



# GHURA

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



Lourdes A. Leon Guerrero  
Governor of Guam

Joshua F. Tenorio  
Lt. Governor of Guam

## NOTICE FOR PUBLIC COMMENT AND PUBLIC HEARING

### **PHA Annual Plan for the Public Housing and Section 8 Programs (FY2026) Capital Fund Program Five-Year Action Plan (2025-2029)**

(This ad is paid for by the Public Housing, Section 8, and Capital Fund Programs)

The Guam Housing and Urban Renewal Authority (GHURA) is seeking public comment(s) on the Authority's PHA Annual Plan for Public Housing and Section 8 Programs (FY2026) and the Capital Fund Program (CFP) Five-Year Action Plan (2025-2029).

The PHA Annual Plans detail GHURA's proposed goals and objectives, as well as policies, rules, and requirements concerning GHURA's operations, programs, and services. The CFP Action Plan outlines Public Housing's capital improvements. Copies of the Plan are available for public review at the following locations, Monday through Friday from 8 a.m. to 5 p.m. (except on holidays).

- GHURA's Main Office: 117 Bien Venida Avenue, Sinajana
- GHURA's Site Base Offices:
  - AMP1, Central Site Base, #23 Paquito Street, Toto Gardens
  - AMP2, Southeast Site Base, #10 JCRojas Street, Yona
  - AMP3, Southwest Site Base, Pagachao Drive, Agat
  - AMP4, Northern Site Base, #27 Doni Lane, Toto Gardens
- Guma Trankilidat Management Office, Tumon
- GHURA's website, [www.ghura.org](http://www.ghura.org)

If you require additional information, please contact Ms. Philly San Nicolas, Property Site Manager, at (671) 475-1394. Any person(s), agencies, or organizations wishing to comment on these Plans are encouraged to submit a written statement to GHURA during its regular business hours of operation, beginning April 7, 2025, through May 21, 2025. Written and/or oral comments(s) may also be submitted via facsimile at (671) 300-7565; or email to [phillysn@ghura.org](mailto:phillysn@ghura.org), or through the U.S. Postal Service to GHURA's Main Office at the address stated above.

A Public Hearing is scheduled for 10:00 a.m., May 22, 2025, at the GHURA Conference Room in Sinajana. Individuals wishing to submit oral or written comments are invited to attend. GHURA will make necessary arrangements for persons with disabilities. If you require special accommodation, please contact the Section 504 Coordinator, Ms. Katherine E. Taitano, at (671) 475-1322 or (671) 472-3701 (TTY/TDD).

  
**ELIZABETH F. NAPOLI**  
Executive Director



<b>B.</b>	<b>Plan Elements.</b>
<b>B.1</b>	<p><b>Revision of Existing PHA Plan Elements.</b>  (a) Have the following PHA Plan elements been revised by the PHA?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Grievance Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Community Service and Self-Sufficiency Programs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Safety and Crime Prevention.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Asset Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p><b>Financial Resources.</b>  Public Housing anticipates receiving funding from the Emergency Safety and Security Grant (ESSG) and the Community Development Block Grant-Disaster Recovery (CDBG-DR). Funds from the ESSG will be used to address safety and security measures within the public housing developments, such as surveillance cameras. Funds from CDBG-DR will be used to address projects relating to the Typhoon Mawar disaster project.</p> <p><b>Operation and Management.</b>  The Public Housing-Asset Management Property will update its Admissions and Continued Occupancy Policy (ACOP) for 2025 to include HOTMA updates. It is anticipated that the ACOP will be adopted in June 2025 after a public comment period and public hearing. No new policies were approved for the fiscal year 2024 for GHURA's operation and management. However, GHURA has attached an updated organizational chart and synopsis on GHURA's personnel.  ORGANIZATIONAL CHART (ATTACHMENT) OPERATION AND MANAGEMENT (ATTACHMENT)</p> <p><b>Safety and Crime Prevention.</b>  GHURA applied for the FY2025 Emergency Safety and Security Grant. The funding will be used to address high-crime areas affecting AMP 2, AMP3, and AMP4.</p> <p><b>Substantial Deviation.</b>  DEFINITION OF SUBSTANTIAL AMENDMENT AND SIGNIFICANT AMENDMENT/MODIFICATION 2025 CAPITAL FUND PROGRAM and 2026 PHA PLAN GHURA considers a Significant Amendment and Substantial Deviation/Modification to the Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any significant amendment or substantial deviation/modification will require the Authority to submit a revised PHA 5-year plan that has met full hearing process requirements and the formal approval of the GHURA Board of Commissioners. The Authority defines significant amendment and substantial deviation/modification as: • Any change in the planned or actual use of federal funds for activities that would prohibit or redirect the Authority's mission, goals, and objectives • A need to respond immediately to Acts of God beyond the control of the Authority, such as earthquakes, civil unrest, or other unforeseen significant events • A mandate from Guam government officials, specifically the governing Board of Commissioners of the Authority, to modify, revise, or delete the long-range goals and objectives in the program • A substantial deviation does not include any changes in HUD rules and regulations, which require or prohibit changes to activities listed in the PHA • A Significant Amendment or Substantial Deviation/Modification to the PHA Five-Year and Annual Plan is defined as: Changes of a significant nature to the rent or admissions policies, or the organization of the waiting list not required by federal regulatory requirements as to effect a change in the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the Section 8 Housing Choice Voucher Program Administrative Plan</p> <p><b>Significant Amendment/Modification</b>  Significant Amendment/Modification to Capital Fund Program GHURA considers a "significant amendment/modification" to the Capital Fund Program (CFP) 5-Year and Annual Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any significant amendment/modification will require the Authority to submit a revised CFP 5-Year Plan that has met full hearing process requirements and the formal approval of the Board of Commissioners. Specifically, the following will be considered to constitute a significant amendment/modification: • Any addition or change in the planned or actual use of federal funds for non-emergency work items exceeding 30% of the total grant (items not included in the current CFP Five-Year Action Plan); and • Any change with regard to demolition or disposition, designation, homeownership programs, Rental Assistance Demonstration (RAD) conversion, Capital Fund Financing Program (CFFP), development or mixed finance or conversion activities. An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements. HUD will not consider such changes as a significant amendment.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p>
<b>B.2</b>	<p><b>New Activities.</b>  (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Police Officers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Non-Smoking Policies.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Project-Based Vouchers.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p>

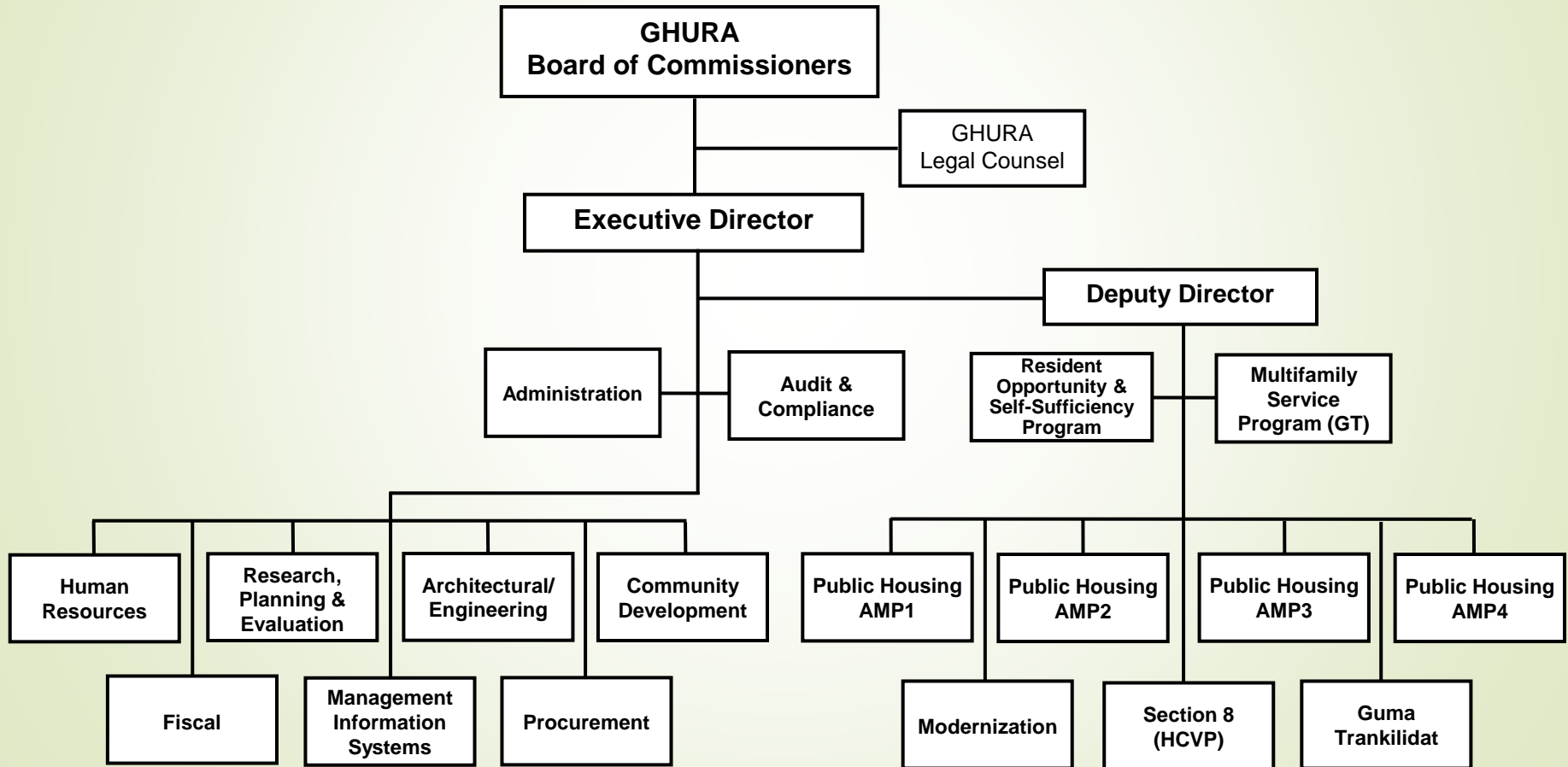
	<p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan</p> <p><b>Units with Approved Vacancies for Modernization.</b> Major upgrades are needed to ensure that electrical, plumbing, and other systems function, especially since GHURA's buildings are aging structures. Ongoing renovations to the interior and exterior of the GHURA buildings are needed to keep them structurally sound and in good repair. The CFP Plan includes Unit Modernization as a planned activity. No specific units are listed since units are identified as the unit becomes vacant and determined to be eligible for modernization. GHURA utilizes contractors for projects identified in the CFP Five-Year Action Plan. Projects include the modernization of vacant units to upgrade electrical, plumbing, carpentry, doors, to name a few; fence replacement; basketball court upgrade; typhoon shutter replacement; and drainage correction.</p> <p><b>Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</b> GHURA has applied for the FY2025 Emergency Safety and Security Grant (ESSG) for AMP 2, AMP 3, and AMP 4. Funds will be used to install surveillance cameras or other measures to deter criminal activities in the developments. GHURA will use its operating reserves to address project-specific activities to maintain the efficient management operations of Public Housing units. Projects being considered are: • Installation of overhead lighting in the elderly unit bedrooms as the unit becomes vacant. GHURA anticipates to use funds from the Community Development Block Grant-Disaster Recovery (CDBG-DR) to address typhoon damages from Typhoon Mawar at the public housing developments. • Construction of an open-air canopy above existing basketball courts and/or playground facilities located on the AMP sites. • Removal and repair of existing fence and/or installation of new fencing at the AMPs sites. • Installation of bollards to prevent soil erosion and unauthorized resident parking on grass. • Installation of lighting at fence line for security purposes. • Installation of boundary signage where there are no fences to deter residents from trespassing on private properties that border PHA sites. • Purchase and installation of security cameras with security monitoring services. • Pest control/termite treatment in units. • Expansion of office and parking spaces. • Support of resident programs. • Other project-specific activities include, but are not limited to, improving curb appeal (maintenance costs, non-routine or capital expenses).</p>
B.3	<p><b>Progress Report.</b> Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. <b>See Attachments for Community Development, Modernization, and Public Housing.</b></p>
B.4	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. <b>CAPITAL FUND PROGRAM, GQ08P00150124, APPROVED ON 8/06/2024.</b></p>
B.5	<p><b>Most Recent Fiscal Year Audit.</b> (a) Were there any findings in the most recent FY Audit? Y <input type="checkbox"/> N <input type="checkbox"/> (b) If yes, please describe: <b>As per the Controller, the Independent Public Audit (IPA) report for FY2024 will not be available until October 2025. It is undetermined at this time if there are any audit findings.</b></p>
C.	<p><b>Other Document and/or Certification Requirements.</b></p>
C.1	<p><b>Resident Advisory Board (RAB) Comments.</b> (a) Did the RAB(s) have comments to the PHA Plan? Y <input type="checkbox"/> N <input type="checkbox"/> (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p><b>Certification by State or Local Officials.</b> <i>Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</i></p>
C.3	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b> <i>Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed, must be submitted by the PHA as an electronic attachment to the PHA Plan.</i></p>
C.4	<p><b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input type="checkbox"/> If yes, include Challenged Elements.</p>
C.5	<p><b>Troubled PHA.</b> (a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y <input type="checkbox"/> N <input type="checkbox"/> N/A <input checked="" type="checkbox"/> (b) If yes, please describe:</p>

D.	<b>Affirmatively Furthering Fair Housing (AFFH).</b>
D.1	<p data-bbox="147 163 1554 220"><b>Affirmatively Furthering Fair Housing (AFFH).</b></p> <p data-bbox="147 220 1554 315">Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <div data-bbox="162 357 1534 415" style="border: 1px solid black; padding: 5px;"> <p><b>Fair Housing Goal: Ensure equal opportunity and affirmatively further fair housing.</b></p> </div> <div data-bbox="162 451 1534 619" style="border: 1px solid black; padding: 5px;"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>Undertake affirmative measures to provide a suitable living environment for families living in public housing, regardless of race, color, religion, national origin, sex, familial status, and disability.</p> </div> <div data-bbox="162 619 1534 688" style="border: 1px solid black; padding: 5px;"> <p><b>Fair Housing Goal: Increase Fair Housing information on GHURA's website and at physical locations.</b></p> </div> <div data-bbox="162 688 1534 913" style="border: 1px solid black; padding: 5px;"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <ul style="list-style-type: none"> <li>• Include educational material and resources on our website and promote the use of our website.</li> <li>• Distribute and make available booklets, pamphlets, and other resources to all our physical office locations for our clients.</li> <li>• Design and distribute extensive marketing materials for properties, services and programs to potential clients, with information about GHURA's non-discrimination policy and their right to request a reasonable accommodation for fair access to information and services.</li> </ul> </div> <div data-bbox="162 913 1534 976" style="border: 1px solid black; padding: 5px;"> <p><b>Fair Housing Goal: Create educational opportunities for the community.</b></p> </div> <div data-bbox="162 976 1534 1201" style="border: 1px solid black; padding: 5px;"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <ul style="list-style-type: none"> <li>• Partner with other agencies in fair housing to host and provide training to landlords, property managers, the general public, and staff to reduce housing discrimination.</li> <li>• Continue to improve the administration of GHURA's Reasonable Accommodation Policy, providing an opportunity for applicants, residents, and program participants with a disability to request an accommodation and/or modification to be able to fully participate in a program, to use and enjoy a dwelling, including public and common use spaces.</li> </ul> </div>



# GUAM HOUSING AND URBAN RENEWAL AUTHORITY

## FY2025 ORGANIZATIONAL CHART - Overall



## **B.1b OPERATION AND MANAGEMENT – HUMAN RESOURCES**

No new policies were approved for the fiscal year 2024 for GHURA's operation and management.

At the end of fiscal year 2024, there were 124 active employees. GHURA has seen an increase in full-time equivalents (FTEs) to support the operational need. At the end of the first quarter of fiscal year 2025, GHURA employed 127 employees.

One of the goals for the Human Resources Division is to provide technical training. A request for proposal has been issued to obtain technical training for the employees under the Section 8 Housing Choice Voucher, Public Housing, and Community Development Programs, to include other divisions in Central Office, Procurement, Modernization, and Engineering. The technical trainings requested will provide a summary report of the training provided and recommendations of pertinent training or resources essential for the job knowledge for each discipline. This summary report will assist the HR Division in establishing future training programs for GHURA employees.

This training enhances the GHURA employees' knowledge of the U.S. Department of Housing and Urban Development's (HUD) initiatives. The HR Division also provides competencies to the Guam Community College

- Organizational chart with the number of employees per division/section.

<b>Number of Employees per Division</b>	
Admin/Exec/Audit & Compliance	6
Human Resources	2
Fiscal	4
Procurement	2
Management Information Systems	4
Community Development	5
Research, Planning, & Evaluation	11
Architectural/Engineering	6
Modernization	4
Section 8	27
Public Housing – AMP#1	12
Public Housing – AMP#2	11
Public Housing – AMP#3	13
Public Housing – AMP#4	18
Guma Trankilidat	2
<b>TOTAL:</b>	<b>127</b>

## **Units Designated for Elderly or Disabled Families [24 CFR 945]**

The PHA may designate projects or portions of a public housing project specifically for elderly or disabled families. The PHA must have a HUD-approved allocation plan before the designation may take place.

Among the designated developments, the PHA must also apply any preferences that it has established. If there are not enough elderly families to occupy the units in a designated elderly development, the PHA may allow near-elderly families to occupy the units [24 CFR 945.303(c)(1)]. Near-elderly family means a family whose head, spouse, or cohead is at least 50 years old, but is less than 62 [24 CFR 5.403].

If there are an insufficient number of elderly families and near-elderly families for the units in a development designated for elderly families, the PHA must make available to all other families any unit that is ready for re-rental and has been vacant for more than 60 consecutive days [24 CFR 945.303(c)(2)].

The decision of any disabled family or elderly family not to occupy or accept occupancy in designated housing shall not have an adverse affect on their admission or continued occupancy in public housing or their position on or placement on the waiting list. However, this protection does not apply to any family who refuses to occupy or accept occupancy in designated housing because of the race, color, religion, sex, disability, familial status, or national origin of the occupants of the designated housing or the surrounding area [24 CFR 945.303(d)(1) and (2)].

This protection does apply to an elderly family or disabled family that declines to accept occupancy, respectively, in a designated project for elderly families or for disabled families, and requests occupancy in a general occupancy project or in a mixed population project [24 CFR 945.303(d)(3)].

### **GHURA Policy**

GHURA does not have designated elderly or designated disabled housing.

## **Deconcentration of Poverty and Income-Mixing [24 CFR 903.1 and 903.2]**

The PHA's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects. A statement of the PHA's deconcentration policies must be included in its annual plan [24 CFR 903.7(b)].

The PHA's deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as 'covered developments' and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

### ***Steps for Implementation [24 CFR 903.2(c)(1)]***

To implement the statutory requirement to deconcentrate poverty and provide for income mixing in covered developments, the PHA must comply with the following steps:

Step 1. The PHA must determine the average income of all families residing in all the PHA's covered developments. The PHA may use the median income, instead of average income, provided that the PHA includes a written explanation in its annual plan justifying the use of median income.

#### **GHURA Policy**

GHURA will determine the average income of all families in all covered developments on an annual basis.

Step 2. The PHA must determine the average income (or median income, if median income was used in Step 1) of all families residing in each covered development. In determining average income for each development, the PHA has the option of adjusting its income analysis for unit size in accordance with procedures prescribed by HUD.

#### **GHURA Policy**

GHURA will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.

Step 3. The PHA must then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average family income determined in Step 1. However, the upper limit must never be less than the income at which a family would be defined as an extremely low-income family (federal poverty level or 30 percent of median income, whichever number is higher).

Step 4. The PHA with covered developments having average incomes outside the EIR must then determine whether or not these developments are consistent with its local goals and annual plan.

Step 5. Where the income profile for a covered development is not explained or justified in the annual plan submission, the PHA must include in its admission policy its specific policy to provide for deconcentration of poverty and income mixing.

Depending on local circumstances the PHA's deconcentration policy may include, but is not limited to the following:

- Providing incentives to encourage families to accept units in developments where their income level is needed, including rent incentives, affirmative marketing plans, or added amenities
- Targeting investment and capital improvements toward developments with an average income below the EIR to encourage families with incomes above the EIR to accept units in those developments
- Establishing a preference for admission of working families in developments below the EIR
- Skipping a family on the waiting list to reach another family in an effort to further the goals of deconcentration
- Providing other strategies permitted by statute and determined by the PHA in consultation with the residents and the community through the annual plan process to be responsive to local needs and PHA strategic objectives

A family has the sole discretion whether to accept an offer of a unit made under the PHA's deconcentration policy. The PHA must not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under the PHA's deconcentration policy [24 CFR 903.2(c)(4)].

If, at annual review, the average incomes at all general occupancy developments are within the EIR, the PHA will be considered to be in compliance with the deconcentration requirement and no further action is required.

### **GHURA Policy**

For developments outside the EIR GHURA will take the following actions to provide for deconcentration of poverty and income mixing:

At the beginning of each housing authority fiscal year, the housing authority will establish a goal for housing 40% of its new admissions with families whose incomes are at or below the area median income. The annual goal will be calculated by taking 40% of the total number of move-ins from the housing authority fiscal year.

### **Order of Selection [24 CFR 960.206(e)]**

The PHA system of preferences may select families either according to the date and time of application or by a random selection process.

### **GHURA Policy**

Families will be selected from the waiting list based on preference points. Among applicants with the same preference points, families will be selected on a first-come, first-served basis according to the date and time their complete application is received by GHURA.

When selecting applicants from the waiting list, GHURA will match the characteristics of the available unit (unit size, accessibility features, unit type) to the applicants on the waiting lists. GHURA will offer the unit to the highest-ranking applicant who qualifies for that unit size or type, or that requires the accessibility features.

By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with an earlier date and time of application or higher preference status.

Factors such as deconcentration or income mixing, and income targeting will also be considered in accordance with HUD requirements and GHURA Policy.

Citizens and Nationals of the United States shall have priority over non-U.S. or Aliens covered under Section 141 of the Compact of Free Association Agreement between the United States and the Marshall Islands, the Federated States of Micronesia, and Palau. GHURA will skip over non-U.S. applicants to select U.S. Citizens/Nationals applicants first. Once all U.S. applicants have been selected from the waiting list, other families will be selected from the waiting list on a first-come, first-served basis according to the date and time their complete application was received by GHURA.



# GHURA

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



## DEFINITION OF SUBSTANTIAL AMENDMENT AND SIGNIFICANT AMENDMENT/MODIFICATION PHA ANNUAL PLAN (CY2025) FY2026 for the PUBLIC HOUSING and SECTION 8 HOUSING CHOICE VOUCHER PROGRAMS and the 2025 CAPITAL FUND PROGRAM

GHURA considers a Significant Amendment and Substantial Deviation/Modification to the Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any significant amendment or substantial deviation/modification will require the Authority to submit a revised PHA 5-Year Plan or PHA Annual Plan that has met full hearing process requirements and the formal approval of the GHURA Board of Commissioners. The Authority defines significant amendment and substantial deviation/modification as:

- Any change in the planned or actual use of federal funds for activities that would prohibit or redirect the Authority's mission, goals, and objectives
- A need to respond immediately to Acts of God beyond the control of the Authority, such as earthquakes, civil unrest, or other unforeseen significant events
- A mandate from Guam government officials, specifically the governing Board of Commissioners of the Authority, to modify, revise, or delete the long-range goals and objectives in the program
- A substantial deviation does not include any changes in HUD rules and regulations, which require or prohibit changes to activities listed in the PHA
- A Significant Amendment or Substantial Deviation/Modification to the PHA Five-Year and Annual Plan is defined as: Changes of a significant nature to the rent or admissions policies, or the organization of the waiting list not required by federal regulatory requirements as to effect a change in the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the Section 8 Housing Choice Voucher Program Administrative Plan

### **Significant Amendment/Modification to Capital Fund Program**

GHURA considers a "significant amendment/modification" to the Capital Fund Program (CFP) 5-Year and Annual Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any significant amendment/modification will require the Authority to submit a revised CFP 5-Year Plan that has met full hearing process requirements and the formal approval of the Board of Commissioners. Specifically, the following will be considered to constitute a significant amendment/modification:

- Any addition or change in the planned or actual use of federal funds for non-emergency work items exceeding 30% of the total grant (items not included in the current CFP Five-Year Action Plan); and
- Any change with regard to demolition or disposition, designation, homeownership programs, Rental Assistance Demonstration (RAD) conversion, Capital Fund Financing Program (CFFP), development or mixed finance or conversion activities.

An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements. HUD will not consider such changes as a significant amendment.

## **B.5 COMMUNITY DEVELOPMENT – GOALS AND OBJECTIVES – ACTIVITIES (Attachment)**

Guam remains committed to addressing the housing needs of its residents through the continued implementation of various housing-related programs. These initiatives are strategically designed to meet the diverse and specific needs of the local housing market, with a focus on assisting exclusively low-income to extremely low-income households.

The programs encompass a range of services, including homebuyer support, rental assistance, and efforts to promote sustainable homeownership. Homebuyer support programs aim to assist individuals and families in overcoming the financial barriers to purchasing a home, offering resources such as subsidies for price reductions, closing costs, and housing counseling. Rental assistance programs provide critical relief to low-income renters, helping to ensure that affordable housing options remain accessible. Additionally, the focus on fostering sustainable homeownership by offering assistance to eligible homeowners in renovating substandard conditions of their principal residence.

Through these targeted efforts, Guam will create a more equitable housing market, ensuring the population's access to safe, stable, and affordable housing opportunities. The HOME Investment Partnerships Program funds these programs.

**The following programs have been implemented under the Home Investment Partnerships Program (HOME):**

### ***Renewal Affordable Homes – HOME Solution – Homebuyer Program***

This program is designed to support eligible residents of the Territory of Guam become First-Time Homebuyers. The program's goal is to provide financial subsidies that help reduce the overall cost of a purchase or newly constructed home. Through a partnership with local lenders, the program is designed to lower sale prices for eligible buyers by offering subsidies.

Six applications are under review, with two applicants ready to proceed with new home construction. Additionally, the program provides in-house financing options for qualified buyers, offering properties with reduced interest rates. A special preference is given to participants of GHURA programs, such as the Renaissance, Low-Income Public Housing (LIPH), and Housing Choice Voucher (HCV), at the time of application. This preference aims to support individuals already engaged with GHURA's various housing initiatives.

As of this period, Guam has successfully assisted two homebuyers in partnership with the United States Department of Agriculture (USDA), helping them secure their homes with financial support and favorable loan terms. One of the homebuyers was a participant in the LIPH program. This initiative contributes significantly to promoting homeownership and providing accessible housing opportunities to those in need within the community.

In addition, during this period, Guam completed the transfer of 22 mortgages from Habitat for Humanity of Guam. These accounts are undergoing a thorough reconciliation process to assess the status of mortgage payments. The review thus far has identified one account in default and one unit with an unlawful occupant. Both units will be addressed and processed by the appropriate procedures and regulations.

### **Homeowner Rehabilitation – Homeowner Program**

This program is designed to assist eligible residents of the Territory of Guam to address the substandard conditions of their principal residences. Its main objective is to provide the homeowners with the financial support to make necessary repairs or upgrades, and to ensure their homes meet safety, health, and livability standards. Through this program, homeowners can receive a subsidy that contributes toward the total costs of their improvement projects. The financial assistance is structured as both repayment and deferred loans, allowing for flexible terms depending on the status of the homeowner. This structure ensures that the support is accessible while still allowing for the eventual repayment of the funds.

Currently, seven applications are under review, with program staff evaluating each submission to ensure eligibility and determine the specific needs of the applicants. The program aims to enhance the residents' living standards and to improve the overall housing conditions.

### **Renaissance Rental Program**

The program provides affordable rental housing opportunities to low- and moderate-income individuals and families. Currently, the program is funded by the Community Development Block Grant (CDBG), which supports the development and maintenance of these units. The program has recently expanded by adding five new rental units in the Talofofo area, increasing the number of available affordable units to 11. The program reports 100% occupancy.

In addition to this expansion, several property acquisitions have been completed to support the growth of affordable rental housing in Guam. Currently, a total of 27 units are undergoing renovation. These units are expected to be fully operational and available for occupancy by the end of the next program year.

### **Housing Trust Fund (HTF) – Rental**

Guam has partnered with WestCare Pacific Islands to implement a specialized rental program to serve individuals and families with incomes at or below 30% of the Area Median Income (AMI). This collaborative effort addresses the critical needs for affordable housing within this low-income demographic.

For the 2022 program year, GHURA allocated resources to renovate an Agana Heights multi-family four-plex. This renovation project is a key component of the partnership, as it will enhance the availability of safe and affordable housing for those in the targeted income group. Once completed, the renovated units will provide vital housing opportunities to individuals and families most in need, contributing to the broader goal of reducing homelessness and improving living conditions for the lowest-income residents of Guam.

### **HOME American Rescue Program (HOME-ARP)**

Guam has received approval to collaborate with WestCare Pacific Islands in an initiative to provide housing for specific, qualified populations, with a preference for veterans. This partnership is part of a broader effort to address the unique housing needs of veterans and other qualifying populations. As part of this initiative, Guam has been in ongoing discussions with WestCare to refine and finalize the program design, ensuring that it meets the specific needs of the target populations.

Phase 1 of this project will involve the construction of a 6-plex complex, consisting of one-bedroom units, located in the village of Dededo. This initial phase is expected to break ground by the end of the next program year. Once completed, these units will offer a secure and stable living environment for veterans and other qualified populations, contributing to the ongoing efforts to provide much-needed affordable housing for vulnerable populations in Guam.

### **Housing Counseling**

This program is dedicated to supporting individuals and families in navigating the complexities of homeownership and rental housing. Housing Counseling offers essential guidance and resources and empowers residents to decide their housing options. Whether for first-time homebuyers, renters seeking stability, or homeowners striving to maintain their properties.

As of this period, we have successfully counseled five first-time homebuyers. Additionally, we are implementing a Client Management System (CMS), which we aim to have fully operational by the start of the next program year.

## **B.2b MODERNIZATION GOALS AND OBJECTIVES - ACTIVITIES**

### **Goal 2: Improve the Public Housing Assessment System Score to achieve a high performer score**

GHURA continues to obligate 90% or more of the CFP funds as quickly as possible and no later than two years after funds become available.

### **Goal 4: Improve the Quality of Assisted Housing**

- **Objective 5: Renovate or modernize public housing units by (1) implementing the Capital Fund Program 5-Year Action Plan under the available funding, and (2) utilizing contractors for projects presented in the CFP 5-Year Action Plan.**

Major upgrades are needed to ensure that electrical, plumbing, and other systems function, especially since GHURA's buildings are aging structures. Ongoing renovations to the interior and exterior of the GHURA buildings are needed to keep them structurally sound and in good repair. The CFP Plan includes Unit Modernization as a planned activity. No specific units are listed since units are identified as the unit becomes vacant and determined to be eligible for modernization. GHURA utilizes contractors for projects identified in the CFP Five-Year Action Plan. Projects include the modernization of vacant units to upgrade electrical, plumbing, carpentry, doors, to name a few; fence replacement; basketball court upgrade; typhoon shutter replacement; and drainage correction.

- **Objective 6: Conduct a Green Physical Needs Assessment and Energy Audit every five years to evaluate the existing conditions of the housing stock, including a random selection of units, common areas, offices, site improvements, and program areas.**

On July 23, 2024, Dominion Due Diligence Group was awarded a contract to conduct a Physical Needs Assessment and Energy Audit on GHURA's AMP properties. The project is expected to be completed by July 2025.

D3G inspected selected units, common areas, offices, and sites to determine a long-term schedule and cost for replacing major property components. D3G requested copies of residents' power and water consumption invoices to analyze as part of their data for the Energy Audit report. These were provided to D3G. The project is near completion; D3G will provide a draft report for GHURA's review.

- **Objective 7: Provide radon education to residents and conduct testing at all 750 public housing units.**

GHURA received a \$5 million grant under the Hazard-Related Housing Capital Fund Program to conduct radon testing, mitigation, and education for residents. The grant will also cover the testing and removal of mold and moisture in GHURA's public housing units. Projects are expected to be fully obligated by September 2025.

A Request for Proposal (RFP) will be issued to vendors interested in conducting radon testing at GHURA's public housing units. After testing is near completion, an Invitation for Bid (IFB) will be issued to vendors interested in conducting the radon mitigation.

An Invitation for Bid (IFB) will also be issued to vendors interested in conducting the test and removal of mold and moisture in GHURA's public housing units.

- **Objective 8: Abate or encapsulate lead-based paint, and relocate all families with children under six who are in immediate proximity to lead-based paint to unaffected units.**

GHURA will issue a Request for Proposal (RFP) to vendors interested in conducting the abatement or encapsulation of lead-based paint identified in about 77 public housing units. Public housing units have some LBP-affected areas found at the exterior of the units, such as decks and exterior walls. Some public housing units have LBP found in the interior of the units, such as closet walls and jambs.

#### **Goal 5: Provide an improved living environment**

- **Objective 1: Implement public housing security improvements, such as increasing lighting, video surveillance, tenant participation with Resident Associations, and crime prevention through environmental design features.**

GHURA received a \$250,000 grant under the Emergency Safety and Security Grant (ESSG) to install surveillance cameras at GHURA's public housing units in high-crime areas. Because the grant is minimal, the funds were geared to one AMP, with the understanding to apply for future funding for the other AMPs. Grant was fully obligated on September 16, 2024, with a full expenditure deadline of September 16, 2025.

On September 16, 2024, California Pacific Technical Services, LLC (dba CalPac) was awarded a contract to install surveillance cameras and equipment at identified locations under the AMP1 Development. CalPac has ordered and received the required equipment for this project; CalPac is waiting for building permit clearance from the Guam Department of Land Management. The MOD division, the AE division, and CalPac will discuss the timelines to complete the project by September 16, 2025, and be fully functional.

- **Objective 5: May apply for grants and other funding sources to provide additional services for public housing programs.**

GHURA has applied for the 2025 Emergency Safety and Security Grant (ESSG) to address security issues at GHURA's AMP 2, AMP 3, and AMP 4 developments. These developments have identified locations where criminal activities, such as vandalism, criminal mischief, and property theft. GHURA will use the funds to install surveillance cameras or increase street lighting.

- **Objective 7: May request extension of grant obligations and expenditure deadlines as it may deem necessary.**

GHURA has submitted its request to extend the CFP GQ08P00150123 grant obligation deadline from February 2025 for another year. GHURA missed its obligation deadline due to Guam's local procurement law requiring proposed projects over \$500,000 to be submitted to the Attorney General's office for review. This process has delayed some projects being scrutinized because of the proposed cost estimate. The delay of one project, Invitation for Bid for the Modernization of 18 vacant units, was under the AG's review; GHURA reverted to canceling the IFB.

According to HUD Honolulu, it will take about four to six months for HUD D.C. to approve the request. GHURA submitted the request in February 2025.

GHURA continues to send out IFBs for modernization work on vacant units and other projects planned in the CFP Five-Year Action Plan. These contracts will be charged to the CFP GQ-50123 grant until fully obligated.

## **B.5 PUBLIC HOUSING-AMPs GOALS AND OBJECTIVES – ACTIVITIES (Attachment)**

### **Goal 1: Maximize the current resources for housing programs.**

#### **\* Objective 1: Maintain occupancy at no less than 97% (adjusted for units in modernization) each fiscal year for Public Housing.**

As of September 30, 2024, GHURA's Public Housing program maintained an occupancy rate of 97% (adjusted for units under modernization).

#### **\* Objective 2: Refer Public Housing vacant units to the Capital Fund Program modernization work item.**

Vacant units that are beyond the capabilities of maintenance and require extensive work were deferred to modernization. Such modernization work included upgrades to electrical panel boxes, bathroom, kitchen, replacing sewer lines, and replacing exterior doors with aluminum, to name a few.

#### **\* Objective 3: Pursue alternative funding for services and projects under Public Housing.**

GHURA did not pursue the Rental Assistance Demonstration Program (RAD) or the Capital Fund Financing Program (CFFP).

GHURA did apply for the Emergency Safety and Security Grant (ESSG) and the Housing Related Hazards Capital Fund Program (HRHCFP). Both grants are part of the Public Housing Capital Fund Program.

- \* GHURA received \$250,000 from the ESSG grant. CalPac, Inc. was awarded the contract to install high-definition/LPR cameras and equipment at AMP1 sites with high crime areas.
- \* GHURA received \$5 million from the HRHCFP grant. Funds will address the education, training, testing, and mitigation of radon, mold, and moisture in GHURA's public housing units.

#### **\* Objective 4: Utilize Public Housing Operating Reserves to address non-routine maintenance upgrades and provide services for residents.**

GHURA utilized the Public Housing Operating Reserves to upgrade the Resident Services Center at Toto Gardens and other projects that are non-routine upgrades under public housing.

### **Goal 2: Improve the Public Housing Assessment System Score to achieve a high performer score**

#### **\* Objective 1: Increase the Score under the Physical Assessment Subsystem (PASS), Financial Assessment Subsystem (FASS), Management Assessment Subsystem (MASS), and Capital Fund Subsystems (CFSS) of the PHAS.**

GHURA maintained compliance with the new criteria and requirements of the Public Housing Assessment System (PHAS). The Physical Condition Sub-indicator (PASS) incorporated the new inspection criteria, National Standards for the Physical Inspection of Real Estate (NSPIRE). The new NSPIRE model prioritizes health, safety, and functional defects over appearance. It implements inspections that better reflect the physical conditions of the property.

GHURA has not received a PHAS score, Designation Status, or PHA Status for the FY2023 PHA Score Report. For the PASS Score, GHURA rated an overall 28 out of 40 points, as follows:

Development	Unit Count	100-Point Score	40-Point Score
AMP1	158	66c	26.4
AMP2	163	68c*	27.2
AMP3	195	74c*	29.6
AMP4	234	74c	29.6

GHURA has 750 units with an occupancy rate of 97% (adjusted for units in modernization).

GHURA continues to write off bad-debt balances every two to three months. These accounts are submitted to the Guam Department of Revenue and Taxation to garner tax refunds from former residents and other adults with outstanding balances.

#### **Goal 4: Improve the Quality of Assisted Housing**

**\* Objective 1: Annually assess and update the policies regarding the Public Housing Admissions and Continued Occupancy Policy (ACOP) to implement any new statutory or regulatory requirements.**

The November 2023 ACOP included current mandates, regulations, and policies that directly impact the current administration of the Public Housing Program. GHURA advertised the Notice for Public Comment and Public Hearing from December 18, 2023, through February 2, 2024, regarding updates to the ACOP. A Public Hearing was held on February 2, 2024. The GHURA Board of Commissioners approved the updated ACOP on February 13, 2024. The November 2023 ACOP was submitted to HUD on March 19, 2024.

**\* Objective 2: Concentrate on improving the specific management functions by delivering quality customer and maintenance services to public housing residents, implementing preventive maintenance efforts, and reviewing options to ensure the economic viability of GHURA’s 750 public housing units.**

GHURA continues to have staff attend trainings in maintenance inspections and customer service. GHURA conducts three types of inspections on our public housing units to ensure the residents live in decent, safe, and sanitary homes. Inspections include Preventive Maintenance, National Standards for the Physical Inspection of Real Estate (NSPIRE), and Housekeeping.

Residents with poor housekeeping are referred to attend the Renter’s 101 training. GHURA is taking proactive steps by providing residents with the necessary tools to improve their living conditions.

#### **Goal 6: Encourage Self-Sufficiency**

**\* Objective 1: Establish and maintain relationships with community partners for educational, child care, health care, homeownership, financial literacy/management, budgeting, and other services for opportunities to promote self-sufficiency.**

GHURA continues to engage with Non-Profit Organizations (NPO) and Government of Guam agencies, such as the Department of Public Health and Social Services, Guam Community College, and the Department of Youth Affairs, to offer services to our residents. Such services include health fairs, adult education, and financial literacy.

GHURA's Program Coordinator worked alongside these agencies to ensure services were offered at the AMP Sites. The Health Fair at Toto Gardens was a success for the residents who updated their children's immunization shots without waiting at the DPHSS clinic. GCC held an Adult Education class for residents needing to complete their GED certificate. GCC and GHURA received a small grant to provide financial literacy classes to residents requiring budgeting guidance or understanding their budgets.

The Resident Services Center is a central location for NPOs and government agencies to hold trainings and seminars for the residents. Program Coordinators were employed to establish databases for households and the services they would need to build their self-sufficiency. The program coordinators would also work with NPOs and government agencies to obtain services for the residents. The program coordinators will also conduct the Renter's 101 training for residents with poor housekeeping or delinquency on rent. The program coordinators will also try to re-establish the Resident Councils and search for residents to become members of the Resident Advisory Board.

### **Goal 9: Increase customer satisfaction**

**\* Objective 1: Automate more functions to provide increased quality of service, such as web-based applications, increase web capabilities, portals, and interactive voice response systems.**

GHURA has implemented web-based capabilities, such as applying for housing assistance using online applications and viewing GHURA's website with information on the Authority's programs, policies, administration, and employment applications.

**\* Objective 2: Increase the number of residents paying rent through electronic transfer.**

GHURA RentPayment has been active for two years. GHURA will accept monthly rental payments through GHURA's online portal or the RentPayment App. Residents can set up their profile and make online payments through GHURA's website. A personal email address and an established bank account are required to set up the RentPayment account. Once registered, the resident may choose the payment methods: ACH checking or savings, credit, and debit cards.

Residents requiring assistance will complete and sign the "GHURA Authorization Agreement for Pre-Arranged payments" form. GHURA will schedule an appointment for the resident to drop by the office and assist the resident in establishing their profile.

### **Goal 10: Improve the delivery of housing through cost-effective office management and operational efficiency:**

**\* Objective 1: Continue to automate major operation components of electronic software, such as work order processing and tracking, materials, inventory, and fixed assets to improve the efficiency and accuracy of financial accounting and reporting.**

GHURA has been reviewing other software packages to address the overall needs in operations, financial accounting, housing, maintenance, consumable inventory, and fixed assets. GHURA has been reviewing software packages for bar codes and databases.

**\* Objective 4: Update or revise policies, including but not limited to changes on admissions, continued occupancy, management, rent collections, write-offs, inspections, no smoking, occupancy guidelines, citizen sponsors, transfers, waiting lists, and self-sufficiency to improve the management of public housing and create healthier communities.**

GHURA is in the process of updating its November 2023 ACOP to incorporate HOTMA updates. Standard Operating Procedures (SOPs) are also being updated.

Capital Fund Program - Five-Year Action Plan

Status: Approved

Approval Date: 08/06/2024

Approved By: HO, KEVIN

Part I: Summary						
PHA Name : Guam Housing & Urban Renewal Authority		Locality (City/County & State)				
PHA Number: GQ001		<input checked="" type="checkbox"/> Original 5-Year Plan		<input type="checkbox"/> Revised 5-Year Plan (Revision No: )		
A.	Development Number and Name	Work Statement for Year 1 2024	Work Statement for Year 2 2025	Work Statement for Year 3 2026	Work Statement for Year 4 2027	Work Statement for Year 5 2028
	GHURA 250 (GQ001000004)	\$670,386.00	\$1,210,526.00	\$561,000.00	\$978,106.00	\$568,623.00
	GHURA 99 (GQ001000003)	\$701,152.00	\$416,000.00	\$820,760.00	\$391,000.00	\$348,911.00
	AUTHORITY-WIDE	\$825,725.00	\$698,725.00	\$696,725.00	\$868,725.00	\$698,725.00
	GHURA 250 (GQ001000001)	\$619,616.00	\$416,000.00	\$622,766.00	\$604,220.00	\$708,622.00
	GHURA 100 (GQ001000002)	\$440,372.00	\$516,000.00	\$556,000.00	\$415,200.00	\$932,370.00



<b>B.</b>	<b>Plan Elements.</b>
<b>B.1</b>	<p><b>Revision of Existing PHA Plan Elements.</b>  (a) Have the following PHA Plan elements been revised by the PHA since its last <b>Annual PHA Plan</b> submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p><b>Financial Resources.</b>  (1) January 21, 2025: GQ901 was awarded 24 Department of Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) vouchers and funding under Notice PIH 2024-18. These vouchers are to be administered in partnership with the Department of Veterans Affairs (VA) Medical Center to serve veterans in Guam. Effective Date of these vouchers are July 1, 2025. (2) April 16, 2024: GQ901 was awarded \$24,263 in additional Administrative Fees for the HUD-VASH program [PIH 2024-10 (HA)]. This administrative fee funding must be used exclusively to support the HUD-VASH program for two purposes: (a) costs incurred by a PHA in carrying out administrative responsibilities under the program and (b) other eligible expenses in administering the program which are described in Section 3 of Notice PIH 2022-18: Use of Housing Choice Voucher (HCV) and Mainstream Voucher Administrative Fees for Other Expenses to Assist Families to Lease Units. GHURA will utilize this administrative fees for the 24 VASH vouchers that were recently awarded to assist veterans secure permanent housing in the private market. This additional administrative funding cannot be used for the repayment of debts, or any amounts owed to HUD or program participants including, but not limited to, Office of Inspector General (OIG), Quality Assurance Division (QAD) or other monitoring review findings. (3) GHURA was notified of receiving additional service fee funds for the Emergency Housing Voucher (EHV) program in a total of \$128,898.67. This service fee funding must be used exclusively to support the EHV program and GHURA will apply these additional funds for (a) security deposits, (b) utility deposits, (c) utility arrears to facilitate leasing, and (d) rental arrear assistance to the a private landlord but only if the rental arrear is a barrier to leasing the EHV unit. GHURA may not use the EHV services fee for debts owed by the family to the PHA, another PHA, or a closely-associated entity affiliated with the PHA, or any other financial assistance for rental/utility arrears.</p> <p><b>Rent Determination.</b>  FY2025 Payment Standard Resolution is attached.</p> <p><b>Substantial Deviation.</b>  See attachment for Section 8 HCV Administrative Plan approval and summary of revisions. The plan can be viewed at <a href="http://www.ghura.org">www.ghura.org</a>. DEFINITION OF SIGNIFICANT AMENDMENT OR MODIFICATION AND SUBSTANTIAL DEVIATION PUBLIC HOUSING AGENCY (PHA) PLAN The Guam Housing and Urban Renewal Authority (GHURA) considers a Significant Amendment or Modification and Substantial Deviation to the Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any significant amendment or modification or substantial deviation will require the Authority to submit a revised PHA Plan that has met full hearing process requirements and the formal approval of the GHURA Board of Commissioners. The Authority defines significant amendment and substantial deviation/modification as: &gt; Any change in the planned or actual use of federal funds for activities that would prohibit or redirect the Authority's mission, goals, and objectives. &gt; A need to respond immediately to Acts of God beyond the control of the Authority, such as earthquakes, civil unrest, or other unforeseen significant events. &gt; A mandate from Guam government officials, specifically the governing Board of Commissioners of the Authority, to modify, revise, or delete the long-range goals and objectives in the program. &gt; A substantial deviation does not include any changes in the U.S. Department of Housing and Urban Development (HUD) rules and regulations, which require or prohibit changes to activities listed in the PHA. &gt; A Significant Amendment or Modification or Substantial Deviation to the PHA Five-Year and Annual Plan is defined as: Changes of a significant nature to the rent or admissions policies, or the organization of the waiting list not required by federal regulatory requirements as to effect a change in the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the Section 8 Housing Choice Voucher Program Administrative Plan.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p>
<b>B.2</b>	<p><b>New Activities.</b>  (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan</p>
<b>B.3</b>	<p><b>Progress Report.</b>  Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.  <b>See attachment.</b></p>

B.4	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.  <b>Not applicable to Section 8 HCV programs.</b></p>
B.5	<p><b>Most Recent Fiscal Year Audit.</b>  (a) Were there any findings in the most recent FY Audit?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/>  (b) If yes, please describe:  <b>As per GHURA Controller, the Independent Public Audit Report will not available until further notice. This audit is subject to cover fiscal year 2024.</b></p>
C.	<p><b>Other Document and/or Certification Requirements.</b></p>
C.1	<p><b>Resident Advisory Board (RAB) Comments.</b>  (a) Did the RAB(s) have comments to the PHA Plan?  Y <input type="checkbox"/> N <input type="checkbox"/>  (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p><b>Certification by State or Local Officials.</b>  <u>Form HUD 50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b>  Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p><b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.  (a) Did the public challenge any elements of the Plan?  Y <input type="checkbox"/> N <input type="checkbox"/>  If yes, include Challenged Elements.</p>
D.	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>
D.1	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b>  Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>
<p><b>Fair Housing Goal: Provide equal access to assisted housing.</b></p>	
<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p>	
<p>Undertake affirmative measures to ensure equal access to assisted housing regardless of race, color, religion, sex, national origin, creed, age, actual or perceived sexual orientation, gender identity, history of domestic violence, marital status, familial status, HIV infection and disability. Conduct Education and Testing to Reduce the incidence of Housing Discrimination: GHURA is providing training to landlords, local units of government, property managers, GHURA staff, the general public, and other housing partners in fair housing law and practice to reduce the incidence of housing discrimination in Guam. Disseminate fair housing rights materials including information related to sexual harassment to all households receiving assistance through GHURA's Public Housing and Housing Choice Voucher Programs. Additionally, distribute fair housing materials to landlords participating in the HCV Program. Conduct activities to affirmatively further fair housing.</p>	
<p><b>Fair Housing Goal: Provide Limited English Proficiency (LEP) training and service.</b></p>	
<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p>	
<p>Train and implement Limited English Proficiency (LEP) training with all staff and to non-English speaking and/or Limited English Proficiency speaking groups with an interpreter available on federal and state fair housing laws.</p>	

**Form identification:** GQ901-Guam Housing & Urban Renewal Authority Form HUD-50075-HP (Form ID - 3853) printed by Nicole Alejandro in HUD Secure Systems/Public Housing Portal at 04/06/2025 06:15PM EST



**2025 Exception Payment Standards for Reasonable Accommodation for persons with disabilities and participants of the Veteran Affairs Supportive Housing Programs**

The payment standard schedule has been updated to comply with 24 CFR 982.503(d)(5) where the amount must not exceed 120 percent. Updates can be found in blue in the table below. For 3-bedroom, 4-bedroom, 5-bedroom, and 6-bedroom units, each payment standard amount has decreased by one dollar from the amount that was published in RESOLUTION NO. FY2025-007.

<b>0 BR</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>	<b>6 BR</b>
\$1,466	\$1,614	\$2,118	\$2,967	\$3,556	\$4,089	\$4,623
120%	120%	120%	120%	120%	120%	120%

The attached amended Resolution requires your review, approval, and adoption of the 2025 Payment Standards. Adopting the amended Resolution with the updated payment standards will ensure GHURA's compliance with 24 CFR 982.503 and 24 CFR 985.3. Should you have any questions regarding the payment standards, please do not hesitate to consult me. Thank you for your continued support of the Section 8 Housing Choice Voucher Program.

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-007(A)**

**Moved by: EMILIA F. RICE**

**Seconded by: KARL E. CORPUS**

**RESOLUTION APPROVING FISCAL YEAR 2025 SECTION 8 HOUSING CHOICE VOUCHER PROGRAM PAYMENT STANDARDS (UPDATED)**

**WHEREAS,** 24 CFR 982.503 (3) requires Public Housing Agencies administering the Section 8 Housing Choice Voucher (HCV) Program to establish a Payment Standards Schedule with a single payment standard amount for each unit size based on the area’s Fair Market Rent (FMR); and

**WHEREAS,** 24 CFR 982.505 requires GHURA to utilize the Payment Standards Schedule to calculate the maximum monthly housing assistance payment for the participant family under the Section 8 HCV Program. *When utilizing the Payment Standard for the family, it shall be the lower of (a) the payment standard for the family unit size; or (b) the payment standard amount for the size of the dwelling unit rented by the family; and*

**WHEREAS,** with exceptions to HUD-approved waivers and reasonable accommodations for persons with disabilities, 24 CFR 985.3(i) requires Public Housing Agencies to review and adjust its voucher payment standard amounts annually, to ensure it is within the basic range that is not less than 90 percent and not more than 110 of the area’s Fair Market Rent. The 2025 FMR for each unit size below has increased as much as 4 percent. The FY2025 Payment Standards **are based on the published Fair Market Rent** for Guam as illustrated below:

**Table 1: Fair Market Rents for 2025 and 2024**

FMR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
<b>CY2025</b>	<b>\$1,222</b>	<b>\$1,345</b>	<b>\$1,765</b>	<b>\$2,473</b>	<b>\$2,964</b>	<b>\$3,408</b>	<b>\$3,853</b>
CY2024	\$1206	\$1326	\$1742	\$2455	\$2956	\$3399	\$3841
Difference	\$16	\$19	\$23	\$18	\$8	\$9	\$12

**WHEREAS,** when establishing the Section 8 payment standards, GHURA considers important factors that normally impact the successful leasing of vouchers.

These factors include:

- The prevailing rental rates in the private rental market
- The cost of basic utilities, such as power, water, sewer, and trash pickup services
- How long it takes families to find a suitable unit
- The number of lapsed vouchers
- The number of failed units
- Shelter burden for the families
- The FY2025 Section 8 Housing Choice Voucher Program budget, and
- The impact of other renters in the private market

For CY2025 the proposed Payment Standards Schedules for each unit size are set at 110 percent, but not more than 120 percent for reasonable accommodation for persons with

disabilities, and VASH participants in accordance with Section 102 (d) of the Housing Opportunity Through Modernization Act of 2016:

**Table 2: Proposed 2025 Payment Standards for the regular HCV and Special Purpose Voucher Programs**

0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
\$1,344	\$1,479	\$1,941	\$2,720	\$3,260	\$3,748	\$4,238
110% of FMR	110% of FMR	110% of FMR	110% of FMR	110% of FMR	110% of FMR	110% of FMR

**WHEREAS,** 24 CFR 982.503(d)(5) permits housing authorities to establish without HUD approval or notification, an exceptional payment standard for participants with a disability and for veterans under the Veteran Affairs Supportive Housing Program. The exceptional payment standards are to provide disabled and VASH participants a fair chance to access and enjoy housing opportunities. The exception payment standard amount for an individual family shall not exceed 120 percent of the applicable FMR.

**Table 3: Proposed 2025 Exception Payment Standards for Reasonable Accommodation for persons with disabilities and participants of the Veteran Affairs Supportive Housing Programs**

0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
\$1,466	\$1,614	\$2,118	\$2,967	\$3,556	\$4,089	\$4,623
120% of FMR	120% of FMR	120% of FMR	120% of FMR	120% of FMR	120% of FMR	120% of FMR

**WHEREAS,** the approved Payment Standards Schedule shall be applied to HAP contracts effectuated for calendar year 2025; and therefore, be it;

**RESOLVED,** that the Guam Housing and Urban Renewal Authority Board of Commissioners approve the updated Payment Standards for fiscal year 2025.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM – DECEMBER 10, 2024**

**PASSED BY THE FOLLOWING VOTES:**

**AYES:** John Rivera, Anisia Delia, Emilia Rice, Karl Corpus

**NAYS:** NONE

**ABSENT:** Nathanael Sanchez, Victor Torres

**ABSTAINED:** NONE

**I hereby certify that the foregoing is full, true and correct copy of the Resolution duly adopted By the Guam Housing and Urban Renewal Authority Board of Commissioner on December 10, 2024.**



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

November 4, 2024

**MEMORANDUM**

**TO:** GHURA Board of Commissioners  
**VIA:** Elizabeth F. Napoli, Deputy Director <sup>(S)</sup>  
Fernando Esteves, Deputy Director  
**FROM:** Norma San Nicolas, Section 8 Administrator *NSN*  
**SUBJECT:** Request for Approval and Adoption of GHURA's Revised Section 8  
HCV Administrative Plan

Hafa adai! I have attached GHURA's Housing Choice Voucher Program (HCV) Administrative Plan with this memorandum for your review and approval. The Administrative Plan has been updated to comply with sections 102 and 104 of the Housing Opportunity Through Modernization Act (HOTMA) of 2016. The 2016 public law made significant changes to the United States Housing Act of 1937, with HUD promulgating and releasing mandates to public housing agencies to adopt and implement the changes on or before January 1, 2025. The updated plan has gone through the required 45-day public comment period and public hearing. As such, GHURA did not receive any public input.

Some of the significant changes to the plan involved

- how assets and income must be calculated and verified,
- the types of income inclusions and exclusions that must be considered,
- types of deductions and expenses to be taken into account during determining adjustments,
- implementing applicable Fair Housing and Civil Rights requirements,
- how to handle changes involving the family's household composition,
- applying inflationary adjustments as necessary,
- changes to interim re-examination process, and
- HUD has also updated certain forms that families must complete before admission and during the re-examination period. (Please see the list of examples of modifications summarized for your review.)

The Section 8 team is working diligently to ensure accurate and timely services for our families. We believe upholding program integrity and maintaining compliance with HUD requirements is key to meeting this goal. Therefore, your review and favorable approval of the Administrative Plan is very important. Should you have any questions, please feel free to consult me. Thank you.

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. FY2025-005**

**Moved by: VICTOR R. TORRES**

**Seconded by: EMILIA F. RICE**

---

**RESOLUTION TO ADOPT THE REVISED HOUSING CHOICE VOUCHER PROGRAM  
ADMINISTRATIVE PLAN THAT INCLUDES CHANGES MANDATED BY THE HOUSING  
OPPORTUNITIES THROUGH MODERNIZATION ACT (HOTMA) OF 2016**

**WHEREAS,** 24 CFR Part 982.54(a) requires Public Housing Agencies with a Section 8 Program to adopt a written Administrative Plan that establishes local policies for the administration of the Section 8 Housing Choice Voucher Program in accordance with requirements prescribed by the U.S. Department of Housing and Urban Development (HUD); and

**WHEREAS,** 24 CFR 982.54(a) further states that the Administrative Plan and any revisions of the plan must be formally adopted by the PHA's Board of Commissioners; and 24 CFR 982.54 (c) mandates all housing Authorities to administer the Section 8 Housing Choice Voucher Program in accordance with the Administrative Plan; and

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

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

**WHEREAS,** the revisions to the administrative plan policies for adoption here within, consist of both mandatory and discretionary policies that are necessary to ensure access to fair and equal housing for all; and therefore, be it

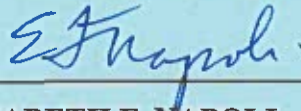
**RESOLVED,** that the Board of Commissioners of the Guam Housing and Urban Renewal Authority (GHURA) hereby approves and adopts the revised Section 8 Administrative Plan.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM - NOVEMBER 12, 2024  
PASSED BY THE FOLLOWING VOTES:**

**AYES:** Nathanael Sanchez, Emilia Rice, Victor Torres, Karl Corpus  
**NAYES:** NONE  
**ABSENT:** John Rivera, Anisia Delia  
**ABSTAINED:** NONE

(SEAL)

I hereby certify that the foregoing is a full, true, and correct copy of the Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board Of Commissioners on November 12, 2024.



---

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

**NEW HOTMA REQUIREMENTS  
EXAMPLES OF SIGNIFICANT CHANGES**

<b>CHANGE</b>	<b>SUMMARY</b>
<b>Asset Limitation</b>	<ul style="list-style-type: none"> <li>• The family is considered out of compliance if their asset exceeds \$100,000.</li> <li>• GHURA may accept a self-certification if the family's net assets do not exceed \$50,000 (after adjusting for inflation).</li> <li>• Assets disposed of for less than 2 years preceding the date of the HCV application for admission or reexamination shall be treated as such, where the difference in value between the sold price and the fair market value must be included as part of the family's net assets.</li> <li>• If the family has real property in which they have a legal interest and can occupy, they are considered out of compliance. Exemptions to this requirement include having no legal interest in the property, having no legal rights to reside or occupy the property, or having no legal rights to sell it.</li> </ul>
<b>Calculating Income</b>	<ul style="list-style-type: none"> <li>• GHURA must anticipate the family's Income for the next 12 months, using the pre-HOTMA process to calculate Income.</li> <li>• Annual reexamination: GHURA may use "safe harbor" income verification from another federal means-tested program.</li> <li>• GHURA must review the EIV income report within 120 days of the effective date.</li> </ul>
<b>Deductions and Expenses</b>	<ul style="list-style-type: none"> <li>• GHURA must consider mandatory deductions when determining the family's annual Income.</li> <li>• Effective January 1, 2024, the dependent deduction of \$480 will increase annually to the next multiple of \$25.</li> <li>• The elderly and disabled adjustment has changed from \$400 to \$525 and will increase annually by a multiple of \$25.</li> <li>• Unreimbursed health and medical care expenses and reasonable attendant care and auxiliary apparatus expenses deductions that exceed 10% of the family's annual Income can be deducted from yearly Income instead of the 3 % threshold.</li> <li>• Childcare expenses deduction may be deducted from the family's annual Income if necessary to enable a family member to be employed.</li> </ul>
<b>Fair Housing and Civil Rights</b>	<ul style="list-style-type: none"> <li>• HOTMA did not revise existing Fair Housing or Civil Rights requirements, but PHAs are reminded to follow all applicable nondiscrimination and equal opportunity requirements.</li> </ul>
<b>Household Composition</b>	<ul style="list-style-type: none"> <li>• The definition of family was revised to include "single" person as (1) an eligible youth who has attained 18 years of age and not more than 24 years of age; (2) or one who has left foster care within 90 days per section 475(5)(H) of the Social Security Act; (3) is homeless or at risk of being homeless at age 16 or older.</li> <li>• A foster child or foster adult is defined as a member of a household and shall be considered when determining the subsidy level.</li> <li>• The Foster adults and children (ren) shall be considered household members.</li> </ul>
<b>Annual Income</b>	<ul style="list-style-type: none"> <li>• Annual Income must include all amounts "received" from all sources by each member.</li> <li>• Earned Income is now defined as wages, tips, salaries, other employee compensation, and net Income from self-employment. It does not include any pension or annuity, transfer payments, welfare assistance, or other governmental subsidies.</li> <li>• HUD will publish new passbook rates annually.</li> </ul>
<b>Income Exclusions</b>	<ul style="list-style-type: none"> <li>• The nonrecurring income exclusion replaces the former exclusion for temporary, nonrecurring, and sporadic Income. The definition of excluded</li> </ul>

	<p>Income is narrowed. For example, Income from an independent contractor, day laborer, or seasonal worker is no longer excluded.</p>
<b>Inflationary Adjustment</b>	<ul style="list-style-type: none"> <li>• HUD will publish the eight inflation-adjusted items annually by September 1. The eight items include eligibility restrictions on net assets, a threshold above inputted Income, a threshold above the total value of non-necessary personal property, the amount of net assets, a mandatory deduction for dependents, older people, and people with disabilities, an income exclusion for earned Income of dependent full-time students, and adoption assistance.</li> </ul>
<b>Interim Reexamination</b>	<ul style="list-style-type: none"> <li>• GHURA may decline to process an interim adjustment if the family's Income decrease is less than 10 percent.</li> <li>• GHURA may not consider any increases in earned Income when estimating whether the family's adjusted Income has increased unless the family has previously received an interim reduction during the same reexamination cycle.</li> </ul>
<b>Verification</b>	<ul style="list-style-type: none"> <li>• All applicants must sign the consent form at admission, and participants must sign it (9886-A) by their next interim or regularly scheduled income reexamination. After that, they do not need to sign subsequent consent forms at the next reexamination, except when any person turns 18 or becomes a household member, or as required by HUD or the PHA.</li> <li>• The executed consent forms shall remain effective until the family is denied assistance, the assistance is terminated, or the family provides a written notification to revoke the consent; however, revoking the consent shall mean denial or termination of the family's assistance.</li> <li>• GHURA may choose to use EIV to verify a family's employment or Safe Harbor to verify the family's income and eligibility.</li> </ul>

	<p><b>PHA Information.</b></p>
	<p> <b>PHA Name:</b> <u>GUAM HOUSING AND URBAN RENEWAL AUTHORITY</u>      <b>PHA Code:</b> <u>GQ901</u>  <b>PHA Type:</b> <input checked="" type="checkbox"/> Standard PHA   <input type="checkbox"/> Troubled PHA  <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): <u>10/2025</u>  <b>PHA Inventory</b> (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)  <b>Number of Housing Choice Vouchers (HCVs)</b> <u>2,753</u>  <b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> Annual Submission      <input type="checkbox"/> Revised Annual Submission </p>
<p><b>B.3</b></p>	<p><b>* B.3 Progress Report.</b>  <b>Progress Report is based off of the goals and objectives from GHURA’s 5year PHA Plan that pertains only to the Section 8 (HCV) Division.</b></p> <p><b>Goal 1: Maximize the current resources for housing programs</b>  <b>Objective 2: Continue to maintain occupancy at no less than 100% each fiscal year for Section 8 program.</b></p> <p><b>Housing Choice Voucher (HCV) Program</b>  Guam has 2,128 Housing Choice Vouchers with 2,078 leased. The program provides rental assistance to very low-income families in the private rental market. At the end of 2024, Section 8 exhausted the waiting list that was compiled in 2022. In efforts to establish the next Section 8 two-year waiting list, the Section 8 HCV Program Waiting List Lottery opened for one week only from January 06-13, 2025. Applicants applied online and the Electronic Lottery System randomly selected 1,800 applicants out of 3,748 applications that were received during that one-week period. Currently 98% leased.</p> <p><b>Project-Based Voucher (PBV) Program – Elderly Population</b>  Guam has 112 Project-based Elderly Program vouchers with 109 leased. The Section 8 Project-Based Voucher Program is a rental housing assistance program for elderly families. Unlike the Section 8 tenant-based program, the Project-Based subsidy is attached to specific units; the assistance does not move with the family. Under this program, there are 112 units that are subsidized at the Summer Town Estates in Dededo. Currently 99% leased.</p> <p><b>HUD-Veterans Affairs Supportive Housing Program (VASH)</b>  Guam has 76 HUD-VASH vouchers with 58 leased. In Guam’s efforts to help our homeless veterans and their families afford decent, safe, and sanitary housing, GHURA has applied for additional VASH vouchers and was recently awarded 25 HUD-VASH vouchers, allowing the Section 8 Division a total of 101 HUD-VASH vouchers. GHURA also was recently awarded \$24,263 in HUD-VASH Administrative Fees. The additional administrative fees will be available for veterans entering the HUD-VASH program to assist in leasing activities in accordance to Notice PIH 2024-10 (HA). Newly awarded vouchers will take into effect on July 1, 2025. GHURA continues to support this population and works diligently with our Veterans Affairs partners to ensure our veterans are given the opportunity to receive housing rental assistance in Guam’s private market communities. Currently 76% leased.</p> <p><b>Mainstream (MS) Vouchers</b>  Guam was awarded 11 Mainstream Housing Program vouchers in 2018, an additional 4 in August 2020, and an additional 15 in January 2023; totaling 30 vouchers with 26 leased. These vouchers assist non-elderly persons between the ages of 18-61 with disabilities who are transitioning out of institutional or other segregated settings, at serious risk of institutionalization, homeless, or at risk of becoming homeless. Currently 87% leased.</p> <p><b>Non-Elderly Disabled (NED) Program</b>  Guam currently has 175 NED vouchers with 167 leased. The NED vouchers assist very low-income non-elderly disabled families and individuals with permanent housing. The recipients of NED vouchers are non-elderly head of household, co-head or spouse that is disabled. Currently 95% leased.</p> <p><b>Family Unification Program (FUP)</b>  Guam has 130 FUP vouchers with 116 leased. FUP vouchers are for families for whom the lack of adequate housing is a primary factor in the imminent placement (1) of the family’s child or children, in out-of-home care; and (2) of the delay in discharge of child or children, to the family from out-of-home care. This program also includes an 18-month voucher for youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older and who do not have adequate housing. The FUP program is available only to families who are referred by Department of Health and Social Services (DPHSS), Division of Public Welfare (DPW), and Bureau of Social Services Administration (BOSSA). Currently 89% leased.</p> <p><b>Emergency Housing Voucher (EHV) Program</b>  In July 2021, GHURA implemented its first Emergency Housing Vouchers Program. GHURA was awarded 87 vouchers to assist homeless families with 79 active vouchers. The EHV Program was funded through the American Rescue Plan Act of 2021 (P.L. 117-2) and the purpose of the program was to assist individuals and families who were experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family’s homelessness or having high risk of housing instability (Notice PIH 2021-15 (HA)). .</p> <p>In accordance with Notice PIH 2023-14 (HA), the EHV Program details the statutory restriction of prohibiting the reissuance of turnover EHV’s after September 30, 2023. The termination of vouchers upon turnover provision does not impact an individual or family’s ability to continue receiving EHV assistance. Funds appropriated for the EHV program are available for obligation by HUD until September 30, 2030, per 31 U.S.C 1552. Currently 94% leased.</p> <p><b>Goal 3: Maintain High Performer status under Section 8 Management Assessment Program (SEMAP).</b>  <b>Objective 1: Continue to maintain High Performer status under SEMAP.</b>  In November 2024, the Section 8 Division completed the Section 8 Management Assessment Program (SEMAP) certification for the Guam Housing and Urban Renewal Authority. SEMAP enables HUD to better manage the Section 8 tenant-based program by identifying PHA capabilities and deficiencies related to the administration of the Section 8 program. As a result, HUD will be able to provide more effective program assistance to PHAs. GHURA Section 8’s final SEMAP score for the fiscal year ending on 9/30/24 was 140; overall performance rating is High. Below is a table scoring each indicator. Indicators 7 and 15 are not applicable to Guam.</p>

The Guam Housing and Urban Renewal Authority final SEMAP score for the fiscal year ended 9/30/2024 is 140. The following are your scores on each indicator:

Indicator	1	Selection from Waiting List (24 CFR 982.54(d)(1) and 982.204(a))	15
Indicator	2	Reasonable Rent (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.507)	20
Indicator	3	Determination of Adjusted Income (24 CFR part 5, subpart F and 24 CFR 982.516)	20
Indicator	4	Utility Allowance Schedule (24 CFR 982.517)	5
Indicator	5	HQS Quality Control (24 CFR 982.405(b))	5
Indicator	6	HQS Enforcement (24 CFR 982.404)	10
Indicator	7	Expanding Housing Opportunities	NA
Indicator	8	Payment Standards (24 CFR 982.503)	5
Indicator	9	Timely Annual Reexaminations (24 CFR 5.617)	10
Indicator	10	Correct Tenant Rent Calculations (24 CFR 982, Subpart K)	5
Indicator	11	Pre-Contract HQS Inspections (24 CFR 982.305)	5
Indicator	12	Annual HQS Inspections (24 CFR 982.405(a))	10
Indicator	13	Lease-Up	20
Indicator	14	Family Self-Sufficiency (24 CFR 984.105 and 984.305)	10
Indicator	15	Deconcentration Bonus	0

Your overall performance rating is **High**.

**Goal 4: Improve the Quality of Assisted Housing**

**Objective 1: Annually assess and update the policies regarding the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the Section 8 Administrative (Admin) Plan to implement any new statutory or regulatory requirements.**

The Section 8 Administrative (Admin) Plan are the Authority's written statements of policies used to carry out the housing programs in accordance with federal law and regulations, and HUD requirements. The Section 8 Admin Plan was updated in October 2024. Request for Public Comment was advertised eight times during the time frame of June 20 – August 15, 2024 through newspaper media outlets with Public Comments accepted from July 8, 2024 through August 22, 2024. A Public Hearing was scheduled on August 27, 2024 for general public to question or comment on the revisions.

The Section 8 Administrative Plan establishes local policies for the administration of the Section 8 Housing Choice Voucher Program in accordance with requirements prescribed HUD and 24 CFR 982.54(a) the passage of the Housing Opportunity Through Modernization Act (HOTMA) of 2016 (P.L.114-201). Policy modifications to the Housing Act are relevant to asset and income calculations; deductions and expenses; applicable Fair Housing and Civil Rights requirements; household composition; income (types and sources); income exclusions, inflationary adjustments, interim adjustments, and verifications. The revisions to the administrative plan policies consist of both mandatory and discretionary policies that are necessary to ensure access to fair and equal housing for all. GHURA's Board of Commissioners approved and adopted GHURA's revised Section 8 HCV Administrative Plan on November 12, 2024. GHURA's Section 8 Admin Plan can be viewed at GHURA's website, [www.ghura.org](http://www.ghura.org).

**Objective 3: Evaluate internal procedures to minimize fraud within the Housing Authority programs.**

The Section 8 Division continues the following activities to minimize fraud:

1. Interview families
2. Quality Control processes
3. Third-party verifications
4. SEMAP indicator review processes

**Goal 6: Encourage Self-Sufficiency**

**Objective 1: Establish and maintain relationships with community partners for educational, child care, health care, homeownership, financial literacy/management, budgeting, and other services for opportunities to promote self-sufficiency.**

GHURA's Family Self-Sufficiency (FSS) Program Coordinators champion for participating families by delivering a variety of supportive services to include education, employment, financial literacy, homeownership, health and childcare, and other opportunities to promote self-sufficiency. They remain resolute in exploring new and expanded ways to enhance the services they provide. FSS Program Coordinators continue to pursue and implement innovative approaches to ensure continuity of critical services to FSS participants.

During the past year, FSS Coordinators supported 182 program participants and their families, and currently serves 140 active members. Of those members, 61% of HCV families and 76% of Public Housing families hold escrow savings.

FSS Coordinators consistently implement best practices for remote services when needed, to better accommodate participants' work schedules. By utilizing platforms such as virtual enrollments, one-to-one meetings, workshops, group discussions, email, and phone outreach, Coordinators maintain consistent communication and sustained interest, ensuring participants remain engaged and motivated as they work toward achieving their goals.

To further sustain interest and maintain motivation, FSS regularly issues personalized emails and quarterly e-newsletters, covering a wide range of valuable information. These updates highlight escrow earnings and statistics, upcoming events, employment and training opportunities, pathways for further education, tips for maintaining a healthy home and good tenancy, and guidance on preparing for inspections, among other relevant topics. Additionally, the success stories section continues to serve as a source of inspiration, showcasing real-life achievements that motivate participants to strive for progress and reach their goals.

As a HUD approved housing counselling agency, the FSS department continues to expand and improve upon the services it provides to increase financial awareness and help families improve financial literacy. FSS families are connected to free, self-paced, on-demand financial education resources aimed at supplementing both one-to-one and remote coaching. These financial education resources provide hands-on, easy to understand information utilizing engaging videos, articles, and other resources intended to provide practical money management information on budgeting, saving, and (re)building credit.

**Objective 5: Continue marketing efforts to develop the Family Self Sufficiency programs.**

FSS Coordinators continue to journey onward, ever mindful of providing FSS families with interesting and innovative resources and services essential to their advancement. They remain committed to supporting the delivery of a wide variety of information, assistance, and opportunity to active, previous, and potential FSS families, and continue to pursue new approaches and methods of expanding the services they provide.

**Goal 7: Increase assisted housing choices:**

**Objective 1: Conduct proactive outreach and build relationships with other governmental agencies, landlords, non-profits, and other businesses to partner to increase options for low-income residents.**

The Section 8 Division has revived the Landlord Briefing Seminar in February 2024 and is available to all landlords and property managers within GHURA's jurisdiction. The seminar has informational topics to include an overview of the Section 8 Voucher Program, benefits of partnering with Section 8, and landlord responsibilities and requirements to meet standards for a decent, safe, and sanitary unit. This seminar is also utilized to present any updates to the program that will affect the landlords (i.e. NSPIRE module). The seminar is conducted at least once a year and emphasizes on forging partnerships between the landlord, GHURA, and the housing program participants.

**Objective 2: Provide information on the feasibility of homeownership, and other affordable housing options to increase the housing choices for public housing residents.**

The Housing Choice Voucher (HCV) homeownership program allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses. While the HCV homeownership regulations contemplate a downpayment grant option (where the PHA offers a single downpayment assistance grant to the family instead of a monthly homeownership subsidy), funding has not been appropriated for this purpose and this regulatory provision has never been implemented.

**Objective 3: Train and implement Limited English Proficiency (LEP) training with all staff and to non-English speaking and/or Limited English Proficiency speaking groups with an interpreter available on federal and state fair housing laws.**

Employed a fluent Chuukese staff member to work with clients as an interpreter for major Section 8 program events (i.e. mass screenings) and allow Section 8 participants, where Chuukese is their first language and who are not fluent in English, access to this individual daily to understand the program regulations and family obligations as needed.

**Goal 9: Increase customer satisfaction**

**Objective 1: Automate more functions to provide increased quality of service such as web-based applications, increase web capabilities, portals and interactive voice response systems.**

The Section 8 (S8) Division will be implementing an online payment system for S8 Landlords to make easy payments as they request for third and fourth inspections, should it be needed. This process will expedite the payments along with allowing S8 Inspectors to respond quicker to schedule re-inspections for these types of requests.

**Goal 10: Improve the delivery of housing through cost effective office management and operational efficiency:**

**Objective 2: Continue to upgrade the computer network infrastructure with faster, more reliable, and redundant connections to increase overall productivity.**

Research found that using two screens can improve productivity by an average of 42% across various job types. Constantly switching between documents on a single screen is inefficient. Dual monitors allow employees to view multiple documents or applications simultaneously, providing a comprehensive view of their work without the need to switch back and forth. As a result, the Section 8 (S8) Division implemented a second monitor to staff members in the division to increase productivity as they work through their daily activities.

Capital Fund Program 5-Year Action Plan

CFP GQ08P001501-25

Grant Award: \$ 3,265,274

FFY 2025-2029

PRIORITY	\$ 3,265,274	\$ 3,265,274	\$ 3,265,274	\$ 3,265,274	\$ 3,265,274
NEW WORK ITEM					

ITEM #	Proposed Capital Fund Activities:	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
	<b>Operations -</b>	\$ 120,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000
	o Anti-Drug/Crime Activities (ESSG-\$50,000)					
	o Computers/Laptops (2 laptops x \$2500)					
	o Promethean Boards (2 x \$10,000)					
	o Vehicle - 1 SUV for MOD (\$45,000)					
	<b>Management Improvement</b>	\$ 100,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
	o System Upgrade - Public Housing					
	o Training					
	o LEP Policy					
	<b>Administrative Costs (10% - \$326,527)</b>					
	o COCC Management Fees	\$ 63,000	\$ 63,000	\$ 63,000	\$ 63,000	\$ 63,000
	o MOD Staff Salaries and Benefits	\$ 257,725	\$ 257,725	\$ 257,725	\$ 257,725	\$ 257,725
	o Advertisement - CFP 5YAP, PHA PLAN	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
	o MOD Sundries	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
	<b>Contract Administration (Fees and Costs)</b>					
	o Audit Costs	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	o Advertisement	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
	o Legal Services	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	o Relocation	\$ 50,000	\$ -	\$ -	\$ -	\$ -
	o A/E Staff Salaries and Benefits, Sundry	\$ 270,000	\$ 305,000	\$ 285,000	\$ 305,000	\$ 340,000
	o A/E Consultant Services – LBP Abatement AMP1	\$ 85,000				
	o A/E Consultant Services – LBP Abatement AMP2	\$ 10,000				
	o A/E Consultant Services – LBP Abatement AMP4	\$ 5,000				
	o A/E Consultant Services – Other					
	o A/E Consultant Services – PNA & EA			\$ 190,000		
	<b>AMP1</b>					
	o Unit Modernization (5 - 7 units) - AMP1	\$ 200,000	\$ 239,191	\$ 244,808	\$ 275,250	\$ 275,250
	o LBP Removal/Abatement - AMP1	\$ 125,000				
	o Water Blasting and Exterior Painting @ AMP1 units	\$ 100,000	\$ 46,399			
	o Roof Waterblasting, Concrete Repair, Coating @ AMP1	\$ 100,000	\$ 46,399			
	o Thermal Insulation & Moisture Protection @ AMP1	\$ 111,997	\$ 56,399			
	o Remove and Replace GPA Meter Transmission Box - AMP1		\$ 100,000			
	o Remove and Replace Interior Hollow Core Doors to Solid Core (50 units) - AMP1			\$ 100,000		
	o Installation of Shut-Off Valve - AMP1			\$ 38,220		
	o Design and Construct New Metal Frame with New ½ Basketball Court @ VDPerez Court, Mongmong - AMP1			\$ 200,000		
	o Remove and Replace Plastic Utility Sinks and Faucets and Accessories - AMP1 (xx units)			\$ 150,000		
	o Remove and Replace Side Kitchen Countertop/Cabinet and Install New Sink/Faucet and Accessories - AMP1 (xx units)			\$ 129,000		
	o Recreational Center & 4 Parking Stalls - AMP1			\$ 156,766		
	o Remove and Replace Exterior Doors and Jambs (15 units) - AMP1 (Sinajana, Agana Heights, Mongmong)				\$ 125,000	
	o New Energy Efficient Windows (25 units) - AMP1				\$ 125,000	
	o Provide Ground Wire/Rod @ Agana Heights, Mongmong, Sinajana (132 units) - AMP1				\$ 192,622	
	o Typhoon Shutters - AMP1					\$ 210,000
	o Remove and Replace Fencing and/or Installation of New Fencing and Bollards @ Eron Lane, Sinajana - AMP1					\$ 100,000
	o Installation of Solar Lighting - AMP1					\$ 125,000

Capital Fund Program 5-Year Action Plan

CFP GQ08P001501-25

Grant Award: \$ 3,265,274

FFY 2025-2029

PRIORITY	\$ 3,265,274	\$ 3,265,274	\$ 3,265,274	\$ 3,265,274	\$ 3,265,274
NEW WORK ITEM					

ITEM #	Proposed Capital Fund Activities:	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
	<b>AMP2</b>					
	o Unit Modernization (5 - 7 units) - AMP2	\$ 200,000	\$ 239,191	\$ 244,808	\$ 275,250	\$ 275,250
	o LBP Removal/Abatement - AMP2	\$ 25,000				
	o Water Blasting and Exterior Painting @ AMP2 units	\$ 100,000	\$ 47,867			
	o Roof Waterblasting, Concrete Repair, Coating @ AMP2 (except Yona)	\$ 100,000	\$ 47,867			
	o Thermal Insulation & Moisture Protection @ AMP2 units	\$ 111,997	\$ 57,868			
	o Remove and Replace Interior Hollow Core Doors to Solid Core (50 units) - AMP2		\$ 100,000			
	o Installation of Shut-Off Valve (164 units) - AMP2			\$ 49,200		
	o Remove and Replace Exterior Doors and Jambs (25 units) - AMP2 (Inarajan, Talofoto)				\$ 125,000	
	o New Energy Efficient Windows (25 units) - AMP2				\$ 161,370	
	o Design and Construct New Reinforced Concrete Shade Structure and Prefabricated Play Structure @ Yona - AMP2				\$ 180,000	
	o Typhoon Shutters - AMP2					\$ 210,000
	o Remove and Replace Fencing and/or Installation of New Fencing and Bollards - AMP2					\$ 100,000
	o Installation of Solar Lighting - AMP2					\$ 125,000
	<b>AMP3</b>					
	o Unit Modernization (5 - 7 units) - AMP3	\$ 200,000	\$ 239,192	\$ 244,809	\$ 275,250	\$ 275,250
	o Water Blasting and Exterior Painting @ AMP3 units	\$ 130,000	\$ 57,265			
	o Roof Waterblasting, Concrete Repair, Coating @ AMP3	\$ 100,000	\$ 57,265			
	o Thermal Insulation & Moisture Protection @ AMP3 units	\$ 111,997	\$ 67,265			
	o Remove and Replace Interior Hollow Core Doors to Solid Core (50 units) - AMP3		\$ 100,000			
	o Installation of Shut-Off Valve - AMP3		\$ 74,760			
	o New Energy Efficient Windows - AMP3 (25 units)			\$ 125,000		
	o Resurface deteriorated asphalt in garage at Agat (81 stalls)			\$ 100,000		
	o Remove and Replace Exterior Door & Screen Doors to Aluminum - AMP3 (Agat, Merizo, Umatac)				\$ 100,000	
	o Existing Storm Drainage Upgrade (Agat Elderly) - AMP3				\$ 82,911	
	o Typhoon Shutters - AMP3					\$ 100,000
	o Remove and Replace Fencing and/or Installation of New Fencing and Bollards - AMP3 (Lower Agat Elderly)					\$ 85,000
	o Installation of Solar Lighting @ AMP3					\$ 125,000

Capital Fund Program 5-Year Action Plan  
 CFP GQ08P001501-25  
 FFY 2025-2029

Grant Award: \$ 3,265,274

PRIORITY \$ 3,265,274 \$ 3,265,274 \$ 3,265,274 \$ 3,265,274 \$ 3,265,274  
 NEW WORK ITEM

ITEM #	Proposed Capital Fund Activities:	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
	<b>AMP4</b>					
	o Unit Modernization (5 - 7 units) - AMP4	\$ 200,000	\$ 239,192	\$ 244,809	\$ 275,250	\$ 275,250
	o LBP Removal/Abatement - AMP4	\$ 5,000				
	o Water Blasting and Exterior Painting @ AMP4 units	\$ 155,561	\$ 68,802			
	o Roof Waterblasting, Concrete Repair, Coating @ AMP4	\$ 100,000	\$ 68,802			
	o Thermal Insulation & Moisture Protection @ AMP4 units	\$ 111,997	\$ 78,802			
	o Repair Electrical Junction Boxes @ GH35 & GH48, Dededo		\$ 150,000			
	o Ponding Basin @GHURA 35 - AMP4		\$ 100,000			
	o Remove and Replace Interior Hollow Core Doors to Solid Core (50 units) @ AMP4		\$ 100,000			
	o Installation of Water Meters @ 7 Clusters, GH82 Dededo Elderly		\$ 70,000			
	o New Playground - AMP 4		\$ 116,023			
	o Installation of Shut-Off Valves @ AMP4			\$ 70,200		
	o Resurface deteriorated asphalt in garage @ GH35, Dededo			\$ 100,000		
	o Office Expansion & Parking Stalls AMP4			\$ 200,929		
	o Remove and Replace Exterior Door & Screen Doors to Aluminum @ AMP4				\$ 100,000	
	o New Energy Efficient Windows (25 units) @ AMP4				\$ 125,000	
	o Provide Ground Wire/Rod (118 units) Toto				\$ 150,646	
	o Typhoon Shutters - AMP4					\$ 252,549
	o Remove and Replace Fencing and/or Installation of New Fencing and Bollards - AMP4 (Dededo, Toto)					\$ 150,000
	o Installation of Solar Lighting @ AMP4					\$ 125,000

\$ 3,265,274 \$ 3,265,274 \$ 3,265,274 \$ 3,265,274 \$ 3,265,274