



**BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 P.M., August 10, 2018
GHURA's Main Office
1st floor, Conference Room, Sinajana
AGENDA**

I. ROLL CALL

II. APPROVAL OF PREVIOUS BOARD MINUTES – July 27, 2018

III. CORRESPONDENCE AND REPORTS **Page(s)**

IV. OLD BUSINESS

1. Board Action Item No. 037/18
Update on the Construction of the Sinajana Central Precinct
2. Board Action Item No. 139/18 1 - 9
Intent of Award, IFB#GHURA-413-2018-CPD, Demolition of
housing structures in Dededo
3. Board Action Item No. 163-18
REAC Inspection Update

V. NEW BUSINESS

1. FSS Presentation of Graduates 10 - 13
Certificates of Completion & Escrow Disbursement

VI. GENERAL DISCUSSION / ANNOUNCEMENTS

1. Next proposed scheduled Board Meeting - August 24th

VII. ADJOURNMENT

**BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 p.m., August 10, 2018**

GHURA Main Office, 1st floor conference room
Sinajana, Guam

MINUTES

After notice was duly and timely given pursuant to the Open Government Law of Guam and the **August 10, 2018** at 12:00 p.m. at the GHURA Sinajana Main Office, 1st Floor Conference Room was conducted.

I. ATTENDANCE, QUORUM, AND CALL TO ORDER

COMMISSIONERS PRESENT: Thomas E. B. Borja, Vice-Chairman
Carl V. Dominguez, Member
George F. Pereda, Member
Joseph M. Leon Guerrero, Resident Commissioner

COMMISSIONERS ABSENT: George A. Santos, Chairman (excused)
Eliza U. Paulino, Member (excused)

LEGAL COUNSEL: Anthony Perez

MANAGEMENT & STAFF: Michael J. Duenas, Executive Director
Pedro A. Leon Guerrero Jr., Deputy Director
Melinda Taitano, Special Assistant
Albert Santos, AE Manager
Sandrina Cepeda, FSS PC-III
Pauline Santos, FSS PC-II

PUBLIC: Maria Maech
Amanda Pangelinan / Alfred DeGuzman

Meeting was called to order at 12:00 p.m. by Vice Chairman Borja who acknowledged the presence of the above attendees. The Vice Chairman then indicated that the minimum number of Commissioners required for a quorum was present and that the meeting could proceed.

		<i>Vice Chairman Borja requested to adjust the order of the prepared agenda beginning with the New Business Item followed by the Approval of Previous Board Meeting</i>	
Minute No.	Ref. No.	New Business	Action By:
166/18		<p>FSS Presentation of Graduates, Certificates of Completion & Escrow Disbursement</p> <p>Ms. Sandrina Cepeda, FSS Coordinator provided the Board with brief backgrounds on the two FSS graduates:</p> <ul style="list-style-type: none"> • Ms. Maria Maech entered the program in 2013. Her goal was to own a home for her and her family. She worked very hard and attended many of the workshops and courses to reach her final goal of homeownership. It is with great honor and pride to announce that Ms. Maech recently closed on a home in Dededo. • Ms. Amanda Pangelinan entered the FSS program in 2013. Her final goal was to obtain employment. She has a job and has been doing considerably well. <p>The Board commended the program staff for their continued efforts by successfully providing the FSS participants with ways to meet their final goals. Furthermore, congratulated both graduates for their hard work and dedication in reaching their desired goals.</p> <p>The Board presented escrow checks and certificates to the graduates.</p>	Sandrina Cepeda

Minute No.	Ref. No.	Approval of Previous Board Meeting	Action By:
167/18		Vice Chairman Borja called for a motion to be made on the approval of the Minutes from the previous Board Meeting on July 27, 2018.	
168/18		After review and further discussion by the Board Members, a motion was made by Commissioner Dominguez seconded by Commissioner Pereda and approved by the Board, the Minutes of July 27, 2018 as corrected.	
Minute No.	Ref. No.	Action Items from Prior Meetings	Action By:
	037/18	<p>Update on the Construction of the Sinajana Central Precinct</p> <p>Mr. Albert Santos stated although the contractors have accelerated their efforts, errors are still common. He is working with GHURA's legal counsel to issue the notice of default with a termination date of August 30, 2018.</p> <p>The bonding company is fully aware of what is going on and, rightly so, is concern. He further stated that he hopes to get a resolution by the end of next week.</p>	Albert Santos

Minute No.	Ref. No.	Action Items from Prior Meetings	Action By:
169/18	139/18	<p>Intent of Award, IFB#GHURA-413-2018-CPD, Demolition of four housing structures in Dededo</p> <p>Mr. Albert Santos stated that the contractors are still interested in taking on the project despite the late start. The delay was due to a request from HUD for more write ups on the project description and funding. Everything has been resolved. The governor has signed off on it and it's now enroute to the HUD Honolulu Field Office.</p> <p>Of the 16 contractors who picked up a bid packet, Arkana submitted the lowest bid. However, their contractor license was missing the demolition classification. The next lowest bidder is JT Angoco & Sons. They are licensed for demolition and have completed many demolition projects on the military bases.</p> <p>The staff is recommending that the Board approve a contract with JT Angoco & Sons in the amount of \$98,900.00.</p> <p>A motion was made by Commissioner Dominguez and seconded by Resident Commissioner Leon Guerrero to approve the award of IFB#GHURA-413-2018-CPD, Demolition of four housing structures in Dededo to JT Angoco & Sons for Base Bid Item #1 in the amount of \$98,900.00. Without any further discussion and objection, the Motion was approved.</p>	Albert Santos
170/18			


Minute No.	Ref. No.	Action Items from Prior Meetings	Action By:
	163/18	<p>REAC Inspection Update</p> <p>Director Duenas stated that we had hoped to have all four inspection results available. However, the REAC inspector had encountered a technical system glitch with results for AMP3. We are confident AMP3 will receive a favorable score by the end of today or as early as Saturday. He stated the efforts to improve the scores was a result of the maintenance and UPCS training completed by the maintenance staff and the PSMs.</p> <p>Mr. Albert Santos stated he provided the inspection score from the previous year. There are 5 components that the inspector uses. The two critical ones are site and unit.</p> <ul style="list-style-type: none"> • 2017 AMP1 scored a 68c with major deductions for electrical. In 2018 they did an outstanding job by scoring 86c. The major deduction was for infestation. • 2017 AMP3 scored a 62c and we estimated a score of approximately 84. • 2017 AMP4 scored a 66c and in 2018 scored 83b also with major deductions from infestation. <p>With scores above 80, AMP 1, 3, & 4's next inspection will be in 2020</p> <ul style="list-style-type: none"> • 2017 Guma Trank scored 83b. In 2018 scored a 75c. GT's major deduction was from a tree branch pressing on the fence line and issues with the electrical panel boxes. • AMP2 in 2017 received a score of 80; therefore, did not have to be inspected in 2018. 	Albert Santos

Minute No.	Ref. No.	Action Items from Prior Meetings	Action By:
	163/18 continuation	<p>AMP2 & GT will be inspected in 2019</p> <p>These scores improved the overall PHAS score drastically. This is one of our best PHASS scores.</p> <p>The Board congratulated the staff on a job well done.</p>	
Minute No.	Ref. No.	General Discussion / Announcements	Action By
171/18		Next Proposed Scheduled Meetings: August 24th	

172/18 ADJOURNMENT

There being no further business before the Board, a motion was made by **Commissioner Dominguez**, seconded by **Commissioner Pereda** and was unanimously agreed upon to adjourn the meeting at **12:46 p.m.**

(S E A L)


MICHAEL J. DUENAS
 Board Secretary/Executive Director

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
ATURIDAT GINIMA YAN RINUEBAN SIUDAT**

MEMORANDUM:

TO: Board of Commissioners

FROM: Executive Director 

SUBJECT: Intent of Award, IFB # GHURA-413-2018-CPD
Demolition of four housing structures in Dededo

Bid opening for the subject project was held on May 29, 2018 at 2:00PM. There was a total of 16 contractors that purchased a set of bid specification of which 9 submitted a bid. Listed below are the results of the bids submitted, which were open and read out aloud.

<u>Contractor</u>	<u>Base Bid #1</u>
1. Arkana Pacific Contractors Corp	\$96,000.00
2. JT Angoco & Sons	\$98,900.00
3. Poly Phase System Inc.	\$318,500.00
4. AYM Intl	\$198,500.00
5. Excell Contractors	\$148,800.00
6. JMC Equipment Rentals	\$143,573.72
7. JJ Global Services	\$199,999.10
8. Maeda Pacific Corp.	\$197,000.00
9. JRN Air Conditioning	\$196,556.25

Government Estimate: \$98,500.00

In reviewing the bid results and all required submitted documents our staff had determine that Arkana Pacific Contractors proposal is non-responsive based on their current contractor's license classification of A, B and C33. Due to the nature of the required work for demolition, which is more than 35% of the entire scope of work, a License Specialty Contractor Classification of C11 is required to undertake the project. The C11 classification for Demolition is a specialty Contractor whose contracting business is the execution of contracts requiring the ability to intelligently demolish all types of building or structure and to remove all of such building or structure from the premises on which it was built.

In review of the next lowest bidder bid documents JT Angoco & Sons, our staff did determine that their proposal submitted is responsive. We met with them to ensure that they fully understood the scope of work and amendments issued for the project.

On June 20, 2018 our staff met with JT Angoco & Sons, Mr. Angoco to review their cost proposal and their understanding of our two concerns as stated in the bid specification:

1) That these existing structures are assumed to contain components coated with LBP and/or other lead-containing materials (LCM). As such, disturbance/demolition of these units and disposal of the ensuing construction debris must be performed in accordance with the OSHA lead standard for construction (29 CFR 1926.62) and US EPA hazardous waste regulations (40 CFR Parts 240-282). The OSHA lead standard includes requirements for worker training, medical surveillance, air monitoring, personal protective equipment, and hygiene facilities.

2) Considering the date of construction of these homes in the 1960's, the units may contain asbestos-containing materials (ACM). Hazardous pesticides may also have been used to treat the soils/fill materials around and below the structure. The contractor shall hire an independent third-party inspector to determine the presence (or absence) of such hazardous materials

Based on our meeting which they confirm they fully understand the scope of work including our issues with the potential hazards identified in these structures, we requested that they submit a bid confirmation as shown on the attachment.

Based on the meeting held with JT Angoco & Sons our staff have determine them to be the lowest responsive responsible bidder for Base Bid item 1 and have been cleared by Department of Labor compliance, OSHA and EPLS Debarred list (see attached verification).

JT Angoco & Sons prior demolition experience included the Old GMH and Fujita Hotel as a sub-contractor for Maeda Pacific Corp and demo work on the military base.

Based on our staff's review and determination, we are requesting that the Board approve a contract with JT Angoco & Sons for Base Bid Item No.1 in the amount of \$98,900.00 for the Demolition of four housing structures in Dededo. The award is contingent on the final release of funds from HUD which is currently under review.

Attachment: Bid Tabulation
Clearance
Gov cost estimate
Contractor's confirmation

At the Regular Board Meeting of August 10, 2018, a motion was made by Commissioner Dominguez and Seconded by Resident Commissioner Leon Guerrero to approve the award of IFB#GHURA-413-2018-CPD, Demolition of four housing structures in Dededo to JT Angoco & Sons for Base Bid Item#1 in the amount of \$98,900.00. Without any further discussion and objection, the Motion was approved.

Michael Duenas Executive Director

[illegible]

ATTESTED BY: A. M. J. Date: 5/23/18
 Date: _____
Debbie Lewis Date: 5/29/18
 Date: _____

Demolition of Four housing structures in Dededo

IFB # GHURA-4-13-2018-CPD

Bid submission & attendance

Due Date: May 29, 2018 2:00 PM

	Company Name	Submitted by	Phone
1	ARXIMA PACIFIC CONTAINERS CORP	ALBERT NAVARRO	484-1814
2	ST. HENRY F. SONS, INC.	ST. HENRY	657-2356 / 888-2334
3	Polyphase System Inc.	Dardo Orsaya	898-7499 / 633-2009
4	ARM INFORMATIONAL	Denny M. Jaramila	988-9240
5	EXCELL CONTRACTORS	ERNESTO TAPANG	727-8204
6	JMC EQUIPMENT RENTAL	JOELLE MALLIGAN	687-6783
7	J'S Global SERVICES	Grant Bickel	788-3323
8	MADE MAEDA PROPERTIES	Miguel Rangel	998-1790
9	TRN AC/REF INC	FRANCIS SANTOS	649-8120
10			
11			
12			

To: File
From: Architect & Engineering Manager
Subject: Demolition of Four Housing Structures in Dededo

In Order to ensure that the contractor awarded does not have any outstanding claims against them, we requested that the listed government Agencies provide us with a current outstanding or any information which may be pertinent to the above contract. The following outlines the contractor's standings with the listed agencies.

Ammanite Corporation	Aluma Pacific Contractors Corp.	AYM International	BBR Microesia Corp.	Big Ben & Company	Camlin Construction Corp
Mazda Motor Co.	Arturo Novarra	Kennell Kim	Nathanel Coteles	Anthony Lujan	SI Out Wing

[illegible]

Contractors to obtain clearance from Guam Contractors License Board		
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Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18
Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18

Contractor to report to Revenue and Tax Office

Updated 05/11/17 while a violation	Cleared 05/18/18	Cleared 05/18/18	1 Processed	Cleared 05/18/18	Cleared 05/18/18
				Update* 07/21/14 w/ violation	

SAM Debarred List	Cleared 05/22/18	Cleared 05/22/18	Cleared 05/22/18	Cleared 05/22/18

Company Name

<i>PR Constructors</i> <i>David J. Ritten</i>	<i>Excel Constructors</i> <i>Alexander A. Escobillo</i>	<i>JJ Global Service</i> <i>Luis Bustamante</i>	<i>JMC Equipment Rental</i> <i>Corey D. Pontina</i>	<i>JWN AC/Ref. Inc.</i> <i>Julius Nwuzuru</i>	<i>Mascia Pacific Corp</i> <i>Thomas Nilsen</i>
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**ALPCD
Fair Employment Practice
Wage & Hour
Workers Compensation**

Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18
Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18
Cleared 05/22/18	Cleared 05/22/18	Cleared 05/22/18	Pending Investigation	Cleared 05/22/18
Expires 01/25/18	Expires 06/13/19	Expires 05/20/19	Expires 01/27/19	Expires 12/31/18

**Gum Contractors
License Board**

Contractor to obtain clearance from Guam Contractors License Board		
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U.S. Department
of Labor

Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18
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Revenue & Tax
ENVOY

Contractors to report to Revenue and Tax Office

0500

Cleared 05/18/18	2. Processed	Cleared 05/18/18	1. Processed	Cleared 05/18/18	Cleared 05/18/18
	Under: D608415 no rule violation		Under: 1/1/8/15 no 2. violations		

SAM Debarred List

DATE	TIME	LOCATION	STATUS	REMARKS
05/22/18	08:00	05/22/18	Cleared	05/22/18
05/22/18	08:00	05/22/18	Cleared	05/22/18

GUAM HOUSING AND URBAN RENEWAL AUTHORITY
ATURIDAT GINMA'AN RINUEBAN SIUDAT GUAHAN
Verification of Status for Contractors

Company Name	Polys Phase System Inc	UTMS Heavy Equip. Rental	ZME Pacific	J.T. Angaco & sons, Inc.
	Glenitha Carrino	Shillingham Substation	Enrico Mercado	Raymond Angaco

Department of Labor:

ALPCD
Fair Employment Practice
Wage & Hour
Workers Compensation

Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 06/20/18
Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 06/20/18
Cleared 05/22/18	Cleared 05/22/18	Cleared 05/22/18	Cleared 06/20/18
Expires 10/18/18	Expires 08/04/18	Expires 07/20/17	Expires 05/11/2019

Guam Contractors
License Board

Contractor to obtain clearance from Guam Contractors License Board
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U.S. Department
of Labor

Cleared 05/23/18	Cleared 05/23/18	Cleared 05/23/18	Cleared 06/20/18
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Revenue & Tax
ELMSSN

Contractor to report to Revenue and Tax Office
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OSHA

Cleared 05/18/18	Cleared 05/18/18	Cleared 05/18/18	Cleared 06/15/18
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SAM Debarred List

Cleared 05/22/18	Cleared 05/22/18	Cleared 05/22/18	Cleared 06/20/18
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COST ESTIMATE

ACTIVITY AND LOCATION: Demo of homes.Dededo		CONSTRUCTION CONTRACT NO.		SHEET 1 OF 1	
PROJECT TITLE:demo of 4 homes and site clearing		IDENTIFICATION NO.			
		ESTIMATED BY Albert H. Santos		DATE PREPARED 4/4/2018	
QUANTITY ENGINEERING ESTIMATE					
ITEM DESCRIPTION	NUMBER	UNIT	UNIT COST	TOTAL	RS means
Site clearing vegetation	1	ls	\$12,000.00	\$12,000.00	estimate
Trash removal	1	ls	\$5,000.00	\$5,000.00	estimate
Demo of 4 homes	4	ea	\$10,000.00	\$40,000.00	estimate
Hazard review	1	ls	\$6,000.00	\$6,000.00	estimate
back fill	4	ea	\$3,500.00	\$3,500.00	estimate
fencing	800	lf	\$40.00	\$32,000.00	
total				\$98,500.00	

J.T. ANGOCO & SONS, INC.
185 BINAKLY STREET MAINA, GUAM 96910
687-2336 / 888-2334

June 20, 2018

Albert Santos
A&E Manager
Guam Housing & Urban Renewal Authority
117 Bien Venida Avenue
Sinajana, Guam 96910

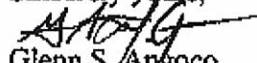
Subject: Bid proposal for IFB# GHURA-413-2018-CPD

Dear Mr.Santos:

Thank you for taking the time to discuss the bid proposal with us today June 20, 2018. This is to confirm base on our meeting that we have thoroughly reviewed our proposal and can confirm that the specified price in our bid is reasonable given the scope of work. We fully understand the scope of work including issues with the potential Hazards identified in these structures.

We want to assure you that J.T Angoco & Sons, Inc. should not have any trouble performing the work in conformity with the specifications and within the allotted time.

Sincerely yours,


Glenn S. Angoco
Vice President

AMP 1 2016

Action Item 163/18
Board Meeting of August 10, 2018

Inspection Summary Report (POA) for Inspection #582907

Score Summary					
Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	19.29	1.65	17.64	7.50	10.14
Building Exterior	18.03	2.03	15.99	0.00	15.99
Building Systems	13.81	1.03	12.78	0.00	12.78
Common Area	0.20	0.01	0.19	0.18	0.02
Unit	48.67	6.54	42.13	12.72	29.41
Total	100.00	11.27	88.73	20.40	68.34

Score Version: 1

Score Date: 03/14/2017

Final Score: 68c*

AMP 1 2017

Inspection Summary Report (POA) for Inspection #627346

Score Summary					
Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	19.63	0.00	19.63	0.00	19.63
Building Exterior	22.43	0.00	22.43	0.00	22.43
Building Systems	13.92	0.00	13.92	0.00	13.92
Common Area	1.14	0.02	1.12	0.00	1.12
Unit	42.89	3.64	39.25	10.67	28.58
Total	100.00	3.66	96.34	10.67	85.67

Score Version: 1

Score Date: 08/01/2018

Final Score: 86c*

80% in H&S points are due to findings of infestation in units

AMP 3 2016

Inspection Summary Report (POA) for Inspection #582906

Score Summary					
Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	21.58	0.07	21.51	13.57	7.94
Building Exterior	18.28	2.03	16.25	0.00	16.25
Building Systems	13.40	0.41	12.99	0.00	12.99
Common Area	0.17	0.02	0.15	0.04	0.11
Unit	46.58	7.15	39.43	14.46	24.97
Total	100.00	9.67	90.33	28.06	62.26

Score Version: 1

Score Date: 03/19/2017

Final Score: 62c

AMP 3 2017 estimated score is 84 +/-2

AMP 4 2016

Inspection Summary Report (POA) for Inspection #582905

Score Summary

Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	21.29	4.64	16.65	7.50	9.15
Building Exterior	17.92	4.23	13.68	0.65	13.04
Building Systems	13.59	0.42	13.17	0.22	12.95
Common Area	0.38	0.06	0.32	0.10	0.22
Unit	46.83	7.99	38.83	8.39	30.45
Total	100.00	17.34	82.66	16.85	65.80

Score Version: 2

Score Date: 04/06/2017

Final Score: 66c*

Score History

Inspection Id

Inspection Date

Pre H&S Points

Final Score

582905

03/20/2017

82.66

65.80c*

AMP 4 2017

Inspection Summary Report (POA) for Inspection #627347

Score Summary

Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	19.64	0.00	19.64	0.00	19.64
Building Exterior	22.45	0.09	22.35	0.00	22.35
Building Systems	14.00	0.01	13.98	0.00	13.98
Common Area	1.60	0.02	1.59	0.05	1.54
Unit	42.31	2.95	39.36	14.18	25.18
Total	100.00	3.07	96.93	14.23	82.70

Score Version: 1

Score Date: 08/06/2018

Final Score: 83b

100% of the total point deduction in H&S is due to infestation in the units

Guma Tran 2016

Inspection Summary Report (POA) for Inspection #565366

Score Summary					
Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	17.17	0.00	17.17	6.23	10.94
Building Exterior	18.35	2.46	15.88	0.00	15.88
Building Systems	14.34	0.00	14.34	0.00	14.34
Common Area	1.57	0.54	1.03	0.00	1.03
Unit	48.58	3.11	45.47	5.07	40.40
Total	100.00	6.11	93.89	11.30	82.59

Score Version: 1

Score Date: 11/19/2015

Final Score: 83b*

Guma Tran 2017

Inspection Summary Report (POA) for Inspection #627345

Score Summary					
Area	Possible Points	Deductions(Excluding H&S)	Pre H&S Points	H&S Deductions	Final Points
Site	17.86	6.48	11.38	0.00	11.38
Building Exterior	16.61	0.30	16.31	0.00	16.31
Building Systems	14.81	0.00	14.81	0.00	14.81
Common Area	2.59	0.00	2.59	0.58	2.02
Unit	48.13	6.89	41.23	11.24	29.99
Total	100.00	13.67	86.33	11.82	74.51

Score Version: 1

Score Date: 08/06/2018

Final Score: 75c*

Site deduction of 6.48 ,one tree found
damaging fence

70% of H&S deduction due to electrical panel
breaker slot and shut off switch box slots
covers missing



GHURA

Guam Housing and Urban Renewal Authority
Aturidat Ginima' Yan Rinueban Siudat Guahan
117 Bien Venida Avenue, Sinajana, GU 96910
Phone: (671) 477-9851 · Fax: (671) 300-7565 · TTY: (671) 472-3701



August 1, 2018

To: Board of Commissioners

Via: Norma P. San Nicolas, Section-8 Administrator *non*
Michael J. Duenas, Executive Director *[Signature]*

From: Sandrina Cepeda, FSS Program Coordinator III *[Signature]*

Subject: Family Self-Sufficiency (FSS) Program
Certificates of Completion

Hafa Adai! GHURA's Family Self-Sufficiency (FSS) Program is pleased to introduce our program participants who have successfully accomplished their respective goals and activities as outlined in their Individual Training & Services Plan (ITSP), thereby effectively completing their Contracts of Participation.

- **Ms. Maria Mercedes D. Maech**
- **Ms. Amanda S. Pangelinan**

Ms. Maech began her journey with the FSS program in December 2013 with aspirations of achieving the "Guamanian Dream" of homeownership. As she embarked upon this exciting new undertaking and with motivation and encouragement from her FSS Coordinators, Ms. Maech found the fortitude to work hard toward attaining her goal. In 2018, as her Contract of Participation comes to an end, and having completed her ITSP, Ms. Maech has closed on her first home. In just five short years, the Maech family has made their aspirations a reality and have gone from home-renters, to homeowners!

Throughout the course of her FSS voyage, Ms. Maech was linked with, and participated in numerous FSS affiliated activities and a series of financial education seminars. Through the collaborative efforts of FSS and its Program Coordinating Committee partners, she availed of Bank of Hawaii's Smart Money Seminar(s) which comprised of: Pathways for First-Time Homebuyers, Basic Banking and Budgeting, Pathways to Homeownership, and ABC's of Credit. She also participated in a Money Management course sponsored by the Salvation Army, a Homeowners Orientation course, GHURA's Renters-101 workshop, and most recently completed GHURA's required online "Homeownership Educational Program".



FSS Coordinators made diligent and concerted efforts to ensure that the Maech family clearly understood the importance of financial planning, growing their savings, and honing their budgeting skills. Armed with her new-found knowledge, Ms. Maech worked determinedly to pay down her debt, increase her credit score, and grow her emergency savings account.

The Maech family was also supported by GHURA's dedicated Community Planning and Development Block Grant, HOME Program team. With their guidance, and the wealth of information they imparted, Ms. Maech was able to purchase the home of her dreams for herself, and her family.

Ms. Pangelinan's FSS journey commenced on December 1st, 2013. Upon her selection to participate, she envisioned herself as having a full-time career in the Administrative field. After participating in several FSS activities provided in collaboration with its Program Coordinating Committee partners, Ms. Pangelinan has successfully met her goals. Through her active participation, she has gained an increased sense of determination and has committed to set her sights in the direction of one day enjoying total economic independence.

During the course of her FSS voyage, Ms. Pangelinan was linked with, and enthusiastically participated in several FSS supported activities including the On-The-Job Training (OJT) Program, Job Fairs, and the Smart Money Seminar(s) provided by Program Coordinating Committee partner, "Bank of Hawaii". These seminars comprised of: Basic Banking and Budgeting, Pathways to Homeownership, and ABC's of Credit. She also participated in GHURA's Renters-101 workshop.

Ms. Pangelinan has expressed that she would not be in the position she is today without the guidance of her FSS Program Coordinators and has expressed her gratitude to them and to GHURA for providing her with support, motivation, encouragement, and both career and educational opportunities. She has committed herself to an upward financial trajectory, by making regular savings deposits. With her escrow earnings, she intends on opening individual savings accounts for her children's future educational expenses, as well as increasing her emergency savings.

The Maech and Pangelinan families have been generous enough to provide us with brief testimonials regarding their individual journeys with FSS. These are provided herein, and originals have been placed in their participant jackets.

In closing, GHURA's FSS Program Coordinators are honored to have been a part of both the Maech and Pangelinan family's journey. We are proud of the steps they have undertaken toward financial growth, and improvement of their financial standing. We applaud them for their unwavering determination, their continued commitment to self-sufficiency, and their resolve to realize and maintain economic independence, and achieve the Guamanian dream!

August 1, 2018

To: Sandrina Cepeda, Family Self-Sufficiency Coordinator III
Pauline Santos, Family Self-Sufficiency Coordinator II

From: Maria Maech, Program Participant

On behalf of myself and my family, I want to thank everyone at GHURA for all of the help and guidance provided to me during my participation with the program. With the Family Self-Sufficiency (FSS) Program, I especially want to thank both of you for scheduling me to participate in the many workshops, orientations and seminars I attended. I have learned many things such as how to budget a portion of my earnings into an emergency savings account, for unexpected expenses, gaining a better understanding of the importance of paying down my debt in order to increase my credit score, and the many steps involved in becoming a homeowner. Some examples are working through the pre-qualification process, and completing my homeownership counseling through GHURA's Renewal Affordable Homes Program.

Overall, the Family Self-Sufficiency program and the Renewal Affordable Homes program were very helpful in keeping me on-track toward achieving my final goal of becoming a homeowner. Although there were times that I wanted to give up, my FSS Coordinators always kept me motivated, and determined to meet my goal! I am very grateful for the opportunity to have been able to participate in the FSS Program, and once again thank you all for your assistance.



Maria Mercedes D. Maech

Program Participant: 12/2013 – 11/2018

08/01/18

Hafa Adai, my name is Amanda Pangelinan and I would like to share my experience with the FSS Program.

Being in the FSS PROGRAM has been an awesome journey. Without this program I honestly wouldn't be where I am today. I joined the program in 2013. My goal at that time was to obtain a job in the Administrative field. Since I didn't have experience in that field, getting a job that I want was hard. The FSS Program offered an On the Job training program. That was my stepping stone. Although it was unpaid, I needed the training. I was placed at DPR for training and after 9 months I was hired. Aside from the OJT, FSS Program required me to attend seminars which were very informative and helpful.

I would like to thank GHURA for having this program available for people who want to be self-sufficient, and for those that want to get trained. My family and I made a lot of sacrifices but it was all worth it in the end.

I would definitely recommend this program to families who want to reach their goals in life. I would also like to thank the FSS Program team, Ms. Sandrina and Ms. Pauline. They both helped me get through the program and motivated me to complete it.

I couldn't have done it without them. Thank You both for your continued support and hard work.


Amanda Pangelinan