

A BILL FOR AN ACT

To authorize the Northern Marianas Housing Corporation to plan, develop, construct, and manage dense housing developments for homestead recipients in the Commonwealth of the Northern Mariana Islands; and for other purposes.

BE IT ENACTED BY THE TWENTY-FOURTH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE:

1 **Section 1. Short Title.** This Act may be cited as the “Homestead Dense Housing
2 Authorization Act of 2026.”

3 **Section 2. Legislative Findings and Purpose.** The Legislature finds that the
4 Department of Public Lands (DPL) Homestead program was established to provide public
5 lands available to eligible Northern Marianas Descent residents who are without village
6 lots and do not have the means to acquire village lots. For decades, the Homestead program
7 faced a range of challenges including the shortage of public lands and infrastructure issues.
8 There is a large backlog of homestead applications (thousands pending) that have
9 accumulated over decades because of the lack of available homestead lots.

10 Another challenge has been funding the essential infrastructure such as water,
11 power, sewer and roads at homestead subdivisions. Costs for constructing these
12 infrastructure services at the homestead subdivisions are estimated at millions of dollars,
13 and funding remains uncertain. Without the proper infrastructure, homestead lots may not
14 be distributed by DPL and homesteaders struggle to actually build homes despite having a
15 homestead permit. Limited land availability and rising construction costs require
16 innovative and efficient housing solutions.

17 The Legislature finds that one way to address the shortage of available public lands
18 and infrastructure costs and challenges associated with homestead subdivisions is to
19 develop homestead dense housing development alternatives. Dense and multi-family
20 housing developments can maximize land use while preserving affordability and access to

1 essential infrastructure. Dense housing structures, including high-rise apartments and
2 condominiums, usually promote walkable, compact, sustainable lifestyles, and cost-
3 effective environments. Key advantages include reduced environmental impact through
4 lower energy consumption, increased affordability via a wider range of housing types, and
5 improved infrastructure efficiency. Offering dense housing alternatives to eligible
6 homesteaders could provide more accessible and affordable housing opportunities for the
7 thousands of applications waiting for a homestead permit.

8 The Legislature further finds that the Northern Marianas Housing Corporation
9 (“NMHC”) possesses the institutional capacity and statutory mandate to address housing
10 needs within the Commonwealth. The purpose of this legislation is to expressly authorize
11 NMHC to develop dense housing projects for homestead recipients in order to accelerate
12 housing delivery, reduce costs, and promote sustainable community development.

13 **Section 3. Enactment.** Subject to codification by the CNMI Law Revision
14 Commission, the provisions below are hereby enacted:

15 **“Article XX. Homestead Dense Housing Development.**

16 **§ 101. Authorization to Develop Dense Housing.**

17 (a) Notwithstanding any other provision of law, the Northern Marianas Housing
18 Corporation (NMHC) is hereby authorized to:

19 (1) Plan, design, finance, construct, acquire, rehabilitate, and manage dense
20 or multi-unit housing developments for qualified homestead recipients;

21 (2) Develop housing in forms including, but not limited to, duplexes,
22 triplexes, townhouses, walk-up apartments, condominiums, and other multi-family
23 residential structures;

24 (3) Utilize vertical construction, shared infrastructure, and clustered site
25 planning to efficiently use land designated for homestead or housing purposes.

26 (b) Housing developed pursuant to this Article may be located on:

27 (1) Public lands lawfully made available for housing purposes;

28 (2) NMHC-owned or controlled property; or

1 (3) Lands acquired, leased, or otherwise made available to NMHC in
2 accordance with law.

3 **§ 102. Eligibility and Allocation.**

4 (a) Housing developed under this Article shall be reserved primarily for qualified
5 homestead recipients, as defined by applicable Commonwealth law and regulations.

6 (b) NMHC may establish reasonable eligibility criteria, occupancy standards, and
7 allocation procedures consistent with:

8 (1) Homestead laws and regulations of the Commonwealth;

9 (2) Affordability requirements; and

10 (3) Fair housing principles.

11 (c) Units may be offered through lease, lease-to-own, purchase, or other lawful
12 occupancy arrangements approved by NMHC.

13 **§ 103. Financing and Partnerships.**

14 (a) NMHC may finance projects authorized under this Article through:

15 (1) Legislative appropriations;

16 (2) Federal grants and housing programs;

17 (3) Bonds or other financing instruments authorized by law;

18 (4) Public-private partnerships; and

19 (5) Any other lawful funding source.

20 (b) NMHC is authorized to enter into agreements with government agencies,
21 nonprofit organizations, private developers, utilities, and financial institutions to carry out
22 the purposes of this Article.

23 **§ 104. Zoning and Regulatory Coordination.**

24 (a) All housing developed under this Article shall comply with applicable building
25 codes, safety standards, and environmental laws.

26 (b) NMHC shall coordinate with relevant Commonwealth and local agencies to
27 facilitate zoning approvals, permitting, and infrastructure connections for dense housing
28 projects.

1 **§ 105. Rules and Regulations.**

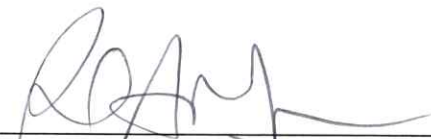
2 The Northern Marianas Housing Corporation may adopt rules and regulations
3 necessary to implement and administer the provisions of this Act.”

4 **Section 4. Severability.** If any provision of this Act or the application of any such
5 provision to any person or circumstance should be held invalid by a court of competent
6 jurisdiction, the remainder of this Act or the application of its provisions to persons or
7 circumstances other than those to which it is held invalid shall not be affected thereby.

8 **Section 5. Savings Clause.** This Act and any repealer contained herein shall not
9 be construed as affecting any existing right acquired under contract or acquired under
10 statutes repealed or under any rule, regulation or order adopted under the statutes.
11 Repealers contained in this Act shall not affect any proceeding instituted under or pursuant
12 to prior law. The enactment of this Act shall not have the effect of terminating, or in any
13 way modifying, any liability civil or criminal, which shall already be in existence at the
14 date this Act becomes effective.

15 **Section 6. Effective Date.** This Act shall take effect upon its approval by the
16 Governor or upon its becoming law without such approval.

Date: 2/26/26

Introduced By: 
Senator Paul A. Manglona

Reviewed for Legal Sufficiency by:


Senate Legal Counsel