address.
   - Public Records: Other public records, such as court documents or property tax records, showing the individual's primary residence.

f. Financial Documentation
   - Bank Statements: Bank statements showing transactions that indicate the individual spends a significant amount of time at a different address or is maintaining an account elsewhere.

g. Interview Process
   - Interviews of Residents: Conduct interviews with other residents in the household or neighbors to ascertain the living situation accurately.
   - Address Confirmation: Asking the individual in question for their current address and proof of residence (e.g., lease, utility bills, etc.).

6. Fraud Involving the Non-Disclosure of Additional Income

a. Affidavit from the Applicant: The applicant can provide a sworn statement affirming that their income is true and accurate

b. Third-Party Verification (e.g. Enterprise Income Verification (EIV) and other forms of verifications)

7. Agency Decision

Upon forwarding the findings and recommendations to the designated program manager/administrator, the designated program manager/administrator will then issue the agency decision to the applicant/client.

Notification of Agency Decision

The applicant will receive written notification of the Final Agency Decision.
The notice should include:

- The specific reasons for the decision;
- Information on their right to appeal and how to appeal of the decision; and
- A contact person or office for questions or further clarification.

Administrative Action: Upon completion of the review and investigation process, NMHC shall determine the appropriate administrative action based on the facts, evidence obtained, and the stage of assistance provided under the applicable NMHC-administered program. Administrative remedies may include repayment obligations, conversion of assistance, termination of participation, recapture of funds, referral to law enforcement, and any other action permitted under federal regulations, NMHC-administered program requirements, and applicable laws.

Referral to Authorities: If applicable, refer the case to law enforcement or other appropriate authorities for criminal prosecution.

8. Appeal Process

Right to Appeal: An Applicant must file an appeal of the final agency decision by submitting their appeal in writing to the Corporate Director within ten (10) calendar days of the written notice of the final decision.

The Corporate Director shall appoint an FWA Review Panel to review and hear the appeal.

Any appeal submitted must indicate the basis for the appeal and include any supporting documents. If a client fails to submit an appeal within ten (10) calendar days, the appeal shall not be considered.

Appeal

- **Acknowledgment**: Upon receiving the appeal request, the Corporate Director should confirm receipt of the appeal in writing and refer the appeal to the FWA Review Panel.
- **Review Process**: The FWA Review Panel should review the appeal and any information provided.
  - This could include:
    - The documents which supported the administrative decision as well as new material presented.
    - Re-examining the eligibility criteria.
    - Considering any new evidence or mitigating circumstances.
    - Checking for administrative errors in the original decision.
    - Hold a hearing to preside over the appeal

Hearing Scheduling: If the applicant requests a hearing, the agency should schedule it within 30 days or as soon as possible.

- **Location**: The hearing can be held in person or virtually, depending on the circumstances.
- **Representation**: The applicant may be allowed to bring a representative, such as a lawyer, advocate, or family member, to assist with the hearing.
- **Presentation of Evidence**: Both the applicant and the agency can present evidence or make arguments related to the denial.
- **FWA Review Panel**: The FWA Review Panel should preside over the hearing to ensure fairness.

- The FWA Review Panel will adhere to 1 CMC § 9110. Which includes the need to provide the agency and applicant to submit proposed findings of fact and conclusions of law under 1 CMC § 9110(b)(1); and providing parties with the ability to submit exceptions to the FWA Review Panel recommended order or decision before it becomes the final agency decision under 1 CMC § 9110(b)(2).

Possible Outcomes:

- **Upheld Denial**: If the original decision is confirmed, the applicant should be notified with a clear explanation of why the decision stands.
- **Reversal of Denial**: If the decision is overturned, the applicant should be granted housing assistance, and they should receive written confirmation.

Decision on Appeal

- **Issuance of Decision**: After the hearing or review, the FWA Review Panel's Chairperson should issue a written decision to be concurred by the Corporate Director, which should include:
    - A summary of the hearing or review process.
    - The findings of fact.
    - The rationale for the decision.
    - Information on next steps, if applicable (such as the right for judicial review).
- **Timeframe**: The decision should be made within a reasonable time after the hearing or review was conducted.
- Under 1 CMC § 9112(b), within 30 days after the final agency decision has been issued, the applicant will have a right for judicial review.

9. Conflict of Interest

In accordance with applicable federal regulations, including 2 C.F.R. § 200.303 relating to internal controls, and HUD requirements concerning ethical administration of federally funded programs, the Northern Marianas Housing Corporation (NMHC) shall maintain an impartial and objective review process for all Fraud, Waste, and Abuse matters.

All employees, investigators, Review Panel members, Hearing Officers, contractors, consultants, and other individuals participating in any investigation, review, hearing, recommendation, or decision-making process shall avoid any actual, potential, or perceived conflict of interest.

A conflict of interest exists when an individual has a financial, personal, professional, organizational, or familial interest that could compromise, impair, or appear to impair the individual's independence, objectivity, or impartiality in carrying out official duties.

The following requirements shall apply:

- Any individual involved in the review process must immediately disclose any actual or potential conflict of interest to the Corporate Director upon becoming aware of the conflict.
- Any individual with a conflict of interest shall recuse themselves from participating in the investigation, review, deliberation, hearing, recommendation, or decision-making process related to the matter.
- The Corporate Director shall designate an alternate qualified individual or Review Panel member to ensure the integrity and impartiality of the process.
- No person shall participate in a matter involving:
    - A family member or relative;
    - A household member or close personal relationship;
    - A direct supervisory or subordinate relationship;
    - A financial or personal interest in the outcome;
    - Prior involvement in the matter under review; or
    - Any circumstance that may create an appearance of bias or impropriety.
- All members of the FWA Review Panel and other designated participants may be required to complete and sign a Conflict of Interest Disclosure and Certification Form prior to participating in any proceedings.
- Any failure to disclose a known conflict of interest may result in disciplinary action, removal from the review process, and/or other corrective actions consistent with NMHC policies, federal regulations, and applicable laws.

NMHC shall ensure that all review proceedings are conducted in a manner that promotes fairness, transparency, accountability, and compliance with HUD program requirements and applicable federal regulations.

Conclusion

By adhering to this Fraud, Waste, and Abuse Policy, Northern Marianas Housing Corporation aims to uphold the highest standards of integrity and accountability in all of its operations. All staff and stakeholders are expected to fully support the prevention and identification of fraudulent activities, thereby ensuring the responsible use of public resources.

Approval and Amendment History

This policy was approved on 5/30/2025 by the NMHC Board of Directors and will be reviewed annually for any necessary amendments.

Version Number	Approval Date
Version 1.0	May 30, 2025
Version 2.0	June 5, 2026 – effective July 25, 2026

CONTACT INFORMATION

For Northern Marianas Housing Corporation

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Saipan, MP 96950

By Email:
Fraudhotline@nmhcgov.net

Fraud Hotline:
670-989-3900

Website:
CDBG-DR Division: http://www.cnmi-cdbgdr.com
All other Programs: http://www.nmhcgov.net

For HUD Office of Inspector General

By Postal Mail:
HUD OIG Hotline
451 7th Street SW
Washington, D.C. 20410

By Email:
HOTLINE@hudoig.gov

HUD OIG Hotline:
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NMHC COMPLAINT FORM

If you know or suspect someone has committed fraud, waste or abuse related to the Northern Marianas Housing programs, please fill in the complaint form.

Do you wish to remain anonymous?
- Yes
- No

If your answer is "Yes", it is not necessary to complete the contact information section. It is important to note that we will not be able to contact you if we need additional information about your complaint.

Do you wish to maintain your contact information private?
- Yes
- No

If your answer is "Yes", your contact information will not be shared outside the Lead Fraud Official's Office. Our policy is to honor requests for confidentiality and not to release any data that would identify such individuals unless required to do so by order of law.

ALLEGATION DESCRIPTION

Are you a victim of the alleged fraud, waste or abuse?
- Yes
- No

Do you have evidence to support the allegations?
- Yes
- No

Will you be able to provide supporting documents?
- Yes
- No

Please provide information about your relationship with the person/entity who allegedly has committed or is involved in the fraud, waste or abuse:

Please provide a summary of the facts of the alleged fraud, waste or abuse:

Where did the fraud, waste of abuse occur?

In what date (specific or range of dates) did the fraud, waste or abuse happen?

Describe what happened. Please include specific details as to who was involved, and how did you obtain the information. Failure to provide sufficient information or documentation may prevent or delay the investigation of your complaint.

By submitting this form, you attest that all of the statements made, including any additional pages and/or supporting documentation, are true, complete, and correct to the best of your knowledge. In addition, you recognize that knowingly and wilfully making a deliberate or materially false, fictitious, or fraudulent statement or representation in this Complaint Form is a criminal offense for which you may be prosecuted.

In accordance with 2 C.F.R. § 200.303, regarding internal controls of a non-Federal entity, NMHC is committed to protect all Personally Identifiable Information obtained. This includes, but is not limited to, Social Security Numbers, driver's license numbers, alien registration numbers, financial or medical records, biometrics or criminal history. Although NMHC maintains websites with acceptable and reasonable precautions to protect your personal information, since no method of transmission over the Internet or storage of data on an Internet server is 100% secure, we do not guarantee its absolute security.

In the alternative, you may visit the NMHC Main Office in Garapan, Saipan, the NMHC Field Offices in Tinian and Rota or the NMHC CDBG-DR Office in Oleai, Saipan.