



GHURA

Guam Housing and Urban Renewal Authority
Aturidat Ginima' Yan Rinueban Suidat Guahan
117 Bien Venida Avenue, Sinajana, Guam 96910
Phones: (671) 477-9851 · Fax: (671) 472-7565 · TTY: (671) 472-3701



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Mr. Mark Chandler, Director
Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Honolulu Field Office
500 Ala Moana Boulevard, Suite 3A
Honolulu, Hawaii 96813

FELIX P. CAMACHO
Governor of Guam

MICHAEL W. CRUZ, M.D.
Lt. Governor of Guam

BENNY A. PINAULA
Executive Director

RAYMOND F. Y. BLAS
Deputy Director

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**SUBJECT: Neighborhood Stabilization Program (NSP)
Grant Application Submission**

Dear Mr. Chandler:

GHURA is pleased to submit the enclosed application for Guam's use of \$100,674 in Neighborhood Stabilization Program (NSP) grant funds. Guam has been considerably more fortunate than many stateside jurisdictions in weathering the financial turmoil in the housing and mortgage markets of the past two years. Still, we believe that the funds would be put to good use to conduct rehabilitation (and if necessary, acquisition) of one foreclosed unit to return that unit to housing standard condition to be used as affordable rental housing for families at or below 50% of area median income.

A Notice to the Public announcing the proposed substantial amendment to Guam's Annual Action Plan and the intended use of NSP funds was published in the Marianas Variety, a Guam newspaper of general circulation, on four occasions (November 10 & 23 & December 23, 2008 and again on January 06, 2009. The NSP was posted on the GHURA website at www.ghura.org. A copy of the announcement is enclosed for your review. No written comments were received by the January 7, 2009 deadline for citizen participation.

If you have any questions, please contact Mr. Michael J. Duenas, Chief Planner, at (671) 475-1407.

Sincerely,

BENNY A. PINAULA
Executive Director (Acting)

Enclosures

GUAM NSP FINAL 1/15/09 B08SN660001

RPE Dec-16/09

Four killed as quake strikes Indonesia's Papua

AKARTA (Reuters) — A series of powerful earthquakes off the northern coast of West Papua, Indonesia, early on Sunday killed four people, injured several others and flattened buildings, officials and local television said.

The U.S. Geological Survey said a magnitude 7.6 quake occurred some 150 km (95 miles) northeast of Manokwari in the Indonesian half of the island of New Guinea, at a depth of 5 km (21.7 miles). An official at Indonesia's meteorology agency said there were several quakes in the area during the night.

"Hotel Mutiara and tens of houses are flattened to the ground," Pitsau Amafnini, an eyewitness, told Reuters.

However, an important BP-

led liquefied natural gas project close to the area was not affected, a BP spokesman told Reuters.

Manokwari, with a population of about 161,000, is in a remote, sparsely-populated part of Papua which attracts tourists thanks to its diving sites, wildlife including birds of paradise, and spectacular scenery.

Predominantly Christian Papua, which occupies the western half of New Guinea island, has fewer than 3 million inhabitants out of Indonesia's total population of 226 million.

Several different tribes, some animist, live in this part of Indonesia, which was under Dutch rule until 1963 and which, despite its vast natural resources, tropical forests, and mineral wealth, remains one of

the poorest and least developed parts of the country.

The quake triggered a small tsunami that hit the Japanese coast but there was no damage, Japan's Meteorological Agency said. The Indonesian authorities also issued a tsunami warning for Papua, but lifted it shortly afterwards.

Indonesia is located in an area of intense seismic activity known as the "Pacific Ring of Fire" and frequently experiences quakes and tsunami warnings.

A 9.15 magnitude earthquake on Dec. 26, 2004 triggered a massive tsunami, killing about 230,000 people in Indonesia, Thailand, Sri Lanka and other countries around the Indian ocean.



Residents inspect a collapsed hotel after an earthquake struck in Manokwari, Papua province, Indonesia, Sunday. AP

Priyadi Kardono, spokesman for the disaster management center, said that the health ministry had confirmed four deaths

from the quakes, while several buildings were damaged. Metro TV reported that six people had been hospitalised.

FSM's Mori meets with development partners

ALIKIR, Pohnpei (FSMIS) — After calling for the Emergency Task Force to convene on Dec. 22, Federated States of Micronesia President Manny Mori contacted the Embassies of China, U.S., Japan and Australia to bring them together and inform them of the emergency situations in all four of the FSM states.

Due to short notice, one meeting could not be scheduled and instead each ambassador met with the president and representatives of the Emergency Task Force separately.

China and the U.S. came in on Dec. 24. Japan visited on Dec.

26, and Australia on Dec. 29.

In each of these meetings, the Mori explained the situation and the immediate needs of the people in the affected areas.

Director Andrew Yatilman, chairman of the Emergency Task Force, filled in the details on the tidal surge event and what has been done to assess the damage and needs of the affected islanders. So far, there have been positive responses from all the governments.

As supplies and financial assistance come in it will be allocated properly so that there is no redundancy in how the aid monies are being spent.



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Felix P. Camacho
Governor

Dr. Michael W. Cruz, M.D.
Lt. Governor

NOTICE TO THE PUBLIC Available for Public Review

Proposed Amendment to Guam's PY08 Annual Action Plan Use of Neighborhood Stabilization Program (NSP) Grant Funds

The Guam Housing and Urban Renewal Authority (GHURA) announces that a proposed amendment to Guam's Program Year 2008 Annual Action Plan is available for public review and comment.

On December 01, 2008, the U.S. Dept. of Housing and Urban Development (HUD) announced the Neighborhood Stabilization Program (NSP) Grant. Guam's use of \$100,647 in NSP grant funds is the subject of the proposed amendment to Guam's PY08 Annual Action Plan. Guam's PY08 Annual Action Plan details Guam's use of HUD funds available through HUD's Office of Community Planning and Development for approved activities. Guam has proposed utilizing NSP funds to acquire and rehabilitate one housing unit to be used as affordable rental housing.

Individuals may pick up a copy outlining the proposed amendment to the Guam PY08 Annual Action Plan beginning at 8:00 a.m., Tuesday, December 23, 2008 at the GHURA Community Planning and Development (CPD) office located at 414 West Soledad Avenue, GCIC Building, Suite 306, Hagatna, Guam, or you may download the report from the GHURA website at www.ghura.org. Comments should be submitted to the GHURA CPD office no later than 5:00 p.m., January 07, 2009. For more information, please contact Chief Planner Michael Duenas at 475-1407.

/s/ Ronald A. Lujan,
Acting Executive Director

This advertisement is paid with CDBG Funds.

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**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED	Applicant Identifier
Pre-application: <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier 06909111016N
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: Guam Housing and Urban Renewal Authority	Organizational Unit: Department:
Organizational DUNS: 855031519	Division: Research, Planning, and Evaluation
Address: Street: 117 Bien Venida Avenue	Name and telephone number of person to be contacted on matters involving this application (give area code): Prefix: Mr. First Name: Benny
City: Sinajana	Middle Name A.
County: n/a	Last Name Pinaula
State: Guam Zip Code 96910	Suffix:
Country: USA: United States	Email: bpinaula@ghura.org

6. EMPLOYER IDENTIFICATION NUMBER (EIN):
9 6 - 0 0 0 1 2 7 9

Phone Number (give area code) 671-475-1378	Fax Number (give area code) 671-472-7565
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8. TYPE OF APPLICATION:
 New Continuation Revision
If Revision, enter appropriate letter(s) in box(es)
(See back of form for description of letters.)
Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)
N.
Other (specify)
Insular Area

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:
1 4 - 2 2 5

TITLE (Name of Program):
Community Development Block Grant (Neighborhood Stabilization Program)

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
Guam (islandwide)

9. NAME OF FEDERAL AGENCY:
U.S. Dept. of Housing and Urban Development

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
Acquisition and/or rehabilitation of foreclosed units for use as affordable rental housing

13. PROPOSED PROJECT
Start Date: 03/01/2009 Ending Date: 09/30/2011

14. CONGRESSIONAL DISTRICTS OF:
a. Applicant b. Project

15. ESTIMATED FUNDING:


a. Federal	\$	100,674 ⁰⁰
b. Applicant	\$	⁰⁰
c. State	\$	⁰⁰
d. Local	\$	⁰⁰
e. Other	\$	⁰⁰
f. Program Income	\$	⁰⁰
g. TOTAL	\$	100,674 ⁰⁰

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Yes. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
DATE:
b. No. PROGRAM IS NOT COVERED BY E. O. 12372
 OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
 Yes If "Yes" attach an explanation. No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix The Honorable	First Name Michael	Middle Name W.
Last Name Cruz		Suffix M.D.
b. Title Governor of Guam, Acting		c. Telephone Number (give area code) 671-475-9830
d. Signature of Authorized Representative 		e. Date Signed DEC 03 2008

GUAM

**PY08 Annual Action Plan
Substantial Amendment**

**to incorporate activities funded by the
Neighborhood Stabilization Program Grant**

Submitted by

Government of Guam

By Guam Housing and Urban Renewal Authority

117 Bien Venida Avenue, Sinajana, GU 96910

www.ghura.org

NSP Contact Person:

Benny A. Pinaula, Executive Director, GHURA

117 Bien Venida Avenue, Sinajana, GU 96910

(o) 671-475-1378; (c) 671-472-7565; (e) bpinaula@ghura.org

xi. Introduction

Guam's PY08 Annual Action Plan was approved on October 08, 2008. The Annual Action Plan details the activities and programs that Guam will undertake in support of affordable housing and community sustainability for low-income populations and special needs populations. Guam receives federal grant funds through the U.S. Department of Housing and Urban Development (HUD) in support of these activities.

A substantial amendment to the Annual Action Plan is necessary to incorporate eligible activities that Guam will engage in as a grantee recipient of funds through the newly-established Neighborhood Stabilization Program (NSP). Authorized by the Housing and Economic Recovery Act of 2008 (HERA), eligible states and local governments will receive funds to for activities to address the effects of the national foreclosure crisis in their jurisdictions.

The Territory of Guam is the largest and southernmost island in the Northern Marianas Archipelago. Guam is the westernmost possession of the United States. It is approximately 3,700 nautical miles (8 hours flight time) west of the Hawaiian Islands and 1,500 nautical miles southeast of Japan/east of the Philippines. In fact, geography plays an integral part in the island's two largest economic sectors, tourism and the United States armed forces. The island attracts nearly 85% of its visitor market from nearby Japan, a three-hour flight away. Guam is also the westernmost extension of U.S. soil in the Pacific, nearest point to recognized international trouble spots such as North Korea, offering a strategic military advantage to U.S. forces. The island is roughly three times the size of Washington, D.C., but with a third of the population. The U.S. Census estimate for 2008 places Guam's population at approximately 175,877.

A. Areas of Greatest Need

Guam's Consolidated Plan for 2005-2009 and Guam's Program Year 2008 Annual Action Plan outline housing and community activities for which HUD funds have been approved.

Guam will use NSP funds to expand access to affordable rental housing for low-income persons. Guam's Consolidated Plan (see Strategic Plan: Housing and Special Needs Goals) identifies affordable rental housing as an objective outcome to address the lack of affordable housing to low-income populations and especially to the extremely low-income. The ConPlan is a detailed assessment of the areas of greatest need to Guam's community to support housing and the sustainability of communities.

The highest concentration of population and housing is concentrated in northern Guam within the villages of Dededo, Yigo, and Tamuning.

This tri-village region constitutes 52.48% of Guam's total population and 55.41% of the island's low/mod income population.

Village	Total Population	Low/Mod Population	% Low/Mod
Dededo	42,635	25,642	60.143
Tamuning	17,619	10,288	58.392
Yigo	18,947	11,453	60.448
Tri-Village Total	79,201	47,383	59.826
Guam Population Total	150,928	85,511	

* Source Data: Guam Census 2000, U.S. Census Bureau

Dededo/Yigo

In October 2008, GHURA conducted a physical survey of abandoned and vacant housing units located within five well-established GHURA housing areas. Collectively, the areas are commonly referred to as *GHURA 500 housing* and constitute 500 units of housing developed in the 1980s and sold to qualified low/mod income buyers in the years that followed. Twenty-two of the 500 units were found to be vacant and abandoned.

Tamuning

Preliminary analysis of the judicial foreclosure data obtained from the Guam Courts points to a number of the recent foreclosures having occurred in the village of Tamuning.

Housing in all forms is a recognized need across all regions of the island. Whether for rental or ownership, to house the disabled, elderly, homeless, or other special needs populations, appropriate and adequate housing is in short supply. Housing problems include cost burden, substandard housing and overcrowding. These housing problems, however, are particularly profound for renters. According to the U.S. Census 2000, extremely-low to moderate-income households are twice as likely to be renters as they are to be homeowners. Of the 38,390 households in Guam in 2000, 55% or 21,170 households were extremely-low to low-income.

Forty-three percent (43%) of renters, approximately 5,930 extremely-low to moderate-income renters, have a high housing cost burden. These household pay more than 30% of their income to their gross rent costs. Twenty-seven percent (27%), approximately 3,690 extremely-low to moderate-income households rent housing units with inadequate kitchen facilities and inadequate plumbing facilities and experience overcrowding. Seventeen percent (17%) or 2,380 extremely-low to moderate-income renters have a high cost burden and have housing problems. In total, approximately 9,620 renter household have a high cost burden and/or experience significant housing problems. The largest groups are the family (large or small) household followed by other unrelated households, disabled households and elderly households.

Guam participates in HUD's Public Housing program and the Housing Choice Voucher program. The local public housing agency, Guam Housing and Urban Renewal Authority

(GHURA), administers the two housing assistance programs for Guam. GHURA administers 750 public housing units, 668 for low-income families and 82 units for low-income elderly persons and persons with disabilities. Presently, 340 persons or families are wait-listed, pending available public housing. Another 1,305 applicants await the opportunity to utilize one of the 2,500 vouchers administered by Guam under the Housing Choice Voucher program.

B. Distribution and Uses of Funds

Build on Local Knowledge of Issues

Areas with the greatest percentage of home foreclosures - The full impact of foreclosure activity on Guam's housing market is not known. A consolidated database of foreclosure information is not available for Guam. Ideally, the Dept. of Land Management (DLM) would provide the best data source for recorded property transactions, though there is a six-month lag in transaction postings at present.

Areas with the highest percentage of homes financed by subprime related mortgage loans - Guam's housing market cycle does not mirror that of communities nationally, but rather those of the neighboring Asian markets. It is likely that the pre-existent slow growth in Guam's housing market, coupled with the intervening issues of distance and timezone challenges have impacted the ability of subprime market lenders to make in-roads into Guam's housing market. Guam's subprime lending exposure has been further limited and minimal due in large part to the conservative nature of the island's banking community.

Areas identified by the grantee as likely to face a significant rise in the rate of home foreclosures - Guam intends to purchase foreclosed properties for use as affordable rental housing and prioritize efforts near the island's employment centers. Despite the general decline in oil prices nationwide, fuel costs on Guam continue to be an issue of concern to island residents. Gas prices on Guam are still nearly \$1.00 per gallon more than the national average. The lack of a comprehensive public transportation system compounds the need to site activities nearest to the island's employment centers.

C. Definitions and Descriptions

(1) Definition of "blighted structure" in context of state or local law.

Guam law does not contain a specific definition for a "blighted structure". However, Title 12, Chapter 5 of Guam law does define a "blighted area" which contains elemental references to structural considerations. Blighted area means an area, other than a slum area, which by reason of the presence of a substantial number of deteriorated or deteriorating structures, predominance of defective or inadequate street layout, faulty lot layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, defective or unusual conditions of title, improper subdivision or obsolete platting, or the existence

of conditions which endanger life or property by fire and other causes, or any combination of such factors, substantially impairs or arrests the sound growth of a community, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare in its present condition and use.

(2) Definition of "affordable rents."

"Affordable rents", defined. A household's monthly gross rent, calculated as rent plus reasonable utility expenses, shall not exceed 30% of its gross household income. The HUD Fair Market Rent schedule for Guam shall define the rent limits. (See Exhibit H3.)

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing-Guam will ensure, to the maximum extent practicable and for the longest feasible term, the continued affordability for NSP assisted housing. A subrecipient agreement executed between Guam and the non-profit or government entity assuming ownership of the unit(s) developed with NSP funds will stipulate a 20-year minimum affordability period. HERA Title III, Section 2301, requires grantees to adopt the HOME program standards for affordability at a minimum for NSP assisted activities. The HOME program, and now Guam's NSP program, establishes a 20-year minimum period of affordability for the development of affordable rental housing.

Guam will ensure the continued affordability of the NSP-funded unit by (1) executing a written Memorandum of Understanding defining the minimum affordability requirements pursuant to the NSP program and (2) recording the MOU with the Dept. of Land Management. Guam shall adopt the HOME program standards at 24CFR 92.252 (a), (c), (e), and (f) for affordability, complying with the minimum standards permitted by the NSP.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Guam will adopt the property standard of its existing GHURA HOME Rehabilitation Loan Program for NSP assisted activities. GHURA has adopted all housing safety, quality, and habitability standards utilized by the territory of Guam in compliance with the Building Law of Guam, GCA Title 21, Chapter 66 on building laws applicable to the addition, alternation, or repair of existing structures in the Territory. Such housing standards include the Uniform Building Code (UBC) together with all local mandates that define the requirement for the use of construction materials and methodologies applicable to the environmental requirements to include climatic and geological characteristics of the territory of Guam. In addition, consideration shall be given to the other applicable ordinances.

D. Low Income targeting

NSP provides that 100% of grant funds be used to assist families at or below 120% of area median income, a threshold identified as LMMI, or Low/Mod/Middle Income under NSP guidelines. Additionally, no less than 25% of grant funds must be used to assist families at or below 50% of area median income.

Guam will utilize NSP funds in the following manner:

Total Dollars	Percentage of NSP Dollars	Activity
\$91,000.00	90.33%	To acquire and/or rehabilitate one unit of single family housing. To utilize the improved unit as affordable rental housing for persons at or below 50% of area median income.
\$ 9,674.00	9.67%	To fund planning and administration related functions.
\$100,674.00		

Guam's NSP allocation will be used to acquire and/or rehabilitation housing for use as affordable rental housing to assist families whose incomes are at no greater than 50% of area median income. This rule will also apply to the use of program income, should the activity or project generate program income. Guam will first seek a suitable unit of foreclosed property from its own housing inventory to rehabilitate. In the event a unit is not located, Guam will purchase and rehabilitate a foreclosed unit. Upon completion, the unit will be utilized as rental housing for individuals or families at or below 50% of area median income. Since this project calls for the acquisition and rehabilitation of just one unit of housing, the minimum average discount of 15% will be applied to any purchase of foreclosed or abandoned property acquired with NSP funds, pursuant to the requirements of NSP. Guam is not pursuing the acquisition of vacant property for this activity.

E. Acquisitions & Relocation

Guam will acquire and rehabilitate one foreclosed or abandoned housing and redesignate that unit for use as affordable rental housing for renters at or below 50% of area median income.

Guam does not expect to engage in the demolition or conversion of low- and moderate-income dwelling units with NSP funds.

F. Public Comment

Guam published on four occasions a 'Notice to the Public' seeking citizen commentary on the proposed substantial amendments to the PY2008 Annual Action Plan to incorporate the use of NSP funds. The advertisements were published in the local Marianas Variety (a newspaper of general circulation) on November 10th and 20th, December 23rd, 2008, and finally on January 06, 2009. The amendments were also made available on the GHURA website at www.ghura.org. Written comments were accepted over during this period concluding on January 07, 2009. No written comments were received during this period.

Members of the Guam Homeless Coalition received a briefing on the NSP grant during their regular monthly meeting on October 29, 2008. At the meeting, members were encouraged to share their ideas on potential opportunities to utilize NSP funds to benefit Guam's homeless population. Several member organizations expressed general interest in using NSP funds, including Catholic Social Service, the Dept. of Mental Health and Substance Abuse (DMHSA), and Elim Pacific Ministries (Elim). Catholic Social Service (CSS) inquired whether the funds could be used for the ongoing activity to construct a new homeless shelter. CSS was informed that ongoing activities were not eligible to receive NSP funding. DMHSA inquired if the funds could be used to establish a Safe Haven. We reviewed the question and determined that safe haven does not meet the housing aspect directed by NSP regulations. Elim inquired after the use of NSP funds to renovate existing structures for use as housing for homeless women with children. While we considered their general proposal, Elim is yet in the early stages of requesting site control of these scattered site units from the local government entity presently tasked with oversight. The regulation of an 18-month window period to use/obligation required by the NSP makes securing site control an issue of primary concern in project selection.

G. NSP Information by Activity (1 of 2)

(1) Activity Name: Acquisition and/or Rehabilitation of Foreclosed Units

(2) Activity Type: Acquisition and/or rehabilitation of single family housing-for use as affordable rental housing.

NSP Eligible Use: Title III, Section 2301(c)(3)(b) Purchase and rehabilitate homes and residential properties.

CDBG Eligible Activity: 24CFR Part 570.208(a)(3) Housing Activities (LMH)

(3) National Objective: NSP funds will be used to administer activities to benefit low/mod/middle income (LMMI) families at or below 50% percent of area median income.

(4) Projected Start Date: 03/01/2009

(5) Projected End Date: 09/30/2010 (use of funds)
03/01/2012 (project completion)

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The Guam Housing and Urban Renewal Authority (GHURA) is the organization responsible for NSP funds received by Guam. The Governor of Guam delegated the responsibility for HUD Community Planning and Development funded activities to GHURA.

Contact information for GHURA administration of NSP activities:

Benny A. Pinaula, Executive Director, Guam Housing and Urban Renewal Authority,
117 Bien Venida Avenue, Sinajana, GU 96910 office 671-475-1378, fax 671-477-7565,
email: bpinaula@ghura.org

(7) Location Description: 117 Bien Venida Avenue, Sinajana, GU 96910 and 414 West Soledad Avenue, GCIC Building, Suite 306, Hagatna, GU 96910

(8) Activity Description:

Guam will engage in the acquisition and/or rehabilitation of one (1) foreclosed unit for the purpose of creating affordable rental housing. Upon completion of the acquisition and/or rehabilitation activity, GHURA will transfer title of the improved property to a suitable non-profit organization or government entity to administer the unit as affordable rental housing for a minimum of 20 years.

One hundred percent (100%) of NSP funds will be used to assist families whose incomes do not exceed 50% of area median income.

Guam will target its use of NSP funds to address the need for affordable rental housing in the northern villages of Dededo and Yigo, specifically within or near the GHURA 500 housing subdivisions. A foreclosed or abandoned housing unit will be acquired and rehabilitated using NSP funds. Guam will first seek a unit from within its own housing inventory to rehabilitate. If one is not available, a foreclosed or abandoned unit will be purchased and rehabilitated. The target housing subdivisions are located within the following census tracts:

Village	Subdivision	Tract
Dededo	GHURA 501 & 505	950700
Dededo	GHURA 502 & 503 (Astumbo Gardens & Fern Terrace)	950800
Yigo	GHURA 506	950500

If the purchase option is exercised, Guam will implement the 15% purchase discount for the unit as required by NSP for the use of funds to purchase.

I. **Total Budget:** (Include public and private components). The total budget for this activity is \$91,000. Guam will utilize available CDBG funds to augment the NSP funding for this project should additional funding be required. Unexpended CDBG funds from completed or cancelled activities will be reprogrammed to fund this NSP activity. Guam's PY08 Annual Action Plan establishes that reprogrammed funds will be prioritized to fund approved activities underway. CDBG public facilities and improvement activities (such as this NSP activity will be) are prioritized for the use of reprogrammed funds.

J. **Performance Measures** (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Guam will complete the acquisition and rehabilitation of one housing unit by 09/30/2010. The unit will be utilized as affordable rental housing eligible to persons whose incomes are at or below 50% of area median income for Guam.

G. NSP Information by Activity (2 of 2)

(1) **Activity Name:** Administration of the Neighborhood Stabilization Program Grant

(2) **Activity Type:** GHURA will administer the activities of the NSP program, specifically, the acquisition and/or rehabilitation of foreclosed units for use as affordable rental housing.

NSP Eligible Use: Title III, Section 2301 Administration

CDBG Eligible Activity: 24CFR Part 570.206 Administration and Planning

(3) **National Objective:** NSP funds will be used to administer activities which benefit families at or below 50% of area median income.

(4) **Projected Start Date:** 03/01/2009

(5) **Projected End Date:** 09/30/2010 (use of funds)
03/01/2012 (project completion)

(6) **Responsible Organization:**

The Guam Housing and Urban Renewal Authority (GHURA) is the organization responsible for NSP funds received by Guam. The Governor of Guam delegated the

responsibility for HUD Community Planning and Development funded activities to GHURA.

Contact information for GHURA administration of NSP activities:

Benny A. Pinaula, Executive Director, Guam Housing and Urban Renewal Authority,
117 Bien Venida Avenue, Sinajana, GU 96910 office 671-475-1378, fax 671-477-7565,
email: bpinaula@ghura.org

(7) Location Description: 117 Bien Venida Avenue, Sinajana, GU 96910 and 414 West Soledad Avenue, GCIC Building, Suite 306, Hagatna, GU 96910

(8) Activity Description: Administration of the activities funded by the NSP grant is an assumed benefit to the target low/mod/middle income group under CDBG regulations.

I. Total Budget: (Include public and private components). The budget for administering the NSP grant is \$9,674.00. No more than ten percent (10%) of Guam's NSP allocation will be expended to administer the NSP-funded grant activity.

J. Performance Measures: Administrative and planning activities are an assumed benefit to the target population or group served by CDBG eligible activities. Performance Measures are not required by CDBG regulations for administrative and planning activities.

Certifications

- (1) Affirmatively furthering fair housing. The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) Anti-lobbying. The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) Authority of Jurisdiction. The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) Consistency with Plan. The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) Acquisition and relocation. The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) Section 3. The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) Citizen Participation. The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) Following Plan. The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) Use of funds in 18 months. The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) Use NSP funds \leq 120 of AMI. The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.

(11) Assessments. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) Excessive Force. The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) Compliance with anti-discrimination laws. The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) Compliance with lead-based paint procedures. The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) Compliance with laws. The jurisdiction will comply with applicable laws.


Michael W. Cruz, M.D.

Signature/Authorized Official

Acting Governor of Guam

Title

NOV 21 2008

Date



NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): Guam	NSP Contact Person: Benny A. Pinaula, Acting Executive Director
Lead Agency: Guam Housing and Urban Renewal Authority	Address: 117 Bien Venida Avenue, Sinajana, GU 96910
Jurisdiction Web Address: www.ghura.org	Telephone: 671-475-1378 Fax: 671-477-7565 Email: bpinaula@ghura.org

The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes No Verification found on page 3.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes No Verification found on page 4.

Note: The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of "blighted structure" in the context of state or local law,

Yes No Verification found on page 5.

- a definition of "affordable rents,"

Yes No Verification found on page 5.

- a description of how the grantee will ensure continued affordability for NSP assisted housing,
Yes No . Verification found on page 5.
- a description of housing rehabilitation standards that will apply to NSP assisted activities?
Yes No . Verification found on page 6.

D. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,
Yes No . Verification found on page 8/9.
- correlated eligible activity under CDBG,
Yes No . Verification found on page 8/9.
- the areas of greatest need addressed by the activity or activities,
Yes No . Verification found on page 8/9.
- expected benefit to income-qualified persons or households or areas,
Yes No . Verification found on page 8/10.
- appropriate performance measures for the activity,
Yes No . Verification found on page 9/10.
- amount of funds budgeted for the activity,
Yes No . Verification found on page 9/10.
- the name, location and contact information for the entity that will carry out the activity,
Yes No . Verification found on page 8/9.
- expected start and end dates of the activity?
Yes No . Verification found on page 8/9.

E. SPECIFIC ACTIVITY REQUIREMENTS

Does each activity narrative describe the general terms under which assistance will be provided, including:

If the activity includes acquisition of real property,

- the discount required for acquisition of foreclosed upon properties,
Yes No . Verification found on page _____.

If the activity provides financing,

- the range of interest rates (if any),
Yes No . Verification found on page ____.

If the activity provides housing,

- duration or term of assistance,
Yes No . Verification found on page 5.
- tenure of beneficiaries (e.g., rental or homeownership),
Yes No . Verification found on page 5.
- does it ensure continued affordability?
Yes No . Verification found on page 5.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 6.

F. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 6.
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 6.
Amount budgeted = \$91,000.

G. DEMOLISHMENT OR CONVERSION OF LOW- AND MODERATE-INCOME UNITS

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?
Yes No . (If no, continue to next heading)
Verification found on page ____.

Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?
Yes No . Verification found on page 8.

- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?
Yes No Verification found on page 6.
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?
Yes No Verification found on page 6.

H. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes No Verification found on page 7.

Is there a summary of citizen comments included in the final amendment?

Yes No Verification found on page 7.

I. WEBSITE PUBLICATION

The following Documents are available on the grantee's website:

- SF 424 Yes No
- Proposed NSP Substantial Amendment Yes No
- Final NSP Substantial Amendment Yes No Upon HUD Approval
- Subsequent NSP Amendments Yes No

Website URL: www.ghura.org

K. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds ≤ 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

WISCONSIN continued

NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR	NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR
Polk.....	432	505	663	815	841	Portage.....	496	503	600	794	817
Price.....	379	442	555	710	737	Richland.....	390	436	555	712	734
Rusk.....	379	442	555	710	737	Sauk.....	429	570	654	879	907
Sawyer.....	379	446	555	710	737	Shawano.....	382	451	555	693	796
Taylor.....	379	442	555	710	737	Trempealeau.....	436	438	555	758	781
Vernon.....	441	443	555	702	765	Vilas.....	427	469	580	790	814
Walworth.....	501	590	769	960	990	Washburn.....	379	442	555	710	737
Waupaca.....	384	482	586	765	788	Wausara.....	437	490	596	768	852
Wood.....	376	462	573	697	764						

WYOMING

METROPOLITAN FMR AREAS

Casper, WY MSA.....	401	439	555	808	973	Natrona
Cheyenne, WY MSA.....	492	519	658	896	1153	Laramie

0 BR 1 BR 2 BR 3 BR 4 BR Counties of FMR AREA within STATE

NONMETROPOLITAN COUNTIES

NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR	NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR
Albany.....	449	514	652	895	948	Big Horn.....	445	465	556	726	868
Cambell.....	498	537	601	814	886	Carbon.....	361	432	555	695	845
Converse.....	361	446	555	757	976	Crook.....	445	465	556	726	868
Fremont.....	438	441	560	702	894	Goshen.....	460	461	555	684	942
Hot Springs.....	445	465	556	726	868	Johnson.....	446	464	572	726	868
Lincoln.....	491	519	591	789	934	Niobrara.....	445	465	556	726	868
Park.....	416	478	562	706	930	Platte.....	445	465	556	726	868
Sheridan.....	447	482	592	757	924	Sublette.....	494	520	603	789	935
Sweetwater.....	366	445	558	780	810	Teton.....	764	852	1072	1413	1455
Yunta.....	386	487	555	758	900	Washakie.....	445	465	556	726	868
Weston.....	445	465	556	726	868						

GUAM

NONMETROPOLITAN COUNTIES

Pacific Islands.....	740	794	970	1413	1690
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NONMETROPOLITAN COUNTIES

0 BR 1 BR 2 BR 3 BR 4 BR

PUERTO RICO

METROPOLITAN FMR AREAS

0 BR 1 BR 2 BR 3 BR 4 BR Counties of FMR AREA within STATE

Aguadilla-Isabela-San Sebastián, PR MSA.....	325	352	391	502	563	Aguada, Aguadilla, Anasco, Isabela, Lares, Moca, Rincón, San Sebastián
Arecibo, PR HMFA.....	343	373	414	565	662	Arecibo, Camuy, Hatillo
Barranquitas-Albonito-Quebradillas, PR HMFA.....	338	365	406	517	594	Albonito, Barranquitas, Ciales, Maunabo, Orocovis, Quebradillas
Caguas, PR HMFA.....	377	408	454	629	758	Caguas, Cayey, Cidra, Gurabo, San Lorenzo

EXHIBIT C
1 of 3

H3

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

BEDROOM SIZE	MINIMUM # OF PERSONS	MAXIMUM # OF PERSONS
0	1	1
1	1	2
2	2	4
3	3	6
4	4	8
5	5	10
6	6	12

INCOME LIMITS EFFECTIVE MARCH 01, 2004

HOUSEHOLD SIZE	PUBLIC HOUSING PROGRAM Low Income	SECTION 8 HOUSING CHOICE VOUCHER Very Low Income
1 Member	\$35,300	\$22,050
2 Members	\$40,300	\$25,200
3 Members	\$45,350	\$28,350
4 Members	\$50,400	\$31,500
5 Members	\$54,450	\$34,000
6 Members	\$58,450	\$36,550
7 Members	\$62,500	\$39,050
8 Members	\$66,550	\$41,600

2007 UTILITY ALLOWANCE EFFECTIVE 01/01/2008

SERVICE	STUDIO (\$749)	1 BDRM (\$794)	2 BDRM (\$1067)	3 BDRM (\$1554)	4 BDRM (\$1859)	5 BDRM (\$2000)	6 BDRM (\$2250)
Cooking:							
* Electric		15	17	22	25	29	31
* Bottle Gas		14	16	22	25	26	29
Lighting & Refrigeration & *Other Electric:	20	42	48	61	71	81	86
Water Heater:							
* Electric	23	43	46	61	68	78	83
* Bottle Gas	14	22	29	35	46	51	52
Water:	13	19	33	37	51	85	102
Sewer:	22	22	22	22	22	22	22
Trash Collection:	10	10	10	10	10	10	10
Air Conditioning	23	43	46	61	68	78	83
	\$123	\$187/\$188	\$221/\$222	\$274	\$315	\$380/\$383	\$415/\$417

Notes: Allowance for air conditioning may be included in accordance with 24 CFR 982.317 (b)(11). PH must provide a utility allowance for tenant-paid air-conditioning costs if the majority of housing units in the market place provide centrally air-conditioned units or there is appropriate wiring for tenant-installed air-conditioning (example of appropriate tenant-installed air-conditioning unit include: split air conditioning, window air conditioning appropriately install in wall slot and with specific units installed for unit, or central air conditioning).

*Other electrical includes washing machine, clothes dryer, fan, vacuum cleaner, iron, etc.
Approved by the CHRA Board of Commissioners on November 13, 2007. Resolution FYT 1-005.

SCHEDULE B - FY 2009 FINAL FAIR MARKET RENTS FOR EXISTING HOUSING

WISCONSIN continued

NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR	NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR
Polk.....	441	515	677	833	859	Portage.....	507	514	613	812	835
Pribe.....	394	480	577	739	766	Richland.....	406	453	577	740	763
Rusk.....	394	460	577	739	766	Sauk.....	438	582	668	898	927
Sawyer.....	394	464	577	739	766	Shawano.....	397	469	577	720	827
Taylor.....	394	460	577	739	766	Traverseau.....	454	455	577	788	812
Vernon.....	458	460	577	729	795	Vilas.....	436	479	592	806	831
Walworth.....	512	602	785	980	1011	Washburn.....	394	460	577	739	766
Waupaca.....	392	493	599	782	806	Waushara.....	446	501	609	784	871
Wood.....	385	473	586	713	781						

WYOMING

METROPOLITAN FMR AREAS	0 BR	1 BR	2 BR	3 BR	4 BR	COUNTIES OF FMR AREA WITHIN STATE	0 BR	1 BR	2 BR	3 BR	4 BR
Casper, WY MSA.....	461	505	638	928	1118	Natrona	479	501	599	782	936
Cheyenne, WY MSA.....	530	559	709	965	1243	Laramie	376	449	577	723	879

NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR	NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR
Albany.....	483	553	702	964	1021	Big Horn.....	479	501	599	782	936
Campbell.....	537	579	648	877	956	Carbon.....	479	501	599	782	936
Converse.....	376	464	577	787	1014	Crook.....	479	501	599	782	936
Fremont.....	473	475	604	757	965	Goshen.....	478	479	577	711	979
Hot Springs.....	479	501	599	782	936	Johnson.....	481	500	617	784	937
Lincoln.....	529	560	637	850	1006	Niobrara.....	479	501	599	782	936
Park.....	448	515	606	761	1003	Platte.....	479	501	599	782	936
Sheridan.....	482	519	638	816	996	Sublette.....	532	560	650	851	1008
Sweetwater.....	480	559	701	980	1017	Teton.....	824	918	1155	1522	1567
Uinta.....	477	602	686	937	1112	Washakie.....	479	501	599	782	936
Weston.....	479	501	599	782	936						

GUAM	0 BR	1 BR	2 BR	3 BR	4 BR	NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR
NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR	NONMETROPOLITAN COUNTIES	0 BR	1 BR	2 BR	3 BR	4 BR
Pacific Islands.....	773	830	1013	1476	1765						

PUERTO RICO

METROPOLITAN FMR AREAS	0 BR	1 BR	2 BR	3 BR	4 BR	COUNTIES OF FMR AREA WITHIN STATE	0 BR	1 BR	2 BR	3 BR	4 BR
Aguadilla-Isabela-San Sebastián, PR MSA.....	338	367	407	523	586	Aguada, Aguadilla, Atasco, Isabela, Lares, Moca, Rincón, San Sebastián	391	423	471	653	787
Arecibo, PR HMFA.....	356	387	430	587	687	Arecibo, Camuy, Hatillo	391	423	471	653	787
Barranquitas-Albionto-Quebradillas, PR HMFA.....	351	379	422	537	617	Albionto, Barranquitas, Ciales, Maunabo, Orocovia, Quebradillas	391	423	471	653	787
Caguas, PR HMFA.....	391	423	471	653	787	Caguas, Cayey, Cidra, Gurabo, San Lorenzo	391	423	471	653	787

3 5 3

Pacific Islands

PROGRAM	2008 ADJUSTED HOME INCOME LIMITS							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
30% LIMITS	13250	15100	17000	18900	20400	21900	23450	24950
VERY LOW INCOME	22050	25200	28350	31500	34000	36550	39050	41600
60% LIMITS	26460	30240	34020	37800	40800	43860	46860	49920
LOW INCOME	35300	40300	45350	50400	54450	58450	62500	66550

HI

EXHIBIT D