



BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 P.M., July 08, 2019
GHURA's Main Office
1st floor, Conference Room, Sinajana
AGENDA

I. ROLL CALL

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Friday, June 28, 2019

2nd Printing – Saturday, July 06, 2019

**III. APPROVAL OF PREVIOUS BOARD MINUTES – June 07, 2019 &
June 21, 2019**

(Deffered to the next scheduled Board Meeting)

IV. NEW BUSINESS

	Page(s)
1. Consultant Services RFP#GHURA-5-6-2019-CPD, Housing Study and Needs Assessment	1 - 8
2. Intent of Award IFB#GHURA-COCC-019-002-S8/PH/CPD IT Equipment – Desktop Computers, Laser Printers, and Uninterruptible Power Supply (UPS)	9 - 10
3. Executive Management Performance Evaluation Ray S. Topasna, Executive Director	11 - 16
4. Executive Management Performance Evaluation Elizabeth F. Napoli, Deputy Director	17 - 22

V. MANAGEMENT REPORT

1. Section 8 Action Plan

VI. OLD BUSINESS

1. Board Action Item No. 022/19

Update on the on-going FOIA request

VII. CORRESPONDENCE AND REPORTS

1. Risk Management Consulting Report 23 - 99

VIII. GENERAL DISCUSSION / ANNOUNCEMENTS

1. Next proposed scheduled Board Meeting: Monday, July 29th @ 12:00 p.m.

IX. ADJOURNMENT

Theft suspect to get off the hook over court delay

The criminal case against a man who was arrested in 2017 on suspicion of stealing a moped and a credit card will have to be dismissed permanently because the defendant's right to be brought before a judge within 48 hours of his arrest was violated, Supreme Court of Guam justices have ruled.

Chief Justice Katherine Maraman, joined by Justice F. Philip Carbullido and Justice Robert J. Torres, issued a written decision Thursday in the case against Mark Anthony Bryan.

According to Guam Daily Post files, police arrested Bryan in 2017 on suspicion of stealing a woman's purse from the trunk of her car that was parked in front of American Grocery in Dededo. A woman used her phone to take a picture of a man riding away from her on a yellow-and-pink moped.

Bryan allegedly admitted that he was on drugs while riding the moped when he stole the purse, which contained her credit cards. He blamed Xanax for his actions. According to court documents,

Bryan was charged with burglary to a motor vehicle as a second-degree felony and theft of a credit card as a misdemeanor.

'Procedural failures'

According to the evidence presented in the Superior Court, Bryan was transported to the hospital shortly after he was arrested and was detained for 28 days before being brought before a judge.

The Superior Court found that Bryan's hospitalization was a bona fide emergency or extraordinary circumstance



Mark Anthony Bryan

excusing the obligation to bring a person before a judge within 48 hours of arrest.

However, the Supreme Court's decision points out that "Bryan was still not brought before a judge until weeks after the indictment and another five days after he was formally discharged from the hospital."

In reversing the trial court's decision, the Supreme Court concluded that evidence of hospitalization alone is "insufficient to excuse the 48-hour requirement."

The justices wrote, "even procedural failures can lead to great harm where a criminal defendant's constitutional rights are not respected."

(Daily Post Staff)

Interior chief urges Congress to pass Guam's war claims correction bill



INTERIOR CHIEF: U.S. Department of the Interior Secretary David Bernhardt welcomes Marshall Islands President Hilda Heine to the Interior Department in Washington, D.C., on May 20. Photo courtesy of the Department of the Interior

The secretary of the U.S. Department of the Interior has endorsed passage of Del. Michael San Nicolas' war claims correction bill.

On June 18, Interior Secretary David Bernhardt sent letters to House Speaker Nancy Pelosi and Senate Majority Leader Mitch McConnell, urging both the House and Senate "to expedite its consideration and approval" of H.R. 1365.

"The Department of the Interior respectfully requests prompt congressional action to enact the bill and thereby allow Treasury to start distrib-

uting payments for certified claims before Guam's historic (liberation) event," Bernhardt wrote.

San Nicolas said he was "deeply grateful for the plain urgency and clear support" expressed by Bernhardt in his letter.

"This clear signal from the administration reassures bipartisan support at the federal level, and affirms that H.R. 1365 is the appropriate vehicle to get War Claims paid," San Nicolas said in a release.

H.R. 1365 was unanimously approved by the House Natural Resources

Committee last week. It's now awaiting a vote by the full House.

San Nicolas introduced the measure to correct flaws in the World War II Loyalty Recognition Act, which was submitted last year by then-Del. Madeleine Bordallo.

Bordallo's bill did not include authorization for the release of reparations already awarded to survivors. As a result, the U.S. Treasury Department has not issued \$6.2 million in compensation awards to 622 of the island's manāmkō' who are waiting for their checks.

(Daily Post Staff)

PUBLICATION NOTICE

In accordance with the provisions of Guam Code Annotated, Title XI, Chapter III, Section 3315, notice is hereby given that:

CHEN, JIN SHENG
DBA: TAU BAY PHO 2

has applied for a Class: 4 On Sale Beer Alcoholic Beverage License. Said premises being marked as Lot: 5047, 5014 & 5013, Unit C215A, Micronesia Mall, Dededo.

GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting

12:00 P.M., Monday, July 8, 2019

GHURA Main Office

1st Floor Conference Room

117 Bien Venida Avenue, Sinajana

For special accommodation, contact Ms. Kathy Taitano Tel No. 475-1322 or TTY #472-3701

GUAM GIRL SCOUTS, INC.

STATEMENT OF REVENUE & EXPENDITURES

	Fiscal Year Ended 30-Sept-18 Audited
PUBLIC SUPPORT AND REVENUE	\$ 415,530
EXPENDITURES	359,069
CHANGES IN NET ASSETS	<u>\$ 56,461</u>
NET ASSETS AT BEGINNING OF YEAR	866,460
CHANGES AT END OF YEAR	<u>\$ 922,921</u>

STATEMENT OF FINANCIAL POSITION

ASSETS:	\$ 928,960
LIABILITIES:	\$ 6,039
NET ASSETS:	
Unrestricted	784,086
Temporarily restricted	39,685
Permanently restricted	<u>99,150</u>
TOTAL NET ASSETS	922,921
	<u>\$ 928,960</u>

This is to certify that the above Statement of Activities and Statement of Financial Position are a true and accurate account of the (Guam Girl Scouts, Inc.)

NOTICE OF PUBLIC MEETING

The Public Defender Service Corporation Board of Trustees will hold a Special BOT meeting on **Tuesday, July 2, 2019 at 12:30 P.M.** in the Conference Room of the Public Defender Service Corporation, located at MVP Sinajana Commercial Building, Unit B, 779 Route 4, Sinajana, Guam 96910.

Copies of the agenda will be available prior to the meeting at the Public Defender Service Corporation.

Individuals requiring special accommodations are asked to contact Ms. Cathy Gogue at 475-3100.

/s/ KATHERINE A. MARAMAN
Chairwoman

This public notice is paid for with government funds

Earthquake rattles area of 20M people in California

LOS ANGELES (Reuters) - A powerful earthquake jolted Southern California on Thursday, touching off fires, damaging buildings and forcing the evacuation of a hospital in a desert town northeast of Los Angeles, but there were only minor injuries.

The 6.4 magnitude quake, the most powerful in Southern California in 25 years, struck about 113 miles northeast of Los Angeles near the city of Ridgecrest around 10:30 a.m. PDT, according to the U.S. Geological Survey. The epicenter was on the edge of Death Valley National Park.

The Kern County Fire Department said it was dealing with "multiple injuries" that it described as minor, two house fires, small brush fires and gas leaks.

California Gov. Gavin Newsom approved an emergency proclamation, and Ridgecrest Mayor Peggy Breeden said she had declared a state of emergency, a step that enables the town to receive help from outside agencies.

Ridgecrest Regional Hospital was being evacuated and patients were being moved to other locations for fear of a powerful aftershock, she said. About 15 patients were moved, local media said, citing fire officials.

Although no injuries had been reported, Breeden said she has asked residents to check on their neighbors in the high desert town, which has a population of about 28,000.

"We're a close-knit community and everybody is working to take care of each other," she told Reuters by telephone.

The quake is the largest in Southern California since the 1994 magnitude 6.6 Northridge earthquake, USGS geophysicist Paul Caruso said. That quake, which was centered in a heavily



BLAZE: A fire is seen following an earthquake in Ridgecrest, Calif., on July 4 in this still image taken from social media video. Ben Hood via Reuters

populated area of Los Angeles, killed 57 people and caused billions of dollars of damage.

Ridgecrest may not get much respite in the hours and days ahead.

USGS seismologist Lucy Jones said more than 80 aftershocks had hit the area in the hours since the initial quake. "We should be expecting lots of aftershocks and some of them will be bigger than the 3s we've been having so far," Jones told a news conference.

"I think the chance of having a magnitude 5...is probably greater than 50-50," she said.

The quake was very shallow, only 6.7 miles, amplifying its effect, and was felt in an area inhabited by 20 million people, the European quake agency EMSC said.

Witnesses reported detecting the quake throughout Los Angeles, as far north as Fresno, as far east as Las Vegas, Nevada, and south of the border in Mexico, where buildings were evacuated in the cities of Tijuana and Mexi-

cali, according to Baja California Norte state officials.

The shaking expelled water from swimming pools throughout the region. Chuck Schlie, who was visiting Los Angeles for the first time with his family from St. Louis, said he was lying in bed at his hotel room in nearby Anaheim when he felt rumbling.

"I thought, wow, this is really weird. Am I going crazy?" Schlie said outside the historic TCL Chinese Theatre on Hollywood Boulevard. "If you've never experienced it, you think, 'Am I out of my mind? Why am I feeling like this?'"

James Wilhorn, the manager of Howard's Mini Mart in Ridgecrest, said his gas station was the only one open in the area because of damage to others and the Independence Day holiday, and there was a line of 20 cars waiting to fill their tanks.

"I mopped up over 20 gallons of wine that fell over in addition to the beer, soda and the cooler that fell over. We have several thousand dollars worth of damage," Wilhorn said.

Some 5,851 customers were without power in Kern County, according to poweroutage.us.

White House considering 'every option' for adding citizenship question to census

WASHINGTON (Reuters) - With a court deadline looming, the Trump administration is looking at "every option" as it seeks to add a contentious citizenship question to the 2020 census, a White House spokesman said on Thursday.

Government lawyers are scrambling to meet a Friday afternoon deadline set by Maryland-based U.S. District Court Judge George Hazel, who wants the administration to state its intentions.

The Supreme Court last week blocked the inclusion of the question, saying administration officials had given a "contrived" rationale for including the query in the decennial population survey. But it left open the possibility that the administration could offer a plausible rationale.

The White House said it was looking at all options to get the question onto the form.

"The Supreme Court ruled that it is legal to have a citizenship question in the census if there's an appropriate explanation - and it should come as no surprise President Trump is looking at every option within his legal authority to add such a question," White House spokesman Hogan Gidley said in an email.

Commerce Secretary Wilbur Ross on Tuesday said the Census Bureau had started the process of printing the census questionnaires without the citizenship query, giving the impression that the administration had backed down.

Trump ordered a policy reversal via tweet on Wednesday, saying he would fight on, although the government has said the printing process continues.

SIFA LEARNING ACADEMY CHARTER SCHOOL

NOTICE OF BOARD OF TRUSTEE BUSINESS MEETING

Date: July 11, 2019 • 3:00 p.m.

Location: SIFA Learning Academy Charter School Campus
305 Seagull Avenue • Tiyan Barrigada, Guam

For Special Accommodations and further information, contact SIFA LACS @ 734-7432

GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting

12:00 P.M., Monday, July 8, 2019

GHURA Main Office

1st Floor Conference Room

117 Bien Venida Avenue, Sinajana



The University of Guam Solicits Applications To Establish A List Of Eligibles For The Following Position (Tenure/Non-Tenure Track Appointment, Full/Part-Time, Subject to the availability of funds):

#064-19 ASSISTANT PROFESSOR TO ASSOCIATE PROFESSOR (CIVIL ENGINEERING - HYDROLOGY/HYDRAULICS)

Contact the Human Resources Office at (671) 735-2350 for additional information regarding requirements, qualifications and application deadline, 8:00 a.m. to 5:00 p.m., Monday through Friday, except holidays. View the Human Resources Office website at <http://www.uog.edu/hr/> for detailed information on the job announcement. For further information, please email Dr. Ujwalkumar D. Patel, Search Committee Chair at patil@uog.edu.

The University of Guam is a U.S. accredited institution and an Equal Opportunity Employer and Provider and complies with the Americans with Disabilities Act. For assistance, please contact the Director, EEO and Title IX/ADA Coordinator at (671) 735-2244; (671) 735-2243 (TTY).

/s/ JOSEPH B. GUMATAOTAO
Acting Chief Human Resources Officer

THIS AD IS PAID FOR BY UNIVERSITY OF GUAM FUNDS

**BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 p.m., July 8, 2019**

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

MINUTES

After notice was duly and timely given pursuant to the Open Government Law of Guam and the Bylaws of the Authority, the Board of Commissioners' regularly scheduled meeting of **Monday, July 8, 2019** at 12:00 p.m. at the GHURA Sinajana Main Office, 1st Floor Conference Room was conducted.

I. ATTENDANCE, QUORUM, AND CALL TO ORDER

COMMISSIONERS PRESENT: Sabino P. Flores, Chairman
 Carl V. Dominguez, Member
 Joseph A. Cameron, Member
 Joseph M. Leon Guerrero, Resident Commissioner

COMMISSIONERS ABSENT: Eliza Paulino, Member
 George F. Pereda, Member
 Monica O. Guzman, Vice Chairwoman

LEGAL COUNSEL: Anthony Perez

MANAGEMENT & STAFF: Ray S. Topasna, Executive Director
 Elizabeth F. Napoli, Deputy Director
 Audrey Aguon, Special Assistant
 Albert Santos, A&E Manager
 Katherine Taitano, Chief Planner

Meeting was called to order at 12:00p.m. by Chairman Flores. He also indicated that the minimum number of Commissioners required for a quorum was present, and that the meeting could proceed.

Minute No.	Ref. No.	Approval of Previous Board Meeting	Action By:
129/19		Approval of the Board Minutes from June 7 and 21, 2019 were deferred until the next Board Meeting.	
Minute No.	Ref. No.	NEW BUSINESS	Action By:
130/19		<p>1. Consultant Services- RFP#GHURA-5-6-2019-CPD, Housing Study and Needs Assessment</p> <p>Mr. Albert Santos indicated that a Housing Study and Needs Assessment is done to address what the current Public Housing needs are. A study had not been done in the last 10 years. He added that GHURA will also be conducting a FAIR MARKET ANALYSIS (Fair Market Rents).</p> <p>Three firms picked up the RFP packages. However, only 2 firms submitted their responses to the RFP. Those responses were forwarded to the selection Committee.</p> <p>Based on the ranking order, the Committee is recommending that GHURA proceed with negotiations with SMS Research & Marketing, Inc. for consultative services in the area of Housing Study and Needs Assessment. Should negotiations with SMS Research & Marketing be unproductive, negotiations will be terminated and GHURA would move onto the next in rank.</p> <p>Commissioner Dominguez inquired about where the funding for the assessments would come from. Mr. Santos stated that it would come from two sources, Section 8 and CPD.</p>	Albert Santos

Minute No.	Ref. No.	NEW BUSINESS	Action By:
130/19 continuation		<p>Commissioner Cameron expressed his concern about whether the Board would take part in training sessions, separate of Board meetings, to help new board members become more informed and aware of the processes regarding federal regulations. Mr. Santos explained that there were several training courses provided by PHADA and NAHRO that are offered to board members. Commissioner Dominguez also offered to share literature on the Rules and Responsibilities of a Housing Commissioner.</p> <p>Commissioner Cameron inquired whether the completed FMR study would make an impact on how much Section 8 would spend down. Mr. Santos reassured him that it would.</p> <p>With no further discussion, Commissioner Dominguez made a motion to approve the GHURA staff negotiate with SMS Research & Marketing Services, Inc. on the RFP#GHURA-5-6-2019-CPD, Housing Study and Needs Assessment and report the results of the negotiations to the board. Commissioner Cameron seconded the motion. There were no objections by other board members. The motion was approved.</p>	
131/19			
132/19		<p>2. Intent of Award - IFB#GHURA-COCC-019-002-S8/PH/CPD IT Equipment-Desktop Computers, laser printers, and uninterruptible Power Supply (UPS)</p> <p>Miss Greta Balmeo, GHURA's buyer for procurement, explained that an IFB was issued for the purchase new IT equipment to replace old equipment for</p>	Greta Balmeo

134/19		<i>Chairman Flores announced that the Management Report would be pushed up on the Agenda and will be presented by Director Ray Topasna. Items 3 and 4 on the agenda will be discussed after the presentation on the Management Report.</i>	
Minute No.	Ref. No.	MANAGEMENT REPORT	Action By:
135/19		<p>Section 8 Action Plan</p> <p>Mr. Topasna provided information regarding HUD's concern of GHURA's Section 8 Program not spending approximately \$2.7 million of a \$30 million-dollar budget. Mr. Jesse Wu, Director of PH Honolulu Field Office, had alerted Mr. Topasna of this, as GHURA may lose the \$2.7 million budget allotment that it does not spend.</p> <p>In an effort to identify some contributing factors as to why Section 8 and PH have not spent down on their budget allotment, Mr. Topasna and his management team have developed a GHURA Section 8 Action Plan:</p> <p>FACTOR 1- Fair Market Rent (FMR) not updated ACTION STEPS- Establish a new FMR.</p> <p>FACTOR 2- Delays in obtaining a police clearance. (Delays in housing) ACTION STEPS-Expedite the process to obtain PC.</p> <p>FACTOR 3- Delays in S8 family finding a unit. ACTION STEPS-paying for FMR and S8 marketing campaign</p> <p>FACTOR 4- S8 Project Based Voucher numbers are low.</p>	Ray Topasna

Minute No.	Ref. No.	MANAGEMENT REPORT	Action By:
135/19 continuation		<p>ACTION STEPS- Increase the number amount or 20% authorized</p> <p>FACTOR 5- Staffing shortfalls ACTION STEPS- Hire S8 Lease Up Task team: HS, Building Inspector, and IC</p> <p>FACTOR 6- Overdue review Compensation Plan pursuant to PRR-Rule 5.102/FY2019. Increments on hold. ACTION STEPS- Restore FY2019 Increments to all staff -Across the Board pay shift</p> <p>FACTOR 7- PH operating reserves may be recaptured. (HUD only requires a 6-month reserve. Some AMPs have 4 times that amount) ACTION STEPS- PH will make adjustments to their budgets in order to address the use of operating their reserves.</p> <p>FACTOR 8- S8 operational matters ACTION STEPS- Increase operational efficiency and other S8 Operational Efficiency Initiatives</p> <p>FACTOR 9- Guma Trankilidat Mortgage rate too high ACTION STEPS- Determine if refinancing of USDA mortgage allowable</p> <p>FACTOR 10- COCC Matters ACTION STEPS- Implement cost allocation of DD work to both S8 and PH. -Apply maximum allowable management fees to both S8 and PH -Adjust S8 rent to more justifiable standard.</p>	

Minute No.	Ref. No.	MANAGEMENT REPORT	Action By:
135/19 continuation		<p>Mr. Topasna added that GHURA will eventually need to make adjustments to all programs in the overall Action Plan. This will ensure that what he is proposing is not just affordable, but also sustainable and could possibly allow S8 and PH budget allocations to remain with GHURA.</p> <p>Mr. Topasna also indicated that some of the action items presented could be addressed now, allowing HUD to recognize that GHURA is doing all it can to obligate the funds and spend down immediately.</p> <p>Commissioner Dominguez acknowledged Mr. Topasna's concerns and expressed to Chairman Flores the importance of the Action Plan, not only for GHURA, but also for the economy.</p> <p>Commissioner Cameron inquired which of the contributing factors Director Topasna preferred receive immediate attention. He also inquired if the Action Plan was written in order of priority. Director Topasna stated that all the items listed on the Action Plan are a priority, so it was not written in that specific order.</p> <p>Commissioner Dominguez recommended a motion be made to approve the GHURA/ Section 8 Action Plan as proposed by the Executive Director, Ray Topasna. Commissioner Cameron replied, "So moved." and Commissioner Dominguez replied, "Second."</p> <p>Attorney Tony Perez reminded the Board that the action plan was a plan and that specific steps along the way to</p>	

Minute No.	Ref. No.	MANAGEMENT REPORT	Action By:
135/19 continuation		<p>completing the Action Plan, would require board action.</p> <p>Commissioner Dominguez suggested that the GHURA/Section 8 Action Plan be accepted as a plan now and endorsed later. Attorney Perez agreed with Commissioner Dominguez's suggestion and Commissioner Cameron restated that he accepted the proposed GHURA/Section 8 Action Plan. Chairman Flores added that the motion needs to state the GHURA/Section 8 Action Plan is accepted, but that the Cost factor will come as a separate motion. Mr. Tony Perez questioned the board again about whether they approve of the Action Plan. Commissioner Dominguez said that they approve of the plan and reminded the board that a motion was on the floor.</p> <p>As initially stated, Commissioner Cameron made a motion to approve the GHURA/Section 8 Action Plan, as presented by Director Ray Topasna. The motion was seconded by Commissioner Dominguez. There were no objections by the other board members. Motion was approved.</p> <p>Chairman Flores reminded the board members that certain items of the Action Plan will still need to come back for board approval.</p> <p>Director Topasna stated that there are certain elements of the GHURA/Section 8 Action Plan that need board approval, most importantly the restoration of the increments because it should not have been frozen in the first place. Commissioner Cameron expressed his</p>	

Minute No.	Ref. No.	MANAGEMENT REPORT	Action By:
135/19 continuation		<p>support of this.</p> <p>Director Topasna agreed, and added that another factor that also needs to be addressed immediately is the creation of a Section 8 Lease-up Task Force.</p> <p>Commissioner Cameron stated that although the board has approved the Action Plan, Director Topasna still needs board action to approve his immediate requests of increment restoration.</p> <p>Attorney Perez stated that the board needs to clarify its intent.</p> <p>Commissioner Cameron insisted that Director Topasna needed board approval on a specific item on the Action Plan.</p> <p>Chairman Flores stated that the Action Plan clearly identified items that have cost estimates. Items that do not have cost estimates, will need board approval. Mr. Topasna clearly segregated the two items. He added that if an item needs a cost to be determined, it will be brought before the board.</p>	

Minute No.	Ref. No.	MANAGEMENT REPORT	Action By:
136/19		<p>Commissioner Cameron made a motion that was first initiated by Commissioner Dominguez (before discussions ensued), notwithstanding the Section 8 Project Based Voucher System, to authorize immediate actions be approved where costs have been clearly identified- Staffing Shortfalls and Compensation Plan-Across the board increments and pay shifts.</p> <p>Commissioner Dominguez seconded the motion. There were no objections by other board members. The motion was APPROVED as clarified.</p>	
Minute No.	Ref. No.	NEW BUSINESS	Action By:
137/19		<p>3. Executive Management Performance Evaluation - Ray S. Topasna, Executive Director</p> <p>Director Topasna explained that the Performance Evaluation Form that will be used is the same form used to evaluate the former Executive Director. He informed the board that Pursuant to Public Law, the Performance Evaluations for are due on July 10, 2019. GHURA's HR prepared the Performance Evaluation Forms for GHURA's Executive Director, Ray S. Topasna and Deputy Director Elizabeth F. Napoli.</p> <p>Attorney Perez stated that personnel matters are usually discussed during Executive Sessions. Matters that involve the salary adjustments or issues regarding money, are discussed in public session. However, in this circumstance, the forms on Performance Evaluations can be completed privately</p>	Ray Topasna

Minute No.	Ref. No.	NEW BUSINESS	Action By:
137/19 continuation		<p>by each board member and the final rating will be the average for all the completed Evaluation Forms.</p> <p>Chairman Flores made the distinction that in the past, BOC Performance Evaluations were not done in this way. Mrs. Kim Bersamin, HR Administrator, stated that the former BOC chose to defer the former Executive Director's Performance Evaluation to the Chairman only.</p> <p>Attorney Perez also reminded the board to identify someone to average out the ratings or come up with a summary of the Performance Evaluation. Commissioner Dominguez suggested a motion be made for clarification. Chairman Flores agreed.</p>	
138/19		<p>Commissioner Dominguez made a motion that the Board evaluate the Executive Director and Deputy Director separately on the forms provided, and that the forms be submitted to the HR Manager no later than July 10, 2019, and that the HR Manager and the Chairman of the Board average the Performance Evaluations Results and report thereafter. The motion was seconded by Commissioner Leon Guerrero. With no further discussions or objections, the motion was approved.</p>	

Minute No.	Ref. No.	OLD BUSINESS	Action By:
	022/19	<p data-bbox="699 302 1224 338">Update on the on-going FOIA request</p> <p data-bbox="699 386 1224 632">Deputy Director, Elizabeth Napoli, referred to the July 3, 2019 letter from Attorney Cynthia Ecube regarding the decision denying the reconsideration. The letter states that there are 2 options that GHURA should consider as a result of the decision:</p> <p data-bbox="699 674 1224 814">Option A). GHURA can turn over the legal documentation sought by Defendant Selvige on or before July 19, 2019 or</p> <p data-bbox="699 856 1224 1247">Option B). GHURA may consider another appeal procedure which may involve seeking a complaint for declaratory action and/or issuing a writ allowing the court to review and determine the rights and obligations of the parties as it relates to GHURA's position to quash Defendant's Selvige's subpoena duces tecum in order to protect and preserve the issue related to the attorney-client privilege.</p> <p data-bbox="699 1289 1224 1535">Attorney Perez elaborated on the options given saying that Option A, says to comply with the court's order, turn over documents and the process ends; Option B, says to appeal it or file something else. It's a continuation of this process.</p>	Elizabeth Napoli

Minute No.	Ref. No.	OLD BUSINESS	Action By:
139/19		With no further discussion, Commissioner Cameron made a motion to choose Option A regarding the decision of the Superior Court's denial of the Motion for Reconsideration. The motion was seconded by Commissioner Dominguez. There were no objections by other board members. The motion was approved.	
Minute No.	Ref. No.	CORRESPONDENCE AND REPORTS	Action By:
140/19		<p>Risk Management Consulting Report</p> <p>Every 5 years, GHURA is required to go through a Management Risk Assessment. A 3rd party insurance consultant group reported on recommendations on improvements and safety for GHURA's tenants, staff, management, and PH facilities. Mr. Santos stated that his focus would be on changes that need to be made to current coverage for: Workman's Compensation, automobile, and Board and Directors Insurance. He also added that when changes were made to Insurance coverage 5 years before, GHURA saved \$200,000.</p> <p>Mr. Santos included that GHURA's Insurance policy had expired, but was given the option to continue. However, he will include the changes that GHURA wants added to the policy and issue an RFP.</p> <p>Changes made will be on coverage for property damage due to earthquakes,</p>	Albert Santos

Minute No.	Ref. No.	CORRESPONDENCE AND REPORTS	Action By:
140/19 continuation		<p>coverage for the Board and Directors, and Workman's Compensation.</p> <p>Chairman Flores inquired on the occupancy permit update on the Guam Police Department Central Precinct.</p> <p>Mr. Santos explained that he spoke with the bonding company, Surety. They assured Mr. Santos that they would put a plan together with the contractors to meet his deadline which is the end July.</p>	
Minute No.	Ref. No.	GENERAL DISCUSSIONS	Action By:
141/19		<p>Next Proposed Board Meeting: July 29, 2019 at 12pm</p> <p>Chairman Flores inquired if there were any objections to the next Board meeting date. There were no objections. Date of next Board meeting scheduled for July 29, 2019 approved.</p> <p>Attorney Perez informed the board that he will not be in attendance for next board meeting.</p>	

142/19 ADJOURNMENT

There being no further business before the Board, a motion was made by **Commissioner Dominguez** and seconded by **Commissioner Cameron**, and unanimously agreed upon, to adjourn the meeting. The meeting was adjourned at **1:27 p.m.**


(SEAL)



RAY S. TOPASNA
Board Secretary/Executive Director

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

MEMORANDUM:

TO: Board of Commissioners
FROM: Executive Director 
SUBJECT: RFP#-GHURA-5-6-2019-CPD
Housing Study and Needs Assessment

There were 3 firms that picked up the RFP package, which only two submitted their response to the RFP, which was forward to the selection committee.

Committee members were each given a set of proposals to evaluate and rate based on the set of criteria established in the RFP Specification. Listed below in ranking order are the results of their review and evaluation of the proposals reviewed. Attached is the tabulation sheet of how each committee member scored the individual proposal.

Rank	Name of Firm	Total Points
1.	SMS Research & Marketing Services, Inc	266
2.	Cornerstone Valuation Inc.	235

Base on the ranking order the committee is recommending that we authorize staff to contact SMS Research & Marketing Services, Inc to commence negotiations for the Consultant Services for the Housing Study and Needs Assessment. If these negotiations are not productive, negotiation with SMS Research & Marketing Services, Inc will be terminated. Negotiations will then begin in a similar manner with the next in rank until such time as negotiations are successfully completed. At which time we will present our final agreement to this Board for approval.

Attachments: Evaluation Committee ranking

At the Regular Board Meeting of July 8, 2019, a motion was made by Commissioner Dominguez and Seconded by Commissioner Cameron to approve that the GHURA staff negotiate with SMS Research & Marketing Services, Inc. on the RFP#GHURA-5-6-2019-CPD, Housing Study and Needs Assessment and report back to the Board the results of the negotiations. Without any further discussion and objection, the motion was approved.

RFP#-GHURA-5-6-2019-CPD
for
Housing Study and Needs Assessment

SUMMARY RATING SHEET

Evaluators' Name	Cornerstone Valuation Inc.	SMS Research & Marketing Services, Inc.					
Katherine Taitano	77	88					
Dominic Calvo	84	91					
Philly San Nicolas	74	81					
Total points	235	266					
Ranking	2	1					

Prepared By: _____

Date: 6/27/2019

Selection Committee Members: _____
Katherine Taitano

Dominic Calvo

Philly San Nicolas

Evaluation Form : RFP#-GHURA-5-6-2019-CPD for Housing Study and Needs Assessment

Name of Firm: CVG

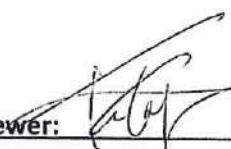
Evaluation Criteria:

Submitted proposals will be evaluated on the basis of the following criteria with each item being given a weight:

- | | |
|---|-------------------------------|
| 1- Understanding of the Project; | Points <u>4</u> (5pts max) |
| 2. Firm Experience | |
| • Understanding of the Authority | |
| • Understanding of the Island | |
| • Housing Study/Need Assessment Experience | Points <u>30</u> (40 pts max) |
| 3. Experience of Key Staff Members | |
| • Housing Market Experience | |
| • Construction Industry Experience | |
| • Government Experience | |
| • Market Research Experience | Points <u>25</u> (30 pts max) |
| 4. Approach to Providing the Required Scope of Services | Points <u>18</u> (25 pts max) |

TOTAL POINTS

Total Points 77

Signature of Reviewer: 

Date: 6/27/2019

Evaluation Form : RFP#-GHURA-5-6-2019-CPD for Housing Study and Needs Assessment

Name of Firm: SMS-PCR

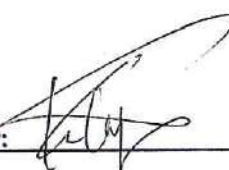
Evaluation Criteria:

Submitted proposals will be evaluated on the basis of the following criteria with each item being given a weight:

- | | |
|---|-------------------------------|
| 1- Understanding of the Project; | Points <u>5</u> (5 pts max) |
| 2. Firm Experience | |
| • Understanding of the Authority | |
| • Understanding of the Island | |
| • Housing Study/Need Assessment Experience | Points <u>35</u> (40 pts max) |
| 3. Experience of Key Staff Members | |
| • Housing Market Experience | |
| • Construction Industry Experience | |
| • Government Experience | |
| • Market Research Experience | Points <u>25</u> (30 pts max) |
| 4. Approach to Providing the Required Scope of Services | Points <u>23</u> (25 pts max) |

TOTAL POINTS

Total Points 88

Signature of Reviewer: 

Date: 6/27/2019

Evaluation Form : RFP#-GHURA-5-6-2019-CPD for Housing Study and Needs Assessment

Name of Firm: Cornerstone Valuation Guam, Inc.

Evaluation Criteria:

Submitted proposals will be evaluated on the basis of the following criteria with each item being given a weight:

- | | |
|---|-------------------------------|
| 1- Understanding of the Project; | Points <u>4</u> (5 pts max) |
| 2. Firm Experience | |
| • Understanding of the Authority | |
| • Understanding of the Island | |
| • Housing Study/Need Assessment Experience | Points <u>30</u> (40 pts max) |
| 3. Experience of Key Staff Members | |
| • Housing Market Experience | |
| • Construction Industry Experience | |
| • Government Experience | Points <u>20</u> (30 pts max) |
| • Market Research Experience | |
| 4. Approach to Providing the Required Scope of Services | Points <u>18</u> (25 pts max) |

TOTAL POINTS

Total Points 74

Philemona Sandicolas
Signature of Reviewer:

Date: 6/27/19

Cornerstone did ~~not~~ mention FMR in general and stated what GHURA had stated in its RFP. The Housing Market Analysis ~~was~~ were listed as proposals to be done versus the plan of to be done.

Evaluation Form : RFP#-GHURA-5-6-2019-CPD for Housing Study and Needs Assessment

Name of Firm: SMS Research & Marketing Services, Inc

Evaluation Criteria:

Submitted proposals will be evaluated on the basis of the following criteria with each item being given a weight:

- 1- Understanding of the Project; Points 5 (5 pts max)
2. Firm Experience
 - Understanding of the Authority
 - Understanding of the Island
 - Housing Study/Need Assessment ExperiencePoints 35 (40 pts max)
3. Experience of Key Staff Members
 - Housing Market Experience
 - Construction Industry Experience
 - Government Experience
 - Market Research ExperiencePoints 23 (30 pts max)
4. Approach to Providing the Required Scope of Services Points 18 (25 pts max)

TOTAL POINTS

Total Points 81

Philomena Hernandez
Signature of Reviewer:

Date: 6/27/19

SMS focused on fair market rent and looked at areas that will require research that would be further to the project.
The work plan outlined the 4 types of analysis that will be brought together into one full report. The analysis will look at current conditions and issues and the needs ~~that~~ ^{to} forecast.

Evaluation Form : RFP#-GHURA-5-6-2019-CPD for Housing Study and Needs Assessment

Name of Firm: SMS Research & Marketing Services, Inc.

Evaluation Criteria:

Submitted proposals will be evaluated on the basis of the following criteria with each item being given a weight:

- 1- Understanding of the Project; Points 5 (5 pts max)
2. Firm Experience
 - Understanding of the Authority
 - Understanding of the Island
 - Housing Study/Need Assessment ExperiencePoints 39 (40 pts max)
3. Experience of Key Staff Members
 - Housing Market Experience
 - Construction Industry Experience
 - Government Experience
 - Market Research ExperiencePoints 28 (30 pts max)
4. Approach to Providing the Required Scope of Services Points 25 (25 pts max)

Total Points (not inclusive of Preference Points)

Total Points 0

TOTAL POINTS

Total Points 97

Signature of Reviewer: 

Date: 6/27/19

- Honolulu based with abundant experience in housing studies
- PCR is the Guam partner that will aid the housing study
- Detailed Housing Study Elements
- Very detailed Fair Market Rent Survey to include timing and number of surveys to collect data
- Aware of HUD requirements for FMR surveys

Evaluation Form : RFP#-GHURA-5-6-2019-CPD for Housing Study and Needs Assessment

Name of Firm: Cornerstone Valuation Guam, Inc.

Evaluation Criteria:

Submitted proposals will be evaluated on the basis of the following criteria with each item being given a weight:

1- Understanding of the Project;

Points 4 (5 pts max)

2. Firm Experience

- Understanding of the Authority
- Understanding of the Island
- Housing Study/Need Assessment Experience

Points 35 (40 pts max)

3. Experience of Key Staff Members

- Housing Market Experience
- Construction Industry Experience
- Government Experience
- Market Research Experience

Points 25 (30 pts max)

4. Approach to Providing the Required Scope of Services

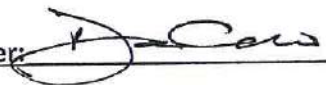
Points 20 (25 pts max)

Total Points (not inclusive of Preference Points)

Total Points 0

TOTAL POINTS

Total Points 84

Signature of Reviewer: 

Date: 6/27/19

- ~~is~~ is aware of local housing market
- Plan for power Breakfast with key stakeholders may not be the best approach for housing study
- has done other studies for GHURA, may recycle some data
- Explained how they will do an FMR study but in broad detail

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

MEMORANDUM

TO: Board of Commissioners

FROM: Executive Director

SUBJECT: Intent of Award for IFB#GHURA-COCC-019-002-S8/PH/CPD
IT EQUIPMENT - Desktop Computers, Laser Printers, and
Uninterruptible Power Supply (UPS)

Bid opening for the subject project was held on June 11, 2019 at 1:00 p.m. A total of five (5) vendors purchased a set of the bid specification packet and four (4) had submitted proposals. Listed below are the results of the bids submitted which were opened and read aloud:

<u>Vendor</u>	<u>Base Bid #1</u>	<u>Base Bid #2</u>	<u>Base Bid #3</u>
Computer Smart Co.	\$ 22,260.00	\$ 1,597.20	\$ 1,826.10
Sanford Technology	\$ 17,178.00	\$ 1,780.00	\$ 1,414.00
Data Management Resources	\$ 22,526.00	(NO BID)	\$ 2,086.00
Compacific	\$ 23,160.00	\$ 1,620.00	\$ 2,010.00

Base Bid #1 is for the purchase of fifteen (15) computer desktops, Base Bid #2 is for the purchase of five (5) laser printers, and Base Bid #3 is for the purchase of fifteen (15) uninterruptible power supply (UPS) units.

Based on GHURA's MIS staff's review of the bid packet and required document submissions, Computer Smart Co. submitted the lowest bidder, however, they were found non-responsive for Base Bid #2 due to not meeting the output quantity capability requirement for the laser printers. Compacific was the next lowest bidder based on their alternate bid, however the alternate bid product was found non-responsive because it was not a laser printer. Therefore, for Based Bid #2, the next lowest, responsive, responsible bidder is Sanford Technology, who is also the lowest, responsive, and responsible bidder for Base Bid #1 and Base Bid #3.

Furthermore, we are requesting that the Board approve the award for Base Bid #1, #2, and #3 to Sanford Technology in the total amount of \$20,372.00.

Attachment: Bid Tabulation

At the Regular Board Meeting of July 8, 2019, a motion was made by Commissioner Cameron and Seconded by Resident Commissioner Leon Guerrero to approve the Intent of Award for IFB#GHURA-COCC-019-002-S8/PH/CPD IT Equipment - Desktop Computers, Laser Printers, and Uninterruptible Power Supply (UPS) to Sanford Technology for Base Bid #1, #2, and #3 in the amount of \$20,372.00. Without any further discussion and objection, the motion was approved.

Ray S. Topasna, Executive Director

Ray S. Topasna, Executive Director

Ray S. Topasna, Executive Director

[illegible]

Date: 6/11/19

William E. Kiser

Date: 6/11/19

Julius

Dr. A. L. L.



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

Employee Name RAY S. TOPASNA	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 617
Period of Report		
From: 01/11/2019	To: 07/10/2019	
Reason for Report		
<input checked="" type="checkbox"/> Semi-Annual (Initial) <input type="checkbox"/> Annual		

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. 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.

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 RAY S. TOPASNA	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 617	
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor <i>(Check the rating that applies to each)</i>	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<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)

Employee Name RAY S. TOPASNA	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 617
PART III - STANDARDS <i>(Completed by Supervisor)</i>	Outstanding	Highly Satisfactory	Satisfactory	Un-Satisfactory
Performance Standard: <i>(Customer Focus)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments/Justification:

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

Comments/Justification:

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

☐ OUTSTANDING ☐ SATISFACTORY ☐ MARGINAL
☐ HIGHLY SATISFACTORY ☐ UNSATISFACTORY

☐ RETAIN ☐ NOT RETAIN

Sabino P. Flores, Chairman, GHURA BOARD OF COMMISSIONERS Date:

Joseph A. Cameron, Member, GHURA BOARD OF COMMISSIONERS Date:

Monica O. Guzman, Member, GHURA BOARD OF COMMISSIONERS Date:

George F. Pereda, Member, GHURA BOARD OF COMMISSIONERS Date:

Eliza U. Paulino, Member, GHURA BOARD OF COMMISSIONERS Date:

Carl V. Dominguez, Member, GHURA BOARD OF COMMISSIONERS Date:

Joseph M. Leon Guerrero, Resident COMMISSIONER Date:



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

Employee Name	RAY S. TOPASNA	Position Classification / Title	Executive Director (Unclassified)	Employee ID No.	617
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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.)

Employee Signature

Date



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

Employee Name	ELIZABETH F. NAPOLI	Position Classification / Title	Deputy Director (Unclassified)	Employee ID No.	728
Period of Report	From: 01/14/2019 To: 07/13/2019	Reason for Report	<input checked="" type="checkbox"/> Semi-Annual (Initial) <input type="checkbox"/> Annual		

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. 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.

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. 728				
ELIZABETH F. NAPOLI	Deputy Director (Unclassified)	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor (Check the rating that applies to each)						
1. Leadership		<input 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 Section 8 and AMP's		<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)

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

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

☐ OUTSTANDING ☐ SATISFACTORY ☐ MARGINAL
☐ HIGHLY SATISFACTORY ☐ UNSATISFACTORY

☐ RETAIN ☐ NOT RETAIN

Sabino P. Flores, Chairman, GHURA BOARD OF COMMISSIONERS Date:

Joseph A. Cameron, Member, GHURA BOARD OF COMMISSIONERS Date:

Monica O. Guzman, Member, GHURA BOARD OF COMMISSIONERS Date:

George F. Pereda, Member, GHURA BOARD OF COMMISSIONERS Date:

Eliza U. Paulino, Member, GHURA BOARD OF COMMISSIONERS Date:

Carl V. Dominguez, Member, GHURA BOARD OF COMMISSIONERS Date:

Joseph M. Leon Guerrero, Resident COMMISSIONER Date:



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

Employee Name	ELIZABETH F. NAPOLI	Position Classification / Title	Deputy 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.)

Employee Signature

Date

GHURA / SECTION 8 ACTION PLAN

A combination of factors may have contributed to both Section 8 (S8) and Public Housing (PH) not spending down on their entire budget allotment in recent fiscal years. In Section 8 alone, GHURA is tracking to not spend as much as \$2.7M in FY2019. HUD, in a recent presentation to the Board, has indicated that these funds will be recaptured as GHURA failed to spend nearly the same amount in FY2018. As well, PH has reserves that have built up over several FYs. While HUD requires a 6-month reserve, PH collectively has reserves nearly four (4) times what is required. Some of these PH funds may also be recaptured shortly should GHURA not (a) spend its entire budget allotment for FY2019 and (b) spend some of its reserves as authorized. In order to expend as much funding in S8 (to avoid forfeiture) and PH before Sept 30, 2019, yet keeping within their respective budget authorities, GHURA is proposing the following ACTION STEPS. While some ACTION STEPS cannot be implemented immediately, it would be prudent to obligate as much as possible these funds, or at a minimum present a plan to expend these funds as soon as practicable.

Factor	ACTION STEPS	S8	PH	All
Fair Market Rent not updated. GHURA currently uses a 2010 Hud-estimated amount of rent that would be enough to pay for rent and all essential utilities in the 40 th percentile of the rental units.	<p>Establish a new FMR. A RFP was issued in April 2019 for a Housing Study & Needs Assessment. This included a component to conduct an FMR study in accordance with established HUD methodology. The new FMR would help to correct an observed lag in the rent rates payable to S8 landlords. The inability to meet the market's price demand is a hindrance to moving vouchers in a timely fashion.</p> <p>Timeline: 5 months Estimated Cost: \$500,000 for Housing Study (S8 will cover a proportionate share associated with the FMR) Status: Ongoing</p> <p>The Public Housing Program may or may not use the Housing Study's FMR to determine its annual flat rents. In doing so, GHURA must obtain HUD's approval prior to implementing the flat rent schedule based on Guam study.</p>	x	x	

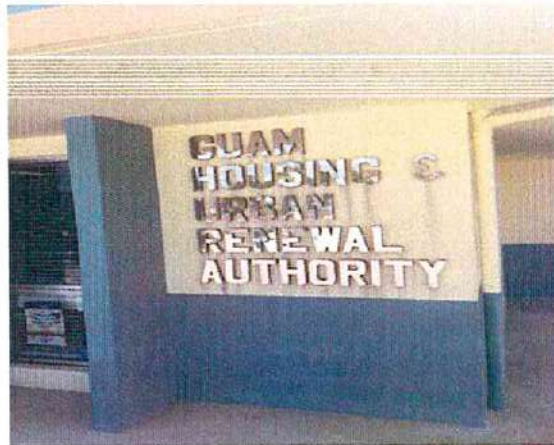
<p>Delays in obtaining police clearances. These delays attribute to delays in housing a family.</p>	<p>Expedite process to obtain police clearances. Executive Management met w/ Chief of Police to address the lengthy process of obtaining police clearances. As a result, GHURA now receives police clearances more frequently. This should reduce the delays associated with waiting for a police clearance before a family can be housed.</p> <p>PH also requests for police reports to address any criminal activity that may have happened within the PH developments. Police reports are critical to the operations as it determines the residents' suitability to continue to live in PH. Timeline: Immediate Estimated Cost: \$0 Status: Ongoing</p>	x	x	
<p>Delays in a S8 family finding a Unit. Negative stigma & hard to compete w/ military.</p>	<p>A) Paying FMR should help B) S8 Marketing Campaign a) Monthly payment guaranteed from GHURA and b) More HQS Enforcement Timeline: FMR - Immediate; Marketing Campaign - FY2020 Estimated Cost: Proportionate cost of FMR study; Marketing Campaign - \$0</p>	x		
<p>S8 Project Based Voucher System. Currently, only 112 vouchers are PBV.</p>	<p>Increase the number of PBV to the maximum amount (or 20%) authorized. This would amount to approximately 400 more PBVs. GHURA could issue a request for PBV proposal or award it through LIHTC allocation. A PBV System ensures that families do not have to seek out a unit thus increasing lease up rate. Timeline: PVB proposal - Shorter term; LIHTC - Longer term Estimated Cost: \$0</p>	x		
<p>Staffing shortfalls. GHURA S8 and PH operating too lean a) leads to audit findings b) S8 and PH challenged to lease up in a timely manner</p>	<p>Hire S8 Lease Up Task Team a) Housing Specialist - 1 b) Building Inspector - 1 c) Interviewer Clerk - 1 Allows existing S8 staff to concentrate on current workload - 286 vouchers are floating.</p>	x	x	

	<p>Improved lease up rate will mean more families are housed.</p> <p>Timeline: Immediate Estimated Cost: \$231,726</p> <p>Creation of new positions such as Asst Housing Specialist. PSMs will work with HR to determine the possibility of changing PH staff titles to be in line with program responsibilities. Timeline: Mid term Estimated Cost: TBD, will require Board approval</p>			
<p>Overdue review of Compensation Plan pursuant to PRR-Rule 5.102 / FY2019 Increments on hold. GHURA pay schedule has not been updated since 2011.</p>	<p>Restore FY2019 Increments to all staff. Timeline: Immediate Estimated Cost: Included in FY2019 Budget</p> <p>Across-the-Board Pay Shift. All positions will shift 1-step. Timeline: Immediate Estimated Cost: \$412,319 (Including benefits); S8 - \$66,373 plus benefits, PH - \$93,983 plus benefits This is important for recruitment/retention of quality employees, and to keep morale at a high level.</p> <p>GHURA will revisit entire compensation pay schedule and make adjustments where necessary. Even w/ proposed pay shift, we are still below follow autonomous agencies and below 2014 Competitive Wage Act. Certain positions currently are hard to fill. Timeline: Mid term Estimated Cost: TBD, will require Board approval</p>			x
<p>PH operating reserves may be recaptured. HUD only requires a 6-month reserve. Some AMPs have nearly 4 times that amount.</p>	<p>PH will make the necessary adjustments to their budgets in order to address the use of operating reserves. The PSMs will also add to proposed purchases, such as installing security lighting at units, replacing obsolete equipment and vehicles, hiring another maintenance staff, etc. Timelines: Immediate Estimated Cost: TBD, but total cost will be within budget authority.</p>		x	

S8 Operational Matters.	Increase Operational Efficiency. Replacement of aging fleet of vehicles (trucks for HQS inspections), computer upgrades, replacement of file cabinets, etc. Other S8 Operational Efficiency Initiatives. Provide reasonable accommodation by promoting higher Payment Standard (Rent Reasonable) for the NED, Mainstream and persons with disabilities. Maximize the number of persons in household to determine voucher size/ bedroom size Example: 1BR- 1 household member 2BR- 2 household members 3BR- 3 household members 4BR- 4 household members 5BR- 5 household members Timeline: Immediate Estimated Cost: TBD, but total cost will be within S8 budget authority.	x		
Guma Trankilidat Mortgage. Interest on mortgage too high.	Determine if refinancing of USDA mortgage allowable. a) Will require some research and review of loan documents b) Need to ensure that vouchers are not jeopardized Timeline: Mid Term Estimated Cost: \$0			
COCC Operational Matters. Must be addressed in order for COCC to operate more efficiently.	Implement cost allocation of DD work to both S8 and PH. Apply maximum allowable management fees to both S8 and PH. Adjust S8 rent to more justifiable standard. Timeline: Immediate Estimated Cost: \$0			x

GHURA

Guam Housing and Urban Renewal Authority



Risk Management Consulting Report



Prepared by: Nanbo Insurance Underwriters

TABLE OF CONTENTS

1.0	Introduction	2
1.1	GHURA's History	2
1.2	GHURA's Mission Statement.....	3
1.3	Summary	3
1.4	GHURA Site Based Offices.....	4
2.0	Inspections of GHURA Properties.....	5
2.1	Main Office, Sinajana, Guam.....	5-12
2.1.2	Guma Trankilidat, Tumon.....	13-18
2.1.3	AMP 1, Asan, Agana Heights, Mongmong, Sinajana, Based Office & Shop.....	19-34
2.1.4	AMP 2, Inarajan, Talofofo, Yona, Laundry and Based Office.....	35-41
2.1.5	AMP 3, Merizo, Umatac, Agat, Agat Youth Center Laundry, bathroom & Based Office.....	42-50
2.1.6	AMP 4, Dededo82, Dededo35, Dededo48.....	51-56
2.1.7	Staff Housing: Talofofo, Merizo, Yigo & Dededo.....	57-63
3.0	Diagram A – Flood Zones on Guam	64
4.0	Diagram B – Fire Stations on Guam.....	65
5.0	FY 2019 Insurance Specifications.....	66
5.1	Property Specifications.....	67
5.1.2	General Liability Specifications.....	69
5.1.3	Excess Liability Specifications.....	70
5.1.4	Business Automobile Specifications.....	72
5.1.5	Directors & Officers Specifications.....	73
5.1.6	Commercial Crime Specifications.....	74
5.1.7	Workers Compensation and Employers Liability Specifications.....	75
5.1.8	Other Coverages to Consider.....	76

1.0 Introduction

This Risk Management Consulting Report was prepared for the limited purpose to assist GHURA Board of Commissioners and Executive Management staff in reviewing and evaluating the current insurance policies, providing unbiased professional advice regarding all aspects of exposure and exploring alternative risk transfer strategies that will result in a more comprehensive and coordinated risk management program.

It is based on conditions and practices observed at the various GHURA sites and information provided by GHURA's officials responsible for the maintenance of all GHURA owned properties.

This Risk Management Consulting Report does not warrant that the practices of GHURA are safe or healthful or in compliance with any law, rule or regulation.

This Risk Management Consulting Report includes recommendations which may assist GHURA in making its decisions to reduce potential risk and ensure it has the appropriate insurance coverages in the event of a loss. GHURA remains solely responsible itself.

1.1 GHURA's History

For over 50 years, GHURA has assisted thousands of low- and moderate-income renters and homeowners to acquire suitable housing. The Guam Housing and Urban Renewal Authority (GHURA) was established by Public Law 6-135 on December 18, 1962. In the aftermath of Typhoon Karen in November 1962, an estimated 90% of the island's buildings were destroyed or severely damaged. GHURA is designated by the Governor of Guam to administer funds received for Guam through the U.S. Dept. of Housing and Urban Development's (HUD's) various funding programs.

GHURA's overarching goal is 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. Island residents are enabled to fulfil goals of securing safe, decent, and sanitary housing for themselves and their families within well-developed island communities. Another GHURA goal is to create opportunities for our client's successful participation in the workforce, and housing in the private/public sector.

GHURA's dedicated employees are committed to providing a level of service excellence to assist in these efforts. The Authority actively pursues community partnerships with NGOs, government, and private entities to allow for the implementation of programs beneficial to island residents and, GHURA tenants.

1.2 GHURA's Mission Statement

"Strengthening Families and Building Communities One Project at A Time."

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. "

1.3 Summary

GHURA is comprised of 834 Public Housing residential units at 13 different locations throughout the Island of Guam.

Public Housing Units and other structures, consisting of the following Asset Management Properties (AMP):

1. AMP 1: Asan- 28 units, Agana Heights- 38 units, Mongmong- 48 units + office & shop
2. AMP 2: Inarajan 26 units, Talofofo 36 units + laundry room, Yona 99 units + office
3. AMP 3: Merizo 37 units, Umatac 27 units, Agat 132 units, office, bathroom, Agat Youth Center, 3 laundry areas.
4. AMP 4: Dededo 82-33 units, 1 laundry, Dededo 35-35 units, Dededo 48 -48 units, Toto Duenas- 28 units, Toto Damian- 66 units, Toto Paquito- 24 units, 1 office/shop, 1 multi-purpose structure.
5. Guma Trankilidat, Tumon- 50 units +, 1 community center & 1 Laundry structure;
6. Staff Housing: Talofofo- 5 units, Merizo- 5 units, Yigo- 5 units, Dededo- 5 units

GHURA also owns and operates a 2-storey commercial office building, used as its Main Office Headquarters, located in Sinajana.

All buildings are constructed of hollow block concrete and are of UBC (United Building Code) standard construction.

The Public Housing units come in all shapes and sizes: from single-family houses to clustered units for elderly families or persons with disabilities.

The buildings are exposed to natural hazards such as typhoon and earthquake.

1.4 GHURA Site Based Offices:

- **AMP#1 – Public Housing Site Based Office**
Property Site Manager: Narcissa P. Ada
Unit Locations: Agana Heights, Asan, Mongmong, Sinajana
Address: AMP #1 Central Site Base #23 Paquito Street, Toto Gardens
Phone: (671) 475-1365
Fax: (671) 472-1565
Hours of Operation: 8:00 a.m. – 5:00 p.m. Monday through Friday, except legal Holidays
- **AMP#2 – Public Housing Site Based Office**
Property Site Manager: Gina M. Cura
Unit Locations: Inarajan, Talofofo, Yona
Address: AMP #2 Southeast Site Base #10 J.C. Rojas Circle, Yona
Phone: (671) 789-9062
Fax: (671) 789-9063
Hours of Operation: 8:00 a.m. – 5:00 p.m. Monday through Friday, except legal Holidays
- **AMP#3 – Public Housing Site Based Office**
Property Site Manager: Patrick Bamba
Unit Locations: Agat, Merizo, Umatac
Address: AMP #3 Southwest Site Base, Pagachao Drive, Agat
Phone: (671) 565-9854
Fax: (671) 565-5515
Hours of Operation: 8:00 a.m. – 5:00 p.m. Monday through Friday, except legal Holidays
- **AMP#4 – Public Housing Site Based Office**
Property Site Manager: Philly San Nicolas
Unit Locations: Dededo, Toto
Address: AMP #4 Northern Site Base #27 Doni Lane, Toto Gardens
Phone: (671) 475-1326
Fax: (671) 477-1841
Hours of Operation: 8:00 a.m. – 5:00 p.m. Monday through Friday, except legal Holidays
- **Guma Trankilidat Office**
Property Site Manager: Pearly Jean Mendiola
Unit Location: Tumon
Address: 145 Guma Trankilidat, Tumon
Phone: (671) 646-6301
Fax: (671) 646-0313
Hours of Operation: 8:00 a.m. – 5:00 p.m. Monday through Friday, except legal Holidays

2.0 Inspections of GHURA Properties

2.1

Main Office – Sinajana, Guam

Findings & Conclusions

Visual inspection was conducted on February 27, 2019: inspection was conducted to both the interior and exterior structural elements and general maintenance. This is a two-storey commercial office building, constructed of concrete, built in 1991. The building consists of 11,500 sq. ft. of office space, bathrooms, 3 staircases, and an elevator.

General appearance of the structure appears to be in good condition. It is quite apparent the maintenance upkeep is exceptional.

Building is equipped with a Back-up Generator, which is serviced annually.

Building is equipped with a Central Air conditioning unit, which is serviced annually.

There are pipe railings located on the right and left side to prevent public access. The front pipe railing prevents public access and aids the public, and is sometimes used as a handrail.

There is a chain-linked fence located on the left-side of building, where company vehicles are secured after work hours.

Building is equipped with Fire-Rated Steel doors in all Exit/Entry areas.

Risk Exposures & Analysis

Earthquake: GHURA conducts Earthquake evacuation drills with staff twice a year.

Emergency Exits are properly cleared, and signs are clearly visible.

GHURA employees are not required to wear hard-hats: Hard-hats are only issued by the Engineers and Maintenance workers out in the field.

Recommendations: Many of the hazards to workers both during and following an earthquake are predictable and may be reduced through hazard identification, planning, and mitigation. Therefore, we recommend continuing the scheduled evacuation drills conducted twice a year.

There are many things GHURA can do to prepare their workplace before an earthquake occurs:

Here are some safety tips:

- Pick "safe places". A safe place could be under a sturdy table or desk or against an interior wall away from windows, bookcases or tall furniture that could fall on you. The shorter the distance to move to safety, the less likely that you will be injured. Injury statistics show that people moving as little as ten feet during an earthquake's shaking are most likely to be injured.
- Practice drop, cover, and hold-on in each safe place. Drop under a sturdy desk or table and hold on to one leg of the table or desk. Protect your eyes by keeping your head down. Practice these actions so that they become an automatic response.
- Practice these safe earthquake procedures (i.e., drop, cover, and hold-on) at least twice a year. Frequent practice will help reinforce safe behaviour. When an earthquake or other disaster occurs, many people hesitate, trying to remember what they are supposed to do. Responding quickly and automatically may help protect you from injury.
- Plan for workers to follow in the event of an earthquake and be sure that it includes the following precautions:
 - Wait in your safe place until the shaking stops, then check to see if you are hurt. You will be better able to help others if you take care of yourself first, and then check the people around you. Move carefully and watch out for things that have fallen or broken, creating hazards. Be ready for aftershocks.
 - Be on the lookout for fires. Fire is the most common earthquake-related hazard, due to broken gas lines, damaged electrical lines or appliances, and previously contained fires or sparks being released.
 - If you must leave a building after the shaking stops, use the stairs, not the elevator, and look for falling debris. Earthquakes can cause fire alarms to go off. You will not be able to rule out whether there is a real threat of fire, and the elevators may have been compromised. Always use the stairs.
 - If you're outside in an earthquake, stay outside. Move away from buildings, trees, streetlights and overhead lines. Crouch down and cover your head. Many injuries occur within ten feet of the entrance to buildings. Roofing and other materials can fall from buildings, injuring persons nearby. Trees, streetlights and overhead lines may also fall, causing damage or injury.
- Inform workers of the plan and discuss earthquakes with workers. Everyone in your workplace should know what to do if an earthquake occurs. Discussing earthquakes ahead of time helps reduce fear and anxiety and lets everyone know how to respond.
- Get training. Take a first-aid class from an organization such as the American Red Cross, American Heart Association, or National Safety Council chapter. Get training on how to use a fire extinguisher. Keep your training current. Training will help you to keep focused and know what to do when an earthquake occurs.
- GHURA can use the Federal Emergency Management Agency How to Series for protecting people/property during emergencies. Perform a workplace survey, to identify potential hazards to workers if an earthquake occurs. Look for furniture or materials that could fall and strike workers or block exits, or otherwise affect the health and safety of workers because of utility loss or system/structural failure. Follow mitigation techniques recommended by FEMA for equipment and furniture.

Typhoon: GHURA has a standard operating procedure in place in the event of a typhoon for their staff: staff secure the building and all office equipment to prevent probable damage.

Below is a photo of the small extension located on the left side of the building, constructed of metal roofing. In the event of a typhoon, it is highly probable the roofing will be lost or damaged severely.



Small extension with metal roofing.

Recommendations: Continue to take necessary precautionary measures to ensure the safety of the employees, customers and equipment.

In reference to the small extension, we recommend that the metal roofing is secured, to avoid it from flying off its frame.

Floods: Although this building was built on level ground, the front entrance walkway area is split-level slope. It is clear that in the event of a flood caused by heavy rain, the water will flow freely to the bottom of the slope located in the parking area. We found two public drainages clear of debris for proper drainage.

Ensure the drainage area is cleaned of debris periodically to avoid any water from backing-up.

Flood Zone: Building is located on Zone A: Areas with 1% annual chance of flooding and 26% chance of flooding over the life of a 30-year mortgage. Because detailed analysis is not performed for such areas, no depths or Base Flood Elevations are shown within these zones.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Fire: GHURA conducts Emergency Fire Evacuation drills with its staff twice a year.

Building is equipped with 10 fire extinguishers on the ground floor and 10 fire extinguishers on the 2nd floor. These fire extinguishers are inspected & serviced annually. We inspected the service record of two fire extinguishers and found it in order.

The nearest Fire Station is Sinajana Fire Station approximately 250 feet away.

Fire alarm system is adequately installed and serviced on an annual basis.

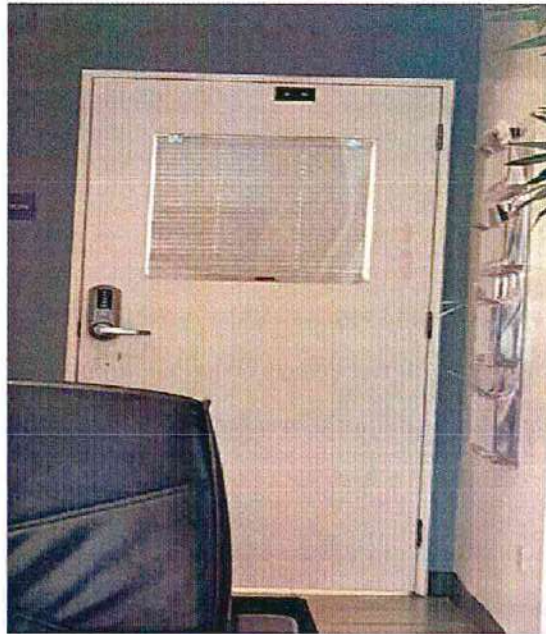
Sprinkler System: Building is not equipped with a sprinkler system.

Building has Emergency Exit signs on all four corners of the building.

Door locks were changed to door knobs with lever handles for easier accessibility to open the door.



Main Office Lobby Area.



Fire-Rated Steel Door – Lobby area.



Fire Hydrant is located within 100 feet of building.



Fire extinguisher hidden behind a table and plant (Lobby).

Recommendations: We encourage GHURA to continue their Emergency Fire Evacuation drills with its staff twice a year.

There is no such thing as being over-prepared in a fire emergency; so, it is always in GHURA's favour to read up on how to protect your business from fire - It is important to be aware of the leading cause so that you can prepare yourself and your employees for an emergency. Cooking equipment is the leading cause of fire in office buildings

Other common causes of fire in office buildings include:

- Electrical and lighting equipment
- Heating equipment
- Arson
- Smoking materials
- Exposure
- Electronic, office, and entertainment equipment
- Flammable and combustible materials are a major reason fires spread in office buildings. Once a fire starts, it uses these materials to become hotter and grow larger. Therefore, appropriate storage and correct disposal of such materials is an important part of fire safety efforts.

Remove floral pot and side-table in the lobby area away from the fire extinguisher to ensure easy accessibility.

Continue to ensure the fire extinguishers are serviced and inspected according to its service specifications.

Ensure that the fire alarm system is inspected and serviced according to its service specifications.

Liability: Front entrance area:

1. Driveway entrance slopes downwards to the parking lot: This area is highly exposed as it is sometimes used as a walkway and therefore vulnerable to "slip & falls" when the public accesses entry to the building and liability is highly probable on GHURA's part.
2. Although, the pipe railings provide aid to the public, it is sometimes used as a handrail. It is highly probable a person can easily loose grip, loose balance and fall. Liability is highly probable on GHURA's part.
3. Walkway-sidewalk surface area is a non-slip surface.



Front drive way slope view from the top.



Front driveway slope view from bottom.

Recommendations: We recommend cleaning the front walkway area periodically to ensure the area is clear of water to avoid any buildup of green algae, as it will create a very slippery surface.

Ensure the drain hole is cleaned periodically to ensure water drains accordingly and avoid any probable water backup – flooding.

Security Enforcement: GHURA installed closed-circuit video security digital cameras located in the Main Lobby & Main Entry Hallway of the interior. GHURA intends to expand on its closed-circuit video surveillance in and around its various properties once agency personnel complete phases of their “Active Shooter Awareness Program”. This is in the event of an “active shooter”. This is a newly implemented security measure for the safety of the public and employees. Personnel completed Phase I of their active shooter awareness full-scale drills where employees learned tools to develop plans to minimize harm and confusion during an active-shooter incident. Drills are conducted at the offices in Tumon, Toto, Agat and Yona.



Video Security Camera (Lobby).

GHURA does not employ stationary security guards, nor roving security.

GHURA owned vehicles are secured at the end of each day in a chain-link fenced parking lot area.

Recommendations: Ensure that the closed-circuit cameras are monitored actively during working hours to ensure public safety.

2.1.2

Guma Trankilidat - Tumon



Findings & Conclusions

Visual inspection was conducted on March 11, 2019: Inspection was restricted but not limited to the exterior structural elements and general maintenance. Built in 1982 there are 49 units @680 sf per unit (1 bdrm) + 1 unit @800 sf (2 bdrms) + 1 community center @2432 sf + Site Office & Laundry room @1410 sf. Buildings are constructed of hollow block concrete.

Residents are restricted to the elderly.

General appearance of the structures appear to be in good condition.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to GUMA to ensure the elderly tenants are safe and damage assessments are conducted.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

GHURA maintenance crews secure all units occupied by the tenants.

All units are equipped with aluminum typhoon shutters.

Flood: It is highly probable that the heavy rain and winds can cause the ocean water level to rise, due to typhoon, which can be catastrophic.

Guma Trankilidat is the most exposed as it is located by the shore-line in Tumon Beach, a catastrophic area. Several seawalls are present on the shoreline area constructed on concrete with natural rocks.

Tsunami: In the event of a tsunami warning, GHURA dispatches DPW who provides bus transportation for all tenants and are evacuated to higher grounds nearby.

Flood Zone: GUMA is located on Zone A: Areas with 1% annual chance of flooding and 26% chance of flooding over the life of a 30-year mortgage. Because detailed analysis is not performed for such areas, no depths or Base Flood Elevations are shown within these zones.

Please refer to 3.0 Diagram A – Flood Zones on Guam.



Walkway leading to the beach area.



View from the beach area to walkway back to GUMA property.

Recommendations: GHURA already has an evacuation plan in place, in the event of a Tsunami. We would recommend conducting evacuation drills on an annual basis to ensure the tenants are familiar with the drill.

Fire: All units are equipped with smoke alarms and are inspected annually by the site managers maintenance crew.

The nearest fire station is the Tamuning Fire Station, approximately 1 mile away.



Fire Hydrant is located at the front entrance within 50 feet to the units.

Recommendations: We recommend conducting annual fire evacuation drills to ensure the tenants are familiar with the drill.

Ensure the smoke alarms are serviced on an annual basis.

Liability: About the community center walking surface, we found water spots containing green algae, which causes a slippery surface and may cause a slip and fall resulting in injury. Therefore, liability is highly probable on GHURA's part.



Walkway entry to Community Center – we found signs of green algae on the concrete.



Close-up view of flooring at Community Center.

Recommendations: Be environmentally safe and thoroughly spray a mixture of water and white vinegar to the area to kill the algae.

There are five sections of railings at the entrance that are not connected. This exposes the pipes and may cause bodily harm. We recommend having these pipe connections installed to avoid exposure of the pipes.



Pipe railings not connected.

Recommendations: We recommend having these pipe railings connected by installing pipe extensions to avoid it being exposed.

We found two aluminum storage containers located at the rear of the Community Center where deteriorated building materials were stored. This exposure is dangerous to the public and should be removed. As shown in the photo below.



Recommendations: Have the trash removed from the premises and ensure the area is cleaned periodically.

Security Enforcement: GHURA does not employ stationary security guards, nor do they provide roving security. However, GPD's roving patrol conducts spot checks for the public safety to the GUMA tenants.

Recommendations: Encourage tenants to participate with GPD's Neighborhood Watch and ensure the roving patrol spot checks continue.

2.1.3 AMP – 1

Asan, Agana Heights, Mongmong & Sinajana

Findings & Conclusions

Asan: 26, 2-storey units built in 1987 = 4 units @1674 sf per unit (4 bdrms) + 16 units @1392 sf per unit (3 bdrms) + 6 units @1190 sf per unit (2 bdrms)

General appearance of the structures appear to be in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 75 yards from the units.

The nearest Fire Station is the Piti Fire Station which is approximately 2 miles away.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct inspections of the building units and assess damages, if any. If structural damages are found, the unit is scheduled for repairs and tenant is relocated to another GHURA property.

Typhoon: Advisory updates are issued by the AMP 1 site managers office to all tenants.

All units are equipped with aluminum typhoon shutters and are manually secured by each tenant. Unoccupied units are secured by the AMP 1 maintenance crew.

Flood: It is highly probable that the heavy rain and winds can cause the oceans water level to rise, due to typhoon, which can be catastrophic.

Flood Zone: These units are located on Zone A: Areas with 1% annual chance of flooding and 26% chance of flooding over the life of a 30-year mortgage. Because detailed analysis is not performed for such areas, no depths or Base Flood Elevations are shown within these zones.

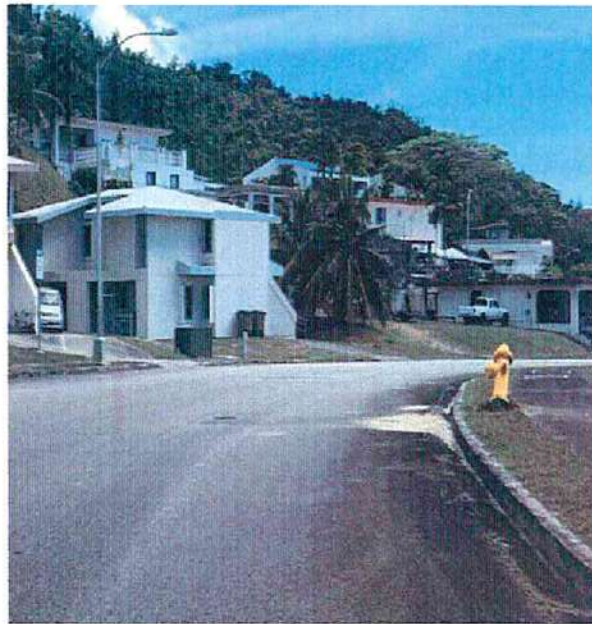
Please refer to 3.0 Diagram A – Flood Zones on Guam.

Tsunami: In the event of a tsunami warning, AMP site personnel issues advisories.

Flood drains are located directly on the street areas.

Fire: All units are equipped with smoke alarms and are inspected annually by the AMP1 site maintenance crew.

The nearest fire station is in Piti, approximately 1 mile away.



View of 2-storey unit & fire hydrant.

Liability: Several areas on the driveway show signs of green algae buildup. This creates a slippery surface and is unsafe.

There is a Flame tree with an overgrowth of branches. Although, this provides an area of shade, it should be trimmed periodically to avoid old branches from falling on the public.



Overgrowth of tree branches.

Security Enforcement: GHURA does not employ stationary security guards, nor do they provide roving security.

Recommendations: Ensure tenants report any damages caused by earthquake, typhoon or fire to the AMP1 site office, as damages may be structural.

Ensure Typhoon and Tsunami advisories are issued on a timely manner.

Trim the flame trees periodically to avoid from falling onto the public.

Ensure smoke alarms are serviced annually.

Encourage the neighborhood to join in on the Neighborhood Watch.

Clean driveways periodically to avoid green algae buildup.

Findings & Conclusions

Agana Heights: 38 units, single storey, built in 1971: 10 units @1053 per unit (2 bdrms) + 24 units @1302 sf (3 bdrms) + 4 units @1654 sf (4 bdrms)

General appearance of the structures appear to be in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located throughout the compound or within 50 feet.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake; AMP engineers and maintenance crews are immediately dispatched to ensure the tenants are safe and damage assessments are conducted.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters and secured by the tenants.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile. Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: All units are equipped with smoke alarms and are inspected annually by the AMP1 site maintenance crew.

The nearest fire station is the Sinajana Fire Station which is approximately ½ mile away.

Fire Hydrants located in the housing compound within 50 feet.



Fire Hydrant

Liability: The front entrance area is exposed to Flame trees with an overgrowth of branches. Although, this provides an area of shade, it should be trimmed periodically to avoid old branches from falling on the public, as shown in the photo below.



Security Enforcement: GHURA does not employ stationary security guards, nor do they provide roving security.

Recommendations: Ensure tenants report any damages caused by an earthquake to AMP1 site office, as damages may be structural.

Ensure the smoke alarms are serviced annually.

Ensure the flame tree branches are trimmed periodically.

Ensure flood drains are cleaned periodically.

Encourage the tenants to join in on the Neighborhood Watch program sponsored by GPD.

Findings & Conclusions

Mongmong: VD Perez, Coho & Tenbat Street:
48 units, single-storey, built in 1971: 12 units @1053 sf (2 bdrms) + 22 unit @1302 sf (3 bdrms) + 12 units @1654 sf (4 bdrms) + 2 units @1852 sf (5 bdrms)

General appearance of the structures appear to be in good condition.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake; AMP engineers and maintenance crews are immediately dispatched to ensure the tenants are safe and damage assessments are conducted.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters and are responsible in securing their units.

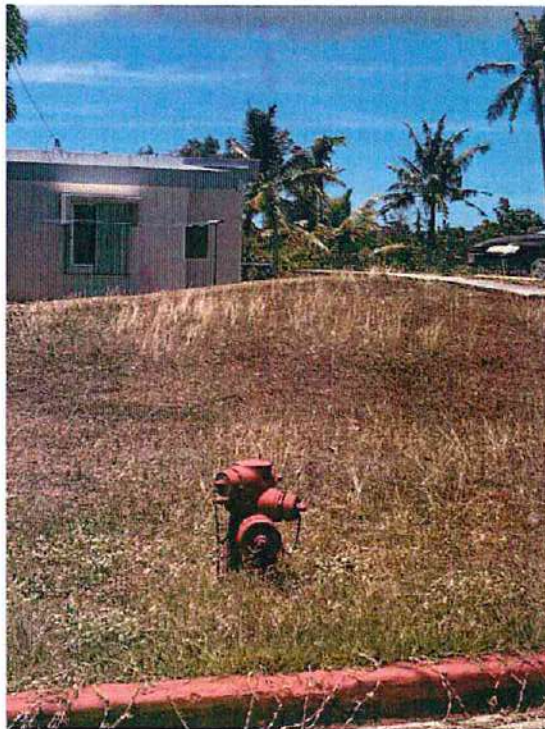
Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: All units are equipped with smoke alarms and are inspected annually by the AMP1 site maintenance crew.

The nearest fire station is the Sinajana Fire Station which is approximately 1 mile away.



View of fire hydrant within 50 feet of one of the units.

Liability: We found several coconut trees within the compound with coconuts. It is highly probable these fruits will fall and may cause bodily harm.



View of Flame tree & Coconut tree

Security Enforcement: GHURA does not employ stationary security guards, nor do they provide roving security.

GHURA owned vehicles are secured at the end of each working day at the site office, in an area surrounded by a chain-linked fence.

Recommendations: Ensure tenants report damages caused by earthquake to their AMP site office as damages may be structural.

Ensure the coconut trees are trimmed periodically and remove all ripe coconuts to avoid it from falling onto the public.

Ensure smoke alarms are serviced annually.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

Findings & Conclusions

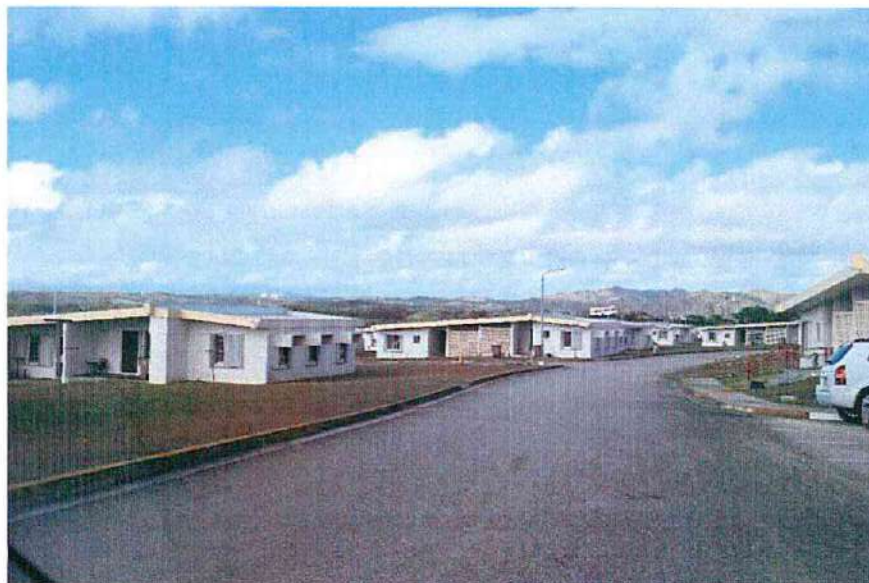
Toto Gardens – Toto Duenas: built in 1971, single-storey units:
3-bedroom units @1302 sf: 16 units
4-bedroom units @1654 sf: 12 units

Toto Damian: built in 1971, single-storey units:
3-bedroom units @1302 sf: 30 units
4-bedroom units @1654 sf: 28 units
5-bedroom units @1852 sf: 8 units

Toto Paquito: built in 1971, single-storey units:
1-bedroom units @832 sf: 6 units
3-bedroom units @1302 sf: 18 units

Public Housing Site Based Office & Shop: built in 1971 @5200 sf.

Multi-purpose maintenance shop: built in 1971 @1500 sf.



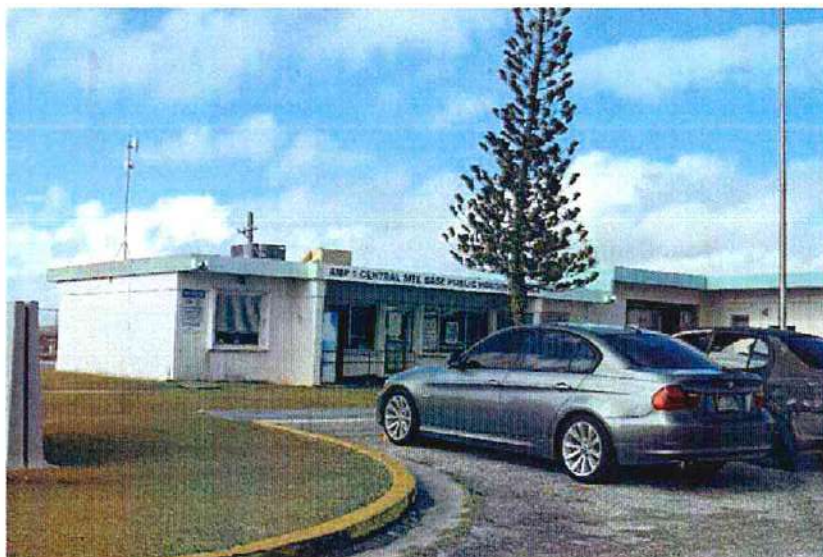
Entrance

General appearance of the structures appear to be in good condition.

The public housing area is surrounded by a chain-linked fence.

Units are equipped with smoke alarms and are serviced annually.

Fire hydrants are located within 75 yards from the units.



AMP1 Site Office

Risk Exposures & Analysis

Earthquake: In the event of an earthquake; GHURA engineers and maintenance crews are immediately dispatched to ensure the tenants are safe and damage assessments are conducted.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: All units are equipped with smoke alarms and are inspected annually by the AMP1 site maintenance crew.

The nearest fire station is the Barrigada Fire Station, approximately 2 miles away.



Fire Hydrant

Liability: There is a chain-link fence located at the front entrance of the compound that is not secured on its bottom. This will need to be secured – see photo below.



Security Enforcement: GHURA does not employ stationary security guards, nor do they provide roving security.

Recommendations:

Ensure tenants report any damages caused by earthquake, typhoon or fire to their AMP office to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

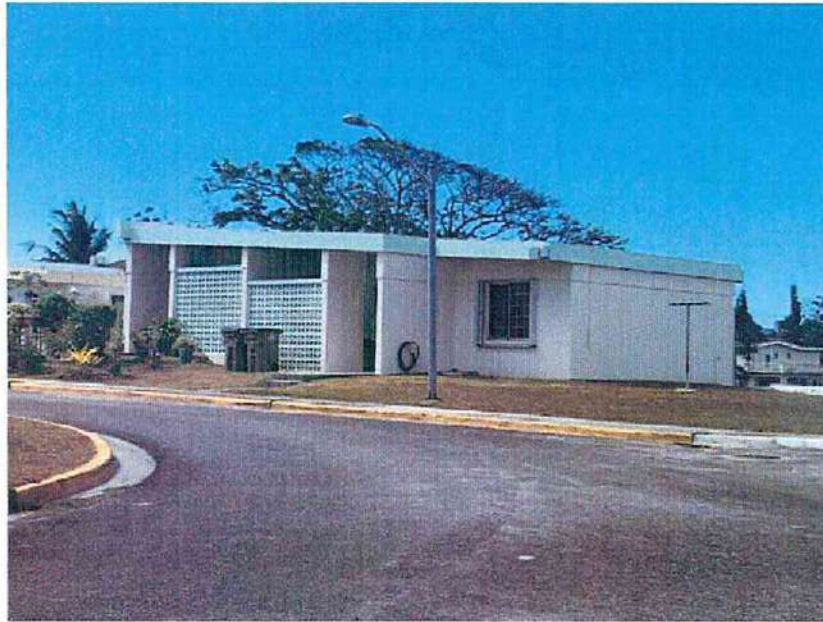
Inspect the chain linked fence periodically and conduct repairs, if necessary. Also, ensure it is cleaned from plant overgrowth.

Encourage tenants to join in with GPD's Neighborhood Watch.

Findings & Conclusions

Sinajana: 46 units, single-storey, office & shop building, built in 1971: 14 units @832 sf (1 bdrm) + 14 units 1053 sf (2 bdrms) + 10 units @1302 sf (3 bdrms) + 4 units @1654 sf (4 bdrms) + Public Housing Site Based Office & shop building @4100 sf

General appearance of the structures appear to be in good condition.



Sinajana unit

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to ensure the tenants are safe and damage assessments are conducted.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters and secured by each tenant.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: All units are equipped with smoke alarms and are inspected annually by the AMP1 site maintenance crew.

The nearest fire station is the Sinajana Fire Station which is approximately 0.1 miles away.



Fire hydrant located within the compound.

Liability: We found several coconut and flame trees that will require trimming.

Security Enforcement: GHURA does not employ stationary security guards, nor do they provide roving security.

Recommendations: Ensure smoke alarms are serviced annually.

Ensure flame trees and coconut trees are trimmed periodically to avoid any falling coconuts or branches to the public.

Ensure tenants report any damages caused by earthquake, typhoon or fire to their AMP office to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Encourage tenants to join the Neighborhood Watch Program sponsored by GPD.

2.1.4 AMP – 2

Inarajan, Talofofu, Yona

Findings & Conclusions

Inarajan: 26 units w/single-storey and 2-storey buildings, built in 1984:
Single-storey units: 8 units w/3 bdrms @1173 sf + 4 units w/4 bdrms @1400 sf
+ 6 units w/5 bdrms @1456 sf
2-storey units: 6 units w/2 bdrms @1092 sf



Inarajan units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 50 feet from several units.

The nearest Fire Station is the Inarajan Fire Station which is approximately 1 mile away.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews from AMP2 are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: AMP2 site crews issue advisory updates to all tenants.

All units are equipped with aluminum typhoon shutters – tenants are responsible to secure their units.

Tenants are required to report any damages caused by typhoon to AMP2 site office.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile. Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants are within 50 feet of the units.



Fire hydrants located within 50 feet of units.

The nearest Fire Station is Inarajan Fire Station approximately 1 mile away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to AMP2 site personnel to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment.

Findings & Conclusions

Talofofo: 36 single-storey units & 1 laundry room, built in 1981: 8 units w/1 bdrm @600 sf + 4 units w/2 bdrms @828 sf + 8 units w/3 bdrms @932 sf + 1-unit w/4 bdrms @1320 sf



Talofofo unit

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 50 feet from several units.

The nearest Fire Station is the Talofofo Fire Station which is approximately 0.5 miles away.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews from AMP2 are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: AMP2 site crews issues advisory updates to all tenants.

All units are equipped with aluminum typhoon shutters – tenants are responsible to secure their units.

Tenants are required to report any damages caused by typhoon to AMP2 site office

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon and fire to AMP2 site personnel to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

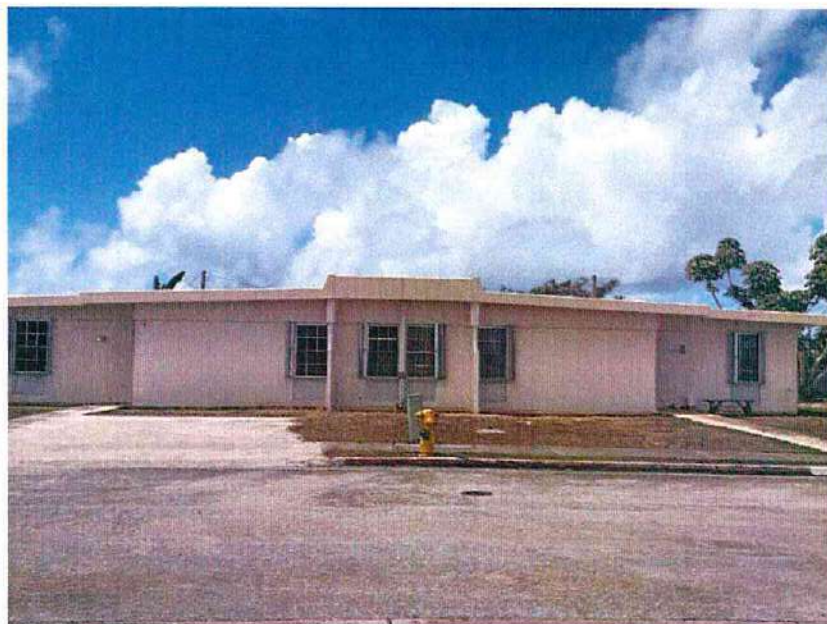
Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment.

Findings & Conclusions

Yona: 99 units, single-storey buildings + built in 1974: 20 units w/2 bdrms @1016 sf
+ 59 units w/3 bdrms @1230 sf + 20 units w/4 bdrms @1344 sf

Public housing site-based office building @3400 sf



Yona unit



AMP2 site office

General appearance of the structures appears in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 50 feet from several units.

The nearest Fire Station is Yona Fire Station approximately 0.5 miles away.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews from AMP2 are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile. Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security

GHURA owned vehicles are secured at the end of each working day in a chain-linked fence area by the site-based office.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to AMP2 site personnel to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

2.1.5 AMP – 3

Merizo, Umatac, Agat

Findings & Conclusions

Merizo: 28 units built in 1983 with a combination of single-storey and 2-storey buildings. And 9 units built in Year 1990, single-storey only buildings = 37 units on N. Doyle Street.



Merizo 2 storey unit on N. Doyle Street

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 50 feet from several units.

The nearest Fire Station is Inarajan Fire Station approximately 2.5 miles away.

Merizo: Built in 1983 single-storey buildings: 6 units w/2 bdrms @1092 sf + 9 units w/3 bdrms @1173 sf + 5 units w/4 bdrms @1400 sf + 6 units w/5 bdrms @1456 sf
1983 2-storey Bldgs.: 1-unit w/2 bdrms @1092 sf + 1-unit w/5 bdrms @1456 sq. ft. on S. Doyle street



Merizo units on S. Doyle Street

Merizo: Built in 1990, single-storey : 9 units w/1 bdrm @406 sf on Cruz Avenue.



Merizo units on Cruz Avenue.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews from AMP3 are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to AMP3 site personnel to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment.

Findings & Conclusions

Umatac: 27 single-storey units, built in 1983: 7 units w/2 bdrms @1092 sf + 9 units w/3 brims @1173 sf + 3 units w/4 brms @1400 sf + 7 units w/5 bdrms @1456 sf



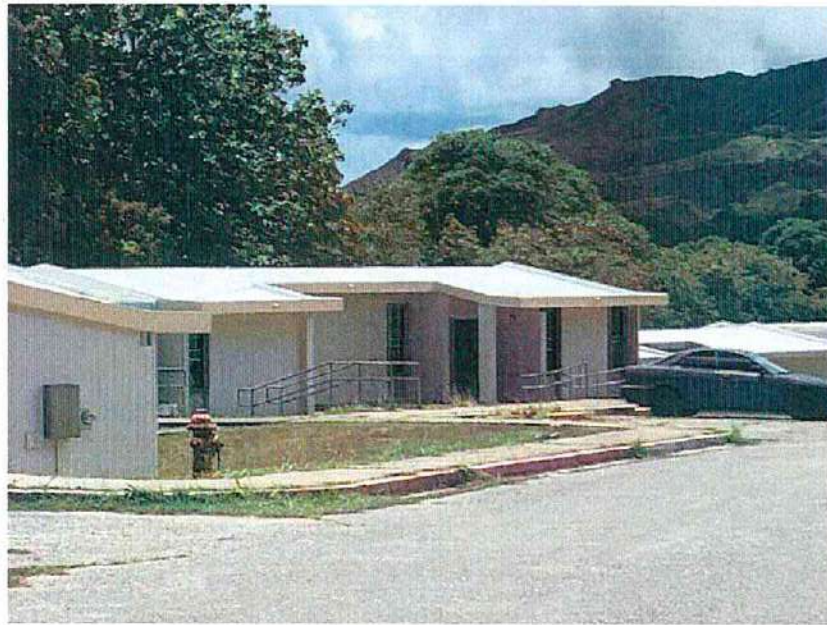
Umatac units located across Umatac Fire Station

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 50 feet from several units.

The nearest Fire Station is Umatac Fire Station approximately 0.1 miles away.



Umatac units located directly behind Umatac Fire Station

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews from AMP3 are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

The nearest Fire Station is the Umatac Fire Station which is approximately 0.1 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to AMP3 site personnel to ensure it is addressed accordingly.

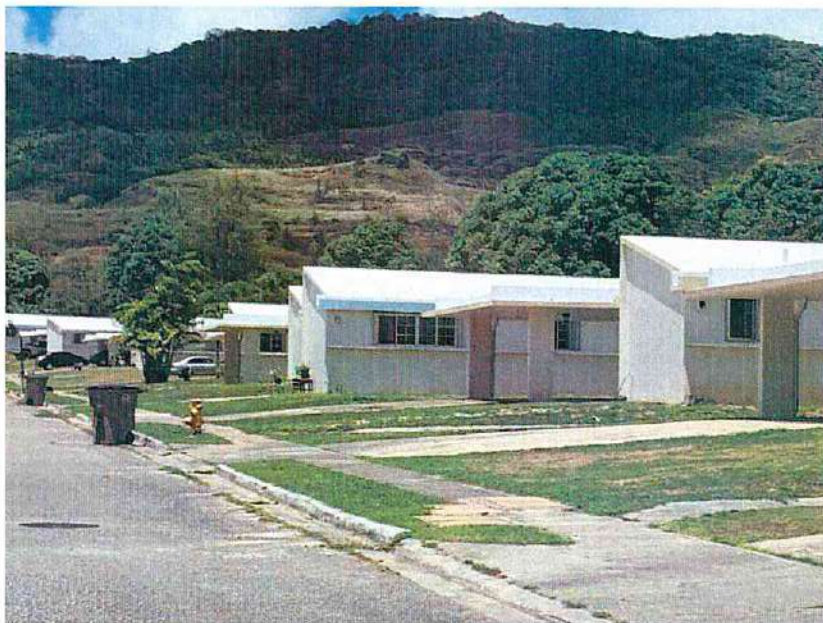
Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

Findings & Conclusions

Agat: 32 units built in 1990:
1-bedroom units: 10 units @406 sf & 22 units @600sf
100 units built in Year 1982:
2-bedroom units: 27 units @1264 sf
3-bedroom units: 28 units @1389 sf
4-bedroom units: 22 units @1548 sf
5-bedroom units: 23 units @1578 sf



Agat units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 50 feet from several units.

The nearest Fire Station is the Agat Fire Station which is approximately 0.1 miles away.



AMP 3 Site Based Office @3800 sf built in 1982



Youth Center with bathroom: built in 1996 @3200 sf

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews from AMP3 are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

The nearest Fire Station is the Agat Fire Station approximately 1 mile away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security

GHURA owned vehicles are secured at the end of each working day in a chain-linked fence area by the site-based office.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to AMP3 site personnel to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

2.1.6 AMP – 4

Dededo 82, Dededo 35, Dededo 48

Findings & Conclusions

Dededo 82: 22 units, single-storey, 1-bedroom units @600 sf + 10 units, single-storey, 1-bedroom units @406 sf, + 1 laundry room @1250 sf, built in 1991



Dededo 82 units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Fire Hydrants are located within 25 feet from several units.

The nearest Fire Station is the Dededo Fire Station approximately 0.1 miles away.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 25 feet of the units.

The nearest Fire Station is Dededo Fire Station approximately 0.1 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

Findings & Conclusions

Dededo 35: Built in 1984, single-storey units:
3-bedroom units @1380 sf: 12 units
3-bedroom units @1427 sf: 13 units
4-bedroom units @1765 sf: 5 units
5-bedroom units@1969 sf: 5 units



Dededo 35 units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile. Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

The nearest Fire Station is Dededo Fire Station approximately 0.1 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

Findings & Conclusions

Dededo 48: Built in 1987, single-storey units:
2-bedroom units @1214 sf: 24 units
3-bedroom units @1360 sf: 14 units
4-bedroom units @1275 sf: 5 units
5-bedroom units @1300 sf: 5 units



Dededo 48 units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants are located within 50 feet of the units.

The nearest Fire Station is the Dededo Fire Station approximately 0.1 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

2.1.7 Staff Housing – Talofoto, Yigo, Dededo & Merizo

Findings & Conclusions

Talofoto: 3 units @900 sf per unit (2 bdrms) + 2 units @1080 sf per unit (3 bdrms) = 5 combined total units



Talofoto units

These units are currently under renovation and are vacant.

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: All units are equipped with aluminum typhoon shutters with GHURA maintenance crew responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile. Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants are located within 50 feet of the units.

The nearest Fire Station is Talofofo Fire Station approximately 0.2 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

As the units are undergoing renovations, we recommend ensuring the units are properly secured after working hours to prevent any vandalism on the property.

Findings & Conclusions

Merizo: 3 units @900 sf per unit (2 bdrms) + 2 units @1080 sf per unit (3 bdrms) = 5 combined total units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units

The nearest Fire Station is Inarajan Fire Station approximately 2.5 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.
Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

Findings & Conclusions

Yigo: 3 units @900 sf per units (2 bdrms) + 2 units @1080 sf per unit (3 bdrms) = 5 combined total units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.

All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile. Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 50 feet of the units.

The nearest Fire Station is Yigo Fire Station approximately 2.5 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon or fire to ensure it is addressed accordingly.

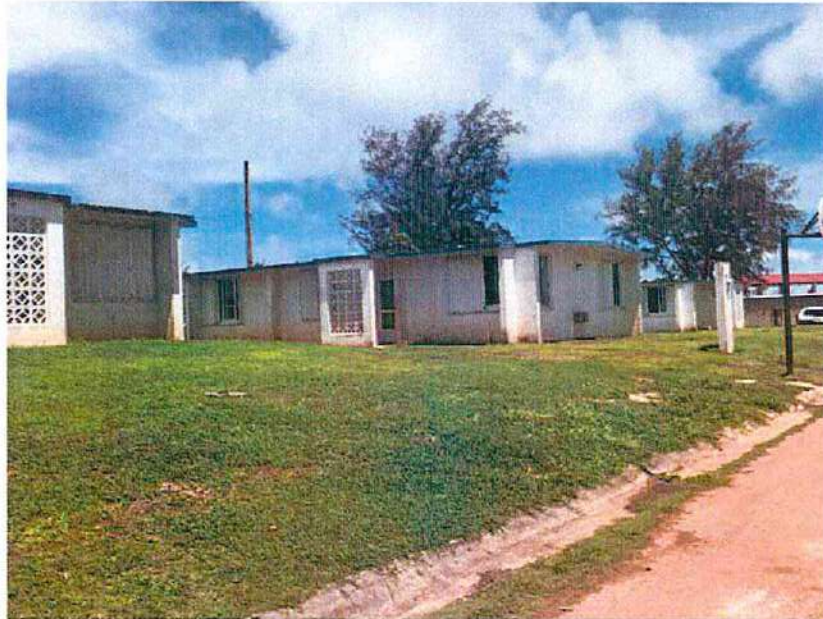
Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

Findings & Conclusions

Dededo: 2 units @900 sf per unit (2 bdrms) + 3 units @1080 sf (3 bdrms) = 5 combined total units



Dededo units

General appearance of the structures appear in good condition.

Units are equipped with smoke alarms and are serviced annually.

Risk Exposures & Analysis

Earthquake: In the event of an earthquake, GHURA engineers and maintenance crews are immediately dispatched to conduct reported damages to determine if damages are structural.

Typhoon: Advisory updates are issued by the site managers office to all tenants.
All units are equipped with aluminum typhoon shutters with each tenant responsible to secure.

Flood: Flood Zone: These units are located on Zone 0.2%: Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

Please refer to 3.0 Diagram A – Flood Zones on Guam.

Flood drains are located on every street.

Fire: Fire hydrants located within 85 feet of the units



Fire hydrant within 85 feet of the units

The nearest Fire Station is the Dededo Fire Station which is approximately 0.7 miles away.

Liability: We found several walk way areas with green algae on its surface, along with loose gravel. Both algae and gravel cause a very slippery surface. The probability of a slip & fall accident is high.

Security Enforcement: GHURA does not employ security guards nor roving security.

Recommendations:

Ensure tenants report damages caused by earthquake, typhoon and fire to ensure it is addressed accordingly.

Ensure all flood drains are cleared periodically.

Ensure algae and loose gravel are cleaned periodically to avoid slippery walk way surfaces.

Encourage tenants to create a Neighborhood Watch amongst themselves, sponsored by GPD. This will create a safer housing environment

3.0 Diagram A – Flood Zones on Guam



ZONE DESCRIPTION

Zone A: Areas with 1% annual chance of flooding and 26% chance of flooding over the life of 30-year mortgage. Because detailed analysis is not performed for such areas, no depths or Base Flood Elevations are shown within these zones.

Zone AE: The base floodplain where flood elevations are provided.

Zone AH: Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analysis are shown at selected intervals within these zones.

Zone AO: River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analysis are shown within these zones.

Zone VE: Coastal areas with a 1% or greater chance of flooding and an additional hazard associates with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base Flood Elevation's derived from detailed analysis are shown at selected intervals within these zones.

Zone 0.2%: Areas of moderate flood hazards, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains or lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.

4.0 Diagram B – Fire Stations on Guam



5.0 - FY 2019 INSURANCE SPECIFICATIONS

Guam Housing and Urban Renewal Authority

Effective: TBD

5.1 PROPERTY SPECIFICATIONS

Definition

Commercial property insurance protects commercial property from such perils as fire, smoke, vandalism, strike, riot & civil commotion and natural disaster.

Current Coverage

Coverage	Limits																		
<p>Blanket Coverage for All Risks of direct physical loss or damage including Earthquake, Tidal Wave & Flood – to all Real and Personal Property belonging to the Insured or in which the Insured has insurable interest.</p> <p>EXCLUDING WINDSTORM & TYPHOON</p> <p>Including:</p> <ul style="list-style-type: none"> - Business Interruption with Extra Expense - Tidal Wave and Flood - Valuable Papers and Records & Computer Media - Debris Removal 	<p>\$30,000,000 Blanket Limit for any one occurrence</p>																		
DECLARED VALUES:	<table> <tr><td>1) AMP 1</td><td>\$ 21,000,000.00</td></tr> <tr><td>2) AMP 2</td><td>\$ 19,000,000.00</td></tr> <tr><td>3) AMP 3</td><td>\$ 24,000,000.00</td></tr> <tr><td>4) AMP 4</td><td>\$ 27,000,000.00</td></tr> <tr><td>5) Guma Trankilidat</td><td>\$ 4,000,000.00</td></tr> <tr><td>6) Renaissance</td><td>\$ 4,000,000.00</td></tr> <tr><td>7) Main Office</td><td>\$ 880,000.00</td></tr> <tr><td>8) BPP (Contents)</td><td>\$ 1,500,000.00</td></tr> <tr><td>TOTAL</td><td>\$ 101,380,000.00</td></tr> </table>	1) AMP 1	\$ 21,000,000.00	2) AMP 2	\$ 19,000,000.00	3) AMP 3	\$ 24,000,000.00	4) AMP 4	\$ 27,000,000.00	5) Guma Trankilidat	\$ 4,000,000.00	6) Renaissance	\$ 4,000,000.00	7) Main Office	\$ 880,000.00	8) BPP (Contents)	\$ 1,500,000.00	TOTAL	\$ 101,380,000.00
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6) Renaissance	\$ 4,000,000.00																		
7) Main Office	\$ 880,000.00																		
8) BPP (Contents)	\$ 1,500,000.00																		
TOTAL	\$ 101,380,000.00																		
SUBLIMITS:																			
Property in Transit	\$ 25,000.00																		
Business Interruption: Loss of Rent	\$ 750,000.00																		

Observations & Recommendations

- The building values are old and may need to be re-evaluated
- Typhoon risk is self-insured
- Adding Typhoon coverage (at \$30M sublimit) can cost between \$200,000 to upwards of \$500,000 per year
- The blanket limit is only about 30% of the total value, a catastrophic earthquake may cause damage that may exceed this amount.
- Locations in Asan, Merizo, Tumon and Agat are potentially in high risk flood zones (Zones A, V). Other locations are in Flood Zone 0.2%. Flood Zone 0.2% is lower risk according to the National Flood Insurance Program.
- All locations are spread out making it unlikely for a large loss from a given peril, except Earthquake.
- Due to the potential for a large Earthquake loss, consider implementing a higher Earthquake sublimit of \$50,000,000.

- Includes Errors & Omissions Coverage: The Insured shall not be prejudiced by an unintentional or error, omission or incorrect valuation or incorrect description of the interest, risk or property if notice is given to Insurers as soon as practical after discovering of such error or omission.
 - o This provision was likely included to protect GHURA when reporting to the Insurer.
 - o Errors and omissions are liability insurance that typically protects companies, their workers, and other professionals against claims of inadequate work or negligent actions.
- Considering the large insured value, we recommend a carrier with an AM Best Rating of at least A (Excellent) VII
 - o A rating of "A" from AM Best means, in their opinion, the insurance company has an Excellent ability to meet their ongoing insurance obligations.

Required Conditions

Replacement Cost Valuation

Errors or Omissions

90 Days' Notice of Cancellation

Automatic Acquisition

Waiver of Coinsurance or Average

Demolition Cost and Increased Time to Rebuild

Increased Cost of Construction

Denial of Access by Civil Authority

Waiver of Subrogation – Tenants

Special Events Coverage

Alcoholic Beverages

Service of Suit

Waiver of Sovereign Immunity

Governing Law and Jurisdiction

Contractual Liability

5.1.2 GENERAL LIABILITY SPECIFICATIONS

Definition

Commercial General Liability provides coverage to a business for bodily injury, personal injury and property damage caused by the business' operations, products, or injury that occurs on the business' premises.

Current Coverage

Coverage	Limits
Comprehensive General Liability	\$1,000,000 each Occurrence
Including:	\$1,000,000 General Aggregate
<ul style="list-style-type: none">- Personal Injury- Contractual Liability – Designated Contracts- Products & Completed Operations	

Observations & Recommendations

- Currently there is no coverage for Error & Omissions. This may be needed to cover losses and Défense costs for alleged or actual negligence.
- We find the current limits adequate, especially paired with the \$9M Excess Liability Coverage, totalling \$10M in Liability Coverage.
- There are uncommon endorsements required on the policy that may limit the number of carriers that will provide quotations.
- We recommend a carrier with an AM Best Rating of at least B+ (Good)
 - o A rating of "B+" from AM Best means, in their opinion, the insurance company has a good ability to meet their ongoing insurance obligations.

Required Conditions

90 Days' Notice of Cancellation

Additional Insureds & Waiver of Subrogation

Governing Law & Jurisdiction

Service of Suit Clause

Special Events Coverage

Alcoholic Beverages

Service of Suit

Waiver of Sovereign Immunity

Governing Law and Jurisdiction

Contractual Liability

5.1.3 EXCESS LIABILITY SPECIFICATIONS

Definition

Excess liability provides limits more than an underlying liability policy. An excess liability policy is no broader than the underlying liability policy; its sole purpose is to provide additional limits of insurance.

Current Coverage

Coverage	Limits
Excess Liability	\$9,000,000 each Occurrence \$9,000,000 General Aggregate

Observations & Recommendations

- Like the CGL policy, currently there is no coverage for Error & Omissions. This may be needed to cover losses and Défense costs for alleged or actual negligence.
- We find the current limits adequate, paired with the \$1M General Liability Coverage, totalling \$10M in Liability Coverage.
- There are uncommon endorsements required on the policy that may limit the number of carriers that will submit quotations.
- Consider upgrading to an Umbrella Liability policy. This can provide coverage for multiple underlying liability policies.
 - o It can also provide drop down coverage when an underlying policy's aggregate limits are exhausted.
 - o Umbrella liability can "drop down". Meaning it can cover claims not included in the underlying policies
 - o May be more expensive than the Excess Liability policy
- We recommend a carrier with an AM Best Rating of at least B+ (Good)

Required Conditions

90 Days' Notice of Cancellation

Additional Insureds & Waiver of Subrogation

Governing Law & Jurisdiction

Service of Suit Clause

Special Events Coverage

Alcoholic Beverages

Service of Suit

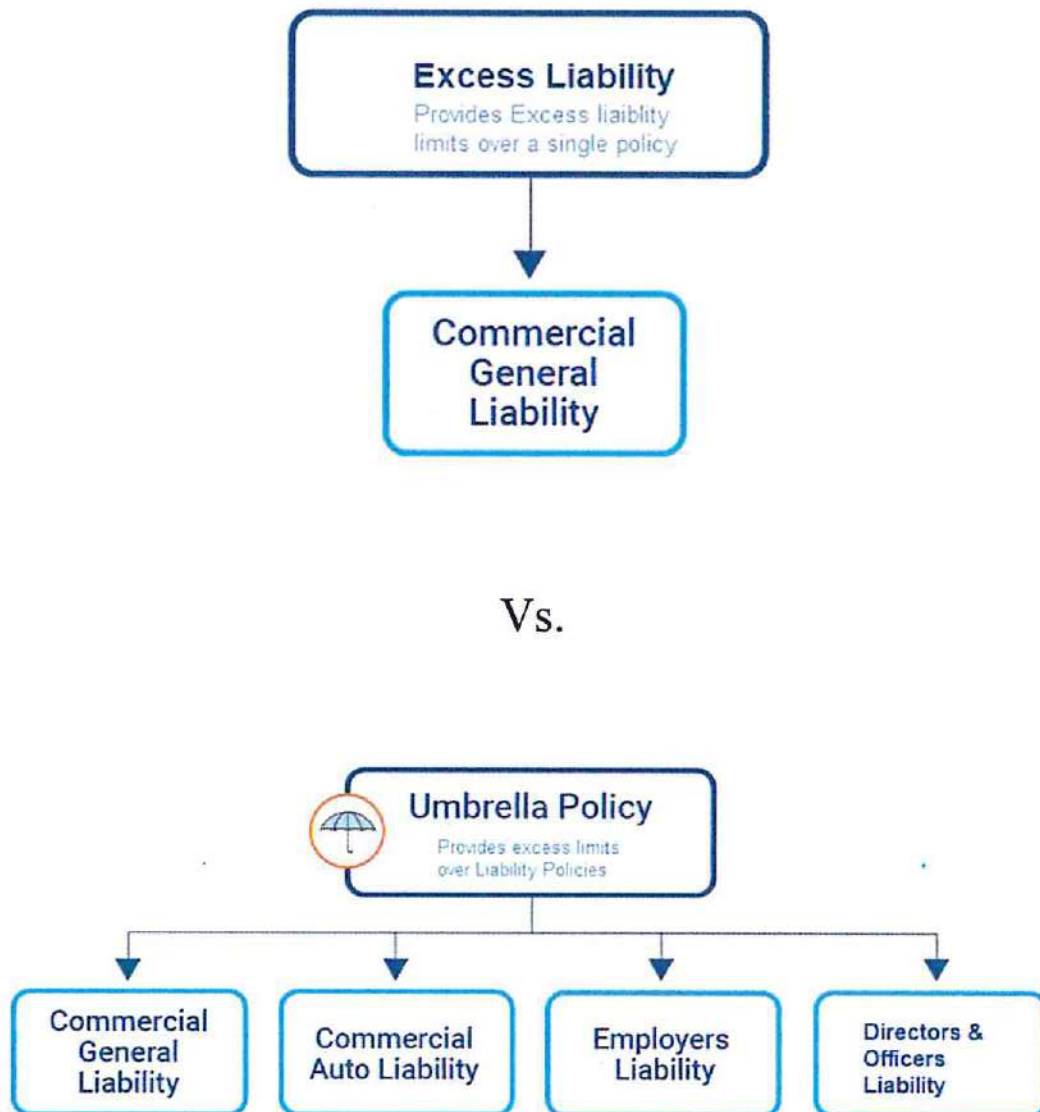
Waiver of Sovereign Immunity

Governing Law and Jurisdiction

Contractual Liability

EXCESS LIABILITY SPECIFICATIONS

Observations & Recommendations



5.1.4 BUSINESS AUTOMOBILE SPECIFICATIONS

Definition

Business Automobile insurance provides coverage for a company's use of cars, trucks, vans and other vehicles during carrying out its business. Coverage may include vehicles owned or leased by the company, hired by the company, or employee-owned vehicles used for business purposes. Business Automobile insurance covers both liability and damage.

Current Coverage

Coverage	Limits
Bodily Injury - each person/each accident Property Damage – each accident	\$2,000,000 Combined Single Limit
Medical Payments	\$1,000 each Person
Comprehensive	Stated Value (less \$1,000 Deductible)
Collision	Stated Value (less \$1,000 Deductible)

Observations & Recommendations

- We find the current coverage and limits adequate.
- There is no coverage for Typhoon or Uninsured Motorists.
 - o Typhoon is self-insured
- There are uncommon endorsements required on the policy that may limit the number of carriers that will submit quotations.
 - o These endorsements are in place to protect GHURA.
- We recommend a carrier with an AM Best Rating of at least B+ (Good)

SPECIFICATIONS

Required Conditions

Valid Driver's License Waiver

Under-Age Driver Waiver

Operator Waiver

Racing, Pace Making or Speed-Testing Waiver

Newly Acquired and Substitute Vehicles

Jurisdiction

Waiver of Sovereign Immunity

Cancellation Clause

5.1.5 DIRECTORS & OFFICERS SPECIFICATIONS

Definition

Directors & Officers Insurance is insurance covering directors and officers for claims made against them while serving on a board of directors and/or as an officer. D&O liability insurance can be written to cover the directors and officers of for-profit businesses, privately held firms, not-for-profit organizations, and educational institutions. In effect, the policies function as "management errors and omissions liability insurance," covering claims resulting from managerial decisions that have adverse financial consequences.

Current Coverage

Coverage	Limits
Directors & Officers Liability <ul style="list-style-type: none">- Coverage A: Directors and Officers Liability- Coverage B: Company Reimbursement	\$2,000,000 each Occurrence \$2,000,000 General Aggregate
Retention	\$5,000 each Person Coverage A \$5,000 Aggregate All Persons/ Each Loss Coverage A \$5,000 Aggregate Each Loss Coverage B

Observations & Recommendations

- We find this coverage to be adequate
- Insureds are any past, present or future duly elected or appointed Directors or Officers of GHURA
- Insurer does not assume duty to defend
- Loss means damages, judgements, settlements and Défense costs
- Exclusions include (but not limited to):
 - o Losses attributable to the gaining in fact of any personal profit or advantage
 - o Any Criminal or dishonest act
 - o Civil or criminal fines or penalties imposed by law, punitive or exemplary damages, taxes, any amount for which the insureds are not financially liable.
- We recommend a carrier with an AM Best Rating of at least B+ (Good)

Required Conditions

90 Days' Notice of Cancellation

Closely-Held Clause

Waiver of Recourse

SEC Exclusion, ERISA Exclusion

Prior Act Exclusion

Failure to Maintain Insurance

Captive Insurance Company Exclusion

One vs. One Exclusion

5.1.6 COMMERCIAL CRIME SPECIFICATIONS

Definition

Commercial crime insurance is a type of insurance policy that a business can buy to protect itself from losses from business-related crime. Protection through the policy can cover cash, assets, merchandise or other property loss when a someone perpetrates fraud, embezzlement, forgery, misrepresentation, robbery, theft or any other type of business-related crime on the company.

Current Coverage

Coverage	Limits	Deductible per Occurrence
Employee Theft	\$500,000	\$10,000
Forgery or Alteration	\$100,000	\$10,000
Inside the Premises – Theft of Money and Securities	\$100,000	\$10,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$100,000	\$10,000
Outside the Premises	\$100,000	\$10,000
Computer Fraud	\$100,000	\$10,000
Funds Transfer Fraud	\$100,000	\$10,000
Money Orders and Counterfeit Currency	\$100,000	\$10,000
Inside the Premises – Theft of Other Property	\$100,000	\$10,000

Observations & Recommendations

- We find the current limits adequate.
- The current deductibles appear high.
- We recommend a carrier with an AM Best Rating of at least B+ (Good) VII

5.1.7 WORKERS COMPENSATION AND EMPLOYERS LIABILITY SPECIFICATIONS

Definition

Workers' compensation pays monetary benefits to workers who become injured or disabled during their employment. Workers' compensation is a type of insurance that offers employees compensation for injuries or disabilities sustained because of their employment. This coverage is statutory.

Employer's liability protects employers from financial loss if a worker has a job-related injury or illness not covered by workers' compensation.

Coverages Required

Coverage	Limits	Trigger
Workers Compensation	Statutory Limits	Guam Law
Employers Liability	\$100,000	Each Accident
	\$100,000	Disease – Policy Limit
	\$100,000	Disease – Each Employee

Observations & Recommendations

- We find the current limits adequate.
- We recommend a carrier with an AM Best Rating of at least B+ (Good)

5.1.8 Other Coverages to Consider

- 1) Cyber Insurance / Cyber Liability
 - Offers protection from cybercrime and data breaches.
 - Includes first-party coverage against losses related to cyber-attacks, such as hacking, malware, theft and extortion, as well as indemnification against lawsuits related to these attacks that customers may bring.
 - Cyber and privacy policies cover a business' liability for a data breach in which their customers' personal information, such as Social Security or credit card numbers, is exposed or stolen by a hacker or other criminal who has gained access to the firm's electronic network.
 - Cyber policies cover a variety of expenses associated with data breaches, including: notification costs, credit monitoring, costs to defend claims by state regulators, fines and penalties, and loss resulting from identity theft.

- 2) Errors and Omissions
 - Protects against liability for committing an error or omission in performance of professional duties. Generally, such policies are designed to cover financial losses rather than liability for bodily injury (BI) and property damage (PD).
 - Protection from losses and Défense costs for alleged or actual negligence.
 - The E & O coverage provided in the property policy does not cover damage to third parties.

- 3) Public Official Bond
 - Guarantees that a public official will do their job and properly manage all funds.
 - Protects against conduct or omissions made by public officials that constitute a breach of his or her duties of the office. The bond serves as a guarantee against fraud or dishonesty and covers losses arising from neglect or other serious offenses.
 - This may not be offered on Guam.