



**BOARD OF COMMISSIONERS  
REGULAR SCHEDULED MEETING  
12:00 P.M., September 16, 2025  
GHURA's Main Office (via Zoom)  
1<sup>st</sup> floor, Conference Room, Sinajana  
**AGENDA****

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**I. ROLL CALL**

**II. BOARD MEETING PUBLIC ANNOUNCEMENTS**

1<sup>st</sup> Printing – Tuesday, September 09 2025

2<sup>nd</sup> Printing – Sunday, September 14, 2025

**III. APPROVAL OF PREVIOUS BOARD MINUTES – August 26, 2025**

**IV. NEW BUSINESS**

**PAGE (S)**

**1. Intent of Award**

IFB GHURA-25-12; Lead Abatement for AMPs 1, 2 and 4

**2. Change Order #1 for Base Bid #3**

GHURA-25-002; Renovation of MOD 9 for AMP1, 2 and 4

**3. Resolution No. FY2025-024 (A-1)..... 1 - 12**

Amendment to the “2025 Community Development Block Grant  
Disaster Recovery Citizen Participation Plan (CDBG-DR CPP)”

**4. Resolution No. FY2025-033 ..... 13 - 14**

Resolution Commending Ms. Ana C. Sahagon, Interviewer Clerk,  
for her Dedication and Contributions to the Guam Housing and  
Urban Renewal Authority (GHURA)

**5. Resolution No. FY2025-034 ..... 15**

Resolution Approving the Detail Appointment Extension for an  
Additional 90 Days for Calendar Year 2025 for Kathleen Jean  
Taitingfong (CDBG-DR Program)

**6. Resolution No. FY2025-035 ..... 16**

Resolution Approving the Detail Appointment Extension for an  
Additional 90 Days for Calendar Year 2025 for Carlo N. Ongklungel  
(CDBG-DR Program)

**7. Resolution No. FY2025-036 ..... 17 - 20**

Resolution Adopting the 2025 Public Housing Admissions and  
Continued Occupancy (ACOP) that Includes an Appendix Relating  
to the Changes Mandated by the Housing Opportunities Through  
the Modernization Act (HOTMA) of 2016

8. Resolution No. FY2025-037 .....	21 - 89
Resolution Approving the Fiscal Year 2026 Operating Budgets For Public Housing Asset Management Projects (AMP)	
9. Resolution No. FY2025-038 .....	90
Resolution Approving the Fiscal Year 2026 Operating and Administrative Budget	
10. Summary of Deputy Director, Board Evaluation for CY2025 .....	91 - 128
11. Summary of Executive Director, Board Evaluation for CY2025 ....	129 - 166

**V. CORRESPONDENCE AND REPORTS**

1. FY2024 Audit Report .....	167 - 288
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**VI. EXECUTIVE DIRECTOR'S REPORT**

1. Project Updates

**VII. GENERAL DISCUSSION / ANNOUNCEMENTS**

1. Next proposed scheduled Board Meeting: Tuesday, September 30, 2025  
@ 12:00 p.m.

**VIII. ADJOURNMENT**





## GUAM HOUSING CORPORATION

### SPECIAL BOARD OF DIRECTORS MEETING Notice of Publication

The Guam Housing Corporation Board of Directors will hold its Special Meeting on Thursday, September 11, 2025, at 12:00 P.M. in the GEDA Conference Room, 5th Floor, ITC Building. This meeting is open to the public via Zoom and can be viewed live on GHC's Facebook page (see link below).

Guam Housing Corporation is inviting you to a scheduled Zoom meeting.

Time: September 11, 2025, at 12:00 P.M., Guam, Port Moresby

#### Join Zoom Meeting

<https://us02web.zoom.us/j/81604183058?pwd=5ddo9AEsk4iv6OrC7wnLAijEYBhi62.1>  
Meeting ID: 816 0418 3058 • Passcode: 977771

#### AGENDA

- |   |                               |
|---|-------------------------------|
| I. Call to Order                        | V. Legal Report for July 2025 |
| II. Roll Call                           | VI. Old Business              |
| III. Approval of Minutes:               | VII. New Business             |
| A. July 27, 2025, Regular Board Meeting | A. Fiscal Year 2026 Budget    |
| IV. President's Report for July 2025    | VIII. Public Participation    |
|   | IX. Adjournment               |

Individuals with disabilities or requiring special accommodations are asked to contact Cassandra Santos at (671) 647-4143. Guam Housing Corporation Government Funds pay for this Notice of Publication.



## GUAM LAND USE COMMISSION

Department of Land Management  
ITC Building, Third Floor, Tamuning, GU 96913  
P.O. Box 2950, Hagåtña, Guam 96932  
Tel: 671-649-5263 Ext. 300 • Fax: 671-649-5383

#### AGENDA

A regular Guam Land Use Commission meeting will be held on Thursday, September 11, 2025, at 1:30 p.m., Department of Land Management Conference Room, 590 S. Marine Corps Dr., 3rd Floor, ITC Building, Tamuning. Livestreamed on YouTube at Guam Department of Land Management Channel.

- I. Notation of Attendance/Roll Call
- II. Approval of Minutes – August 14, 2025
- III. Old Business [None]
- IV. New Business
  - A. Application No. 2020-18, CPI Investments (Guam) Inc., requests a Zone Change from "A" zone to "R2" zone, for the proposed development of townhouse units, on Lots 7024-4-2B; 2024-4-2C; 2024-4-3A; and Lot 2024-4-3B, Yigo.
  - B. Application No. 2024-63, PIDC Guam, Inc., requests a Zone Change from "A" zone to "C" zone, for the proposed construction and operation of a hardware store, on Lot 20-1-1NEW, Santa Rita-Sumai.
  - C. Application No. 2024-64, PIDC Guam, Inc., requests a Zone Change from "A" zone to "M1" zone, for the continued operation of a construction laying yard, equipment staging, and construction facility, on Lot 238-1-B, Santa Rita-Sumai.
  - D. Application No. 2024-53, ERC Trading Incorporated, requests a Zone Variance to allow the use of an existing structure for indoor storage of hardware goods and materials, on Lot 5372-2-R1, Mangilao.
- V. Administrative & Miscellaneous Matters
- VI. Adjournment

Funding Source provided by the Applicant.

Person(s) requiring special accommodations, please call Cristina Gutierrez 671-649-5263, ext. 375

## THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting • Tuesday, September 16, 2025 at 12:00 PM.  
This meeting is open to the public via Zoom

Topic: GHURA BoC Meeting, Tue., Sept. 16, 2025 @12PM  
Time: Sep 16, 2025 12:00 PM Guam, Port Moresby  
Join Zoom Meeting: <https://us06web.zoom.us/j/86902034484?pwd=yQ9S3VK55j0zU4tWkhjXDL9lQ0u0.1>  
Meeting ID: 869 0203 4484 • Passcode: 471216  
Watch YouTube Live Stream: <https://www.youtube.com/channel/UCGqKWU0kOmT0F0LYn48Ulag>

#### AGENDA:

- I. ROLL CALL
- II. BOARD MEETING PUBLIC ANNOUNCEMENTS
- III. APPROVAL OF PREVIOUS BOARD MINUTES – August 26, 2025
- IV. NEW BUSINESS
  1. Intent of Award: IFB GHURA-25-12; Lead Abatement for AMPs 1, 2 and 4
  2. Change Order #1 for Base Bid #3: GHURA-25-002; Renovation of MOD 9 for AMP 1, 2 and 4
  3. Resolution No. FY2025-024 (A-1): Amendment to the "2025 Community Development Block Grant Disaster Recovery Citizen Participation Plan (CDBG-DR CPP)"
  4. Resolution No. FY2025-033; Resolution Commending Ms. Ana C. Sahagon, Interviewer Clerk, for her Dedication and Contributions to the Guam Housing and Urban Renewal Authority (GHURA)
  5. Resolution No. FY2025-034; Resolution Approving the Detail Appointment Extension for an Additional 90 Days for Calendar Year 2025 for Kathleen Jean P. Taitingfong (CDBG-DR Program)
  6. Resolution No. FY2025-035; Resolution Approving the Detail Appointment Extension for an Additional 90 Days for Calendar Year 2025 for Carlo N. Ongklungel (CDBG-DR Program)
  7. Resolution No. FY2025-036; Resolution Adopting the 2025 Public Housing Admissions and Continued Occupancy Policy (ACOP) that Includes an Appendix Relating to the Changes Mandated by the Housing Opportunities Through the Modernization Act (HOTMA) OF 2016
  8. Resolution No. FY2025-037; Resolution Approving the Fiscal Year 2026 Operating Budgets for Public Housing Asset Management Projects (AMP) GQ001000001, GQ001000002, GQ001000003 and GQ001000004
  9. Resolution No. FY2025-038; Resolution Approving the Fiscal Year 2026 Operating and Administrative Budget
  10. Summary of Deputy Director, Board Evaluation for CY2025
  11. Summary of Executive Director, Board Evaluation for CY2025
- V. CORRESPONDENCE AND REPORTS
  1. FY2024 Audit Report
- VI. EXECUTIVE DIRECTOR'S REPORT
  1. Project Updates
- VII. GENERAL DISCUSSION / ANNOUNCEMENTS
  1. Next proposed scheduled Board Meeting–Tuesday, September 30, 2025 @ 12:00 p.m.
- VIII. ADJOURNMENT

The complete Board packet may be viewed on our website at [www.ghura.org](http://www.ghura.org).  
For more information, please contact Audrey Agon at 475-1378 and for special accommodations, please contact Chief Planner – Designated Section 504 / ADA Coordinator at 475-1322 or TTY 472-3701.  
This advertisement was paid for by GHURA.

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#### BOARD MEETING

The Guam Academy Charter Schools Council (GACSC) will hold a regular Board Meeting on

**Date: Thursday, September 11, 2025**

**Time: 5:00 PM - 6:30 PM**

**Place: iLearn Academy Charter School, 201 South Okudo Street, Dededo, Guam**

#### AGENDA:

- I. Vote on the Petition of iLearn Academy Charter School
- II. Annual Report
- III. Budget FY 2025-2026
- IV. SiFA School Report Status for SY2025-2026
- V. Proper Protocol

Follow us <https://www.facebook.com/guamacademycharterschoolscouncil/> and our YouTube Channel: @GuamAcademyCharterSchoolsCounc.

In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services may email Fely Alfonso, GACSC Administrative Officer at [felicitas.alfonso@doa-guam.gov](mailto:felicitas.alfonso@doa-guam.gov) or call at 671-475-1169.

#### Douglas B. Moylan

**Attorney General of Guam**  
Office of the Attorney General  
Family Division  
590 S. Marine Corps Drive, ITC Bldg., Ste. 706  
Tamuning, Guam 96913 • USA  
(671) 475-2595 • (671) 475-3343 (fax)  
[familydivision@agsguam.org](mailto:familydivision@agsguam.org)  
Attorneys for the People of Guam

#### IN THE SUPERIOR COURT OF GUAM

IN THE INTEREST OF:

L.C. (DOB: 09/28/2017), and

D.C. (DOB: 08/27/2019),

Minors.

JUVENILE CASE NO. JP0273-23

#### Summons

To: MARIA LYDIA CABRAL, Natural Mother  
Homeless

You are hereby summoned to appear via zoom before the **HONORABLE LINDA L. INGLES**, at the Judiciary of Guam, Superior Court of Guam, 120 West O' Brien Drive, Hagåtña, Guam, for a court hearing on:

**TUESDAY, OCTOBER 07, 2025 AT 3:15 P.M.**  
Zoom meeting ID: 716-711-9213 / Password: 76504

"YOUR PARENTAL AND CUSTODIAL DUTIES AND RIGHTS CONCERNING THE CHILDREN WHO ARE THE SUBJECT OF THE ABOVE MAY BE TERMINATED BY AWARD OF PERMANENT CUSTODY IF YOU FAIL TO APPEAR ON THE DATE THAT IS SET FORTH IN THIS SUMMONS." YOU MAY BE HELD IN CONTEMPT IF YOU FAIL TO APPEAR ON THE DATE SET FORTH IN THIS SUMMONS.

Dated: AUG 26 2025.

CLERK, SUPERIOR COURT OF GUAM

By: */s/ Sheila K. Castro*

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788.4250, T. Cannon 649.2323

#### BROOKS CONCEPCION LAW, P.C.

247 Martyr Street, Ste. 101  
Hagåtña, Guam 96910  
(671) 472-6848 • (671) 477-5790  
Attorneys for Petitioner

#### IN THE SUPERIOR COURT OF GUAM IN THE MATTER OF THE ESTATE OF: PACITA UGALE GASCON AND FRANCISCO DACUYCUY GASCON, Deceased. PROBATE CASE NO. PR0067-25 NOTICE TO CREDITORS

Notice is hereby given by the undersigned, James Gerald U. Gascon, Executor of the Estate of Pacita Ugale Gascon and Francisco Dacuycuy Gascon, deceased, to the creditors of, and all persons having claims against the said estate or against said deceased, that within two (2) months after the first publication of this notice, they either file them with necessary vouchers in the office of the Clerk of the Superior Court, Guam, or exhibit them with the necessary vouchers to James Gerald U. Gaston, Executor at the law office of **BROOKS CONCEPCION LAW, P.C.**, at 247 Martyr Street, Ste. 101, Hagåtña, Guam, the same being the place for the transaction of the said estate.

Dated: 9/3/25.

*/s/ James Gerald U. Gascon*  
Executor for the Estate of  
Pacita Ugale Gascon and  
Francisco Dacuycuy Gascon

#### OFFICE OF MICHAEL J GATEWOOD LLC

**MICHAEL J. GATEWOOD**  
[michael@gatewoodlegal.com](mailto:michael@gatewoodlegal.com)  
101E Chalan Santo Papa, Suite 102  
Hagåtña, GU 96910  
Tel No. 671.488.6285

#### IN THE SUPERIOR COURT OF GUAM IN THE MATTER OF THE ESTATE OF SOLEDAD TORRES UNSIOG, Deceased. PROBATE CASE NO. PR 104-25 NOTICE TO CREDITORS

**NOTICE IS HEREBY GIVEN** by Ma Teogenesa Q. Salayon, Executor of the Estate of SOLEDAD TORRES UNSIOG deceased, to the creditors of, and all persons having claims against said Estate or against said Decedent, that within sixty (60) calendar days after the date of the first publication of this notice, they either file them with necessary vouchers in the Office of Clerk of the Superior Court of Guam, or exhibit them with the necessary vouchers to said Administrator or her attorneys of record, OFFICE OF MICHAEL J GATEWOOD LLC, 101E Chalan Santo Papa, Suite 102, Hagåtña, GU 96910, the same being the place for the transaction of the business of said Estate.

DATED: Hagåtña, Guam September 4, 2025.

*/s/ MICHAEL J. GATEWOOD*

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## FIRST NOTICE: GHURA Board of Commissioners Meeting - 09/16/2025 @ 12:00pm ChST



### ANNOUNCEMENT

📅 Posted on: 09/09/2025 09:39 AM

👤 Posted by: Julie Lujan

🏢 Department(s): **GUAM HOUSING AND URBAN RENEWAL AUTHORITY (GHURA)**

🏢 Division(s):

🔍 Notice Topic(s): **BOARD MEETING**

📋 Types of Notice: **ANNOUNCEMENT**

👤 For Audience(s): **PUBLIC**

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GHURA Board of Commissioners Meeting will be held on September 16, 2025 at 12:00pm ChST. This meeting is open to the public and is available via Zoom as well as GHURA's YouTube Live Stream Channel. Please click on the link below for more information.

</app/webroot/userfiles/files/GHURA%27s%20September%2016%2C%202025%20BOC%20Mtg.%20Announcement.pdf>



## JOB ANNOUNCEMENT

Openings for Accountant w/ V.G. Gozum Construction LLC in Tamuning, GU. Min Reqs: Bach deg in Accounting or Financial Management (may be foreign equivalent); one (1) year of experience as an Accountant, Senior Bookkeeper, Finance Coordinator-Accounts Payable or Bank Client Service Associate IV or V, and nine (9) months of experience using Microsoft Excel. Assists executive officers in preparing the company's annual budget and prepares periodic reports that compare budgeted costs to actual costs. Analyzes financial information and prepares annual, periodic, and as-needed Balance Sheets and Profit and Loss Statements. Prepares various cash management reports, including periodic financial reports comparing actual costs with budgeted costs; cost accounting reports detailing costs of operations for the company's construction projects and production elements, and assists with various other financial-related requirements for the company's construction projects. Uses Microsoft Excel in performing job duties. Send CV by mail to P.O. Box 27336, Barrigada, GU 96921 or email to [rey.gozum@vvgozum.com](mailto:rey.gozum@vvgozum.com). Verif of qualifs req.

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Meeting ID: 869 0203 4484 • Passcode: 471216  
Watch YouTube Live Stream: <https://www.youtube.com/channel/UCGqKWU0kOmT0F0LYn48Ulag>

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For more information, please contact Audrey Aguiar at 475-1378 and for special accommodations, please contact Chief Planner - Designated Section 504 / ADA Coordinator at 475-1322 or TTY 472-3701.  
This advertisement was paid for by GHURA.



### Record of Decision for the Enhanced Integrated Air and Missile Defense System on Guam Environmental Impact Statement

The Missile Defense Agency (MDA), as the lead agency, and the United States (U.S.) Army, as a cooperating agency, are jointly issuing a Record of Decision to implement the construction, deployment, and operations and maintenance of the Enhanced Integrated Air and Missile Defense (EIAMD) system on Guam. The action will enable MDA and the U.S. Army to meet their congressional mandate for a persistent 360-degree layered Integrated Air and Missile Defense capability on Guam to address the rapid evolution of missile threats from regional adversaries. In addition to the U.S. Army, the U.S. Air Force, U.S. Navy, and Federal Aviation Administration participated as cooperating agencies in the development of an Environmental Impact Statement (EIS) due to their jurisdiction or special expertise as it pertains to certain components of the action or for potentially affected operations and resources.

The MDA and the U.S. Army selected the Proposed Action after considering the need for the system, potential environmental impacts, and comments received from elected officials, government agencies, nongovernmental organizations, and the public. Mitigation measures that avoid, minimize, or mitigate potential environmental impacts will be employed.

#### Record of Decision Availability

The MDA and the U.S. Army encourage the public to view the ROD, which is available on the MDA public website for download or in print at the University of Guam Robert F. Kennedy and the Nieves M. Flores memorial libraries. If you have questions or would like additional information, please visit [www.mda.mil/system/eiamd](http://www.mda.mil/system/eiamd) or email [info@EIAMD-EIS.com](mailto:info@EIAMD-EIS.com).

Please help MDA and the U.S. Army keep the community informed by sharing this information.

Visit the project website at [www.mda.mil/system/eiamd](http://www.mda.mil/system/eiamd) to learn more about the project and the environmental impact analysis.

Approved for Public Release 25-MDA-12179

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Attorneys for Administrator:

### IN THE SUPERIOR COURT OF GUAM IN THE MATTER OF THE ESTATE OF: SYLVIA SALAS TAITANO, Deceased. PROBATE CASE NO. PR0112-25

#### NOTICE TO CREDITORS

Notice is hereby given by the undersigned, Terrence M. Brooks, Administrator of the Estate of Sylvia Salas Taitano, deceased, to the creditors of and all persons having claims against the said estate or against said deceased, that within sixty (60) calendar days after the first publication of this notice, they either file them with necessary vouchers in the office of the Clerk of the Superior Court, Guam, or exhibit them with the necessary vouchers to Terrence M. Brooks, Administrator at the law offices of **BROOKS CONCEPCION LAW, P.C.**, at 247 Martyr Street, Ste. 101, Hagåtña, Guam, the same being the place for the transaction of the said estate.

Dated: 9/9/25.

/s/ Terrence M. Brooks  
Administrator for the Estate  
of Sylvia Salas Taitano

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Telephone: (671) 477-8894 • Facsimile: (671) 472-8896  
Email: [samteker@gmail.com](mailto:samteker@gmail.com)

### IN THE SUPERIOR COURT OF GUAM HAGATNA, GUAM

IN THE MATTER OF THE ESTATE OF  
STANLEY BABAUTA LUMBAAO,  
Decedent.

PROBATE CASE NO. PR0213-22

#### NOTICE TO CREDITORS

Notice is hereby given by Samuel S. Teker, Administrator of the Estate of Stanley Babauta Lumbao, Deceased, to the creditors of, and all persons having claims against the Estate or against the decedent, that within sixty (60) days after the first publication of this notice, they either file them with necessary vouchers in the office of the Clerk of the Superior Court of Guam or exhibit them with the necessary vouchers to Samuel Teker, Administrator at the Law Office of Samuel S. Teker, 194 Hernan Cortez Ave. Suite 216, Agaña, Guam, the same being the place for the transaction of the said estate.

Dated: 9-2-25

/s/ SAMUEL S. TEKER, ESQ.  
Administrator

## Proposed Issuance of Underground Injection Control System Operating Permit for Bank of Guam®

Public Review and Comment Period: September 15, 2025 to October 15, 2025

The Guam Environmental Protection Agency (Guam EPA) runs the Underground Injection Control (UIC) Program, as mandated by the Safe Drinking Water Act, and approved by U.S. EPA.

The Agency regulates all applicable activities as set forth in the Guam's UIC Regulations. The UIC Program requires operating permits for all existing injection wells/systems. This includes wells built prior to the approval of the regulations are still in operation, and wells/systems constructed after the effective date of the regulations.

Guam EPA has received renewal application from Bank of Guam for one injection system located at Headquarters Building, Santo Papa Street, Hagåtña, Guam. Bank of Guam Headquarters Building is a financial institution with offices and subsurface drainage system within the parking areas.

On the basis of a preliminary UIC requirement review, the Administrator has proposed issuing UIC permit to allow discharges of stormwater runoff into the injection system.

The discharges contain stormwater runoff only. No industrial discharges or any discharges are allowed into the system.

The permit for this application will require:

- 1- Only stormwater runoff to be discharged into the injection system
- 2- Semi-annual monitoring of water quality for MBAS, Oil and Grease, NO<sub>2</sub>-N, Endrin, Lindane, Toxaphene, 2, 4-D, 2, 4, 5-TP Silve, Heptachlor, Methoxychlor, Lead Benzene, Ethylbenzene, Xylene, Toluene, MTBE, Boron, COD, and pH;
- 3- Assurance regarding repairs, replacement, or abandonment of the well/system in the event of failure;
- 4- A laboratory analysis report of runoff water taken from the designated sampling point of the system; and
- 5- Compliance with other UIC requirements.

A copy of the Draft Permit and Permit Application for the above applicant and all other supporting documents are available for public inspection from 8:00am until 5:00pm, Monday through Friday at the Water Resources Management Program Section of the Water Division, Guam Environmental Protection Agency, located at 17-3304 Mariner Ave., Tiyan, Barrigada 96913.

For more information, contact Ms. Susan Marquez, at (671) 588-4778 or at, (671) 588-4751.

Written comments on the draft permit may be hand delivered or mailed to the address below. Comments must be received by Guam EPA no later than 5:00pm, Wednesday, October 15, 2025. No fax submittals will be accepted.

Administrator  
Guam Environmental Protection Agency  
17-3304 Mariner Avenue  
Barrigada, Guam 96913

If there are no appeals, the Draft Permit become final. Operation of the injection well/system identified by the applicant may proceed subject to the conditions of the permit and other applicable legal requirements.

The final decision to set conditions and issue the final permits or deny application for the permit will be decided after all comments have been considered. If no comments are received with the 30-day waiting period, the final permit shall be issued immediately after the commenting period closes.

Please bring this information to the attention of all persons who may be interested in this matter.

/s/ MICHELLE C.R. LASTIMOZA  
Administrator







## Second Notice: GHURA Board of Commissioners Meeting - 9/16/2025 @ 12:00pm ChST

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### Second Notice: GHURA Board of Commissioners Meeting - 9/16/2025 @ 12:00pm ChST



**ANNOUNCEMENT**

**Posted on:** 09/11/2025 11:29 AM

**Posted by:** Julie Lujan

**Department(s):** GUAM HOUSING AND URBAN RENEWAL AUTHORITY (GHURA)

**Division(s):**

**Notice Topic(s):** BOARD MEETING

**Types of Notice:** ANNOUNCEMENT

**For Audience(s):** PUBLIC

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GHURA Board of Commissioners Meeting will be held on September 16, 2025 at 12:00pm ChST. This meeting is open to the public and is available via Zoom as well as GHURA's YouTube Live Stream Channel. Please click on the link below for more information.

[/app/webroot/userfiles/files/GHURA%27s%20September%2016%2C%202025%20BOC%20Mtg.%20Announcement.pdf](#)



**BOARD OF COMMISSIONERS  
REGULAR SCHEDULED MEETING  
12:00 P.M., August 26 2025  
GHURA's Main Office (via Zoom)  
1<sup>st</sup> floor, Conference Room, Sinajana  
AGENDA**

**I. CALL TO ORDER**

Pursuant to the Open Government Law of Guam and the Bylaws of the Authority, the Board of Commissioners' regularly scheduled board meeting was called to order at **12:01 P.M., Tuesday, July 8, 2025**, at the GHURA Sinajana Main Office, 1st floor Conference room. Chairman Rivera indicated that **5 of 6** members of the Board of Commissioners were present, representing a quorum and that the meeting would proceed as scheduled.

<b>Viewed virtually via</b>	<b>ZOOM:</b> <a href="https://us06web.zoom.us/j/86478248299?pwd=VE3yEchJnMNBf0dFeFWg2U5hZwj0ij.1">https://us06web.zoom.us/j/86478248299?pwd=VE3yEchJnMNBf0dFeFWg2U5hZwj0ij.1</a>  <b>YOUTUBE:</b> <a href="https://www.youtube.com/channel/UCGqKWU0kOmT0FOLYn48ULag">https://www.youtube.com/channel/UCGqKWU0kOmT0FOLYn48ULag</a>		
<b>BOC Commissioners Attendance</b>	Dr. John Rivera, Chairman Nate Sanchez, Vice Chairman Anisia Delia, Commissioner Emilia Rice, Commissioner Victor Torres, Commissioner Karl Corpus, Resident Commissioner	Virtual <input type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input checked="" type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input type="checkbox"/>	In-Person <input checked="" type="checkbox"/> In-Person <input checked="" type="checkbox"/> In-Person <input type="checkbox"/> In-Person <input checked="" type="checkbox"/> In-Person <input checked="" type="checkbox"/> In-Person <input type="checkbox"/>
	<i>*Request to attend meeting virtually was submitted via email and acknowledged by Chairman Rivera.</i>		
<b>GHURA Management/ Staff</b>	Elizabeth F. Napoli, Executive Director <input checked="" type="checkbox"/> Fernando B. Esteves, Deputy Director <input checked="" type="checkbox"/> Audrey Aguon, Special Assistant <input checked="" type="checkbox"/> Narcissa Ada, AMP1 Manager <input type="checkbox"/> Gina Cura, AMP2 Manager <input type="checkbox"/> Patrick Bamba, AMP3 Manager <input type="checkbox"/> Philomena San Nicolas, AMP4 Manager <input type="checkbox"/> Jolyn Terlaje <input type="checkbox"/> Miguel Fernandez <input type="checkbox"/> Michael Ricuyal <input type="checkbox"/> Maria Cherry Canete <input type="checkbox"/>	Julie Lujan, MIS Administrator <input type="checkbox"/> Sonny Perez, AE Manager <input type="checkbox"/> Frances Danieli, Controller <input checked="" type="checkbox"/> Katherine Taitano, RP&E Chief Planner <input type="checkbox"/> Dr. Kimberly Bersamin, HR Administrator <input checked="" type="checkbox"/> Antonio Camacho, Procurement <input checked="" type="checkbox"/> Pearly Mendiola, GT Manager <input type="checkbox"/> Nicole Alejandro <input checked="" type="checkbox"/> Section 8 Staff and Fiscal Staff <input type="checkbox"/> Ervin Santiago <input type="checkbox"/> Patrick Lucas <input checked="" type="checkbox"/>	Carlo Ongklungel <input checked="" type="checkbox"/> Thalia Pablo <input type="checkbox"/>         Andrew Manglona <input checked="" type="checkbox"/>
<b>Legal Counsel</b>	Eliseo M. Florig Jr., Legal Counsel for GHURA <input checked="" type="checkbox"/>		
<b>Public</b>			

**II. BOARD MEETING PUBLIC ANNOUNCEMENTS**

**1<sup>st</sup> Printing – Tuesday, August 19, 2025**

**2<sup>nd</sup> Printing – Sunday, August 24, 2025**

**ACKNOWLEDGED BY CHAIRMAN RIVERA**

**III. APPROVAL OF PREVIOUS BOARD MINUTES: [512/25]** Commissioner Torres moved to approve the board meeting minutes of August 12, 2025, subject to corrections. Commissioner Rice seconded the motion. Motion passed unanimously.

**IV. NEW BUSINESS:**

AGENDA ITEM	DISCUSSION	ACTION
1. Intent of Award-IFB GHURA-25-10; Renovations of nine (9) Public Housing Units at AMPs 1, 2, and 4	[513/25] Executive Director Napoli read the Intent of Award-IFB GHURA-25-10; Renovations of nine (9) Public Housing Units at AMPs 1, 2, and 4 on pages 1-6 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a> .	[514/25] Commissioner Torres moved to approve the Intent of Award-IFB GHURA-25-10; Renovations of nine (9) Public Housing Units at AMPs 1, 2, and 4 to OH Construction in the amount of \$383,500.00 for bid items 1, 2, and 3. Project timeline for Bid item #1 is ninety consecutive calendar days at the cost of \$131,000. Timeline for Bid item #2 is one hundred twenty consecutive calendar days at the cost of \$154,000. Timeline for Bid item #3 is ninety consecutive calendar days at the cost of \$98,500, with no option periods and not to exceed the amount of \$383,500.00. Vice Chairman Sanchez seconded the motion. There were no

AGENDA ITEM	DISCUSSION	ACTION
<p>2. Intent of Award- IFB GHURA-25-001-CDBG-DR; Fleet Vehicles</p>	<p>[515/25] Executive Director Napoli read the Intent of Award-IFB GHURA-25-001; Fleet Vehicles on pages 7-9 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</p> <p>Chairman Rivera asked whether the bid included a sports utility vehicle. Deputy Director Esteves stated that none of the bids submitted met the bid specifications. The bid could not be awarded.</p> <p>Mr. Antonio Camacho, Housing Procurement Administrator, requested for a change on page 7 and stated that it should read <b>120 Consecutive Calendar Days</b> and not 160 Consecutive Calendar Days. Vice Chairman Sanchez indicated that the dollar sign should also be added to the Guam Auto Spot total of \$187, 995.00 on page 7.</p> <p>Vice Chairman Sanchez asked whether the sports utility and passenger wagon specifications were met or not. Deputy Director Esteves indicated that the passenger wagon specs were met. Commissioner Torres asked why the specifications were not met. Deputy Director Esteves stated that it was the fuel economy specs and added that GHURA would have to conduct the market research again. Bidders did not pose questions or objections when the IFB was advertised, but the bids submitted did not meet the bid criteria. He added that GHURA would have to reevaluate the bid criteria.</p> <p>Commissioner Delia requested clarification for the total cost for Triple J for items #1.2</p>	<p>objections. Motion passed unanimously.</p>

AGENDA ITEM	DISCUSSION	ACTION
	<p>and 1.3. Mr. Camacho indicated that the item #1.3 cost is in total of the 5-year Power Train and Vehicle Service Pan per vehicle. He added that the total was how the bid was submitted, and he should have broken it down.</p> <p>Director Napoli added that Mr. Camacho had indicated to her that he had written the bid results in the way that the bids were submitted by the different companies, which is why adjustments or breakdowns were not made in the bid report.</p> <p>Chairman Rivera stated that for the record, that the total amount for Triple J Enterprise proposal to award is \$58,333, the breakdown of that would be for the passenger wagon at \$56,138 and the 5-Year Power Train and Vehicle Service Plan for the passenger wagon with option to purchase, is \$2,195. Which is then less than the passenger wagon, plus the 5-Year Power train that was submitted by Monster Auto Corp.</p> <p>Vice Chairman Sanchez asked whether the board should refrain from making a motion considering the numbers presented. Mr. Eliseo Florig, Jr., GHURA's Legal Counsel, indicated that the price of the vehicle plus the power train amount was explained in minutes and covers the numbers. He recommended that should the board motion to approve the award, it should include who the awardees are, the amount for each, and that it is not to exceed one hundred twenty consecutive calendar days.</p>	<p><b>[516/24] Vice Chairman Sanchez moved to approve the Intent of Award- IFB GHURA-25-001-CDBG-DR; Fleet Vehicles. In review of the bid results, Cars Plus LLC and Triple J Enterprises, Inc provided the lowest responsive and responsible bid. The committee members determined to proceed with the award of the vehicles to Cars Plus LLC in the total amount of \$53, 704.00 for Bid Item Nos. 1.1 and 1.3 and Triple J. Enterprises, Inc in the total amount of \$58,333 for Bid Items Nos 1.2 and 1.3. Both not to exceed one hundred twenty consecutive days. Commissioner Rice seconded the motion. There were no objections. Motion passed unanimously.</b></p>



AGENDA ITEM	DISCUSSION	ACTION
<p><b>3. Resolution No. FY2025-027; Resolution Approving the Guam Community Development Block Grant-Disaster Recovery Fraud Waste and Abuse Policy</b></p>	<p><b>[517/25] Executive Director Napoli read the Resolution No. FY2025-027; Resolution Approving the Guam Community Development Block Grant-Disaster Recovery Fraud Waste and Abuse Policy on pages 10-21 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</b></p> <p>Mr. Florig indicated that in the caption of Resolution FY2025-027, it should read Fraud (comma) Waste (comma) and Abuse.</p> <p>Deputy Director Esteves stated the following:</p> <ul style="list-style-type: none"> <li>• Series of policies regarding fiscal and financial controls as part of phase II</li> <li>• Action Plan is still under final review by HUD</li> <li>• First week of September the policies will be submitted to HUD for review</li> <li>• GHURA is requesting approval from the board to provide flexibility for the executive director to amend from the base policies that the board approves.</li> <li>• Page 3 of the policy indicates that grantees must track all amendments. Amended versions will be recorded and reported to the board by the executive director.</li> <li>• Policy writing was a team effort</li> <li>• Team is doing well and focused on developing the policies for launch</li> </ul> <p>Chairman Rivera asked whether people can use the contact information provided in the policy to report complaints. Deputy Director Esteves confirmed this and added that the information will also be published on the website at <a href="http://www.guamcdbgdr.org">www.guamcdbgdr.org</a></p>	

AGENDA ITEM	DISCUSSION	ACTION
	<p>Commissioner Torres asked if a template was used as reference to write the policies. Deputy Director Esteves indicated that HUD recommended that GHURA research what other grantees had done in the past and determine what CDBG-DR could put into operation.</p>	<p><b>[518/25] Vice Chairman Sanchez moved to approve Resolution No. FY2025-027; Resolution Approving the Guam Community Development Block Grant-Disaster Recovery Fraud (comma) Waste (comma) and Abuse Policy subject to the grammatical corrections. Commissioner Torres seconded the motion. There were no objections. Motion passed unanimously.</b></p>

AGENDA ITEM	DISCUSSION	ACTION
<p><b>4. Resolution No FY2025-028; Resolution Approving the Guam Community Development Block Grant- Disaster Recovery Website Policy</b></p>	<p><b>[519/25] Executive Director Napoli read the Resolution No FY2025-028; Resolution Approving the Guam Community Development Block Grant- Disaster Recovery Website Policy on pages 22-30 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</b></p> <p>Chairman Rivera asked whether the issue of cyber security is included in the website policy. Deputy Director Esteves indicated that nothing was required in terms of cyber security. He added that the website will not have portal access. A separate software will be maintained on the server for any sensitive information. He indicated that the website is hosted and believed that the servers are protected.</p> <p>Deputy Director Esteves stated that the resolution still had formatting editing that needed to be done. Chairman Rivera agreed and indicated that the integrity of the content is present in the document, but the structure</p>	<p><b>[520/25] Commissioner Torres moved to approve Resolution No FY2025-028; Resolution Approving the Guam Community Development Block Grant- Disaster Recovery Website Policy. Vice Chairman Sanchez seconded the motion. There were no objections. Motion passed unanimously.</b></p>

AGENDA ITEM	DISCUSSION	ACTION
<p><b>5. Resolution No. FY2025-029; Resolution Approving the Guam Community Development Block Grant-Disaster Recovery Duplication of Benefits Policy</b></p>	<p><b>[521/25] Executive Director Napoli read the Resolution No. FY2025-029; Resolution Approving the Guam Community Development Block Grant-Disaster Recovery Duplication of Benefits Policy on pages 31-43 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</b></p> <p>Chairman Rivera asked if there had been issues with the duplication of benefits in the past. Deputy Director Esteves indicated that GHURA has not. However, this policy is a requirement especially when it comes to disaster recovery. The various benefits may be in the areas of SBA loans, various insurances, or FEMA. The program will have a worksheet to assist in determining or calculating and it is important that it is monitored.</p>	<p><b>[522/25] Commissioner Rice moved to approve Resolution No. FY2025-029; Resolution Approving the Guam Community Development Block Grant-Disaster Recovery Duplication of Benefits Policy. Commissioner Torres seconded the motion. There were no objections. Motion passed unanimously.</b></p>

AGENDA ITEM	DISCUSSION	ACTION
<p><b>6. Resolution No. FY2025-030; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Policy Ensuring Timely Expenditure</b></p>	<p><b>[523/25] Executive Director Napoli read the Resolution No. FY2025-030; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Policy Ensuring Timely Expenditures on pages 44-51 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</b></p> <p>Deputy Director Esteves stated the following:</p> <ul style="list-style-type: none"> <li>• Section 6-Board passed CDBG-DR Procurement policies, allowing this particular grant the ability to adopt the federal procurement standards. This was one way to ensure compliance.</li> <li>• Reprogramming of funds-transparent with awardees and subrecipients. HUD to monitor progress.</li> <li>• Goal is timely expenditure of funds</li> </ul>	<p><b>[524/25] Commissioner Torres moved to approve FY2025-030; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Policy Ensuring Timely Expenditure. Commissioner Rice seconded the motion. There were no objections. Motion passed unanimously.</b></p>

AGENDA ITEM	DISCUSSION	ACTION
<p><b>7. Resolution No. FY2025-031; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Program Income</b></p>	<p><b>[525/25] Executive Director Napoli read the Resolution No. FY2025-031; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Program Income on pages 52-60 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</b></p> <p>Deputy Director Fernandez stated the following:</p> <ul style="list-style-type: none"> <li>• General rule is if a loan program is given out for construction, the proceeds from the loan or interest earned is considered program income.</li> <li>• It is subject to the same rules as the regular funds</li> <li>• This ensures that the requirement is to spend program income before drawing down additional funds.</li> <li>• Exceptions is a revolving loan program</li> </ul>	<p><b>[526/25] Commissioner Rice moved to approve Resolution No. FY2025-031; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Program Income. Commissioner Delia seconded the motion. There were no objections. Motion passed unanimously.</b></p>

AGENDA ITEM	DISCUSSION	ACTION
<p><b>8. Resolution No. FY2025-032; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Conflict of Interest Policy</b></p>	<p><b>[527/25] Executive Director Napoli read the Resolution No. FY2025-032; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Conflict of Interest Policy on pages 61-70 in the GHURA Board of Commissioners (BoC) August 26, 2025 meeting packet, which was also found on the GHURA website, <a href="http://www.ghura.org">www.ghura.org</a>.</b></p> <p>Deputy Director Esteves stated the following:</p> <ul style="list-style-type: none"> <li>• Potentially high risk</li> <li>• Policy will not be approved by HUD if specific things were not included in the policy</li> <li>• Covered Individual- any person who is an employee, agent, consultant, contractor, officer, or an appointed or elected official of the government of Guam, or a subrecipient who: <ul style="list-style-type: none"> <li>○ (a) exercises, has exercised, is reasonably expected to exercise any function or responsibility with respect to assisted activities.</li> <li>○ (b) is in a position to participate in the decision-making process</li> <li>○ (c) is in a position to gain insider information with regard to such activities.</li> <li>○ Immediate family- whether by blood, marriage, or adoption; Spouse, Common-law, Parent, Parent in-law, child, step-child, siblings, sibling in-law, step sibling, grandparent, grandchild of a covered individual</li> </ul> </li> <li>• Covered individuals also include: Governor, Lt. Governor, delegates of</li> </ul>	

AGENDA ITEM	DISCUSSION	ACTION
	<p>the House of Representatives, Attorney General, Members of the Legislature, Board of Commissioners, Executive Director, Deputy Director, all program staff, agents and consultants working on CDBG-DR and its subrecipients</p> <ul style="list-style-type: none"> <li>• HUD will grant the exception provided the conflict is disclosed and required documents are submitted.</li> <li>• General prohibition is that GHURA does not have the authority to waive a conflict.</li> <li>• Exception criteria- whether the exception will result in a substantial cost savings or provide critical expertise that is not otherwise available</li> <li>• Identify a conflict early on to avoid a perceived conflict which may prevent the exception.</li> <li>• Publications and notices will be distributed to inform people that they are covered individuals and what the process is for them or their family members.</li> </ul> <p>Chairman Rivera stated that if individuals are unsure about whether or not they are a covered individual, it is best that they reach out to GHURA for more information. He added that GHURA is a steward of the process and does not have the authority to grant waivers or exception. GHURA and HUD work hand in hand in this process, but HUD has the ultimate say in what is approved and what is not.</p>	<p><b>[528/25] Vice Chairman Sanchez moved to approve Resolution No. FY2025-032; Resolution approving the Guam Community Development Block Grant-Disaster Recovery Conflict of Interest Policy. Commissioner Rice seconded the motion. There were no objections. Motion passed unanimously.</b></p>



## VI. EXECUTIVE DIRECTOR'S REPORT

AGENDA ITAM	DISCUSSION	ACTION
1. Project Updates	<p>[529/25] Executive Director Napoli stated the following:</p> <ul style="list-style-type: none"> <li>• FY2024 Audit has been completed.</li> <li>• Ernst and Young to present to the board is scheduled for a future meeting</li> <li>• Copies of the Audit report have been requested for board review</li> <li>• Labor Day Picnic invitation to the board</li> <li>• Project updates scheduled for next board meeting</li> </ul>	No action taken

## VII. GENERAL DISCUSSION/ANNOUNCEMENTS/ADJOURNMENT:

AGENDA ITEM	DISCUSSION	ACTION
1. HR Item	<p>[530/25] Dr. Kimberly Bersamin, HR Administrator stated the following:</p> <ul style="list-style-type: none"> <li>• 83% completed</li> <li>• 5 of the 6 commissioners</li> <li>• Anticipates reporting the results at the next board meeting</li> </ul>	No action taken
2. Deputy Director Announcements	<ul style="list-style-type: none"> <li>• HUD technical training for CDBG-DR staff completed</li> <li>• CDBG-DR Satellite office just about complete</li> <li>• 80% CDBG-DR staff fulfilled</li> </ul>	No action taken

AGENDA ITEM	DISCUSSION	ACTION
<p><b>3. Next proposed scheduled Board Meeting: Tuesdays, September 16, 2025</b></p>	<p><b>[531/25] Chairman Rivera requested that the board mark their calendars.</b></p>	<p><b>[532/25] Commissioner Rice moved to adjourn. Commissioner Torres seconded the motion. Meeting was adjourned at 1:33PM</b></p>

SEAL

\_\_\_\_\_  
**Elizabeth F. Napoli**  
**Board Secretary/Executive Director**

Date \_\_\_\_\_

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-024(A-1)**

**Moved by:** \_\_\_\_\_

**Seconded by:** \_\_\_\_\_

**RESOLUTION APPROVING THE “2025 COMMUNITY DEVELOPMENT BLOCK GRANT-DISASTER RECOVERY CITIZEN PARTICIPATION PLAN (CDBG-DR CPP)”**

**WHEREAS,** pursuant to 12 GCA Section 5104, the Board of Commissioners of the Guam Housing and Urban Renewal Authority (GHURA), is given the right and responsibility to govern and control the operations of the Authority, and to establish policies for its day-to-day operations, and generally to undertake its responsibilities as supreme authority for the Agency; and

**WHEREAS,** pursuant to 12 GCA Section 5105(b), requires that GHURA comply with any Federal rules, requirements, regulations, or procedures and may execute declarations or other agreements or documents of every nature, as may be necessary, or required by the Federal Government and to fully comply with any conditions imposed by the Federal Government upon participation by GHURA in such programs; and

**WHEREAS,** on January 21, 2025, Guam was allocated the Community Development Block Grant-Disaster Recovery (CDBG-DR) in the amount of \$500,825,000.00, to aid in the long-term recovery from Typhoon Mawar in May 2023, and the mitigation of future disasters to be administered by GHURA; and

**WHEREAS,** pursuant to I.C.2. of the Universal Notice (90 FR 4759), GHURA is required to follow a detailed Citizen Participation Plan that satisfies requirements of 24 CFR 91.115 or 91.05 (except as provided for in notices providing waivers and alternative requirements); now, therefore, be it,

**RESOLVED,** that the Board approves the amended “Community Development Block-Grant Disaster Recovery Citizen Participation Plan (CDBG-DR CPP)” appended herewith, and shall be effective immediately; and, be it further,

**RESOLVED,** that the Executive Director may approve amendments to this policy on behalf of the Board of Commissioners as may be necessary, or required, and shall report amendments to the Board of Commissioners when exercising this authority; and be it further,

**RESOLVED,** that the Deputy Director, designated as the Grant Manager, shall promulgate and have published subsequent procedures derived from this policy.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM -SEPTEMBER 16, 2025**  
**PASSED BY THE FOLLOWING VOTES:**  
**AYES:**  
**NAYS:**  
**ABSENT:**  
**ABSTAINED:**

**I hereby certify that the foregoing is a full, true, and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.**

**(SEAL)**

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**Elizabeth F. Napoli**  
**Board Secretary / Executive Director**



# Guam Housing & Urban Renewal Authority

## CDBG-DR

### Citizen Participation Plan

Federal Register /Vol. 90, No. 5 /Wednesday, January 8, 2025 /Notices

I.C.2. *Citizen participation requirements.* To permit a more streamlined process and ensure disaster recovery grants are awarded in a timely manner, provisions of 42 U.S.C. 5304(a)(2) and (3), 42 U.S.C. 12707, 24 CFR 570.486, 24 CFR 1003.604, 24 CFR 91.105(b) through (d), and 24 CFR 91.115(b) through (d), with respect to citizen participation requirements, are waived and replaced by the alternative requirements in this section. Under the streamlined requirements, the grantee may be required to hold a public hearing(s) on the proposed Action Plan and must provide a reasonable opportunity (*i.e.*, at least 30 calendar days) for public comment.

The grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 or 91.105 (except as provided for in notices providing waivers and alternative requirements). Each local government receiving assistance from a State grantee must follow its citizen participation requirements at 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements). The grantee's records must demonstrate that it has notified affected residents through electronic mailings, press releases, statements by public officials, media advertisements, social media, public service announcements, and/or contacts with neighborhood organizations. In addition to the requirements above, the streamlined citizen participation alternative requirements for CDBG-DR grants are as follows: Requirement for consultation during plan preparation (see section I.C.2.a.); Publication of the Action Plan and opportunity for public comment (see section I.C.2.b.); Consideration of public comments (see section I.C.2.c.). I.C.2.a. *Consultation during Action Plan preparation.* All grantees must consult with States, Indian Tribes, local governments, Federal partners, nongovernmental organizations, the private sector, and other stakeholders and affected parties in the surrounding geographic area during Action Plan preparation to ensure consistency of the Action Plan with applicable regional development plans. This requirement also includes consulting with organizations that advocate on behalf of members of protected classes, vulnerable populations, and other sections of the community impacted by the disaster to help address requirements defined in section I.C.1.c. for the fair housing and civil rights data collection. [Refer to FR Docket No. FR-6489-N-01 for full details.]



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U.S. Territory of Guam's  
COMMUNITY DEVELOPMENT BLOCK DEVELOPMENT GRANT DISASTER RECOVERY (CDBG-DR)  
Citizen Participation Plan

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**A. Citizen Participation Plan**

**Introduction:** The Guam Housing Urban Renewal Authority (GHURA) is committed to providing opportunities for its citizens to participate in the planning, implementation, and assessment of its Community Development Block Grant-Disaster Recovery (CDBG-DR) Program. GHURA will provide adequate information and give citizens the opportunity to provide comments. A plan developed with input will be comprehensive, address critical needs, and be effectively implemented.

**Increased Transparency and Trust:** Open communication fosters trust between the government and the community, leading to greater buy-in and cooperation during the recovery process.

**Accountability:** When all stakeholders are involved in the planning process, there is a shared sense of ownership and accountability for the plan's success. The exchange of information among the community, GHURA staff, and elected officials will allow for a stronger and more tailored CDBG-DR Action Plan and CDBG-DR programs for Guam.

The Citizen Participation Plan outlined here is distinctly separate from Citizen Participation Plans used within GHURA for programs such as the Community Development Block Grant (CDBG) Program, HOME Partnerships (HOME) Program, and the Homeless Emergency Solutions Grant (HESG). The requirements of the CDBG-DR Program are further outlined within the Federal Register.

*According to the Federal Register /Vol. 90, No. 5/Wednesday, January 8, 2025 Notice  
{Docket No. FR-6489-N-01}*

*"I.C.2. Citizen participation requirements. To permit a more streamlined process and ensure disaster recovery grants are awarded in a timely manner, provisions of 42 U.S. C. 5304(a){2} and (3), 42 U.S. C. 12707, 24 CFR 570.486, 24 CFR 1003.604, 24 CFR 91.105(b) through (d), and 24 CFR 91.115(b) through (d), with respect to citizen participation requirements, are waived and replaced by the alternative requirements in this section. Under the streamlined requirements, the grantee may be required to hold a public hearing(s) on the proposed Action Plan and must provide a reasonable opportunity (i.e., at least 30 calendar days) for public comment." Furthermore, Guam will consult with local governments, Federal partners, nongovernmental organizations, the private sector, and other stakeholders and affected parties in the surrounding geographic area during Action Plan preparation to ensure consistency of the Action Plan with applicable regional development plans. This requirement also includes consulting with organizations that advocate on behalf of members of protected classes, vulnerable populations, and other underserved communities impacted by the disaster to help address requirements defined in section I.C.1.c. for the fair housing and civil rights data collection.*

## Purpose

The goal of this Citizen Participation Plan is to increase public involvement regarding the recovery efforts associated with the CDBG-DR Program, which highlight the following aspects:

1. A change in program benefit or eligibility criteria (including the expansion of eligible beneficiaries (e.g., establishing a new grantee-identified MID area);
2. The addition or deletion of an eligible activity;
3. A proposed reduction in the overall benefit requirement (as described in section III.B.I.);
4. The allocation or reallocation of a reasonable monetary threshold specified by the grantee in its Action Plan; and
5. An update to the submitted initial Action Plan if the original submission was incomplete as allowed under Section

## Applicability

This Citizen Participation Plan details rules and procedures for public participation relating to any activity eligible for funding under the CDBG-DR Program. The goal of this plan is to give all citizens the opportunity to participate in the distribution of CDBG-DR funds. It encourages citizen participation in the development of an Action Plan, substantial amendments to the Action Plan, and quarterly performance reports regarding the CDBG-DR Program. This plan conforms to the requirements of *FR-6489-N-01* and any special provision established by regulation in regards to CDBG-DR grants.

## Consultation

While developing the Action Plan, GHURA consulted with local governments, Federal partners, nongovernmental organizations, the private sector, and other stakeholders in Guam, including organizations that advocate on behalf of members of protected classes, vulnerable populations, and other sections of the community impacted by the disaster, to ensure consistency of the Action Plan with applicable regional redevelopment plans.

GHURA also consulted with other relevant government agencies, including local emergency management agencies as applicable. In the development of the Action Plan, GHURA conducted five (5) townhall/public briefings which were held at various locations throughout the island. In this effort, GHURA requested the communities' input to Guam's Unmet Needs which can be located on the CDBG-DR website in the resources tab.

GHURA maintains direct and established open lines of communication with major stakeholders, government and non-government, nonprofits, and the community at large. At this time GHURA does not elect an advisory board, however GHURA will maintain its public engagement and will continue to meet with interested stakeholders and allow continued input of unmet needs throughout the duration of the CDBG-DR program.



## Action Plan

The Territory of Guam's CDBG-DR Action Plan details the overall direction that GHURA intends to pursue in response to the remaining unmet need post-Typhoon Mawar within the island. This plan gives the public a clear understanding of how the CDBG-DR funding is to be allocated. The Action Plan will be available to the public via the Guam CDBG-DR website at [www.guamcdbgdr.org](http://www.guamcdbgdr.org). All responses to this Action Plan will be addressed via the following methods which include but are not limited to: writing, email, in-person, or in the CDBG-DR Website at [www.guamcdbgdr.org/resources](http://www.guamcdbgdr.org/resources).

The most current and approved Action Plan along with future substantial amendments will be posted on the Guam CDBG-DR website. This version will allow the public to see the most recent version and avoid having to back-track through older versions.

## Action Plan Amendments

### *Substantial Amendments*

A substantial amendment is an amendment to the Action Plan to meet any of the following criteria:

- A change in program benefit or eligibility criteria,
- The addition or deletion of an activity, or
- Increase, decrease, or reallocation of funds amongst approved activities, where the change constitutes \$10,000,000 or more.

When GHURA proposes a substantial amendment, the substantial amendment will be posted on the CDBG-DR Website and other public spaces for a 30-day public comment period. GHURA will consider and respond to all public comments received. When considering public comments GHURA may make changes to the proposed substantial amendment requiring a new 30-day public comment period. If no changes to the substantial amendment are necessary following the 30-day public comment period, GHURA will submit to HUD for final approval before changes are in effect. GHURA anticipates proposing a substantial amendment to its initial Action Plan to include the first round of programs and activities currently in development.

### *Non-Substantial Amendments*

A non-substantial amendment is an amendment to the Action Plan that includes technical corrections, clarifications, and budget changes that do not meet the threshold for substantial amendment. The threshold is set at \$10,000,000 and under and will not otherwise require posting for public comment. GHURA will notify HUD five (5) business days before the change goes into effect.

### *Quarterly Performance Reports*

GHURA will submit reports through the Disaster Recovery Grant Reporting (DRGR) system. These reports will allow HUD to track GHURA's progress, ensure compliance, and monitor the use of CDBG-DR funds throughout the lifecycle of the grant. Quarterly Performance Reports (QPRs) will be

submitted to HUD no later than 30 calendar days after the end of each calendar quarter until all grant funds are expended and all expenditures are accounted for. These reports will provide an update on project activities, expenditures, and performance metrics, including data on direct benefit activities. After HUD approves the QPR, any personally identifiable information will be removed, and a public version of the report will be posted to [www.guamcdbgdr.org](http://www.guamcdbgdr.org).

### ***Environmental Reviews***

GHURA is the Responsible Entity for Guam's allocation of CDBG-DR funds and takes on the authority for the decision making and completion of the environmental review per 24 CFR 58.4.

### **Technical Assistance**

Prior to the program specific open application period, GHURA will offer technical assistance specific to the eligible program activities and the application process. GHURA will work with organizations and individual representatives of very low-, low- and moderate-income people including the elderly, persons with disabilities, and persons with limited English proficiency who are interested in submitting a proposal or completing program applications to obtain funding assistance under the CDBG-DR Program specific eligible activities. GHURA will make available to potential applicants, upon request, copies of regulations related to eligible activities included in the CDBG-DR Action Plan. GHURA staff will also provide guidance in the interpretation of the federal regulations, the strategies, and objectives of the CDBG-DR Action Plan, and will provide referrals to other agencies, including HUD, when necessary.

### **Access to Information**

All CDBG-DR Program related information such as action plans, action plan amendments, policies, procedures, quarterly performance reports, citizen participation requirements, program information, procurement listings, and contracts will be available via the Guam CDBG-DR website at [www.guamcdbgdr.org](http://www.guamcdbgdr.org). For those who do not have access to internet service, GHURA will provide hard copies of program information upon request. GHURA will provide technical assistance to those who need to access the information through multiple avenues. Notifying the public about the CDBG-DR Program is crucial because the success of these funds relies heavily on public participation and accurately assessing the remaining unmet needs.

To ensure widespread awareness, GHURA will utilize the following methods to advertise and inform the public about the CDBG-DR Program which include but are not limited to:

- Local Newspaper Notices: Publishing announcements in Guam's local newspapers to reach a broad readership.
- Radio Announcements: Broadcasting information through local radio stations to capture listeners across the island.
- Social Media Outlets: Using platforms like Facebook, Instagram, and others to reach a and digitally connected audience.

- The Guam CDBG-DR Website: Providing comprehensive program details, updates, and resources on a dedicated website.
- Other Applicable Forms of Communication: Employing additional outreach methods as needed to maximize public notification and engagement.

## B. Publication and Public Notice

All public notices will be published in a local newspaper of general circulation, providing notice for the required 30-day public comment period. Additionally, this Citizen Participation Plan and all future information will be included on the Guam CDBG-DR Website at [www.guamcdbgdr.org/resources](http://www.guamcdbgdr.org/resources).

GHURA will make reasonable accommodations for persons with disabilities and non-English speaking residents upon request and in accordance with the Citizen Participation Plan. The aforementioned information was included in the Public Notice for the 30-day comment period.

The Guam Housing Urban Renewal Authority will take reasonable steps to ensure very low-, low-, and moderate-income persons, including persons with disabilities, the elderly, and persons with Limited English Proficiency (LEP) have meaningful access and an equal opportunity to participate in our CDBG-DR services, activities, programs, and other benefits. The policy provides for communication of information contained in vital documents related but not limited to Guam's CDBG-DR program, i.e., action plans, amendments to the action plan, citizen participation plans, etc. All interpreters, translators and other aids needed to comply with this policy shall be provided without cost to the person being *served*, and clients and their families will be informed of the availability of such assistance free of charge. GHURA will incorporate solutions for accessibility for all public engagement efforts to address barriers for individuals with disabilities, non-English speakers, and other vulnerable populations. GHURA will hold public hearings in places convenient to the general population, with special attention paid to locations serviced frequently by public transit. For all Public Notices, a portable Phonic Ear system for the deaf will be available with 72 hours' notice. Sign language interpretation will be available if requested at least 5 days in advance. Staff will assist persons with visual impairment by reading material to them on request. Accommodations for populations with Limited English Proficiency (LEP) include on-site translation services for public hearings and public notices or postings of the Citizen Participation Plan, draft Action Plan, substantial amendments, and all other CDBG-DR required documentation in alternate languages.

The Guam CDBG-DR website will now be compatible with assistive screen reader technology. GHURA will inform the public through media, paid advertisements, our website, LEP notices, posters, literature, and outreach.

Table A. Limited English Proficiency (LEP) Procedures:

<b>1. Identifying LEP Persons and Their Language</b>	GHURA will promptly identify the language and communication needs of the LEP person. If necessary, staff will use a language identification card (or "I speak cards," available online at <a href="http://www.lep.gov">www.lep.gov</a> ) or posters to determine the language.
<b>2. Obtaining a Qualified Interpreter</b>	To ensure effective language access, GHURA's CDBG-DR admin staff will maintain a current directory of bilingual employees, detailing their name, language proficiency, contact information, and working hours; facilitate interpretation by connecting with appropriate and qualified bilingual staff members when their language skills are required; secure external interpretation services if suitable bilingual staff are unavailable or do not speak the necessary language. GHURA understands that LEP individuals may wish to use a family member or friend as an interpreter. This is permissible only if the individual makes a specific request after being informed of, and understanding, their right to a free interpreter provided by our facility. This offer and their decision will be documented. When an LEP person opts for a family member or friend, we will evaluate the interpreter's competency, ability to ensure confidentiality and privacy, and potential for conflicts of interest. Should the family member or friend prove unsuitable for any of these reasons, professional interpreting services will be arranged for the LEP person. Children and other clients/residents will not be used to interpret, to ensure confidentiality of information and accurate communication.
<b>3. Providing Written Translations</b>	When vital documents require translation, each unit within the GHURA CDBG-DR Program will submit approved documents with accurate legal information to a pre-determined entity such as: a. An Established Private Translation Company, b. the Judicial Court, c. University of Guam, or d. An Established Community based Non-profit offering such services for translation into frequently-encountered languages. Additionally, facilities will provide translation of other written materials as needed, along with written notice of their free availability to Limited English Proficiency (LEP) individuals. Over time, GHURA will establish benchmarks for translating vital documents into more languages.
<b>4. Providing Notice to LEP Persons</b>	To guarantee LEP individuals are aware of the free language assistance available to them, GHURA will provide written notices that they can easily understand. These notices will be prominently displayed as signs and announcements in all intake areas and points of entry across GHURA's CDBG-DR Office. GHURA will also post them on bulletin boards at government agencies and local businesses. Furthermore, GHURA will spread the word through various channels like outreach materials, local newspapers, radio, and television broadcasts, and partnerships with community-based organizations.

<b>5. Monitoring language Needs and Implementation</b>	On an ongoing basis, GHURA will assess changes in demographics, types of services or other needs that may require reevaluation of this policy and its procedures. In addition, GHURA will regularly assess the efficacy of these procedures, including but not limited to mechanisms for securing interpreter services, equipment used for the delivery of language assistance, complaints filed by LEP persons, feedback from clients and community organizations, etc. GHURA will conduct a regular review of the language access needs of the LEP population, as well as update and monitor the implementation of this policy and these procedures, as necessary.
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### C. Consideration of Public Comments

GHURA will publish the Action Plan at [www.guamcdbgdr.org](http://www.guamcdbgdr.org) for public comments on May 1, 2025 – June 2, 2025. The community will be notified through our website, press releases, the Government of Guam Public Notices Portal, and by print, radio, television, and social media. Comments will be collected by e-mail to [fixinsix@guamdr.org](mailto:fixinsix@guamdr.org), public hearings, through our website at [www.guamcdbgdr.org](http://www.guamcdbgdr.org), and may delivered to 117 Bien Venida Ave Sinajana, GU 96910. Prior to drafting the Action Plan, GHURA solicited public input by hosting six (6) townhalls at times conducive for public participation. Comments received prior to drafting the Action Plan may be found in Appendix C of the Action Plan and on the Resources tab on the CDBG-DR website [www.guamcdbgdr.org](http://www.guamcdbgdr.org).

Comments received during the public comment period (May 1 – June 2) will be categorized and a summary response provided. These comments will be placed in Appendix A of the Action Plan.

GHURA will continue to consider all written comments regarding the Action Plan and all subsequent substantial amendments, such comments will be recorded and made available at the Resources tab on the CDBG-DR website [www.guamcdbgdr.org](http://www.guamcdbgdr.org).

### D. Complaint Process

**Table B.**

Complaints alleging violation of fair housing laws will be directed to HUD for immediate review.	Phone: 1-800-347-3739 (Region IX) or 1-800-669-9777 (National) E-Mail: <a href="mailto:complaintsoffice09@hud.gov">complaintsoffice09@hud.gov</a> (Region IX) Online: <a href="https://www.hud.gov/contactus/file-complaint">https://www.hud.gov/contactus/file-complaint</a>
Complaints regarding fraud, waste, or abuse of funds will be forwarded to the HUD OIG Fraud Hotline	Phone: 1-800-347-3735 E-Mail: <a href="mailto:hotline@hudoig.gov">hotline@hudoig.gov</a>

A written appeal may be filed when an individual is dissatisfied with program policies, eligibility, level of

service, or other issues. In programs that serve individual applicants, applicants may appeal their award determinations or denials that are contingent on program policies. However, it should be noted that GHURA does not have the authority to grant an appeal of a statutory, regulatory, or HUD-specified CDBG-DR requirement. GHURA shall provide a written response to every complaint relating to CDBG-DR within fifteen (15) working days of receipt. If additional time is needed, GHURA will document the reason for needing additional time, not to exceed ten (10) working days. GHURA will execute its Appeals Process in response to appeals received. The appeal shall include a statement of facts and circumstances regarding the situation as well as any supporting documentation that substantiates the claim. Materials related to the appeal may be submitted to GHURA via email at [fixinsix@guamdr.org](mailto:fixinsix@guamdr.org). The appropriate program supervisor will review the submitted materials and provide the appellant with a written response, which may be by email. If program supervisor denies the appeal, the final step in the appeals process is to appeal to the CDBG-DR Grants Manager who will make a final determination within thirty (30) working days

#### G. Public Website

Guam's Community Development Block Grant Disaster Recovery (CDBG-DR) will have a stand-alone website ([www.guamcdbgdr.org](http://www.guamcdbgdr.org)). All relevant data will be posted on the Guam CDBG-DR website.

#### H. Waivers

GHURA will seek any waiver needed and/or that may be available or issued by HUD.

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**Table C. Citizen Participation Plan, Amendment Register**

Ref No.	Date	Amendment Ref.	Effective Date	Approval Date
1	7/8/2025	Resolution FY2025-024(A)	7/8/2025	7/8/2025
2	9/16/2025	Resolution FY2025-02(A)	9/16/2025	9/16/2025

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**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-033**

**Moved by:** \_\_\_\_\_

**Seconded by:** \_\_\_\_\_

**RESOLUTION COMMENDING MS. ANA C. SAHAGON, INTERVIEWER CLERK, FOR HER DEDICATION AND CONTRIBUTIONS TO THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY (GHURA)**

- WHEREAS,** Ms. Ana C. Sahagon dedicated a total of 19 years and 12 days in the Government of Guam; and
- WHEREAS,** Before joining GHURA, Ms. Sahagon began her public service career at the Department of Public Health and Social Services (DPHSS), serving as a Claims Specialist I and II from 1992 to 1999; and
- WHEREAS,** from 2007 to 2012, she continued her service at DPHSS as a Clerk III and later as an Eligibility Specialist II; and
- WHEREAS,** Ms. Sahagon returned to DPHSS from 2013 to 2014, serving as an Eligibility Specialist I; and
- WHEREAS,** she further contributed to public service by participating in the Senior Community Service Employment Program (SCSEP) under the Department of Labor (DOL) from 2018 to 2019, serving as a Clerical Trainee; and
- WHEREAS,** on September 19, 2019, Ms. Sahagon joined the Guam Housing and Urban Renewal Authority (GHURA) as a Clerk I (temporary position) in the Public Housing-AMP1 Division; and
- WHEREAS,** she was subsequently promoted to Clerk III on April 1, 2021, and later to Interviewer Clerk on April 1, 2023; and
- WHEREAS,** during her tenure at GHURA, Ms. Sahagon rendered 5 years and 11 months of committed service, contributing meaningfully to the mission and goals of the Authority; and
- WHEREAS,** her dedication and contributions to the Public Housing-AMP1 Division positively impacted the operations of the Authority and the broader Guam community; and
- WHEREAS,** the Board of Commissioners extend its recognition and gratitude to Ms. Ana C. Sahagon, commending her on her retirement from the Authority, and best wishes on her future endeavors; now, therefore be it
- RESOLVED,** that the Chairman of the Board of Commissioners shall certify, and the Executive Director attest the adoption hereof BOC Resolution No. FY2025-033, and that thereafter shall be presented to Ms. Ana C. Sahagon, whereby a copy shall be placed in her official personnel file, and a copy provided to the Governor of Guam.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM – SEPTEMBER 16, 2025**

**PASSED BY THE FOLLOWING VOTES:**

**AYES:**

**NAYS:**

**ABSENT:**

**ABSTAINED:**

**I hereby certify that the foregoing is a full, true, and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.**

**(SEAL)**

---

**ELIZABETH F. NAPOLI**  
**Board Secretary / Executive Director**



**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-034**

**Moved By:** \_\_\_\_\_

**Seconded By:** \_\_\_\_\_

**RESOLUTION APPROVING THE DETAIL APPOINTMENT EXTENSION FOR AN ADDITIONAL 90 DAYS FOR CALENDAR YEAR 2025 for KATHLEEN JEAN P. TAITINGFONG (CDBG-DR PROGRAM)**

- WHEREAS,** pursuant to Section 5104, Title 12 of the Guam Code Annotated, the Board of Commissioners of the Guam Housing and Urban Renewal Authority (GHURA) is given the right and responsibility to govern and control the operations of the Authority, and to establish policies for its day-to-day operations, and generally to undertake its responsibilities as supreme authority for the Agency; and
- WHEREAS,** the Board of Commissioners of GHURA is empowered to establish a position classification and pay plan for each class of position necessary to carry out the responsibilities of the Authority, and is subject to the Position Classification and Salary Administration Plan of the Authority; and
- WHEREAS,** the Board of Commissioners recognizes the need for continuity in the Community Development Block-Grant Disaster Recovery (CDBG-DR) Program and needed the detail assignment to cover the Administrative Assistant duties; and
- WHEREAS,** CDBG-DR management appointed Ms. Kathleen Jean P. Taitingfong, Data Control Clerk II to serve in the detail capacity of an Administrative Assistant from 06/16/2025-09/14/2025 (initial 90 days); and
- WHEREAS,** the staff identified above has met the job's qualification of work experience required for the position; and
- WHEREAS,** in accordance with GHURA Personnel Rules and Regulations, Section 4.806(E), management now requests the Board of Commissioners to approve the detail appointment extension of Ms. Kathleen Jean P. Taitingfong from 09/15/2025 – 12/13/2025 (90 days); and
- WHEREAS,** funding for this position is available under **CDBG-DR funds**; and now, therefore, be it
- RESOLVED,** that the detail appointment extension for Kathleen Jean P. Taitingfong is hereby approved.

**IN A REGULAR BOARD MEETING, SINAJANA, GUAM – SEPTEMBER 16, 2025  
PASSED BY THE FOLLOWING VOTES:**

**AYES:**

**NAYS:**

**ABSENT:**

**ABSTAINED:**

I hereby certify that the foregoing is a full, true, and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.

(SEAL)

\_\_\_\_\_  
**ELIZABETH F. NAPOLI**  
Board Secretary / Executive Director

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-035**

**Moved By:** \_\_\_\_\_

**Seconded By:** \_\_\_\_\_

**RESOLUTION APPROVING THE DETAIL APPOINTMENT EXTENSION FOR AN ADDITIONAL 90 DAYS FOR CALENDAR YEAR 2025 for CARLO N. ONGKLUNGEL (CDBG-DR PROGRAM)**

- WHEREAS,** pursuant to Section 5104, Title 12 of the Guam Code Annotated, the Board of Commissioners of the Guam Housing and Urban Renewal Authority (GHURA) is given the right and responsibility to govern and control the operations of the Authority, and to establish policies for its day-to-day operations, and generally to undertake its responsibilities as supreme authority for the Agency; and
- WHEREAS,** the Board of Commissioners of GHURA is empowered to establish a position classification and pay plan for each class of position necessary to carry out the responsibilities of the Authority, and is subject to the Position Classification and Salary Administration Plan of the Authority; and
- WHEREAS,** the Board of Commissioners recognizes the need for continuity in the Community Development Block-Grant Disaster Recovery (CDBG-DR) Program and needed the detail assignment to cover the Personnel Specialist III duties; and
- WHEREAS,** CDBG-DR management appointed Mr. Carlo N. Ongklungel, Personnel Specialist II to serve in the detail capacity of a Personnel Specialist III from 06/27/2025-09/25/2025 (initial 90 days); and
- WHEREAS,** the staff identified above has met the job's qualification of work experience required for the position; and
- WHEREAS,** in accordance with GHURA Personnel Rules and Regulations, Section 4.806(E), management now requests the Board of Commissioners to approve the detail appointment extension of Mr. Carlo N. Ongklungel from 09/26/2025 – 12/25/2025 (90 days); and
- WHEREAS,** funding for this position is available under **CDBG-DR funds**; and now, therefore, be it
- RESOLVED,** that the detail appointment extension for Carlo N. Ongklungel is hereby approved.

**IN A REGULAR BOARD MEETING, SINAJANA, GUAM – SEPTEMBER 16, 2025  
PASSED BY THE FOLLOWING VOTES:**

**AYES:**

**NAYS:**

**ABSENT:**

**ABSTAINED:**

(SEAL)

I hereby certify that the foregoing is a full, true, and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.

\_\_\_\_\_  
**ELIZABETH F. NAPOLI**  
Board Secretary / Executive Director



# GHURA

Guam Housing and Urban Renewal Authority  
Aturidat Ginima' Yan Rinueban Siudad Guahan  
117 Bien Venida Avenue, Sinajana, GU 96910  
Phone: (671) 477-9851 · Fax: (671) 300-7565 · TTY: (671) 472-3701  
Website: [www.ghura.org](http://www.ghura.org)



**Lourdes A. Leon Guerrero**  
Governor of Guam

**Joshua F. Tenorio**  
Lt. Governor of Guam

**John J. Rivera**  
Chairman

**Nathanael P. Sanchez**  
Vice Chairman

**Anisia S. Delia**  
Commissioner

**Emilia F. Rice**  
Commissioner

**Victor R. Torres**  
Commissioner


**Karl E. Corpus**  
Resident Commissioner

**Elizabeth F. Napoli**  
Executive Director

**Fernando B. Esteves**  
Deputy Director

August 31, 2025

TO: Board of Commissioners

FROM: Elizabeth F. Napoli   
Executive Director

SUBJECT: Public Housing 2025 Admissions and Continued Occupancy Policy (ACOP)  
Highlights

Hafa Aдай,

Attached is a Board Resolution requesting the approval and adoption of the Public Housing 2025 Admissions and Continued Occupancy Policy (ACOP). Also attached to the Board Resolution is Exhibit 1: Appendix.

The 2025 ACOP includes an appendix that identifies Housing Opportunity Through Modernization Act (HOTMA) updates under Section 102 (Income Reviews) and Section 104 (Asset Limits) that have yet to be implemented. This ACOP incorporates policies that were once in place before the adoption of the November 2023 ACOP.

On February 13, 2024, the Board approved Resolution No. F2024-007, Adopting the November 2023 Public Housing Admissions and Continued Occupancy Policy (ACOP). This ACOP adopted HOTMA updates to address HUD's compliance date.

Currently, PHAs remain unable to comply with HOTMA 102/104 because compliance depends on transitioning from HUD's Inventory Management System/ Public and Indian Housing Information Center (IMS/PIC) system (which is unable to accept HOTMA-compliance Form HUD-50058) to HUD's new Housing Information Portal (HIP) system (which will be the only system that accepts HOTMA-compliance Form HUD-50058). PHAs cannot transition to HOTMA until HIP is in place, HOTMA-compliant, and accessible. However, HUD has determined that a few HOTMA 102/104 policies are not dependent on transition systems and easily isolated from other HOTMA 102/104 policy changes. These policies may be implemented before the migration to HIP.

HUD stated that PHAs may update their policy documents before determining the date at which they will transition to all HOTMA Section 102 and 104 policies. HUD stated that to update their policy documents for HOTMA in this circumstance, PHAs may create an appendix that contains the HOTMA policies that will be incorporated at a later date. The 2025 ACOP adopts such an approach in which HOTMA 102/104 policies are provided in each affected area of the ACOP.

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-036**

**Moved by:**

**Seconded by:**

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**RESOLUTION TO APPROVE AND ADOPT THE REVISED PUBLIC HOUSING 2025 ADMISSIONS AND CONTINUED OCCUPANCY POLICY (ACOP) THAT INCLUDES AN APPENDIX RELATING TO THE CHANGES MANDATED BY THE HOUSING OPPORTUNITIES THROUGH MODERNIZATION ACT (HOTMA) OF 2016**

**WHEREAS,** 24 CFR 960 requires all Public Housing Agencies with a Public Housing Program to adopt a written Admissions and Continued Occupancy Policy (ACOP) that establishes local policies for the administration of the Public Housing Program in accordance with requirements prescribed by the U.S. Department of Housing and Urban Development (HUD); and

**WHEREAS,** the passage of the Housing and Opportunity Through Modernization Act (HOTMA) of 2016 (P.L. 114-201), included requirements that made significant changes to the United States Housing Act of 1937, and HUD promulgated mandates for PHAs to revise their Public Housing ACOP and implement new regulatory changes in accordance with Sections 102 and 104 of the law; and

**WHEREAS,** policy modifications to the Housing Act are relevant to asset and income calculations; deductions and expenses; applicable Fair Housing and Civil Rights requirements; household composition; income (types and sources); income exclusions; inflationary adjustments; interim adjustments; and verifications; and

**WHEREAS,** the revisions to the ACOP consist of both mandatory and discretionary policies that are necessary to ensure access to fair and equal housing for all; and

**WHEREAS,** GHURA created an appendix (Exhibit 1) that contains the HOTMA policies that are “on hold” and have yet to be implemented; now, therefore, be it

**RESOLVED,** that the Board of Commissioners hereby approves and adopts the Public Housing 2025 Admissions and Continued Occupancy Policy (ACOP) for the Public Housing Program.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM – SEPTEMBER 16, 2025  
PASSED BY THE FOLLOWING VOTES:**

**AYES:**

**NAYES:**

**ABSENT:**

**ABSTAINED:**

**I hereby certify that the foregoing is a full, true, and correct copy of the Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.**

**(S E A L)**

---

**ELIZABETH F. NAPOLI  
Board Secretary / Executive Director**

## EXHIBIT I: APPENDIX

### HOTMA 102/104 Policies Not Yet Implemented

**Chapter 00: Introduction** No HOTMA 102/104 policies apply.

**Chapter 1: Overview of the Program and Plan** No HOTMA 102/104 policies apply.

**Chapter 2: Fair Housing and Equal Opportunity** No HOTMA 102/104 policies apply.

#### **Chapter 3: Eligibility**

Policy section **3-I.B. FAMILY AND HOUSEHOLD** is amended to comply with section E.1 of Notice PIH 2023-27, **Definition of Family**

Policy section **3-I.K. FOSTER CHILDREN AND FOSTER ADULTS** is amended to comply with section E.2 of Notice PIH 2023-27, **New Definitions of Foster Adult and Foster Child**

Policy section **3-II.D. FAMILY CONSENT TO RELEASE OF INFORMATION** is amended to comply with section J.2 of Notice PIH 2023-27, **Revocation of Consent**

Policy section **3-III.C. RESTRICTION ON ASSISTANCE BASED ON ASSETS** is added to comply with section A.1 of Notice PIH 2023-27, **Asset Limitation**

**Chapter 4: Applications, Waiting List and Tenant Selection** No HOTMA 102/104 policies apply.

**Chapter 5: Occupancy Standards and Unit Offers** No HOTMA 102/104 policies apply.

#### **Chapter 6: Income and Rent Determinations**

Prior to the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 6.A.

Upon the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 6.B.

#### **Chapter 7: Verification**

Prior to the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 7.A.

Upon the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 7.B.

**Chapter 8: Leasing and Inspections** No HOTMA 102/104 policies apply.

#### **Chapter 9: Reexaminations**

Prior to the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 9.A.

Upon the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 9.B.

**Chapter 10: Pets** No HOTMA 102/104 policies apply.

**Chapter 11: Community Service** No HOTMA 102/104 policies apply.

**Chapter 12: Transfer Policy** No HOTMA 102/104 policies apply.

## Chapter 13: Lease Terminations

Policy section **13-II.B. FAILURE TO PROVIDE CONSENT** is amended to comply with section J.2 of Notice PIH 2023-27, **Revocation of Consent**

Policy section **13-III.C. OTHER AUTHORIZED REASONS FOR TERMINATION** is amended to comply with section A.1 of Notice PIH 2023-27, **Asset Limitation**

## Chapter 14: Grievances and Appeals

No HOTMA 102/104 policies apply.

## Chapter 15: Program Integrity

Policy section **15-II.C. PHA-CAUSED ERRORS OR PROGRAM ABUSE** is amended to comply with 24 CFR 5.609(c)(4), **De Minimis Errors**

## Chapter 16: Program Administration

No HOTMA 102/104 policies apply.

## Glossary

The following definitions are applicable upon the PHA's implementation of HOTMA 102/104:

- Annual income (revised)
- Day laborer
- De minimis error
- Earned income
- Family (revised)
- Foster adult
- Foster child
- Independent contractor
- Inflationary index
- Net family assets (revised)
- Real property
- Seasonal worker
- Unearned income



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## **FISCAL YEAR 2026 BUDGET**





# Guam Housing and Urban Renewal Authority

## FY 2026 Budget

### Mission Statement

#### **MISSION STATEMENT:**

“Strengthening Families and Building Communities One Project at A Time”

#### **GOALS AND OBJECTIVES:**

Public Law 6-135, GHURA’s purpose is to “... promote the health, safety and welfare of Guam’s people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent and sanitary dwellings for low to moderate-income families, through all available federal and local governmental programs and through encouragement of Guam’s private enterprises to participate in the common task of improving our island community, while upholding family values.”

#### **GHURA’s overarching goal is:**

**Goal #1:** To provide adequate housing and community planning for those who reside in GHURA-managed housing and who participate in GHURA-supported rental and homeownership programs and activities across the island

**Goal #2:** To enable island residents to fulfill goals of securing safe, decent, and sanitary housing for themselves and their families within well-developed island communities

**Goal #3:** To create opportunities for our client’s successful participation in the workforce, and housing in the private/public sector

**Goal #4:** To actively pursue community partnerships with NGOs, government, and private entities to allow for the implementation of programs beneficial to island residents and in particular, GHURA tenants



# Guam Housing and Urban Renewal Authority

## **FY2026 ORGANIZATIONAL CHARTS**

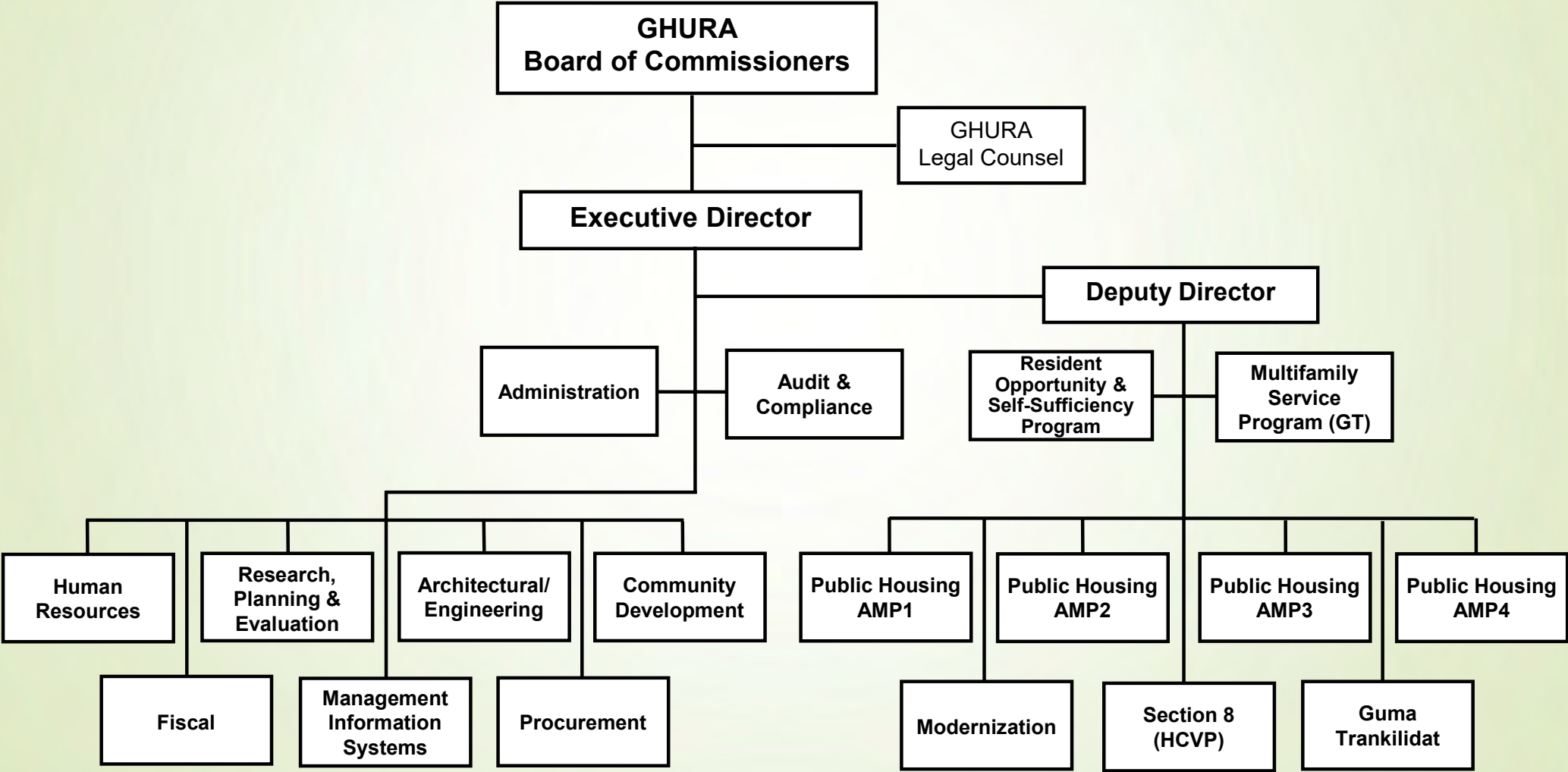


*As of August 12, 2025*



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

FY2026  
ORGANIZATIONAL CHART - Overall





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

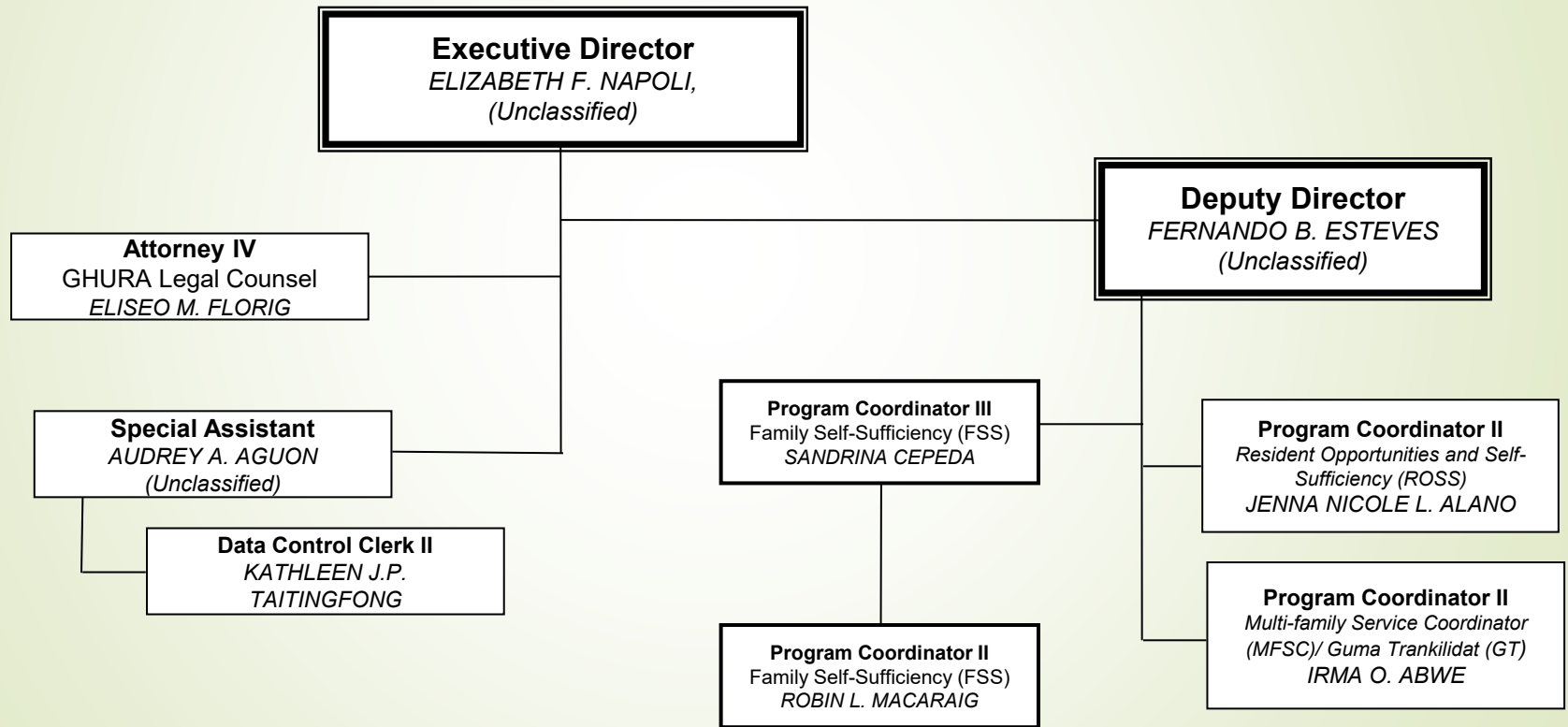
## FY2026 Organizational Chart

# GHURA DIVISIONS



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

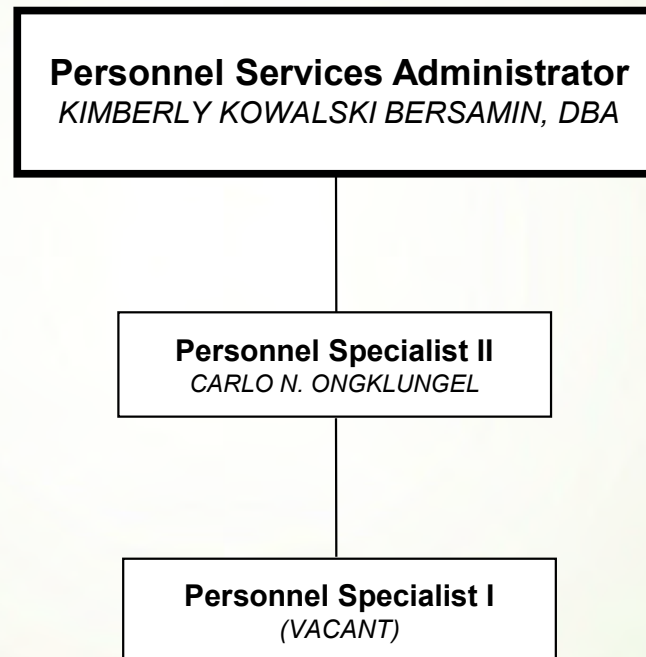
## FY2026 Organizational Chart ADMINISTRATION / EXECUTIVE / AUDIT & COMPLIANCE





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart HUMAN RESOURCES





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart PROCUREMENT

**HOUSING PROCUREMENT  
ADMINISTRATOR**  
*ANTONIO C. CAMACHO*

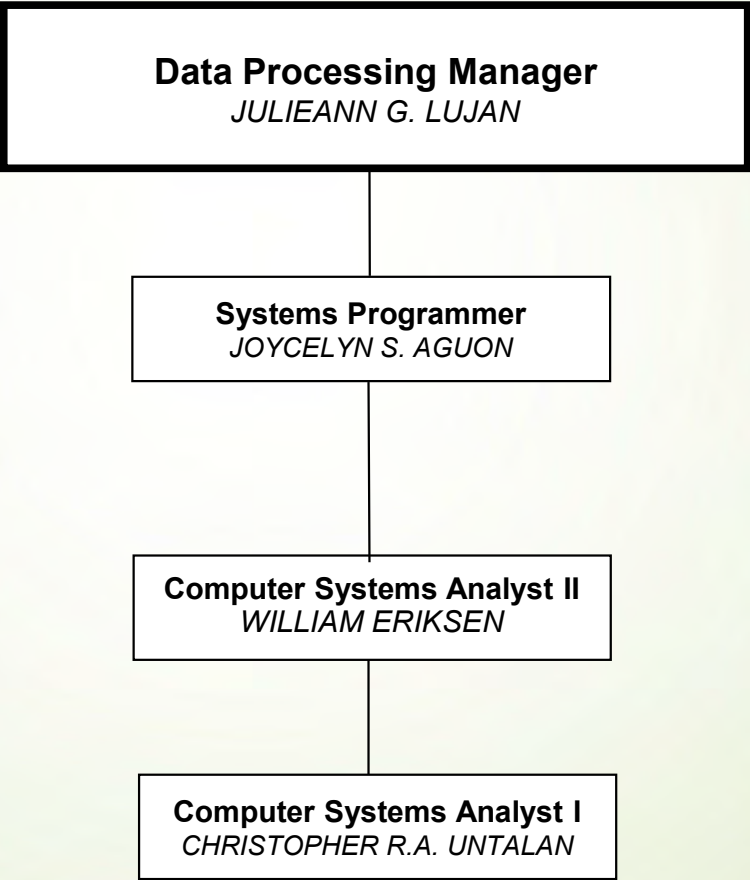
**Buyer II**  
*(VACANT)*





GUAM HOUSING AND URBAN RENEWAL AUTHORITY

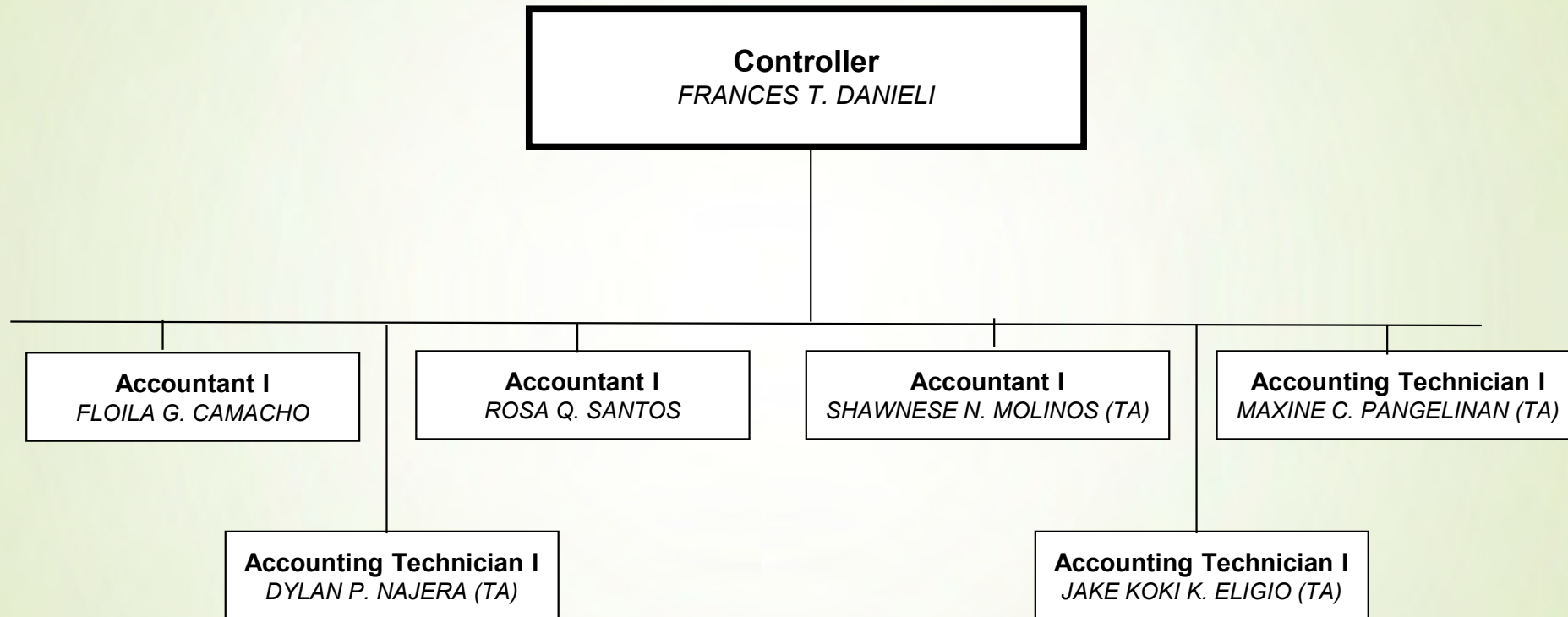
FY2026 Organizational Chart  
MANAGEMENT INFORMATION SYSTEMS





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart FISCAL

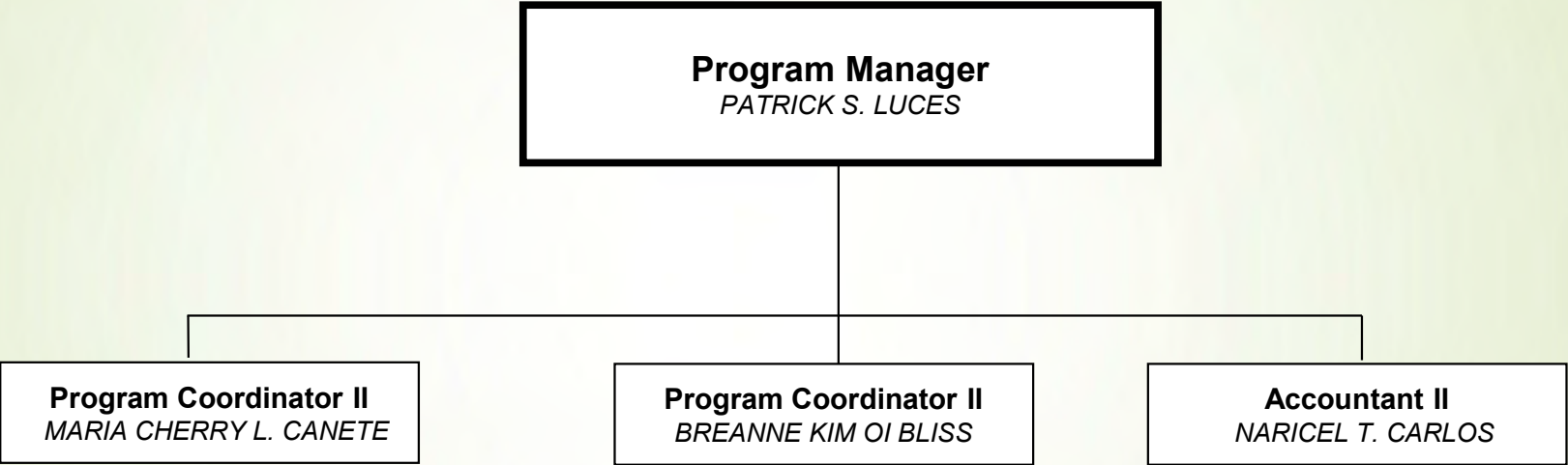






GUAM HOUSING AND URBAN RENEWAL AUTHORITY

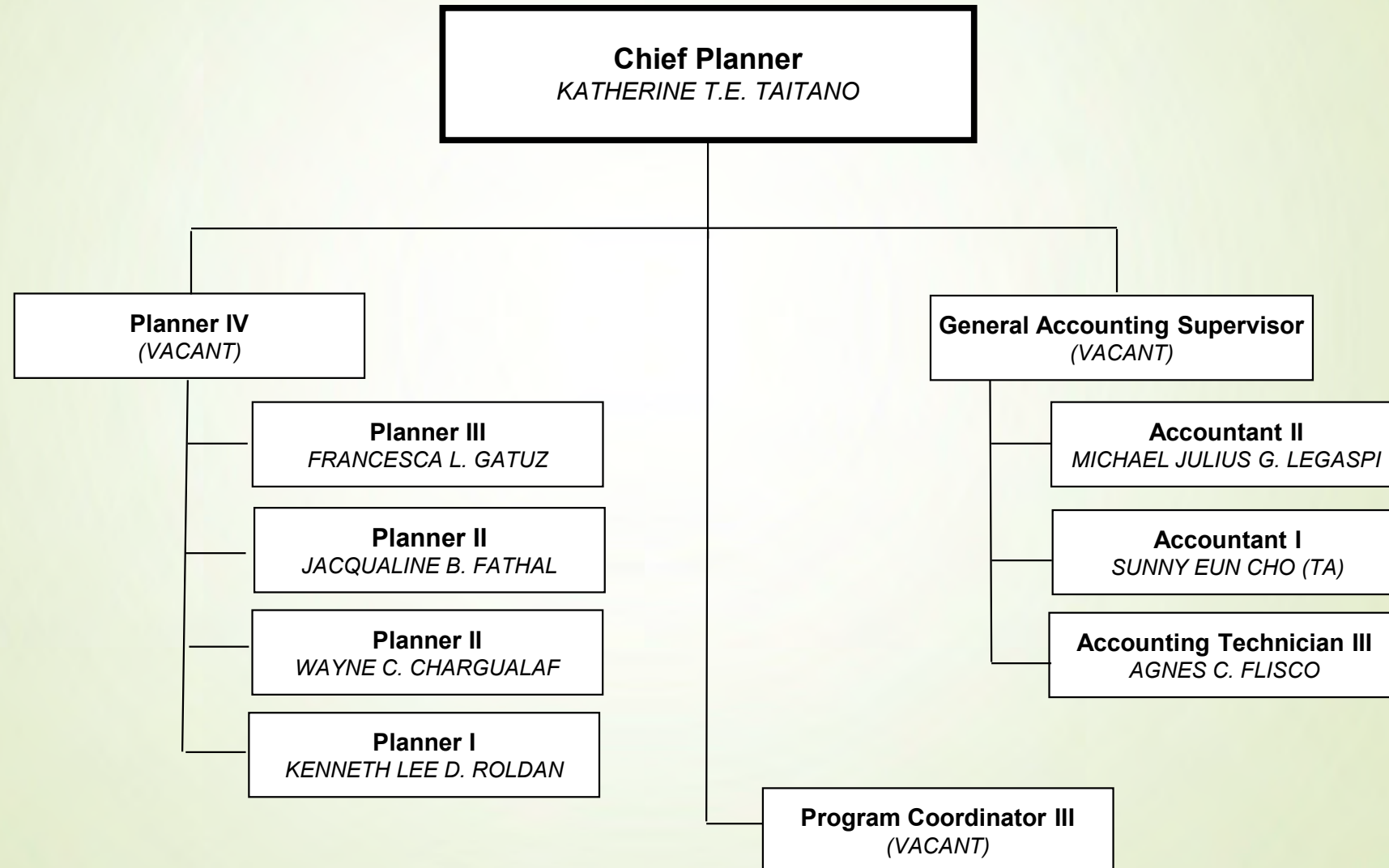
FY2026 Organizational Chart  
MODERNIZATION (CFP)





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

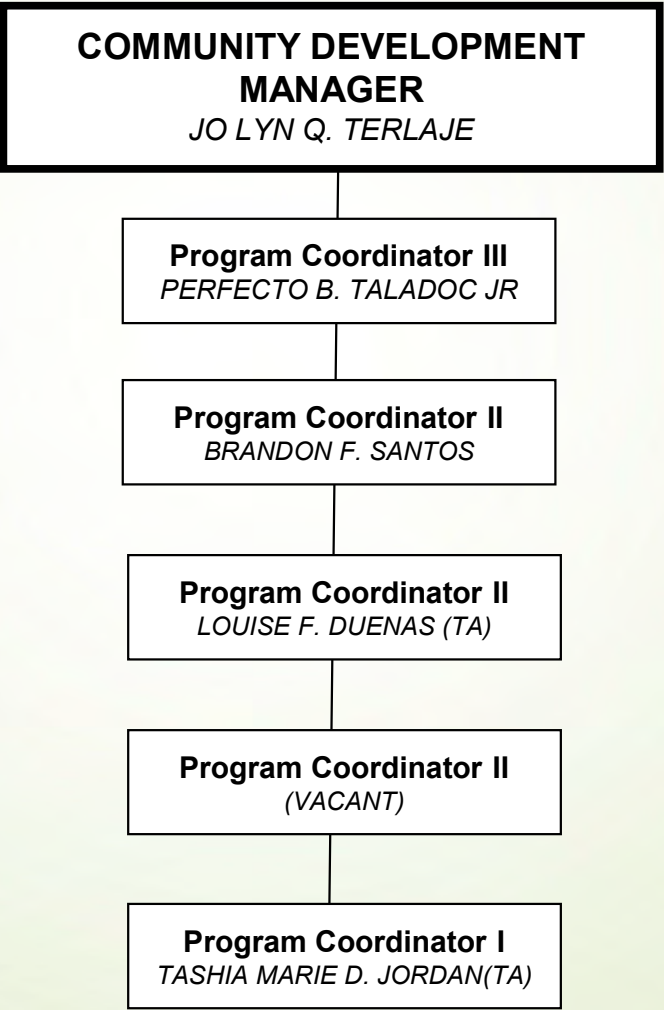
## FY2026 Organizational Chart RESEARCH, PLANNING & EVALUATION





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart COMMUNITY DEVELOPMENT

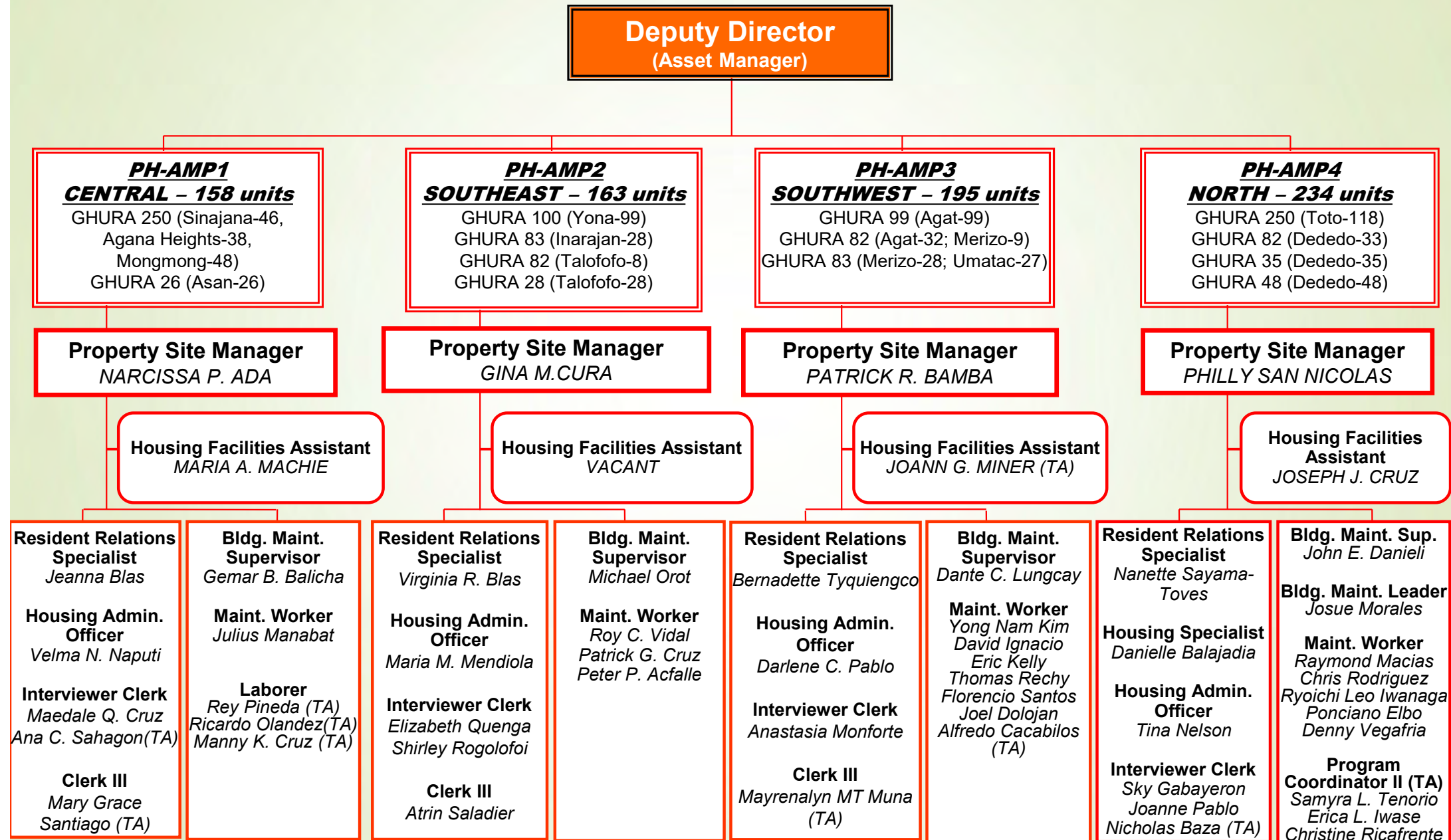




# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart

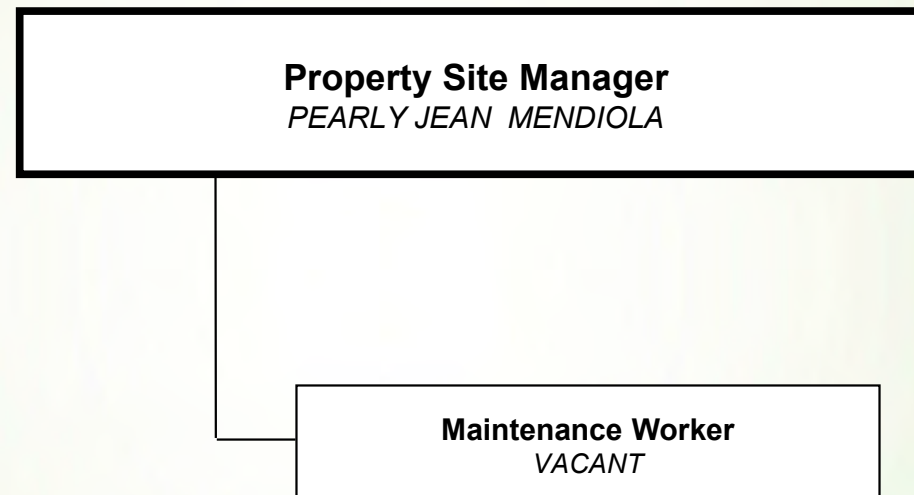
### *PUBLIC HOUSING - Asset Management Program*





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart *GUMA TRANKILIDAT (ELDERLY)*



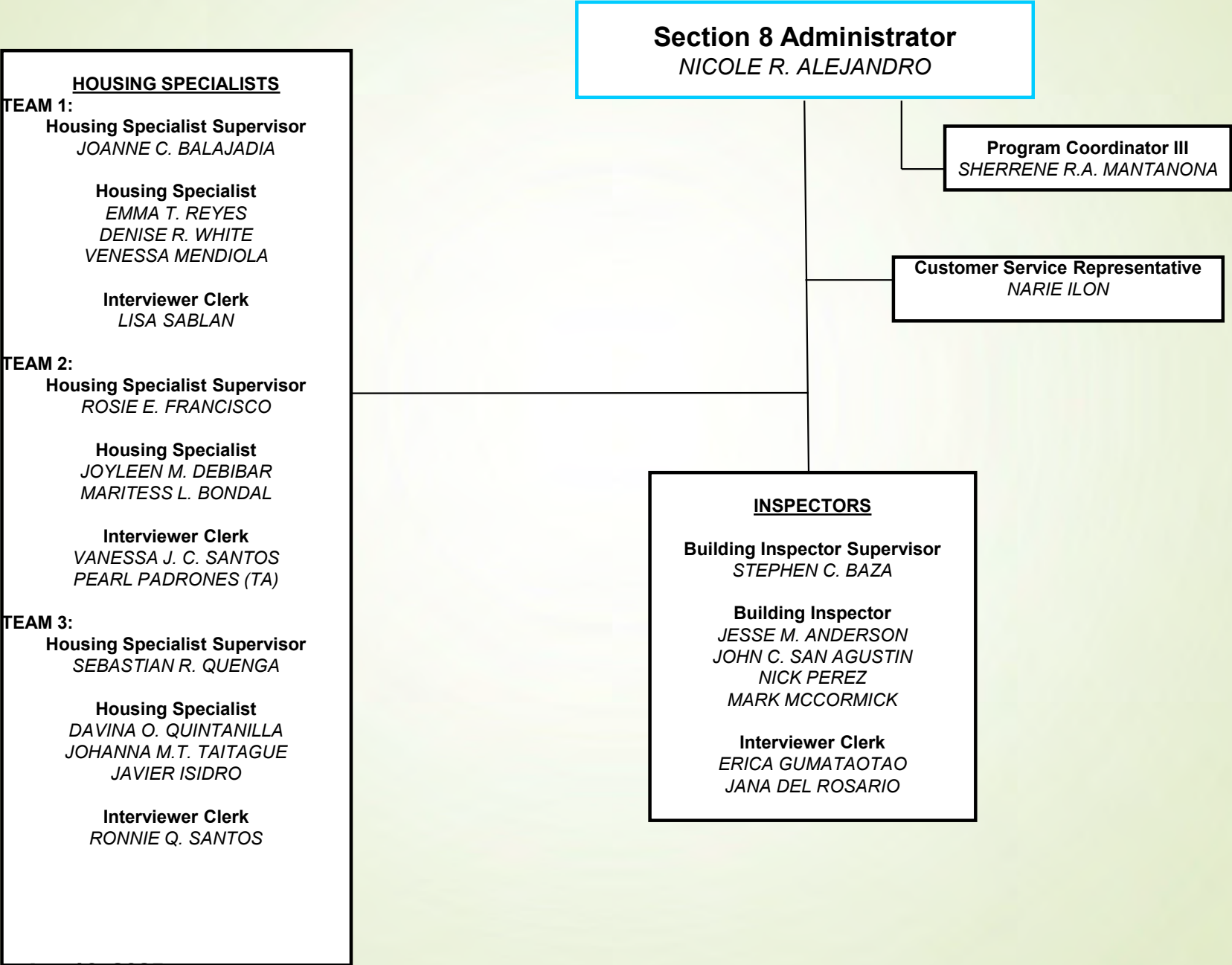




# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart

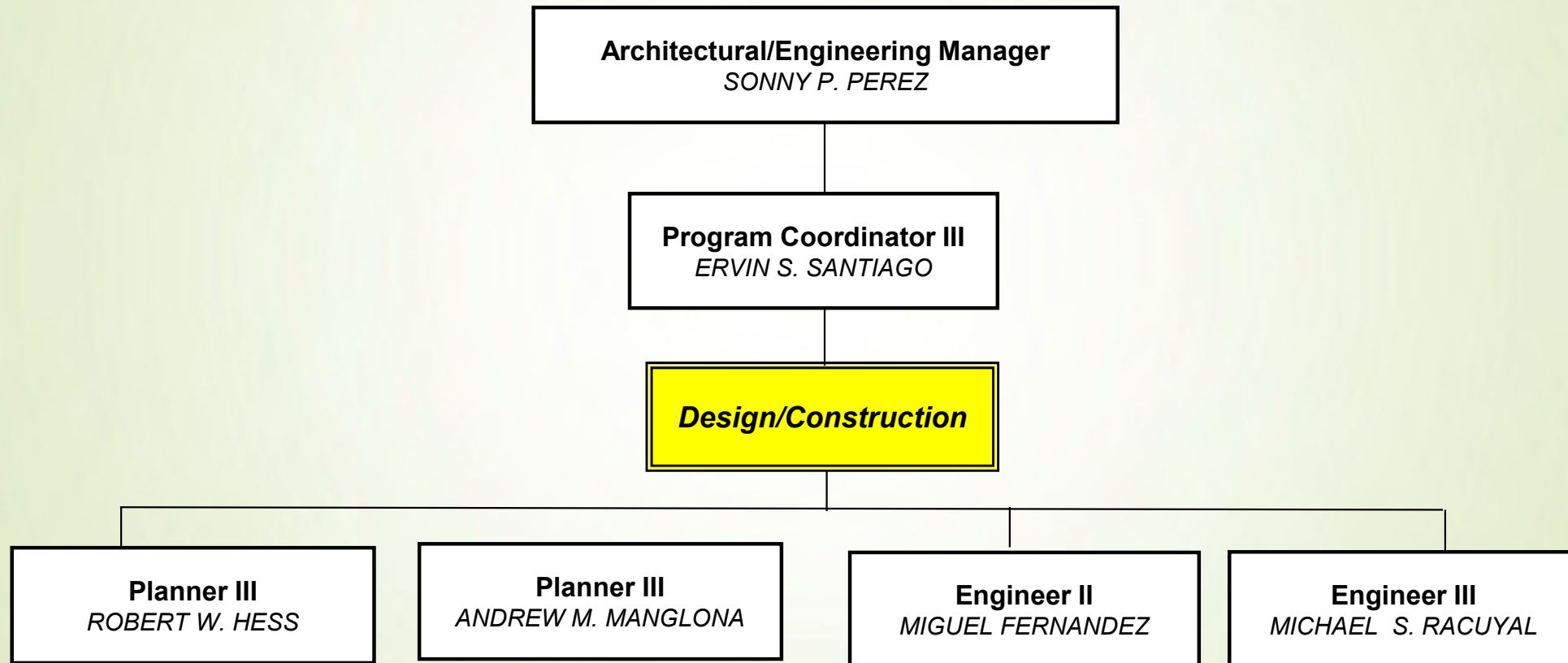
### SECTION 8 (Housing Choice Voucher Program)





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart ARCHITECTURAL / ENGINEERING

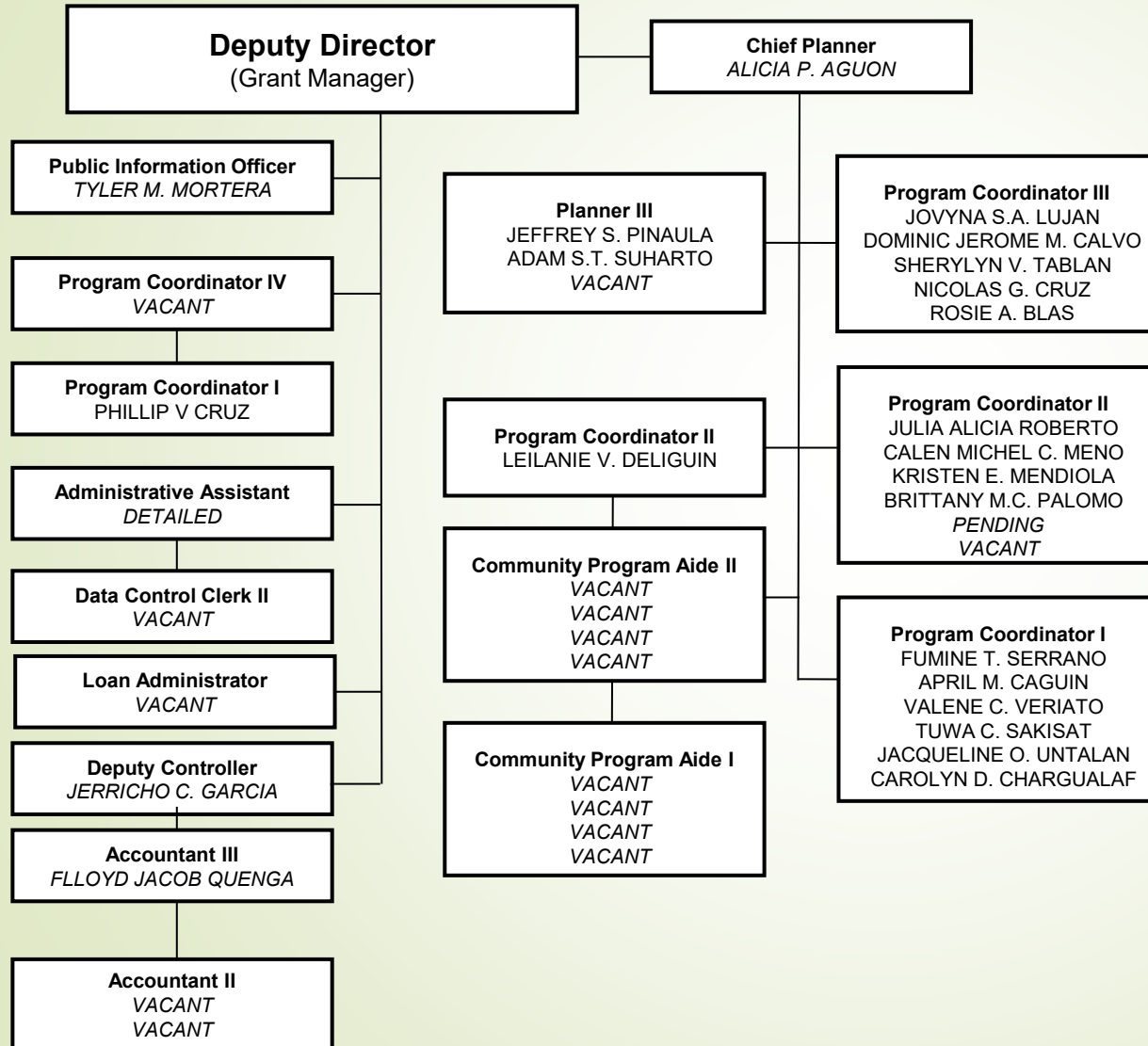




# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2026 Organizational Chart

### COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY (CDBG-DR)



#### SUPPORT TEAM

##### Procurement

PATRICIA B. CAMACHO (Buyer Supervisor II)  
ANDREW P. CHAMBERLAIN (Buyer II)  
BRENCIS B. BRIONES (Buyer II)  
PENDING (Buyer Supervisor II)

##### Human Resources

DETAILED (Personnel Specialist III)  
THALIA C. PABLO (Personnel Specialist I)

##### A/E

MARIE N. VILLANUEVA (Program Coordinator II)  
EDDIE P. PAULINO (Program Coordinator I)

##### Fiscal

VACANT (Accountant I)

##### Legal

VACANT (Paralegal II)  
**PAGE 38 of 288**

**Board Meeting of September 16, 2025**

Note: TP – Temporary Position; TA – Temporary Appointment.



Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Summary

ALL PROGRAMS

FY 2026											
		Public and Indian Housing (AMP)	Housing Choice Vouchers	Supportive Housing for the Elderly (Guma Trankilidat)	Capital Fund Program (CFP)	Community Development Programs (CD)	Research Planning and Evaluation Programs (RP&E)	Central Office Cost Center (COCC)	Other Programs	CDBG - Disaster Recovery	Grand Total
Budget Category	Budget Line Item										
Revenue	100 Operating Receipts	\$ (1,229,914)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,229,914)
	101 Administrative Fees	-	(3,449,598)	-	-	-	-	-	-	-	(3,449,598)
	102 Interest Income	(3,270)	-	(100)	-	(119,468)	(5)	-	-	-	(122,843)
	103 Other Income	(183,863)	-	(2,200)	-	-	(547,785)	-	(43,257)	-	(777,105)
	104 Grants	-	-	(77,806)	-	(12,868,828)	(11,891,063)	-	-	(37,015,716)	(61,853,413)
	106 Subsidies - Federal	(4,974,804)	-	(879,648)	(11,205,518)	-	-	-	(409,094)	-	(17,469,064)
	109 Year-end Cash Balance	(3,633,914)	(1,883,737)	(201,068)	-	-	-	-	(876,743)	-	(6,595,462)
	110 Revenue - Management Fees	-	-	-	-	-	-	-	(1,705,702)	-	(1,705,702)
	111 Revenue - Housing Assistance Payments	-	(49,195,691)	-	-	-	-	-	-	-	(49,195,691)
Revenue Total		(10,025,765)	(54,529,026)	(1,160,822)	(11,205,518)	(12,988,296)	(12,438,853)	(2,582,445)	(452,351)	(37,015,716)	(142,398,793)
Expenditures:											
Personnel	801 Salaries and Wages	2,970,985	1,517,213	159,401	259,894	833,441	1,636,063	1,443,916	219,378	2,738,894	11,779,185
	802 Overtime	45,000	-	2,400	1,500	-	-	-	-	10,000	58,900
	803 Employee Benefits	2,723,634	971,939	129,332	176,790	351,303	858,401	907,226	163,735	1,520,571	7,802,931
Personnel Total		5,739,619	2,489,152	291,133	438,184	1,184,744	2,494,464	2,351,142	383,113	4,269,465	19,641,016
Utilities	804 Electricity	251,800	30,800	176,955	-	6,600	22,000	54,938	-	60,000	603,093
	805 Water/Sewage	166,605	3,846	80,000	-	330	1,100	2,380	-	-	254,261
Utilities Total		418,405	34,646	256,955	-	6,930	23,100	57,318	-	60,000	857,354
Travel	810 Off-Island Travel	10,000	30,000	10,000	-	-	11,000	-	5,000	30,000	96,000
Contractual	807 Security Deposit	-	93,581	-	-	-	-	-	-	-	93,581
	812 Auto Maintenance	57,000	7,500	1,500	250	-	2,750	1,000	1,000	15,000	86,000
	813 Auto - Gas	52,639	31,000	3,000	250	110	2,200	600	853	15,000	105,652
	814 Communication	56,042	4,000	5,000	-	-	8,415	9,903	451	50,000	133,811
	815 Copy Machine	13,650	12,000	-	-	-	2,200	2,834	-	18,000	48,684
	816 Custodial Services	35,196	9,000	16,000	-	-	5,500	28,400	-	60,000	154,096
	817 Insurance Services	114,989	19,500	4,100	-	1,320	19,800	62,000	-	49,000	270,709
	818 Storage	-	11,000	-	1,000	-	-	-	-	-	12,000
	820 Property Management Fee	718,560	1,046,808	50,568	-	-	-	-	-	-	1,815,936
	821 Bookkeeping Fee	67,500	246,270	4,000	-	-	-	-	-	-	317,770
	822 Asset Management Fee	90,000	-	-	90,000	-	-	-	-	-	180,000
	824 Office Rent	-	144,359	-	-	-	-	-	-	138,251	282,610
	825 Legal	9,200	10,000	3,000	250	-	-	-	-	100,000	122,450
	826 Office Equipment Maintenance	-	4,000	2,000	-	-	-	-	-	5,000	11,000
	827 Plumbing, Sewer Services	61,000	-	5,000	-	-	-	-	-	-	66,000
	828 Professional Services	111,400	120,000	11,277	-	6,820	48,245	6,500	-	30,000,000	30,304,242
	829 Protective Services	188,500	-	95,055	-	110	110	300	-	-	284,075
	830 Software Maintenance	30,500	5,000	5,000	-	110	44,000	20,000	-	50,000	154,610
	832 Audit	12,440	47,360	1,000	750	3,850	23,100	5,000	-	50,000	143,500
	833 Advertising	10,300	18,500	5,000	12,000	1,430	34,540	25,000	-	150,000	256,770
	850 Maintenance Contracts	352,720	-	30,376	-	-	7,590	-	-	25,000	415,686
	851 Staff Training	75,000	66,000	6,020	105,000	2,750	5,500	-	2,500	100,000	362,770
Contractual Total		2,056,636	1,895,878	247,896	209,500	16,500	203,950	161,537	4,804	30,825,251	35,621,952

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Summary

ALL PROGRAMS											
FY 2026											
		Public and Indian Housing (AMP)	Housing Choice Vouchers	Supportive Housing for the Elderly (Guma Trankilidat)	Capital Fund Program (CFP)	Community Development Programs (CD)	Research Planning and Evaluation Programs (RP&E)	Central Office Cost Center (COCC)	Other Programs	CDBG - Disaster Recovery	Grand Total
Budget Category	Budget Line Item										
Equipment	831 Equipment	332,754	-	11,062	70,000	-	4,400	-	3,117	490,000	911,333
Other	835 Collection Loss	123,000	2,700	-	-	-	-	-	-	-	125,700
	836 Computer Services	-	14,000	-	-	-	-	-	595	10,000	24,595
	839 Custodial Supplies	5,400	2,700	-	-	2,200	-	1,200	-	5,000	16,500
	842 Membership Dues	5,300	5,000	1,250	100	-	1,650	1,500	336	1,000	16,136
	843 Miscellaneous	34,300	25,000	1,200	2,000	-	1,668	500	52,387	100,000	217,055
	844 Office Supplies	19,000	22,000	2,600	2,000	-	220	3,500	2,500	20,000	71,820
	845 Ordinary Maintenance & Materials	323,902	-	10,000	-	-	-	-	-	-	333,902
	846 Office Building Repair & Maintenance	52,000	52,000	-	-	-	1,650	5,000	-	10,000	120,650
	847 Postage/Courier	9,180	29,000	1,300	100	110	110	250	-	5,000	45,050
	848 Printing	16,000	26,000	200	1,000	-	-	-	-	30,000	73,200
	852 Subscriptions	1,280	1,500	745	-	-	-	500	500	160,000	164,525
	854 Payment in lieu of taxes (PILOT)	32,808	-	-	-	-	-	-	-	-	32,808
	860 Portability Admin Fees	-	32,448	-	-	-	-	-	-	-	32,448
	862 PH FSS Expense	60,181	-	-	-	-	-	-	-	-	60,181
Other Total		682,351	212,348	17,295	5,200	2,310	5,298	12,450	56,318	341,000	1,334,570
Capital Outlays	855 Capital Outlays	786,000	-	200,000	10,482,634	11,777,812	9,696,641	-	-	1,000,000	33,943,087
Loan Payments	857 Loan Payments	-	-	126,480	-	-	-	-	-	-	126,480
Housing Assistance Payments	859 Housing Assistance Payments	-	49,867,001	-	-	-	-	-	-	-	49,867,001
Expenditures Total		10,025,765	54,529,026	1,160,822	11,205,518	12,988,296	12,438,853	2,582,445	452,351	37,015,716	142,398,792
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

		FY 2026					FY 2025 Approved Budget				
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>AMP - 1</u>	<u>AMP - 2</u>	<u>AMP - 3</u>	<u>AMP - 4</u>	<u>Grand Total</u>	<u>AMP - 1</u>	<u>AMP - 2</u>	<u>AMP - 3</u>	<u>AMP - 4</u>	<u>Grand Total</u>
Revenue	100 Operating Receipts	\$ (325,405)	\$ (165,416)	\$ (157,145)	\$ (581,948)	\$ (1,229,914)	\$ (244,054)	\$ (202,058)	\$ (217,153)	\$ (616,198)	\$ (1,279,463)
	101 Administrative Fees	-	-	-	-	-	-	-	-	-	-
	102 Interest Income	(560.00)	(694)	(1,025)	(991)	(3,270)	(420)	(80)	(115)	(294)	(909.53)
	103 Other Income	(72,004.80)	(24,535)	(48,972)	(38,351)	(183,863)	(54,004)	(15,433)	(36,816)	(26,326)	(132,578.11)
	104 Grants	-	-	-	-	-	-	-	-	-	-
	106 Subsidies - Federal	(1,302,912.00)	(1,189,985.33)	(1,249,253.33)	(1,232,654.67)	(4,974,804)	(664,999)	(780,092)	(873,077)	(873,157)	(3,191,325.60)
	109 Year-end Cash Balance	(481,206.00)	(660,017)	(798,804)	(1,693,887)	(3,633,914)	(711,714)	(568,834)	(1,048,382)	(1,765,515)	(4,094,444.00)
	110 Revenue - Management Fees	-	-	-	-	-	-	-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-
Revenue Total		<u>(2,182,088)</u>	<u>(2,040,648)</u>	<u>(2,255,199)</u>	<u>(3,547,832)</u>	<u>(10,025,765)</u>	<u>(1,675,191)</u>	<u>(1,566,498)</u>	<u>(2,175,543)</u>	<u>(3,281,489)</u>	<u>(8,698,720)</u>
Expenditures:											
Personnel	801 Salaries and Wages	682,298	600,658	683,214	1,004,815	2,970,985	663,341	595,250	656,377	949,577	2,864,545
	802 Overtime	30,000	-	-	15,000	45,000	25,000	30,000	25,200	15,000	95,200
	803 Employee Benefits	498,992	866,555	569,076	789,011	2,723,634	424,438	386,520	489,857	647,966	1,948,781
Personnel Total		<u>1,211,290</u>	<u>1,467,213</u>	<u>1,252,290</u>	<u>1,808,826</u>	<u>5,739,619</u>	<u>1,112,779</u>	<u>1,011,770</u>	<u>1,171,434</u>	<u>1,612,543</u>	<u>4,908,526</u>
Utilities	804 Electricity	46,000	34,000	46,800	125,000	251,800	46,000	34,000	46,800	75,000	201,800
	805 Water/Sewage	2,000	16,285	73,320	75,000	166,605	2,000	16,285	73,320	60,000	151,605
Utilities Total		<u>48,000</u>	<u>50,285</u>	<u>120,120</u>	<u>200,000</u>	<u>418,405</u>	<u>48,000</u>	<u>50,285</u>	<u>120,120</u>	<u>135,000</u>	<u>353,405</u>
Travel	810 Off-Island Travel	-	5,000	-	5,000	10,000	-	5,000	-	5,000	10,000
Contractual	807 Security Deposit	-	-	-	-	-	-	-	-	-	-
	812 Auto Maintenance	12,000	9,000	24,000	12,000	57,000	12,000	9,000	24,000	20,000	65,000
	813 Auto - Gas	12,500	8,000	22,139	10,000	52,639	12,500	8,000	22,139	11,000	53,639
	814 Communication	12,000	7,522	14,520	22,000	56,042	7,000	7,522	14,520	12,000	41,042
	815 Copy Machine	4,000	3,000	3,600	3,050	13,650	4,000	3,000	3,600	2,700	13,300
	816 Custodial Services	5,000	4,000	20,736	5,460	35,196	5,000	4,000	20,736	5,460	35,196
	817 Insurance Services	13,550	26,380	35,059	40,000	114,989	13,550	26,380	35,059	40,000	114,989
	818 Storage	-	-	-	-	-	-	-	-	-	-
	820 Property Management Fee	151,377	156,167	186,826	224,191	718,560	151,377	156,167	186,826	224,191	718,560
	821 Bookkeeping Fee	14,220	14,670	17,550	21,060	67,500	14,220	14,670	17,550	21,060	67,500
	822 Asset Management Fee	18,960	19,560	23,400	28,080	90,000	18,960	19,560	23,400	28,080	90,000
	824 Office Rent	-	-	-	-	-	-	-	-	-	-
	825 Legal	4,000	3,000	1,200	1,000	9,200	6,000	3,000	1,200	1,500	11,700
	826 Office Equipment Maintenance	-	-	-	-	-	-	-	-	-	-
	827 Plumbing, Sewer Services	9,000	3,000	9,000	40,000	61,000	9,000	3,000	9,000	40,000	61,000
	828 Professional Services	9,000	10,000	32,400	60,000	111,400	9,000	10,000	32,400	60,000	111,400

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

		FY 2026					FY 2025 Approved Budget				
Budget Category	Budget Line Item	AMP - 1	AMP - 2	AMP - 3	AMP - 4	Grand Total	AMP - 1	AMP - 2	AMP - 3	AMP - 4	Grand Total
	829 Protective Services	5,000	2,000	1,500	180,000	188,500	5,000	2,000	1,500	75,000	83,500
	830 Software Maintenance	2,700	5,000	7,800	15,000	30,500	2,700	5,000	7,800	15,000	30,500
	832 Audit	7,000	2,440		3,000	12,440	1,200	2,440		3,000	6,640
	833 Advertising	1,000	2,000	4,800	2,500	10,300	1,000	2,000	4,800	3,000	10,800
	850 Maintenance Contracts	59,220	28,500	120,000	145,000	352,720	35,050	28,500	120,000	145,000	328,550
	851 Staff Training	12,000	30,000	12,000	21,000	75,000	12,000	30,000	12,000	21,000	75,000
Contractual Total		352,527	334,239	536,530	833,341	2,056,636	319,557	334,239	536,530	727,991	1,918,316
Equipment	831 Equipment	119,652	28,102	125,000	60,000	332,754	65,002	28,102	125,000	75,000	293,104
Other	835 Collection Loss	12,000	18,000	18,000	75,000	123,000	8,000	18,000	18,000	75,000	119,000
	836 Computer Services					-					-
	839 Custodial Supplies	600	500	1,000	3,300	5,400	600	500	1,000	3,300	5,400
	842 Membership Dues	1,500	800		3,000	5,300	1,500	800		3,000	5,300
	843 Miscellaneous	2,500	15,800	6,000	10,000	34,300	2,500	15,800	6,000	12,000	36,300
	844 Office Supplies	4,000	5,000	6,000	4,000	19,000	4,000	5,000	6,000	4,000	19,000
	845 Ordinary Maintenance & Materials	40,000	68,902	95,000	120,000	323,902	40,000	68,902	95,000	120,000	323,902
	846 Office Building Repair & Maintenance	2,000			50,000	52,000	2,000			145,000	147,000
	847 Postage/Courier	680	2,000	1,500	5,000	9,180	680	2,000	1,500	4,000	8,180
	848 Printing	3,000	1,000	3,000	9,000	16,000	3,000	1,000	3,000	9,000	16,000
	852 Subscriptions	500	100	180	500	1,280	500	100	180	500	1,280
	854 Payment in lieu of taxes (PILOT)	2,073		579	30,156	32,808	2,073		579	30,156	32,808
	860 Portability Admin Fees					-					-
	862 PH FSS Expense	10,765	18,707	-	30,709	60,181	-	-	1,200	10,000	11,200
Other Total		79,618	130,809	131,259	340,665	682,351	64,853	112,102	132,459	415,956	725,370
Capital Outlays	855 Capital Outlays	371,000	25,000	90,000	300,000	786,000	65,000	25,000	90,000	310,000	490,000
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-
Expenditures Total		2,182,087	2,040,648	2,255,199	3,547,832	10,025,765	1,675,191	1,566,498	2,175,543	3,281,490	8,698,720
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

		FY 2025 Budget-to-Actual (06-30-2025)					FY 2025 Actual (06-30-2025)				
Budget Category	Budget Line Item	AMP - 1	AMP - 2	AMP - 3	AMP - 4	Grand Total	AMP - 1	AMP - 2	AMP - 3	AMP - 4	Grand Total
Revenue	100 Operating Receipts	\$ 66,421	\$ 64,211	\$ 86,199	\$ 131,241	\$ 348,072	\$ (177,633)	\$ (137,847)	\$ (130,954)	\$ (484,957)	\$ (931,391)
	101 Administrative Fees	-	-	-	-	-	-	-	-	-	-
	102 Interest Income	27	(498)	(739)	(532)	(1,741)	(393)	(578)	(854)	(826)	(2,651)
	103 Other Income	(4,860)	(5,013)	(3,994)	(5,633)	(19,501)	(58,864)	(20,446)	(40,810)	(31,959)	(152,079)
	104 Grants	969	9,109	5,568	2,198	17,844	969	9,109	5,568	2,198	17,844
	106 Subsidies - Federal	(312,185)	(112,397)	(63,863)	(51,334)	(539,778)	(977,184)	(892,489)	(936,940)	(924,491)	(3,731,104)
	109 Year-end Cash Balance	(177,295)	(1,128,785)	(1,711,203)	(582,286)	(3,599,569)	(889,009)	(1,697,619)	(2,759,585)	(2,347,801)	(7,694,014)
	110 Revenue - Management Fees	-	-	-	-	-	-	-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-
Revenue Total		(426,924)	(1,173,372)	(1,688,032)	(506,347)	(3,794,674)	(2,102,114)	(2,739,870)	(3,863,575)	(3,787,836)	(12,493,395)
Expenditures:											
Personnel	801 Salaries and Wages	147,993	165,095	186,992	242,294	742,374	515,348	430,155	469,385	707,283	2,122,171
	802 Overtime	24,530	29,953	25,200	15,000	94,683	470	47	-	-	517
	803 Employee Benefits	179,753	188,607	270,865	377,948	1,017,173	244,685	197,913	218,992	270,018	931,608
Personnel Total		352,276	383,655	483,057	635,242	1,854,230	760,503	628,115	688,377	977,301	3,054,296
Utilities	804 Electricity	16,443	10,236	30,075	38,214	94,968	29,557	23,764	16,725	36,786	106,832
	805 Water/Sewage	1,003	1,908	26,685	11,278	40,874	997	14,377	46,635	48,722	110,731
Utilities Total		17,446	12,144	56,760	49,492	135,842	30,554	38,141	63,360	85,508	217,563
Travel	810 Off-Island Travel	(3,262)	2,146	(2,853)	2,142	(1,827)	3,262	2,854	2,853	2,858	11,827
Contractual	807 Security Deposit	-	-	-	-	-	-	-	-	-	-
	812 Auto Maintenance	6,417	6,747	15,865	16,821	45,850	5,583	2,253	8,135	3,179	19,150
	813 Auto - Gas	9,209	3,448	21,655	6,673	40,985	3,291	4,552	484	4,327	12,654
	814 Communication	(2,852)	(1,166)	7,262	(6,604)	(3,360)	9,852	8,688	7,258	18,604	44,402
	815 Copy Machine	2,184	1,120	1,898	868	6,070	1,816	1,880	1,702	1,832	7,230
	816 Custodial Services	2,519	94	(19,276)	1,365	(15,298)	2,481	3,906	40,012	4,095	50,494
	817 Insurance Services	10,911	23,334	32,719	36,254	103,218	2,639	3,046	2,340	3,746	11,771
	818 Storage	-	-	-	-	-	-	-	-	-	-
	820 Property Management Fee	40,799	45,269	52,056	66,108	204,231	110,578	110,898	134,770	158,083	514,329
	821 Bookkeeping Fee	3,832	4,252	4,890	6,210	19,184	10,388	10,418	12,660	14,850	48,316
	822 Asset Management Fee	4,740	4,890	5,850	7,020	22,500	14,220	14,670	17,550	21,060	67,500
	824 Office Rent	-	-	-	-	-	-	-	-	-	-
	825 Legal	6,000	3,000	1,200	1,500	11,700	-	-	-	-	-
	826 Office Equipment Maintenance	-	-	-	-	-	-	-	-	-	-
	827 Plumbing, Sewer Services	9,000	3,000	8,751	29,187	49,938	-	-	249	10,813	11,062
	828 Professional Services	7,181	8,963	31,801	55,587	103,532	1,819	1,037	599	4,413	7,868

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

		FY 2025 Budget-to-Actual (06-30-2025)					FY 2025 Actual (06-30-2025)				
Budget Category	Budget Line Item	AMP - 1	AMP - 2	AMP - 3	AMP - 4	Grand Total	AMP - 1	AMP - 2	AMP - 3	AMP - 4	Grand Total
	829 Protective Services	4,760	1,130	1,260	67,315	74,465	240	870	240	7,685	9,035
	830 Software Maintenance	(2,661)	(1,723)	958	7,555	4,129	5,361	6,723	6,842	7,445	26,371
	832 Audit	1,200	2,440	-	3,000	6,640	-			-	-
	833 Advertising	743	1,027	4,095	1,778	7,643	257	973	705	1,222	3,157
	850 Maintenance Contracts	1,159	(18,349)	107,328	115,718	205,856	33,891	46,849	12,672	29,282	122,694
	851 Staff Training	8,011	28,585	10,710	19,585	66,891	3,989	1,415	1,290	1,415	8,109
Contractual Total		<u>113,152</u>	<u>116,061</u>	<u>289,022</u>	<u>435,940</u>	<u>954,174</u>	<u>206,405</u>	<u>218,178</u>	<u>247,508</u>	<u>292,051</u>	<u>964,142</u>
Equipment	831 Equipment	<u>(36,912)</u>	<u>(208,203)</u>	<u>(16,947)</u>	<u>35,668</u>	<u>(226,394)</u>	<u>101,914</u>	<u>236,305</u>	<u>141,947</u>	<u>39,332</u>	<u>519,498</u>
Other	835 Collection Loss	6,276	25,142	(27,762)	65,584	69,240	1,724	(7,142)	45,762	9,416	49,760
	836 Computer Services	(9)	(10)	(9)	(13)	(41)	9	10	9	13	41
	839 Custodial Supplies	(158)	500	1,000	2,476	3,818	758			824	1,582
	842 Membership Dues	334	(403)	(1,439)	1,273	(235)	1,166	1,203	1,439	1,727	5,535
	843 Miscellaneous	(16,742)	11,113	(2,471)	(5,768)	(13,868)	19,242	4,687	8,471	17,768	50,168
	844 Office Supplies	1,056	129	2,181	(420)	2,946	2,944	4,871	3,819	4,420	16,054
	845 Ordinary Maintenance & Materials	4,334	27,891	27,870	(9,264)	50,831	35,666	41,011	67,130	129,264	273,071
	846 Office Building Repair & Maintenance	2,000	-	-	145,000	147,000					-
	847 Postage/Courier	670	473	541	2,414	4,098	10	1,527	959	1,586	4,082
	848 Printing	3,000	1,000	2,500	7,530	14,030			500	1,470	1,970
	852 Subscriptions	352	(51)	11	310	622	148	151	169	190	658
	854 Payment in lieu of taxes (PILOT)	(12,690)	(18,779)	(15,350)	(18,753)	(65,572)	14,763	18,779	15,929	48,909	98,380
	860 Portability Admin Fees					-					-
	862 PH FSS Expense	(8,074)	(14,030)	1,200	(13,032)	(33,936)	8,074	14,030	-	23,032	45,136
Other Total		<u>(19,651)</u>	<u>32,975</u>	<u>(11,728)</u>	<u>177,337</u>	<u>178,933</u>	<u>84,504</u>	<u>79,127</u>	<u>144,187</u>	<u>238,619</u>	<u>546,437</u>
Capital Outlays	855 Capital Outlays	<u>65,000</u>	<u>59,965</u>	<u>90,000</u>	<u>310,000</u>	<u>524,965</u>	<u>-</u>	<u>(34,965)</u>	<u>-</u>	<u>-</u>	<u>(34,965)</u>
Loan Payments	857 Loan Payments	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Housing Assistance Payments	859 Housing Assistance Payments	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Expenditures Total		<u>488,049</u>	<u>398,743</u>	<u>887,311</u>	<u>1,645,821</u>	<u>3,419,923</u>	<u>1,187,142</u>	<u>1,167,755</u>	<u>1,288,232</u>	<u>1,635,669</u>	<u>5,278,798</u>
(Surplus) Deficit		<u>\$ 61,125</u>	<u>\$ (774,628)</u>	<u>\$ (800,721)</u>	<u>\$ 1,139,474</u>	<u>\$ (374,751)</u>	<u>\$ (914,972)</u>	<u>\$ (1,572,115)</u>	<u>\$ (2,575,343)</u>	<u>\$ (2,152,167)</u>	<u>\$ (7,214,597)</u>

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

Line Item	Line Item Description	Budget Amount	AMP 1 Justification for FY 2026 Budget
802	OVERTIME	30,000	Increase of \$5,000 from \$25,000 to \$30,000. Maintenance staff address unit renovations followed by NSPIRE repairs (71 units pending). Other charges to this line item include unexpected emergencies (total of 8 units) and the expectation of HUD- NSPIRE inspection for this upcoming Fiscal Year.
804	ELECTRICTY	46,000	Request to keep this the same. This covers AMP 1 street lights at the sites; electricity for AMP 1 office and Rec Center providing outreach services to all public housing residents. Expenses for emergency transfers (GT); to include tenant rembursements/GPA meters required for health & safety will come from here. AMP 1 had 3 emergency relocation of families for lodging at a local hotel this year due to replacement of GPA distribution box & 1 General transfer relocation from within AMP 1 site.
805	WATER/SEWER	2,000	Budget remains the same. Please note any unforeseen water leaks at any of the developments will be an expense that will come out of this line item; expenses for emergency general transfers (to include tenant reimbursements/usage of utilities); required for health & safety will come from here.
812	AUTO REPAIRS	12,000	Budget remains the same. The aging needs of the fleet is on-going and the prices of repairs are high. Two(2) vehicles needed repairs and a total of five (5) vehicles were disposed & charged here.
813	AUTO GAS	12,500	Budget to remain the same as last year. Expenses this year have only been posted through Jan. 2025. Note: There are delays in processing payments in this area with DOA forwarding invoices months later.
814	COMMUNICATION	12,000	Request for \$5,000 increase here.Metrolan, internet and voice services ( <b>PDS</b> ) is not included here (\$450x12=\$5,400). AMP sites will also cost share the Resident Center in Toto Garden for <b>FAX</b> (\$233); <b>INTERNET</b> ((\$750) & <b>METROLAN</b> (\$600).
815	COPY MACHINE	4,000	Request to keep the same amount as last year
816	CUSTODIAL SERVICES	5,000	Request to keep the same amount as last year
825	LEGAL	4,000	Decrease from \$6,000 to \$4,000. Any consultation from Legal charged here re:evictions, fair housing etc.
827	PLUMBING	9,000	Request to keep the same amount as last year. Any unforeseen plumbing issue during the FY will come out from here.



Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

Line Item	Line Item Description	Budget Amount	AMP 1 Justification for FY 2026 Budget
828	PROFESSIONAL SERVICES	9,000	Request to keep the same as last year. GPD clearances, pest control, termites and special maintenance services are paid out from this line item. There appears to be a higher number of abandoned units and housekeeping issues from this FY. Pest control for rodents is expected to increase for FY26 & contract for termites.
829	PROTECTIVE SERVICES	5,000	Request to keep this the same. Contract for alarm monitoring and security services for emergency after hour calls and security roving services fall here. <b>ALARM MONITORING</b> (\$30x12=\$360); <b>AFTER HRS</b> ((\$30X12=\$360); <b>TROUBLE SHOOTING</b> (\$75X5=\$375); <b>SECURITY ROVING</b> (\$315 per week x 10= \$3,150)
831	EQUIPMENT	119,652	Increase of \$54,652 for a total of \$119,652 requested here: <b>MAINTENANCE TOOLS/EQUIP</b> (\$9,985); <b>RANGES/REFRIG/WATER HEATERS</b> (\$27,667); <b>MIS UPDATES</b> (\$2,000); <b>FILE ROOM</b> (\$30,000); <b>TRUCK W/TOMMY LIFT OR SUPPLY VAN</b> (\$50,000) <b>See spreadsheet for more info.</b>
832	AUDIT	1,200	Request to keep this the same.
833	ADVERTISING	1,000	Request to keep this the same. This needed to cover any advertising cost for bid announcement co-shared among the AMP's and other advertising needs. AMP 1 expects to open our wait list this FY26
835	COLLECTION LOSS	12,000	Increase from \$8,000 to \$12,000 as reflected this past FY 25 (total of 5 units totalling \$12,012.73 in charges)
839	CUSTODIAL SUPPLIES	600	Request to keep this the same
842	MEMBERSHIP DUES	1,500	Request to keep this the same. Membership Dues under PHADA, NAHRO & any updates to the ACOP will fall under this area. Housing staff will need constant updates from each as it relates to housing. In addition, any ACOP revisions will be updated for GHURA with additional cost.
843	MISCELLANEOUS	2,500	Request to keep this the same. Safety gear & uniforms for current staff.
844	OFFICE SUPPLIES	4,000	Request to keep this the same.
845	ORDINARY MAINTENANCE AND MATERIALS	40,000	Request to keep this the same. Budget is expected to be exhausted by the end of the FY. NOTE: Public housing anticipates to be inspected by HUD FY25 or FY26. Aside from consumable inventory purchases; Window damages and repairs have increased. Inspections for upcoming HUD NSPIRE repairs continue in the remaining months through FY 26.

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

Line Item	Line Item Description	Budget Amount	AMP 1 Justification for FY 2026 Budget
846	OFFICE BUILDING REPAIR & MAINTENANCE	2,000	Request to keep this the same. This area covers costs associated with the AMP 1 office building repairs & maintenance and request will be the same as FY24
847	POSTAGE/COURIER	680	Request to remain the same. AMP 1 expects to open Wait List in FY 2026
848	PRINTING	3,000	Request to remain the same. Updating and printing forms and materials for move-in packets, tenant Educational materials (laminated) for the units as a new NSPIRE model is implemented.
850	MAINTENANCE CONTRACTS	59,220	<p>Increase from \$35,050 to \$59,220 mainly due to increase of grass cutting contract. This line item addresses the fence area within the office compound, rental equipment, AC service, small engine repair, global recycling (disposals for refrigerator/stove/water heaters) etc. The funds need to be retained as contractors will be utilized.</p> <p>AMP 1 currently has one contractor <b>GRASS CUTTING</b> =\$46,020</p> <p>SERVICING AMP 1 AC UNITS OFFICE/WAREHOUSE TOTAL OF -9</p> <p>\$150 x 9 = \$1,350 x 2x a year= \$2,700</p> <p><b>DISPOSAL OF VEHICLES</b> (5)= \$2,700</p> <p><b>DISPOSAL OF APPLIANCES, HOUSEHOLD ITEMS, GREEN WASTE</b>, etc. through the year= \$2,800</p> <p><b>PEST CONTRAL ESTIMATE</b>= \$5,000</p>
851	STAFF TRAINING	12,000	Request to keep this the same. Although Agency training Bid did not go through this year, it is expected this FY 26.
852	SUBSCRIPTIONS	500	Request to keep this the same. Funds needed to maintain professional subscriptions.
855	CAPITAL OUTLAY PROJECTIONS	371,000	<p><b>CONVERSION OF CONCRETE SINK TO PLASTIC</b>- \$620x 50 units =\$31,000; <b>REPLACE LIGHTING</b> (all sites)- \$25,000; <b>WATER BLAST/PLAINTING</b>- \$15,000</p> <p><b>EXPANSION OF AMP1 MAINTENANCE SHOP</b>- \$100,000; <b>EXPANSION OF AMP 1 PARKING/STAGING</b>-\$100,000</p> <p><b>ADDITIONAL PARKING AT THE SITES</b> (MM-SINJ-AH) - \$100,000</p>

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Public and Indian Housing  
(Asset Management Properties)

Line Item	Line Item Description	Budget Amount	AMP 1 Justification for FY 2026 Budget
851	STAFF TRAINING	12,000	Request to increase with several training and recertifications for both maintenance and staff this year - NSPIRE (maintenance and housing staff) HOTMA (Housing staff); CORE (Maintenance staff)
852	SUBSCRIPTIONS	500	Funds needed to maintain professional subscriptions.
855	CAPITAL OUTLAY PROJECTIONS	65,000	Replace signage (all sites)- \$25,000; Replace lighting (all sites)- \$25,000; Water blasting/painting- \$15,000

**Guam Housing and Urban Renewal Authority**  
**FY 2026 Budget**  
**Public and Indian Housing**  
**(Asset Management Properties)**

Line Item	Line Item Description	Budget Amount	AMP 2 Justification for FY2026 Budget
<b>831</b>	<b>EQUIPMENT - MAINTENANCE</b>	<b>28,102</b>	
	Pipe Bender EMT 3/4"	50	1 Qty x \$50 Needed in shop to perform repairs
	Industrial Fan for Shop	300	1 Qty x \$300 Replacement needed
	Concrete Masonary Rotary Hammer Drill	199	1 Qty x \$199 Needed by maintenance for use at Unit Renos
	Wheelbarrow with steel handles, Flat Tire free	278	2 Qty x \$278 Needed by maintenance for use at Unit Renos
	115 Volt K 400 Drain Cleaning Drum Machine. Integral wound cable :	800	1 Qty x \$800 Needed by maintenance for use at Unit Renos and occupied units with drain issues
	Gas 2 stroke Cycle Hedge Trimmer	250	1 Qty x \$250 Needed for Ground Maintenance
	5/16 in X 50 ft Slotted - End Replacement Cable	258	3 Qty x \$86 Replacement needed
	4-piece Plumbers Cutter Sets	60	2 Qty x \$30 Needed in shop to perform repairs
	Electric Tile Scraper Machine	2,000	1 Qty x \$2,000 Needed by maintenance for use at Unit Renos
	3000W Pure Sine Inverter	1,170	3 Qty x \$390 Portable power for tools at jobsite
	All-Purpose Rubber Boots	120	4 Qty x \$30 Maintenance Use
	Push Mower 22" High Wheel	450	1 Qty x \$450 Needed for Ground Maintenance
	Trap Snake 6 ft Toilet Augar Drain Cleaning Kit	800	4 Qty x \$200 Needed by maintenance for occupied units with drain issues
	Waterblaster	1,400	1 Qty x \$1,400 Maintenance Use
	Waterblaster Hose 3/8 x 50	200	2 Qty x \$100 Maintenance Use
	Floor Buffer	850	1 Qty x \$850 Maintenance Use
	Buffer Pad	56	2 Qty x 28 Maintenance Use
	Chainsaw	978	2 Qty x \$489 Needed for Ground Maintenance
	Backpack Blower	539	1 Qty x \$539 Needed for Gounds Maintenance
	Canopy 20x40	500	1 Qty x \$500 Replacement needed in shop
	SeeSnake MicroReel Video Inspection Camera System	5,400	1 Qty x \$5,400 Needed to assess leaks in units and laundry
	Bench Vise 6"-8"	400	1 Qty x \$400 Needed for cutting metal, rebar etc. small jobs
	Floor Jack 3 Ton	139	1 Qty x \$139 Needed in shop to perform repairs
	Jack Hammer	900	1 Qty x \$900 Needed by maintenance for use at Unit Renos
	Bench Grinder 8"	140	1 Qty x \$140 Replacement needed
	Portable Pipe Vise	390	1 Qty x \$390 Needed in shop to perform repairs
	Dolley - Hand/Truck	160	2 Qty x \$80 Maintenance Use

**Guam Housing and Urban Renewal Authority**  
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**(Asset Management Properties)**

Line Item	Line Item Description	Budget Amount	AMP 2 Justification for FY2026 Budget
	Trailer Lights (above 80")	120	3 Qty x \$40 Replacement for trailers
	Rubbermaid Trashbin 33gal	105	3 Qty x \$35 Maintenance Use
	Desktop computer	6,000	3 Qty x \$2,000 Replacement for PSM, IC, HFA, Front Desk
	Printer	2,000	1 Qty x \$2,000 Purchase for HAO
	Batterty Backup	480	4 Qty x \$120 Replacement for PSM, IC, HFA, Front Desk
	Folding Chairs	240	12 Qty x \$20 Replacement of lobby chairs
	Plastic Tables 6ft	280	4 Qty x \$70 Office use for lobby area
	Plastic Tables 4ft	90	2 Qty x \$45 Office use
<b>845</b>	<b>ORDINARY EQUIPMENT - MAINTENANCE</b>	<b>68,902</b>	
	Refrigerators (18 cf. top mount w/handles 110V frost free)	34,000	50 Qty x Current cost \$680
	Refrigerators (17 cf. top mount w/handles 110V frost free)	4,120	5 Qty x Current cost \$824
	Ranges (rear control) w/ electric cord	9,666	18 Qty x Current cost \$537
	Ranges (front control) w/ electric cord	3,116	4 Qty x Current cost \$779
	Waterheaters (30 gal Highboy 220V)	18,000	40 Qty x Current cost \$450
<b>855</b>	<b>Capital Outlays</b>	<b>25,000</b>	
	Sedan	25,000	Need to replace office fleet

**Guam Housing and Urban Renewal Authority**  
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Line Item	Line Item Description	Budget Amount	AMP 4 Justification for FY2026 Budget
			Include Employee Benefits for 3 Program Coordinators; Salaries/Employee Benefits/OT/ST to be divided by 4 AMPs
<b>801</b>	<b>SALARIES</b>	<b>1,004,815</b>	
<b>802</b>	<b>OVERTIME</b>	<b>15,000</b>	Overtime for Renovation and Repairs on NSPIRE inspections; review/disposal of former tenants' folders
			Include Employee Benefits for 3 Program Coordinators; Salaries/Employee Benefits/OT/ST to be divided by 4 AMPs
<b>803</b>	<b>EMPLOYEE BENEFITS</b>	<b>789,011</b>	
<b>804</b>	<b>ELECTRICITY</b>	<b>125,000</b>	
		124,700	To include the utility cost for Toto Gardens Basketball Court
		300	Electricity - Reimburse Residents - To pay residents for the use of power by maintenance; reimbursement
<b>805</b>	<b>WATER/SEWAGE</b>	<b>75,000</b>	
		74,700	To cover increase in water rates; RSC; Toto Gardens BB Court Restroom
		300	Water - Reimburse Residents - To pay residents for the use of water by maintenance; reimbursement
<b>810</b>	<b>OFF-ISLAND TRAVEL</b>	<b>5,000</b>	
<b>812</b>	<b>AUTO MAINTENANCE</b>	<b>12,000</b>	With new fleet of vehicles, preventive maintenance on vehicles is minimal
<b>813</b>	<b>AUTO - GAS</b>	<b>10,000</b>	10% Projected increase in fuel prices
<b>814</b>	<b>COMMUNICATION (List not all inclusive)</b>	<b>22,000</b>	
	1) Totts Line (fax/alarm) - Office/Ded Satellite	931	Tots Line (fax/alarm) for AMP4 office & Dededo Satellite - \$77.58x12 (a4) = \$930.96
	2) Totts Line (fax/alarm) - RSC	233	RSC-\$77.58x12 = \$930.96/4 AMPs = \$232.75 per AMP
	3) Cell Phones & MiFi: IT&E	7,860	CELL PHONES(8) - \$520*12 = \$6,240; MIFI(3) - \$135*12 = \$1,620 = \$7,860
	4) Internet @ Toto/Dededo Satellite	6,000	Internet - \$250x12(t); \$250x12(d) = \$6,000
	5) Internet @ RSC	750	RSC-\$250x12 = \$3,000/4 AMPs = \$750 per AMP
	6) Metrolan @ Toto/Dededo Satellite	4,800	Metrolan - \$200x12(t); \$200x12(d) = \$4,800
	7) Metrolan @ RSC	600	RSC-\$200x12 = \$2,400/4 AMPs = \$600 per AMP
<b>815</b>	<b>COPY MACHINE (List not all inclusive)</b>	<b>3,050</b>	
		2,700	AMP4 OFFICE - Xerox; Final Year - \$2700
			RSC- Allstar Inc; 4/29/25 - 4/29/26; \$99.44x12 = \$1,193.28; .007 over 3000 allowance (est
		334	2000/mo*10mo*.007) = \$140 == \$1,333.28/4 AMPs = \$333.32 per AMP
			LAGU: TRASH CONTAINERS: 1 Bin @ Toto (\$217x12=\$2,604); 1 Bin @ Ded Elderly (\$217x12=\$2,604);
<b>816</b>	<b>CUSTODIAL SERVICES</b>	<b>5,460</b>	1 Cardboard Box Bin @ Toto (\$21x12=\$252) == \$5,460

**Guam Housing and Urban Renewal Authority**  
**FY 2026 Budget**  
**Public and Indian Housing**  
**(Asset Management Properties)**

Line Item	Line Item Description	Budget Amount	AMP 4 Justification for FY2026 Budget
<b>817</b>	<b>INSURANCE SERVICES</b>	<b>40,000</b>	Full coverage for new vehicles
<b>825</b>	<b>LEGAL</b>	<b>1,000</b>	Drop by \$500
<b>827</b>	<b>Plumbing , Sewer Services</b>	<b>40,000</b>	Aging Infrastructure
<b>828</b>	<b>PROFESSIONAL SERVICES (List not all inclu</b>	<b>60,000</b>	
	1) Utility Allowance: Atlas; Year 2	375	Atlas, Utility Allowance Study; Year 2; \$1,500/year; \$375 per AMP
	2) GPD Clearances	10,530	234 residents/applicants x 3/HH x \$15 = \$10,530
	3) Drug Testing / In-Processing	180	Random Drug Testing (\$70x5empx4)=\$1400; New Employee Processing (\$90x2)=\$180
	4) Pest Control (Office PM)	2,020	Office PM on Pest Control; quarterly (\$505 x 4)
	5) Troubleshoot Service for MIS		MIS contact to troubleshoot systems, hardware, antennae
<b>829</b>	<b>PROTECTIVE SERVICES (List not all inclusiv</b>	<b>180,000</b>	
	1) Foot Patrol @ Ded Eld (\$13,436x12mo)		Pending Award
	2) Roaming Service (\$609/wk x 26 wks)		Pending Award
	3) G4S - Alarm Monitoring (\$360*3 areas)	1,080	ALARM (\$30x12mox3 areas)=\$1,080
	4) G4S - After Hour Emerg (\$30*12mo)	360	AFTER-HR (\$30x12mo)=\$360
	5) G4S - Installation (\$75/hr x 8 hrs)	600	INSTALLATION (\$75/hrx8hrs)=\$600
	6) G4S - Troubleshoot (\$75/hr x 8 hrs)	600	TROUBLESHOOTING (\$75/hrx8hrs)=\$600
<b>830</b>	<b>SOFTWARE MAINTENANCE</b>	<b>15,000</b>	MRI Software, Shortel, Other Software Programs
<b>832</b>	<b>AUDIT</b>	<b>3,000</b>	Status Quo
<b>833</b>	<b>ADVERTISING</b>	<b>2,500</b>	ADS: Open/Close WL(2ads); ACOP(3ads); PHA Plan(3ads)x\$250=\$2,000
<b>831</b>	<b>MINOR EQUIPMENT</b>	<b>15,000</b>	Office Furniture (\$5,000), Computer Hardware (\$1,000), Maintenance Tools (\$9,000)
<b>831</b>	<b>EXPENDABLE EQUIPMENT</b>	<b>60,000</b>	Appliances (\$40,000); Maintenance Equipment (\$20,000)
<b>835</b>	<b>COLLECTION LOSS</b>	<b>75,000</b>	STATUS QUO
<b>839</b>	<b>CUSTODIAL SERVICES</b>	<b>3,300</b>	10% increase in cost of products
<b>842</b>	<b>MEMBERSHIP DUES</b>	<b>3,000</b>	NAHRO; PHADA
<b>843</b>	<b>MISCELLANEOUS</b>	<b>10,000</b>	Uniforms; Maintenance Gear - Office (\$5,000); Maintenance (\$5,000)
<b>844</b>	<b>OFFICE SUPPLIES</b>	<b>4,000</b>	Increase in supply usage
<b>845</b>	<b>ORDINARY MAINTENANCE &amp; MATERIALS</b>	<b>120,000</b>	Enhancement and cost of product increase



**Guam Housing and Urban Renewal Authority**  
**FY 2026 Budget**  
**Public and Indian Housing**  
**(Asset Management Properties)**

Line Item	Line Item Description	Budget Amount	AMP 4 Justification for FY2026 Budget
<b>846</b>	OFFICE BUILDING REPAIR & MAINTENANC	<b>50,000</b>	Interior Painting
<b>847</b>	POSTAGE/COURIER	<b>5,000</b>	Increase in postage stamps and usage
<b>848</b>	PRINTING	<b>9,000</b>	NSPIRE and ACOP books and Form Replenishment
<b>850</b>	MAINTENANCE CONTRACTS	<b>145,000</b>	1) Fire Extinguishers 2) Window Replacement 3) Consumables 4) Disposal - all areas 5) Towing 6) Grounds Maintenance: Gets - Year2 7) A/C Preventive Maintenance 8) Vehicle Repair/PM 9) Miscellaneous A4 Construction
<b>851</b>	STAFF TRAINING	<b>21,000</b>	Apprenticeship, NSPIRE, Program, Administrative
<b>852</b>	SUBSCRIPTIONS	<b>500</b>	NMA ACOP (\$150); PIH ALERTS (\$150)
<b>854</b>	PILOT	<b>30,156</b>	
<b>855</b>	CAPITAL OUTLAY	<b>300,000</b>	Mailboxes for Dededo Elderly - To replace old mailboxes (\$50,000) Office Expansion - To expand AMP4 Office (\$100,000) Playground Center - To build secured playground center for children (\$100,000) Resident Services Center Supply Room - To provide storage space for RSC materials (\$50,000)
<b>862</b>	PH FSS EXPENSE	<b>30,709</b>	

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
HOUSING CHOICE VOUCHERS PROGRAMS

Budget Category	Budget Line Item	FY 2026				FY 2025 Approved Budget			
		Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total	Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees	(3,236,171)	(39,868)	(173,560)	(3,449,598)	(4,164,960)			(4,164,960)
	102 Interest Income				-				-
	103 Other Income				-				-
	104 Grants				-				-
	106 Subsidies - Federal				-				-
	109 Year-end Cash Balance	(1,717,047)		(166,690)	(1,883,737)	(128,084)			(128,084)
	110 Revenue - Management Fees				-				-
	111 Revenue - Housing Assistance Payments	(47,239,111)	(502,379)	(1,454,201)	(49,195,691)	(47,758,186)	(497,288)	(1,472,443)	(49,727,917)
Revenue Total		(52,192,328)	(542,246)	(1,794,451)	(54,529,026)	(52,051,230)	(497,288)	(1,472,443)	(54,020,961)
Expenditures:									
Personnel	801 Salaries and Wages	1,517,213			1,517,213	1,584,937			1,584,937
	802 Overtime				-				-
	803 Employee Benefits	971,939	-	-	971,939	1,024,889	-	-	1,024,889
Personnel Total		2,489,152	-	-	2,489,152	2,609,826	-	-	2,609,826
Utilities	804 Electricity	25,800		5,000	30,800	25,800		28,000	53,800
	805 Water/Sewage	2,346	-	1,500	3,846	2,346	-	5,000	7,346
Utilities Total		28,146	-	6,500	34,646	28,146	-	33,000	61,146
Travel	810 Off-Island Travel	30,000	-	-	30,000	15,000	-	-	15,000
Contractual	807 Security Deposit			93,581	93,581			93,581	93,581
	812 Auto Maintenance	7,500			7,500	6,000			6,000
	813 Auto - Gas	30,000	500	500	31,000	25,900	50	50	26,000
	814 Communication	4,000			4,000	3,316			3,316
	815 Copy Machine	12,000			12,000	12,000			12,000
	816 Custodial Services	9,000			9,000	8,800			8,800
	817 Insurance Services	18,500	500	500	19,500	6,500			6,500
	818 Storage	10,250	250	500	11,000	10,250	250	500	11,000
	820 Property Management Fee	844,200	55,717	146,891	1,046,808	844,200	55,717	146,891	1,046,808
	821 Bookkeeping Fee	236,970	2,500	6,800	246,270	225,000	2,970	7,830	235,800
	822 Asset Management Fee				-				-
	824 Office Rent	144,359			144,359	144,359			144,359
	825 Legal	10,000			10,000	10,000			10,000

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
HOUSING CHOICE VOUCHERS PROGRAMS

Budget Category	Budget Line Item	FY 2026				FY 2025 Approved Budget			
		Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total	Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total
	826 Office Equipment Maintenance	4,000			4,000	3,000			3,000
	827 Plumbing, Sewer Services	-			-	-			-
	828 Professional Services	90,000	15,000	15,000	120,000	90,000	15,000	15,000	120,000
	829 Protective Services	-			-	-			-
	830 Software Maintenance	5,000			5,000	5,000			5,000
	832 Audit	45,860		1,500	47,360	45,860		1,500	47,360
	833 Advertising	18,500		-	18,500	17,600		-	17,600
	850 Maintenance Contratcs	-			-	-			-
	851 Staff Training	65,000	500	500	66,000	63,500	500	1,000	65,000
Contractual Total		<u>1,555,139</u>	<u>74,967</u>	<u>265,772</u>	<u>1,895,878</u>	<u>1,521,285</u>	<u>74,487</u>	<u>266,352</u>	<u>1,862,124</u>
Equipment	831 Equipment	-	-	-	-	-	-	-	-
Other	835 Collection Loss	2,500	100	100	2,700				-
	836 Computer Services	14,000			14,000				-
	839 Custodial Supplies	2,500	100	100	2,700	1,760			1,760
	842 Membership Dues	5,000			5,000	5,000			5,000
	843 Miscellaneous	24,000	500	500	25,000	24,000		500	24,500
	844 Office Supplies	20,500	1,000	500	22,000	16,500	100	500	17,100
	845 Ordinary Maintenance & Materials				-				-
	846 Office Building Repair & Maintenance	50,000	1,000	1,000	52,000	5,000			5,000
	847 Postage/Courier	28,000	500	500	29,000	25,000			25,000
	848 Printing	25,000	500	500	26,000	10,500	500	500	11,500
	852 Subscriptions	1,500			1,500	1,500			1,500
	854 Payment in lieu of taxes (PILOT)				-				-
	860 Portability Admin Fees	29,527		2,921	32,448	29,527			29,527
	861 Portability In				-				-
	862 PH FSS Expense	-	-	-	-	-	-	-	-
Other Total		<u>202,527</u>	<u>3,700</u>	<u>6,121</u>	<u>212,348</u>	<u>118,787</u>	<u>600</u>	<u>1,500</u>	<u>120,887</u>
Capital Outlays	855 Capital Outlays	-	-	-	-	-	-	-	-
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	<u>47,887,364</u>	<u>463,579</u>	<u>1,516,059</u>	<u>49,867,001</u>	<u>47,758,186</u>	<u>422,201</u>	<u>1,171,592</u>	<u>49,351,979</u>

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
HOUSING CHOICE VOUCHERS PROGRAMS

Budget Category	Budget Line Item	FY 2026				FY 2025 Approved Budget			
		Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total	Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total
Expenditures Total		52,192,328	542,246	1,794,451	54,529,026	52,051,230	497,288	1,472,444	54,020,962
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
HOUSING CHOICE VOUCHERS PROGRAMS

Budget Category	Budget Line Item	FY 2025 Actual (06-30-2025)				FY 2025 Budget-to-Actual (06-30-25)			
		Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total	Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees	(2,427,128)	(36,671)	(130,170)	(2,593,969)	(1,737,832)	36,671	130,170	(1,570,991)
	102 Interest Income				-	-	-	-	-
	103 Other Income	(125,316)		(7,565)	(132,881)	(125,316)	-	(7,565)	(132,881)
	104 Grants				-	-	-	-	-
	106 Subsidies - Federal				-	-	-	-	-
	109 Year-end Cash Balance	(2,354,181)	(129,329)	(213,097)	(2,696,607)	(2,226,097)	(129,329)	(213,097)	(2,568,523)
	110 Revenue - Management Fees				-	-	-	-	-
	111 Revenue - Housing Assistance Payments	(35,429,333)	(376,784)	(1,090,651)	(36,896,768)	(12,328,853)	(120,504)	(381,792)	(12,831,149)
Revenue Total		(40,335,958)	(542,784)	(1,441,483)	(42,320,225)	(16,418,098)	(213,162)	(472,284)	(17,103,544)
Expenditures:									
Personnel	801 Salaries and Wages	1,045,403		1,888	1,047,291	539,534	-	(1,888)	537,646
	802 Overtime	883			883	(883)	-	-	(883)
	803 Employee Benefits	455,586	-	-	455,586	569,303	-	-	569,303
Personnel Total		1,501,872	-	1,888	1,503,760	1,107,954	-	(1,888)	1,106,066
Utilities	804 Electricity	30,000		1,029	31,029	(4,200)	-	26,971	22,771
	805 Water/Sewage	1,389	-	363	1,752	957	-	4,637	5,594
Utilities Total		31,389	-	1,392	32,781	(3,243)	-	31,608	28,365
Travel	810 Off-Island Travel	1,036	-	-	1,036	13,964	-	-	13,964
Contractual	807 Security Deposit			4,042	4,042	-	-	89,539	89,539
	812 Auto Maintenance	2,845			2,845	3,155	-	-	3,155
	813 Auto - Gas	-			-	25,900	50	50	26,000
	814 Communication	9,755			9,755	(6,439)	-	-	(6,439)
	815 Copy Machine	4,848			4,848	7,152	-	-	7,152
	816 Custodial Services	15,723			15,723	(6,923)	-	-	(6,923)
	817 Insurance Services	4,231			4,231	2,269	-	-	2,269
	818 Storage	6,761			6,761	3,489	250	500	4,239
	820 Property Management Fee	552,413	6,691	19,515	578,619	291,787	49,026	127,376	468,189
	821 Bookkeeping Fee	171,788	1,815	5,070	178,673	53,212	1,155	2,760	57,127
	822 Asset Management Fee				-	-	-	-	-
	824 Office Rent	1,630			1,630	142,729	-	-	142,729
	825 Legal				-	10,000	-	-	10,000

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
HOUSING CHOICE VOUCHERS PROGRAMS

Budget Category	Budget Line Item	FY 2025 Actual (06-30-2025)				FY 2025 Budget-to-Actual (06-30-25)			
		Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total	Housing Choice Vouchers	Mainstream Voucher	Emergency Housing Voucher	Grand Total
	826 Office Equipment Maintenance				-	3,000	-	-	3,000
	827 Plumbing, Sewer Services				-	-	-	-	-
	828 Professional Services	16,086			16,086	73,914	15,000	15,000	103,914
	829 Protective Services				-	-	-	-	-
	830 Software Maintenance	55,974			55,974	(50,974)	-	-	(50,974)
	832 Audit				-	45,860	-	1,500	47,360
	833 Advertising	8,710			8,710	8,890	-	-	8,890
	850 Maintenance Contratcs	-			-	-	-	-	-
	851 Staff Training	15,794	-	-	15,794	47,706	500	1,000	49,206
Contractual Total		866,558	8,506	28,627	903,691	654,727	65,981	237,725	958,433
Equipment	831 Equipment	63,016	-	-	63,016	(63,016)	-	-	(63,016)
Other	835 Collection Loss				-	-	-	-	-
	836 Computer Services	41			41	(41)	-	-	(41)
	839 Custodial Supplies	1,080			1,080	680	-	-	680
	842 Membership Dues				-	5,000	-	-	5,000
	843 Miscellaneous	7,404		243	7,647	16,596	-	257	16,853
	844 Office Supplies	29,263			29,263	(12,763)	100	500	(12,163)
	845 Ordinary Maintenance & Materials				-	-	-	-	-
	846 Office Building Repair & Maintenance	474			474	4,526	-	-	4,526
	847 Postage/Courier	18,722			18,722	6,278	-	-	6,278
	848 Printing	13,921			13,921	(3,421)	500	500	(2,421)
	852 Subscriptions				-	1,500	-	-	1,500
	854 Payment in lieu of taxes (PILOT)				-	-	-	-	-
	860 Portability Admin Fees	33,154		430	33,584	(3,627)	-	(430)	(4,057)
	861 Portability In				-	-	-	-	-
	862 PH FSS Expense	-	-	-	-	-	-	-	-
Other Total		104,059	-	673	104,732	14,728	600	827	16,155
Capital Outlays	855 Capital Outlays	369,800	-	-	369,800	(369,800)	-	-	(369,800)
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	35,915,523	347,684	1,137,044	37,400,251	11,842,663	74,517	34,548	11,951,728

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
HOUSING CHOICE VOUCHERS PROGRAMS

<u>Budget Category</u>	<u>Budget Line Item</u>	FY 2025 Actual (06-30-2025)				FY 2025 Budget-to-Actual (06-30-25)			
		Housing Choice <u>Vouchers</u>	Mainstream <u>Voucher</u>	Emergency Housing <u>Voucher</u>	<u>Grand Total</u>	Housing Choice <u>Vouchers</u>	Mainstream <u>Voucher</u>	Emergency Housing <u>Voucher</u>	<u>Grand Total</u>
Expenditures Total		<u>38,853,253</u>	<u>356,190</u>	<u>1,169,624</u>	<u>40,379,067</u>	<u>13,197,977</u>	<u>141,098</u>	<u>302,820</u>	<u>13,641,895</u>
(Surplus) Deficit		<u>\$ (1,482,705)</u>	<u>\$ (186,594)</u>	<u>\$ (271,859)</u>	<u>\$ (1,941,158)</u>	<u>\$ (3,220,121)</u>	<u>\$ (72,064)</u>	<u>\$ (169,464)</u>	<u>\$ (3,461,649)</u>



Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Supportive Housing for the Elderly

		FY 2026			FY 2025 Approved Budget		
		Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total	Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total
Budget Category	Budget Line Item						
Revenue	100 Operating Receipts		\$ -	\$ -		\$ -	
	101 Administrative Fees			-			-
	102 Interest Income	(100)		(100)	(100)		(100)
	103 Other Income	(2,200)		(2,200)	(2,200)		(2,200)
	104 Grants		(77,806)	(77,806)		(75,393)	(75,393)
	106 Subsidies - Federal	(879,648)		(879,648)	(879,648)		(879,648)
	109 Year-end Cash Balance	(201,068)		(201,068)	(112,148)		(112,148)
	110 Revenue - Management Fees			-			-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-
Revenue Total		(1,083,016)	(77,806)	(1,160,822)	(994,096)	(75,393)	(1,069,490)
Expenditures:							
Personnel	801 Salaries and Wages	115,543	43,858	159,401	115,543	39,915	155,458
	802 Overtime	2,400		2,400	2,400		2,400
	803 Employee Benefits	103,249	26,083	129,332	103,249	29,397	132,646
Personnel Total		221,192	69,941	291,133	221,192	69,312	290,504
Utilities	804 Electricity	176,955		176,955	180,000		180,000
	805 Water/Sewage	80,000	-	80,000	80,000	-	80,000
Utilities Total		256,955	-	256,955	260,000	-	260,000
Travel	810 Off-Island Travel	5,000	5,000	10,000	5,000	3,226	8,226
Contractual	807 Security Deposit			-			-
	812 Auto Maintenance	1,500		1,500	1,000		1,000
	813 Auto - Gas	3,000		3,000	3,000		3,000
	814 Communication	5,000		5,000	5,000		5,000
	815 Copy Machine			-			-
	816 Custodial Services	16,000		16,000	16,000		16,000
	817 Insurance Services	4,100		4,100	6,100		6,100
	818 Storage			-			-
	820 Property Management Fee	50,568		50,568	48,216		48,216
	821 Bookkeeping Fee	4,000		4,000			-
	822 Asset Management Fee			-			-
	824 Office Rent			-			-
	825 Legal	3,000		3,000	3,000		3,000
	826 Office Equipment Maintenance	2,000		2,000			-
	827 Plumbing, Sewer Services	5,000		5,000	5,000		5,000
	828 Professional Services	11,277		11,277	7,900		7,900
	829 Protective Services	95,055		95,055	45,000		45,000
	830 Software Maintenance	5,000		5,000	5,000		5,000
	832 Audit	1,000		1,000	1,000		1,000

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Supportive Housing for the Elderly

Budget Category	Budget Line Item	FY 2026			FY 2025 Approved Budget		
		Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total	Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total
	833 Advertising	5,000		5,000	3,200		3,200
	850 Maintenance Contratcs	30,376		30,376	2,000		2,000
	851 Staff Training	5,000	1,020	6,020	-	1,020	1,020
Contractual Total		246,876	1,020	247,896	151,416	1,020	152,436
Equipment	831 Equipment	11,062	-	11,062	14,557	-	14,557
Other	835 Collection Loss			-			-
	836 Computer Services			-			-
	839 Custodial Supplies			-			-
	842 Membership Dues	1,000	250	1,250	1,000		1,000
	843 Miscellaneous	1,200		1,200	1,200	835	2,035
	844 Office Supplies	1,600	1,000	2,600	1,600	1,000	2,600
	845 Ordinary Maintenance & Materials	10,000		10,000	10,000		10,000
	846 Office Building Repair & Maintenance			-			-
	847 Postage/Courier	1,300		1,300	1,300		1,300
	848 Printing	200		200	200		200
	852 Subscriptions	150	595	745	150		150
	854 Payment in lieu of taxes (PILOT)			-			-
	860 Portability Admin Fees			-			-
	862 PH FSS Expense	-	-	-	-	-	-
Other Total		15,450	1,845	17,295	15,450	1,835	17,285
Capital Outlays	855 Capital Outlays	200,000	-	200,000	200,000	-	200,000
Loan Payments	857 Loan Payments	126,480	-	126,480	126,480	-	126,480
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-
Expenditures Total		1,083,016	77,806	1,160,822	994,096	75,393	1,069,490
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Supportive Housing for the Elderly

Budget Category	Budget Line Item	FY 2025 Actuals (06-30-2025)			FY 2025 Budget-to-Actual (06-30-2025)		
		Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total	Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total
Revenue	100 Operating Receipts	\$ (112,430)	\$ -	\$ (112,430)	\$ (112,430)	\$ -	\$ (112,430)
	101 Administrative Fees			-	-	-	-
	102 Interest Income	(95)		(95)	5	-	5
	103 Other Income	(2,674)		(2,674)	(474)	-	(474)
	104 Grants		(19,225)	(19,225)	-	(56,168)	(56,168)
	106 Subsidies - Federal	(538,749)		(538,749)	340,899	-	340,899
	109 Year-end Cash Balance			-	112,148	-	112,148
	110 Revenue - Management Fees			-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-
	Revenue Total	(653,948)	(19,225)	(673,173)	340,148	(56,168)	283,980
	Expenditures:						
Personnel	801 Salaries and Wages	101,643	30,784	132,427	13,900	9,131	23,031
	802 Overtime	-		-	2,400	-	2,400
	803 Employee Benefits	44,695	15,733	60,428	58,554	-	58,554
	Personnel Total	146,338	46,517	192,855	74,854	9,131	83,985
Utilities	804 Electricity	124,132		124,132	55,868	-	55,868
	805 Water/Sewage	42,528	-	42,528	37,472	-	37,472
Utilities Total		166,660	-	166,660	93,340	-	93,340
Travel	810 Off-Island Travel	-	-	-	5,000	3,226	8,226
Contractual	807 Security Deposit			-	-	-	-
	812 Auto Maintenance	127		127	873	-	873
	813 Auto - Gas	-		-	3,000	-	3,000
	814 Communication	2,964		2,964	2,036	-	2,036
	815 Copy Machine	-		-	-	-	-
	816 Custodial Services	11,907		11,907	4,093	-	4,093
	817 Insurance Services	4		4	6,096	-	6,096
	818 Storage	-		-	-	-	-
	820 Property Management Fee	33,930		33,930	14,286	-	14,286
	821 Bookkeeping Fee	4,785		4,785	(4,785)	-	(4,785)
	822 Asset Management Fee	-		-	-	-	-
	824 Office Rent	-		-	-	-	-
	825 Legal	-		-	3,000	-	3,000
	826 Office Equipment Maintenance	-		-	-	-	-
	827 Plumbing, Sewer Services	6,190		6,190	(1,190)	-	(1,190)
	828 Professional Services	465		465	7,435	-	7,435
	829 Protective Services	5,163		5,163	39,837	-	39,837
	830 Software Maintenance	3,949		3,949	1,051	-	1,051
	832 Audit	-		-	1,000	-	1,000

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Supportive Housing for the Elderly

Budget Category	Budget Line Item	FY 2025 Actuals (06-30-2025)			FY 2025 Budget-to-Actual (06-30-2025)		
		Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total	Supportive Housing for the Elderly Guma Trankilidat	Multi-Family Housing Service Coordinator (MFSC)	Grand Total
	833 Advertising	1,487		1,487	1,713	-	1,713
	850 Maintenance Contratcs	18,809		18,809	(16,809)	-	(16,809)
	851 Staff Training	1,887	-	1,887	(1,887)	1,020	(867)
Contractual Total		91,667	-	91,667	59,749	1,020	60,769
Equipment	831 Equipment	7,152	-	7,152	7,405	-	7,405
Other	835 Collection Loss	-	-	-	-	-	-
	836 Computer Services	4		4	(4)	-	(4)
	839 Custodial Supplies			-	-	-	-
	842 Membership Dues	-		-	1,000	-	1,000
	843 Miscellaneous	2,298		2,298	(1,098)	835	(263)
	844 Office Supplies	1,291		1,291	309	1,000	1,309
	845 Ordinary Maintenance & Materials	6,732		6,732	3,268	-	3,268
	846 Office Building Repair & Maintenance			-	-	-	-
	847 Postage/Courier	53		53	1,247	-	1,247
	848 Printing			-	200	-	200
	852 Subscriptions	199		199	(49)	-	(49)
	854 Payment in lieu of taxes (PILOT)			-	-	-	-
	860 Portability Admin Fees			-	-	-	-
	862 PH FSS Expense	-	-	-	-	-	-
Other Total		10,578	-	10,578	4,872	1,835	6,707
Capital Outlays	855 Capital Outlays	-	-	-	200,000	-	200,000
Loan Payments	857 Loan Payments	94,860	-	94,860	31,620	-	31,620
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-
Expenditures Total		517,255	46,517	563,772	476,840	15,212	492,052
(Surplus) Deficit		\$ (136,693)	\$ 27,292	\$ (109,401)	\$ 816,988	\$ (40,956)	\$ 776,032

**Guam Housing and Urban Renewal Authority**  
**FY 2026 Budget**  
**Supportive Housing for the Elderly**

Line Item	Line Item Description	Budget Amount	Supportive Housing for the Elderly Justification for FY 2026 Budget
804	ELECTRICITY	176,955	
805	WATER/SEWAGE	80,000	
810	TRAVEL OFF-ISLAND	5,000	
812	AUTO MAINT	1,500	Auto repair, Oil change (maintenance), tire repair/replacement & rotation
813	AUTO GAS	3,000	24 hours vehicle/ after hrs emergency respond / increase in fuel price
814	COMMUNICATION	5,000	
816	CUSTODIAL SERVICES	16,000	Garbage Disposal Service Fees Contract IFB: GHURA-COCC-021-008 <b>\$1302 p/m</b>
817	INSURANCE	4,100	
820	MANAGEMENT FEES-COCC	50,568	FY2026 Anticipated increase fr: \$82 to \$86 (\$86 per UML x 49 x12mos)
821	BOOKKEEPING FEES	4,000	FY2026 Anticipated bookkeeping fees
825	LEGAL & ATTY FEES/COURT COSTS	3,000	
826	Office Equipment	2,000	9000-12000btu Split AC unit & office paper shredder
827	Pluming Services	5,000	Plumbing services GT holding tank ,units and sewer lines
828	Professional Services	11,277	<p>GPD clr \$15per Adult (residents x52)+(applicants x15)=<b>\$1005</b> / Employee drug test \$34 per person x2x4qtr=<b>\$272</b> / Office AC unit maintenance &amp; parts <b>\$1000</b>/ Termites and Pest Control Services <b>\$1000</b> /</p> <p><b>Rent Reasonable Study \$8000</b></p> <p>G4S - Intrusion Monitoring \$30mo x 12= <b>\$360yr</b>/ After Hrs Answering Services \$30mo x 12 = <b>\$360yr</b> / Alarm System Troubleshooting repairs or replacements of alarm system unit \$75 hrly rate x 2 = <b>\$150yr</b> / Stationary Security Guard (weekends only from 6pm Fridays to 6am Mondays, and including Holidays) \$7,848.75 monthly x 12 = <b>\$94,185 annually</b></p>
829	Protective Services	95,055	
830	Software Maintenance	5,000	<p>Included: Software - Rent Payment; Winten2 &amp;, ADP, etc.</p> <p>Water heaters (\$474x10) <b>\$4740</b> / GT Maintenance Tools <b>\$800</b> / washer (\$2011 x 2) = <b>\$4022</b> / dryer (\$1500 x 1) = <b>\$1500</b></p>
831	Minor Equipment	11,062	
832	Audit	1,000	
833	Advertising	5,000	Open/Close Waitlist / Tenant Selection Plan / Management Plan / Lease & House Rules / BID notices
842	Membership Dues	1,000	

**Guam Housing and Urban Renewal Authority**  
**FY 2026 Budget**  
**Supportive Housing for the Elderly**

Line Item	Line Item Description	Budget Amount	Supportive Housing for the Elderly Justification for FY 2026 Budget
			Transaction fees for rent payment \$.75 (per transaction/per mo)=\$ <b>441.00</b> / Charge back fees (invalid acct \$25, no acct \$25, NSF\$30, & blocked acct. \$75 - per transaction) est. <b>\$200.00 and other related bank</b>
<b>843</b>	Misc. &BANK FEES	<b>1,200</b>	<b>fees</b>
<b>844</b>	Office Supplies	<b>1,600</b>	Pens, laser & copier ink, paper, folders (resident/applicants), boxes (terminated and dummy files)
<b>845</b>	Ordinary Maintenance & Materials	<b>10,000</b>	Maintenance consumable materials/supplies
<b>847</b>	Postage/Courier	<b>1,300</b>	Waitlist, Certified Mail, & Move-outs Invoices.
<b>848</b>	Printing	<b>200</b>	Applications, pamphlets/brochures & forms
<b>850</b>	Rental/Equipment Repair (Maint. Contract)	<b>30,376</b>	Small engine repairs <b>\$1000</b> (bushcutter, chainsaws, riding mower, etc.), equipment rentals (water blasters, generators, etc.) GROUNDS MAINT. \$2448 p/m = <b>\$29,376</b>
<b>851</b>	<b>Staff Training</b>	<b>5,000</b>	GT PSM & Service Coordinator - Supervision & Management/PHAS/NSPIRE/Eligibility, Occupancy & Rent Certifications; MAINTENANCE: PHAS, NSPIRE, CORE, SAFETY, HVAC, PESTICIDE - CERTIFICATIONS
<b>852</b>	Subscription	<b>150</b>	NMA \$47.80 & PIH ALERTS \$83.80 SUBSCRIPTION
<b>855</b>	Captial Outlay	<b>200,000</b>	
<b>857</b>	Loan Payable	<b>126,480</b>	

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Capital Fund Program

		FY 2026						FY 2025 Approved budget					
Budget Category	Budget Line Item	GQ501-22	GQ501-23	GQ501-22HR	GQ501-24	GQ501-25	Grand Total	GQ501-21	GQ501-22	GQ501-23	GQ501-24	Grand Total	
Revenue	100 Operating Receipts						-	-	-	-	-	-	
	101 Administrative Fees						-					-	
	102 Interest Income						-					-	
	103 Other Income						-					-	
	104 Grants						-					-	
	106 Subsidies - Federal	(284,481)	(1,695,266)	(5,000,000)	(2,525,615)	(1,700,156)	(11,205,518)	(500,000)	(1,970,895)	(2,815,711)	(1,000,000)	(6,286,607)	
	109 Year-end Cash Balance						-					-	
	110 Revenue - Management Fees						-					-	
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	
	Revenue Total	(284,481)	(1,695,266)	(5,000,000)	(2,525,615)	(1,700,156)	(11,205,518)	(500,000)	(1,970,895)	(2,815,711)	(1,000,000)	(6,286,607)	
Expenditures:													
Personnel	801 Salaries and Wages		86,631		86,631	86,632	259,894	61,164	61,164	61,164		183,493	
	802 Overtime		500		500	500	1,500	1,000	1,000	1,000		3,000	
	803 Employee Benefits	-	58,930	-	58,930	58,930	176,790	52,672	52,672	52,672	-	158,016	
Personnel Total	-	146,061	-	146,061	146,062	438,184	114,836	114,836	114,836	-	344,509		
Utilities	804 Electricity						-					-	
	805 Water/Sewage	-	-	-	-	-	-	-	-	-	-	-	
Utilities Total		-	-	-	-	-	-	-	-	-	-	-	
Travel	810 Off-Island Travel	-	-	-	-	-	-	-	10,000	-	-	10,000	
Contractual	807 Security Deposit						-					-	
	812 Auto Maintenance		250			-	250	-	250		-	250	
	813 Auto - Gas		250			-	250	-	250		-	250	
	814 Communication						-					-	
	815 Copy Machine						-	-	100			100	
	816 Custodial Services						-					-	
	817 Insurance Services						-					-	
	818 Storage		1,000				1,000					-	
	820 Property Management Fee						-					-	
	821 Bookkeeping Fee						-					-	
	822 Asset Management Fee		30,000		30,000	30,000	90,000		63,000			63,000	
	824 Office Rent						-					-	
	825 Legal	-				-	-	-	250		-	250	
	826 Office Equipment Maintenance						-					-	
	827 Plumbing, Sewer Services						-					-	
	828 Professional Services	-	250				250	-				-	
	829 Protective Services						-					-	
	830 Software Maintenance	-				-	-	-	250		-	250	
	832 Audit		750				750		750			750	
	833 Advertising	-	4,000		4,000	4,000	12,000	-				-	
	850 Maintenance Contratcs						-					-	
		851 Staff Training	-	5,000	-	100,000	-	105,000	-	5,000	10,000	-	15,000
Contractual Total		-	41,500	-	134,000	34,000	209,500	-	69,850	10,000	-	79,850	



Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Capital Fund Program

		FY 2026						FY 2025 Approved budget				
Budget Category	Budget Line Item	GQ501-22	GQ501-23	GQ501-22HR	GQ501-24	GQ501-25	Grand Total	GQ501-21	GQ501-22	GQ501-23	GQ501-24	Grand Total
Equipment	831 Equipment (MOD laptop, display board and vehicle)	-	-	-	-	70,000	70,000	-	-	-	-	-
Other	835 Collection Loss						-					-
	836 Computer Services						-					-
	839 Custodial Supplies						-		500			500
	842 Membership Dues	-	100			-	100	-	100	-	-	100
	843 Miscellaneous	-	2,000				2,000	-	25,000	20,000	-	45,000
	844 Office Supplies	-	2,000				2,000	-	1,000			1,000
	845 Ordinary Maintenance & Materials						-					-
	846 Office Building Repair & Maintenance	-		-			-	-	-			-
	847 Postage/Courier	-	100				100	-	100			100
	848 Printing	-	1,000				1,000	-	1,000			1,000
	852 Subscriptions						-					-
	854 Payment in lieu of taxes (PILOT)						-					-
	860 Portability Admin Fees						-					-
	862 PH FSS Expense	-	-	-	-	-	-	-	-	-	-	-
Other Total		-	5,200	-	-	-	5,200	-	27,700	20,000	-	47,700
Capital Outlays	855 Capital Outlays	284,481	1,502,505	5,000,000	2,245,554	1,450,094	10,482,634	385,164	1,748,509	2,670,875	1,000,000	5,804,548
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-
Expenditures Total		284,481	1,695,266	5,000,000	2,525,615	1,700,156	11,205,518	500,000	1,970,895	2,815,711	1,000,000	6,286,607
(Surplus) Deficit		-	-	-	-	-	-	-	-	-	-	-

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Capital Fund Program

Line Item	Line Item Description	Budget Amount					Capital Fund Project Justification for FY2026 Budget
		GQ501-22	GQ501-23	GQ501-22HR	GQ501-24	GQ501-25	
801	Salaries and Wages		86,631		86,631	86,632	Include employee salaries for 2 Program coordinators and 1 Accountant
802	Overtime		500		500	500	
803	Employee Benefits		58,930		58,930	58,930	
812	Auto Maintenance		250				Include employee salaries for 2 Program coordinators and 1 Accountant
813	Auto - Gas		250				
818	Storage - MOD direct cost		1,000				
822	Asset Management Fee (all COCC indirect cost)		30,000		30,000	30,000	Increase the rate from \$7.5 to \$10 per unit
	1) Electricity and Water						
	2) Bank fees, ADP fee and service charge						
	3) Communication						
	4) Copy Machine - base and billable prints						
	5) Custodial services - trash bin pickup and office cleaning						
	6) Insurance						
	7) Professional services - drug testing / in-processing, MIS troubleshoot service						
	8) Protective services - main office alarm monitoring						
	9) Software maintenance						
	10) Membership dues - NAHRO, PHADA, AGA						
	11) Maintenance contracts - generator, fire extinguisher						
	12) Legal						
	13) Postage/courier						
	14) Miscellaneous						
	15) Office supplies						
	16) Advertising						
	17) Subscription						
	18) Printing						
825	Legal - MOD direct cost						
828	Professional services - MOD direct cost		250				Random drug testing to MOD personnel
831	Equipment - MOD laptop, display board, MOD vehicle					70,000	
	1) Computer/Laptop (1 laptop x \$2,500)						
	2) Promethean Boards (1x \$15,000 big) and small (1*7,500)						
	3) Vehicle - 1 SUV for MOD (\$45,000)						
832	Audit - CFP Closeout (1480 account)		750				CFP closeout audit fee
833	Advertising - 1410 account (2,000) and 1480 account (10,000) - MOD Direct cost		4,000		4,000	4,000	PHA Plan, CFP 5 Year action plan, ads related to projects
842	Membership dues - MOD direct cost		100				AGA membership fee
843	Miscellaneous - MOD direct cost		2,000				Uniform
844	Office supplies - MOD direct cost		2,000				Storage boxes, MOD office supplies
847	Postage/courier- MOD direct cost		100				postage stamps
848	Printing - MOD direct cost		1,000				CFP Flyers
851	Staff Training - MOD direct cost and 1408 management improvement						
	1) Staff training - 1410 account		5,000				AGA training, procurement and CFP training
	2) Management improvement (1408 account)				100,000		On island AMPs and MOD training based on audit findings
855	CAPITAL OUTLAY PROJECTIONS						
	1) A/E Salaries & Benefits	40,581	298,436				
	2) IFB GHURA-24-004 RENO & UPGRADE OF BASKETBALL COURT & GENERATOR	243,900					
	3) IFB GHURA-25-012 MOD#2		429,032				
	4) IFB GHURA-25-007 MOD 8 (AMPs 2 & 3)		325,037				
	5) MOD5 (111AATD, 111BATD, 2RDA8, 30BPAQ, 10RDA8) + MOD10 (A&E working on SOW)		400,000				
	6) Fiscal Renovation (1406 account)		50,000				
	7) RADON - Education, Testing, Mitigation, Retesting (All AMPs)			4,000,000			
	8) MOLD, MILDEW - Testing, Mitigation (All AMPs)			1,000,000			
	9) IFB GHURA-25-008 Replacement of Typhoon Shutters - AMP 3				1,486,708		
	10) IFB GHURA-25-006 Property Boundaries Fence Replacement & Upgrades at Toto Garden				478,246		
	11) IFB GHURA-25-009 Backup generator at Amp 4				118,000		
	12) IFB GHURA-24-004 RENO & UPGRADE OF BASKETBALL COURT & GENERATOR (Change order #1)				162,600		Increase from 1,010,000 to 1,172,600)
	13) A/E consultant - LBP Abatement					100,000	
	14) Anti-drug (ESSG ) (1406 account)					50,000	
	15) Water Blasting and Exterior Painting (All AMPs) - projected					484,760	
	16) Roof Waterblasting, Concrete Repair, Coating (All AMPs except Yona) -projected					400,000	
	17) Thermal Insulation & Moisture Protection - All AMPs - projected					260,334	
	18) LBP Removal/Abatement (All AMPs)					155,000	

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Community Development

Budget Category	Budget Line Item	FY 2026				FY 2025 Approved Budget			
		HOME	HOME ARP	HTF	Grant Total	HOME	HOME ARP	HTF	Grant Total
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees	-	-	-	-	-	-	-	-
	102 Interest Income	(119,468)	-	-	(119,468)	(119,468)	-	-	(119,468)
	103 Other Income	-	-	-	-	-	-	-	-
	104 Grants	(9,009,600)	(3,299,307)	(559,921)	(12,868,828)	(9,755,334)	(3,299,307)	(580,561)	(13,635,202)
	106 Subsidies - Federal	-	-	-	-	-	-	-	-
	109 Year-end Cash Balance	-	-	-	-	-	-	-	-
	110 Revenue - Management Fees	-	-	-	-	-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-
	<b>Revenue Total</b>	<b>(9,129,068)</b>	<b>(3,299,307)</b>	<b>(559,921)</b>	<b>(12,988,296)</b>	<b>(9,874,802)</b>	<b>(3,299,307)</b>	<b>(580,561)</b>	<b>(13,754,670)</b>
<b>Expenditures:</b>									
Personnel	801 Salaries and Wages	516,762	109,155	207,523	833,441	469,784	99,232	18,866	587,882
	802 Overtime	-	-	-	-	-	-	-	-
	803 Employee Benefits	279,634	60,636	11,032	351,303	254,213	55,124	10,029	319,366
<b>Personnel Total</b>		<b>796,397</b>	<b>169,792</b>	<b>218,555</b>	<b>1,184,743</b>	<b>723,997</b>	<b>154,356</b>	<b>28,895</b>	<b>907,248</b>
Utilities	804 Electricity	6,600	-	-	6,600	6,000	-	-	6,000
	805 Water/Sewage	330	-	-	330	300	-	-	300
<b>Utilities Total</b>		<b>6,930</b>	<b>-</b>	<b>-</b>	<b>6,930</b>	<b>6,300</b>	<b>-</b>	<b>-</b>	<b>6,300</b>
<b>Travel</b>	810 Off-Island Travel	-	-	-	-	-	-	-	-
Contractual	807 Security Deposit	-	-	-	-	-	-	-	-
	812 Auto Maintenance	-	-	-	-	-	-	-	-
	813 Auto - Gas	110	-	-	110	100	-	-	100
	814 Communication	-	-	-	-	-	-	-	-
	815 Copy Machine	-	-	-	-	-	-	-	-
	816 Custodial Services	-	-	-	-	-	-	-	-
	817 Insurance Services	1,320	-	-	1,320	1,200	-	-	1,200
	818 Storage	-	-	-	-	-	-	-	-
	820 Property Management Fee	-	-	-	-	-	-	-	-
	821 Bookkeeping Fee	-	-	-	-	-	-	-	-
	822 Asset Management Fee	-	-	-	-	-	-	-	-
	824 Office Rent	-	-	-	-	-	-	-	-
	825 Legal	-	-	-	-	-	-	-	-
	826 Office Equipment Maintenance	-	-	-	-	-	-	-	-
	827 Plumbing, Sewer Services	-	-	-	-	-	-	-	-

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Community Development

Budget Category	Budget Line Item	FY 2026				FY 2025 Approved Budget			
		HOME	HOME ARP	HTF	Grant Total	HOME	HOME ARP	HTF	Grant Total
	828 Professional Services	6,820	-	-	6,820	6,200	-	-	6,200
	829 Protective Services	110	-	-	110	100	-	-	100
	830 Software Maintenance	110	-	-	110	100	-	-	100
	832 Audit	2,750	1,100	-	3,850	2,500	1,000	-	3,500
	833 Advertising	330	1,100	-	1,430	300	1,000	-	1,300
	850 Maintenance Contracts	-	-	-	-	-	-	-	-
	851 Staff Training	2,750	-	-	2,750	2,500	-	-	2,500
Contractual Total		14,300	2,200	-	16,500	13,000	2,000	-	15,000
Equipment	831 Equipment	-	-	-	-	-	-	-	-
Other	835 Collection Loss	-	-	-	-	-	-	-	-
	836 Computer Services	-	-	-	-	-	-	-	-
	839 Custodial Supplies	2,200	-	-	2,200	2,000	-	-	2,000
	842 Membership Dues	-	-	-	-	-	-	-	-
	843 Miscellaneous	-	-	-	-	-	-	-	-
	844 Office Supplies	-	-	-	-	-	-	-	-
	845 Ordinary Maintenance & Materials	-	-	-	-	-	-	-	-
	846 Office Building Repair & Maintenance	-	-	-	-	-	-	-	-
	847 Postage/Courier	110	-	-	110	100	-	-	100
	848 Printing	-	-	-	-	-	-	-	-
	852 Subscriptions	-	-	-	-	-	-	-	-
	854 Payment in lieu of taxes (PILOT)	-	-	-	-	-	-	-	-
	860 Portability Admin Fees	-	-	-	-	-	-	-	-
	862 PH FSS Expense	-	-	-	-	-	-	-	-
Other Total		2,310	-	-	2,310	2,100	-	-	2,100
Capital Outlays	855 Capital Outlays	8,309,131	3,127,315	341,366	11,777,812	9,129,405	3,142,951	551,666	12,824,022
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-	-	-
Expenditures Total		9,129,068	3,299,307	559,921	12,988,296	9,874,802	3,299,307	580,561	13,754,670
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Research Planning and Evaluation

Budget Category	Budget Line Item	FY 2026						FY 2025 Approved Budget					
		Astumbo	CDBG	CoC	ESG	LIHTC	Grant Total	Astumbo	** CDBG	CoC	** ESG	LIHTC	Grant Total
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees	-	-	-	-	-	-	-	-	-	-	-	-
	102 Interest Income	(5)	-	-	-	-	(5)	(5)	-	-	-	-	(119,473)
	103 Other Income	(24,185)	-	-	-	(523,600)	(547,785)	(24,185)	-	-	-	(523,600)	(547,785)
	104 Grants	-	(9,247,862)	(2,144,945)	(498,256)	-	(11,891,063)	-	(10,786,368)	(1,382,278)	(754,588)	-	(26,558,436)
	106 Subsidies - Federal	-	-	-	-	-	-	-	-	-	-	-	-
	109 Year-end Cash Balance	-	-	-	-	-	-	-	-	-	-	-	-
	110 Revenue - Management Fees	-	-	-	-	-	-	-	-	-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Revenue Total		(24,190)	(9,247,862)	(2,144,945)	(498,256)	(523,600)	(12,438,853)	(24,190)	(10,786,368)	(1,382,278)	(754,588)	(523,600)	(27,225,694)
Expenditures:													
Personnel	801 Salaries and Wages	10,640	1,406,359	90,571	15,802	112,691	1,636,063	9,673	1,346,480	14,365	14,365	102,446	1,487,329
	802 Overtime	-	-	-	-	-	-	-	-	-	-	-	-
	803 Employee Benefits	5,657	759,951	27,171	8,401	57,221	858,401	5,143	707,928	7,637	7,637	52,019	780,364
Personnel Total		16,297	2,166,310	117,742	24,203	169,912	2,494,464	14,816	2,054,408	22,002	22,002	154,465	2,267,693
Utilities	804 Electricity	-	22,000	-	-	-	22,000	-	20,000	-	-	-	20,000
	805 Water/Sewage	-	1,100	-	-	-	1,100	-	1,000	-	-	-	1,000
Utilities Total		-	23,100	-	-	-	23,100	-	21,000	-	-	-	21,000
Travel	810 Off-Island Travel	-	11,000	-	-	-	11,000	-	10,000	-	-	-	10,000
Contractual	807 Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-
	812 Auto Maintenance	-	2,750	-	-	-	2,750	-	2,500	-	-	-	2,500
	813 Auto - Gas	-	2,090	-	-	110	2,200	-	1,900	-	-	100	2,000
	814 Communication	-	8,415	-	-	-	8,415	-	7,650	-	-	-	7,650
	815 Copy Machine	-	2,200	-	-	-	2,200	-	2,000	-	-	-	2,000
	816 Custodial Services	-	5,500	-	-	-	5,500	-	5,000	-	-	-	5,000
	817 Insurance Services	-	19,800	-	-	-	19,800	-	18,000	-	-	-	18,000
	818 Storage	-	-	-	-	-	-	-	-	-	-	-	-
	820 Property Management Fee	-	-	-	-	-	-	-	-	-	-	-	-
	821 Bookkeeping Fee	-	-	-	-	-	-	-	-	-	-	-	-
	822 Asset Management Fee	-	-	-	-	-	-	-	-	-	-	-	-
	824 Office Rent	-	-	-	-	-	-	-	-	-	-	-	-
	825 Legal	-	-	-	-	-	-	-	-	-	-	-	-
	826 Office Equipment Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
	827 Plumbing, Sewer Services	-	-	-	-	-	-	-	-	-	-	-	-
	828 Professional Services	945	47,300	-	-	-	48,245	859	43,000	-	-	-	43,859
	829 Protective Services	-	110	-	-	-	110	-	100	-	-	-	100
	830 Software Maintenance	-	44,000	-	-	-	44,000	-	40,000	-	-	-	40,000
	832 Audit	-	13,750	-	4,400	4,950	23,100	-	12,500	-	4,000	4,500	21,000
	833 Advertising	1,430	33,000	-	110	-	34,540	1,300	30,000	-	100	-	31,400
	850 Maintenance Contracts	440	7,150	-	-	-	7,590	400	6,500	-	-	-	6,900
	851 Staff Training	-	5,500	-	-	-	5,500	-	5,000	-	-	-	5,000
Contractual Total		2,815	191,565	-	4,510	5,060	203,950	2,559	174,150	-	4,100	4,600	185,409

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Research Planning and Evaluation

Budget Category	Budget Line Item	FY 2026						FY 2025 Approved Budget					
		Astumbo	CDBG	CoC	ESG	LIHTC	Grant Total	Astumbo	** CDBG	CoC	** ESG	LIHTC	Grant Total
Equipment	831 Equipment	3,300	1,100	-	-	-	4,400	3,000	1,000	-	-	-	4,000
Other	835 Collection Loss	-	-	-	-	-	-	-	-	-	-	-	-
	836 Computer Services	-	-	-	-	-	-	-	-	-	-	-	-
	839 Custodial Supplies	-	-	-	-	-	-	-	-	-	-	-	-
	842 Membership Dues	-	-	-	-	1,650	1,650	-	-	-	-	1,500	1,500
	843 Miscellaneous	1,668	-	-	-	-	1,668	3,715	-	-	-	-	3,715
	844 Office Supplies	110	-	-	-	110	220	100	-	-	-	100	200
	845 Ordinary Maintenance & Materials	-	-	-	-	-	-	-	-	-	-	-	-
	846 Office Building Repair & Maintenance	-	-	-	-	1,650	1,650	-	-	-	-	1,500	1,500
	847 Postage/Courier	-	-	-	-	110	110	-	-	-	-	100	100
	848 Printing	-	-	-	-	-	-	-	-	-	-	-	-
	852 Subscriptions	-	-	-	-	-	-	-	-	-	-	-	-
	854 Payment in lieu of taxes (PILOT)	-	-	-	-	-	-	-	-	-	-	-	-
	860 Portability Admin Fees	-	-	-	-	-	-	-	-	-	-	-	-
	862 PH FSS Expense	-	-	-	-	-	-	-	-	-	-	-	-
Other Total		1,778	-	-	-	3,520	5,298	3,815	-	-	-	3,200	7,015
Capital Outlays	855 Capital Outlays	-	6,854,787	2,027,203	469,543	345,108	9,696,641	-	8,525,810	1,360,276	728,486	361,335	10,975,907
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Expenditures Total		24,190	9,247,862	2,144,945	498,256	523,600	12,438,853	24,190	10,786,368	1,382,278	754,588	523,600	13,471,024
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$(13,754,670)

\*\* Includes budget for CARES funds

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Central Office Cost Center (COCC)

		FY 2026						FY 2025 Approved Budget					
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -	\$ -	-
	101 Administrative Fees						-						-
	102 Interest Income						-	(179)					(179)
	103 Other Income						-	(3,416)			(3,427)		(6,843)
	104 Grants						-						-
	106 Subsidies - Federal						-						-
	109 Year-end Cash Balance	(610,681)				(266,062)	(876,743)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(1,000,000)
	110 Revenue - Management Fees	(395,677)	(386,449)	(239,655)	(288,246)	(395,677)	(1,705,702)	(1,048,674)	(174,049)	(27,590)	(464,130)	(444,225)	(2,158,668)
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
	Revenue Total	(1,006,358)	(386,449)	(239,655)	(288,246)	(661,739)	(2,582,445)	(1,252,269)	(374,049)	(227,590)	(667,557)	(644,225)	(3,165,690)
Expenditures: Personnel	801 Salaries and Wages	569,761	235,222	120,654	145,228	373,051	1,443,916	517,681	233,368	110,724	348,377	383,505	1,593,655
	802 Overtime						-	2,250	5,000	10,000	20,000	30,000	67,250
	803 Employee Benefits	299,892	145,577	85,401	93,318	283,038	907,226	244,321	122,741	67,976	192,040	219,780	846,858
Personnel Total		869,653	380,799	206,055	238,546	656,089	2,351,142	764,252	361,109	188,700	560,417	633,285	2,507,763
Utilities	804 Electricity	54,938					54,938	54,938					54,938
	805 Water/Sewage	2,380	-	-	-	-	2,380	2,380	-	-	-	-	2,380
Utilities Total		57,318	-	-	-	-	57,318	57,318	-	-	-	-	57,318
Travel	810 Off-Island Travel	-	-	-	-	-	-	-	-	-	-	-	-
Contractual	807 Security Deposit						-						-
	812 Auto Maintenance	1,000					1,000	1,000					1,000
	813 Auto - Gas	600					600	600					600
	814 Communication	2,903			7,000		9,903	2,903			7,000		9,903
	815 Copy Machine	1,134			1,700		2,834	1,134			1,700		2,834
	816 Custodial Services	20,000			8,400		28,400	20,000			8,400		28,400
	817 Insurance Services	50,000			12,000		62,000	50,000			12,000		62,000
	818 Storage						-				2,400		2,400
	820 Property Management Fee						-						-
	821 Bookkeeping Fee						-						-
	822 Asset Management Fee						-						-
	824 Office Rent						-						-
	825 Legal						-						-
	826 Office Equipment Maintenance						-						-
	827 Plumbing, Sewer Services						-						-
	828 Professional Services		5,000	1,500			6,500		7,000	1,500			8,500
	829 Protective Services			300			300			300			300
	830 Software Maintenance				20,000		20,000				20,000		20,000
	832 Audit					5,000	5,000					5,000	5,000
	833 Advertising			25,000			25,000			25,000			25,000
	850 Maintenance Contracts						-						-
	851 Staff Training	-	-	-	-	-	-	5,000	5,000	5,000	5,000	5,000	25,000



Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Central Office Cost Center (COCC)

		FY 2026						FY 2025 Approved Budget					
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>
Contractual Total		75,637	5,000	26,800	49,100	5,000	161,537	80,637	12,000	31,800	56,500	10,000	190,937
Equipment	831 Equipment	-	-	-	-	-	-	10,000	-	-	50,000	-	60,000
Other	835 Collection Loss						-						-
	836 Computer Services						-						-
	839 Custodial Supplies			1,200			1,200			1200			1,200
	842 Membership Dues	1,500					1,500	1500	250	250		250	2,250
	843 Miscellaneous	100	100	100	100	100	500	100	100	100	100	100	500
	844 Office Supplies	1,500	500	500	500	500	3,500	3,000	500	500	500	500	5,000
	845 Ordinary Maintenance & Materials						-						-
	846 Office Building Repair & Maintenance			5,000			5,000			5,000			5,000
	847 Postage/Courier	150	50			50	250	150	50			50	250
	848 Printing						-	40	40	40	40	40	200
	852 Subscriptions	500					500	500					500
	854 Payment in lieu of taxes (PILOT)						-						-
	860 Portability Admin Fees						-						-
	862 PH FSS Expense	-	-	-	-	-	-	-	-	-	-	-	-
Other Total		3,750	650	6,800	600	650	12,450	5,290	940	7,090	640	940	14,900
Capital Outlays	855 Capital Outlays	-	-	-	-	-	-	334,772	-	-	-	-	334,772
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Expenditures Total		1,006,358	386,449	239,655	288,246	661,739	2,582,445	1,252,269	374,049	227,590	667,557	644,225	3,165,690
(Surplus) Deficit		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Central Office Cost Center (COCC)

		FY 2025 Actual (06-30-2025)						FY 2025 Budget-to-Actual (06-30-2025)					
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees						-		-	-	-	-	-
	102 Interest Income						-	(179)					(179)
	103 Other Income	(10,578)	(10,578)	(10,578)	(10,578)	(10,578)	(52,888)	7,162	10,578	10,578	7,151	10,578	46,045
	104 Grants						-	-	-	-	-	-	-
	106 Subsidies - Federal						-						-
	109 Year-end Cash Balance						-						-
	110 Revenue - Management Fees	(296,757)	(296,757)	(296,757)	(296,757)	(296,757)	(1,483,787)						-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Revenue Total		(307,335)	(307,335)	(307,335)	(307,335)	(307,335)	(1,536,675)	6,983	10,578	10,578	7,151	10,578	45,866
Expenditures:													
Personnel	801 Salaries and Wages	333,446	135,580	84,206	174,388	215,445	943,065	184,235	97,788	26,518	173,989	168,060	650,590
	802 Overtime						-	2,250	5,000	10,000	20,000	30,000	67,250
	803 Employee Benefits	130,938	50,139	36,666	72,612	76,028	366,383	113,383	72,602	31,310	119,428	143,752	480,475
Personnel Total		464,384	185,719	120,872	247,000	291,473	1,309,448	299,868	175,390	67,828	313,417	341,812	1,198,315
Utilities	804 Electricity	32,472					32,472	22,466	-	-	-	-	22,466
	805 Water/Sewage	1,504	-	-	-	-	1,504	876	-	-	-	-	876
Utilities Total		33,976	-	-	-	-	33,976	23,342	-	-	-	-	23,342
Travel	810 Off-Island Travel	-	4,833	-	-	-	4,833	-	-	-	-	-	-
Contractual	807 Security Deposit						-	-	-	-	-	-	-
	812 Auto Maintenance						-	1,000	-	-	-	-	1,000
	813 Auto - Gas						-	600	-	-	-	-	600
	814 Communication	4,528					4,528	(1,625)	-	-	7,000	-	5,375
	815 Copy Machine	342				2,087	2,087	(953)	-	-	1,700	-	747
	816 Custodial Services	11,607					11,607	8,393	-	-	8,400	-	16,793
	817 Insurance Services	414					414	49,586	-	-	12,000	-	61,586
	818 Storage						-	-	-	-	2,400	-	2,400
	820 Property Management Fee						-	-	-	-	-	-	-
	821 Bookkeeping Fee						-	-	-	-	-	-	-
	822 Asset Management Fee						-	-	-	-	-	-	-
	824 Office Rent						-	-	-	-	-	-	-
	825 Legal						-	-	-	-	-	-	-
	826 Office Equipment Maintenance						-	-	-	-	-	-	-
	827 Plumbing, Sewer Services												
	828 Professional Services	70	82		2,936	622	3,710	(70)	6,918	1,500	(2,936)	(622)	4,790
	829 Protective Services						-	-	-	300	-	-	300
	830 Software Maintenance	4,964					4,964	(4,964)	-	-	20,000	-	15,036
	832 Audit						-	-	-	-	-	5,000	5,000
	833 Advertising	450				56	506	(450)	-	25,000	-	(56)	24,494
	850 Maintenance Contracts						-	-	-	-	-	-	-
	851 Staff Training	866	-	450	450	4,475	6,241	4,134	5,000	4,550	4,550	525	18,759
Contractual Total		23,241	82	450	3,386	7,240	34,057	55,651	11,918	31,350	53,114	4,847	156,880

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Central Office Cost Center (COCC)

		FY 2025 Actual (06-30-2025)						FY 2025 Budget-to-Actual (06-30-2025)					
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>	<u>Executive/ Administration</u>	<u>Human Resources</u>	<u>Procurement</u>	<u>Management Information Systems</u>	<u>Fiscal</u>	<u>Grand Total</u>
Equipment	831 Equipment	6,664	-	-	-	-	6,664	3,336	-	-	50,000	-	53,336
Other	835 Collection Loss						-						
	836 Computer Services				24		24						
	839 Custodial Supplies	647					647						
	842 Membership Dues						-						
	843 Miscellaneous	3,385	93	38	133		3,649						
	844 Office Supplies	1,280		168	106	396	1,950	1,720	500	332	394	104	3,050
	845 Ordinary Maintenance & Materials						-	-	-	-	-	-	-
	846 Office Building Repair & Maintenance	1,155					1,155	(1,155)	-	5,000	-	-	3,845
	847 Postage/Courier					31	31	150	50	-	-	19	219
	848 Printing						-	40	40	40	40	40	200
	852 Subscriptions						-	500	-	-	-	-	500
	854 Payment in lieu of taxes (PILOT)						-	-	-	-	-	-	-
	860 Portability Admin Fees						-	-	-	-	-	-	-
	862 PH FSS Expense	-	-	-	-	-	-	-	-	-	-	-	-
Other Total		6,467	93	206	263	427	7,456	1,255	590	5,372	434	163	7,814
Capital Outlays	855 Capital Outlays	-	-	-	-	-	-	-	-	-	-	-	-
Loan Payments	857 Loan Payments	-	-	-	-	-	-	-	-	-	-	-	-
Housing Assistance Payments	859 Housing Assistance Payments	-	-	-	-	-	-	-	-	-	-	-	-
Expenditures Total		534,732	190,727	121,528	250,649	299,140	1,396,434	383,452	187,898	104,550	416,965	346,822	1,439,687
(Surplus) Deficit		\$ 227,397	\$ (116,608)	\$ (185,807)	\$ (56,686)	\$ (8,195)	\$ (140,241)	\$ 390,435	\$ 198,476	\$ 115,128	\$ 424,116	\$ 357,400	\$ 1,485,553

**Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Other Programs**

		FY 2026				FY 2025 Approved Budget			
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>FSS</u>	<u>ROSS</u>	Payment in Lieu of Taxes <u>(PILOT)</u>	<u>Grand Total</u>	<u>FSS</u>	<u>ROSS</u>	Payment in Lieu of Taxes <u>(PILOT)</u>	<u>Grand Total</u>
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees				-				-
	102 Interest Income				-				-
	103 Other Income			(43,257)	(43,257)			(43,257)	(43,257)
	104 Grants	(293,308)	(115,786)		(409,094)				-
	106 Subsidies - Federal				-	(203,294)	(203,294)		(203,294)
	109 Year-end Cash Balance				-				-
	110 Revenue - Management Fees				-				-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-
	<b>Revenue Total</b>	<b>(293,308)</b>	<b>(115,786)</b>	<b>(43,257)</b>	<b>(452,351)</b>	<b>(203,294)</b>	<b>(203,294)</b>	<b>(43,257)</b>	<b>(246,551)</b>
<b>Expenditures:</b>									
Personnel	801 Salaries and Wages	169,051	50,327		219,378	136,395	136,395		136,395
	802 Overtime				-				-
	803 Employee Benefits	124,257	39,478	-	163,735	40,918	40,918	-	40,918
	<b>Personnel Total</b>	<b>293,308</b>	<b>89,805</b>	<b>-</b>	<b>383,113</b>	<b>177,313</b>	<b>177,313</b>	<b>-</b>	<b>177,313</b>
Utilities	804 Electricity	-	-		-	-	-		-
	805 Water/Sewage	-	-	-	-	-	-	-	-
<b>Utilities Total</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Travel	810 Off-Island Travel	-	5,000	-	5,000	5,000	5,000	-	5,000
Contractual	807 Security Deposit				-				-
	812 Auto Maintenance		1,000		1,000	1,000	1,000		1,000
	813 Auto - Gas		853		853	853	853		853
	814 Communication		451		451	451	451		451
	815 Copy Machine				-				-
	816 Custodial Services				-				-
	817 Insurance Services				-				-
	818 Storage				-				-
	820 Property Management Fee				-				-
	821 Bookkeeping Fee				-				-
	822 Asset Management Fee				-				-
	824 Office Rent				-				-
	825 Legal				-				-
	826 Office Equipment Maintenance				-				-
	827 Plumbing, Sewer Services				-				-
	828 Professional Services				-				-
	829 Protective Services				-				-
	830 Software Maintenance				-				-
	832 Audit				-				-

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Other Programs

		FY 2026				FY 2025 Approved Budget			
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>FSS</u>	<u>ROSS</u>	Payment in Lieu of Taxes <u>(PILOT)</u>	<u>Grand Total</u>	<u>FSS</u>	<u>ROSS</u>	Payment in Lieu of Taxes <u>(PILOT)</u>	<u>Grand Total</u>
	833 Advertising				-				-
	850 Maintenance Contracts				-				-
	851 Staff Training	-	2,500	-	2,500	2,500	2,500	-	2,500
<b>Contractual Total</b>		-	<b>4,804</b>	-	<b>4,804</b>	<b>4,804</b>	<b>4,804</b>	-	<b>4,804</b>
<b>Equipment</b>	<b>831 Equipment</b>	-	<b>3,117</b>	-	<b>3,117</b>	<b>3,117</b>	<b>3,117</b>	-	<b>3,117</b>
<b>Other</b>	835 Collection Loss				-				-
	836 Computer Services		595		595	595	595		595
	839 Custodial Supplies				-				-
	842 Membership Dues		336		336	336	336		336
	843 Miscellaneous		9,130	43,257	52,387	9,130	9,130	43,257	52,387
	844 Office Supplies		2,500		2,500	2,500	2,500		2,500
	845 Ordinary Maintenance & Materials				-				-
	846 Office Building Repair & Maintenance				-				-
	847 Postage/Courier				-				-
	848 Printing				-				-
	852 Subscriptions		500		500	500	500		500
	854 Payment in lieu of taxes (PILOT)				-				-
	860 Portability Admin Fees				-				-
	862 PH FSS Expense	-	-	-	-	-	-	-	-
<b>Other Total</b>		-	<b>13,061</b>	<b>43,257</b>	<b>56,318</b>	<b>13,061</b>	<b>13,061</b>	<b>43,257</b>	<b>56,318</b>
<b>Capital Outlays</b>	<b>855 Capital Outlays</b>	-	-	-	-	-	-	-	-
<b>Loan Payments</b>	<b>857 Loan Payments</b>	-	-	-	-	-	-	-	-
<b>Housing Assistance Payments</b>	<b>859 Housing Assistance Payments</b>	-	-	-	-	-	-	-	-
<b>Expenditures Total</b>		<b>293,308</b>	<b>115,786</b>	<b>43,257</b>	<b>452,351</b>	<b>203,294</b>	<b>203,294</b>	<b>43,257</b>	<b>246,551</b>
<b>(Surplus) Deficit</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Other Programs

		FY 2025 Actual (04-30-2025)				FY 2025 Budget-to-Actual (04-30-2025)			
Budget Category	Budget Line Item			Payment in	Grand Total			Payment in	Grand Total
		FSS	ROSS	Lieu of Taxes (PILOT)		FSS	ROSS	Lieu of Taxes (PILOT)	
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees				-	-	-	-	-
	102 Interest Income			(52)	(52)	-	-	52	52
	103 Other Income				-	-	-	(43,257)	(43,257)
	104 Grants				-	-	-	-	-
	106 Subsidies - Federal	(36,196)	(36,196)		(72,392)	(167,098)	(167,098)	-	(334,196)
	109 Year-end Cash Balance				-	-	-	-	-
	110 Revenue - Management Fees				-	-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-	-	-	-	-
Revenue Total		(36,196)	(36,196)	(52)	(72,443)	(167,098)	(167,098)	(43,205)	(377,402)
Expenditures:									
Personnel	801 Salaries and Wages	25,343	25,343		50,685	111,052	111,052	-	222,104
	802 Overtime				-	-	-	-	-
	803 Employee Benefits	14,299	14,299	-	28,598	26,619	26,619	-	53,238
Personnel Total		39,642	39,642	-	79,284	137,671	137,671	-	275,343
Utilities	804 Electricity				-	-	-	-	-
	805 Water/Sewage	-	-	-	-	-	-	-	-
Utilities Total		-	-	-	-	-	-	-	-
Travel	810 Off-Island Travel	-	-	-	-	5,000	5,000	-	10,000
Contractual	807 Security Deposit				-	-	-	-	-
	812 Auto Maintenance	33	33		66	967	967	-	1,934
	813 Auto - Gas				-	853	853	-	1,706
	814 Communication				-	451	451	-	902
	815 Copy Machine				-	-	-	-	-
	816 Custodial Services				-	-	-	-	-
	817 Insurance Services				-	-	-	-	-
	818 Storage				-	-	-	-	-
	820 Property Management Fee				-	-	-	-	-
	821 Bookkeeping Fee				-	-	-	-	-
	822 Asset Management Fee				-	-	-	-	-
	824 Office Rent				-	-	-	-	-
	825 Legal			991	991	-	-	(991)	(991)
	826 Office Equipment Maintenance				-	-	-	-	-
	827 Plumbing, Sewer Services				-	-	-	-	-
	828 Professional Services				-	-	-	-	-
	829 Protective Services				-	-	-	-	-
	830 Software Maintenance				-	-	-	-	-
	832 Audit				-	-	-	-	-

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
Other Programs

		FY 2025 Actual (04-30-2025)				FY 2025 Budget-to-Actual (04-30-2025)			
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>FSS</u>	<u>ROSS</u>	Payment in Lieu of Taxes (PILOT)	<u>Grand Total</u>	<u>FSS</u>	<u>ROSS</u>	Payment in Lieu of Taxes (PILOT)	<u>Grand Total</u>
	833 Advertising			4,966	4,966	-	-	(4,966)	(4,966)
	850 Maintenance Contracts				-	-		-	-
	851 Staff Training	-	-	-	-	2,500	2,500	-	5,000
<b>Contractual Total</b>		<u>33</u>	<u>33</u>	<u>5,957</u>	<u>6,023</u>	<u>4,771</u>	<u>4,771</u>	<u>(5,957)</u>	<u>3,584</u>
<b>Equipment</b>	<b>831 Equipment</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,117</u>	<u>3,117</u>	<u>-</u>	<u>6,233</u>
<b>Other</b>	835 Collection Loss				-	-	-	-	-
	836 Computer Services				-	595	595	-	1,190
	839 Custodial Supplies				-	-	-	-	-
	842 Membership Dues				-	336	336	-	672
	843 Miscellaneous			2,704	2,704	9,130	9,130	40,553	58,813
	844 Office Supplies	333	333		667	2,167	2,167	-	4,333
	845 Ordinary Maintenance & Materials				-	-	-	-	-
	846 Office Building Repair & Maintenance				-	-	-	-	-
	847 Postage/Courier				-	-	-	-	-
	848 Printing				-	-	-	-	-
	852 Subscriptions			150	150	500	500	(150)	850
	854 Payment in lieu of taxes (PILOT)				-	-	-	-	-
	860 Portability Admin Fees				-	-	-	-	-
	862 PH FSS Expense	-	-	-	-	-	-	-	-
<b>Other Total</b>		<u>333</u>	<u>333</u>	<u>2,854</u>	<u>3,520</u>	<u>12,728</u>	<u>12,728</u>	<u>40,403</u>	<u>65,859</u>
<b>Capital Outlays</b>	<b>855 Capital Outlays</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Loan Payments</b>	<b>857 Loan Payments</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Housing Assistance Payments</b>	<b>859 Housing Assistance Payments</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Expenditures Total</b>		<u>40,008</u>	<u>40,008</u>	<u>8,811</u>	<u>88,827</u>	<u>163,286</u>	<u>163,286</u>	<u>34,446</u>	<u>361,018</u>
<b>(Surplus) Deficit</b>		<u>\$ 3,812</u>	<u>\$ 3,812</u>	<u>\$ 8,759</u>	<u>\$ 16,384</u>	<u>\$ (3,812)</u>	<u>\$ (3,812)</u>	<u>\$ (8,759)</u>	<u>\$ (16,383)</u>



Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
CDBG Disaster Recovery

		FY 2026		FY 2025 Approved Budget	
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>CDBG Disaster Recovery</u>	<u>Grant Total</u>	<u>CDBG Disaster Recovery</u>	<u>Grant Total</u>
Revenue	100 Operating Receipts	\$ -	\$ -	\$ -	\$ -
	101 Administrative Fees	-	-	-	-
	102 Interest Income	-	-	-	-
	103 Other Income	-	-	-	-
	104 Grants	(37,015,716)	(37,015,716)	-	-
	106 Subsidies - Federal	-	-	-	-
	109 Year-end Cash Balance	-	-	-	-
	110 Revenue - Management Fees	-	-	-	-
	111 Revenue - Housing Assistance Payments	-	-	-	-
<b>Revenue Total</b>		<b>(37,015,716)</b>	<b>(37,015,716)</b>	<b>-</b>	<b>-</b>
<b>Expenditures:</b>					
Personnel	801 Salaries and Wages	2,738,894	2,738,894	-	-
	802 Overtime	10,000	10,000	-	-
	803 Employee Benefits	1,520,571	1,520,571	-	-
<b>Personnel Total</b>		<b>4,269,465</b>	<b>4,269,465</b>	<b>-</b>	<b>-</b>
Utilities	804 Electricity	60,000	60,000	-	-
	805 Water/Sewage	-	-	-	-
<b>Utilities Total</b>		<b>60,000</b>	<b>60,000</b>	<b>-</b>	<b>-</b>
<b>Travel</b>	810 Off-Island Travel	<b>30,000</b>	<b>30,000</b>	<b>-</b>	<b>-</b>
Contractual	807 Security Deposit	-	-	-	-

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
CDBG Disaster Recovery

		FY 2026		FY 2025 Approved Budget	
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>CDBG Disaster Recovery</u>	<u>Grant Total</u>	<u>CDBG Disaster Recovery</u>	<u>Grant Total</u>
	812 Auto Maintenance	15,000	15,000	-	-
	813 Auto - Gas	15,000	15,000	-	-
	814 Communication	50,000	50,000	-	-
	815 Copy Machine	18,000	18,000	-	-
	816 Custodial Services	60,000	60,000	-	-
	817 Insurance Services	49,000	49,000	-	-
	818 Storage	-	-	-	-
	820 Property Management Fee	-	-	-	-
	821 Bookkeeping Fee	-	-	-	-
	822 Asset Management Fee	-	-	-	-
	824 Office Rent	138,251	138,251	-	-
	825 Legal	100,000	100,000	-	-
	826 Office Equipment Maintenance	5,000	5,000	-	-
	827 Plumbing, Sewer Services	-	-	-	-
	828 Professional Services	30,000,000	30,000,000	-	-
	829 Protective Services	-	-	-	-
	830 Software Maintenance	50,000	50,000	-	-
	832 Audit	50,000	50,000	-	-
	833 Advertising	150,000	150,000	-	-
	850 Maintenance Contracts	25,000	25,000	-	-
	851 Staff Training	100,000	100,000	-	-
<b>Contractual Total</b>		<b><u>30,825,251</u></b>	<b><u>30,825,251</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Equipment</b>	<b>831 Equipment</b>	<b><u>490,000</u></b>	<b><u>490,000</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Other</b>	835 Collection Loss	-	-	-	-

Guam Housing and Urban Renewal Authority  
FY 2026 Budget  
CDBG Disaster Recovery

		FY 2026		FY 2025 Approved Budget	
<u>Budget Category</u>	<u>Budget Line Item</u>	<u>CDBG Disaster Recovery</u>	<u>Grant Total</u>	<u>CDBG Disaster Recovery</u>	<u>Grant Total</u>
	836 Computer Services	10,000	10,000	-	-
	839 Custodial Supplies	5,000	5,000	-	-
	842 Membership Dues	1,000	1,000	-	-
	843 Miscellaneous	100,000	100,000	-	-
	844 Office Supplies	20,000	20,000	-	-
	845 Ordinary Maintenance & Materials	-	-	-	-
	846 Office Building Repair & Maintenance	10,000	10,000	-	-
	847 Postage/Courier	5,000	5,000	-	-
	848 Printing	30,000	30,000	-	-
	852 Subscriptions	160,000	160,000	-	-
	854 Payment in lieu of taxes (PILOT)	-	-	-	-
	860 Portability Admin Fees	-	-	-	-
	862 PH FSS Expense	-	-	-	-
<b>Other Total</b>		<b><u>341,000</u></b>	<b><u>341,000</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Capital Outlays</b>	<b>855 Capital Outlays</b>	<b><u>1,000,000</u></b>	<b><u>1,000,000</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Loan Payments</b>	<b>857 Loan Payments</b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Housing Assistance Payments</b>	<b>859 Housing Assistance Payments</b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Expenditures Total</b>		<b><u>37,015,716</u></b>	<b><u>37,015,716</u></b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>(Surplus) Deficit</b>		<b><u>\$ -</u></b>	<b><u>\$ -</u></b>	<b><u>\$ -</u></b>	<b><u>\$ -</u></b>

GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
Staffing Pattern - Fiscal Year 2026

SALARIES															BENEFITS										Total Benefits ( R thru X)	Total Salaries & Benefits ( Q + Y)					
No.	Department	Division	HBU	Filled	Vacant	Position No.	Position Title	Position	Name of Incumbent	Vice	Appointment	Grade/Step	Salary (Annual)	INCREMENT			Subtotal (M + P)	Retirement (Q x 30.77%)	Retire (DDI) (\$19.01 x 26 PP)	Social Security (Q x 6.20%)	Medicare (Q x 1.45%)	Life (\$7.63 x 26 PP)	Medical (PREMIUM) (\$842.98 x 26 PP)	Dental (PREMIUM) (\$25.11 x 26 PP)							
														Last Date	Date of Next	Amount															
ADMINISTRATION / EXECUTIVE / AUDIT & COMPLIANCE Home Business Unit (010000)																															
1	AD/EX/AC	COCC	010000	1		01001	Executive Director (Unclassified)	Unclassified	Napoli, Elizabeth F.	(Vice: R.S. Topasna)	Exempt	E-TG3-17(B)	170,759	-----	-----		170,759	52,543	494	0	2,476	198	21,917	653	78,282	249,041					
2	AD/EX/AC	COCC	010000	1		01002	Deputy Director (Unclassified)	Unclassified	Esteves, Fernando B.	(Vice: E. Napoli)	Exempt	E-SG3-9(A)	120,000	8/22/2024	8/22/2025	2,400	122,400	37,662	494	0	1,775	198	21,917	653	62,700	185,100					
3	AD/EX/AC	COCC	010000	1		01003	Special Assistant to the Executive Director (Unclassified)	Unclassified	Aguon, Audrey A.	(Vice: M.L. Taitano)	Unclassified	OG5-10(E)	90,236	2/11/2025	2/11/2026	1,805	92,041	28,321	494	0	1,335	198	21,917	653	52,918	144,959					
4	AD/EX/AC	COCC	010000	1		01004	Attorney IV	Permanent	Florig, Jr., Eliseo M.	(Vice: M. A. Mafnas)	CLT-Permanent	ATTY-4-10	146,171	11/15/2024	11/14/2026		146,171	44,977	494	0	2,119	198	21,917	653	70,359	216,530					
5	AD/EX/AC	COCC	010000		1	01007	Program Coordinator II	Permanent	Vacant	(Vice: J. Alano)	Vacant	MG4-1(F)	0	-----	-----	0	0	0	0	0	0	0	0	0	0	0					
6	AD/EX/AC	COCC	010000	1		05005	Data Control Clerk II	Permanent	Taitingfong, Kathleen Jean P.	(Vice: R.Q. Santos-FY2020 position reprogrammed from Accountant I to DCCII)	CLT-Permanent	FG5-6(C)	36,562	11/11/2024	11/11/2025	1,828	38,390	11,813	494	0	557	198	21,917	653	35,632	74,022					
				5	1												569,761								299,892	869,653					
RESIDENT OPPORTUNITIES AND SELF-SUFFICIENCY PROGRAM Home Business Unit (010000)																															
1	AD/EX/AC	COCC	010000	1		01012	Program Coordinator II	Permanent	Alano, Jenna L.	(Vice: T. A. Martinez)	CLT-Permanent	MG5-1(F)	45,752	2/12/2024	2/11/2025	4,575	50,327	15,486	494	0	730	198	21,917	653	39,478	89,806					
				1	0												50,327								39,478	89,806					
FAMILY SELF-SUFFICIENCY PROGRAM Home Business Unit (010000)																															
1	AD/EX/AC	COCC	120000	1		08015	Program Coordinator III	Permanent	Cepeda, Sandrina A.	(Vice: D.J.C. Cortez)	CLT-Permanent	NG5-10(B)	80,537	3/20/2025	3/20/2026	1,611	82,148	25,277	494	0	1,191	198	21,917	653	49,731	131,879					
2	AD/EX/AC	COCC	120000	1		12013	Program Coordinator II	Permanent	Macaraig, Robin L.	(Vice: R. Capati)	CLT-Permanent	MG5-1(E)	45,303	2/12/2025	2/11/2026	2,265	47,568	14,637	494	0	690	198	21,917	653	38,589	86,158					
3	AD/EX/AC	COCC	130000		1		Program Coordinator I	Permanent	Vacant		Vacant	KG5-1(F)	39,335	-----	-----	0	39,335	12,103	494	0	570	198	21,917	653	35,937	75,272					
				2	1												169,051								124,257	293,308					
HUMAN RESOURCES Home Business Unit (020000)																															
1	HR	COCC	020000	1		02001	Personnel Services Administrator	Permanent	Bersamin, Kimberly K.	(Vice: D. Walters)	Permanent	RG4-17(A)	147,594	8/12/2022	8/12/2023	8,856	156,450	48,140	494	0	2,269	198	21,917	653	73,671	230,121					
2	HR	COCC	020000		1	02002	Personnel Specialist II	Permanent	Vacant	(Vice: J. Lujan-Nucum)	Vacant	MG4-1(A)	37,661	3/27/2023	---	0	37,661	11,588	494	0	546	198	21,917	653	35,397	73,058					
3	HR	COCC	020000	1		02003	Personnel Specialist I	Permanent	Ongklungel, Carlo N.	(Vice: M.L. Jorlan)	CLT-Permanent	LG5-1(A)	40,305	6/3/2024	6/2/2025	806	41,111	12,650	494	0	596	198	21,917	653	36,509	77,620					
				2	1												235,222								145,577	380,799					
PROCUREMENT Home Business Unit (030000)																															
1	PROC	COCC	030000	1		03001	Housing Procurement Administrator	Permanent	Camacho, Antonio C.	(Vice: G. Balmeo)	Permanent	PH4-2(C)	80,689	2/27/2025	2/27/2026	1,614	82,303	25,325	494	0	1,193	198	21,917	653	49,781	132,084					
2	PROC	COCC	030000	1		03004	Buyer II	Permanent	Paulino, Eddie P.		CLT-Permanent	IG5-3(A)	36,525	12/19/2024	12/19/2025	1,826	38,351	11,801	494	0	556	198	21,917	653	35,620	73,971					
				2	0												120,654								85,401	206,055					
MANAGEMENT INFORMATION SYSTEMS Home Business Unit (040000)																															
1	MIS	COCC	040000	1		04001	Data Processing Manager	Permanent	Lujan, Julieann G.		Permanent	QG5-14(E)	135,961	10/20/2024	10/20/2025	2,719	138,680	42,672	494	0	2,011	198	21,917	653	67,946	206,626					
2	MIS	COCC	040000	1		04002	Systems Programmer	Permanent	Aguon, Joycelyn S.		Permanent	NG5-17(E)	124,661	3/26/2024	3/26/2025	2,493	127,154	39,125	494	0	1,844	198	21,917	653	64,232	191,386					
3	MIS	COCC	040000	1		04003	Computer Systems Analyst I	Permanent	Untalan, Christopher R.A.	(Vice: W. Eriksen)	CLT-Permanent	LG5-7(D)	58,839	10/21/2024	10/21/2025	1,177	60,016	18,467	494	0	870	198	21,917	653	42,600	102,616					
4	MIS	COCC	040000	1		04005	Computer Systems Analyst II	Permanent	Eriksen, William W.	(Vice: C.R. Untalan)	Permanent	MG5-11(F)	81,935	8/16/2023	8/16/2024	3,277	85,212	26,220	494	0	1,236	198	21,917	653	50,718	135,931					
				4	0												145,228								93,318	238,547					
FISCAL Home Business Unit (050000)																															
1	FISC	COCC	050000	1		05001	Controller	Permanent	Danieli, Frances T.	(Vice: L. Leon Guerrero)	CLT-Permanent	SG5-8(A)	111,244	8/26/2024	8/26/2025	4,450	115,694	35,599	494	0	1,678	198	21,917	653	60,540	176,233					
2	FISC	COCC	050000	1		05002	Accountant I	Permanent	Santos, Rosa (Probation)	(Vice: A. Tudela)	Probationary	LG5-1(F)	42,309	12/8/2024	12/8/2025	2,115	44,424	13,669	494	0	644	198	21,917	653	37,577	82,001					
3	FISC	COCC	050000	1		05003	Accountant I	Permanent	Camacho, Flolia Gaza (Probation)	(Vice: C. Diego)	Probationary	LG5-4(A)	48,004	12/8/2024	12/8/2025	2,400	50,404	15,509	494	0	731	198	21,917	653	39,503	89,907					
4	FISC	COCC	050000	1		05004	Accountant I	Permanent	Molinos, Shawnese N.	(Vice: L. Awa)	Temporary	LG5-1(A)	40,305	-----	-----	0	40,305	12,402	494	0	584	198	21,917	653	36,249	76,554					
5	FISC	COCC	050000		1	05011	Accountant III	Permanent	Vacant	(Vice: R. De Guzman)	Vacant	NG5-1(A)	49,558	-----	-----	0	49,558	15,249	494	0	719	198	21,917	653	39,231	88,789					
6	FISC	COCC	040000	1		04006	Accounting Technician I	Permanent	Pangelinan, Maxine C.	(Vice: A.C. Castro)	Temporary	HG5-1(A)	30,357	-----	-----	0	30,357	9,341	494	0	440	198	21,917	653	33,044	63,401					
7	FISC	COCC	050000		1	11016	Accountant II	Permanent	Vacant	(Vice: R Santos)	Vacant	LG5-1(F)	42,309	-----	-----	0	42,309	13,018	494	0	613	198	21,917	653	36,895	79,204					
				5	2												373,051								283,038	656,089					
MODERNIZATION-CAPITAL FUNDING Home Business Unit (060000)																															
1	MOD	COCC	060000	1		06002	Program Coordinator IV (reprogram 5/2022)	Permanent	Lucas, Patrick S.	(Vice: N. Alejandro)	CLT-Permanent	OG5-9(D)	84,286	5/28/2024	5/28/2025	1,686	85,972	26,453	494	0	1,247	198	21,917	653	50,963	136,935					
2	MOD	COCC	060000		1		Program Coordinator III	Temporary	Vacant		Vacant	OG5-8(A)	0	-----	-----	0	0	0	0	0	0	0	0	0	0	0					
3	MOD	COCC	060000	1		06004	Accountant II	Permanent	Carlos, Naricel T.	(Vice: A.A. James)	Probationary	MG5-8(A)	65,536	11/13/2024	11/13/2025	1,311	66,847	20,569	494	0	969	198	21,917	653	44,801	111,648					
4	MOD	COCC	060000	1		06005	Program Coordinator II	Permanent	Bliss, Breanne Kim OI	(Vice: Reprg memo 12/2022)	CLT-Permanent	MG5-2(B)	46,649	1/16/2025	1/16/2026	933	47,582	14,641	494	0	690	198	21,917	653	38,594	86,176					
5	MOD	COCC	060000	1		01011	Program Coordinator III	Permanent	Canete, Maria Cherry L.	(Vice: A. James)	CLT-Permanent	MG5-6(A)	58,327	2/12/2025	2/11/2026	1,167	59,494	18,306	494	0	863	198	21,917	653	42,432	101,925					
6	MOD	COCC	060000		1	13002	Maintenance Worker	Temporary	Vacant	(Vice: J.Q. Cepeda)	Vacant	-----	0	-----	-----	0	0	0	0	0	0	0	0	0	0	0					
				4	2												259,894								176,790	436,684					
RESEARCH, PLANNING & EVALUATION Home Business Unit (070000)																															
1	RPE	-----	070000		1	06003	Accountant II	Permanent	Vacant	(Vice: N. Carlos)	Vacant	-----	0	-----	-----	0	0	0	0	0	0	0	0	0	0	0					
2	RPE	-----	070000	1		07001	Chief Planner	Permanent	Taitano, Katherine T.E.	(Vice: M.J. Duenas)	CLT-Permanent	QG3-13(D)	103,610	11/25/2021	11/25/2022	8,289	111,899	34,431	494	0	1,623	198	21,917	653	59,317	171,216					
3	RPE																														

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SALARIES															INCREMENT	BENEFITS										Total Salaries & Benefits (Q + Y)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
No.	Department	Division	HBU	Filled	Vacant	Position No.	Position Title	Position	Name of Incumbent	Vice	Appointment	Grade/Step	Salary (Annual)	Last Date	Date of Next	Amount	Subtotal (M + P)	Retirement (Q x 30.77%)	Retire (DDI) (\$19.01 x 26 PP)	Social Security (Q x 6.20%)	Medicare (Q x 1.45%)	Life (\$7.63 x 26 PP)	Medical (PREMIUM) (\$842.98 x 26 PP)	Dental (PREMIUM) (\$25.11 x 26 PP)	Total Benefits (R thru X)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
6	RPE	-----	070000	1		07006	Accountant I	Permanent	Cho, Sunny Eun (Temp-Exp 03/31/2025)	(Vice: M. Legaspi)	Temporary	LG5-5(D)	52,367	8/27/2024	---	0	52,367	16,113	494	0	759	198	21,917	653	40,136	92,503																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
7	RPE	-----	070000		1	07007	Planner III	Permanent	Vacant	(Vice: A. Say)	Vacant	NG5-10(B)	80,537	---	---	0	80,537	24,781	494	0	1,168	198	21,917	653	49,212	129,749																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
8	RPE	-----	070000	1		07009	General Accounting Supervisor	Permanent	Garcia, Jerricho C.	(Vice: E. G. Rabino)	CLT-Permanent	PG5-7(E)	82,574	6/7/2023	06/6/2024	4,954	87,528	26,933	494	0	1,269	198	21,917	653	51,465	138,993																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
9	RPE	-----	070000	1		07012	Planner IV	Permanent	Aguon, Alicia P.	(Vice: V. J. Estella)	CLT-Permanent	OG5-7(A)	72,891	9/14/2023	9/14/2024	2,916	75,807	23,326	494	0	1,099	198	21,917	653	47,688	123,495																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
10	RPE	-----	070000	1		07013	Accountant II	Permanent	Legaspi, Michael Julius G.	(Vice: M. Legaspi)	CLT-Permanent	MG5-7(F)	64,900	6/2/2025	6/2/2026	1,298	66,198	20,369	494	0	960	198	21,917	653	44,592	110,790																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
11	RPE	-----	070000	1		07014	Planner I	Permanent	Roldan, Kenneth Lee D.	(Vice: W. Chargualaf)	CLT-Permanent	KG5-1(F)	39,335	9/30/2024	9/30/2025	1,967	41,302	12,709	494	0	599	198	21,917	653	36,570	77,872																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
12	RPE	-----	070000	1		09049	Planner II	Permanent	Fathal, Jacqueline B.	(Vice: A. Filiso - reprogrammed from Acct Tech II)	CLT-Permanent	MG5-1(A)	43,585	6/17/2024	6/17/2025	872	44,457	13,679	494	0	645	198	21,917	653	37,587	82,044																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
13	RPE	-----	070000	1		10002	Planner III	Permanent	Gatz, Francesca L.	(Vice: A.L.I. Manibusan)	CLT-Permanent	NG5-6(D)	65,020	11/25/2023	11/25/2024	2,601	67,621	20,807	494	0	981	198	21,917	653	45,050	112,671																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
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SALARIES														INCREMENT	SUBTOTAL	BENEFITS										TOTAL BENEFITS	TOTAL SALARIES & BENEFITS																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
No.	Department	Division	HBU	Filled	Vacant	Position No.	Position Title	Position	Name of Incumbent	Vice	Appointment	Grade/Step	Salary (Annual)	Last Date	Date of Next	Amount	Subtotal (M + P)	Retirement (Q x 30.77%)	Retire (DDI) (\$19.01 x 26 PP)	Social Security (Q x 6.20%)	Medicare (Q x 1.45%)	Life (\$7.63 x 26 PP)	Medical (PREMIUM) (\$842.98 x 26 PP)	Dental (PREMIUM) (\$25.11 x 26 PP)	Total Benefits (R thru X)	Total Salaries & Benefits (Q + Y)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
10	PH-AMP3	-----	113000	1		11013	Housing Administrative Officer	Permanent	Pablo, Darlene C.	(Vice: J.R.A. Blas)	CLT-Permanent	LG5-2(B )	43,139	12/11/2024	12/11/2025	2,157	45,296	13,938	494	0	657	198	21,917	653	37,857	83,153																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
11	PH-AMP3	-----	113000	1		11021	Maintenance Worker	Permanent	Rechy, Thomas	(Vice: B.T. Cruz)	CLT-Permanent	HM4-2(A)	40,869	1/30/2025	1/30/2026	2,043	42,912	13,204	494	0	622	198	21,917	653	37,089	80,002																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
12	PH-AMP3	-----	113000	1		11024	Resident Relations Specialist	Permanent	Tyquengco, Bernadette V.	(Vice: NEW-BOC Res. No. FY2016-005)	CLT-Permanent	MG5-5(C)	56,094	1/16/2025	1/15/2026	1,122	57,216	17,605	494	0	830	198	21,917	653	41,698	98,914																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
13	PH-AMP3	-----	113000	1		11027	Maintenance Worker	Permanent	Santos, Florencio A.D.	(Vice: M.S. Aquinigoc)	CLT-Permanent	HM4-2(A)	40,869	1/30/2025	1/30/2026	2,043	42,912	13,204	494	0	622	198	21,917	653	37,089	80,002																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
14	PH-AMP3	-----	113000	1		11030	Clerk III	Temporary	Muna, Mayrenalyn MT	(Vice: V. Santos)	Temporary	EG5-1(A)	25,314	4/7/2025		0	25,314	7,789	494	0	367	198	21,917	653	31,419	56,733																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
15	PH-AMP3	-----	113000		1	11032	Maintenance Worker	Permanent	Vacant	(Vice: J. Dolgan)	Vacant	LG4-1(F)	38,555	-----	-----	0	38,555	11,863	494	0	559	198	21,917	653	35,685	74,240																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
16	PH-AMP3	-----	113000	1		11035	Building Maintenance Supervisor	Permanent	Lungcay, Dante C.	(Vice: NEW-ED Memo dtd 10/14/2021)	CLT-Permanent	LM4-2(E )	66,773	10/19/2024	10/18/2025	1,335	68,108	20,957	494	0	988	198	21,917	653	45,208	113,316																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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**GUAM HOUSING AND URBAN RENEWAL AUTHORITY**  
**Staffing Pattern - Fiscal Year 2026**

SALARIES																		BENEFITS															
																	INCREMENT																
No.	Department	Division	HBU	Filled	Vacant	Position No.	Position Title	Position	Name of Incumbent	Vice	Appointment	Grade/Step	Salary (Annual)	Last Date	Date of Next	Amount	Subtotal (M + F)	Retirement (Q x 30.77%)	Retire (DDI) (\$19.01 x 26 PP)	Social Security (Q x 6.20%)	Medicare (Q x 1.45%)	Life (\$7.63 x 26 PP)	Medical (PREMIUM) (\$842.98 x 26 PP)	Dental (PREMIUM) (\$25.11 x 26 PP)	Total Benefits (R thru X)	Total Salaries & Benefits (Q + Y)							
17	SEC8	----	120000		1	08028	Interviewer Clerk	Permanent	Vacant	(Vice: M. McCormick)	Vacant	JGS-1(A)	34,867	-----	-----	0	34,867	10,729	494	0	506	198	21,917	653	34,497	69,364							
18	SEC8	----	120000	1		08030	Housing Specialist Supervisor	Permanent	Quenga Jr., Sebastian R.	(Vice: B. Bamba)	Permanent	NGS-5(C)	60,761	8/7/2024	8/7/2025	1,215	61,976	19,070	494	0	899	198	21,917	653	43,232	105,208							
19	SEC8	----	120000	1		09002	Interviewer Clerk	Permanent	Sablan, Lisa A.	(Vice: M.S. Joshua)	Permanent	GG5-15(F)	67,531	1/2/2025	1/2/2026	1,351	68,882	21,195	494	0	999	198	21,917	653	45,457	114,338							
20	SEC8	----	120000	1		09009	Building Inspector (Housing Inspector)	Permanent	McCormick, Mark Ray M.	(Vice: R. Darlow)	CLT-Permanent	JGS-1(A)	34,867	8/20/2024	8/20/2025	1,743	36,610	11,265	494	0	531	198	21,917	653	35,059	71,669							
21	SEC8	----	120000	1		09010	Building Inspector (Housing Inspector)	Permanent	Anderson, Jesse M.	(Vice: P.B. Aguon)	CLT-Permanent	JGS-8(F)	55,033	10/19/2024	10/19/2025	1,101	56,134	17,272	494	0	814	198	21,917	653	41,349	97,483							
22	SEC8	----	120000	1		09011	Housing Inspector Supervisor	Permanent	Baza, Stephen C.	(Vice: N. Perez-Reprogram)	CLT-Permanent	OG5-11( C )	93,810	11/20/2024	11/20/2025	1,876	95,686	29,443	494	0	1,387	198	21,917	653	54,093	149,779							
23	SEC8	----	120000	1		09012	Building Inspector (Housing Inspector)	Permanent	San Agustin, John C.		Permanent	JGS-12(E)	68,797	5/27/2024	5/27/2025	1,376	70,173	21,592	494	0	1,018	198	21,917	653	45,873	116,046							
24	SEC8	----	120000	1		09038	Building Inspector II (Housing Inspector)	Permanent	Perez, Nick T.	(Vice: R.W. Hess)	CLT-Permanent	-----	0			0	0	0	0	0	0	0	0	0	0	0							
25	SEC8	----	120000	1		12003	Interviewer Clerk	Permanent	Santos, Vanessa Joy C.	(Vice: V. Mendiola)	CLT-Permanent	GG5-1(F)	29,869	10/1/2024	10/1/2025	1,493	31,362	9,650	494	0	455	198	21,917	653	33,368	64,730							
26	SEC8	----	120000	1		12014	Interviewer Clerk	Permanent	Padrones, Pearl Ashley (Temp-Exp 09/30/2025)	(Vice: New FY2023)	Temporary	GG5-1(A)	28,455	6/21/2021		0	28,455	8,756	494	0	413	198	21,917	653	32,431	60,886							
27	SEC8	----	120000		1	12005	Clerk II	Permanent	Vacant	(Vice: S.F. Yoma)	Vacant	DGS-1(A)	24,066	-----	-----	0	24,066	7,405	494	0	349	198	21,917	653	31,017	55,083							
28	SEC8	----	120000	1		12007	Interviewer Clerk	Permanent	Guimataad, Erica Ann Camacho	(Vice: D.R. Perez)	CLT-Permanent	GG5-6(D)	39,188	11/25/2024	11/25/2025	1,959	41,147	12,661	494	0	597	198	21,917	653	36,521	77,668							
29	SEC8	----	120000		1	12008	Building Inspector (Housing Inspector)	Permanent	Vacant	(Vice: S. Baza)	Vacant	-----	0			0	0	0	0	0	0	0	0	0	0	0							
30	SEC8	----	120000	1		12009	Housing Specialist	Permanent	Isidro, Javier F.	(Vice: S. Quenga)	CLT-Permanent	LGS-1(E)	41,894	10/9/2024	10/9/2025	2,095	43,989	13,535	494	0	638	198	21,917	653	37,436	81,425							
31	SEC8	----	120000	1		12010	Housing Specialist	Permanent	Debibar, Joyleen M.	(Vice: M.A. Rivera)	CLT-Permanent	LGS-5(F)	53,414	3/19/2025	3/18/2026	1,068	54,482	16,764	494	0	790	198	21,917	653	40,817	95,299							
32	SEC8	----	120000	1		12012	Program Coordinator III	Permanent	Alejandro, Nicole R.	(Vice: T. Cruz - Reprogram)	CLT-Permanent	NGS-9(A)	75,248	1/9/2024	1/9/2025	1,505	76,753	23,617	494	0	1,113	198	21,917	653	47,993	124,746							
																	1,519,213																
ARCHITECTURAL/ENGINEERING																																	
Home Business Unit (130000)																																	
1	A/E	----	130000	1		09001	A/E Manager	Permanent	Perez, Sonny P.	(Vice: A.H. Santos)	CLT-Permanent	RM4-9(A)	135,299	2/5/2024	2/5/2025	2,706	138,005	42,464	494	0	2,001	198	21,917	653	67,728	205,733							
2	A/E	----	130000	1		09003	Planner III	Permanent	Hess, Robert W.	(Vice: A.M. Manglona)	CLT-Permanent	NGS-9(B)	75,978	1/15/2024	1/15/2025	1,520	77,498	23,846	494	0	1,124	198	21,917	653	48,233	125,730							
3	A/E	----	130000	1		09004	Planner III	Permanent	Manglona, Andrew M.	(Vice: R.T. Gutierrez)	CLT-Permanent	NGS-13(A)	94,998	1/27/2025	1/27/2026	1,900	96,898	29,816	0	1,405	0	0	0	0	31,221	128,118							
4	A/E	----	130000	1		13007	Program Coordinator III	Permanent	Santiago, Ervin S.	(Vice: NEW FY2023 - BOC Res. No 2022-015)	CLT-Permanent	NGS-4(C)	57,321	3/17/2025	3/17/2026	1,146	58,467	17,990	494	0	848	198	21,917	653	42,101	100,569							
5	A/E	----	130000		1	13006	Program Coordinator I	Permanent	Vacant	(Vice: M. Canete)	Vacant	KG4-1(F)	33,997			0	34,677	10,670	494	0	503	198	21,917	653	34,436	69,113							
6	A/E	----	130000	1		09014	Engineer III	Permanent	Racuyal, Michael S.	(Vice: A.A. James)	CLT-Permanent	OM4-7(F)	87,816	10/28/2023	10/28/2024	1,756	89,572	27,561	494	0	1,299	198	21,917	653	52,123	141,696							
7	A/E	----	130000		1	13001	Construction Inspector III	Permanent	Vacant	(Vice: NEW-BOC Res. No. FY08-069)	Vacant					0	0	0	0	0	0	0	0	0	0	0							
8	A/E	----	130000	1		13003	Engineer II	Permanent	Fernandez, Miguel T. (Probation)	(Vice: A.A. Tambora)	Probationary	NGS-9(E)	78,214	12/11/2024	12/11/2026	1,564	79,778	24,548	494	0	1,157	198	21,917	653	48,968	128,746							
9	A/E	----	130000		1	13004	Engineer II	Temporary	Vacant	(Vice: M. Fernandez)	Vacant	NGS-9(A)	75,248			1,505	76,753	23,617	494	0	1,113	198	21,917	653	47,993	124,746							
10	A/E	----	130000		1	13005	Administrative Aide	Permanent	Vacant	(Vice: C. Bensan)	Vacant					0	0	0	0	0	0	0	0	0	0	0							
																	651,648																
Total																	8,348,704																
																								5,919,806	14,268,511								

Staffing on BOARD	<u>126.00</u>
Vacancies	<u>35.00</u>
Total Board-Approved FTE	<u>161.00</u>

### FTE POSITION BREAKDOWN

Unclassified:	3
Permanent:	146
Temporary:	12
Temporary (Part-Time):	0
<b>TOTAL FTE POSITIONS:</b>	<b>161</b>

### EMPLOYEE APPOINTMENT BREAKDOWN

Exempt:	2	2%
Unclassified:	1	1%
Permanent:	19	15%
CLT-Permanent:	78	62%
Probationary:	9	7%
Limited-Term:	0	0%
Temporary:	17	13%
Temporary (Part-Time):	0	0%
TOTAL EMPLOYEE APPTS:	126	100%
Vacancy:	35	



GUAM HOUSING AND URBAN RENEWAL AUTHORITY																											
CDBG - DR																											
Staffing Pattern - Fiscal Year 2026																											
SALARIES														INCREMENT			BENEFITS										
No.	Department	Division	HBU	Filled	Vacant	Position No.	Position Title	Position	Name of Incumbent	Vice	Appointment	Grade/Step	Salary (Annual)	Last Date	Date of Next	Amount	Subtotal (M + P)	Retirement (Q x 30.77%)	Retire (DDI) (\$19.01 x 26 PP)	Social Security (Q x 6.20%)	Medicare (Q x 1.45%)	Life (\$7.63 x 26 PP)	Medical (PREMIUM) (\$842.98 x 26 PP)	Dental (PREMIUM) (\$25.11 x 26 PP)	Total Benefits (R thru X)	Total Salaries & Benefits (Q + Y)	
COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY																											
Home Business Unit (DR20250)																											
1	AD/EX	CDBG-DR		1		202501	Chief Planner	Temporary	Aguon, Alicia P.	(Vice: New)	Temporary	QG5-10(A)	103,610	-----	-----	0	103,610	31,881	494	0	1,502	198	21,917	653	56,646	160,256	
2	AD/EX	CDBG-DR		1		202502	Public Informations Officer	Temporary	Mortera, Tyler Matanane	(Vice: New)	Temporary	MG5-8(D)	60,026	-----	-----	0	60,026	18,470	494	0	870	198	21,917	653	42,603	102,629	
3	AD/EX	CDBG-DR		1		202503	Administrative Assistant	Temporary	Taitingfong, Kathleen Jean P.	(Detailed) (Vice: New)	Temporary	JG5-2(F)	2,234	-----	-----	0	38,390	11,813	494	0	557	198	21,917	653	35,632	74,022	
4	AD/EX	CDBG-DR			1	202504	Data Control Clerk II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
5	AD/EX	CDBG-DR			1	202505	Loan Administrator	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
6	AD/EX	CDBG-DR		1		202506	Planner III	Temporary	Pinaula, Jeffrey Shawn	(Vice: New)	Temporary	NG5-9(D)	77,439	-----	-----	0	77,439	23,828	494	0	1,123	198	21,917	653	48,214	125,653	
7	AD/EX	CDBG-DR		1		202507	Planner III	Temporary	Suharto, Adam Susilo T.	(Vice: New)	Temporary	NG5-5(C)	60,761	-----	-----	0	60,761	18,696	494	0	881	198	21,917	653	42,840	103,601	
8	AD/EX	CDBG-DR		1		202508	Program Coordinator II	Temporary	Meno, Calen Michel Cruz	(Vice: New)	Temporary	MG5-6(A)	58,327	-----	-----	0	58,327	17,947	494	0	846	198	21,917	653	42,056	100,383	
9	AD/EX	CDBG-DR		1		202509	Program Coordinator I	Temporary	Cruz Jr., Phillip V.	(Vice: New)	Temporary	KG5-3(A)	42,103	-----	-----	0	42,103	12,955	494	0	610	198	21,917	653	36,829	78,932	
10	FISCAL	CDBG-DR		1		202510	Deputy Controller	Temporary	Garcia, Jerricho C.	(Vice: New)	Temporary	RG5-8(B)	102,085	-----	-----	0	102,085	31,412	494	0	1,480	198	21,917	653	56,155	158,240	
11	FISCAL	CDBG-DR		1		202511	Accountant III	Temporary	Quenga, Filoyd Jacob	(Vice: New)	Temporary	NG5-8(A)	70,988	-----	-----	0	70,988	21,843	494	0	1,029	198	21,917	653	46,135	117,123	
12	FISCAL	CDBG-DR			1	202512	Accountant II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
13	FISCAL	CDBG-DR			1	202513	Accountant II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
14	PROC DIV	CDBG-DR		1		202514	Buyer Supervisor	Temporary	Camacho, Patricia B.	(Vice: New)	Temporary	LG5-8(E)	62,993	-----	-----	0	62,993	19,383	494	0	913	198	21,917	653	43,559	106,552	
15	PROC DIV	CDBG-DR		1		202515	Buyer II	Temporary	Chamberlain, Andrew P.	(Vice: New)	Temporary	IG5-6(E)	45,216	-----	-----	0	45,216	13,913	494	0	656	198	21,917	653	37,832	83,048	
16	PROC DIV	CDBG-DR		1		202516	Buyer II	Temporary	Briones, Brenчис B.	(Vice: New)	Temporary	IG5-7(F)	48,404	-----	-----	0	48,404	14,894	494	0	702	198	21,917	653	38,859	87,263	
17	PROC DIV	CDBG-DR			1	202517	Buyer II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
18	ACT SUPP	CDBG-DR		1		202518	Program Coordinator II	Temporary	Deliquin, Lelanie. V.	(Vice: New)	Temporary	MG5-8(A)	65,536	-----	-----	0	65,536	20,165	494	0	950	198	21,917	653	44,379	109,915	
19	ACT SUPP	CDBG-DR			1	202519	Community Program Aide II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
20	ACT SUPP	CDBG-DR			1	202520	Community Program Aide II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
21	ACT SUPP	CDBG-DR			1	202521	Community Program Aide II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
22	ACT SUPP	CDBG-DR			1	202522	Community Program Aide II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
23	ACT SUPP	CDBG-DR			1	202523	Community Program Aide I	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
24	ACT SUPP	CDBG-DR			1	202524	Community Program Aide I	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
25	ACT SUPP	CDBG-DR			1	202525	Community Program Aide I	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
26	ACT SUPP	CDBG-DR			1	202526	Community Program Aide I	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
27	HOUSING	CDBG-DR		1		202527	Program Coordinator III	Temporary	Calvo, Dominic Jerome M.	(Vice: New)	Temporary	NG5-9(A)	75,248	-----	-----	0	75,248	23,154	494	0	1,091	198	21,917	653	47,508	122,756	
28	HOUSING	CDBG-DR		1		202528	Program Coordinator III	Temporary	Tablan, Sherylyn V.	(Vice: New)	Temporary	NG5-7(C)	68,271	-----	-----	0	68,271	21,007	494	0	990	198	21,917	653	45,260	113,531	
29	HOUSING	CDBG-DR		1		202529	Program Coordinator II	Temporary	Mendiola, Kristen E.	(Vice: New)	Temporary	MG5-5(C)	56,094	-----	-----	0	56,094	17,260	494	0	813	198	21,917	653	41,336	97,430	
30	HOUSING	CDBG-DR				202530	Program Coordinator II	Temporary	Roberto, Julia Alicia	(Vice: New)	Temporary	MG5-8(A)	65,536	-----	-----	0	65,536	20,165	494	0	950	198	21,917	653	44,379	109,915	
31	HOUSING	CDBG-DR		1		202531	Program Coordinator II	Temporary	Palomo, Brittany M.C.	(Vice: New)	Temporary	MG5-8(A)	58,327	-----	-----	0	58,327	17,947	494	0	846	198	21,917	653	42,056	100,383	
32	HOUSING	CDBG-DR		1		202532	Program Coordinator I	Temporary	Serrano, Fumine Toyama	(Vice: New)	Temporary	KG5-4(A)	44,630	-----	-----	0	44,630	13,733	494	0	647	198	21,917	653	37,643	82,273	
33	HOUSING	CDBG-DR				202533	Program Coordinator I	Temporary	Vorriato, Valene Cruz	(Vice: New)	Temporary	KG5-4(B)	45,063	-----	-----	0	45,063	13,866	494	0	653	198	21,917	653	37,782	82,845	
34	INFR/ECON	CDBG-DR		1		202534	Program Coordinator III	Temporary	Bias, Rosie Ann	(Vice: New)	Temporary	NG5-10(F)	83,727	-----	-----	0	83,727	25,763	494	0	1,214	198	21,917	653	50,240	133,967	
35	INFR/ECON	CDBG-DR				202535	Program Coordinator III	Temporary	Lujan, Jovyna	(Vice: New)	Temporary	NG5-10(F)	83,727	-----	-----	0	83,727	25,763	494	0	1,214	198	21,917	653	50,240	133,967	
36	INFR/ECON	CDBG-DR			1	202536	Program Coordinator II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
37	INFR/ECON	CDBG-DR		1		202537	Program Coordinator I	Temporary	Charqualaf, Carolyn M.D.	(Vice: New)	Temporary	KG5-4(A)	44,630	-----	-----	0	44,630	13,733	494	0	647	198	21,917	653	37,643	82,273	
38	INFR/ECON	CDBG-DR		1		202538	Program Coordinator I	Temporary	Untalan, Jacqueline Okada	(Vice: New)	Temporary	KG5-5(C)	48,226	-----	-----	0	48,226	14,839	494	0	699	198	21,917	653	38,801	87,027	
39	INFR/ECON	CDBG-DR				202539	Program Coordinator I	Temporary	Caguin, April M.	(Vice: New)	Temporary	KG5-4(B)	45,063	-----	-----	0	45,063	13,866	494	0	653	198	21,917	653	37,782	82,845	
40	MITIGATION	CDBG-DR				202540	Program Coordinator III	Temporary	Cruz, Nicolas Gregory	(Vice: New)	Temporary	NG5-5(B)	60,182	-----	-----	0	60,182	18,518	494	0	873	198	21,917	653	42,654	102,836	
41	MITIGATION	CDBG-DR		1		202541	Program Coordinator I	Temporary	Sakissat, Tuwa C.	(Vice: New)	Temporary	KG5-3(B)	40,106	-----	-----	0	40,106	12,341	494	0	582	198	21,917	653	36,185	76,291	
42	HR DIV	CDBG-DR		1		202542	Personnel Specialist III	Temporary	Ongklungel, Carlo (Detailed)	(Vice: New)	Temporary	NG5-1(C)	2,825	-----	-----	0	41,111	12,650	494	0	596	198	21,917	653	36,509	77,620	
43	HR DIV	CDBG-DR		1		202543	Personnel Specialist I	Temporary	Pablo, Thalia	(Vice: New)	Temporary	LG5-1(A)	40,305	-----	-----	0	40,305	12,402	494	0	584	198	21,917	653	36,249	76,554	
44	FISCAL DIV	CDBG-DR			1	202544	Accountant I	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
45	LEGAL DIV	CDBG-DR			1	202545	Paralegal II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
46	AE DIV	CDBG-DR		1		202546	Program Coordinator II	Temporary	Villanueva, Marie Nosek	(Vice: New)	Temporary	MG5-8(A)	65,536	-----	-----	0	65,536	20,165	494	0	950	198	21,917	653	44,379	109,915	
47	AE DIV	CDBG-DR		1		202547	Program Coordinator I	Temporary	Paulino, Eddie P.	(Vice: New)	Temporary	KG5-5(C)	48,226	-----	-----	0	48,226	14,839	494	0	699	198	21,917	653	38,801	87,027	
48	AD/EX	CDBG-DR			1	TBD	Program Coordinator IV	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
49	AD/EX	CDBG-DR			1	TBD	Program Coordinator II	Temporary	Vacant	(Vice: New)	Vacant			-----	-----	0	0	0	0	0	0	0	0	0	0	0	
50	AD/EX	CDBG-DR			1	TBD	Planner III	Temporary	Vacant	(Vice: New)	Vacant			-----	-----												

FTE POSITION BREAKDOWN				EMPLOYEE APPOINTMENT BREAKDOWN			
Staffing on BOARD 31.00		Unclassified:	0	Exempt:		0	0%
Vacancies 19.00		Permanent:	0	Unclassified:		0	0%
Total Board-Approved FTE 50.00		Temporary:	50	Permanent:		0	0%
		Temporary (Part-Time):	0	CLT-Permanent:		0	0%
				Probationary:		0	0%</

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-037**

**Moved by:**

**Seconded by:**

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**RESOLUTION APPROVING THE FISCAL YEAR 2026 OPERATING BUDGETS FOR PUBLIC HOUSING ASSET MANAGEMENT PROPERTIES (AMP) GQ001000001, GQ001000002, GQ001000003 AND GQ001000004.**

**WHEREAS,** the Authority and the U.S. Department of Housing and Urban Development (**HUD**) entered into a Consolidated Annual Contributions Contract, ACC Number SF-272 dated March 27, 1967; and

**WHEREAS,** the Authority administers HUD's Low Rent Public Housing Program, which is subsidized by **HUD**, through its Operating Fund; and

**WHEREAS,** **HUD**, with the implementation of 990.255 of the Operating Fund final rule, requires public housing authorities to implement project-based management, project-based budgeting and project-based accounting, and

**WHEREAS,** the Authority, in anticipation of the aforementioned requirement, has grouped its housing developments into Asset Management Properties (AMPs),

**WHEREAS,** the proposed Fiscal Year 2026 AMP budgeted expenditures are necessary in the efficient and economical operations of the AMPs for the purpose of serving low-income residents; therefore, be it

**RESOLVED,** that the FY 2026 AMP operating budgets for the Authority's Asset Management Properties GQ001000001, GQ001000002, GQ001000003 and GQ001000004 are hereby approved.

**IN REGULAR BOARD MEETING AT SINAJANA, GUAM – SEPTEMBER 16, 2025**

**PASSED BY THE FOLLOWING VOTES:**

**AYES:**

**NAYES:**

**ABSENT:**

**ABSTAINED:**

**I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.**

**(SEAL)**

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**ELIZABETH F. NAPOLI**  
**Board Secretary / Executive Director**

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-038**

**Moved by:**

**Seconded by:**

---

**RESOLUTION APPROVING THE FISCAL YEAR 2026 OPERATING AND ADMINISTRATIVE BUDGET.**

**WHEREAS,** the Authority must continue its primary mission to provide safe, decent, and sanitary housing to the people of Guam in Fiscal Year 2026; and

**WHEREAS,** the Authority must ensure the continued operation of the Public and Indian Housing, Housing Choice Voucher, Supportive Housing for the Elderly and community development programs; and

**WHEREAS,** the Authority must ensure the continued payment of personnel salaries, benefits, and other administrative expenditures for Fiscal Year 2026; and

**WHEREAS,** to allow the Authority the flexibility for addressing situational needs to meet its mission, provide transfer authority of 10% to the Executive Director, within the total budget, and keep the Chairman of the Board apprised of such transfers; therefore, be it

**RESOLVED,** that the FY 2026 Operating and Administrative budget is hereby approved.

**IN REGULAR BOARD MEETING AT SINAJANA, GUAM – SEPTEMBER 24, 2024  
PASSED BY THE FOLLOWING VOTES:**

**AYES:**

**NAYES:**

**ABSENT:**

**ABSTAINED:**

**(SEAL)**

**I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 24, 2024.**

---

**ELIZABETH F. NAPOLI**  
**Board Secretary / Executive Director**



# 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  
Website: [www.ghura.org](http://www.ghura.org)



## PREFACE

Pursuant to Title 5 Guam Code Annotated, Chapter 43, Section 43202 – **Performance Reviews of Agency Heads**. “The governing Boards for all agencies, instrumentalities, *or* entities *shall* issue performance reviews of the Chief Executive selected for that agency six (6) months after appointment of the said Chief Executive and every twelve (12) months thereafter that the Chief Executive is retained by the Governing Board. Each performance review *shall* document the Chief Executive’s performance, accomplishments, and the respective Governing Board’s reasons for retaining the said Chief Executive.”

**NOTE:** Although not required by law, Deputy Director Fernando B. Esteves has consented to the posting of his Performance Reviews for public review.



# GHURA

Guam Housing and Urban Renewal Authority  
Aturidat Ginima' Yan Rinueban Siudad Guahan  
117 Bien Venida Avenue, Sinajana, GU 96910  
Phone: (671) 477-9851 · Fax: (671) 300-7565 · TTY: (671) 472-3701  
Website: [www.ghura.org](http://www.ghura.org)



**Lourdes A. Leon Guerrero**  
Governor of Guam

**Joshua F. Tenorio**  
Lt. Governor of Guam

**John J. Rivera**  
Chairman

**Nathanael P. Sanchez**  
Vice Chairman

**Anisia S. Delia**  
Commissioner

**Emilia F. Rice**  
Commissioner

**Victor R. Torres**  
Commissioner

**Karl E. Corpus**  
Resident Commissioner

**Elizabeth F. Napoli**  
Executive Director

**Fernando B. Esteves**  
Deputy Director

## SUMMARY OF EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE) FOR

**Fernando B. Esteves – Deputy Director**  
**Review Period: 08/22/2024 – 08/21/2025 (Annual)**

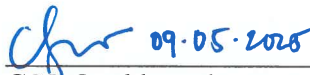
Pursuant to 5GCA §43202, the GHURA Board of Commissioners decided during their 07/08/2019, regularly scheduled board meeting, that each board member will evaluate both the Executive Director and Deputy Director, and for the completed ratings to be submitted directly to the Human Resources Division for compilation.

Based on the ratings submitted, Mr. Fernando B. Esteves earned an **“Outstanding”** performance evaluation rating and will be **retained** as GHURA’s Deputy Director. This performance evaluation period covers the annual salary increment anniversary for the review period (08/22/2024 – 08/21/2025). The performance evaluation was based on the following factors:

1. Leadership
2. Strategic Planning
3. Communicates Vision and Direction
4. Champions Innovation
5. Promotes Ethics
6. Builds Relationships
7. Decision Making
8. Leads Change
9. Inspires and Directs Action
10. Promotes Diversity
11. Accountability/Fiscal/Fiduciary Responsibility
12. Business Acumen
13. Effective Operation & Maintenance of HUD Plans and Projects

As a result of the **“Outstanding”** performance evaluation, the GHURA Board of Commissioners, this will equate to a 2% salary increment, pursuant to our Personnel Rules and Regulations and BOC Resolution FY2022-006.

Compiled by:

  
C.N. Ongklungel  
Personnel Specialist II

  
K.K. Bersamin, DBA, SPHR, SHRM-SCP  
Personnel Services Administrator



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
Period of Report From: <b>08/22/2024</b> To: <b>08/21/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (Initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive)      NAME OF RATER: John J. Rivera (Chairman)

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. On-going modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*John J. Rivera*

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)

Deputy Director Esteves continues to demonstrate his commitment to GHURA's mission and his dedication to advancing our community. His leadership, hard work, and administrative proficiency is evident with the progress of the work on the new hospital, the \$500M in CDBG funds.





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title			Employee ID No.		
FERNANDO B. ESTEVES	Deputy Director (Unclassified)			780		
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> (Check the rating that applies to each)						
1. Leadership	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
2. Strategic Planning	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
3. Communicates Vision and Direction	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
4. Champions Innovation	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
5. Promotes Ethics	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
6. Builds Relationships	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
7. Decision Making	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
8. Leads Change	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
9. Inspires and Directs Action	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
10. Promotes Diversity	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
11. Accountability / Fiscal / Fiduciary Responsibility	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
12. Business Acumen	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory
13. Effective Operation & Maintenance of Section 8 and AMP's	<input checked="" type="checkbox"/>	Highly Satisfactory	<input type="checkbox"/>	Marginal	<input type="checkbox"/>	Un-satisfactory



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>			Employee ID No. <b>780</b>
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Un-Satisfactory</b>
<b>Performance Standard:</b> <i>(Customer Focus)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Comments/Justification:</b> The Deputy's work reflects his mindfulness for the people we serve and the potential of GHURA to be more for the greater community at large.				
<b>Performance Standard:</b> <i>(Adherence to Policy and Federal HUD Regs)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Comments/Justification:</b> The Deputy's commitment to standards, streamlining, operational efficiency, and adherence to policy/regulations (local and federal is clear.				

**PART V -- OVERALL RATING:** *(Overall rating based on Parts I, II, III, IV)*

☒ OUTSTANDING      ☐ SATISFACTORY      ☐ MARGINAL  
☐ HIGHLY SATISFACTORY      ☐ UNSATISFACTORY

☒ RETAIN      ☐ NOT RETAIN

  
John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS      Date: June 28, 2025

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Frank T. Ishizaki, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER      Date: \_\_\_\_\_



GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
---	--	-------------------------------

**COMPLETE BY EMPLOYEE:**

☒ Concur *FE*

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)  
*Thank you Chairman for your continued confidence, dedication, and support in the work we do for our island.*

\_\_\_\_\_  
Employee Signature

*9/11/2025*  
\_\_\_\_\_  
Date



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
Period of Report From: <b>08/22/2024</b> To: <b>08/21/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (Initial) <input checked="" type="checkbox"/> Annual	

NAME OF RATER: NATHANIEL R. SANCHEZ

## PART I - SELF-ASSESSMENT (Completed by Executive)

### A. Mission (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

### B. Strategic Plan Objectives (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

### C. Activity(s) (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*See 8/7/25*

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title				Employee ID No.	
	Outstanding	Highly Satisfactory	Satisfactory	Marginal	780	
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> (Check the rating that applies to each)						
1. Leadership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
2. Strategic Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
3. Communicates Vision and Direction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
4. Champions Innovation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
5. Promotes Ethics	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
6. Builds Relationships	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
7. Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
8. Leads Change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
9. Inspires and Directs Action	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
10. Promotes Diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
12. Business Acumen	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>





Comments/Justification:	Executive Management Performance Evaluation (EMPE) – 01/07/2023	Page 4 of 6

**PART V -- OVERALL RATING:** *(Overall rating based on Parts I, II, III, IV)*

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS      Date:

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS      Date:

 8-7-2025

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS      Date:

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS      Date:

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS      Date:

Vacant, Member, GHURA BOARD OF COMMISSIONERS      Date:

Karl E. Corpus, Resident COMMISSIONER      Date:



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	FERNANDO B. ESTEVES	Position Classification / Title	Deputy Director (Unclassified)	Employee ID No.	780
---------------	---------------------	---------------------------------	--------------------------------	-----------------	-----

## COMPLETE BY EMPLOYEE:

☒ Concur *pa*

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)  
*Thank you Mr. Vice-Chairman, Your advocacy and support is greatly appreciated by all of us here at GHURA.*

*[Signature]*  
Employee Signature

*9/11/2025*  
Date



## GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
Period of Report From: <b>08/22/2024</b> To: <b>08/21/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: Anisia Delia

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
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**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
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- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

Rec 8/20/25

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)

The Deputy Director has consistently met and, in several areas, exceeded the established goals and objectives of the organization. Through effective leadership, sound decision-making, and strong collaboration with staff and stakeholders, the Deputy Director has ensured that operational priorities are achieved in alignment with the organization's mission. Their commitment to efficiency, accountability, and continuous improvement has contributed significantly to overall organizational performance and success.



# **GUAM HOUSING AND URBAN RENEWAL AUTHORITY** **EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)**

Employee Name	Position Classification / Title Deputy Director (Unclassified)	Employee ID No. 780		
		Outstanding	Highly Satisfactory	Satisfactory
<b>PART II - EXPECTATIONS OF EXECUTIVES:</b> Completed by Supervisor (Check the rating that applies to each)				
1. Leadership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title Deputy Director (Unclassified)			Employee ID No. <b>780</b>	
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-Satisfactory
Performance Standard: <i>(Customer Focus)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comments/Justification: The Deputy Director consistently provides professional, timely, and respectful service. He demonstrates efficiency in responding to customer concerns, as well as inquiries from government officials and the legislature, ensuring accurate and thorough communication that reinforces trust in the organization.					
Performance Standard: <i>(Adherence to Policy and Federal HUD Regs)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Comments/Justification:

The Deputy Director consistently complies with organizational policies and Federal HUD regulations, ensuring accountability and minimizing risk. His diligence reinforces organizational integrity and supports transparent, compliant operations.

**PART V -- OVERALL RATING:** *(Overall rating based on Parts I, II, III, IV)*

☒ OUTSTANDING      ☐ SATISFACTORY      ☐ MARGINAL  
☐ HIGHLY SATISFACTORY      ☐ UNSATISFACTORY

☒ RETAIN      ☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS            8/26/25      Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER      Date: \_\_\_\_\_





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title Deputy Director (Unclassified)	Employee ID No. 780
FERNANDO B. ESTEVES		

**COMPLETE BY EMPLOYEE:**

☒ Concur *EE*

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)  
*Thank you Commissioner for the thoughtful and kind comments. I greatly appreciate the service and support you provide to GHURA. I hope we can convince you to voluntarily extend your term with us.*

*[Signature]*  
Employee Signature

*9/12/2025*  
Date



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
Period of Report From: <b>08/22/2024</b> To: <b>08/21/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: Emilia F. Rice

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*per 8/11/2025*

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title			Employee ID No.	
<b>FERNANDO B. ESTEVES</b>	<b>Deputy Director (Unclassified)</b>			<b>780</b>	
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> (Check the rating that applies to each)					
	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-satisfactory</b>
1. <i>Leadership</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. <i>Strategic Planning</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. <i>Communicates Vision and Direction</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. <i>Champions Innovation</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. <i>Promotes Ethics</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. <i>Builds Relationships</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. <i>Decision Making</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. <i>Leads Change</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. <i>Inspires and Directs Action</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. <i>Promotes Diversity</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. <i>Accountability / Fiscal / Fiduciary Responsibility</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. <i>Business Acumen</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. <i>Effective Operation &amp; Maintenance of HUD Plans and Projects</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)**

<b>Employee Name</b>  FERNANDO B. ESTEVES	<b>Position Classification / Title</b> Deputy Director (Unclassified)	<b>Employee ID No.</b> 780			
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-Satisfactory</b>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Performance Standard:</b> <i>(Customer Focus)</i>					
<b>Comments/Justification:</b>					
<b>Performance Standard:</b> <i>(Adherence to Policy and Federal HUD Regs)</i>					
<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					

<b>Comments/Justification:</b>

**PART V -- OVERALL RATING:** (Overall rating based on Parts I, II, III, IV)

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS *Emilia F. Rice* Date: 8/7/2025

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER Date: \_\_\_\_\_



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title	Employee ID No.
FERNANDO B. ESTEVES	Deputy Director (Unclassified)	780

## COMPLETE BY EMPLOYEE:

☒ Concur *MC*

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)  
*Thank you Commissioner, I always appreciate your support for the work we're doing here. I won't let you down,*

*[Signature]*  
Employee Signature

*9/12/2023*  
Date





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
Period of Report From: <b>08/22/2024</b> To: <b>08/21/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive)      NAME OF RATER: **Victor R. Torres**

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*Rec'd 8/16/2025*



**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)

The Deputy Director in coordination with the Executive Director has initiated and overseen various activities that meet the Strategic Plan Objectives. With regards to providing decent, safe and sanitary homes for GHURA clients. As part of the executive management team they have conducted numerous rehabilitation projects of various GHURA units, Concrete roof repair, fence repair, procurement of security camera installations and monitoring, of roving security Guard monitoring services, and other similar projects.

Engaging with various non-profit entities through the Guam Homeless Coalition, with Manelu, and assistin with Passport to Services events.

Updated and adopted of the Housing voucher program, and timely adoption of the Housing Asset Management operating budget, Taking on the Community Development Block Grant Disaster Recovery project and developing and adopting the various policies, plans and activities meant to move the program forwards.

Moving forwards with above step recruitments for accountants and positions to provide the necessary personnel GHURA needs for their various programs and projects. Procurement of of various office furniture and equipment for staff.

Additionally, besides the above activities Mr. Esteves has taken on the responsibility of standing up and administering the Community Development Block Grant Disaster Recovery (CDBG-DR). CDBG\_DR funds are provided by HUD for the long-term recovery of communities affected by disasters. GHURA has been designated to manage \$500.8 Million in CDBG-DR funds to help low to moderate income families impacted by Typhoon Mawar. In the short time frame that GHURA received word from HUD in January 2025 the Deputy has conducted activities like public outreach, development of a plan of action and hiring of key employees to start the program rolling and accepted by HUD.



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title Deputy Director (Unclassified)				Employee ID No. 780
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor (Check the rating that applies to each)					
	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
1. Leadership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**GUAM HOUSING AND URBAN RENEWAL AUTHORITY**  
**EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)**

<b>Employee Name</b> FERNANDO B. ESTEVES	<b>Position Classification / Title</b> Deputy Director (Unclassified)	<b>Employee ID No.</b> 780			
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-Satisfactory</b>
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Performance Standard:</b> <i>(Customer Focus)</i>					
<b>Comments/Justification:</b>  The various projects like for rehabilitation, security cameras and monitoring show a focus and the client customer. Likewise focus and procurement of office furniture and equipment and above step recruitment for critical positions show a focus on meeting the needs of the internal customer of staff. , , ,					
<b>Performance Standard:</b> <i>(Adherence to Policy and Federal HUD Regs)</i>					
<b>Comments/Justification:</b>					

**PART V – OVERALL RATING:** (Overall rating based on Parts I, II, III, IV)

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS

*Victor Robert Hara Torres*  
Date: *August 5, 2025*

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER Date: \_\_\_\_\_



GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	FERNANDO B. ESTEVES	Position Classification / Title	Deputy Director (Unclassified)	Employee ID No.	780
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COMPLETE BY EMPLOYEE:

☒ Concur *fs*

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)

*Thank you Mr. Commissioner, I appreciate your recognition of the work happening in GHURA. I hope to accomplish much more.*

	<u>9/11/2023</u>
Employee Signature	Date





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
Period of Report From: <b>08/22/2024</b> To: <b>08/21/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: KARL E. CORPUS

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title Deputy Director (Unclassified)			Employee ID No. 780	
<b>FERNANDO B. ESTEVES</b>					
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> <i>(Check the rating that applies to each)</i>					
	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-satisfactory</b>
1. Leadership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title Deputy Director (Unclassified)			Employee ID No. 780	
<b>PART III - STANDARDS</b> (Completed by Supervisor)	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-Satisfactory
Performance Standard: (Customer Focus)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comments/Justification: <i>Continues to place the family's First looking out for their interest. Being completely fair in interacting the Policy's equity.</i>					
Performance Standard: (Adherence to Policy and Federal HUD Regs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comments/Justification: <i>Very good at being responsible in Regulations concerning the Ghura and Hud Policies</i>					

**PART V -- OVERALL RATING:** *(Overall rating based on Parts I, II, III, IV)*

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER *[Signature]* Sept. 4th, 2025 Date: \_\_\_\_\_



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>FERNANDO B. ESTEVES</b>	Position Classification / Title <b>Deputy Director (Unclassified)</b>	Employee ID No. <b>780</b>
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**COMPLETE BY EMPLOYEE:**

☒ Concur *19*

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)  
*Thank you Mr. Commissioner. Your insight as a Commissioner is a great benefit to us all. My standing vision with all my housing programs is to consider our clients as we would our own families. To treat them all with the same degree of dignity, respect, and care.*

*[Signature]*  
Employee Signature

*9/12/2025*  
Date



# GHURA

Guam Housing and Urban Renewal Authority  
Aturidat Ginima' Yan Rinueban Siudad Guahan  
117 Bien Venida Avenue, Sinajana, GU 96910  
Phone: (671) 477-9851 · Fax: (671) 300-7565 · TTY: (671) 472-3701  
Website: [www.ghura.org](http://www.ghura.org)



## PREFACE

Pursuant to Title 5 Guam Code Annotated, Chapter 43, Section 43202 – **Performance Reviews of Agency Heads**. “The governing Boards for all agencies, instrumentalities, *or* entities *shall* issue performance reviews of the Chief Executive selected for that agency six (6) months after appointment of the said Chief Executive and every twelve (12) months thereafter that the Chief Executive is retained by the Governing Board. Each performance review *shall* document the Chief Executive’s performance, accomplishments, and the respective Governing Board’s reasons for retaining the said Chief Executive.”



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Website: [www.ghura.org](http://www.ghura.org)



**Lourdes A. Leon Guerrero**  
Governor of Guam

**Joshua F. Tenorio**  
Lt. Governor of Guam

**John J. Rivera**  
Chairman

**Nathanael P. Sanchez**  
Vice Chairman

**Anisia S. Delia**  
Commissioner

**Emilia F. Rice**  
Commissioner

**Victor R. Torres**  
Commissioner

**Karl E. Corpus**  
Resident Commissioner

**Elizabeth F. Napoli**  
Executive Director

**Fernando B. Esteves**  
Deputy Director

## SUMMARY OF EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE) FOR

**Elizabeth F. Napoli – Executive Director**  
**Review Period:** 07/08/2024 – 07/07/2025 (Annual)

Pursuant to 5GCA §43202, the GHURA Board of Commissioners decided during their 07/08/2019, regularly scheduled board meeting, that each board member will evaluate both the Executive Director and Deputy Director, and for the completed ratings to be submitted directly to the Human Resources Division for compilation.


Based on the ratings submitted, Ms. Elizabeth F. Napoli earned an overall **“Highly Satisfactory”** performance evaluation rating as GHURA’s Executive Director for the annual review period (07/08/2024 – 07/07/2025). The performance evaluation was based on the following factors:

1. Leadership
2. Strategic Planning
3. Communicates Vision and Direction
4. Champions Innovation
5. Promotes Ethics
6. Builds Relationships
7. Decision Making
8. Leads Change
9. Inspires and Directs Action
10. Promotes Diversity
11. Accountability/Fiscal/Fiduciary Responsibility
12. Business Acumen
13. Effective Operation & Maintenance of HUD Plans and Projects

As a result of the **“Highly Satisfactory”** performance evaluation, the GHURA Board of Commissioners **retain** Ms. Elizabeth F. Napoli as the Executive Director of the Guam Housing and Urban Renewal Authority. Pursuant to BOC Resolution FY2022-006, there will be no salary increment for the Executive Director’s position.

Compiled by:

  
C.N. Ongklungel  
Personnel Specialist II

 9/15/2025  
K.K. Bersamin, DBA, SPHR, SHRM-SCP  
Personnel Services Administrator





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
Period of Report From: <b>07/08/2024</b> To: <b>07/07/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive)      NAME OF RATER: John J. Rivera (Chairman)

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. On-going modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

10/6/2023

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)

I am confident in GHURA's ability to continue to be a great agency under the leadership of the Executive Director. There are so many great things happening. Each new milestone is another opportunity to advance our community and help our people.





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>	
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> <i>(Check the rating that applies to each)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-satisfactory</b>
<b>1. Leadership</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Strategic Planning</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Communicates Vision and Direction</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Champions Innovation</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5. Promotes Ethics</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6. Builds Relationships</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. Decision Making</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. Leads Change</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9. Inspires and Directs Action</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>10. Promotes Diversity</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>11. Accountability / Fiscal / Fiduciary Responsibility</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12. Business Acumen</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13. Effective Operation &amp; Maintenance of HUD Plans and Projects</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Un-Satisfactory</b>
Performance Standard: <i>(Customer Focus)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Comments/Justification:**  
Executive Director Liz is client centric and community focused.

Performance Standard: <i>(Adherence to Policy and Federal HUD Regs)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**Comments/Justification:**  
Executive Director Liz demonstrates a steadfast commitment to adhering to policy/regulations and leading this agency with integrity.

**PART V -- OVERALL RATING:** *(Overall rating based on Parts I, II, III, IV)*

☒ OUTSTANDING      ☐ SATISFACTORY      ☐ MARGINAL  
☐ HIGHLY SATISFACTORY      ☐ UNSATISFACTORY

☒ RETAIN      ☐ NOT RETAIN

  
John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS      Date: June 28, 2025

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Frank T. Ishizaki, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER      Date: \_\_\_\_\_



**GUAM HOUSING AND URBAN RENEWAL AUTHORITY**  
**EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)**

Employee Name	ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
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**COMPLETE BY EMPLOYEE:**

☒ Concur

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

**Employee Comments:** (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)

*Thank you for your ongoing support of my leadership. I've been blessed with the opportunity to continue working with such a great team, along with a stellar Board of Commissioners.*

*E. Napoli*  
\_\_\_\_\_  
Employee Signature

*09/08/2025*  
\_\_\_\_\_  
Date



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
Period of Report From: <b>07/08/2024</b> To: <b>07/07/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: NATHANIEL P. SANCHEZ

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide ongoing customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

APR: 8/1/25

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>	
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor (Check the rating that applies to each)	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
1. Leadership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Un-Satisfactory</b>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Performance Standard:</b> <i>(Customer Focus)</i>				
<b>Comments/Justification:</b>				
<b>Performance Standard:</b> <i>(Adherence to Policy and Federal HUD Regs)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Comments/Justification:</b>	
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**PART V -- OVERALL RATING:** (Overall rating based on Parts I, II, III, IV)

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS Date: 8-7-25

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER Date: \_\_\_\_\_



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	ELIZABETH F. NAPOLI	Position Classification / Title	Executive Director (Unclassified)	Employee ID No.	728
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### COMPLETE BY EMPLOYEE:

☒ Concur

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)

I greatly appreciate my performance evaluation rating. The support and guidance that you provide motivates me to keep working with Team GHURA. The Agency's efforts towards continued growth and success. Thank you, Vice-Chair Napol.

*E. Napol*

Employee Signature

09/08/2025

Date



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
Period of Report From: <b>07/08/2024</b> To: <b>07/07/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: Anisia Delia

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*Del 8/26/25*

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)

The Director has consistently demonstrated effective leadership, sound decision-making, and strong organizational management. She guides her team in achieving departmental goals, ensures compliance with policies and standards, and fosters a collaborative work environment. Her performance reflects professionalism, dedication, and a clear commitment to supporting the organization's mission.



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>	
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor (Check the rating that applies to each)	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>1. Leadership</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Strategic Planning</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Communicates Vision and Direction</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Champions Innovation</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5. Promotes Ethics</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6. Builds Relationships</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. Decision Making</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. Leads Change</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9. Inspires and Directs Action</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>10. Promotes Diversity</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>11. Accountability / Fiscal / Fiduciary Responsibility</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12. Business Acumen</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13. Effective Operation &amp; Maintenance of HUD Plans and Projects</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Un-Satisfactory</b>
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Performance Standard:** *(Customer Focus)*

**Comments/Justification:**

The Director demonstrates highly satisfactory customer service in her interactions with government officials and the public. She maintains professionalism, clear communication, and responsiveness, ensuring that concerns are addressed effectively.

**Performance Standard:** *(Adherence to Policy and Federal HUD Regs)*

**Comments/Justification:**

The Director demonstrates outstanding performance in ensuring compliance with organizational policies and Federal HUD regulations. She consistently applies rules with accuracy and fairness, while maintaining thorough documentation and oversight.



**PART V -- OVERALL RATING:** *(Overall rating based on Parts I, II, III, IV)*

☐ OUTSTANDING      ☐ SATISFACTORY      ☐ MARGINAL  
☒ HIGHLY SATISFACTORY      ☐ UNSATISFACTORY

☒ RETAIN      ☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS            8/26/25      Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER      Date: \_\_\_\_\_



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
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## COMPLETE BY EMPLOYEE:

☒ Concur

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)

Thank you for your input as a Commissioner. I truly appreciate your rating and acknowledgment of my leadership. All things GHURA and the team that works hard to deliver it's best for those we serve makes my job so worthwhile.

*E. Napoli*  
Employee Signature

*09/08/2025*  
Date



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
Period of Report From: <b>07/08/2024</b> To: <b>07/07/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: Victor R. Torres

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*Victor R. Torres*

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)

The Executive Director has initiated and overseen various activities that meet the Strategic Plan Objectives. With regards to providing decent, safe and sanitary homes for GHURA clients there are numerous rehabilitation projects of various GHURA units, Concrete roof repair, fence repair, procurement of security camera installations and monitoring, of roving security Guard monitoring services, and other similar projects.

Engaging with various non-profit entities through the Guam Homeless Coalition, with Manelu, and assistin with Passport to Services events.

Updatiing and adoption of the Housing voucher program, and timely adoption of the Housing Asset Management operating budget, Taking on the Community Development Block Grant Disaster Recovery project and developing and adopting the various policies, plans and activities meant to move the program forwards.

Moving forwards with above step recruitments for accountants and positions to provide the necessary personnel GHURA needs for their various programs and projects. Procurement of of various office furniture and equipment for staff.



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 728	
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> (Check the rating that applies to each)					
1. Leadership	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**GUAM HOUSING AND URBAN RENEWAL AUTHORITY**  
**EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)**

<b>Employee Name</b> ELIZABETH F. NAPOLI	<b>Position Classification / Title</b> Executive Director (Unclassified)			<b>Employee ID No.</b> 728	
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-Satisfactory</b>
<b>Performance Standard:</b> <i>(Customer Focus)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Comments/Justification:</b>  The various projects like for rehabilitation, security cameras and monitoring show a focus and the client customer. Likewise focus and procurement of office furniture and equipment and above step recruitment for critical positions show a focus on meeting the needs of the internal customer of staff. , ,					
<b>Performance Standard:</b> <i>(Adherence to Policy and Federal HUD Regs)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Comments/Justification:</b>  Timely updates and adoption of various Federal HUD policy, standards and regulations like the Housing Choice Voucher program standards and guideleines, Low Income Tax Credit Qualified Allocation Plan.
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**PART V -- OVERALL RATING:** (Overall rating based on Parts I, II, III, IV)

☐ OUTSTANDING      ☐ SATISFACTORY      ☐ MARGINAL  
☒ HIGHLY SATISFACTORY      ☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS      Date: Victor R. Torres July 29, 2025

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS      Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER      Date: \_\_\_\_\_





GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
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COMPLETE BY EMPLOYEE:

☒ Concur

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)  
your feedback is well-taken and I commit to continued professional growth in the areas noted as "satisfactory." I look forward to your ongoing support and collaboration in GHURA's future endeavors. Thank you, Commissioner Jones.

Employee Signature <i>E. Napoli</i>	Date 09/08/2025
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# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
Period of Report From: <b>07/08/2024</b> To: <b>07/07/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) **NAME OF RATER: Emilia F. Rice**

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

See 7/31/2025 m

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>	
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> (Check the rating that applies to each)	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-satisfactory</b>
<b>1. Leadership</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Strategic Planning</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Communicates Vision and Direction</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Champions Innovation</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5. Promotes Ethics</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6. Builds Relationships</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. Decision Making</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. Leads Change</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9. Inspires and Directs Action</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>10. Promotes Diversity</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>11. Accountability / Fiscal / Fiduciary Responsibility</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12. Business Acumen</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13. Effective Operation &amp; Maintenance of HUD Plans and Projects</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**GUAM HOUSING AND URBAN RENEWAL AUTHORITY**  
**EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)**

<b>Employee Name</b> ELIZABETH F. NAPOLI	<b>Position Classification / Title</b> Executive Director (Unclassified)			<b>Employee ID No.</b> 728
<b>PART III - STANDARDS</b> <i>(Completed by Supervisor)</i>	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Un-Satisfactory</b>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Performance Standard:</b> <i>(Customer Focus)</i>				
<b>Comments/Justification:</b>				
<b>Performance Standard:</b> <i>(Adherence to Policy and Federal HUD Regs)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Comments/Justification:</b>				

**PART V -- OVERALL RATING:** (Overall rating based on Parts I, II, III, IV)

☐ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☒ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS *Emilia F. Rice* Date: 7/31/2025

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER Date: \_\_\_\_\_





GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
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COMPLETE BY EMPLOYEE:

☒ Concur

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)

Thank you for your feedback, Commissioner Rice. I am committed to continued professional growth in my role to successfully meet GHURA's current and future challenges and projects. I am grateful for your support.

EL Napolis 09/08/2025  
Employee Signature Date





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>	Employee ID No. <b>728</b>
Period of Report From: <b>07/08/2024</b> To: <b>07/07/2025</b>	Reason for Report <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

**PART I - SELF-ASSESSMENT** (Completed by Executive) NAME OF RATER: KARL E. CORPUS

**A. Mission** (Position Mission Statement)

To promote the health, safety and welfare of Guam's people by the elimination of slum and blight conditions, by the orderly redevelopment and renewal of communities, by proper planning of community development and by provision of safe, decent, and sanitary dwelling for low income families, through all available federal and local governmental programs and through encouragement of private enterprise to participate in the common task of community improvement.

**B. Strategic Plan Objectives** (Address each program area of responsibility)

- To provide decent, safe and sanitary homes for GHURA clients.
- To enhance and strengthen our relationships with non-profit and government organizations in assessing the needs of our communities.
- To provide responsive and quality client services.
- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

**C. Activity(s)** (Related to the Strategic Objectives)

- Maintain a diligent maintenance program of public housing units. Ongoing modernization of GHURA units to include upgrade of infrastructure, and renovations of units.
- Identifying community needs with our partners and constructing buildings and supporting programs to meet these objectives. These projects include head start classrooms, fire stations, safety equipment acquisition, senior citizens centers, food banks, adult elderly emergency facilities, youth transitional living facility and special education classrooms.
- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

*[Signature]*  
Page 1 of 6

**D. Summary of Performance** (Assess overall performance as it relates to meeting the objectives identified in the Strategic Plan)



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title	Executive Director (Unclassified)			Employee ID No.	
		Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
<b>PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor</b> (Check the rating that applies to each)						
1. Leadership		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name <b>ELIZABETH F. NAPOLI</b>	Position Classification / Title <b>Executive Director (Unclassified)</b>			Employee ID No. <b>728</b>	
<b>PART III - STANDARDS</b> (Completed by Supervisor)	<b>Outstanding</b>	<b>Highly Satisfactory</b>	<b>Satisfactory</b>	<b>Marginal</b>	<b>Un-Satisfactory</b>
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Performance Standard: (Customer Focus)					
Comments/Justification:					
Performance Standard: (Adherence to Policy and Federal HUD Regs)					
Comments/Justification:					

*Great Job, Very Knowledge of Ghura and HUD policies and Regulations.  
Demonstrating a high level in execution of her duties on a daily basis  
to improve the quality of life for people in the program.*

*Adherence to policies and Regulations of the Federal Guidelines.*

**PART V -- OVERALL RATING:** (Overall rating based on Parts I, II, III, IV)

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

John J. Rivera, Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Nathanael P. Sanchez, Vice Chairman, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Anisia S. Delia, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Emilia F. Rice, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: \_\_\_\_\_

Karl E. Corpus, Resident COMMISSIONER

Sept. 4th 2025  
Date: \_\_\_\_\_





# GUAM HOUSING AND URBAN RENEWAL AUTHORITY EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
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## COMPLETE BY EMPLOYEE:

☒ Concur

☐ Do not Concur (Employee comments are mandatory, if this option is selected.)

Employee Comments: (May include any reactions, concerns, agreements or disagreements regarding performance evaluation / development plan.)

Thank you for your recognition of my leadership, Commissioner Karl. As a Resident Commissioner, your rating means a great deal to me because you are a recipient of Team GHURA's work. Our ongoing collaboration makes all our efforts all the more rewarding.

*E. Napoli*  
Employee Signature

09/08/2025  
Date



*The Auditor's Communication With Those Charged  
With Governance*

**Guam Housing and Urban Renewal Authority**  
(A Component Unit of the Government of Guam)

*Year Ended September 30, 2024*





August 15, 2025

Board of Commissioners  
Guam Housing and Urban Renewal Authority

We have performed an audit of the financial statements of the Guam Housing and Urban Renewal Authority (GHURA), as of and for the year ended September 30, 2024, in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and have issued our report thereon dated August 15, 2025.

This report summarizes our communications with those charged with governance as required by our professional standards to assist you in fulfilling your obligation to oversee the financial reporting and disclosure process.

## **REQUIRED COMMUNICATIONS**

Professional standards require the auditor to provide the Board of Commissioners with additional information regarding the scope and results of the audit that may assist the Board in overseeing the financial reporting and disclosure processes which the management of GHURA is responsible. We summarize these required communications as follows:

### **Overview of the planned scope and timing of the audit**

Our audit scope and timing is consistent with the plan communicated in our engagement letter dated December 1, 2022 and at our audit planning meeting with management.

### **Auditors' Responsibilities under Auditing Standards Generally Accepted in the United States (US GAAS) and Generally Accepted Government Auditing Standards (GAGAS)**

The financial statements and required supplementary information are the responsibility of GHURA's management as prepared with the oversight of those charged with governance. Our audit was designed in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, to obtain reasonable, rather than absolute, assurance that the financial statements are free of material misstatement.

An audit of financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control over financial reporting. Accordingly, we express no such opinion.

An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation.

Our responsibilities are included in our audit engagement letter.

**Changes to the audit strategy, timing of the audit and significant risks identified**

Our audit strategy is consistent with the plan communicated during the November 2024 meeting.

**Matters relevant to our evaluation of the entity's ability to continue as a going concern**

We did not identify any events or conditions that led us to believe there was substantial doubt about GHURA's ability to continue as a going concern.

**Our views about the qualitative aspects of the entity's significant accounting practices, including:**

- **Accounting policies**
- **Accounting estimates**

Management has not selected or changed any significant policies or changed the application of those policies in the current year.

We have provided a discussion of significant accounting policies and our views regarding significant accounting estimates and financial statement disclosures and related matters in Note 2 of the basic financial statements.

We determined that those charged with governance are informed about management's process for formulating particularly sensitive estimates and about the basis to our conclusions regarding the reasonableness of those estimates.

**Related party relationships and transactions**

We noted no significant matters regarding GHURA's relationships and transactions with related parties.

**Changes to the terms of the audit with no reasonable justification for the change**

None.

**Significant unusual transactions**

We are not aware of any significant unusual transactions executed by GHURA.

**Difficult or contentious matters subject to consultation outside of the audit team**

There were no difficult or contentious matters that required consultation outside of the audit team.

**Material corrected misstatements related to accounts and disclosures**

Refer to “Management Representations Letter” in Appendix A.

**Uncorrected misstatements related to accounts and disclosures, considered by management to be immaterial**

Refer to “Management Representations Letter” in Appendix A.

**Significant deficiencies and material weaknesses in internal control over financial reporting**

No material weaknesses have been identified. Other matters identified during the course of our audit have been included in our separately issued management letter dated August 15, 2025.

**Fraud and noncompliance with laws and regulations (illegal acts)**

We are not aware of any matters that require communication.

**Obtain information relevant to the audit**

Inquiries regarding matters relevant to the audit were performed during the January 2024 meeting and at the update status meetings during the audit.

**Independence matters**

We are not aware of any matters that in our professional judgment would impair our independence.

**New accounting pronouncements**

Management is still assessing the impact of adopting the following GASB Statements:

- GASB Statement No. 101
- GASB Statement No. 102
- GASB Statement No. 103
- GASB Statement No. 103

**Significant issues discussed with management in connection with the auditor’s initial appointment or recurring retention**

We are not aware of any matters that require communication.

**Disagreements with management and significant difficulties encountered in dealing with management when performing the audit**

There were no difficulties encountered in dealing with management in performing the audit.

**Management’s consultations with other accountants**

We are not aware of any consultations made by management with other accountants or specialists.



**Other material written communications with management**

None.

**Other matters**

There are no other matters arising from the audit that are significant and relevant to those charged with governance regarding the oversight of the financial reporting process.

**AICPA ethics ruling regarding third-party service providers**

From time to time, and depending on the circumstances, (1) we may subcontract portions of the Audit Services to other EY firms, who may deal with GHURA or its affiliates directly, although EY alone will remain responsible to you for the Audit Services and (2) personnel (including non-certified public accountants) from an affiliate of EY or another EY firm or any of their respective affiliates, or from independent third-party service providers (including independent contractors), may participate in providing the Audit Services. In addition, third-party service providers may perform services for EY in connection with the Audit Services.

**Representations we are requesting from management**

We have obtained from management a representations letter related to the audit and a copy of the management representations letter is included in Appendix A.

**Engagement team's involvement with preparation of the financial statements**

Under GAS 2018 Revision, Chapter 3 Ethics, Independence and Professional Judgment, Paragraph 3.73-74 Provision of Nonaudited Services to Audited Entities explains that the audit team should make consideration of management's ability to effectively oversee the non-audit services to be provided. The engagement team should determine that the audited entity has designated an individual who possesses suitable skill, knowledge or experience and that the individual understands the services to be performed sufficiently to oversee them. The engagement team should document consideration of management's ability to oversee non-audit services to be performed.

The engagement team believes that this significant threat is reduced to an acceptable level upon application of the following safeguards:

- An engagement quality review was performed by a qualified Ernst & Young Partner who was not otherwise involved in the audit.
- The preparation of the financial statements is based on GHURA's trial balance with our understanding that GHURA's underlying books and records are maintained by GHURA's accounting department and that the final trial balance prepared by GHURA is complete.
- All adjusting journal entries that Ernst & Young posted to the trial balance have been approved by management of GHURA.
- GHURA's coordinator has the skill sets to oversee and review the completeness and accuracy of the financial statements and footnote disclosures.

\*\*\*\*\*

This communication is intended solely for the information and use of the Board of Commissioners and management and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

*Ernst + Young LLP*

Appendix

A – Management Representations Letter

A – Management Representations Letter



# GHURA

Guam Housing and Urban Renewal Authority  
Aturidat Ginima' Yan Rinueban Siudad Guahan  
117 Bien Venida Avenue, Sinajana, GU 96910  
Phone: (671) 477-9851 · Fax: (671) 300-7565 · TTY: (671) 472-3701  
Website: [www.ghura.org](http://www.ghura.org)



August 15, 2025

Lourdes A. Leon Guerrero  
Governor of Guam

Joshua F. Tenorio  
Lt. Governor of Guam

John J. Rivera  
Chairman

Nathanael P. Sanchez  
Vice Chairman

Anisia S. Delia  
Commissioner

Emilia F. Rice  
Commissioner

Victor R. Torres  
Commissioner

Karl E. Corpus  
Resident Commissioner

Elizabeth F. Napoli  
Executive Director

Fernando B. Esteves  
Deputy Director

Ernst & Young LLP

231 Ypao Road  
Suite 231  
Tamuning, Guam 96913

In connection with your audits of the basic financial statements of the Guam Housing and Urban Renewal Authority, (the Authority) as of September 30, 2024 and 2023 and for the year then ended, we recognize that obtaining representations from us concerning the information contained in this letter is a significant procedure in enabling you to form an opinion whether the financial statements present fairly, in all material respects, the financial position of the Authority and the changes in financial position and cash flows in accordance with accounting principles generally accepted in the United States of America (US GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

Accordingly, we make the following representations, which are true to the best of our knowledge and belief.

### *Management's responsibilities*

We have fulfilled our responsibilities, as set forth in the terms of the audit engagement agreement dated December 1, 2022 for the preparation and fair presentation of the financial statements (including disclosures) in accordance with US GAAP applied on a basis consistent with that of the preceding periods except for the effects of adopting new accounting standards.

In preparing the basic financial statements, we evaluated whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Authority's ability to continue as a going concern for one year after the basic financial statements are date.

GHURA does not discriminate against persons with disabilities.  
The Chief Planner has been designated as Section 504 Coordinator.  
The Coordinator can be contacted at the above address and telephone numbers



A – Management Representations Letter, continued



We acknowledge our responsibility for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. We have provided you with:

- Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements such as records, documentation and other matters. This responsibility includes identifying the use of new technologies or techniques in preparing such information (e.g., the use of generative artificial intelligence), and additional details you may require regarding the use of any such technologies and techniques in order to perform your audit procedures.
- Additional information that you have requested from us for the purpose of the audit
- Unrestricted access to persons within the Authority from whom you determined it necessary to obtain evidence

We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities.

There are no material transactions that have not been properly recorded in the accounting records underlying the basic financial statements.

From October 1, 2023 through the date of this letter we have disclosed to you, to the extent that we are aware, any (1) unauthorized access to our information technology systems that either occurred or is reasonably likely to have occurred, including of reports submitted to us by third parties (including regulatory agencies, law enforcement agencies and security consultants), to the extent that such unauthorized access to our information technology systems is reasonably likely to have a material effect on the basic financial statements, in each case or in the aggregate, and (2) ransomware attacks when we paid or are contemplating paying a ransom, regardless of the amount.

***Uncorrected misstatements***

We believe that the effects of any uncorrected misstatement (including those related to supplementary information), summarized in the accompanying schedules, accumulated by you during the current audit and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements as a whole and to the supplementary information. Refer to the "Schedule of Uncorrected Misstatement" in Appendix B.

***Corrected misstatements***

We have reviewed and approved the adjustment, summarized in the accompanying schedule, and reflected this adjustment in the financial statements. Refer to the "Schedule of Corrected Misstatement" in Appendix A.

A – Management Representations Letter, continued



***Internal control***

We are not aware of any significant deficiencies or material weaknesses in the design or operation of internal control over financial reporting.

There have been no significant changes in internal control since September 30, 2024.

***Minutes and contracts***

The dates of meetings of shareholders, directors, committees of directors and important management committees from October 1, 2023 to the date of this letter are as follows:

- |                    |                     |
|--------------------|---------------------|
| •October 24, 2023  | •September 24, 2024 |
| •November 21, 2023 | •October 15, 2024   |
| •December 12, 2023 | •November 12, 2024  |
| •January 9, 2024   | •November 26, 2024  |
| •January 23, 2024  | •December 10, 2024  |
| •March 12, 2024    | •February 6, 2025   |
| •March 26, 2024    | •March 11, 2025     |
| •April 9, 2024     | •March 25, 2025     |
| •May 28, 2024      | •April 25, 2023     |
| •June 18, 2024     | •April 8, 2025      |
| •July 23, 2024     | •April 22, 2025     |
| •August 13, 2024   | •May 27, 2025       |
| •August 30, 2024   | •July 8, 2025       |

We have made available to you all minutes of the meetings of shareholders, directors and committees of directors or summaries of actions of recent meetings for which minutes have not yet been prepared.

We also have made available to you all significant agreements and contracts, including amendments, and have communicated to you all significant oral agreements. We have complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance, including all covenants, conditions or requirements of all outstanding debt

We have also made available to you all internal audit reports (or reports from similar functions) that were issued to management during the year that address internal control over financial reporting.

***Methods, significant assumptions, and data used in making accounting estimates***

The appropriateness of the methods, the consistency in application, the accuracy and completeness of data, and the reasonableness of significant assumptions used by us in developing accounting estimates and related disclosures, including those measured at fair value, are reasonable and supportable.

A – Management Representations Letter, continued



***Ownership and pledging of assets***

Except for assets accounted for in accordance with GASB Statements No. 87, 94 and 96—as amended, for which we were provided a right-to-use another entity's nonfinancial asset (the underlying asset), the Authority has satisfactory title to all assets appearing in the statement of net position. No security agreements have been executed under the provisions of the Uniform Commercial Code, and there are no liens or encumbrances on assets, nor has any asset been pledged. All assets to which the Authority has satisfactory title appear in the statement of net position.

***Receivables and revenues***

Adequate provision has been made for any receivable as of the statement of net position date that may not be collectible, including any losses, costs and expenses that may be incurred related to the collection of those receivables.

Revenues and other financial resources are recognized in the period in which they became both measurable and available to finance expenditures of the fiscal period.

***Leases***

We have identified and accounted for all contracts that meet the criteria to be accounted for as a lease under GASB Statement No. 87—as amended. We have appropriately considered any modifications, termination or purchase options in the contract.

***Prepayments***

We believe that all material expenditures for which recognition has been deferred to future periods are recoverable.

***Long-lived assets (asset groups) to be held and used***

No events or changes in circumstances have occurred that indicate the carrying amounts of long-lived assets (asset groups) to be held and used, including intangible assets that are subject to amortization, may not be recoverable.

***Fair value measurements***

We have evaluated the fair value information provided to us by brokers, pricing services or other parties that has been used in the financial statements and believe this information to be reliable and consistent with the requirements of GASB Statement No. 72—as amended.



A – Management Representations Letter, continued



We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services or other third parties. Our valuation techniques have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of GASB Statement No. 72 – as amended. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in GASB Statement No. 72 – as amended.

***Related party relationships and transactions***

We have made available to you the names of all related parties and all relationships and transactions with related parties.

The substance of transactions with related parties as defined in GASB Statement No. 56 – as amended, has been considered and appropriate adjustments or disclosures are made in the basic financial statements, and information concerning these transactions and amounts have been made available to you.

***Side agreements and other arrangements***

There have been no side agreements or other arrangements (either written or oral) that have not been disclosed to you.

***Arrangements with financial institutions***

Arrangements with financial institutions involving compensating balances or other arrangements involving restrictions on cash balances and line-of-credit or similar arrangements have been properly recorded or disclosed in the financial statements.

***Events of default under debt agreements***

No events of default have occurred with respect to any of the Authority's debt agreements

***Oral or written guarantees***

There are no oral or written guarantees including guarantees of the debt of others.

***Purchase commitments***

At September 30, 2024 and 2023, the Authority had no purchase commitments for inventories in excess of normal requirements or at prices that were in excess of market at those dates.

There were no agreements or commitments to repurchase assets previously sold. There were no material commitments outstanding at September 30, 2024 and 2023 as a result of being a party to futures or forwards contracts, short sales or hedge transactions.

A – Management Representations Letter, continued



*Contingent liabilities*

There are no unasserted claims or assessments, including those our lawyers have advised us of, that are probable of assertion and must be disclosed in accordance with GASB 62 as amended.

There have been no violations or possible violations of laws or regulations in any jurisdiction whose effects should be considered for disclosure in the financial statements or as a basis for recording a loss contingency.

There have been no internal investigations or communications from regulatory agencies or government representatives in any jurisdiction concerning investigations or allegations of noncompliance with laws or regulations, noncompliance with or deficiencies in financial reporting practices, or other matters that could affect the financial statements.

There are no other liabilities or gain or loss contingencies considered material, individually or in the aggregate, that are required to be accrued or disclosed by GASB Statement No. 62—as amended, *Contingencies* other than those accrued or disclosed in the financial statements, nor are there any accruals for loss contingencies included in the statements of net position or gain contingencies reflected in earnings that are not in conformity with the provisions of GASB Statement No. 62 – as amended.

We have not consulted legal counsel concerning litigation, claims or assessments.

*Non-compliance with laws and regulations, including fraud*

We acknowledge that we are responsible to determine that the Authority's business activities are conducted in accordance with laws and regulations and that we are responsible for identifying and addressing any non-compliance with applicable laws or regulations, including fraud.

We acknowledge our responsibility for the design, implementation and maintenance of a system of internal control to prevent and detect fraud.

We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

We have disclosed to you all known actual or suspected noncompliance with laws and regulations whose effects should be considered when preparing the financial statements.

We have no knowledge of any fraud or suspected fraud involving management or other employees who have a significant role in the Authority's internal control over financial reporting. In addition, we have no knowledge of any fraud or suspected fraud involving other employees where the fraud could have a material effect on the financial statements. We have no knowledge of any allegations of financial improprieties, including fraud or suspected fraud, (regardless of the source or form and including without limitation, any allegations by "whistleblowers") which could result in a misstatement of the financial statements or otherwise affect the financial reporting of the Authority.

A – Management Representations Letter, continued



***Independence***

We have communicated to you the names of Authority's affiliates, as described in the AICPA Code of Professional Conduct ET section 1.224.020 *State and Local Government Client Affiliates*, officers and directors, or individuals who serve in such capacity for the Authority.

We are not aware of any business relationship between the Authority and Ernst & Young LLP or any other member firm of the global Ernst & Young organization (any of which, an "EY Firm"), other than one pursuant to which an EY Firm performs professional services.

We are not aware of any reason that Ernst & Young LLP would not be independent for purposes of Authority's audit.

***Conflicts of interest***

There are no instances where any officer or employee of the Authority has an interest in a company with which the Authority does business that would be considered a "conflict of interest." Such an interest would be contrary to the Authority's policy.

***Effects of new accounting principles***

As discussed in Note 2 to the financial statements, we have not completed the process of evaluating the effects that will result from adopting the amendments to the following codifications provided in Governmental Accounting Standards Board (GASB):

- GASB Statement No. 101, *Compensated Absences*
- GASB Statement No. 102, *Certain Risk Disclosures*
- GASB Statement No. 103, *Financial Reporting Model Improvements*
- GASB Statement No. 104, *Disclosure of Certain Capital Assets*

The Authority is therefore unable to disclose the effects that adopting the amendments in the aforementioned GASB Statements will have on its balance sheet and the changes in its fund balance when such statements are adopted.

***Required supplementary information***

We acknowledge our responsibility for the required supplementary information on the Management's Discussion and Analysis on pages 4 through 26, as well as the Schedules of Proportionate Share of the Net Pension Liability, the Schedule of Pension Contributions, the Schedule of Proportionate Share of the Total OPEB Liability, and the Schedule of OPEB Employer Contributions on pages 67 through 72, be presented to supplement the financial statements. which have been measured and presented in conformity with the guidelines and/or objectives established by the Governmental Accounting Standards Board in its applicable GASB Statement.

There have been no changes in the methods of measurement or presentation of the required supplementary information from those used in the prior period.



A – Management Representations Letter, continued



There are no significant assumptions or interpretations underlying the measurement or presentation of the information.

**Pension and other postretirement benefits**

We have disclosed to you all significant pension benefits promised and have made available to you all significant summary plan descriptions, benefit communications and all other relevant information, including plan changes, that constitute the plan.

We have disclosed to you all significant postretirement benefits other than pensions (OPEBs) promised and have made available to you all significant summary plan descriptions, benefit communications and all other relevant information, including plan changes, that constitute the plan.

**Other representations**

We have identified and disclosed to you all provisions of laws, and regulations that could have a direct and material effect on financial statement amounts, including legal and contractual provisions for reporting specific activities in separate funds. We have identified and disclosed to you, all instances of identified or suspected noncompliance with laws, regulations, and provisions of contracts and grant agreements where the noncompliance could have a direct and material effect on the financial statements.

We have followed all applicable laws and regulations in adopting, approving and amending budgets, tax or debt limits and covenants and secondary market disclosures, deposits and investments, including collateral requirements on depository accounts and investments.

Components of Net position (net investment in capital assets; restricted; and unrestricted) are properly classified and, if applicable, approved.

Deposits are properly classified in the category of custodial credit risk.

Provisions for uncollectible receivables have been properly identified and recorded.

Capital assets are properly capitalized, reported, and, if applicable, depreciated.

Revenues and expenses are appropriately classified in the statements of revenues, expenses and changes in net position within operating revenues, non- operating revenues and expenses.

The Authority's policy regarding whether to first apply restricted or unrestricted resources when an expense is incurred for purposes for which both restricted and unrestricted net position is available and appropriately disclosed and that net position is properly recognized under the policy.

The Authority has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.

The Authority has complied with all aspects of contractual agreements that may have an effect on the financial statements except for instances of noncompliance included in the Schedule of Findings and Questioned Costs.

No department or agency of the Authority has reported a material instance of noncompliance to us except for instances of noncompliance included in the Schedule of Findings and Questioned Costs.

Arrangements with financial institutions involving compensating balances or other arrangements involving restriction on cash balances, line of credit, or similar arrangements have been properly disclosed in the financial statements.

Financial instruments with significant individual or group concentration credit risk have been appropriately identified, properly recorded, and disclosed in the financial statements.



A – Management Representations Letter, continued



The Authority has disclosed whether, subsequent to September 30, 2024, any changes in internal control or other factors that might significantly affect internal control, including any corrective action taken by management with regard to significant deficiencies and material weaknesses, have occurred.

We believe that all expenditures that have been deferred to future periods are recoverable.

We have no intention of terminating our participation in the GovGuam Retirement plans or taking any other action that could result in an effective termination or reportable event for any of the plans. We are not aware of any occurrences that could result in the termination of any of our pension plans to which we contribute.

All additions to the Authority's property accounts consist of replacements or additions that are properly capitalizable.

There were no items of physical property contained in the property accounts of the Authority that were either (a) abandoned or (b) out of service and not regarded as either (i) standby property or equipment or (ii) property held for use only temporarily out of service.

We do not plan to make frequent amendments to our pension or other postretirement benefit plans.

Other matters

We have received a draft copy of the financial statements of the Authority as of and for the years ended September 30, 2024 and 2023. The accuracy and completeness of the financial statements, including footnote disclosures, are the responsibility of the management of the Authority.

You have assisted in the preparation of the Authority's financial statements based on the information in the Authority's trial balance and accounting records. It is our understanding that:

- The Authority's underlying books and records are maintained by the Authority's accounting department and that the final trial balance prepared by the Authority is complete; and
- services and that there are Authority's personnel with sufficient financial competence who are able to challenge and review the completeness and accuracy of the financial statements.

We acknowledge that we have reviewed the draft financial statements for accuracy and completeness, and we take responsibility for them.

Subsequent events

Subsequent to September 30, 2024, no events or transactions have occurred or are pending that would have a material effect on the basic financial statements at that date or for the period then ended, or that are of such significance in relation to the Authority's affairs to require mention in a note to the basic financial statements in order to make them not misleading regarding the financial position, changes in financial position and cash flows of the Authority.

We understand that your audit was conducted in accordance with auditing standards generally accepted in the United States of America as established by the American Institute of Certified Public Accountants and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States of America" and was, therefore, designed primarily for the purpose of expressing an opinion on the basic financial statements of the Authority and that your tests of the accounting records and other auditing procedures were limited to those that you considered necessary for that purpose.

A – Management Representations Letter, continued



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We understand that your audit was conducted in accordance with auditing standards generally accepted in the United States of America as established by the American Institute of Certified Public Accountants and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States of America and was, therefore, designed primarily for the purpose of expressing an opinion on the basic financial statements of the Authority, and that your tests of the accounting records and other auditing procedures were limited to those that you considered necessary for that purpose.

Very truly yours,

Elizabeth F. Napoli  
Executive Director

Frances Danieli  
Controller

A – Management Representations Letter, continued



Appendices

A - Schedule of Corrected Misstatements

B - Schedule of Uncorrected Misstatements

C - Subsequent Events

A – Management Representations Letter, continued



Appendix A – Schedule of Corrected Misstatements

Communication schedule for corrected misstatements

Entity: Guam Housing and Urban Renewal Authority (GHURA)

Period ended: 30 Sep 2024

Currency: USD

Corrected misstatements			Analysis of misstatements Debit/(Credit)							
No.	W/P ref.	Account	Assets Current	Assets Non-current	Liabilities Current	Liabilities Non-current	Equity components	Effect on the current period OCI	Income statement effect of the current period	
		(misstatements are recorded as journal entries with a description)	Debit/(Credit)	Debit/(Credit)	Debit/(Credit)	Debit/(Credit)	Debit/(Credit)	Debit/(Credit)	Debit/(Credit)	Non-taxable
AJE 01	PX1.01	To tie up beginning balances to FY23 audited balances								
	AJE tab	Net pension liability				15,404				
		Deferred outflows of resources from pensions		(10,420)						
		Deferred inflows of resources from pensions				2,450				
		Pension Expense							(7,434)	X
AJE 02	PX1.01	To record the adjustment to pension amounts based on the September 30, 2024 audited pension schedules								
	AJE tab	Net pension liability				1,334,906				
		Deferred outflows of resources from pensions		(1,841,718)						
		Deferred inflows of resources from pensions				(425,705)				
		Pension Expense							1,032,517	X
AJE 03	PX1.01	To record other pension benefits (COLA/SP) paid by DOA on behalf of GHURA								
	AJE tab	Retiree healthcare costs and other pension benefits							297,428	X
		Transfers from GovGuam							(297,428)	X
AJE 04	OPGN1.01	To tie up beginning balances to FY23 audited balances								
	AJE tab	Net OPEB liability				109,835				
		Deferred outflows of resources from OPEB		(27,322)						
		Deferred inflows of resources from OPEB				24,634				
		OPEB Expense							(107,147)	X
AJE 05	OPGN1.01	To record the adjustment to OPEB amounts based on the September 30, 2024 audited OPEB schedules								
	AJE tab	Net OPEB liability				(3,433,690)				
		Deferred outflows of resources from OPEB		1,128,882						
		Deferred inflows of resources from OPEB				1,451,598				
		OPEB Expense							853,200	X
AJE 06	OPGN1.01	To record retiree healthcare costs paid by DOA on behalf of GHURA								
	AJE tab	Retiree healthcare costs and other pension benefits							308,564	X
		Transfers from GovGuam							(308,564)	X
AJE 07	1.00	To correct beginning balance of Net Position						136,846		
	AJE tab	Net Position								
		Other Income							(136,846)	
<b>Total of corrected misstatements before income tax</b>			0	(859,518)	0	(820,568)	136,846	0	1,634,290	
<b>Financial statement amounts</b>			26,335,652	52,221,021	5,096,491	50,547,843	20,009,840		(1,886,993)	
<b>Effect of corrected misstatements on F/S amounts</b>			0.0%	-1.6%	0.0%	-1.6%	0.7%		86.6%	



A – Management Representations Letter, continued



Appendix B – Schedule of Uncorrected Misstatements

Communication schedule for uncorrected misstatements

Entity: Guam Housing and Urban Renewal Authority (GHURA)

Period Ended: 30-Sep-2024

Currency: USD

Uncorrected misstatements			Analysis of misstatements Debit/Credit								Income statement effect of the prior period		
No.	W/P ref.	Account (Note 1)	Assets Current	Assets Non-current	Liabilities Current	Liabilities Non-current	Equity components	Effect on the current period OCI	Income statement effect of the current period	Debit/Credit	Non taxable	Prior period Debit/Credit	Non taxable
(misstatements are recorded as journal entries with a description )			Debit/Credit (Note 2)	Debit/Credit (Note 2)	Debit/Credit (Note 2)	Debit/Credit (Note 2)	Debit/Credit	Debit/Credit	Debit/Credit	Debit/Credit			
Factual misstatements:													
SAD 02	P.00	To reclassify GASB 87 lease liability to deferred inflow of resources.											
		Unearned Revenues				431,869							
		Deferred inflow of Resources				(431,869)							
Judgmental misstatements:													
PY SAD 01	E.00	To record additional provision for uncollectible receivables.											
		Bad debt expense										584,000	X
		Allowance for doubtful accounts											
Total of uncorrected misstatements before income tax			0	0	0	0	0	0	0	0	0	584,000	
Total of uncorrected misstatements			0	0	0	0	0	0	0	0	0	584,000	
Financial statement amounts			26,336,662	52,221,021	9,096,401	58,547,843	20,009,840	(1,806,993)				2,844,536	
Effect of uncorrected misstatements on F/S amounts			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				20.9%	
Memo: Total of non-taxable items (marked 'X' above)												584,000	
Uncorrected misstatements before income tax								0.0%	0			584,000	
Less: Tax effect of misstatements at current year marginal rate								0%	0			0	
Uncorrected misstatements in income tax									0			0	
Cumulative effect of uncorrected misstatements after tax but before turnaround								0.0%	0			584,000	
Turnaround effect of prior period uncorrected misstatements													
All factual and projected misstatements: Judgmental misstatements (Note 3):													
Cumulative effect of uncorrected misstatements, after turnaround effect								0.0%	0				
Current year income before tax									(1,806,993)				
Current year income after tax									(1,806,993)				

A – Management Representations Letter, continued



Appendix C – Subsequent Events

Guam Housing and Urban Renewal Authority  
Subsequent Events Questionnaire  
Coverage:

For the period from October 1, 2024 to auditor's report

Question	Response Yes or No	If yes, please provide additional information
1 Have there been any business combinations, acquisitions of significant assets, segment disposals, disposals of significant assets or extraordinary, unusual or infrequently occurring transactions, except as disclosed in the financial statements?	No	
2 Have there been any new significant contingent liabilities or commitments arisen, except as disclosed in the financial statements?	No	
3 Have there been any significant changes that occurred in trends of grant revenue or expense that could affect accounting estimates (e.g., valuation of receivables, provisions for liabilities or unearned income)?	No	
4 Have there been any significant changes occurred, or are pending, in the capital accounts, long term debt, including debt covenants and compliance with them, or working capital, except as disclosed in the financial statements?	No	
5 Have there been any significant changes that occurred in the status of items, including contingent liabilities and commitments that were accounted for on the basis of tentative, preliminary or inconclusive data?	No	
6 Were there any significant unusual or non-recurring adjustments been recorded (or are necessary)?	No	
7 Were there any communications, written or oral, occurred with the regulatory agencies (including Federal granting agencies and the Government of Guam or any of its agencies) with which the entity files financial statements or seeks federal assistance/grants from?	No	
8 Were there any other events occurred, other than those disclosed in response to the previous questions or those reflected or disclosed in the financial statements that could have a material effect on the audited financial statements?	No	
9 Are you aware of any fraud or suspected fraud affecting GHURA involving (1) management, (2) employees who have significant roles in internal control or (3) others, when the fraud could have a material effect on the financial statements?	No	
10 Are you aware of any allegations of financial improprieties, including fraud or suspected fraud (regardless of the source or form and including, without limitation, allegations by "whistle-blowers"), when such allegations could result in a misstatement of the financial statements or otherwise affect the financial reporting of GHURA?	No	
11 Have there been any changes in GHURA's related parties, or have any significant new related party transactions occurred?	No	

*Management Letter*

**Guam Housing and Urban Renewal Authority**  
(A Component Unit of the Government of Guam)

*Year ended September 30, 2024*



August 15, 2025

Ms. Elizabeth F. Napoli  
Acting Executive Director  
Guam Housing and Urban Renewal Authority  
117 Bien Venida Avenue  
Sinajana, GU 96910

Dear Ms. Napoli:

In planning and performing our audit of the financial statements of the Guam Housing and Urban Renewal Authority (GHURA) as of and for the year ended September 30, 2024 (on which we have issued our report dated August 15, 2025), in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, we considered GHURA's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of GHURA's internal control. Accordingly, we do not express an opinion on the effectiveness of GHURA's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies that we wish to bring to your attention.

### **Pension and OPEB Reconciliation** ***(Reiteration of Prior Year Comment)***

#### Condition:

As of September 30, 2024, GHURA's beginning net pension and OPEB balances did not agree to the prior-year audited ending balances resulting in unreconciled variances. Such was corrected during the audit.

#### Recommendation:

We recommend management perform timely reconciliations of the beginning pension and OPEB balances.

## Monitoring of Capital Assets Subledger

### Condition:

During our audit, the team noted that the capital assets subledger did not agree to the balances in the trial balance. The differences are mainly due to unrecorded construction in progress, incorrect classification of some depreciable and non-depreciable assets and unrecorded disposal of capital assets during the year. The management provided the adjusting entries to correct the differences.

### Recommendation:

We recommend implementing a regular reconciliation process on a monthly basis to promptly identify and resolve any differences. Additionally, a systematic review of construction in progress (CIP) should be established to ensure accurate recording and timely recognition of completed projects as capital assets. It is also essential to conduct a comprehensive review of asset classifications to ensure proper categorization of depreciable and non-depreciable assets, along with enhancing the tracking and documentation of capital asset disposals.

\*\*\*\*\*

This communication is intended solely for the information and use of management and the Board of Commissioners of GHURA, others within the organization, and the Guam Office of Public Accountability, and is not intended to be and should not be used by anyone other than these specified parties.

We would be pleased to discuss the above matters or to respond to any questions, at your convenience.

*Ernst + Young LLP*

*Financial Statements and Required Supplementary  
Information*

**Guam Housing and Urban Renewal Authority**  
(A Component Unit of the Government of Guam)

*Years Ended September 30, 2024 and 2023  
with Report of Independent Auditors*





Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Financial Statements and Required Supplementary Information

Years Ended September 30, 2024 and 2023

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## Report of Independent Auditors

Board of Commissioners  
Guam Housing and Urban Renewal Authority

### Report on the Audit of the Financial Statements

#### *Opinion*

We have audited the financial statements of Guam Housing and Urban Renewal Authority (GHURA), a component unit the Government of Guam, as of and for the years ended September 30, 2024 and 2023, and the related notes to the financial statements, which collectively comprise GHURA's basic financial statements as listed in the table of contents (collectively referred to as the "basic financial statements").

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the financial position of GHURA at September 30, 2024 and 2023, and the changes in financial position and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

#### *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of GHURA, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### *Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free of material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about GHURA's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

### ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of GHURA's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about GHURA's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.



### ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis , on pages 4 through 26, as well as the Schedules of Proportionate Share of the Net Pension Liability, the Schedule of Pension Contributions, the Schedule of Proportionate Share of the Total OPEB Liability, and the Schedule of OPEB Employer Contributions, on pages 67 through 72, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with GAAS, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### ***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated August 15, 2025, on our consideration of GHURA's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of GHURA's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering GHURA's internal control over financial reporting and compliance.

*Ernst + Young LLP*

August 15, 2025

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis

Years Ended September 30, 2024 and 2023

As the management of the Guam Housing and Urban Renewal Authority (GHURA or the Authority), a component unit of the Government of Guam (GovGuam), we offer readers of this narrative overview and analysis of the financial activities of GHURA for the fiscal year ended September 30, 2024.

The annual financial report consists of four parts - management's discussion and analysis (this section), the basic financial statements, the accompanying footnotes, and the supplementary information.

**PROFILE OF THE AUTHORITY**

**Our Mission**

To assure the availability of quality housing for low-income persons, to promote the civic involvement and economic self-sufficiency of residents, and to further the expansion of affordable housing on Guam.

**General Information**

Created in 1962, GHURA's goal is to provide adequate housing and planning for those who live in our community and receive assistance through our various rental and home ownership programs. Our programs are designed to support our clients and enable them to fulfill goals for themselves and their families. Our goal is to create opportunities for our client's successful participation in the workforce and housing in the private/public sector.

GHURA's staff (of approximately 110 Full Time Equivalents) is committed to excellence in the foundation for facilitating our clients' goals. We aggressively pursue partnerships with public and/or private entities to allow for the implementation of programs beneficial to our clients.

Neighborhood by neighborhood, we are changing the definition of public housing. Public housing no longer means fencing off a property where no one from outside the "project" dares to wander in. Today, it means modernizing our developments that blend in and become part of the surrounding community.

At GHURA, we welcome constructive suggestions on how we can improve our services. We look forward to meeting the affordable housing needs for the island of Guam.

**Overview of the Financial Statements**

The management discussion and analysis is intended to serve as an introduction to GHURA's basic financial statements. GHURA's basic financial statements are comprised of two components: 1) authority-wide financial statements; and 2) notes to the financial statements. This report also contains the Schedule of Expenditures of Federal Awards as supplementary information in addition to the basic financial statements themselves.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**Authority-Wide Financial Statements**

GHURA-wide financial statements are designed to provide readers with a broad overview of GHURA's finances, in a manner similar to a private-sector business.

The *Statement of Net Position* presents information on all of GHURA's assets and liabilities with the difference between the two reported as net position. The Statement of Net Position reports all financial and capital resources for GHURA. The statement is presented in the format where assets, minus liabilities, equal "Net Position", formerly known as Net Assets. Assets and liabilities are presented in order of liquidity, and are classified as "Current" (convertible into cash within one year), and "Non-current".

The focus of the Statement of Net Position (the "*Unrestricted Net Position*") is designed to represent the net available liquid (non-capital) assets, net of liabilities, for the entire Authority. Net Position (formerly net assets) is reported in three broad categories:

*Investment in Capital Assets, Net of Related Debt:* This component of Net Position consists of all Capital Assets, reduced by the outstanding balances of any bonds, mortgages, notes or other borrowings that are attributable to the acquisition, construction, or improvement of those assets.

*Restricted Net Position:* This component of Net Position consists of restricted assets, when constraints are placed on the asset by creditors (such as debt covenants), grantors, contributors, laws, regulations, etc.

*Unrestricted Net Position:* Consists of Net Position that do not meet the definition of "Net Investment in Capital Assets, Net of Related Debt", or "Restricted Net Position".

GHURA-wide financial statements also include a Statement of Revenues, Expenses and Changes in Fund Net Position (similar to an Income Statement). This Statement includes Operating Revenues, such as rental income, Operating Expenses, such as administrative, utilities, and maintenance, and depreciation, and Non-Operating Revenue and Expenses, such as grant revenue, investment income and interest expense. The focus of the Statement of Revenues, Expenses and Changes in Fund Net Position is the "Change in Net Position", which is similar to Net Income or Loss.

Finally, a Statement of Cash Flows is included, which discloses net cash provided by, or used for operating activities, non-capital financing activities, and from capital and related financing activities.

**Notes to the Financial Statements**

The notes to the financial statements provide additional information that is essential to a full understanding of the data provided in the authority-wide financial statements.

**Fund Financial Statements**

Traditional users of governmental financial statements will find the Fund Financial Statements presentation more familiar. The focus is on Major Funds, rather than fund types. A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. GHURA uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. GHURA has only one fund type, namely an Enterprise fund. Enterprise funds utilize the full accrual basis of accounting. The Enterprise method of accounting is similar to accounting utilized by the private sector accounting.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**GHURA's Funds**

**PUBLIC HOUSING – ASSET MANAGEMENT PROPERTIES**

The Mission of the GHURA is to provide safe, decent, and affordable housing for lower-income families, elderly, and persons with disabilities; and to foster among the residents we serve, economic self-sufficiency, a sense of community, and pride in the neighborhood where they reside.

GHURA owns and operates 750 Public Housing units consisting of four Asset Management Properties (AMP), as follows:

- AMP 1 Central Site Base consists of 158 units located at Agana Heights, Asan, Mongmong, and Sinajana.
- AMP 2 Southeast Site Base consists of 163 units located at Inarajan, Talofoto, Talofoto Elderly, and Yona.
- AMP 3 Southwest Site Base consists of 195 units located at Agat, Agat Elderly, Merizo, Merizo Elderly, and Umatac.
- AMP 4 Northern Site Base consists of 234 units located at Dededo, Dededo Elderly, and Toto.

To further the Authority's mission, GHURA established a list of Goals and Objectives for 2024 in its PHA Five-Year and Annual Plans. The following report reflects GHURA's progress in some of its Goals and Objectives from October 1, 2023 through September 30, 2024.

**Goal 1: Maximize the current resources for housing programs**

- Goal 1: Pursue funding to address the modernization of public housing units and other projects needed within the development.

Our housing inventory, although in good condition for its age, needs ongoing maintenance and capital improvements. Therefore, the Property Site Managers continue to submit their vacant units to the MOD Division, requesting that units be placed under the Capital Fund Program for modernization upgrades. The AMP maintenance staff and local contractors continued the process of making much-needed capital improvements in both vacant and occupied GHURA properties.

- Goal 2: Maintain occupancy at no less than 97% (adjusted for units in modernization) each fiscal year for Public Housing.

FY2024 was a year where each AMP worked hard to accomplish our mission of housing individuals and families in safe, quality, and affordable housing. The AMP staff faced the challenges of maintaining a high occupancy rate while addressing the ongoing problem of the increasing number of participants having difficulty with maintaining rental payments.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**GHURA's Funds, continued**

**PUBLIC HOUSING – ASSET MANAGEMENT PROPERTIES, continued**

**Goal 1: Maximize the current resources for housing programs, continued**

At the end of FY 2024, GHURA had an actual occupancy rate of 93.87% with 704 units occupied, and an adjusted occupancy rate of 96% with 26 units under modernization. For the fiscal year ended September 30, 2024, GHURA received \$4.3M in Operating Subsidy funds.

**Goal 2: Improve the Public Housing Assessment System Score to achieve a high performer score**

- Increase the Score under the Physical Assessment Subsystem (PASS), Financial Assessment Subsystem (FASS), Management Assessment Subsystem (MASS), and Capital Fund Subsystems (CFSS) of the PHAS.

For FY2024, GHURA has yet to be rated, as some of its indicators have not yet been completed.

**Goal 3: Improve the Quality of Assisted Housing**

- Objective 1: Annually assess and update the policies regarding the Public Housing Admissions and Continued Occupancy Policy (ACOP) to implement any new statutory or regulatory requirements.

GHURA updated its ACOP to reflect Housing Opportunity Through Modernization Act (HOTMA) changes in policy. The GHURA Board of Commissioners adopted the November 2023 ACOP on February 13, 2024.

- Objective 2: Conduct a Green Physical Needs Assessment and Energy Audit every five years to evaluate the existing conditions of the housing stock, including a random selection of units, common areas, offices, site improvements, and program areas.

The company, Dominion Due Diligence Group, was awarded the contract to conduct a Physical Needs Assessment and Energy Audit. The reports will be submitted by July 2025.

**Goal 4: Encourage Self-Sufficiency**

- Objective 1: Establish and maintain relationships with community partners for educational, child care, health care, homeownership, financial literacy/management, budgeting, and other services for opportunities to promote self-sufficiency.

Change happens when individuals have access to things such as education, basic needs, childcare, self-sufficiency resources, community support, quality of life services, job training, transportation, and other catalytic services. It's more than just housing.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**GHURA's Funds, continued**

**PUBLIC HOUSING – ASSET MANAGEMENT PROPERTIES, continued**

**Goal 4: Encourage Self-Sufficiency, continued**

GHURA reinstated the Resident Services Program. A Program Coordinator was employed to work with nonprofit organizations and government agencies in offering programs, wrap-around services, and resources to empower our residents to move forward and lift themselves out of poverty. The Resident Services Program focused on priority areas to create a comprehensive network of support services for all individuals in GHURA's public housing.

Such programs included the Renter's 101, Financial Literacy, Public Health services, and summer break activities, to name a few.

**CAPITAL FUND PROGRAM**

In order to maintain its public housing inventory as a safe and habitable source of affordable housing, the Authority develops an annual Capital Improvement Plan. Through the Capital Fund Program (CFP), the Authority receives an annual formula grant of approximately \$3.2 million (based on the most recent grant) to implement such plan.

HUD provides grant funds to authorities with Low Rent Public Housing units on a formula basis. The funds are predominantly used to make physical improvements to buildings and dwelling units owned by the Authority. The funds are used for repairs, major replacements, upgrading and other non-routine maintenance work that needs to be done on the Authority's dwelling units to keep them clean, safe, and in good condition. A portion of the funds may also be used to support operations and to make improvements in the management and operation of the Authority.

As of September 30, 2024, GHURA's Public Housing program maintained an occupancy rate of 97% (adjusted for units under modernization). Vacant units that are beyond the capabilities of maintenance and require extensive work were deferred to modernization. Such modernization work included upgrades to electrical panel boxes, bathroom, kitchen, replacing sewer lines and water lines, and replacing exterior doors with aluminum, to name a few. About 57 units are currently under MOD.

In addition, CFP supports additional projects such as Radon, Mold and Moisture and Lead Base Paint testing and mitigation, upgrade of basketball court with generator in AMP 4, upgrade of above ground drainage correction, obtaining Physical Needs Assessment (PNA) and Energy Audits for AMPs, roof coating and concrete roof repairs, priority replacement of window shutters, replacement of bollard and chain link fence, and the development of parking stalls.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**CAPITAL FUND PROGRAM, continued**

GHURA applied for the Emergency Safety and Security Grant (ESSG) and the Housing Related Hazards Capital Fund Program (HRHCFP). Both grants are part of the Public Housing Capital Fund Program.

- GHURA received \$250,000 from the ESSG grant. CalPac, Inc. was awarded the contract to install high-definition/LPR cameras and equipment at AMP1 sites with high crime areas.
- GHURA received \$5 million from the HRHCFP grant. Funds will address the education, training, testing, and mitigation of radon, mold, and moisture in GHURA's public housing units.

**THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM (HCV)**

GHURA administers the federally-funded Section 8 Housing Choice Voucher (HCV) Program. The program provides rental assistance to very low-income families, the elderly, and disabled participants to help them afford decent, safe, and sanitary housing in the private market. The HCV Program forged four-way partnerships between the U.S. Department of Housing and Urban Development (HUD), the Housing Authority, the owner, and the family to ensure consistency and smooth delivery of services. HUD is responsible for developing the rules and regulations of the program, allocating the funds for the PHA to administer the HCV program, providing technical assistance to the PHA, and monitoring and enforcing compliance.

The PHA is responsible for implementing the HCV Program by HUD regulations and the established Administrative Plan, processing and paying out the rental assistance on time, ensuring the family complies with program requirements, and ensuring the owner maintains the housing quality standards of the unit. The owner is responsible for screening and selecting the tenant, maintaining the assisted unit, and enforcing the lease agreement. The Section 8 participant is responsible for keeping their obligations as tenants and as a Section 8 participant and paying their share of the rent. In most cases, GHURA pays approximately 70 percent of rental assistance to the owner on behalf of the eligible family, and the participant pays 30 percent based on the family's monthly adjusted income.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM (HCV), continued**

GHURA administers a combined total of 2,723 HCV and special voucher programs; in 2024, the average utilization rate of vouchers is 96%, and the Housing Assistance funding utilization rate is 102%. GHURA administers the following vouchers:

- 2,113 regular Housing Choice Vouchers
- 112 Project-based Vouchers
- 30 Mainstream Vouchers
- 175 Non-elderly Disabled Vouchers
- 130 Family Unification Program Vouchers (FUP)
- 76 Veteran Affairs Supportive Housing Voucher
- 87 Emergency Housing Vouchers (76 remaining housed)

GHURA established a waiting list for the HCV program in July 2020 using a lottery system. Over 64 percent of 1,800 applicants on the wait list have been served, and the remaining 36 percent will be served before 2024. As required, GHURA must select families off the waiting list per GHURA's selection policy. After everyone is selected off the waiting list, GHURA must re-establish a new waiting list. Selection of families is dependent on the availability of vouchers. At the end of October 2024, the annualized attrition rate of families leaving the HCV program is 9.90 percent. As families leave the program, GHURA re-issues vouchers to maintain the required leasing of vouchers. Consequently, a total of 594 vouchers were issued to families throughout the year, with only 84 percent successfully finding suitable rental units. Families have reported difficulty finding a unit, particularly one-bedroom units, due to the limited availability of units on the island. GHURA selected all families on the previous waiting lists and anticipates to open the Section 8 waiting list in January 2025 to establish a new waiting list through the HCV lottery system.

**Participant Demographics**

The Section 8 Housing Choice Voucher Program housed about 10,216 individuals. The demographic breakdown of those assisted in CY2024 is as follows:

- 2,009 families with female head of households
- 529 families with male head of households
- 2,276 identified as Native Hawaiian or Pacific Islanders, 214 were Asians, 35 were White/Caucasian, 9 were Black/African American, and 3 were American Indian.
- 1,843 of those assisted are a family unit, 354 are couples, and 341 are single occupants
- Predominantly, heads of households are between the ages of 25 and 44 of age; 62 are between the ages of 18 and 24; 1,302 are between the ages of 25 and 44 of age; 881 are between the ages of 45 and 64; 229 are between the ages of 65 and 75; and 71 are over the age of 75 years old



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM (HCV), continued**

**Participant Demographics, continued**

- 1,213 assisted pay a share of \$0 to \$50; 329 pay a share between \$51 to \$200; 485 pay a share of \$201 to \$500; 314 pay a share between \$500 to \$1,000; 80 pay a share between \$1,001 and \$2,000; and 1 pay over \$2,000.
- The average family income is \$21,036.

**Voucher Leasing Challenges**

Commonly, many Section 8 families looking for a decent, safe, and sanitary rental within the first 60 days had trouble due to the limited inventory of available units in the private market. Those requiring one-bedroom units have a tough time finding a unit to rent. Individuals with a disability and single occupants take more than 60 days to find a unit. In CY2024, the rental breakdown per unit size is summarized below:

- 328 participants are renting a studio or one-bedroom unit
- 631 participants are renting two-bedroom units
- 971 participants are renting three-bedroom units
- 443 participants are renting four-bedroom units
- 112 participants are renting five-bedroom units, and
- Only 18 participants are renting six-bedroom units

For a person with a disability, finding a unit to rent includes the limited number or lack of ADA-compliant units. The Section 8 Program has reportedly assisted at least 336 families with a disability or handicap and 378 elderly adults (over 62). Most require additional time of more than 120 days to find a unit to rent.

Other challenges reported by the families searching for a unit included the inability to hook up or maintain the connection to utilities due to the rising cost of utilities. Families must pay the connection or re-connection fees on top of a deposit and monthly usage billing. Additionally, most landlords require a security deposit, which families do not have or cannot raise immediately. Some landlords who understand the plight of the families, often work out a plan for the families to pay the deposit through installments on top of their monthly share.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**FAMILY SELF-SUFFICIENCY PROGRAM**

The Family Self-Sufficiency (FSS) Program is designed to support both Section 8 Housing Choice Voucher (HCV) and Public Housing families to increase their earned income and reduce reliance on public assistance and rental subsidies. In partnership with its Program Coordinating Committee (PCC), the FSS Program connects participating families with a range of services and resources offered by both public and private sector organizations. Participation is voluntary and is formalized through a Contract of Participation (COP), which typically spans up to five years, with an option for a two-year extension. This COP outlines the family's goals, the services to be provided to achieve them, and the rights and responsibilities of both the participant and the housing authority.

To achieve its goals and support participants in achieving economic self-sufficiency, the FSS Program focuses on two core service areas: Case Management and Financial Coaching, paired with a financial incentive through escrow savings. FSS Program Coordinators work directly with participants to identify individualized financial and employment-related goals, and link them with services and community resources to support their progress toward these objectives. Examples of the services coordinated through the program include: financial literacy, job-training, employment counseling, education, child-care, transportation, and homeownership counseling, among others.

As part of the financial incentive component, the PHA (on behalf of participating families) deposits funds into a dedicated, interest bearing FSS escrow savings account. Deposits generally correspond to increases in the family's rent resulting from higher earned income. This structure enables participants to build savings automatically as their household income grows. The accumulated escrow funds are disbursed to the family upon successful completion of their COP, providing a financial boost as they transition toward greater economic independence.

FSS Coordinators implement a variety of innovative strategies to ensure consistent and comprehensive support for its families. Services provided include case management, financial coaching, educational support, job search assistance, and career development workshops, along with referrals to additional community resources as needed. The program has maintained a strong virtual service delivery model, offering one-to-one coaching, orientations, presentations, enrollments, assessments, and progress-based check-ins through online platforms.

To further strengthen engagement, Coordinators lead ongoing outreach campaign utilizing virtual tools, phone calls, email communications, and quarterly newsletters. These initiatives ensure that families stay motivated, informed and connected to essential services, supports, and opportunities year-round. Additionally, families have access to no-cost training programs, offered both virtually and in person, that provide professional certifications and direct pathways to job placement. These partnerships are vital in helping participants develop skills, improve employability, and achieve their career and financial goals.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**FAMILY SELF-SUFFICIENCY PROGRAM, continued**

By the end of the reporting year, the FSS Program served approximately 130 families, comprising of 100 Section 8 Housing Choice Voucher (HCV) participants and 30 Public Housing residents. Over the course of the year, the program processed 255 addendums and enrolled 32 new families. Among those served, approximately 67% of Section 8 HCV families and 57% of Public Housing families maintained active escrow balances, reflecting steady progress toward financial self-sufficiency.

The program proudly celebrated the graduation of seven (7) families who successfully fulfilled all requirements of their Individual Training and Services Plans (ITSPs), including achievement of their personal and financial goals. These graduates collectively received approximately \$39,500 in escrow disbursements, with an average payout of \$5,600 per household.

**SUPPORTIVE HOUSING FOR THE ELDERLY (Guma Trankilidat Project)**

The Guma Trankilidat Project is an elderly housing rental program, consisting of 50 dwelling units (49 one-bedroom and 1 two-bedroom unit). Construction of Guma Trankilidat Project was financed through a loan from the U.S. Department of Agriculture Section 515 Rural Rental Housing Program for \$2 Million and amortized for a 50-year period beginning March 26, 1980. Annual rental subsidies of approximately \$700 thousand are provided through project-based vouchers through HUD's Multifamily Housing Program. These subsidies cover both the annual operating expenses and mortgage payments.

In compliance with Federal Regulations, a Capital Needs Assessment (CNA) and Section 504 Transition Plan was conducted in October 2013. An estimate of \$2.6 Million was identified to address improvement in order to operate over the next 20 years. GHURA has identified funding in Project Reserves to address this requirement.

Of the 50 dwelling units, a total of 28 units have been upgraded and completed to date for a total cost of \$778,460. Phase VI is in process to renovate another (4) four units.

Phase I – 6 unit completed on May 31, 2018; total cost \$84,300

Phase II – 6 units completed on December 11, 2018; total cost \$94,000

Phase III – 8 units completed on December 12, 2021; total cost \$151,300

Phase IV – 8 units completed on February 18, 2022; total cost \$210,800

Phase V – 8 units completed on March 29, 2024; total cost \$238,060

Phase VI – 4 units were budgeted for Fiscal Year 2025; Upgrade to be completed in FY2026 total cost \$211,005.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**COMMUNITY DEVELOPMENT FUNDS**

Guam continues to support and expand access to affordable housing through a comprehensive range of initiatives, including homebuyer assistance, rental housing development, and homeowner rehabilitation programs. These efforts are supported through multiple federal funding sources, including the HOME Investment Partnerships Program (HOME), the Housing Trust Fund (HTF), and the HOME-American Rescue Plan (HOME-ARP).

Through these programs, Guam works to address housing needs across the continuum—from assisting first-time homebuyers to increasing the availability of safe and affordable rental units, and supporting vulnerable populations at risk of homelessness. The Territory actively collaborates with local lenders and a community-based nonprofit organization to implement these initiatives effectively. These partnerships enhance outreach, streamline access to financing, and deliver services.

Guam reports the following for this period:

**HOME Investment Partnerships Program (HOME)**

- ***Renewal Affordable Homes - First Time Homebuyer Program***

Rising housing market conditions have led to increased prices, placing many homes beyond the financial limits of the program. In response, Guam has met with local lenders to promote the program and discuss leverage funding designs to maintain access and affordability for eligible participants.

Guam has conducted an outreach campaign by distributing informational flyers at various businesses as well as a social media campaign. These efforts are aimed at increasing awareness and access among populations that are least likely to be aware of or apply for these housing programs.

This program implemented a web-based application process this period and reviewed 209 applications. A total of 10 households being referred to USDA for a loan leveraging program design. Four of the 10 households are processing for the purchase of newly constructed units.

The program maintains an annual compliance certification process for all HOME assisted units. One Deed in Lieu of Foreclosure was processed this period.

- ***Habitat for Humanity of Guam***

Habitat for Humanity of Guam has been funded through the years with HOME funding. For reasons unknown, the Habitat Guam Chapter closed. Guam was able to transfer the ownership and servicing of 22 mortgages that were HOME assisted. Guam continues to work with the lender who is servicing these accounts for the final transfer of funds. Two foreclosures are in process under this program.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**COMMUNITY DEVELOPMENT FUNDS, continued**

**HOME Investment Partnerships Program (HOME), continued**

- ***Rental***  
HOME funds have been successfully leveraged to acquire a four-unit property in Agana Heights and a 21-unit complex in Yigo to support the expansion of affordable rental housing. Both properties are currently undergoing processing for renovation to ensure they meet program standards and provide safe, quality housing for eligible tenants.
- ***Homeowner Rehabilitation***  
Guam has marketed this program and met with the Chamorro Land Trust Commission to promote the program for eligible Land Trust recipients. The program is currently reviewing 5 applications.
- ***HOME American Rescue Program (HOME-ARP)***  
The project plans have been finalized to include the site. Phase I plans will be defined early next fiscal year. The program has partnered with WestCare Pacific Islands to provide an affordable rental program with Veterans as a preference for the qualifying population. The location is in Dededo and will feature duplex and multi-family type designs for households less than 30% area median income.

**Community Development Block Grant – Affordable Rental**

- ***Renaissance Affordable Rental***  
The Program maintains units in Malesso and Talofoto which are fully occupied. Plans to renovate the Malesso units are underway. The newly acquired complexes will increase the affordable rental inventory.
- ***Urban Renewal Oversight***  
Guam continues to address longstanding Urban Renewal challenges, particularly in the Asan area, where the effects of past development resulted in some developments to be unresolved. However, no funding has been made available to conduct a comprehensive review or assessment of the entire area. Reviews for resolution or completion are processed on demand.

**Housing Trust Fund (HTF)**

Guam is partnering with WestCare Pacific Islands in support of affordable rental. This funding will be utilized to renovate the newly acquired 4 plex and duplex in the Agana Height areas. This program will be open to households less than 30% area median.

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**COMMUNITY DEVELOPMENT FUNDS, continued**

**Housing Counseling**

Guam has certified another housing counselor who will be the lead for all programs related to housing counseling. A case management system is currently in procurement process. Program documents are being drafted for final review.

**RESEARCH PLANNING AND EVALUATION FUNDS**

**Hearth Emergency Solutions Grant (HESG)**

In FY2024, HESG funded activities serving homeless populations and those individuals and families at or below 30% of Area Median Income, identified by HUD as extremely-low-income. HESG funds were used to provide homeless prevention or rapid re-housing services, homeless street outreach, support services, and program administration.

**Cares Act Funds (CDBG-CV and HESG-CV)**

Covid CARES Act funds were provided to eligible jurisdictions to prepare, prevent, and respond to the Coronavirus Pandemic. These funds continued to be utilized through the FY2024 period in support of vulnerable populations eligible under the CDBG-CV and HESG-CV programs under program-specific Covid waivers.

Guam uses CARES Act Funds to address the needs of eligible individuals and households negatively impacted by the Pandemic. CDBG-CV and HESG-CV funds were used for such activities as job training and re-training services, street outreach, rapid-rehousing and homeless prevention activities, the lease of a non-congregate shelter, case management services, homeless management information system support and program administration.

**Continuum of Care Grant Funds**

In FY2024, GHURA received competitive grant funds for the support of homeless persons with disabilities.

Projects funded for the current fiscal year are:

1. Anchor of Hope. Funds are used to provide rental assistance and support services to homeless individuals with disabilities.

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**RESEARCH PLANNING AND EVALUATION FUNDS, continued**

**Continuum of Care Grant Funds, continued**

2. Coordinated Entry System. Funds used to develop and implement the Coordinated Entry System utilizing the Homeless Management Information System (HMIS). Coordinated entry is a process developed to ensure that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs. Continuum of Care Planning Costs. GHURA is designated to administer HUD funds on behalf of GovGuam. As the designated Collaborative Applicant, GHURA coordinates CoC activities, conducts monitoring of CoC for program performance and compliance, and provides guidance and assistance to address homelessness.
3. Planning. The Guam CoC received funds to strengthen their planning capabilities in support of the delivery of services by the recipients of CoC funds.
4. Homeless Management Information System (HMIS). HMIS is the data repository to record the provision of services and track participants receiving assistance for homelessness. The service is intended as a tool to improve the provision of services by the numerous service providers.
5. Housing First Rental Assistance Program-provides rental voucher assistance to homeless individuals. To qualify for assistance, participants must be homeless and disabled by chronic alcohol or drug problems, serious mental illness, or other disabilities. In addition to receiving a rental subsidy, participants receive support services through a network of local service agencies.
6. Manhali' Project The Manhali' Project is a new project. Manhali' will assist individuals to obtain and maintain permanent housing. The Manhali' Project to be operated by WestCare Pacific Islands (WPI). WPI will provide permanent supportive housing services to clients enrolled WPI homeless support services programs. WPI will use Manhali' Project funds to provide tenant based rental assistance and supportive case management.
7. Y Jahame Permanent Housing Program is an 8-unit project-based permanent housing program for homeless persons with disabilities.

**Low-Income Housing Tax Credit Program**

The Low-Income Housing Tax Credit (LIHTC) Program, created by the Tax Reform Act of 1986, is intended to encourage the construction or rehabilitation of low-income rental units. The regulations that govern this program are contained in Section 42 of the Internal Revenue Code (the "Code" or IRC). The LIHTC Program provides Federal tax credits to qualified project owners who agree to maintain all or a portion of a project's units for low-income individuals or families.



Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**RESEARCH PLANNING AND EVALUATION FUNDS, continued**

**Low-Income Housing Tax Credit Program, continued**

GHURA is the recognized state housing credit agency authorized to allocate LIHTC Program credits in Guam. GHURA has been designated as the agency responsible for the administration of the LIHTC program. The LIHTC Program assists in the development of low-income rental housing by providing qualified owners with tax credits to offset their federal tax obligations. LIHTC Program credits are available to owners of qualifying buildings and projects that meet certain low-income occupancy rent restrictions. Tax credits are allocated to eligible jurisdictions by the Internal Revenue Service on an annual basis.

Since 2005, the LIHTC Program has been a primary tool in support of affordable rental housing development in Guam. The LIHTC Program has contributed to the construction of over 1,100 units of affordable housing in northern and central Guam.

In this latest application cycle, the GHURA Board of Commissioners awarded credits totaling \$1,793,120 to one of the five projects applying for credits.

**Authority-Wide Financial Statements**

**Statements of Net Position**

The following summary presented below reflects the condensed 2022 to 2024 Statement of Net Position. GHURA is engaged only in Business-Type Activities.

GHURA's Net Position  
As of September 30  
Table 1

			\$ Change FY2023 to FY2024	% Change FY2023 to FY2024	
	2024	2023			2022
Current and Other Assets	\$ 42,116,393	\$ 43,861,314	\$ (1,744,921)	-3.98%	\$ 45,822,595
Capital Assets	24,330,647	18,989,486	5,341,161	28.13%	18,737,414
Other Real Estate	2,254,969	2,462,887	(207,918)	-8.44%	2,462,887
Total Assets	<u>68,702,009</u>	<u>65,313,687</u>	<u>3,388,322</u>	<u>5.19%</u>	<u>67,022,896</u>
Deferred Outflows of Resources	<u>9,855,674</u>	<u>10,668,510</u>	<u>(812,836)</u>	<u>-7.62%</u>	<u>8,124,156</u>
	<u>\$ 78,557,683</u>	<u>\$ 75,982,197</u>	<u>\$ 2,575,486</u>	<u>3.39%</u>	<u>\$ 75,147,052</u>
Current and Other Liabilities	\$ 40,818,765	\$ 38,533,047	\$ 2,285,718	5.93%	\$ 36,828,281
Long-Term Debt	<u>11,377,374</u>	<u>11,948,705</u>	<u>(571,331)</u>	<u>-4.78%</u>	<u>11,996,098</u>
Total Liabilities	<u>52,196,139</u>	<u>50,481,752</u>	<u>1,714,387</u>	<u>3.40%</u>	<u>48,824,379</u>
Deferred Inflows of Resources	<u>6,351,704</u>	<u>7,377,598</u>	<u>(1,025,894)</u>	<u>-13.91%</u>	<u>5,355,290</u>
Net Position:					
Net Investment in Capital Assets	26,585,616	22,021,078	4,564,538	20.73%	20,542,203
Restricted	25,456,118	26,247,946	(791,828)	-3.02%	29,745,730
Unrestricted	(32,031,894)	(30,146,177)	(1,885,717)	6.26%	(29,320,550)
Total Net Position	<u>20,009,840</u>	<u>18,122,847</u>	<u>1,886,993</u>	<u>10.41%</u>	<u>20,967,383</u>
	<u>\$ 78,557,683</u>	<u>\$ 75,982,197</u>	<u>\$ 2,575,486</u>	<u>3.39%</u>	<u>\$ 75,147,052</u>

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Management's Discussion and Analysis, continued

**Statements of Net Position, continued**

Total assets and deferred outflows of resources of GHURA as of September 30, 2024 amounted to \$78,557,683 an increase of \$2,575,486 or 3.39% as compared to \$75,982,197 as of September 30, 2023. Cash and cash equivalents as of September 30, 2024 totaled \$24,306,052 an increase of \$838,983 or approximately 3.6% as compared to \$23,467,069 as of September 30, 2023.

While the results of operations are a significant measure of GHURA's activities, the analysis of the changes in Unrestricted Net Position provides a clearer change in financial well-being.

Table 2 presents details on the change in Unrestricted Net Position for the fiscal years ended September 30, 2022 to 2024. (1) Depreciation is treated as an expense and reduces the results of operations but does not have an impact on Unrestricted Net Position.

GHURA's Change in Unrestricted Net Position  
Years Ended September 30  
Table 2

			\$	%	
			Change	Change	
			FY2023	FY2023	
			to	to	
	2024	2023	FY2024	FY2024	2022
Unrestricted Net Position, Beginning	\$ (30,146,177)	\$ (29,320,550)	\$ (825,627)	2.8%	\$ (26,579,933)
Change in Net Position	1,886,993	(2,844,536)	4,731,529	-166.3%	9,053,122
Adjustments:					
Depreciation	1,770,370	1,527,106	243,264	15.9%	1,458,548
Adjusted Change in Net Position	3,657,363	(1,317,430)	4,974,793	-377.6%	10,511,670
Change in Restricted Net Position	791,828	3,497,784	(2,705,956)	-77.4%	(10,553,355)
Investment in Capital Assets, net	(6,239,577)	(2,916,588)	(3,322,989)	113.9%	(2,615,062)
Repayment of Long-Term Debt	(95,331)	(89,393)	(5,938)	6.6%	(83,870)
Net Change	(1,885,717)	(825,627)	(1,060,090)	128.4%	(2,740,617)
Unrestricted Net Position	\$ (32,031,894)	\$ (30,146,177)	\$ (1,885,717)	6.3%	\$ (29,320,550)

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**Statements of Revenues, Expenses and Change in Net Position**

The following summary presented below reflects the condensed 2022 to 2024 Statement of Revenues, Expenses and Changes in Net Position.

GHURA's Change in Net Position  
Years Ended September 30  
Table 3

	2024	2023	\$ Change FY2023 to FY2024	% Change FY2023 to FY2024	2022
<b>Revenues:</b>					
Operating and Capital Grants	\$ 70,173,967	\$ 62,334,117	\$ 7,839,850	12.58%	\$ 64,444,721
Tenant Rental Revenue	1,746,851	1,408,780	338,071	24.00%	1,217,579
Other Operating Revenues	1,071,458	973,984	97,474	10.01%	3,119,513
Non-Operating Revenues	1,251,926	258,815	993,111	383.71%	1,088,905
<b>Total Revenues</b>	<b>74,244,202</b>	<b>64,975,696</b>	<b>9,268,506</b>	<b>14.26%</b>	<b>69,870,718</b>
<b>Expenses:</b>					
Housing Assistance Payments	47,908,051	46,674,141	1,233,910	2.64%	41,170,222
Other Operating Expenses	23,767,433	20,461,136	3,306,297	16.16%	19,552,378
Non-Operating Expenses	681,725	684,955	(3,230)	-0.47%	94,996
<b>Total Expenses</b>	<b>72,357,209</b>	<b>67,820,232</b>	<b>4,536,977</b>	<b>6.69%</b>	<b>60,817,596</b>
<b>Change in Net Position</b>	<b>\$ 1,886,993</b>	<b>\$ (2,844,536)</b>	<b>\$ 4,731,529</b>	<b>-166.34%</b>	<b>\$ 9,053,122</b>

Table 3 presents the changes in GHURA's net position for the years ended September 30, 2022 to 2024. GHURA had total revenues of \$74,244,202 in 2024 and \$64,975,696 in 2023, an increase of \$9,268,506 or 14.26% while total expenses were \$72,357,209 in 2024 and \$67,820,232 in 2023, an increase of \$4,536,977 or 6.69%.

*Tenant Revenue*

Tenant revenue, which accounted for 2.35% of total current year revenues, increased by \$338,071 or approximately 24.00% from \$1,408,780 in 2023.

*Other Revenue*

Other income consists of program income, land sales, interest earned on cash equivalents, and other income.



Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**Statements of Revenues, Expenses and Change in Net Position, continued**

Expenses

*Housing Assistance Payments*

Housing assistance payments, which accounted for 66.21% of total current year expenses, increased by \$1,233,910 or approximately 2.64% from \$46,674,141 in 2023. The increase in the current year expenses is attributed to increase in Section 8 Housing Choice vouchers leased for the period and due to higher unit month leasing costs.

*Other Operating Expenses*

Other operating expenses, which accounted for 32.85% of total current year expenses, increased by \$3,306,297 or approximately 16.16% from \$20,461,136 in 2023.

Capital Assets and Debt Administration

*Capital Assets*

At the end of fiscal year 2024, GHURA had \$24,330,647 invested in a variety of capital assets as reflected in the following schedule, which represents a net increase (net of additions and depreciation) of \$5,341,161, or approximately 28.13% from the end of last year.

GHURA's Capital Assets  
As of September 30  
Table 4

	2024	2023	2022
Depreciable Assets:			
Structures	\$ 103,507,321	\$ 100,999,490	\$ 99,774,579
Furnitures, Fixtures, and Equipment	5,280,342	5,034,146	5,033,941
Leasehold Improvements	302,662	319,429	335,736
	<u>109,090,325</u>	<u>106,353,065</u>	<u>105,144,256</u>
Accumulated Depreciation	(93,888,444)	(92,195,464)	(90,668,429)
Total Depreciable Assets, Net	<u>15,201,881</u>	<u>14,157,601</u>	<u>14,475,827</u>
Nondepreciable Assets:			
Land	3,675,882	3,780,831	3,675,882
Homes for Transfer to Persons	-	522,898	110,235
Contruction in Progress	5,452,884	528,156	475,470
Total Non-Depreciable Assets	<u>9,128,766</u>	<u>4,831,885</u>	<u>4,261,587</u>
Total Capital Assets, Net	<u>\$ 24,330,647</u>	<u>\$ 18,989,486</u>	<u>\$ 18,737,414</u>

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

Capital Assets and Debt Administration, continued

For additional information on GHURA's capital assets, please refer to Note 5 to the accompanying financial statements.

*Debt Administration*

The Authority, in May 2021, obtained a \$12M Community Development Block Grant Section 108 loan to assist The Learning Institute to construct a 70,000 square foot building intended to rent to the iLearn Academy Charter School. The funds for this loan were obtained from the U.S. Housing and Development (HUD). The Authority is a pass-through entity to facilitate payments made to the loan from The Learning Institute to HUD.

**Economic Factors**

Significant economic factors that affect GHURA are as follows:

As Guam entered into the partial COVID 19 pandemic recovery, its participants are affected by the three primary sources of revenue inflows for Guam: 1) tourism, 2) federal funds, and 3) construction capital investment.

Federal funding of U. S. Housing and Urban Development (HUD). As GHURA receives the majority of its operating revenue from financial assistance from HUD, GHURA and its financial operations are significantly affected by the federal government's annual appropriation to HUD.

GHURA has been proactive in assessing its financial condition and attempting to align its activities and the financial position of the agency so it can respond to new terms and conditions that may be incorporated into this extension. By incorporating its estimate of these possible changes and reductions into its budget for the current and future fiscal years, GHURA hopes to avoid any significant reductions in service levels or ongoing operations. However, any deviation from current estimates of funding to be received would have to be reexamined.

GHURA locally administers certain programs of HUD. The funding source for all major programs is virtually 100% dependent on the U. S. Federal government, through HUD. Funding and funding related issues are therefore subject to Congressional approval on an annual basis. Major changes continue to occur in HUD program rules, regulations, and requirements, particularly as they relate to funding methodology, which will affect GHURA's future operations and administration of these federal programs. Funding is provided for HUD programs on a calendar year basis.

Low-income families, veterans, senior citizens and disabled individuals waiting for assistance under the federal housing voucher program may have to wait even longer as public housing agencies begin to cope with budget cuts.

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**Economic Factors, continued**

With the progressing COVID 19 recovery, waivers implemented by HUD to prevent families from becoming ineligible to participate in GHURA's program have expired. GHURA has now had to catch up ensure case files of families in the programs are in compliant with the HUD policies, procedures, rules, and regulations.

The local economy is heavily dependent on the tourism industry, the source of which is from Asian markets, primarily Japan. Unlike most public housing authorities in the U. S. mainland, the local economy does not follow the U. S. national economic trends. The tourism industry appears to be in an initial recovery stage. However, adverse economic conditions, compounded by the effects of ever-increasing worldwide prices of oil, are and will continue to affect residents, clients, and partners. The local government revenues have greatly reduced the amount of welfare assistance provided to those tenants of GHURA, who were or are welfare recipients.

Local inflationary, recessionary and unemployment trends continue to affect resident incomes and therefore the amount of dwelling rental income GHURA is able to charge and collect. Unemployment is estimated at 8%, and has affected those individuals with low to moderate income paying jobs, many of whom include the tenants in GHURA's housing programs. Tenants' reduced incomes result in lower dwelling rental income received by GHURA, and lower collection rates, which have affected operations. Also, some GHURA participants are still not able to work and rely on the Government of Guam's Emergency Rental Program to pay for past due rent payments or mortgages.

*Inflationary pressure on utility rates, supplies and other costs* – Utility rates have been fluctuating. Utility costs must be factored into utility allowances for tenants, which increase the level of assistance provided in terms of utility allowances, which increases the costs of the housing programs in general.

Results from the 2009 Guam Comprehensive Housing Study show that Guam's housing market has become unaffordable for households looking to move to a new unit. Only 41.5% of households interested in buying a home had the resources to find an affordable unit while 49% of renters had sufficient income to move to a new rental unit.

Low- and moderate-income households represent 59.4% of households interested in buying a home. However, only 25.9% of the housing supply is within the affordable range for low- and moderate-income buyers.



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Management's Discussion and Analysis, continued

**Economic Factors, continued**

Landlords are expected to maximize their rental income and are attracted to the subsidized military rental market rather than to the Housing Choice Voucher program, which provides subsidies to civilian households with incomes below 50% of area median income. In 2010, GHURA's payment standard provided a maximum rent of \$1,633 for a 3-bedroom house to include utilities. Depending on rank, a military household could receive a housing allowance of \$1,700 to \$2,500. Developers are targeting the higher income housing market, which can demand rents of \$2,000 or more.

**Rental Assistance Demonstration**

The HUD Rental Assistance Demonstration (RAD) Program is under continuing review by GHURA. GHURA's aim is to determine its applicability and benefit to the island's inventory of Public Housing. Participation in the RAD Program would see the conversion of Public Housing properties to a Section 8 Project-Based Voucher (PBV) or Project-Based Rental Assistance (PBRA) program. The RAD Program is a key component of the HUD Office of Public and Indian Housing's rental housing preservation strategy, working to preserve the nation's stock of deeply affordable rental housing, and to promote efficiency within and among HUD programs to build strong, stable communities.

**Audit and Compliance**

In order to ensure accountability for performance and results, the Executive Management is using a Management Scorecard. The Executive Management will use this scorecard to track how well departments are executing the management initiatives, and where they stand at a given point in time against the overall standards for success. Scores are based on standards established under the Public Housing Assessment System, Section Eight Management Assessment System, Voucher Management System, Rental Integrity Monitoring Reviews, and independent audits, to name a few. Over time, the scores should improve as departments correct the problems. The Executive Management will update this report twice a year and issue a mid-year report. We will hold ourselves responsible and report honestly, when progress is too slow.

**Systems, Controls, and Legal Compliance**

*Systems*

Currently, GHURA utilizes a commercially developed package that integrates all housing program areas under one common software umbrella. The software incorporates Section 8 Tenant and Landlords, Occupancy and Rent, Applications Waiting List, Receivables, General Ledger, Work Orders, Purchase Orders, Budgeting and Payroll as the main modules. All data entry is self-contained within this system and, ultimately feeds into the financials, where pay out, reporting, and tracking occurs. On average, the system generates approximately \$4.25 million per month in payments to tenants, landlords, employees, and vendors. Data is available real-time and on-line.

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**Systems, Controls, and Legal Compliance, continued**

The software exchanges data with HUD's web-based reporting requirements, and transmits and receives electronic banking payment (receivables) on a daily basis, as well as other various GovGuam agencies. All modules are accessible simultaneously by the approximate 90 staff via remote sites, designed to improve our customer service and support. These remote locations in Agat, Yona, Toto, Tumon, and Agana all access the main host server located in Sinajana via a common telecommunications media. Additionally, a second software is utilized to effectively track and forecast grant expenditures managed by CPD. These grants include CDBG, Home, ESG, and Continuum of Care programs. Data from both systems are exchanged and utilized in the reconciliation process, payment, and reporting requirements. Numerous controls, interface programs, and preventive measures have been developed, tested and implemented to ensure the integrity and accuracy of the data, to include quality control and discrepancy reports.

*Controls*

Management controls are the organization, policies, and procedures used to reasonably ensure that (1) programs achieve their intended results; (2) resources are used consistent with agency's mission; (3) programs and resources are protected from waste, fraud, and mismanagement; (4) laws and regulations are followed; and (5) reliable and timely information is obtained, maintained, reported and used for decision making.

Managers must take systematic and proactive measures to (1) develop and implement appropriate, cost-effective management controls for results-oriented management; (2) assess the adequacy of management controls in Federal programs and operations; (3) identify needed improvements; (4) take corresponding corrective action; and (5) report monthly, semi-annually, and annually on management controls.

*Legal Compliance*

GHURA is required to comply with a wide range of laws and regulations, including appropriations, employment, health and safety, and others. Responsibility for compliance primarily rests with agency management; compliance is addressed as part of agency financial statement audits.

*Accountability*

Management accountability is the expectation that "managers are responsible for the quality and timeliness of program performance, increasing productivity, controlling costs and mitigating adverse aspects of agency operations, and assuring that programs are managed with integrity and in compliance with applicable law."

Guam Housing and Urban Renewal Authority  
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Management's Discussion and Analysis, continued

**Systems, Controls, and Legal Compliance, continued**

*Fraud, Waste, and Abuse*

GHURA must maintain its credibility with applicant and participant families, owners, HUD, and the larger community by enforcing program requirements. When families, owners, or GHURA employees fail to adhere to program requirements, GHURA must take appropriate action. The action that is appropriate depends on the particular case or circumstances.

GHURA will address program errors, omissions, fraud, or abuse through both prevention and detection. Preventive measures are the most effective way to deter widespread program irregularities. Errors, omissions, fraud, and abuse will occur, and GHURA will have preventive measures in place so that any irregularity can be quickly detected and resolved as efficiently, professionally, and as fairly as possible. Because preventive monitoring measures are the most effective way to deter widespread program irregularities, they will be an integral part of daily operations.

GHURA must ensure it operates legally and with integrity. The central principle underlying the public ethics codes is the Conflict of Interest, more specifically, the conflict between a public official's individual self-interest and the public interest. We, as public officials, are held to a higher standard than individuals in the private sector are. Public officials are repositories of the public trust and as such have a duty to faithfully and honestly represent the interests of the public.

**COVID-19**

GHURA received two separate allocations of Coronavirus Aid, Relief, and Economic Securities Act (CARES Act) funds through the HUD's Office of Community Planning and Development. CDBG and ESG funds are intended to fund activities and programs that would directly address the COVID-19 pandemic emergency. In general, funds are intended to prevent, prepare, and respond to the community's needs because of the pandemic and to do so by consulting with public health and other government officials to identify how best to meet the needs of the public.

The total allocation of CDBG funds amounts to \$4,705,410. The total allocation of ESG funds amounts to \$3,519,238. Guam will amend its existing 5-Year Consolidated Plan and the PY2019 Annual Action Plan to propose projects for COVID-19 purposes. Both programs have made liberal adjustments to program rules that positively affect the use of funds to maximize their reach to the populations rendered vulnerable due to the emergency.

**Financial Contact**

Requests regarding any information contained in this report or any additional information or questions concerning the report should be addressed to Elizabeth F. Napoli, Executive Director, Guam Housing and Urban Renewal Authority, 117 Bien Venida Avenue, Sinajana, Guam 96910.



Guam Housing and Urban Renewal Authority  
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Statements of Net Position

	September 30, <u>2024</u>	<u>2023</u>
<b>Assets and Deferred Outflows of Resources</b>		
Current assets:		
Cash and cash equivalents	\$23,280,905	\$22,337,773
Receivables, net:		
HUD	1,408,789	3,206,721
Notes receivable – current	813,868	795,128
Tenants	537,969	490,580
Other government	9,774	9,774
Accrued interest receivable	97,071	108,809
Miscellaneous	391,500	392,303
Allowance for doubtful accounts	( 1,060,370)	( 475,286)
Due from/to other funds	87,147	44,576
Prepayments and other current assets	349,980	35,466
Inventories	<u>420,029</u>	<u>362,726</u>
Total current assets	<u>26,336,662</u>	<u>27,308,570</u>
Noncurrent assets:		
Cash and cash equivalents – restricted	1,025,147	1,129,296
Notes receivable, net of current portion	14,343,654	14,990,719
Lease receivables	410,930	432,729
Capital assets:		
Depreciable assets, net of accumulated depreciation	15,201,881	14,157,601
Non-depreciable assets	9,128,766	4,831,885
Other real estate	<u>2,254,969</u>	<u>2,462,887</u>
Total noncurrent assets	<u>42,365,347</u>	<u>38,005,117</u>
Total assets	<u>68,702,009</u>	<u>65,313,687</u>
Deferred outflows of resources:		
Pension	5,096,843	7,038,561
OPEB	<u>4,758,831</u>	<u>3,629,949</u>
Total deferred outflows of resources	<u>9,855,674</u>	<u>10,668,510</u>
Total assets and deferred outflows of resources	<u>\$78,557,683</u>	<u>\$75,982,197</u>

*See accompanying notes.*

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Statements of Net Position, continued

	September 30, <u>2024</u>	<u>2023</u>
<b>Liabilities, Deferred Inflows of Resources and Net Position</b>		
Current liabilities:		
Accounts payable and other deposits	\$ 1,301,739	\$ 1,754,735
Due to HUD	16,755	16,755
Current portion of accrued compensated absences	67,796	88,469
Current portion of notes payable	586,800	571,000
Accrued payroll and other liabilities	265,212	227,118
Unearned revenues	1,810,283	1,493,529
Security and escrow deposits	358,310	326,439
Other current liabilities	<u>689,506</u>	<u>319,706</u>
Total current liabilities	5,096,401	4,797,751
Accrued compensated absences, net of current portion	773,300	869,207
Notes payable, net of current portion	10,790,574	11,377,705
Net pension liability	17,631,057	18,965,963
Collective total OPEB liability	<u>17,904,807</u>	<u>14,471,126</u>
Total liabilities	<u>52,196,139</u>	<u>50,481,752</u>
Deferred inflows of resources:		
Pension	1,021,384	595,679
OPEB	<u>5,330,320</u>	<u>6,781,919</u>
Total deferred inflows of resources	<u>6,351,704</u>	<u>7,377,598</u>
Net position:		
Net investment in capital assets	26,585,616	22,021,078
Restricted for housing operations	25,456,118	26,247,946
Unrestricted	<u>(32,031,894)</u>	<u>(30,146,177)</u>
Total net position	<u>20,009,840</u>	<u>18,122,847</u>
Total liabilities, deferred inflows of resources and net position	<u>\$78,557,683</u>	<u>\$75,982,197</u>

*See accompanying notes.*

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Statements of Revenues, Expenses and Changes in Net Position

	Year ended September 30,	
	<u>2024</u>	<u>2023</u>
Operating revenues:		
HUD PHA Operating Grants	\$69,665,266	\$59,734,868
Tenant rental income	1,746,851	1,408,780
Other income	<u>1,071,458</u>	<u>973,984</u>
Total operating revenue	72,483,575	62,117,632
Less: Bad debts expense	<u>614,785</u>	<u>83,524</u>
Net operating revenue	71,868,790	62,034,108
Operating expenses:		
Housing assistance payments	47,908,051	46,674,141
Salaries and wages	6,483,595	5,355,061
Other administrative expenses	5,569,250	4,693,200
Employee benefits	3,683,047	2,951,539
Repairs and maintenance	2,584,621	3,502,553
Depreciation	1,770,370	1,527,106
Retiree healthcare costs	1,459,192	990,927
Utilities	619,622	623,851
Office expense	372,795	261,243
Insurance	303,595	175,625
Professional fees	97,158	135,104
Payments in lieu of taxes	86,401	80,936
Advertising	80,903	50,252
Protective services	24,259	14,692
Travel	<u>17,840</u>	<u>15,523</u>
Total operating expenses	<u>71,060,699</u>	<u>67,051,753</u>
Operating income (loss)	<u>808,091</u>	<u>( 5,017,645)</u>
Nonoperating (expenses) revenues:		
Contributions from GovGuam for retiree benefits	605,992	455,346
Other income (loss)	592,332	( 217,231)
Fraud recovery	47,698	16,279
Interest income	5,904	4,421
Interest expense	<u>( 681,725)</u>	<u>( 684,955)</u>
Total nonoperating revenues (expenses), net	<u>570,201</u>	<u>( 426,140)</u>
Income (loss) before capital grants and contributions	1,378,292	( 5,443,785)
Capital grants and contributions:		
Federal grants	<u>508,701</u>	<u>2,599,249</u>
Change in net position	1,886,993	( 2,844,536)
Net position at the beginning of the year	<u>18,122,847</u>	<u>20,967,383</u>
Net position at the end of the year	<u>\$20,009,840</u>	<u>\$18,122,847</u>

*See accompanying notes.*

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Statements of Cash Flows

	Year ended September 30,	
	<u>2024</u>	<u>2023</u>
<b>Cash flows from operating activities:</b>		
Operating grants received	\$69,665,266	\$59,734,868
Receipts from tenants and customers	6,311,764	2,753,435
Payments to employees	( 9,212,611)	( 7,990,359)
Payments to suppliers for goods and services	(10,179,586)	( 9,159,123)
Housing assistance paid	(47,908,051)	(46,674,141)
Net cash provided by (used for) operating activities	<u>8,676,782</u>	<u>( 1,335,320)</u>
<b>Cash flows from capital and related financing activities:</b>		
Capital grants received	508,701	2,599,249
Repayment of note payable	( 571,331)	( 556,393)
Interest paid	( 681,725)	( 684,955)
Acquisition of capital assets	( 7,730,944)	( 1,779,178)
Proceeds from notes payable	---	509,000
Advances to subrecipient	<u>---</u>	<u>( 509,000)</u>
Net cash used for capital and related financing activities	<u>( 8,475,299)</u>	<u>( 421,277)</u>
<b>Cash flows from investing activities:</b>		
Interest and other	<u>637,500</u>	<u>( 196,531)</u>
Net change in cash	838,983	( 1,953,128)
Cash and cash equivalents at beginning of year	<u>23,467,069</u>	<u>25,420,197</u>
Cash and cash equivalents at end of year	<u>\$24,306,052</u>	<u>\$23,467,069</u>
Cash and cash equivalents consist of the following:		
Unrestricted	\$23,280,905	\$22,337,773
Restricted	<u>1,025,147</u>	<u>1,129,296</u>
	<u>\$24,306,052</u>	<u>\$23,467,069</u>

*See accompanying notes.*

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Statements of Cash Flows, continued

	Year ended September 30,	
	<u>2024</u>	<u>2023</u>
<b>Reconciliation of operating income to net cash provided by (used for) operating activities:</b>		
Operating income (loss)	\$ 808,091	\$(5,017,645)
Adjustments to reconcile operating income (loss) to net cash provided by (used for) operating activities:		
Noncash pension cost	3,187,760	2,586,860
Depreciation	1,770,370	1,527,106
Noncash OPEB cost	1,188,518	646,668
Sale of assets held for transfer to persons	627,847	---
Bad debts expense	614,785	83,524
Sale of other real estate	207,918	---
Changes in assets and liabilities:		
Receivables	1,733,383	( 318,283)
Notes receivable	628,325	734,781
Due from/to other funds	( 42,571)	( 42,254)
Prepayments and other current assets	( 314,514)	100,281
Inventories	( 57,303)	( 40,896)
Lease receivables	21,799	---
Accounts payable and other deposits	( 452,996)	150,377
Accrued compensated absences	( 116,580)	10
Accrued payroll and other liabilities	38,094	26,185
Unearned revenues	316,754	( 3,573)
Security and escrow deposits	31,871	( 2,187)
Collective total OPEB liability	270,674	( 875)
Net pension liability	(2,155,243)	(1,951,680)
Other current liabilities	<u>369,800</u>	<u>186,281</u>
Net cash provided by (used for) operating activities	<u>\$8,676,782</u>	<u>\$(1,335,320)</u>

*See accompanying notes.*



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements

Years Ended September 30, 2024 and 2023

**1. Reporting Entity**

The Guam Housing and Urban Renewal Authority (GHURA), a component unit of the Government of Guam (GovGuam), was created on December 18, 1962 by Government Code, Vol. II, Title XIV, Chapter X, 13902. The primary purpose of GHURA is to provide safe, decent, sanitary, and affordable housing for low to moderate-income families and elderly families in the Territory of Guam, and to operate its housing programs in accordance with federal and local laws and regulations. GHURA's federal programs are administered through the U.S. Department of Housing and Urban Development (HUD) under the provisions of the U.S. Housing Act of 1937, as amended.

The administration and operation of GHURA is under the control of a seven-member Board of Commissioners appointed by the Governor of Guam with the advice and consent of the Legislature with one of the seven members being a resident of the Public Housing program, elected by the residents and appointed by the Governor. GHURA has no component units required to be reported in accordance with the respective Governmental Accounting Standards Board (GASB) Statements.

**2. Summary of Significant Accounting Policies**

The accompanying financial statements of GHURA have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP) as applied to governmental units. The GASB is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The following is a summary of the significant accounting policies used by GHURA.

GASB establishes financial reporting standards for governmental entities, which require that management's discussion and analysis of the financial activities be included with the basic financial statements and notes and modifies certain other financial statement disclosure requirements.

**Organization and Program Descriptions**

GHURA, formed to pursue an active community development program through urban renewal projects and to provide housing of low income, administers the following community programs:

*Housing Assistance Payments Program:*

HUD funds the Housing Choice Voucher Program. The principal purpose of the program is to enable lower income families to reside in existing privately owned housing. Assistance is calculated according to family needs and paid directly to the dwelling owner.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Organization and Program Descriptions, continued**

*Public Housing Capital Fund Program:*

The Capital Fund Program Grant accounts for modernization funds received from HUD for capital improvements, major repairs, management improvements, operational costs and related planning costs to improve the physical quality of low-income housing. Upon completion of major capital improvement, the assets are transferred to the Low Income Housing Program.

*Supportive Housing for the Elderly:*

The Supportive Housing for the Elderly project is designed to provide housing accommodations for elderly residents of Guam. The project was built on land donated by GovGuam at an appraised value of \$1,380,000. The project officially commenced operations in March 1980.

*Low Income Housing Program:*

Under this program, GHURA rents its own units to low-income households. The Low Income Housing Program is operated under an Annual Contributions Contract (ACC) with HUD, and HUD provides operating subsidies to enable GHURA to provide the housing at a rent that is based on 30 percent of household income. GHURA entered into an ACC that allowed them to develop and operate a Low-Income Housing Program.

*HOME Investment Partnership Program:*

This program is designed to increase homeownership and affordable housing opportunities for low-income and very low-income Americans. Program funds are used to provide incentives to develop and support affordable rental housing and homeownership affordability through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities, among others.

*Continuum of Care Program:*

GHURA administers grant funds received through the HUD's Continuum of Care Grant to serve the housing and service needs of homeless individuals with disabilities. GHURA acts as the collaborative applicant to submit for annual consideration a series of grants that are awarded to different island NGO's providing services to their individual populations.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Organization and Program Descriptions, continued**

*Community Development Block Grants (CDBG):*

These grants are used to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. All CDBG activities must meet one of the following national objectives: benefit low-income and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain community development needs having a particular urgency. Some of the activities that these funds can be used for includes the acquisition of real property; rehabilitation of residential and non-residential properties; provision of public facilities and improvements, such as water, sewer, streets, and community centers; clearance, demolition and removal of buildings and improvements; homeownership assistance; and assistance to for-profit businesses for economic development activities.

*Emergency Solutions Grant Program:*

This program provides grants to assist homeless and near-homeless individuals by providing rapid re-housing and homelessness prevention services. The grants cover rental and utility assistance for persons and individuals who are homeless or on the verge of becoming homeless. Eligible households also can receive housing relocation and stabilization services such as counseling, case management and money management classes.

*Resident Opportunity and Supportive Services:*

This program works to promote the development of local strategies to coordinate the use of assistance under the Public Housing program with public and private resources, for supportive services and resident empowerment activities. These services should enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, make progress toward achieving economic independence and housing self-sufficiency or, in the case of elderly or disabled residents, help improve living conditions and enable residents to age-in-place.

*Multifamily Housing Service Coordinator:*

The purpose of this program is to link elderly, especially frail and disabled, or disabled non-elderly assisted housing and neighborhood residents to supportive services in the general community; to prevent premature and unnecessary institutionalization; and, to assess individual service needs, determine eligibility for public services and make resource allocation decisions, which enable residents to stay in the community longer.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Organization and Program Descriptions, continued**

*Economic, Social and Political Development of the Territories (Compact Impact):*

This program is funded by the U.S. Department of the Interior to promote the economic, social and political development of the territories and freely associated states, leading toward greater self-government and self-sufficiency for each of them. In addition, Federal funding is provided for capital improvement programs and technical assistance to the insular areas including Guam.

*Family Self-Sufficiency Program:*

The objectives of the Family Self-Sufficiency program promote the development of local strategies to coordinate the use of assistance under the Housing Choice Voucher and Public Housing programs with public and private resources to enable participating families to increase earned income and financial literacy, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency.

*Neighborhood Stabilization Program – Recovery Act Fund:*

The objectives of this program are to stabilize property values; arrest neighborhood decline; assist in preventing neighborhood blight; and stabilizing communities across America hardest hit by residential foreclosures and abandonment. These objectives are to be achieved through the purchase and redevelopment of foreclosed and abandoned homes and residential properties that will allow those properties to turn into useful, safe and sanitary housing.

*Low-Income Housing Tax Credits (LIHTC) Program:*

This program was created by the Tax Reform Act of 1986 and is intended to encourage the construction or rehabilitation of low-income rental units. The regulations governing this program are contained in Section 42 of the Internal Revenue Code (the “Code” or IRC). The LIHTC Program provides Federal tax credits to qualified project owners who agree to maintain all or a portion of a project’s units for low-income individuals or families.

*Local Funds:*

GHURA is charged with administrative oversight responsibility for a variety of community projects as established and funded by GovGuam through contributions and local grants-in-aid.

*Revolving and Trust Funds:*

These funds function primarily to facilitate cash management for all funds.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Organization and Program Descriptions, continued**

*Other Funds:*

Other funds consist primarily of local projects that have been completed and have undergone a final close out audit. Such projects include Yona and Sinajana Urban Renewals, and neighborhood facilities constructed in Agat and Sinajana.

**Measurement Focus and Basis of Accounting**

Measurement focus is a term used to describe which transactions are recorded within the financial statements. GHURA uses a proprietary fund type as its principle reporting. Proprietary funds are accounted for on the flow of economic resources measurement focus and use the accrual basis of accounting. The accounting objectives of its measurement focus are the determination of operating income, changes in net position (or cost recovery), financial position and cash flows. All assets and deferred outflows of resources, and liabilities and deferred inflows of resources (whether current or noncurrent) associated with the operation of GHURA are included in the statements of net position. Under this method, revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. GHURA accounts for those operations that are financed and operated in a manner similar to private business or where GHURA has decided that the determination of revenues earned, costs incurred and/or net income is necessary for management accountability. The principal operating revenues of GHURA are operating subsidies and administrative fees received from HUD and rental revenues received from residents. Grants and similar items are recognized as revenue as soon as all eligible requirements have been met.

Gains from sale of capital assets are included in non-operating revenues. Operating expenses of GHURA include the cost of operating housing units, cost of tenant services, protective services, general, administrative, maintenance, depreciation, and housing assistance payments.

Other expenses of GHURA include interest expense. Housing assistance payments from HUD are received by GHURA for each unit rented to qualified tenants in the public housing and Section 8 programs. HUD grants associated with capital acquisition and improvements are considered non-operating revenues and are separately presented as capital contributions in the accompanying statements of revenues, expenses and changes in net position.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Net Position**

Net position represents the residual interest in GHURA's assets and deferred outflows of resources after liabilities and deferred inflows of resources are deducted and consists of the following categories:

Net investment in capital assets consists of capital assets, net of accumulated depreciation and reduced by outstanding balances for bonds, notes and other debt that are attributed to the acquisition, construction or improvement of those assets. Deferred outflows of resources that are attributable to related debt are also included in this component.

Restricted net position results when constraints placed on net position use are either externally imposed by creditors, grantors, contributors, and the like, or imposed by law.

Unrestricted net position consists of net position, which does not meet the definition of the two preceding categories. Unrestricted net position may be designated for specific purposes through action by management or the Board of Commissioners or may otherwise be limited by contractual agreements with outside parties.

All of GHURA's restricted net position is expendable. When both restricted and unrestricted resources are available for use, generally it is GHURA's policy to use restricted resources first and the unrestricted resources when they are needed.

**Use of Estimates**

The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

**Cash and Cash Equivalents**

For purposes of the statements of net position and of cash flows, GHURA considers cash and cash equivalents to be cash on hand, cash in checking and savings account and time certificates of deposit with original maturities of less than three months.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Cash and Cash Equivalents, continued**

As of September 30, 2024 and 2023, bank deposits in the amount \$250,000 were FDIC insured. In accordance with 5 GCA 21, *Investments and Deposits*, GHURA requires collateralization of deposits in excess of depository insurance limits at 100%. Such collateralization shall be in securities in U.S. treasury notes or bonds or in U.S. government agencies for which the faith and credit of the United States are pledged or such other securities as may be approved by GHURA. As of September 30, 2024 and 2023, all of GHURA's bank deposits in excess of depository insurance limits are collateralized with securities held by the pledging financial institution but not in GHURA's name.

**Receivables from HUD**

Reimbursements due to GHURA for its expenditures on federally funded reimbursement and grant programs are reported as "receivables from HUD" in the accompanying financial statements.

**Accounts Receivables - Tenants**

GHURA recognizes bad debts using the allowance method and receivables are only written off after approval by management and subsequent reporting to the Board of Commissioners. The allowance for doubtful accounts is determined based on management estimates. While management believes the amount is adequate, the ultimate uncollectible balance may differ from the amounts provided.

**Notes Receivable**

Notes receivable are stated at the amount of unpaid principal. The allowance for doubtful accounts is established through a provision charged to expense. Notes are charged against the allowance when the principal due aged beyond 90 days.

**Prepayments**

Payments made to vendors for services that will benefit future periods are recorded as prepayments.

**Lease receivable**

Lease receivable represents the present value of lease payments expected to be received during the lease term. GHURA has adopted policies to assist in determining lease treatment in accordance with the requirements of GASB Statement No. 87, which include the following: (1) the maximum possible lease term is non-cancelable by both lessee and lessor and is more than 12 months and (2) the terms of the lease will include possible extension periods that are deemed to be reasonably certain given all available information, regarding the likelihood of renewal.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Inventories**

Inventories are stated at the lower of weighted average cost or market (net realizable value).

**Capital Assets and Depreciation**

All capital assets with a value greater than \$5,000 and a useful life over one year are capitalized. Capital assets are stated at cost or at estimated historical cost if actual historical cost is not available except for certain parcels of land donated by GovGuam, which are recorded at the estimated fair market value at date of donation.

The cost of maintenance and repairs is charged to operations as incurred and improvements are capitalized. Depreciation of capital assets is computed using the straight-line method over the estimated useful lives of the assets. Property and equipment for the Supportive Housing for the Elderly are stated at cost, while property that was donated or contributed is carried at the fair value on the date of donation or contribution.

Property and equipment for this project are depreciated utilizing straight-line method over their estimated useful lives. Capital assets are depreciated on a straight-line basis method over estimated useful lives as follows:

<u>Category</u>	<u>Useful Life</u>
Structures	15-40 years
Leasehold improvements	15 years
Furniture, fixtures and equipment	5-7 years

Upon retirement or other disposition of capital assets recorded, the cost and related accumulated depreciation are removed from the respective program or fund accounts and any gain or loss is included in the respective program or fund current operations. GHURA also has other assets, which consist primarily of property inventory under the Local Funds programs. Additionally, capital assets include deferred charges, developmental costs, management improvements, and dwelling and non-dwelling costs from other various projects.

GHURA evaluates events or changes in circumstances affecting long-lived assets, including intangible and capital assets, to determine whether an impairment of its assets has occurred. If GHURA determines that a long-lived asset is impaired, and that the impairment is significant and other-than temporary, then an impairment loss will be recorded in GHURA's financial statements. In 2024 and 2023, GHURA did not recognize any loss on impairment related to its long-lived assets.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Other Real Estate**

Other real estate consists primarily of land transferred from GovGuam to GHURA to construct 500 single-family homes under the GHURA 500 Low Cost Housing Project. This property is recorded at the fair value less estimated selling cost. Management periodically performs valuations and property held for sale is carried at the lower of new cost basis or fair value less cost to sell. Impairment losses on property to be held and used are measured as the amount by which the carrying amount of the property exceeds its fair value. Costs of significant improvement are capitalized, whereas costs relating to holding property are expensed.

**Deferred Outflows of Resources**

In addition to assets, the statements of net position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element represents a consumption of net position that applies to a future period and so will not be recognized as an outflow of resources (deduction of net position) until then. GHURA has determined differences between expected and actual experience with regard to economic or demographic factors in the measurement of the total pension liability, differences between projected and actual earnings on pension plan investments, changes of actuarial assumptions or other inputs, pension and OPEB contributions made subsequent to the measurement date, and changes in proportion and differences between GHURA pension and OPEB contributions and proportionate share of contributions qualify for reporting in this category.

**Deferred Inflows of Resources**

In addition to liabilities, the statements of net position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element represents an acquisition of net position that applies to a future period and so will not be recognized as an inflow of resources (additions to net position) until then. GHURA has determined differences between expected and actual experience with regard to economic or demographic factors in the measurement of the total pension liability and the OPEB liability, differences between projected and actual earnings on pension plan investments, changes of actuarial assumptions or other inputs, and changes in proportion and differences between GHURA pension and OPEB contributions and proportionate share of contributions qualify for reporting in this category.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Pensions**

Pensions are required to be recognized and disclosed using the accrual basis of accounting. GHURA recognizes a net pension liability for the defined benefit pension plan in which it participates, which represents GHURA's proportionate share of excess total pension liability over the pension plan assets - actuarially calculated - of a single-employer defined benefit plan, measured one year prior to fiscal year-end. The total pension liability also includes GHURA's proportionate share of the liability for ad hoc cost-of-living adjustments (COLA) and supplemental annuity payments that are anticipated to be made to defined benefit plan members and for anticipated future COLA to DCRS members.

Changes in the net pension liability during the period are recorded as pension expense, or as deferred inflows of resources or deferred outflows of resources depending on the nature of the change, in the period incurred. Those changes in net pension liability that are recorded as deferred inflows of resources or deferred outflows of resources that arise from changes of actuarial assumptions or other inputs and differences between expected or actual experience are amortized over the weighted average remaining service life of all participants in the qualified pension plan and recorded as a component of pension expense beginning with the period in which they are incurred. Projected earnings on qualified pension plan investments are recognized as a component of pension expense. Differences between projected and actual investment earnings are reported as deferred inflows of resources or deferred outflows of resources and are amortized as a component of pension expense on a closed basis over a five-year period beginning with the period in which the difference occurred.

**Other Postemployment Benefits (OPEB)**

OPEB is required to be recognized and disclosed using the accrual basis of accounting. GHURA recognizes a collective total OPEB liability for the defined benefit OPEB plan in which it participates, which represents GHURA's proportionate share of collective total OPEB liability - actuarially calculated - of a single-employer defined benefit plan, measured one year prior to fiscal year-end. An OPEB trust has not been established thus the OPEB plan does not presently report OPEB plan fiduciary net position. Instead, the OPEB plan is financed on a substantially "pay-as-you-go" basis.

Changes in the collective total OPEB liability during the period are recorded as OPEB expense, or as deferred inflows of resources or deferred outflows of resources depending on the nature of the change, in the period incurred. Those changes in collective total OPEB liability that are recorded as deferred inflows of resources or deferred outflows of resources that arise from changes of actuarial assumptions or other inputs and differences between expected or actual experience are amortized over the weighted average remaining service life of all participants in the qualified OPEB plan and recorded as a component of OPEB expense beginning with the period in which they are incurred.



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Compensated Absences**

Compensated absences are accrued and reported as a liability in the period earned. Annual leave, expected to be paid out within the next fiscal year, is accrued and is included in current liabilities. The maximum accumulation of annual leave convertible to pay upon termination of employment is limited to 320 hours. Employees who have accumulated annual leave in excess of 320 hours, may carry over their excess leave and shall use the excess amount prior to retirement or termination of service. Any unused leave over 320 hours shall be lost upon retirement.

Members of the Defined Contribution Retirement System (DCRS) to receive a lump sum payment of one-half of their accumulated sick leave upon retirement.

**Unearned Revenues**

Unearned revenues arise when resources are received before GHURA has legal claim to them, such as when federal award money is received before eligible expenditure is made. In the subsequent period, when GHURA has a legal claim to the resources, the liability for unearned revenue is reduced and the revenue is recognized.

**HUD Subsidies and Contributions**

Subsidies and contributions from HUD are received periodically and represent the most significant source of revenues to GHURA. The terms of these subsidies are defined in various Consolidated Annual Contributions Contracts. HUD subsidies for ongoing operations and housing assistance payments for each unit rented to qualified tenants are recorded as operating grant revenues. HUD contributions for project acquisition and development or modernization are recorded as capital contributions.

**Tenant Rental Income**

Revenue from rental charges to residents is recognized ratably over the terms of the lease agreements, which are generally on a month-to-month basis or 12-month period.

**Administrative and General Expenses**

Certain operating facilities and materials used by the programs are shared with other programs. Costs associated with these facilities and materials are accumulated and paid by a central disbursement fund, which allocates such costs to the various programs based on each program's pro rata share of payroll hours.



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Recently Adopted Accounting Pronouncements**

In April 2022, GASB issued Statement No. 99, *Omnibus 2022*. The requirements of this Statement enhances comparability in the application of accounting and financial reporting requirements and improves the consistency of authoritative literature. Consistent authoritative literature enables governments and other stakeholders to locate and apply the correct accounting and financial reporting provisions, which improves the consistency with which such provisions are applied more easily. The comparability of financial statements also improves as a result of this Statement. Better consistency and comparability improve the usefulness of information for users of local government financial statements. The adoption of this statement did not have a material effect on the financial statements.

In June 2022, GASB issued Statement No. 100, *Accounting Changes and Error Corrections – An Amendment of GASB Statement No. 62*. The primary objective of this Statement enhances accounting and financial reporting requirements for accounting changes and error corrections to provide more understandable, reliable, relevant, consistent, and comparable information for making decisions or assessing accountability. The requirements of this Statement also improves the clarity of the accounting and financial reporting requirements for accounting changes and error corrections, which results in greater consistency in application in practice. In turn, more understandable, reliable, relevant, consistent, and comparable information is provided to financial statement users for making decisions or assessing accountability. In addition, the display and note disclosure requirements results in more consistent, decision useful, understandable, and comprehensive information for users about accounting changes and error corrections. The adoption of this statement did not have a material effect on the financial statements.

**Upcoming Accounting Pronouncements**

In June 2022, GASB issued Statement No. 101, *Compensated Absences*. The objective of this Statement is to better meet the information needs of financial statement users by updating the recognition and measurement guidance for compensated absences. That objective is achieved by aligning the recognition and measurement guidance under a unified model and by amending certain previously required disclosures. The unified recognition and measurement model in this Statement will result in a liability for compensated absences that more appropriately reflects when a government incurs an obligation. In addition, the model can be applied consistently to any type of compensated absence and will eliminate potential comparability issues between governments that offer different types of leave. The model also will result in a more robust estimate of the amount of compensated absences that a government will pay or settle, which will enhance the relevance and reliability of information about the liability for compensated absences. GASB Statement No. 101 will be effective for fiscal year ending September 30, 2025.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Upcoming Accounting Pronouncements, continued**

In December 2023, GASB issued Statement No. 102, *Certain Risk Disclosures*. The objective of this Statement is to provide users of government financial statements with essential information about risks related to a government's vulnerabilities due to certain concentrations or constraints. This Statement defines a concentration as a lack of diversity related to an aspect of a significant inflow of resources or outflow of resources. A constraint is a limitation imposed on a government by an external party or by formal action of the government's highest level of decision-making authority. Concentrations and constraints may limit a government's ability to acquire resources or control spending. This Statement requires a government to assess whether a concentration or constraint makes the primary government reporting unit or other reporting units that report a liability for revenue debt vulnerable to the risk of a substantial impact. Additionally, this Statement requires a government to assess whether an event or events associated with a concentration or constraint that could cause the substantial impact have occurred, have begun to occur, or are more likely than not to begin to occur within 12 months of the date the financial statements are issued. GASB Statement No. 102 will be effective for fiscal year ending September 30, 2025.

In April 2024, GASB issued Statement No. 103, *Financial Reporting Model Improvements*. The objective of this Statement is to improve key components of the financial reporting model to enhance the effectiveness of the financial reporting model in providing information that is essential for decision making and assessing a government's accountability and address certain application issues identified through pre-agenda research conducted by the GASB. This Statement establishes new accounting and financial reporting requirements or modifies existing requirements related to management's discussion and analysis (MD&A), unusual or infrequent items, presentation of the proprietary fund statement of revenues, expenses, and changes in fund net position, information about major component units in basic financial statements, budgetary comparison information and financial trends information in the statistical section. GASB Statement No. 103 will be effective for fiscal year ending September 30, 2026.

In September 2024, GASB issued Statement No. 104, *Disclosure of Certain Capital Assets*. The objective of this Statement is to provide users of government financial statements with essential information about certain types of capital assets. This Statement requires certain types of capital assets to be disclosed separately in the capital assets note disclosures required by Statement 34. Lease assets recognized in accordance with Statement No. 87, *Leases*, and intangible right-to-use assets recognized in accordance with Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangements*, should be disclosed separately by major class of underlying asset in the capital as-sets note disclosures. Subscription assets recognized in accordance with Statement No. 96, *Subscription-Based Information Technology Arrangements*, also should be separately disclosed. In addition, this Statement requires intangible assets other than those three types to be disclosed separately by major class. This Statement also requires additional disclosures for capital assets held for sale. A capital asset is a capital asset held for sale if (a) the government has decided to pursue the sale of the capital asset and (b) it is probable that the sale will be finalized within one year of the financial statement date.



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**2. Summary of Significant Accounting Policies, continued**

**Upcoming Accounting Pronouncements, continued**

Governments should consider relevant factors to evaluate the likelihood of the capital asset being sold within the established time frame. This Statement requires that capital assets held for sale be evaluated each reporting period. Governments should disclose (1) the ending balance of capital assets held for sale, with separate disclosure for historical cost and accumulated depreciation by major class of asset, and (2) the carrying amount of debt for which the capital assets held for sale are pledged as collateral for each major class of asset. GASB Statement No. 104 will be effective for fiscal year ending September 30, 2026.

GHURA is currently evaluating the effects the above upcoming accounting pronouncements might have on its financial statements.

**3. Deposits**

Custodial credit risk is the risk that in the event of a bank failure, GHURA's deposits may not be returned to it. Such deposits are not covered by depositor insurance and are either uncollateralized or collateralized with securities held by the pledging financial institution or held by the pledging financial institution but not in the depositor-government's name. GHURA has an investment and deposit policy for custodial credit risk. For deposits, GHURA and the depository must execute a general depository agreement pursuant to HUD regulations. The depository bank must be a bank or financial institution whose deposits are insured by Federal Deposit Insurance Corporation (FDIC), Federal Savings and Loan Corporation or the National Credit Union Administration and all deposits must be fully collateralized by U.S. securities.

As of September 30, 2024 and 2023, bank balances were \$24,276,175 and \$23,357,281, respectively, which are maintained in a financial institution subject to FDIC insurance.

**4. Notes Receivable**

Notes receivable consist primarily of first time homebuyer loans to provide assistance to eligible residents to purchase or construct a primary owner-occupied dwelling. The loans under GHURA's Down Payment and Closing Cost Assistance Program are interest free with a maximum loan amount of the lesser of \$18,000 or 18% of the purchase price and are collateralized by second mortgages on real estate. Under the CDBG and HOME Investment Partnership Program, loans carry a 3% interest rate with a 30-year term.

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Notes to the Financial Statements, continued

**4. Notes Receivable, continued**

On December 3, 2020, HUD entered into a \$12 million loan facility with GHURA under the CDBG Section 108 Loan Guarantee Program. (See Note 7) GHURA simultaneously entered into a subrecipient loan agreement with "The Learning Institute" (the subrecipient), a Guam nonprofit corporation, for the purpose of funding construction, rehabilitation or installation of public facilities eligible under 24 CFR 570.703 (1), in connection with the iLearn Academy Charter School Project. Various drawdowns totaling \$12 million were made against this facility. As of September 30, 2024 and 2023, note receivable from the subrecipient amounted to \$10,904,000 and \$11,380,000, respectively.

As of September 30, 2024 and 2023, these notes receivable are summarized as follows:

	<u>2024</u>	<u>2023</u>
Section 108 Loan Guarantee Program	\$10,904,000	\$11,380,000
CDBG and HOME Investment Partnerships Program	4,051,301	4,179,418
Down Payment and Closing Cost Assistance Program	<u>202,221</u>	<u>226,429</u>
	15,157,522	15,785,847
Less current portion	<u>( 813,868)</u>	<u>( 795,128)</u>
	<u>\$14,343,654</u>	<u>\$14,990,719</u>

Maturities of the principal balances subsequent to September 30, 2024, are as follows:

<u>Year Ending</u> <u>September 30</u>	
2025	\$ 813,868
2026	643,580
2027	640,460
2028	654,524
2029	669,710
2030 through 2034	3,527,106
2035 through 2039	3,926,122
2040 through 2044	3,493,790
2045 through 2049	646,539
2050 through 2052	<u>141,823</u>
	<u>\$15,157,522</u>

As of September 30, 2024 and 2023, the allowance for doubtful accounts on notes receivable amounted to \$179,293 and \$165,277, respectively.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**5. Capital Assets**

A summary of changes in capital assets for the year ended September 30, 2024, is as follows:

	Balance October 1	Additions	Disposals	Transfers and Adjustments	Balance September 30
Depreciable assets:					
Structures	\$100,999,490	\$2,017,434	\$ ( 77,390)	\$567,787	\$103,507,321
Furniture, fixtures and equipment	5,034,146	260,626	---	( 14,430)	5,280,342
Leasehold improvements	<u>319,429</u>	<u>---</u>	<u>---</u>	<u>( 16,767)</u>	<u>302,662</u>
	106,353,065	2,278,060	(77,390)	536,590	109,090,325
Less accumulated depreciation and amortization	( 92,195,464)	(1,770,370)	---	---	( 93,888,444)
	<u>14,157,601</u>	<u>507,690</u>	<u>( 77,390)</u>	<u>536,590</u>	<u>15,201,881</u>
Non-depreciable assets:					
Land	3,780,831	---	---	(104,949)	3,675,882
Homes for transfer to persons	522,898	---	(627,847)	104,949	---
Construction in progress	<u>528,156</u>	<u>5,452,884</u>	<u>---</u>	<u>(528,156)</u>	<u>5,452,884</u>
	<u>4,831,885</u>	<u>5,452,884</u>	<u>(627,847)</u>	<u>(528,156)</u>	<u>9,128,766</u>
Total capital assets, net	\$ <u>18,989,486</u>	\$ <u>5,960,574</u>	\$ <u>(705,237)</u>	\$ <u>8,434</u>	\$ <u>24,330,647</u>

A summary of changes in capital assets for the year ended September 30, 2023, is as follows:

	Balance October 1	Additions	Disposals	Transfers and Adjustments	Balance September 30
Depreciable assets:					
Structures	\$ 99,774,579	\$ 817,817	\$ ---	\$407,094	\$100,999,490
Furniture, fixtures and equipment	5,033,941	---	---	205	5,034,146
Leasehold improvements	<u>335,736</u>	<u>---</u>	<u>---</u>	<u>( 16,307)</u>	<u>319,429</u>
	105,144,256	817,817	---	390,992	106,353,065
Less accumulated depreciation and amortization	( 90,668,429)	(1,527,035)	---	---	( 92,195,464)
	<u>14,475,827</u>	<u>( 709,218)</u>	<u>---</u>	<u>390,992</u>	<u>14,157,601</u>
Non-depreciable assets:					
Land	3,675,882	20,542	---	84,407	3,780,831
Homes for transfer to persons	110,235	412,663	---	---	522,898
Construction in progress	<u>475,470</u>	<u>528,156</u>	<u>---</u>	<u>(475,470)</u>	<u>528,156</u>
	<u>4,261,587</u>	<u>961,361</u>	<u>---</u>	<u>(391,063)</u>	<u>4,831,885</u>
Total capital assets, net	\$ <u>18,737,414</u>	\$ <u>252,143</u>	\$ <u>---</u>	\$ <u>( 71)</u>	\$ <u>18,989,486</u>



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**6. Other Real Estate**

GovGuam transferred five parcels of land to GHURA to construct 500 single-family homes under the GHURA 500 Low Cost Housing Project. The estimated value per house, based on the development cost incurred, totaled \$34,653. As of September 30, 2024 and 2023, GHURA had 63 and 69 lots, respectively, in its inventory with an estimated value of \$2,183,139 and \$2,391,057, respectively.

In addition, GHURA has five lots in the GovGuam Astumbo Housing Project with estimated per lot value of \$14,366 for a total estimated value of \$71,830 as of September 30, 2024 and 2023.

**7. Notes Payable**

*Farmers Home Administration*

On March 26, 1980, GHURA entered into a Section 515 Rural Rental Housing loan with the U.S. Department of Agriculture (USDA) Farmers Home Administration for \$2,000,000 for the construction of elderly housing known as Guma Trankilidat. The loan bears interest at 6% per annum and is secured by a first mortgage and assignment of rental income and assessments. In the event that GHURA defaults in the payment of the loan or in the performance of any of its obligations under the promissory note, or GHURA or any other party defaults in their respective obligations under any of the related security documents, USDA would have the option to declare the unpaid principal amount of the loan, together with any accrued and unpaid interest and charges, immediately due and payable. Annual debt service requirements to maturity for principal and interest are as follows:

<u>Year Ending September 30</u>	<u>Principal</u>	<u>Interest</u>	<u>Total Debt Service</u>
2025	\$100,800	\$25,480	\$126,280
2026	107,000	19,480	126,480
2027	114,000	12,480	126,480
2028	121,000	5,480	126,480
2029	<u>30,574</u>	<u>1,726</u>	<u>32,300</u>
	<u>\$473,374</u>	<u>\$64,646</u>	<u>\$538,020</u>

*Loan Guarantee Program*

On December 3, 2020, GHURA entered into a loan guaranty assistance loan made pursuant to Section 108 of Title I of the Housing and Community Development Act of 1974, as amended, and 24 CFR part 570, Subpart M, in the maximum commitment amount of \$12,000,000. (See Note 4) Advances are made upon written request of GHURA and the approval of the HUD Secretary.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**7. Notes Payable, continued**

*Loan Guarantee Program, continued*

The loan bears variable interest based on the 3-month Treasury Auction Bill rate, is payable quarterly commencing August 1, 2021 with principal due annually.

Principal repayment based on the commitment schedule on the written request are as follows:

<u>Year Ending</u> <u>September 30</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u> <u>Debt Service</u>
2025	\$ 486,000	\$ 492,861	\$ 978,861
2026	495,000	470,894	965,894
2027	505,000	448,520	953,520
2028	515,000	425,694	940,694
2029	526,000	402,416	928,416
2030 through 2034	2,787,000	378,640	3,165,640
2035 through 2039	3,075,000	252,668	3,327,668
2040	<u>2,515,000</u>	<u>113,678</u>	<u>2,628,678</u>
	<u>\$10,904,000</u>	<u>\$2,985,371</u>	<u>\$13,889,371</u>

Changes in notes payable for the year ended September 30, 2024, is as follows:

	<u>Balance</u> <u>October 1</u>	<u>Additions</u>	<u>Deductions</u>	<u>Balance</u> <u>September 30</u>	<u>Due Within</u> <u>One Year</u>
Notes payable:					
Farmers Home Administration	\$ 568,705	\$ ---	\$( 95,331)	\$ 473,374	\$100,800
Loan Guarantee Program	<u>11,380,000</u>	<u>---</u>	<u>( 476,000)</u>	<u>10,904,000</u>	<u>486,000</u>
	<u>\$11,948,705</u>	<u>\$---</u>	<u>\$( 571,331)</u>	<u>\$11,377,374</u>	<u>\$586,800</u>

Changes in notes payable for the year ended September 30, 2023, is as follows:

	<u>Balance</u> <u>October 1</u>	<u>Additions</u>	<u>Deductions</u>	<u>Balance</u> <u>September 30</u>	<u>Due Within</u> <u>One Year</u>
Notes payable:					
Farmers Home Administration	\$ 658,098	\$ ---	\$( 89,393)	\$ 568,705	\$ 95,000
Loan Guarantee Program	<u>11,338,000</u>	<u>509,000</u>	<u>( 467,000)</u>	<u>11,380,000</u>	<u>476,000</u>
	<u>\$11,996,098</u>	<u>\$509,000</u>	<u>\$( 556,393)</u>	<u>\$11,948,705</u>	<u>\$571,000</u>

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**8. Other Noncurrent Liabilities**

The changes in other long-term liabilities for the year ended September 30, 2024, is as follows:

	Balance <u>October 1</u>	<u>Additions</u>	<u>Deductions</u>	Balance <u>September 30</u>	Due Within <u>One Year</u>
Compensated absences	\$ 957,666	\$ ---	\$( 116,571)	\$ 841,095	\$67,796
Net pension liability	18,965,963	---	(1,334,906)	17,631,057	---
Collective total OPEB liability	<u>14,471,126</u>	<u>3,433,681</u>	<u>---</u>	<u>17,904,807</u>	<u>---</u>
	<u>\$34,394,755</u>	<u>\$3,433,681</u>	<u>\$(1,451,477)</u>	<u>\$36,376,959</u>	<u>\$67,796</u>

The changes in other long-term liabilities for the year ended September 30, 2023, is as follows:

	Balance <u>October 1</u>	<u>Additions</u>	<u>Deductions</u>	Balance <u>September 30</u>	Due Within <u>One Year</u>
Compensated absences	\$ 957,666	\$ ---	\$ ---	\$ 957,666	\$88,469
Net pension liability	13,014,620	5,951,343	---	18,965,963	---
Collective total OPEB liability	<u>19,074,796</u>	<u>---</u>	<u>(4,603,670)</u>	<u>14,471,126</u>	<u>---</u>
	<u>\$33,047,082</u>	<u>\$5,951,343</u>	<u>\$(4,603,670)</u>	<u>\$34,394,755</u>	<u>\$88,469</u>

**10. Pensions**

GHURA is statutorily responsible for providing pension benefits for GHURA employees through the GovGuam Retirement Fund (GGRF).

**A. General Information About the Pension Plans:**

*Plan Description:* GGRF administers the GovGuam Defined Benefit (DB) Plan, a single-employer defined benefit pension plan, and the Defined Contribution Retirement System (DCRS). GovGuam also maintains a nonqualified deferred compensation plan that constitutes an “eligible governmental plan” in accordance with Section 457(b) of the Internal Revenue Code and comparable provisions under the Guam Territorial Income Tax Code. Participation in the 457 Deferred Compensation Plan is voluntary for all employees who are members of the DB Plan and the DCRS Plan.



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**10. Pensions, continued**

A. General Information About the Pension Plans, continued:

The DB Plan provides retirement, disability, and survivor benefits to plan members who enrolled in the plan prior to October 1, 1995. Article 1 of 4 GCA 8, Section 8105, requires that all employees of GovGuam, regardless of age or length of service, become members of the DB Plan prior to the operative date. Employees of a public corporation of GovGuam, which includes GHURA, have the option of becoming members of the DB Plan prior to the operative date. All employees of GovGuam, including employees of GovGuam public corporations, whose employment commences on or after October 1, 1995, and prior to January 1, 2018 are required to participate in the DCRS Plan. Hence, the DB Plan became a closed group.

Members of the DB Plan who retired prior to October 1, 1995, or their survivors, are eligible to receive annual supplemental annuity payments. In addition, retirees under the DB and DCRS Plans who retired prior to September 30, 2023 are eligible to receive an annual ad hoc cost of living allowance (COLA).

A single actuarial valuation is performed annually covering all plan members and the same contribution rate applies to each employer. GGRF issues a publicly available financial report that includes financial statements and required supplementary information for the DB Plan. That report may be obtained by writing to the Government of Guam Retirement Fund, 424 A Route 8, Maite, Guam 96910, or by visiting GGRF's website – [www.ggrf.com](http://www.ggrf.com).

*Benefits Provided:* The DB Plan provides pension benefits to retired employees generally based on age and/or years of credited service and an average of the three highest annual salaries received by a member during years of credited service, or \$6,000, whichever is greater. Members who joined the DB Plan prior to October 1, 1981 may retire with 10 years of service at age 60 (age 55 for uniformed personnel); or with 20 to 24 years of service regardless of age with a reduced benefit if the member is under age 60; or upon completion of 25 years of service at any age. Members who joined the DB Plan on or after October 1, 1981 and prior to August 22, 1984 may retire with 15 years of service at age 60 (age 55 for uniformed personnel); or with 25 to 29 years of service regardless of age with a reduced benefit if the member is under age 60; or upon completion of 30 years of service at any age.

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Notes to the Financial Statements, continued

**10. Pensions, continued**

**A. General Information About the Pension Plans, continued:**

Members who joined the DB Plan after August 22, 1984 and prior to October 1, 1995 may retire with 15 years of service at age 65 (age 60 for uniformed personnel); or with 25 to 29 years of service regardless of age with a reduced benefit if the member is under age 65; or upon completion of 30 years of service at any age. Upon termination of employment before attaining at least 25 years of total service, a member is entitled to receive a refund of total contributions including interest. A member who terminates after completing at least 5 years of service has the option of leaving contributions in the GGRF and receiving a service retirement benefit upon attainment of the age of 60 years. In the event of disability during employment, members under the age of 65 with six or more years of credited service who are not entitled to receive disability payments from the United States Government are eligible to receive sixty six and two-thirds of the average of their three highest annual salaries received during years of credited service. The DB Plan also provides death benefits.

Supplemental annuity benefit payments are provided to DB retirees in the amount of \$4,238 per year, but not to exceed \$40,000 per year when combined with their regular annual retirement annuity. Annual COLA payments are provided to DB and DCRS retirees in a lump sum amount of \$2,000, which was subsequently increased to \$2,300 by Public Law 37-42, effective October 1, 2023. Both supplemental annuity benefit payments and COLA payments are made at the discretion of the Guam Legislature, but are funded on a “pay-as-you-go” basis so there is no plan trust. It is anticipated that ad hoc COLA and supplemental annuity payments will continue to be made for future years at the same level currently being paid.

On September 20, 2016, the Guam Legislature enacted Public Law 33-186, which created two new government retirement plans; the DB 1.75 Plan and the Guam Retirement Security Plan (GRSP). On February 4, 2020, the Guam Legislature terminated the GRSP. Commencing April 1, 2017, eligible employees elected, during the “election window”, to participate in the DB 1.75 Plan with an effective date of January 1, 2018.

The DB 1.75 Plan is open for participation by certain existing employees, new employees, and reemployed employees who would otherwise participate in the DC Plan and who make election on a voluntary basis to participate in the DB 1.75 Plan by December 31, 2017. Employee contributions are made by mandatory pre-tax payroll deduction at the rate of 9.5% of the employee’s base salary while employer contributions are actuarially determined. Members of the DB 1.75 Plan automatically participate in the GovGuam 457 Deferred Compensation Plan, pursuant to which employees are required to contribute 1% of base salary as a pre-tax mandatory contribution. Benefits are fully vested upon attaining 5 years of credited service.



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Notes to the Financial Statements, continued

**10. Pensions, continued**

**A. General Information About the Pension Plans, continued:**

Members of the DB 1.75 Plan may retire at age 62 with 5 years of credited service, or at age 60 with 5 years of credited service without survivor benefits, or at age 55 with 25 years of credited service but the retirement annuity shall be reduced  $\frac{1}{2}$  of 1% for each month that the age of the member is less than 62 years (6% per year). Credited service is earned for each year of actual employment by the member as an employee. Upon retirement, a retired member is entitled to a basic retirement annuity equal to an annual payment of 1.75% of average annual salary multiplied by years of credited service. Average annual salary means the average of annual base salary for the three years of service that produce the highest average.

*Contributions and Funding Policy:* Plan members of the DB Plan are required to contribute a certain percentage of their annual covered salary. The contribution requirements of the plan members and GHURA are established and may be amended by the GGRF.

GHURA's statutory contribution rate was 29.43% and 28.43%, respectively, for the years ended September 30, 2024 and 2023. Employees are required to contribute 9.50% of their annual pay for the years ended September 30, 2024 and 2023.

GHURA's contributions to the DB Plan for the years ended September 30, 2024 and 2023 were \$2,032,592 and \$1,774,771, respectively, which were equal to the required contributions for the respective years then ended.

GHURA's contributions for supplemental annuity benefit and COLA payments for the years ended September 30, 2024 and 2023 were \$297,428 and \$176,186, respectively, which were equal to the statutorily required contributions for the respective years ended.

Members of the DCRS plan, who have completed five years of government service, have a vested balance of 100% of both member and employer contributions plus any earnings thereon.

Contributions into the DCRS plan by members are based on an automatic deduction of 6.2% of the member's regular base pay. The contribution is periodically deposited into an individual annuity account within the DCRS. Employees are afforded the opportunity to select from different annuity accounts available under the DCRS.

Statutory employer contributions for the DCRS plan for the years ended September 30, 2024 and 2023 are determined using the same rates as the DB Plan. Of the amount contributed by the employer, only 6.2% of the member's regular pay is deposited into the DCRS. The remaining amount is contributed towards the unfunded liability of the defined benefit plan.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**10. Pensions, continued**

A. General Information About the Pension Plans, continued:

GHURA's contributions to the DCRS Plan for the years ended September 30, 2024 and 2023 were \$701,374 and \$998,223, respectively, which were equal to the required contributions for the respective years then ended. Of these amounts, \$576,102 and \$653,145 were contributed toward the unfunded liability of the DB Plan for the years ended September 30, 2024 and 2023, respectively.

B. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions:

*Pension Liability:* As of September 30, 2024 and 2023, GHURA reported a net pension liability for its proportionate share of the net pension liabilities measured as of September 30, 2023 and 2022, which is comprised of the following:

	<u>2024</u>	<u>2023</u>
Defined Benefit Plan	\$15,149,072	\$16,805,140
Ad Hoc COLA/supplemental annuity Plan for DB retirees	1,627,602	1,507,678
Ad Hoc COLA Plan for DCRS retirees	<u>854,383</u>	<u>653,145</u>
	<u>\$17,631,057</u>	<u>\$18,965,963</u>

GHURA's proportion of the GovGuam net pension liabilities was based on GHURA's expected plan contributions relative to the total expected contributions received by the respective pension plans for GovGuam and GovGuam's component units. As of September 30, 2024 and 2023, GHURA's proportionate shares of the GovGuam net pension liabilities were as follows:

	<u>2024</u>	<u>2023</u>
Defined Benefit Plan	1.08%	1.13%
Ad Hoc COLA/supplemental annuity Plan for DB retirees	0.61%	0.59%
Ad Hoc COLA Plan for DCRS retirees	1.09%	1.09%

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Notes to the Financial Statements, continued

**10. Pensions, continued**

- B. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions, continued:

*Pension Expense (Benefit):* For the years ended September 30, 2024 and 2023, GHURA recognized pension expense (benefit) for its proportionate share of plan pension expense from the above pension plans as follows:

	<u>2024</u>	<u>2023</u>
Defined Benefit Plan	\$2,890,870	\$2,595,905
Ad Hoc COLA/supplemental annuity Plan for DB retirees	108,675	( 83,990)
Ad Hoc COLA Plan for DCRS retirees	<u>188,215</u>	<u>74,945</u>
	<u>\$3,187,760</u>	<u>\$2,586,860</u>

*Deferred Outflows and Inflows of Resources:* As of September 30, 2024 and 2023, GHURA reported total deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	<u>2024</u>					
	<u>Defined Benefit Plan</u>		<u>Ad Hoc COLA/ Supplemental Annuity Plan for DB Retirees</u>		<u>Ad Hoc COLA Plan for DCRS Retirees</u>	
	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Difference between expected and actual experience	\$ 155,550	\$170,403	\$ ---	\$ 65,919	\$ 83,707	\$ 10,992
Net difference between projected and actual earnings on pension plan investments	1,971,630	---	---	---	---	---
Changes of assumptions	---	91,422	24,935	82,923	165,409	151,255
Contributions subsequent to the measurement date	2,032,592	---	260,628	---	36,800	---
Changes in proportion and difference between GHURA contributions and proportionate share of contributions	<u>217,173</u>	<u>343,447</u>	<u>33,401</u>	<u>16,842</u>	<u>115,018</u>	<u>88,181</u>
	<u>\$4,376,945</u>	<u>\$605,272</u>	<u>\$318,964</u>	<u>\$165,684</u>	<u>\$400,934</u>	<u>\$250,428</u>

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Notes to the Financial Statements, continued

**10. Pensions, continued**

**B. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions, continued:**

			<u>2023</u>			
	<u>Defined Benefit Plan</u>		<u>Ad Hoc COLA/ Supplemental Annuity Plan for DB Retirees</u>		<u>Ad Hoc COLA Plan for DCRS Retirees</u>	
	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Difference between expected and actual experience	\$ 325,803	\$44,938	\$ ---	\$ 12,885	\$ 80,777	\$ 12,936
Net difference between projected and actual earnings on pension plan investments	3,787,301	---	---	---	---	---
Changes of assumptions	---	---	2,461	163,594	135,808	174,955
Contributions subsequent to the measurement date	1,774,771	---	143,186	---	33,000	---
Changes in proportion and difference between GHURA contributions and proportionate share of contributions	<u>613,416</u>	<u>---</u>	<u>---</u>	<u>83,324</u>	<u>142,038</u>	<u>103,047</u>
	<u>\$6,501,291</u>	<u>\$44,938</u>	<u>\$145,647</u>	<u>\$259,803</u>	<u>\$391,623</u>	<u>\$290,938</u>

Deferred outflows resulting from contributions subsequent to measurement date will be recognized as reduction of the net pension liability in the following year. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions as of September 30, 2024 will be recognized in pension expense as follows:

<u>Year Ending September 30</u>	
2025	\$ 512,978
2026	324,057
2027	994,939
2028	( 157,938)
2029	11,957
Thereafter	<u>59,446</u>
	<u>\$1,745,439</u>

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**10. Pensions, continued**

B. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions, continued:

*Actuarial Assumptions:* The actuarial assumptions used are based upon recommendations from the actuarial experience study for the period October 1, 2015 through September 30, 2020. A summary of actuarial assumptions applied to all periods included in the measurement is shown below.

Inflation:	2.50% per year
Investment rate of return:	7.0%
Payroll growth:	4.00% for Fiscal Year 2023; 2.50% per year thereafter
Salary increases:	6.0% per year in the first 5 years, 4.5% for years 6-10, 3.0% for years 11 to 15, and 3.0% for service after 15 years
Retirement age:	40% of employees assumed to retire when first eligible for unreduced retirement, 20% per year thereafter until age 75, at which time all remaining employees are assumed to retire
Investment rate of return:	The long-term expected rate of return on pension plan investments was determined using a building-block method in which the best estimate range of expected future real rates of return (expected returns, net of pension plan investment expense and the assumed rate of inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation.
Mortality:	Based on the PUB-2010 General Employees Amount-Weighted and PUB-2010 General Healthy Retiree Amount-Weighted mortality table, set forward by 4 years for males and 2 years for females, respectively then increased by 30% for ages less than 80



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**10. Pensions, continued**

B. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions, continued:

*Expected Rate of Return and Asset Allocation:* GGRF has a target asset allocation based on the investment policy adopted by the GGRF Board of Trustees. The target allocation and best estimates of the expected nominal return for each major asset class are summarized as follows:

<u>Asset Class</u>	<u>Target Allocation</u>	<u>Nominal Return</u>	<u>Component Return</u>
U.S. Equities (large cap)	26.00%	7.88%	2.05%
U.S. Equities (small cap)	4.00%	9.44%	0.38%
Non-U.S. Equities	17.00%	10.16%	1.73%
Non-U.S. Equities (emerging markets)	3.00%	12.09%	0.36%
U.S. Fixed Income (aggregate)	22.00%	4.71%	1.04%
Risk Parity	8.00%	6.64%	0.53%
High Yield Bonds	8.00%	6.52%	0.52%
Global Real Estate (REITs)	2.50%	9.38%	0.23%
Global Equity	7.50%	8.73%	0.65%
Global Infrastructure	2.00%	8.20%	0.16%
Expected arithmetic mean (1 year)			7.66%
Expected geometric mean (30 years)			6.94%

*Discount Rate:* The discount rate used to measure the total pension liability for the DB Plan was 7.0%, which is equal to the expected investment rate of return. The expected investment rate of return applies to benefit payments that are funded by plan assets (including future contributions), which includes all plan benefits except supplemental annuity payments to DB retirees and ad hoc COLA to both DB and DCRS retirees. The discount rate used to measure the total pension liability for the supplemental annuity and ad hoc COLA payments was 4.09% (4.02% at September 30, 2023), which is equal to the rate of return of a high quality bond index.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**10. Pensions, continued**

- B. Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions, continued:

*Discount Rate Sensitivity Analysis:* The following presents the sensitivity of the net pension liability to changes in the discount rate. The sensitivity analysis shows the impact to GHURA's proportionate share of the net pension liability if it were calculated using a discount rate that is 1-percentage-point lower or 1-percentage-point higher than the current discount rate:

Defined Benefit Plan:

	1% Decrease in Discount Rate <u>6.0%</u>	Current Discount Rate <u>7.0%</u>	1% Increase in Discount Rate <u>8.0%</u>
Net Pension Liability	\$ <u>18,526,190</u>	\$ <u>15,149,072</u>	\$ <u>12,139,371</u>

Ad Hoc COLA/Supplemental Annuity Plan for DB Retirees:

	1% Decrease in Discount Rate <u>3.09%</u>	Current Discount Rate <u>4.09%</u>	1% Increase in Discount Rate <u>5.09%</u>
Net Pension Liability	\$ <u>1,789,638</u>	\$ <u>1,627,602</u>	\$ <u>1,509,776</u>

Ad Hoc COLA Plan for DCRS Retirees:

	1% Decrease in Discount Rate <u>3.09%</u>	Current Discount Rate <u>4.09%</u>	1% Increase in Discount Rate <u>5.09%</u>
Net Pension Liability	\$ <u>964,170</u>	\$ <u>854,383</u>	\$ <u>761,385</u>

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Notes to the Financial Statements, continued

**11. Other Post-Employment Benefits (OPEB)**

GHURA participates in the retiree health care benefits program. GovGuam's Department of Administration is responsible for administering the GovGuam Group Health Insurance Program, which provides medical, dental, and life insurance benefits to retirees, spouses, children and survivors. Active employees and retirees who waive medical and dental coverage are considered eligible for the life insurance benefit only. The program covers retirees and is considered an OPEB plan.

**A. General Information About the OPEB Plan:**

*Plan Description:* The OPEB plan is a single-employer defined benefit plan that provides healthcare benefits to eligible employees and retirees who are members of the GovGuam Retirement Fund. No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement No. 75. The Governor's recommended budget and the annual General Appropriations Act enacted by the Guam Legislature provide for a premium level necessary for funding the program each year on a "pay-as-you-go" basis.

*Benefits:* GovGuam provides postemployment medical, dental and life insurance benefits to retirees, spouses, children and survivors. Active employees and retirees who waive medical and dental coverage are considered eligible for the life insurance benefit only. GovGuam contributes a portion of the medical and dental premiums, based on a schedule of semi-monthly rates, and reimburses certain Medicare premiums to eligible retirees. Retirees may also pay a portion of the medical and dental insurance premiums, depending on the plan and coverage selected.

*Contributions:* No employer contributions are assumed to be made since an OPEB trust has not been established. Instead, the OPEB Plan is financed on a substantially "pay-as-you-go" basis whereby contributions to the plan are generally made at about the same time and in about the same amount as benefit payments and expenses becoming due.

**B. Collective total OPEB Liability:**

Collective total OPEB liability at the fiscal year presented for the OPEB Plan was measured on and was determined by actuarial valuations as of the following dates:

Reporting date:	September 30, 2024	September 30, 2023
Measurement date:	September 30, 2023	September 30, 2022
Valuation date:	September 30, 2022	September 30, 2022

Collective total OPEB liability as of September 30, 2024 and 2023 is \$17,904,807 and \$14,471,126, respectively.

Proportionate share of collective total OPEB liability at September 30, 2024 and 2023 is 0.65% and 0.63%, respectively.



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Notes to the Financial Statements, continued

**11. Other Post-Employment Benefits (OPEB), continued**

B. Collective total OPEB Liability, continued:

*Actuarial Assumptions:* A summary of actuarial assumptions applied to all periods included in the measurement is shown below:

Inflation:	2.50% per year.
Discount rate:	4.09%, compounded annually, based on a tax-exempt, high quality municipal bond rate. Previously 4.02%, as of September 30, 2023.
Amortization rate:	Level dollar amount over 30 years on an open amortization period for pay-as-you-go funding.
Salary increases:	6.0% per year for the first 5 years of service, 4.5% for 6-10 years, 3% for over 10 years. (Previously, 7.5% for the first 5 years of service, 6% for 6-10 years, 5% for 11-15 years, and 4% for service after 15 years.)
Healthcare cost trend rates:	Non-Medicare, Medicare claims and retiree contributions – 8% for FY2023, then 26%, 14% and 0% for FY2024, for non-Medicare, Medicare claims, and retiree contributions, respectively. 7% for FY2025, decreasing 0.5% per year to 4.5% in FY2030 and an ultimate rate of 4.1% for FY2031 and later years.

The trend rates reflect actual changes in plan costs and retiree contributions through October 1, 2024. Trend assumptions for health care begin at current levels and grade down over a period of years to a lower level equal to some real rate plus inflation. The principal components of health trend are medical inflation, deductible erosion, cost shifting, utilization, technology and catastrophic claims. The overall effect of these component are expected to decline year by year. Medical trend rates are applied to claims cost and retiree contributions.

The trend rates for Medicare Part B and Part D reimbursements are assumed to be 4.25% in year 1 and 3.64% in year 2 to reflect the actual changes in costs through October 1, 2024 and 4.25% per year in subsequent years.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**11. Other Post-Employment Benefits (OPEB), continued**

B. Collective total OPEB Liability, continued:

Dental trend rates:	For claims and retiree contributions, 4.25% for year 1 and 8.21% and 0% for claims and retiree contributions, respectively for year 2. For subsequent years, rate will be 4.25%, based on a blend of historical retiree premium rate increases as well as observed U.S. national trends.
Mortality rates:	PUB-2010 Headcount-Weighted Mortality Table, set forward 4 years for males and 2 years for females, with 130% of rates prior to age 80. Projected generationally using 50% of scale MP-2020.
Participation rates:	Medical - 100% of active employees covered under a GovGuam medical plan will elect to participate at retirement. Dental - 100% of active employees under a GovGuam dental plan will elect to participate at retirement. Life - 100% of eligible retirees will elect to participate at retirement. Current retirees will continue in the GovGuam plan as provided in the data, and upon attainment of age 65, will remain in that plan or enroll in a Retiree Supplemental Plan per Medicare Enrollment assumption below.
Medicare enrollment:	Based on current over-65 retiree data, 55% of current and future retirees are assumed to enroll in Medicare and will enroll in a Retiree Supplemental Plan upon attainment of age 65. All employees retired prior to September 28, 2008 are assumed ineligible for Medicare upon attainment of age 65 and therefore will not enroll in a Medicare Supplemental Plan.
Dependent status:	Male spouses are assumed to be three years older and female spouses are assumed to be three years younger than the retired employee. Medical - 100% of spouses of active employees covered under a GovGuam medical plan will elect to participate at the active employee's retirement. Dental - 100% of spouses of active employees covered under a GovGuam dental plan will elect to participate at the active employee's retirement. Life - 100% of spouses of active employees will elect to participate at the active employee's retirement. For current retired employees, the actual census information is used.



Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**11. Other Post-Employment Benefits (OPEB), continued**

B. Collective total OPEB Liability, continued:

Actuarial cost method:	Entry Age Normal. The costs of each employee's post-employment benefits are allocated as a level basis over the earnings of the employee between the employee's date of hire and the assumed exit ages.
Employee data:	Employee and retiree data as of September 30, 2022 were submitted by GovGuam. Reasonable adjustments for missing or invalid data were made.
Withdrawal rates:	15% for less than 1 year of service, decreasing by 2% at 1 year, at 2 years rate decreases by 3%, then decreases by 2% at 3 years. From 4-9 years it further decreases by 1% each year and then remains at 2% for service over 9 years. (Previously, rates were at 15% for less than 1 year of service, decreasing 1% for each additional year of service up to 10 years, further decreasing 0.5% for each additional year of service up to 15 years, and 2% for service over 15 years.)
Disability rates:	Based on an actuarial experience study from 2016-2020, 0.03% for males aged 20-39 years (0.02% for females); 0.05% - 0.10% for males aged 40-49 years (0.03% - 0.05% for females); 0.15% - 0.27% for males aged 50-59 years (0.10% - 0.14% for females); and 0.38% for males aged 60-64 years (0.19% for females).
Retirement rates:	40% of employees are assumed to retire at earliest eligibility for unreduced benefits under the GovGuam Retirement Fund, 20% per year thereafter until age 75, and 100% at age 75.

*Discount rate:* The discount rate used to measure the collective total OPEB liability was 4.09% and 4.02% for the years ended September 30, 2024 and 2023, respectively. The projection of cash flows used to determine the discount rate assumed that contributions from GovGuam will be made in accordance with the plan's funding policy. Based on those assumptions, the OPEB plan's fiduciary net position was projected to be insufficient to make all projected benefit payments of current plan members. Therefore, the tax-exempt, high quality municipal bond rate at each year was applied respectively to all periods to determine the collective total OPEB liability.

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**11. Other Post-Employment Benefits (OPEB), continued**

B. Collective total OPEB Liability, continued:

*Sensitivity of the collective total OPEB liability to changes in the discount rate:* The following presents the sensitivity of the collective total OPEB liability to changes in the discount rate. The sensitivity analysis shows the impact to GHURA's proportionate share of the collective total OPEB liability if it were calculated using a discount rate that is 1-percentage-point lower or 1-percentage-point higher than the current discount rate:

	1% Decrease in Discount Rate <u>3.09%</u>	Current Discount Rate <u>4.09%</u>	1% Increase in Discount Rate <u>5.09%</u>
Collective total OPEB Liability	\$ <u>20,754,488</u>	\$ <u>17,904,807</u>	\$ <u>15,592,155</u>

*Sensitivity of the collective total OPEB liability to changes in the healthcare cost trend rates:* The following presents the sensitivity of the collective total OPEB liability to changes in the healthcare cost trend rate. The sensitivity analysis shows the impact to GHURA's proportionate share of the collective total OPEB liability if it were calculated using a healthcare cost trend rate that is 1-percentage-point lower or 1-percentage-point higher than the current healthcare cost trend rate:

	1% Decrease <u>1%</u>	Healthcare Cost Trend Rates <u>4.09%</u>	1% Increase <u>5.09%</u>
Collective total OPEB Liability	\$ <u>15,238,904</u>	\$ <u>17,904,807</u>	\$ <u>21,318,610</u>

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**11. Other Post-Employment Benefits (OPEB), continued**

C. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB:

For the years ended September 30, 2024 and 2023, GHURA reported total OPEB expense of \$1,188,518 and \$646,668, respectively, for its proportionate share of the GovGuam total OPEB expense. As of September 30, 2024 and 2023, GHURA reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	<u>2024</u>		<u>2023</u>	
	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Changes of assumptions	\$ 605,020	\$3,430,747	\$1,336,914	\$4,753,177
Difference between expected and actual experience	2,739,589	756,165	1,128,539	665,452
Contributions subsequent to the measurement date	308,564	---	279,160	---
Changes in proportion and difference between employer contributions and proportionate share of contributions	<u>1,105,658</u>	<u>1,143,408</u>	<u>885,336</u>	<u>1,363,290</u>
	<u>\$4,758,831</u>	<u>\$5,330,320</u>	<u>\$3,629,949</u>	<u>\$6,781,919</u>

Deferred outflows resulting from contributions subsequent to measurement date will be recognized as reduction of the collective total OPEB liability in the following year. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB at September 30, 2024 will be recognized in OPEB expense as follows:

<u>Year Ending</u> <u>September 30</u>	
2025	\$ 177,508
2026	( 212,419)
2027	( 305,239)
2028	( 463,930)
2029	( 463,932)
Thereafter	<u>387,959</u>
	<u>\$(_ 880,053)</u>

Guam Housing and Urban Renewal Authority  
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Notes to the Financial Statements, continued

**12. Risk Management**

GHURA is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; operation liability, errors and omissions, employee injuries and illnesses; employee health, dental and accident benefits and natural disasters. GHURA maintains commercial insurance to provide for claims arising from most of these risks except for typhoon insurance.

Beginning in fiscal year 2005, GHURA decided to stop carrying commercial insurance for typhoon coverage because it was cost-prohibitive. A typhoon insurance coverage waiver was granted by HUD provided that GHURA establish and maintain a separate typhoon coverage escrow account in which it will deposit \$200,000 annually until the account balance reaches a minimum of balance of \$1 million. HUD must approve each draw against the typhoon coverage escrow account. When funds are used to pay typhoon claims, GHURA must replenish the escrow account on an annual basis to maintain the \$1 million minimum balance. As of September 30, 2024 and 2023, GHURA had deposited \$1,025,147 and \$1,129,296, respectively, into the typhoon coverage escrow restricted cash account.

There were no material losses sustained because of GHURA's risk management practices.

**13. Contingencies**

**Federal Award Programs and HUD**

GHURA participates in a number of federal award programs for specific purposes that are subject to review and audit by grantor agencies, namely the U.S. Department of Housing and Urban Development (HUD). Certain amount of questioned costs exist as of September 30, 2024. The questioned costs will be resolved by the applicable grantor agency and due to GHURA's inability to predict the ultimate outcome of this matter, no provision for any liability, if any that may result from this matter has been made in the accompanying financial statements.

Such questioned costs could lead to requests for reimbursements from the grantor agency for expenditures disallowed under the terms of the applicable grant.

**Litigation**

GHURA is subject to various claims, unlawful detainer complaints and other legal actions in the normal course of business. GHURA consults their legal counsel whenever there is a potential or asserted claim and relies on the advice of counsel for direction and for establishing reserves for potential unfavorable outcomes.

## Required Supplementary Information



Guam Housing and Urban Renewal Authority  
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Schedule 1  
Required Supplemental Information (Unaudited)  
Schedule of Proportionate Share of the Net Pension Liability  
Last 10 Fiscal Years\*

Defined Benefit Plan

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
GHUARA's proportionate share of the net pension liability	\$ 15,149,072	\$ 16,805,140	\$ 10,326,747	\$ 12,797,806	\$ 11,913,613	\$ 10,897,784	\$ 9,526,027	\$ 11,293,296	\$ 11,754,627	\$ 9,785,625
GHUARA's proportion of the net pension liability	1.08%	1.13%	1.07%	1.03%	0.98%	0.92%	0.83%	0.83%	0.82%	0.79%
GHUARA's covered payroll**	\$ 6,442,553	\$ 6,276,939	\$ 5,706,641	\$ 5,366,685	\$ 4,998,661	\$ 4,749,017	\$ 4,239,078	\$ 4,177,889	\$ 4,183,506	\$ 4,404,881
GHUARA's proportionate share of the net pension liability as percentage of its covered payroll	235.14%	267.73%	189.96%	238.47%	238.36%	229.47%	224.72%	270.31%	280.98%	222.15%
Plan fiduciary net position as a percentage of the total pension liability	59.17%	54.43%	70.14%	61.48%	62.25%	63.28%	60.63%	54.62%	52.32%	56.60%

\*This is a 10-year schedule. However, the information on this schedule is not required to be presented retroactively. Years will be added to this schedule as future fiscal years until 10 years of information is available.

\*\* Covered payroll data from the actuarial valuation date with one-year lag.

Guam Housing and Urban Renewal Authority  
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Schedule 2  
Required Supplemental Information (Unaudited)  
Schedule of Proportionate Share of the Net Pension Liability  
Last 10 Fiscal Years\*

Ad Hoc COLA/Supplemental Annuity Plan for DB Retirees

	2024	2023	2022	2021	2020	2019	2018	2017	2016
GHURA's proportionate share of the net pension liability	\$ 1,627,602	\$ 1,507,678	\$ 1,863,441	2,106,536.00	\$ 2,212,240	\$ 2,021,716	\$ 1,952,207	\$ 1,522,308	\$ 1,485,317
GHURA's proportion of the net pension liability	0.61%	0.59%	0.60%	0.65%	0.68%	0.70%	0.68%	0.66%	0.63%

\*This is a 10-year schedule. However, the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years of information is available.

See Accompanying Independent Auditors' Report.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule 3  
Required Supplemental Information (Unaudited)  
Schedule of Proportionate Share of the Net Pension Liability  
Last 10 Fiscal Years\*

Ad Hoc COLA Plan for DCRS Retirees

	2024	2023	2022	2021	2020	2019	2018	2017	2016
GHUPA's proportionate share of the net pension liability	\$ 854,383	\$ 653,145	\$ 824,432	\$ 818,157	\$ 779,407	\$ 631,920	\$ 834,630	\$ 520,758	\$ 434,878
GHUPA's proportion of the net pension liability	1.09%	1.09%	1.23%	1.23%	1.30%	1.28%	1.34%	0.84%	0.83%

\*This is a 10-year schedule. However, the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years of information is available.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule 4  
Required Supplemental Information (Unaudited)  
Schedule of Pension Contributions  
Last 10 Fiscal Years\*

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Statutorily determined contribution	\$2,052,372	\$1,773,114	\$1,544,126	\$1,335,864	\$1,244,540	\$1,181,730	\$1,040,659	\$1,168,865	\$1,134,630	\$1,134,630
Contribution in relation to the statutorily determined contribution	<u>2,032,592</u>	<u>1,774,771</u>	<u>1,532,814</u>	<u>1,366,041</u>	<u>1,192,443</u>	<u>1,255,496</u>	<u>1,044,757</u>	<u>1,026,636</u>	<u>1,100,398</u>	<u>1,052,968</u>
Contribution deficiency (excess)	<u>\$ 19,780</u>	<u>\$ (1,657)</u>	<u>\$ 11,312</u>	<u>\$ (30,177)</u>	<u>\$ 52,097</u>	<u>\$ (73,766)</u>	<u>\$ (4,098)</u>	<u>\$ 142,229</u>	<u>\$ 34,232</u>	<u>\$ 81,662</u>
GHURA's covered payroll **	<u>\$6,973,741</u>	<u>\$6,236,990</u>	<u>\$6,276,939</u>	<u>\$5,706,641</u>	<u>\$5,366,685</u>	<u>\$4,998,061</u>	<u>\$4,749,017</u>	<u>\$4,239,078</u>	<u>\$4,177,889</u>	<u>\$4,183,506</u>
Contribution as a percentage of covered payroll	29.15%	28.46%	24.42%	23.94%	22.22%	25.12%	22.00%	24.22%	26.34%	25.17%

\*This is a 10-year schedule. However, the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years of information is available.

\*\* Covered payroll data from the actuarial valuation date with one-year lag

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule 5  
Required Supplemental Information (Unaudited)  
Schedule of Proportionate Share of the Collective Total OPEB Liability  
Last 10 Fiscal Years\*

	2024	2023	2022	2021	2020	2019	2018	2017
GHURA's proportion of the total OPEB Liability	\$ 17,904,807	\$ 14,471,126	\$ 19,074,796	\$ 16,920,540	\$ 15,873,373	\$ 11,630,596	\$ 14,924,532	\$ 15,314,916
GHURA's proportion of the total OPEB Liability	0.65%	0.63%	0.69%	0.67%	0.62%	0.62%	0.61%	0.60%

\*This is a 10-year schedule. However, the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years of information is available.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule 6  
Note to Required Supplementary Information  
(Unaudited)

*Changes of Assumptions – Pension Plans*

Amounts reported in the 2023 actuarial valuation reflected an assumption related to administrative expenses to increase to \$6,798,000 per year.

Amounts reported in the 2022 actuarial valuation reflected an assumption related to administrative expenses to increase to \$6,565,000 per year.

Amounts reported in the 2021 actuarial valuation reflected an assumption related to administrative expenses to increase to \$6,565,000 per year.

Amounts reported in the 2020 actuarial valuation reflected an assumption related to administrative expenses to decrease to \$6,439,000 per year.

Amounts reported in the 2019 actuarial valuation reflected an assumption related to administrative expenses to decrease to \$6,860,000 per year.

Amounts reported in the 2018 actuarial valuation reflected an assumption related to administrative expenses to increase to \$7,082,000 per year.

Amounts reported in the 2017 actuarial valuation reflect a change of assumption for payroll growth to 2.75% rather than 3%. The mortality, retirement age and disability assumption were changed to more closely reflect actual experience. Assumption related to administrative expenses reflected an increase to \$6,344,000 per year and a revised allocation to the various pension plans to reflect actual experience.

Amounts reported in the 2016 actuarial valuation reflect a change of assumption for administrative expenses to \$6,078,000 per year rather than \$5,806,000.

Amounts reported in the 2015 actuarial valuation reflect a change of assumption for payroll growth to 3% rather than 3.5% which was used to determine amounts reported prior to 2015.

*Other Postemployment Benefit Plan*

The information presented has no assets accumulated in a trust to pay related benefits.

*Reports on Compliance and Internal Control*

**Guam Housing and Urban Renewal Authority**  
(A Component Unit of the Government of Guam)

*Year Ended September 30, 2024*



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Reports on Compliance and Internal Control

Year Ended September 30, 2024

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## Report of Independent Auditors on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*

Board of Commissioners  
Guam Housing and Urban Renewal Authority

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*), the financial statements of Guam Housing and Urban Renewal Authority (GHURA), a component unit of the Government of Guam, as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise GHURA's basic financial statements, and have issued our report thereon dated August 15, 2025.

### Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered GHURA's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of GHURA's internal control. Accordingly, we do not express an opinion on the effectiveness of GHURA's internal control.

*A deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. *A material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether GHURA's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## **Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Ernst + Young LLP*

August 15, 2025



## Report of Independent Auditors on Compliance for Each Major Federal Program; Report on Internal Control over Compliance; and Report on Schedule of Expenditures of Federal Awards Required by the Uniform Guidance

Board of Commissioners  
Guam Housing and Urban Renewal Authority:

### Report on Compliance for Each Major Federal Program

#### *Qualified and Unmodified Opinions*

We have audited Guam Housing and Urban Renewal Authority's (GHURA's) compliance with the types of compliance requirements identified as subject to audit in the U.S. Office of Management and Budget (OMB) *Compliance Supplement* that could have a direct and material effect on each of GHURA's major federal programs for the year ended September 30, 2024. GHURA's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

#### *Qualified Opinion on Community Development Block Grants Cluster (CDBG) - Entitlement/ Special Purpose Grants Cluster and Housing Voucher Cluster*

In our opinion, except for the noncompliance described in the Basis for Qualified and Unmodified Opinions section of our report, GHURA complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on Community Development Block Grants Cluster (CDBG) - Entitlement/Special Purpose Grants Cluster and Housing Voucher Cluster for the year ended September 30, 2024.

#### *Unmodified Opinion on Each of the Other Major Federal Programs*

In our opinion, GHURA complied in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its other major federal programs for the year ended September 30, 2024.

#### *Basis for Qualified and Unmodified Opinions*

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of GHURA and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinions on compliance for each major federal program. Our audit does not provide a legal determination of GHURA's compliance with the compliance requirements referred to above.

*Matters Giving Rise to Qualified Opinions on Community Development Block Grants Cluster (CDBG) - Entitlement/ Special Purpose Grants Cluster and Housing Voucher Cluster*

As described in the accompanying schedule of findings and questioned costs, GHURA did not comply with the requirements regarding Community Development Block Grants Cluster (CDBG) - Entitlement/Special Purpose Grants Cluster as described in finding numbers 2024-001 for Reporting, and Housing Voucher Cluster, as described in finding numbers 2024-002 for Reporting and 2024-003 for special tests and provisions.

Compliance with such requirements is necessary, in our opinion, for the GHURA to comply with the requirements applicable to those programs.

*Responsibilities of Management for Compliance*

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to GHURA's federal programs.

*Auditor's Responsibilities for the Audit of Compliance*

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on GHURA's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about GHURA's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding GHURA's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.



- obtain an understanding of GHURA's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of GHURA's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### ***Other Matters***

*Government Auditing Standards* requires the auditor to perform limited procedures on GHURA's response to the noncompliance findings identified in our audit described in the accompanying schedule of findings and questioned costs. GHURA's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

### **Report on Internal Control Over Compliance**

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance, and therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we did identify certain deficiencies in internal control over compliance that we consider to be material weaknesses.

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected on a timely basis. We consider the deficiencies in internal control over compliance described in the accompanying schedule of findings and questioned costs as items 2024-001 for reporting requirement of Community Development Block Grants Cluster (CDBG) - Entitlement/Special Purpose Grants Cluster, and 2024-002 and 2024-003 for reporting and special tests and provisions requirements, respectively, of Housing Voucher Cluster to be material weaknesses.

*A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

*Government Auditing Standards* requires the auditor to perform limited procedures on GHURA's response to the internal control over compliance findings identified in our compliance audit described in the accompanying Schedule of Findings and Questioned Costs. GHURA's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

#### **Report on Schedule of Expenditures of Federal Awards Required by the Uniform Guidance**

We have audited the financial statements of GHURA as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise GHURA's basic financial statements. We have issued our report thereon dated August 15, 2025, which contained unmodified opinions on those financial statements. Our audit was conducted for the purpose of forming opinions on the financial statements as a whole. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by the Uniform Guidance and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain other procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

*Ernst + Young LLP*

August 15, 2025



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Expenditures of Federal Awards

Year Ended September 30, 2024

<u>Federal Grantor/Pas-Through Grantor/Program or Cluster Title</u>	<u>Federal Assistance Listing Number</u>	<u>Pass-Through Entity Identifying Number</u>	<u>Passed Through to Subrecipients</u>	<u>Federal Expenditures</u>
U.S. Department of Housing and Urban Development:				
Direct Programs:				
Housing Voucher Cluster:				
Section 8 Housing Choice Vouchers	14.871			\$ 49,098,628
Emergency Housing Voucher	14.EHV			1,732,525
Mainstream Vouchers	14.879			<u>531,730</u>
Housing Voucher Cluster total:				<u>\$ 51,362,883</u>
CDBG - Entitlement/Special Purpose Grants Cluster:				
Community Development Block Grants/Special Purpose Grants/Insular Areas	14.225		\$ 3,492,403	\$ 6,718,975
COVID -19 Community Development Block Grants/Special Purpose Grants/Insular Areas	14.225		<u>1,953,694</u>	<u>2,022,412</u>
CDBG - Entitlement/Special Purpose Grants Cluster Total			<u>\$ 5,446,097</u>	<u>\$ 8,741,387</u>
Community Development Block Grants -				
Section 108 Loan Guarantees	14.248			\$ 12,030,089
Public and Indian Housing	14.850			6,923,631
HOME Investment Partnerships Program	14.239		\$ 148,904	4,883,282
Public Housing Capital Fund	14.872			2,119,372
Continuum of Care Program	14.267		831,221	1,011,548
Supportive Housing for the Elderly	14.157			949,552
Emergency Solutions Grant Program	14.231		371,800	379,966
COVID-19 Emergency Solutions Grant Program CARES Act	14.231		283,798	284,124
Family Self-Sufficiency Program	14.896			160,366
Resident Opportunity and Supportive Services -				
Service Coordinators	14.870			67,395
Multi-Family Housing Service Coordinators	14.191			64,483
Housing Trust Fund	14.275			<u>4,965</u>
			<u>\$ 1,635,723</u>	<u>\$ 28,878,773</u>
Passed-Through from Guam Department of Administration				
Emergency Rental Assistance Program	21.023	ERA-AHA24.0424		<u>\$ 659,000</u>
Total U.S. Department of Housing and Urban Development			<u>\$ 7,081,820</u>	<u>\$ 89,642,043</u>
Total Expenditures of Federal Awards			<u>\$ 7,081,820</u>	<u>\$ 89,642,043</u>

See accompanying notes to Schedule of Expenditures of Federal Awards.



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to Schedule of Expenditures of Federal Awards

Year Ended September 30, 2024

**1. Scope of Audit**

The Guam Housing and Urban Renewal Authority (GHURA), a component unit of the Government of Guam, was formed primarily to provide safe, decent, sanitary, and affordable housing for low- to moderate-income families and elderly families in the Territory of Guam. All operations of GHURA are included in the scope of the Single Audit. The U.S. Department of Housing and Urban Development is the oversight agency for GHURA's Single Audit.

**2. Basis of Presentation**

The accompanying Schedule of Expenditures of Federal Awards (the Schedule) includes the federal award activity of GHURA under programs of the federal government for the year ended September 30, 2024. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of GHURA, it is not intended to and does not present the financial position, changes in net position or cash flows of GHURA.

**3. Summary of Significant Accounting Policies**

a. Basis of Accounting

For purposes of this Schedule, certain accounting procedures were followed, which help illustrate the expenditures of the individual programs. Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Disbursements made to subrecipients related to the grant agreements are reported as expenditures.

b. Subgrants

Certain program funds are passed through GHURA to subrecipient organizations. The Schedule of Expenditures of Federal Awards does not contain separate schedules disclosing how the subrecipients outside of GHURA's control utilized the funds.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Notes to Schedule of Expenditures of Federal Awards, continued

**3. Summary of Significant Accounting Policies, continued**

c. Funds Received

GHURA received all the funds indicated on this Schedule in a direct capacity in Fiscal Year 2024. GHURA also administers all the funds and is responsible for compliance with the laws and regulations.

d. Indirect Costs

GHURA does not have an indirect cost negotiation agreement and does not elect to use the de minimis indirect cost rate allowed under the Uniform Guidance in accordance with 2 CFR §200.414.

**4. Loan Funds**

GHURA, on behalf of the Government of Guam, has been designated the responsibility of implementing and carrying out the objectives of the HOME Program. The program is designed to increase homeownership and affordable housing opportunities for low- and very low-income Americans. HOME loan applicants that have been determined to be eligible for financial assistance are required to comply with the terms and requirements. Balances and transactions relating to the HOME program are included in GHURA's financial statements. The balances of loans from previous years for which the federal government imposes continuing compliance requirements are included in the federal expenditures presented in the Schedule. As of September 30, 2024, the HOME and CDBG Program expenditures include \$825,040 and \$8,521,291 in current year disbursements and the beginning balance of HOME and CDBG loans of \$4,058,424 and \$220,096, with continuing compliance requirements, respectively. The balance of HOME Investment Partnerships and CDBG grant loans outstanding and recorded by GHURA on September 30, 2024 is \$3,914,858 and \$199,887, respectively.

In December 2020, GHURA entered into a \$12M loan with the U.S. Department of Housing and Urban Development to provide a source of low-cost, long-term financing loan to The Learning Institute through the Section 108 Loan Guarantee Program to construct a public facility for use as a school. The facility will be leased to the eLearn Academy Charter School by The Learning Institute. As of September 30, 2024, the Section 108 expenditures include \$650,089 in current year interest expense to GHURA from The Learning Institute. The balance of the Section 108 loan outstanding and recorded by GHURA as of September 30, 2024 is \$10,904,000.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs

Year Ended September 30, 2024

**Section I - Summary of Auditors' Results**

**Financial Statements**

Type of report the auditor issued on whether the financial statements audited were prepared in accordance with GAAP:

Unmodified

Internal control over financial reporting:

Material weakness(es) identified?

\_\_\_\_\_ **Yes**        X   **No**

Significant deficiency(ies) identified?

\_\_\_\_\_ **Yes**        X   **None reported**

Noncompliance material to financial statements noted?

\_\_\_\_\_ **Yes**        X   **No**

**Federal Awards**

Internal control over major federal programs:

Material weakness(es) identified?

  X   **Yes**      \_\_\_\_\_ **No**

Significant deficiency(ies) identified?

\_\_\_\_\_ **Yes**        X   **None reported**

Type of auditor's report issued on compliance for major federal programs:

CDBG - Entitlement/Special Purpose Grants Cluster

Qualified

Housing Voucher Cluster

Qualified

14.157 Supportive Housing for the Elderly

Unmodified

14.248 CDBG – Section 108 Loan Guarantees

Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?

  X   **Yes**      \_\_\_\_\_ **No**



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

**Section I - Summary of Auditors' Results, continued**

Identification of major federal programs:

<u>Assistance Listing Numbers</u>	<u>Name of Federal Program or Cluster</u>
	<i>Housing Voucher Cluster:</i>
14.871	Section 8 Housing Choice Vouchers
14.EHV	Emergency Housing Voucher
14.879	Mainstream Vouchers
	<i>CDBG - Entitlement/Special Purpose Grants Cluster:</i>
14.225	Community Development Block Grants/Special Purpose Grants/Insular Areas
14.225	Community Development Block Grants/Special Purpose Grants/Insular Areas – COVID 19
14.157	Supportive Housing for the Elderly
14.248	Community Development Block Grants - Section 108 Loan Guarantees

Dollar threshold used to distinguish between Type A and Type B Programs: \$2,689,261

Auditee qualified as low-risk auditee? No

**Section II - Financial Statement Findings**

No matters were reported.

**Section III - Federal Award Findings and Questioned Costs**

Finding No.	ALN	Requirement	Questioned Cost
2024-001	CDBG - Entitlement/ Special Purpose Grants Cluster	Reporting	\$ ---
2024-002	Housing Voucher Cluster	Reporting	---
2024-003	Housing Voucher Cluster	Special Tests and Provisions	---

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

**Finding No.:** 2024-001  
**Federal Agency:** U.S. Department of Housing and Urban Development (HUD)  
**AL Program:** CDBG - Entitlement/ Special Purpose Grants Cluster  
**Federal Award No.:** B22ST660001, COVID-19 B20SW660001, B20ST660001  
**Area:** Reporting  
**Questioned Costs:** \$0

Criteria:

In accordance with applicable reporting requirements, reported amounts in the Integrated Disbursement and Information System (IDIS) should be accurate and complete. Also, recipients of grants or cooperative agreements are required to report first-tier subawards of \$30,000 or more to the Federal Funding Accountability and Transparency Act Subaward Reporting System (FSRS).

Condition:

1. Certain amounts reported in PR26 – CDBG Financial Summary Report, Program Year 2023, Grant No. B22ST660001, do not agree with underlying accounting records and resulted in differences between the reported disbursements, total obligations and credit, and result in obligations for planning and administration (PA) activities exceeding the 20-percent ceiling.

Line Item	Reported Amount	Auditor Calculation Per GL Details	Over (Under) Reported Variance
08 Total Available	\$13,859,763	\$12,742,302	\$1,117,460
09 Disbursements other than Section 108 Repayments and Planning/Administration	\$6,253,357	\$6,202,170	\$51,188
11 Amount subject to Low/Mod Benefit	\$6,253,357	\$6,202,170	\$51,188
12 Disbursed in IDIS for Planning/Administration	\$268,339	\$681,220	\$(412,880)
15 Total Expenditures	\$7,856,151	\$6,883,389	\$972,761
16 Unexpended Balance	\$6,003,612	\$5,858,913	\$144,699
19 Disbursed for other Low/Mod activities	\$3,917,753	\$4,798,550	\$(880,797)
21 Total Low/Mod Credit	\$3,917,753	\$4,798,550	\$(880,797)
22 Percent Low/Mod Credit	63%	77%	(15%)
27 Disbursed in IDIS for Public Services	\$330,151	\$375,895	\$(45,744)
31 Total PS Obligations	\$555,858	\$375,895	\$179,963
36 Percent Funds Obligated for PS Activities	17%	12%	5%
37 Disbursed in IDIS for Planning/Administration	\$268,339	\$681,220	\$(412,880)
46 Percent Funds Obligated for PA Activities Line	-0.13%	21.38%	(21.51%)



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

**Finding No.:** 2024-001, continued  
**Federal Agency:** U.S. Department of Housing and Urban Development (HUD)  
**AL Program:** CDBG - Entitlement/ Special Purpose Grants Cluster  
**Federal Award No.:** B22ST660001, COVID-19 B20SW660001, B20ST660001  
**Area:** Reporting  
**Questioned Costs:** \$0

Condition, continued:

2. Subawards are not reported in FSRS, as follows:

Transactions Tested	Subaward Not Reported	Dollar Amount of Tested Transactions	Subaward Not Reported
4	4	\$3,178,901	\$3,178,901

Cause:

GHURA did not effectively implement monitoring controls over compliance with applicable reporting requirements.

Effect:

GHURA is not in compliance with applicable reporting requirements. No questioned cost results because the variances do not represent Program overpayments.

Identification as a Repeat Finding: 2023-001

Recommendation:

Responsible personnel should strengthen monitoring controls over compliance with applicable reporting requirements. Prior to certifying IDIS reports, responsible personnel should examine and maintain underlying accounting records to determine the accuracy and completeness of reported data. Also, responsible personnel should monitor subawards for reporting in FSRS.

Views of Responsible Officials:

Refer to GHURA's corrective action plan.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

**Finding No.:** 2024-002  
**Federal Agency:** U.S. Department of Housing and Urban Development (HUD)  
**AL Program:** Housing Voucher Cluster  
**Area:** Reporting  
**Questioned Costs:** \$0

Criteria:

In accordance with applicable reporting requirements, the Uniform Reporting Standards requires the Public Housing Authorities (PHAs) to submit timely GAAP-based unaudited financial information electronically to HUD. Amounts reported in the Financial Assessment Subsystem (FASS-PH), should be accurate.

Condition:

Unaudited amounts reported in certain key line items in the FASS-PH for FY 2024 do not agree with underlying accounting records, as follows:

Line Item	ALN	Per Report	Per GL Details	Over- (Under-)Reported Variance
11170 Administrative Fee Equity	14.EHV	\$ -	\$ 228,117	\$ (228,117)
96900 Total Operating Expenses	14.EHV	\$ 33,725	\$ (3,082)	\$ (36,807)
70600 HUD PHA Operating Grants	14.EHV	\$ 1,847,631	\$ 146,532	\$ 1,701,099
11040 Prior Period Adjustments	14.871	\$ 67,953	\$ -	\$ 67,953
11170 Administrative Fee Equity	14.871	\$ 1,360,376	\$ 2,127,926	\$ (767,550)
11180 Housing Assistance Payments Equity	14.871	\$ 6,626,675	\$ 3,846,366	\$ 2,780,309
347 Inter Program – Due To	14.871	\$ 508,535	\$ 456,295	\$ 52,240
11040 Prior Period Adjustments	14.879	\$ 337,017	\$ -	\$ 337,017
70600 HUD PHA Operating Grants	14.879	\$ 486,666	\$ 439,024	\$ 47,642
144 Inter Program Due From	14.879	\$ 338,821	\$ -	\$ 338,821

Cause:

GHURA did not effectively implement monitoring controls over compliance with applicable reporting requirements. Also, relative to equity line items, GHURA is unable to input accurate unaudited FY 2023 financial information in the FASS-PH because audited FY 2020, FY 2021, FY 2022, and FY 2023 financial information in the FASS-PH are yet to be certified.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

**Finding No.:** 2024-002, continued  
**Federal Agency:** U.S. Department of Housing and Urban Development (HUD)  
**AL Program:** Housing Voucher Cluster  
**Area:** Reporting  
**Questioned Costs:** \$0

Effect:

GHURA is not in compliance with applicable reporting requirements. No questioned cost is reported as we are unable to quantify the extent of noncompliance.

Identification as a Repeat Finding: 2023-003

Recommendation:

Responsible personnel should implement monitoring controls over compliance with applicable reporting requirements. Prior to reporting amounts in the FASS-PH, responsible personnel should examine and maintain underlying accounting records to determine the accuracy and completeness of reported data.

Also, as recommended by HUD, GHURA should contract its current independent public accountant (IPA) to certify the FY 2020 and FY 2021 financial information in the FASS-PH since the predecessor IPA is no longer available to certify the information they audited.

Views of Responsible Officials:

Refer to GHURA's corrective action plan.

Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

**Finding No.:** 2024-003  
**Federal Agency:** U.S. Department of Housing and Urban Development (HUD)  
**AL Program:** Housing Voucher Cluster  
**Area:** Special Tests and Provisions - Rolling Forward Equity Balances  
**Questioned Costs:** \$0

Criteria:

In accordance with applicable special tests and provisions for rolling forward equity balances, the Annual Contributions Contract (ACC) requires Public Housing Agencies (PHAs) to properly account for program activity by properly maintaining account balances, by supporting a proper roll-forward of equity with records and accounting transactions, and by correcting detected errors.

Condition:

Beginning balances of equity, including any adjustments by GHURA, per the FY2024 Trial Balance (TB) did not agree with the audited ending balances per the FY2023 Single Audit Report (SAR). We noted variances, as follows:

Account	ALN	Per 2024 TB	Per 2023 SAR	Over- (Under-)Recorded Variance
Housing Assistance Payments Equity (Deficit)	14.EHV	\$ 233,457	\$ -	\$ (233,457)
Administrative Fee Equity (Deficit)	14.HCC	\$ (229,709)	\$ (603,753)	\$ (374,044)
Administrative Fee Equity (Deficit)	14.871	\$ 6,874,931	\$ (13,329,305)	\$ 20,204,236
Housing Assistance Payments Equity (Deficit)	14.871	\$ (3,250,625)	\$ 6,729,955	\$ (9,980,580)
Administrative Fee Equity (Deficit)	14.879	\$ -	\$ (35,651)	\$ (35,651)
Housing Assistance Payments Equity (Deficit)	14.879	\$ 154,055	\$ (35,651)	\$ (189,706)

Cause:

GHURA did not effectively enforce monitoring controls over compliance with special tests and provisions requirements for rolling forward equity balances.

Effect:

GHURA is not in compliance with applicable special tests and provisions requirements for rolling forward equity balances. No questioned cost is reported as we are unable to quantify the extent of noncompliance.

Identification as a Repeat Finding: 2023-004



Guam Housing and Urban Renewal Authority  
(A Component Unit of the Government of Guam)

Schedule of Findings and Questioned Costs, continued

<b>Finding No.:</b>	<b>2024-003, continued</b>
Federal Agency:	U.S. Department of Housing and Urban Development (HUD)
AL Program:	Housing Voucher Cluster
Area:	Special Tests and Provisions - Rolling Forward Equity Balances
Questioned Costs:	\$0

Recommendation:

Responsible personnel should enforce monitoring controls over compliance with applicable special tests and provisions requirements for rolling forward equity balances. Responsible personnel should reconcile the current year beginning balances with the prior year ending balances and should record adjustments, as necessary, to properly roll forward audited amounts.

Views of Responsible Officials:

Refer to GHURA's corrective action plan.





# GHURA

Guam Housing and Urban Renewal Authority  
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**Lourdes A. Leon Guerrero**  
Governor of Guam

**Joshua F. Tenorio**  
Lt. Governor of Guam

**John J. Rivera**  
Chairman

**Nathanael P. Sanchez**  
Vice Chairman

**Anisia S. Delia**  
Commissioner

**Emilia F. Rice**  
Commissioner

**Victor R. Torres**  
Commissioner

**Karl E. Corpus**  
Resident Commissioner

**Elizabeth F. Napoli**  
Executive Director

**Fernando B. Esteves**  
Deputy Director

## GUAM HOUSING AND URBAN RENEWAL AUTHORITY Corrective Action Plan September 30, 2024

### **Finding #2024-001 (1) CDBG – Entitlement Grants Cluster Program B22ST660001**

#### *Views of Responsible Officials and Planned Corrective Action*

The reporting and recording requirements in the Integrated Disbursement and Information System (IDIS), use and reconciliation of the CDBG Program is complex in nature. The Authority will review its accounting processes to accurately record and provide complete reports as required by the U.S. Housing and Urban Development (HUD), by the recommendations from HUD's technical assistance, and by the updated Uniform Guidance requirements. Responsible accounting and planning personnel will be trained on updated Uniform Guidance and the IDIS.

*Responsible Party:* Frances Danieli, Controller and Katherine Taitano, Chief Planner

*Anticipated Date of Completion:* Ongoing effort and as training is made available

### **Finding #2024-002 Housing Voucher Cluster Reporting**

#### *Views of Responsible Officials and Planned Corrective Action*

The Authority's accounting team has been coordinating closely with HUD-Honolulu to resolve the submission of our unaudited and audited Fiscal Year (FY) 2020 and 2021 financial data, as required by June 6, 2024.

Provided is a breakdown of the Authority's progress:

1. FY 2020 unaudited submission was sent to HUD on May 18, 2024, and has since been approved.
2. FY 2021 unaudited submission is completed and has been inputted into FASS-PH.
3. FY 2020 and 2021 audited submissions require certification from an Independent Public Auditor (IPA). The Authority is currently in the process of procuring an IPA for this purpose, and the Request for Quotation (RFQ) is ongoing.
4. FY 2022 audited submission was unfortunately rejected by our current IPA on May 23, 2024. The Authority and the auditing firm are actively working together to address this and to ensure the reporting requirements are met.
5. FY 2023 unaudited submission has been approved by HUD.
6. FY 2023 audited submission is completed and inputted into FASS-PH. The Authority and the current IPA are working together to submit the report to HUD.
7. FY 2024 unaudited submission has been approved by HUD.
8. FY 2024 audited submission will be inputted and completed once the audit is completed.



Guam Housing and Urban Renewal Authority  
September 30, 2024  
Corrective Action Plan

FDS line items 11170, 11180, 96900 are calculated amounts in the FASS-PH. These FDS line items are not reported in the Authority's General Ledger Accounts, therefore a comparison should not be performed.

The Authority is committed to fulfilling all reporting requirements accurately and timely. The Authority will continue to prioritize these submissions.

*Responsible Party:* Frances Danieli, Controller

*Anticipated Date of Completion:* Ongoing effort with the IPA and HUD

**Finding #2024-003 Housing Voucher Cluster Special tests and Provisions – Rolling Forward Equity Balances**

*Views of Responsible Officials and Planned Corrective Action*

The Authority's accounting team has been coordinating closely with HUD-Honolulu to resolve the submission of our unaudited and audited Fiscal Year (FY) 2020 and 2021 financial data, as required by June 6, 2024.

Provided is a breakdown of the Authority's progress:

1. FY 2020 unaudited submission was sent to HUD on May 18, 2024, and has since been approved.
2. FY 2021 unaudited submission is completed and has been inputted into FASS-PH.
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5. FY 2023 unaudited submission has been approved by HUD.
6. FY 2023 audited submission is completed and inputted into FASS-PH. The Authority and the current IPA are working together to submit the report to HUD.
7. FY 2024 unaudited submission has been approved by HUD.
8. FY 2024 audited submission will be inputted and completed once the audit is completed.

Once the above is addressed and completed, rolling forward equity balances will be pre-populated in the PASS-PH and will align with the Authority's General Ledger accounts. The Authority is committed to fulfilling all reporting requirements accurately and timely. The Authority will continue to prioritize these submissions.

*Responsible Party:* Frances Danieli, Controller

*Anticipated Date of Completion:* Ongoing effort with the IPA and HUD





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## GUAM HOUSING AND URBAN RENEWAL AUTHORITY Summary Schedule of Prior Year Audit Findings Year Ended September 30, 2024

### Audit Finding #

- 2023-001(1) This finding is unresolved. Certain amounts reported in PR26 – CDBG Financial Summary Report, Program Year 2022 by GHURA, do not agree with underlying accounting records. The Authority is seeking technical assistance from HUD.
- 2023-001(2) This finding is unresolved. Certain amounts reported in PR26 – CDBG-CV Financial Summary Report, Grant No. B20SW660001, do not agree with underlying accounting records. The Authority is seeking technical assistance from HUD.
- 2023-001(3) This finding is unresolved. Certain amounts reported in C04PR26 – CDBG Activity Summary by Selected Grant for Program Years, do not agree with underlying accounting records. The Authority is seeking technical assistance from HUD.
- 2023-001(4) This finding is unresolved. GHURA CDBG Subawards are not reported in FSRs.
- 2023-002 This finding is unresolved. GHURA Continuum of Care Program did not effectively monitor controls over compliance with applicable matching, level of effort, earmarking requirements with recipients or subrecipients.
- 2023-003 This finding is unresolved. Unaudited amounts reported in certain key line items in the FASS-PH for FY 2023 do not agree with underlying accounting records.
- 2023-004 This finding is unresolved. Beginning balances of equity, including any adjustments by GHURA, per the FY2023 Trial Balance (TB) did not agree with the audited ending balances per the FY2022 Single Audit Report (SAR).
- 2022-001(1) This finding is unresolved. Certain amounts reported in PR26 – CDBG Financial Summary Report, Program Year 2021 by GHURA, do not agree with underlying accounting records. The Authority is seeking technical assistance from HUD.
- 2022-001(2) This finding is unresolved. Certain amounts reported in PR26 – CDBG-CV Financial Summary Report, Program Year 2021 by GHURA, do not agree with underlying accounting records. The Authority is seeking technical assistance from HUD.



- 2022-001(3) This finding is unresolved. Certain amounts reported in C04PR26 – CDBG Activity Summary by Selected Grant for Program Years 2021 and 2020 by GHURA, do not agree with underlying accounting records. The Authority is seeking technical assistance from HUD.
- 2022-001(4) This finding is unresolved. GHURA CDBG Subawards are not reported in FSRS. The Authority is seeking technical assistance from HUD.
- 2022-002 This finding is unresolved. GHURA's Program subrecipients' payments were either three (3) or seven (7) days delayed after the allowable 30-day payment period.
- 2022-004 This finding is unresolved. GHURA reported unaudited amounts in certain key line items in the FASS-PH for FY 2022 that do not agree with underlying accounting records. A Request for Quotation is in process to contract an Independent Public Auditor to certify the Financial Data Schedule so that the Audited Financial Statements can be submitted to HUD via the FASS-PH.
- 2022-005 This finding is unresolved. Beginning balances of equity, including any adjustments by GHURA, per the FY2022 Trial Balance (TB) did not agree with the audited ending balances per the FY2021 Single Audit Report (SAR). A Request for Quotation is in process to contract an Independent Public Auditor to certify the Financial Data Schedule so that the Audited Financial Statements can be submitted to HUD via the FASS-PH.
- 2021-004 This finding is unresolved. GHURA has not submitted the required FY 2020 and FY 2021 unaudited and audited financial information in the FASS-PH. A Request for Quotation is in process to contract an Independent Public Auditor to certify the Financial Data Schedule so that the Audited Financial Statements can be submitted to HUD via the FASS-PH.
- 2021-005 This finding is unresolved. GHURA has not submitted the required FY 2020 and FY 2021 unaudited and audited financial information in the FASS-PH. A Request for Quotation is in process to contract an Independent Public Auditor to certify the Financial Data Schedule so that the Audited Financial Statements can be submitted to HUD via the FASS-PH.
- 2017-01 This finding is resolved. The Capital Fund Grant reconciliations were ongoing and completed in July 2025.