



GHURA BIEN VENIDA

(Welcome)



HUD COMMENDS GHURA ON CPD PROGRAM

February/March 2007
Volume I, Issue 2

On January 26, 2007 the U.S. Department of Housing and Urban Development (HUD) submitted a letter to the Governor of Guam complimenting the Authority's Community Development Block Grant (CDBG). HUD had conducted an assessment of Guam's performance for its 2005 Community Planning and Development (CPD) Program Year. As part of HUD's Annual Review, HUD addressed CDBG's program timeliness requirements. HUD is pleased to note that for the fifth year in a row, Guam met the Insular Area timeliness ratio of 2.0.

In its letter, "HUD congratulates Guam and the Guam Housing and Urban Renewal Authority (GHURA) on its successful implementation of the CDBG Program. HUD also notes that Guam is in compliance with the HOME Investment Partnerships (HOME) Program commitment and expenditure requirements. HUD encourages Guam to continue to closely monitor its CDBG and HOME projects to ensure the program's continued success."

The letter further states, "HUD would like to recognize that the staff responsible for Guam's CPD programs is highly committed to the programs. Their commitment to the program objectives has resulted in Guam achieving many of the CPD programs' objectives and ensuring that low- and moderate-income persons have an opportunity to succeed."

CPD TEAM



MIKE



Ron



Kathy



Albert



Jo Lyn



Amor



Alvina



Eddie



Angie



Brian



Agnes



Andrew



Egbert



Jess



Melba



Roland

**Barrigada Fire Station
GROUNDBREAKING**
See Complete Story on Page 4



Inside this issue:

Community Planning and Development 2

First-Time Home Buyer's Down Payment Closing Costs Assistance Program

Homeowner Rehabilitation Program

Executive Director's Message 3

Section 42 Low Income Housing Tax Credits (LIHTC) Program 3

First Step Homeownership Counseling Program

GHURA Housing First Program 4

Welcome Aboard 4

UPCOMING EVENTS

March 5
Decommissioning/
Groundbreaking -
Barrigada Fire
Station

Mar 12
Dededo Skate Park

March 24-25
Home Expo at
Micronesia Mall



COMMUNITY PLANNING AND DEVELOPMENT

The Office of Community Planning and Development (CPD) seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low and moderate income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.



CPD seeks to encourage empowerment of local residents by helping to give them a voice in the future of their neighborhoods; stimulate the creation of community based organizations; and enhance the management skills of existing organizations so they can achieve greater production capacity. Housing and community development are not viewed as separate programs, but rather as among the myriad elements that make up a comprehensive vision of community development. These groups are at the heart of a bottom-up housing and community development strategy.

Under this umbrella fall the following grants:

Community Development Block Grant (CDBG)

Facilities: Barrigada Fire Station, Agat Youth Center, Dededo Skate Park, Northern Public Health Center
Public Services: Family Service Center/One-Stop Homeless Assistance Center, Pacific Islands Micro-credit Institute

HOME

Construction: Caridad Mangilao, Caridad Mongmong, Astumbo 36, Umatac Affordable Housing Construction

Homeowner Assistance: Rehabilitation Loan Program

Homebuyer Assistance: Down Payment and Closing Cost Assistance Loan Program

Low Income Housing Developer Related: Low Income Housing Tax Credit Program

Emergency Shelter Grant (ESG)

Lighthouse Recovery Center
Family Service Center
One-Stop Homeless Assistance Center

Continuum of Care (CoC)

Guma' Hinemlo
Housing First Voucher Program
Caridad Services
Lighthouse Recovery Center Aftercare

First Time Home Buyer's Down Payment & Closing Costs Assistance Program (DPCCA)

By Ed Camacho, Planner III, CD Division

Another program funded under the HOME Investment Partnership Grant is the Down Payment and Closing Costs Assistance Program. It provides qualified eligible individuals or families an interest free loan of up to \$18,000.00 for closing costs and down-payment assistance when purchasing or building a home. To be income eligible the total household income cannot exceed 80% of the area median income as published by HUD. As a requirement to participate the applicant must also successfully complete a qualified pre-homeownership counseling program.



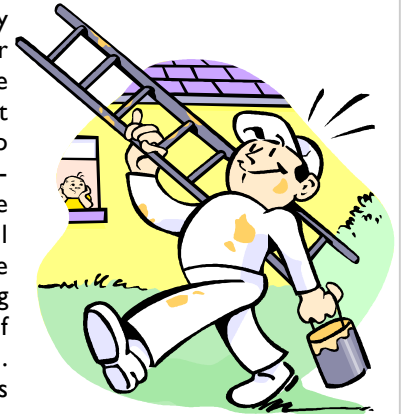
To date the Authority has assisted over 70 families.

They now realized the dream and benefits of homeownership.

HOMEOWNER REHABILITATION LOAN PROGRAM

By Ed Camacho, Planner III, CD Division

Funded by HUD under the Home Investment Partnership Act, as created by the National Affordable Housing Act of 1990. GHURA's Home-



owner Rehabilitation Program, provides eligible homeowners a loan up to \$40,000.00 to rehabilitate their substandard homes. The loan is deferred if the participating household income is 50% or less of Area Median Income (AMI) or an interest free loan if household income is greater than 50% and up to 80% of AMI published by HUD. The loan proceeds can only be used to make improvements to correct building code violations, housing standard deficiencies and other repairs. Luxury items or new construction activities are not eligible under the program. The Authority has assisted over 80 households, whom have realized safe, decent, sanitary housing, improving their living conditions.

I would like to congratulate everyone under the CPD umbrella; the praises given by HUD are truly deserving. I have the pleasure of working with these individuals and have seen first hand their dedication and commitment to not only getting their work done, but their desire for the programs and the recipients of the fundings to succeed. — Alvina Castro



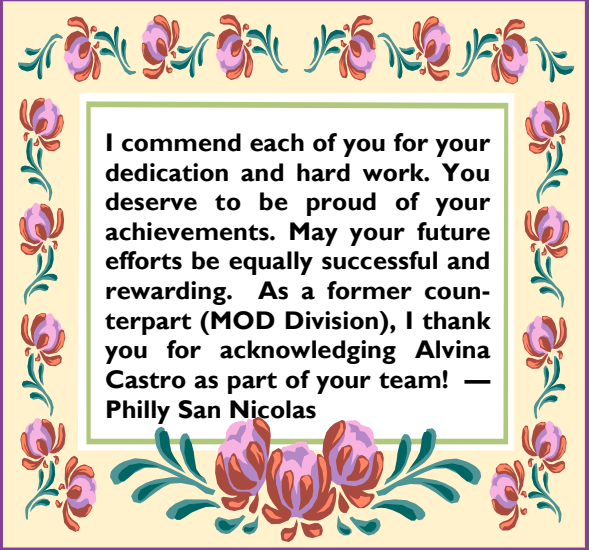
Buenas Yan Hafa Aдай!

For this month's issue, I would like to take the opportunity to highlight the Research, Planning and Evaluation division of GHURA. Normally, discussions would center around our public housing or housing choice voucher programs. Today, I would like to acquaint you with a department whose work probably positively affects your daily life with little fanfare. Our RPE division, headed by our chief planner, Mr. Michael Duenas quietly goes about their work assisting in a varied number of community projects. Just to give you an idea of what work products this division provides:



Ronald S. de Guzman
Executive Director

Buildings: Senior Citizens Centers, Food Banks, Fire Stations, Police Precincts, Head Start Classrooms, Dementia Care Facilities, Elder Emergency Shelters, Housing for persons with disabilities to name just a few. Recently, Mike and his group were sent a letter from Honolulu CPD Director Mark Chandler via Governor Camacho commending them for their "high commitment to CPD programs" and also for their successful administration of these grants. On behalf of myself, Deputy Director Pinaula and the GHURA staff, we would like to thank Mike and his staff for a job well done! Thank you!



I commend each of you for your dedication and hard work. You deserve to be proud of your achievements. May your future efforts be equally successful and rewarding. As a former counterpart (MOD Division), I thank you for acknowledging Alvina Castro as part of your team! — Philly San Nicolas

Section 42 Low Income Housing Tax Credits (LIHTC) Program

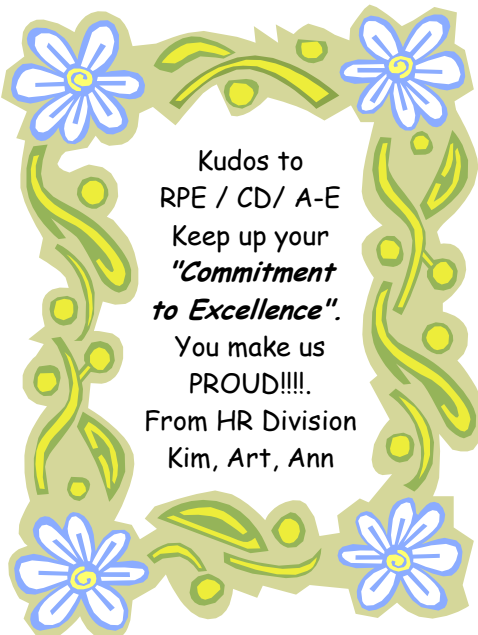
By Ed Camacho, Planner III, CD Division

In early 2005 the Authority was tasked to develop a Qualified Allocation Plan that sets out the requirements for Guam to participate in the United States Internal Revenue Service (IRS) Section 42 Low Income Housing Tax Credit Program.

The program provides qualified projects and developers a financial subsidy to operate privately owned low-income rental units. In fact, it is the largest funding source nationwide that provides affordable housing.

The program is made available to income eligible families to rent units below market value. Although there are similarities of eligibility requirements to participate as is with Public Housing, there are many other requirements that differentiate LIHTC's with Public Housing. For example rent is calculated based on the income limit the project selects as their target market vs. rent being calculated based on household income for Public Housing. There are several features and amenities that tax credit homes offer. It will be a gated community with amenities such as central air conditioning as well as after school programs.

Tax credits are available for every calendar year. In 2005, Guam allocated \$2,125,000.00 to a developer that is now completing 108, three and four bedroom single-family units in Dededo. These units are expected to be fully occupied by the end of 2007. For tax year 2006, a new allocation was issued and an additional 100 units are currently under construction. Completion and occupancy are estimated to commence by the end of 2008. A new application was received for tax year 2007 and is now under review for consideration. The new development will add an additional 95 units. This program offers great housing opportunities for low-income families.



Kudos to RPE / CD / A-E
Keep up your "Commitment to Excellence".
You make us PROUD!!!!
From HR Division
Kim, Art, Ann

First Step Homeownership Counseling Program

By Ed Camacho, Planner III, CD Division

Over the last few years GHURA has been conducting a home-ownership counseling program designed for first time homebuyers. The program provides pre-purchase counseling for qualified potential homebuyers. It covers a variety of topics from home-ownership vs. renting, budgeting for a home, getting a mortgage loan to maintaining your investment.



To date GHURA has assisted over 100 families.

**CONGRATULATIONS
RPE / CD / A-E
KEEP UP THE GREAT WORK**



FROM: ADMIN DIVISION



L-R: Mei Tong (HUD), Pat Mesa, Bea Acosta, Jun Chung (HUD), Joanne Balajadia, Darlene Kaholokula (HUD), Roque Mendiola (HUD), Kim Bersamin, Albert Santos, Bill Sabalburu (HUD), Bob Hess, Ron DeGuzman (Director), Benny Pinaula (Deputy), Millie Taitano, Julie Lujan, Tina Cruz, Betty Bamba, Rosie Francisco, Philly San Nicolas, Alvina Castro, Norma San Nicolas. (Photo by Benny Pinaula)



HUD VISITS GUAM — TECHNICAL ASSISTANCE TRAINING

From February 5-9, 2007, the HUD Honolulu Team (Bill Sabalburu, Darlene Kaholokula, Jun Chung, and Mei Tong) provided technical assistance training to the GHURA management and staff on Management Assessment indicators for both Public Housing and Section 8 programs. An overview of the Project Based Management Assessment was also discussed as well as visits to our Public Housing developments.

NEXT MONTH'S EVENTS

Ribbon-Cutting: Northern Public Health Clinic and Northern Police & Fire Station
Groundbreaking: Agat Youth Center



GHURA Housing First Program

By Ed Camacho, Planner III, CD Division

GHURA created the GHURA Housing First Program under the Shelter Plus Care Program as funded by the HUD Continuum of Care grant. The program provides housing opportunities for homeless people with disabilities such as severe mental illness, chronic substance abuse, dual diagnoses (Co-occurring mental illness and substance abuse), and or HIV/AIDS.



HUD funding in the amount of \$601,896.00 is made available for 16 units over a five-year period. GHURA implemented the program in 2005 creating partnership with the Department of Mental Health and Substance Abuse and recently with the Salvation Army. Housing assistance is made available to eligible individuals and families meeting the criteria of homelessness with disabilities. The partner's role is to provide referrals of eligible participants to GHURA while they provide a dollar for dollar match of integrated services the client requires. To date there is at least five clients assisted.

RECOGNITION: We would like to recognize **Ms. Jo Lyn Terlaje, Planner II, CD Division**, as the author for the article, Astumbo Project. Her name was not visible enough to be seen by the naked eye in the final print of our newsletter.



RETRACTION: We retract the statement that "the Procurement Division is an integral part of the Financial Division." The Procurement Division has been a separate division since 2000.

GHURA recently entered into a Memorandum of Agreement with the Guam Fire Department on the temporary relocation of their Barrigada Station to Toto Gardens Development.

On March 5, 2007, at 11 a.m., Acting Governor Mike Cruz will be the keynote speaker for the Barrigada Fire Station Decommissioning and Groundbreaking event.

The Barrigada fire station is a critical facility as it provides fire protection and emergency medical response to over 27,600 residents, 6 public schools, 5 private schools, the University of Guam and the Guam Community College. Other major facilities in the service area include the St. Dominic Nursing Home, the GMH Skill Nursing Unit on Barrigada Heights as well as the Department of Corrections and the Department of Youth Affairs facilities in Mangilao. The service area covered includes the villages of Barrigada, Mangilao, Mongmong – Toto – Maite and parts of Chalan Pago along Vietnam Veterans Highway.

