



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

I. ROLL CALL

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Wednesday, November 19, 2025

2nd Printing – Monday, November 24, 2025

III. APPROVAL OF PREVIOUS BOARD MINUTES – October 21, 2025

IV. NEW BUSINESS

PAGE (S)

- | | |
|---|---------|
| 1. Resolution No. FY2026-002 | 1 - 12 |
| Resolution Approving the Section Eight Management Assessment Program (SEMAP) Certification (Form HUD-52648) for Fiscal Year Ending 2025 | |
| 2. Resolution No. FY2026-003 | 13 - 20 |
| Resolution Approving the Fiscal Year 2026 Section 8 Housing Choice Voucher Program Utility Allowance Schedule and Additional Allowances for Reasonable Accommodations for Persons with Disabilities | |
| 3. Resolution No. FY2026-004 | 21 - 25 |
| Resolution Approving Fiscal Year 2026 Section 8 Housing Choice Voucher Program Payment Standards | |

V. OLD BUSINESS

Summary of Executive Director, Board Evaluation for CY2025 26 - 63

VI. EXECUTIVE DIRECTOR'S REPORT

Project Updates

VII. GENERAL DISCUSSION / ANNOUNCEMENTS

Next proposed scheduled Board Meeting: Tuesday, December 09, 2025
@ 12:00 p.m.

VIII. ADJOURNMENT



PORT OF GUAM
ATURIDAT I PUETTON GUAHAN
 Jose D. Leon Guerrero Commercial Port
 1026 Cabras Highway, Suite 201, Piti, Guam 96915
 Telephone: 671-477-5931/35 Facsimile: 671-477-2689/4445
 Website: www.portguam.com



Lourdes A. Leon Guerrero
 Governor of Guam
 Joshua F. Tenorio
 Lieutenant Governor

The Port Authority of Guam Board of Directors will hold its Regular meeting on **Friday, November 21, 2025 at 3:00 p.m.**, Port Authority Board Conference Room, 1026 Cabras Highway, Piti, 96915.

Meeting can also be viewed at: <http://www.portofguam.com/live> or
<https://www.facebook.com/portauthorityofguam/>.

Agenda: I. Call to Order; II. Approval of Minutes October 2, 2025 Regular Board Meeting; III. Public Comments; IV. General Managers Report; V. Old Business; VI. New Business:
 1. Adoption of Board Resolution No. 2025-39 relative to memorializing the General Manager's execution of two lease agreements between the Port Authority of Guam and IP&E Holdings, LLC, in order to continue IP&E's lease at F-3 for fuel storage and refueling facilities, and to lease certain subterranean and surface portions of F-4 for fuel pipeline and fuel bunkering pits for the fueling of berthing marine vessels. 2. Adoption of Board Resolution No. 2025-40 relative to the Maritime Resilience and Innovation Summit. 3. Request for \$5K Sponsorship for Association of Pacific Ports 2026 Winter Conference, January 28-30, 2026, Honolulu, Hawaii; VII. Adjournment.

For any assistance/access or individuals with disabilities who may need special accommodations, please call 671-477-5931, ext. 201/202 or mduenas@portofguam.com.

This ad paid for by PAG

GHURA



Lourdes A. Leon Guerrero
 Governor of Guam

Guam Housing and Urban Renewal Authority
Aturidat Ginima' Yan Rinueban Siudad Guahan

117 Bien Venida Avenue • Sinajana, Guam 96910

Phone: (671) 477-9851 • Fax: (671) 300-7565 TTY (671) 472-3701

Website: www.ghura.org



Joshua F. Tenorio
 Lieutenant Governor of Guam

NOTICE FOR PUBLIC COMMENT AND PUBLIC HEARING

Significant Amendment to the PHA Annual Plan for Public Housing Program (FY2026)

And the Public Housing Admissions and Continued Occupancy Policy (ACOP)

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

The Guam Housing and Urban Renewal Authority (GHURA) is seeking public comments on the Authority's Significant Amendment to the PHA Annual Plan for the Public Housing Program and the Public Housing Admissions and Continued Occupancy Policy (ACOP). The PHA Annual Plan provides details on GHURA's proposed goals and objectives, as well as policies, rules, and requirements on GHURA's operations, programs, and services. Copies of the Plan and proposed ACOP amendment 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:
 - o AMP1, Central Site Base, #23 Paquito Street, Toto Gardens
 - o AMP2, Southeast Site Base, #10 JCRojas Street, Yona
 - o AMP3, Southwest Site Base, Pagachao Drive, Agat
 - o AMP4, Northern Site Base, #27 Doni Lane, Toto Gardens
- Guma Trankilidat Management Office, Tumon
- GHURA's website, www.ghura.org

If you require additional information, please contact Ms. Philly San Nicolas, Property Site Manager, at (671) 475-1394 or email her at phillysn@ghura.org. Any person(s), agencies, or organizations wishing to comment on the PHA Annual Plan are encouraged to do so by submitting a written statement to GHURA during its regular business hours of operation, beginning October 17, 2025, through December 2, 2025. Written and/or oral comments(s) may also be submitted via facsimile at (671) 300-7565; or email to 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., December 2, 2025, at the GHURA Main Office Conference Room, Sinajana. Individuals wishing to submit oral or written comments are invited to attend. GHURA will make the necessary arrangements for persons with disabilities. If you require special accommodations, please contact the Section 504 Coordinator, Ms. Katherine E. Taitano, at (671) 475-1322 or (671) 472-3701 (TTY/TDD).

/s/ **Fernando Esteves**
 Executive Director, Acting

THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting • Wednesday, November 26, 2025 at 12:00 PM.

This meeting is open to the public via Zoom

Topic: GHURA BoC Meeting, Wednesday, November 26, 2025 at 12PM

Time: Nov 26, 2025 12:00 PM Guam, Port Moresby

Join Zoom Meeting <https://us06web.zoom.us/j/8448550661?pwd=a39Z4rySbAcgkjlalo4JADYUGahnz.1>

Meeting ID: 844 8555 0661 • Passcode: 657603

Watch YouTube Live Stream <https://www.youtube.com/channel/UCGqKWU0kOmT0FOLyn48ULag>

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The complete Board packet may be viewed on the GHURA website at www.ghura.org.
 For more information, please contact Audrey Aguon at 475-1378 and for special accommodations, please contact Chief Planner – Designated Section 504 / ADA Coordinator at 475-1322 or TTY 472-3701.

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Government of Guam

PUBLIC NOTICES Portal

Håfa Adai & Good Morning!

CHST 10:51 AM, Wednesday, November 19, 2025

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FIRST NOTICE: GHURA Board of Commissioners Meeting - November 26, 2025, 12:00pm ChST

ANNOUNCEMENT

Posted on: 11/19/2025 10:47 AM

Posted by: Julie Lujan

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

Division(s):

GUAM HOUSING AND URBAN RENEWAL AUTHORITY (GHURA) - GUAM HOUSING AND URBAN RENEWAL AUTHORITY (GHURA)

Notice Topic(s): BOARD MEETING

Types of Notice: ANNOUNCEMENT

For Audience(s): PUBLIC

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Job Announcement

Position: Senior Civil Engineer

Min Reqs: Bachelor's degree in Civil Eng (foreign equiv acceptable) and two (2) yrs exp as a Senior Civil Engineer or Chief Civil Engineer

Brief Des of Duties: Leads/ participates in dev & implementing the project's civil eng & project control activities. Attends pre-const & const meetings w/ eng design team, co. engs, & subcon to review: project plans/ specs, special req, implementation procedures, & critical path sched. During const, monitors progress & directs the wk of civil subcon to ensure bldg & site improv activities comply with: civil eng plans/ specs; applicable codes/ regulations; accepted const methods; quality control/ assurance standards; safety req. Wks w/ project's Guam-reg Civil Eng & the co.'s Prof Civil Eng in resolving design issues identified during const & revising materials or methods when needed to ensure constructability & quality control. Monitors project performance/ prep prog anlysis rep. Insp civil & structural wk to verify compl w/ design plans, spec, bldg code req. Leads/ participates in preparing schedules of values for completed civil & structural wk, evaluates subcon progress pmt req, & analyzes cost factors assoc w/ additive or ded change orders & timeline adj.

Salary range: \$85,883.00 – \$92,400.00 per annum; Benefits: medical/dental ins for employee; up to 10 days sick leave per annum; up to 10 days vacation leave per annum; employer match of 5% for 401(k)

Employer: Obayashi Corporation
Address: 674 Harmon Loop Rd., Dededo, Guam.
Employment period: 11/30/25 to 11/29/28
Send applications to Kentaro Kyo, President, by mail to 674 Harmon Loop Road, Dededo, Guam 96929 or via email to kentaro.kyo@obayashi-fd.com.
Verification of qualifications required.

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8 - CARPENTER with min. 1 yr. exp. Performs carpentry duties for residential, commercial and government projects.	\$18.34 PER HOUR*
10 - CEMENT MASON with min. 1 yr. exp. Performs cement mason duties for residential, commercial and government projects.	\$17.51 PER HOUR*
1 - HEAVY EQUIPMENT MECHANIC with min. 2 yrs. exp. Performs heavy equipment mechanic duties for residential, commercial and government projects.	\$21.77 PER HOUR*
10 - HEAVY EQUIPMENT OPERATOR with min. 1 yr. exp. Performs heavy equipment operator duties for residential, commercial and government projects.	\$18.97 PER HOUR*
4 - PLUMBER with min. 2 yrs. exp. Performs plumber duties for residential, commercial and government projects.	\$19.48 PER HOUR*

Verification of qualifications required.

**Special Wage Rate: Work to be performed on DPRI-funded projects and projects covered by Davis Bacon, Service Contracts Act, and/or Executive Order 14206 will be paid no less than the indicated wage rate but may be paid more where special rates apply and may require paid holidays and/or paid sick leave.*

BENEFITS: Round trip airfare for off-island hire; Meals and lodging at \$80.00/week; Local transportation to/from jobsite from the employer's designated housing facility; and Employer/employee-paid medical insurance provided.

Successful applicant must be able to obtain military base access. Off island hires must complete a health screening prior to working in Guam. Employees are required to take and pass a substance abuse test after hire.

The job offer meets all EEO requirements, and initiates a temporary placement. The recruitment associated with this job offer is closely monitored by the Department of Labor. Qualified, available and willing U.S. workers are highly encouraged to apply. Should you qualify for the job and are not hired, you may appeal with the Department of Labor who will independently review matter.

The complete job duties may be viewed in person at the American Job Center
414 W. Soledad Avenue, Suite 300 GCIC Building Hagatna, Guam
Or apply online at www.hireguam.com; Enter Keyword: 2026-015

JOB ANNOUNCEMENT

Electrical Engineer; Bach. deg. in Electrical Engrg. (may be foreign equiv). Perform all related electrical engrg. duties for construction co. located in Dededo, Guam. Design electrical components & systems to meet specified technical, safety & regulatory standards. Develop detailed schematics for electrical systems & prototypes using CAD software. Ensure projects are delivered on time, within scope & budget. Send resume to Samtin, L.L.C. dba Tri-Spec Construction, P.O. Box 4314, Yigo, Guam 96929

JOB ANNOUNCEMENT

Electrical Engineer; Bach. deg. in Electrical Engrg. (may be foreign equiv); 2 yrs. exp. Travel once a year to the U.S. & Philippines for training. Perform all related electrical engrg. duties for commercial bakery co. located in Tamuning, Guam. Review electrical design submissions, technical drawings, submissions of computer-generated reports & CAD engrg. drawings. Send resume to Greenhill Inc. dba American Bakery, Attn: HR Dept., P.O. Box CM, Hagatna, Guam 96932; Email: hr@goodwindcorp.com

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3 - DENTAL AUXILIARY \$18.51 PER HR.
Associates deg. or equiv. in dental related field; 2 yrs. exp. as dentist or dental assistant. Places restorations (composite or alloy) on the tooth after decay has been removed by the dentist. Fabricates appliances in a dental lab setting. Performs final seating of prosthetics, such as dentures and crowns, under supervision of the dentist. Provides hands-on help for the dentist. Performs preparatory work such as sterilizing equipment, preparing & acquiring dental radiographs & taking impressions. Performs oral hygiene procedures for patients, such as prophylaxis & also be able to perform extensive period treatment, such as scaling & root planning under supervision of the dentist. Performs additional duties as assigned by the lead dentist and/or operational manager in support of quality assurance & improvement. Greets patients in the waiting area & escorts patient to the operator. Explains dental treatment or procedures to the patient(s).

Benefit: Roundtrip airfare for off-island hire; lodging at \$80.00 per week; local transportation from employer's designated lodging facility to/from jobsite; possible company team-building off-island trip(s) with all expenses paid, based on company performance.

The job offer meets all EEO requirements, and initiates a temporary placement. The recruitment associated with this job offer is closely monitored by the Department of Labor. Qualified, available and willing U.S. workers are highly encouraged to apply. Should you qualify for the job and are not hired, you may appeal with the Department of Labor who will independently review the matter.

Apply in person at American Job Center
414 W. Soledad Avenue, Suite 300 GCIC Building, Hagatna, Guam
Or apply online at www.hireguam.com; Enter Keyword: 2026-013

GUAM WATERWORKS AUTHORITY
Gloria B. Nelson Public Service Building 688 Route 15 Mangilao, Guam 96913
P.O. Box 3010, Hagatna, Guam 96932
Tel. No. (671) 300-6846/48 Fax No. (671) 648-3290

THIS AD IS PAID FOR BY GWA (PUBLIC LAW 26-12)

INVITATION FOR BID

The Guam Waterworks Authority invites sealed bids for the **Heavy Equipment Freightliner 114SD Parts** under **GWA IFB NO. 2026-03**. Bids will be received until **10:00 a.m.** Chamorro Standard Time on **December 19, 2025**, at the GWA Procurement Office, situated on the first floor of the Gloria B. Nelson Public Services Building in Mangilao. At this appointed time and location, all bids will be publicly and virtually opened via GoToMeeting and read aloud. Bidders interested in attending the virtual meeting may send their request to psbids@guamwaterworks.org to obtain the GoToMeeting ID/Link prior to the due date and time.

Each bid must be accompanied by a Bid/Performance Bond, amounting to fifteen percent (15%) of the total bid price. Acceptable bid securities include Bid/Performance Bonds, Surety Bonds, or certified/cashier's checks payable to the Guam Waterworks Authority.

A non-refundable fee of \$15.00 is required for each set of bidding documents, available for purchase at the GWA Procurement Office. Alternatively, bidders can access the bid package for download at www.guamwaterworks.org without charge. However, vendors are strongly encouraged to register via email at psbids@guamwaterworks.org or visit the GWA Procurement Office to ensure receipt of updated information, notices, or bid amendments.

GWA retains the right to amend, reject, or revise any or all proposals and to waive minor imperfections in the bid proposal in the best interest of the Guam Waterworks.

Miguel C. Bordallo, P.E.
General Manager

THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting • Wednesday, November 26, 2025 at 12:00 PM.
This meeting is open to the public via Zoom

Topic: GHURA BoC Meeting, Wednesday, November 26, 2025 at 12PM
Time: Nov 26, 2025 12:00 PM Guam, Port Moresby

Join Zoom Meeting <https://us06web.zoom.us/j/84485506617?pwd=a39Z4rYsBAdgkjalaf4JADYUgahnz.1>
Meeting ID: 844 8555 0661 • Passcode: 657603

Watch YouTube Live Stream <https://www.youtube.com/channel/UCGqKWU0kOmT0FOLyn48Ulag>

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This advertisement was paid for by GHURA.

Notices Posted Today

SECOND NOTICE: GHURA Board of Commissioners Meeting - 11/26/2025 @ 12:00pm ChST



ANNOUNCEMENT
Posted on: 11/25/2025 08:11 AM
Posted by: Julie Lujan
Department(s): GUAM HOUSING AND URBAN RENEWAL AUTHORITY (GHURA)
Division(s):
Notice Topic(s): BOARD MEETING
Types of Notice: ANNOUNCEMENT
For Audience(s): PUBLIC
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**BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 P.M., October 21, 2025
GHURA's Main Office (via Zoom)
1st floor, Conference Room, Sinajana
AGENDA**

I. CALL TO ORDER

Pursuant to the Open Government Law of Guam and the Bylaws of the Authority, the Board of Commissioners' regularly scheduled board meeting was called to order at **12:51 P.M., Tuesday, October 21, 2025**, at the GHURA Sinajana Main Office, 1st floor Conference room. Acting Chairman Sanchez indicated that **4 of 6** members of the Board of Commissioners were present, representing a quorum and that the meeting would proceed as scheduled.

Viewed virtually via	ZOOM: https://us06web.zoom.us/j/88218451420?pwd=wb7fPnsjr3KbHT4F84R9eHI1P6Xyja.1 YOUTUBE: https://www.youtube.com/channel/UCGqKWU0kOmT0FOLYn48ULag		
BOC Commissioners Attendance	Dr. John Rivera, Chairman Nate Sanchez, Vice Chairman Anisia Delia, Commissioner Emilia Rice, Commissioner Victor Torres, Commissioner Karl Corpus, Resident Commissioner	Virtual ☐ Virtual ☐ Virtual ☐ Virtual ☐ Virtual ☐ Virtual ☐	In-Person ☒ In-Person ☒ In-Person ☐ In-Person ☐ In-Person ☒ In-Person ☒
	<i>*Request to attend meeting virtually was submitted via email and acknowledged by Acting Chairman Sanchez.</i>		
GHURA Management/ Staff	Elizabeth F. Napoli, Executive Director ☐ Fernando B. Esteves, Deputy Director ☒ Audrey Aguon, Special Assistant ☐ Narcissa Ada, AMP1 Manager ☒ Gina Cura, AMP2 Manager ☒ Patrick Bamba, AMP3 Manager ☒ Philomena San Nicolas, AMP4 Manager ☒ Jolyn Terlaje, CD Manager ☐ Miguel Fernandez, AE ☐ Maria Cherry Canete, AE ☐	Julie Lujan, MIS Administrator ☐ Sonny Perez, AE Manager ☐ Frances Danieli, Controller ☒ Katherine Taitano, RP&E Chief Planner ☒ Dr. Kimberly Bersamin, HR Administrator ☒ Antonio Camacho, Housing Procurement Admin. ☐ Pearly Mendiola, GT Manager ☐ Nicole Alejandro, Section 8 Administrator ☐ Michael Ricuyal, AE ☐ Patrick Lucas ☐	Carlo Ongklungel ☐ Thalia Pablo ☐ Joyce Aguon ☒ Ervin Santiago ☐ Andrew Manglona ☐
Legal Counsel	Eliseo M. Florig Jr., Legal Counsel for GHURA ☒		
Public	Via Zoom: Ms. Joyce Tang, Mr. Ho Eun, Mr. Haig Huynh, Ms. Chit Batham		

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Tuesday, October 14, 2025

2nd Printing – Sunday, October 19, 2025

ACKNOWLEDGED BY CHAIRMAN RIVERA

III. APPROVAL OF PREVIOUS BOARD MINUTES: [567/25] Vice Chairman Sanchez moved to approve the board meeting minutes of September 30, 2025, subject to corrections. Commissioner Corpus seconded the motion. There were no objections. Motion passed unanimously.

IV. NEW BUSINESS:

AGENDA ITEM	DISCUSSION	ACTION
1. Resolution No. FY2026-001-Resolution Approving the Write-Off of Tenant Accounts Receivable as of September 30, 2025	[568/25] Acting Executive Director Esteves read Resolution No. FY2026-001-Resolution Approving the Write-Off of Tenant Accounts Receivable as of September 30, 2025 on pages 1-10 in the GHURA Board of Commissioners (BoC) October 21, 2025 meeting packet, found also on the GHURA website, www.ghura.org. Chairman Rivera addressed the AMP managers and asked if there were any trending issues that the AMP managers may have noticed. Mrs. Frances Danieli, GHURA Controller, stated the following: • Writing off receivables and collecting through the Department of Revenue and Taxation, has been really fruitful. • So far, an estimated amount of over \$100,000.00 has been collected, processed and applied to tenants' accounts Vice Chairman Sanchez inquired about the success rate for garnishments. Mrs. Danieli indicated: • Success rate has been very good • The write-offs for the past Fiscal year had been where the majority of the collections are from. • Old accounts receivables have also been collected	

AGENDA ITEM	DISCUSSION	ACTION
	Commissioner Torres asked who was responsible for the cleaning charges. Is GHURA responsible for paying the cleaning charges? Mrs. Narciss Ada, AMP1 Manager, confirmed this and added that: • The cleaning charges are a part of the amount requested to be written off. • Regarding trends, she had noticed more cleaning charges for vacated units • Residents need more education on maintaining the units prior to moving in. • GHURA addresses housekeeping issues during inspections and follow-up inspections Chairman Rivera asked whether the cleaning charges were repair charges due to damages to the unit or if they were charges due to cleaning that required heavy sanitation. Mrs. Ada indicated that the charges included both for repairs and for cleaning the units. Acting Executive Director Esteves added that in some cases, there are specialized clean-ups, for example when an elderly tenant passes away. Commissioner Corpus asked when Department of Revenue and Taxation collects the monies, where do the monies go? Mrs. Danieli indicated that the money is returned to the program that was owed and is counted as revenue. No further discussions.	[569/25] Commissioner Torres move to approve Resolution No. FY2026-001- Resolution Approving the Write-Off of Tenant Accounts Receivable as of September 30, 2025 in the amounts for AMP1 at \$39,583.52, AMP2 at \$1,155.00, for AMP3 at \$5,591.15, and for AMP4 at \$64,502.69 for a total of \$110,832.36. Vice Chairman Sanchez seconded the motion. There were no objections. Motion passed unanimously.

V. OLD BUSINESS

AGENDA ITEM	DISCUSSION	ACTION
1. Approval of the LIHTC 2025 Qualified Allocation Plan (QAP)	[570/25] Acting Executive Director Esteves deferred to Ms. Katherine Taitano, Chief Planner, to discuss what had happened since the board's approval of the draft QAP, public comments, and proposed changes. He added that all comments, complaints, and issues on the matter were shared with the board prior to the board meeting. Ms. Katherine Taitano, Chief Planner stated the following: • Public comment period was October 1-13, 2025 • Due to the change in the board meeting date, the comment period was extended to October 16, 2025. • One public meeting was held on the 6th of October, which was attended by representatives of various parties. • Six submissions were received: ○ Three were submitted before the 13th of October; ○ Three in the last hour of the 16th of October • Presented before the board was the Qualified Allocation Plan (QAP) Final Draft with some changes made: ○ Page 1: No date included until Board approval ○ Page 7: Updated timeline reflecting the extended comment period and adjusted deadlines. The application window remained one month. The evaluation period was shortened. ○ Recommendation to the Board will be presented on December 9, with up to two additional days, through December 11, if needed,	No action taken

	for review and decision by the board. ○ All QAP carryover documentation must be completed by December 31, 2025. ○ Page 9, Section J: Removal of the phrase “and the Government of Guam” because GHURA is the allocating agency. This was noted as an edit. ○ Pages 41–42, Appeals Section: Revisions were made to clarify that the appeal process is not a court proceeding. The phrase “burden of proof” was replaced with “responsibility rests with the applicant,” and “reasonable and rational basis” was replaced with “sound and justifiable reasoning.” These updates were made to remove legal jargon. ● Acting Executive Director Esteves informed the Board that a court hearing was held earlier that morning regarding a requested temporary restraining order to prevent the board from voting on the QAP. The plaintiff was not successful, and the judge stated that GHURA may proceed with the QAP action. A written order will be issued later. ● Legal Counsel confirmed that the judge will be issuing a decision leaning towards denying the plaintiffs TRO and preliminary injunction. GHURA was not issued an order that prevents it from taking action. ● Acting Executive Director Esteves added that an important distinction to note is that today’s board action is to approve the QAP with the intent that a reservation be made with an existing project. He further indicated that the board vote in favor of the project from the previous year. While the QAP does	
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	explain the situation and is transparent that a portion will be set aside for Flores Rosa, the process is pursuant and has to be in accordance with applicable program guidelines. • Acting Executive Director Esteves requested that the board act with urgency to provide enough time for the program group to review the documents and to issue the documents to finalize the award. Chairman Rivera asked what the implications were for not meeting the December 31, 2025 deadline. Acting Executive Director Esteves stated that the territory would lose out on \$3,000,000.00 for the FY2024 allocation, which accounts to about \$33,000,000.00 for the ten years that the credit is applied for. There were no further discussions.	[571/25] Vice Chairman Sanchez moved to approve the LIHTC 2025 Qualified Allocation Plan (QAP). Commissioner Torres seconded the motion. There were no objections. Motion passed unanimously.
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2. Summary of Executive Director, Board Evaluation for CY2025	[572/25] Chairman Rivera stated that item #2 be placed on the next scheduled board meeting agenda.	[573/25] There were no objections by the other board members.
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VI. EXECUTIVE DIRECTOR'S REPORT

AGENDA ITEM	DISCUSSION	ACTION
1. Project Updates	[574/25] Acting Executive Director Esteves deferred Project Updates and Trip reports to the next scheduled board meeting.	No action taken

VII. GENERAL DISCUSSION/ANNOUNCEMENTS/ADJOURNMENT:

AGENDA ITEM	DISCUSSION	ACTION
1. Summer Vista II DE, LLC and Summer Vista III DE, LLC (collectively "Summer Vista")- Discussion of Proposed 2025 LIHTC QAP	[575/25] Chairman Rivera introduced the item for General Discussion and Announcements and noted that Summer Vista II, LLC and Summer Vista III, LLC were listed for discussion regarding proposed LIHTC tax credits. Attorney Joyce Tang, was recognized to present remarks: - provided a statement regarding the requirements under Section 42(m) of the Internal Revenue Code: <i>No Housing Credit Dollar amount with respect to any building shall be zero- you cannot give any tax credit unless that award is made pursuant to a Qualified Allocation Plan of the Housing Credit Agency approved by the governmental unit- She added</i>	

AGENDA ITEM	DISCUSSION	ACTION
	that a QAP must be approved before any party is awarded any tax credits and that GHURA is not compliant. • QAP must be approved by a governmental unit, which is the highest elected official • Section 9% Credits- Reserved for new construction rehabilitation projects. • An introduction to the LIHTC prepared by the Congressional Research Services dated July 11, 2025, commonly referred to as competitive credit because developers must compete for the award • Stated that Flores Rosa did not submit an application for 2025 QAP because the QAP for 2025 has not been approved. • GHURA signed a stipulation saying that it was void • There is no competition. No application for the 9% credit • Ms. Tang stated that the GHURA commissioners must do the right thing and uphold the law • She requested that the board reconsider and remove the provision to Flores Rosa and have them compete Chairman Rivera indicated that the GHURA Board of Commissioners will take Ms. Tang's discussion into consideration. Attorney Mars Johnson, counsel for Flores Rosa Gardens, LLC also was recognized and stated: • The GHURA Board of Commissioners actions are well within the boundaries of the law Chairman Rivera thanked the presenters for their attendance and presentation. A representative from Core Tech provided an additional statement emphasizing support for	



GHURA

Guam Housing and Urban Renewal Authority
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November 13, 2025

MEMORANDUM

TO: GHURA Board of Commissioners
VIA: Elizabeth Napoli, Executive Director
Fernando Esteves, Deputy Director
FROM: Nicole R. Alejandro, Section 8 Administrator

SUBJECT: 2025 SEMAP CERTIFICATION

Please find attached, the Section 8 Management Assessment Program (SEMAP) Resolution and Certification form for your review and approval (see attachments A and B). The Certification form (HUD-52648; Attachment #1) affirms GHURA's annual self-assessment of key areas of the Section 8 Housing Choice Voucher Program for the fiscal year ending 2025 per the fifteen indicators in accordance with 24 CFR 985. Although the form HUD-52648 reflects 15 indicators that includes an addendum for de-concentration bonus point, indicators 7 and 15 are not applicable to Guam due to these indicators are relevant for metropolitan areas only. A summary of each indicator and the self-assessment results is attached (see Attachment #2).

As you may know, the Section 8 Management Assessment Program is a HUD tool used to evaluate each PHA's operations and performance of the Section 8 tenant-based voucher program. The SEMAP consists of fifteen indicators that are directly tied to the administration of the vouchers, which HUD uses to (1) confirm each PHA's SEMAP profile; (2) evaluate the challenges faced by each agency; (3) identify low and high performing agencies; and (4) ultimately help the housing agency improve areas of weaknesses. As per regulations, the PHA must self-assess their performance for indicators 1 through 8 and validate its process by electronically submitting form HUD-52648 within 60 days after the end of the PHA's fiscal year and after Board approval. Indicators 9 through 15 are validated by HUD through GHURA's monthly submission of HUD-50058 forms. HUD provides the results of the monthly submissions through an ad hoc report from the PIH Information Center (PIC) system. These results are also included with the summary for each indicator in Attachment #2.

The fiscal year ending 2025 self-assessment results reflect that GHURA's administration and performance of the Section 8 tenant-based voucher program are within compliance with 24 CFR Parts 5, 982 and 985. Although the self-assessment is required at the end of each fiscal year, GHURA's has performed quality control reviews quarterly rather than at the end of the fiscal year. The quarterly assessment of each indicator helps detect, identify, resolve, and document deficiencies found in each review. The maximum possible points that GHURA may earn is 140 points. Therefore, self-assessments and HUD's Multifamily Tenant Characteristics System (MTCs) reporting are showing that GHURA is performing well by a scoring above 95 percent in each indicator; therefore, possibly earning an overall score of 140 points. Should you have any questions regarding the self-assessment or the certification, please do not hesitate to consult me. Thank you.

ATTACHMENT #1

Section 8 Management Assessment Program (SEMAP) Certification

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0215
(exp. 12/31/2026)

Public reporting burden for this collection of information is estimated to average 12 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a currently valid OMB control number.

This collection of information is required by 24 CFR sec 985.101 which requires a Public Housing Agency (PHA) administering a Section 8 tenant-based assistance program to submit an annual SEMAP Certification within 60 days after the end of its fiscal year. The information from the PHA concerns the performance of the PHA and provides assurance that there is no evidence of seriously deficient performance. HUD uses the information and other data to assess PHA management capabilities and deficiencies, and to assign an overall performance rating to the PHA. Responses are mandatory and the information collected does not lend itself to confidentiality.

Instructions Respond to this certification form using the PHA's actual data for the fiscal year just ended.

PHA Name	For PHA FY Ending (mm/dd/yyyy)	Submission Date (mm/dd/yyyy)
GUAM HOUSING AND URBAN RENEWAL AUTHORITY	09/30/2025	11/26/2025

Check here if the PHA expends less than \$300,000 a year in Federal awards ☐

Indicators 1 - 7 will not be rated if the PHA expends less than \$300,000 a year in Federal awards and its Section 8 programs are not audited for compliance with regulations by an independent auditor. A PHA that expends less than \$300,000 in Federal awards in a year must still complete the certification for these indicators.

Performance Indicators

1. Selection from the Waiting List. (24 CFR 982.54(d)(1) and 982.204(a))

(a) The PHA has written policies in its administrative plan for selecting applicants from the waiting list.

PHA Response Yes ☒ No ☐

(b) The PHA's quality control samples of applicants reaching the top of the waiting list and of admissions show that at least 98% of the families in the samples were selected from the waiting list for admission in accordance with the PHA's policies and met the selection criteria that determined their places on the waiting list and their order of selection.

PHA Response Yes ☒ No ☐

2. Reasonable Rent. (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.507)

(a) The PHA has and implements a reasonable written method to determine and document for each unit leased that the rent to owner is reasonable based on current rents for comparable unassisted units (i) at the time of initial leasing, (ii) before any increase in the rent to owner, and (iii) at the HAP contract anniversary if there is a 5 percent decrease in the published FMR in effect 60 days before the HAP contract anniversary. The PHA's method takes into consideration the location, size, type, quality, and age of the program unit and of similar unassisted units, and any amenities, housing services, maintenance or utilities provided by the owners.

PHA Response Yes ☒ No ☐

(b) The PHA's quality control sample of tenant files for which a determination of reasonable rent was required shows that the PHA followed its written method to determine reasonable rent and documented its determination that the rent to owner is reasonable as required for (check one):

PHA Response ☒ At least 98% of units sampled ☐ 80 to 97% of units sampled ☐ Less than 80% of units sampled

3. Determination of Adjusted Income. (24 CFR part 5, subpart F and 24 CFR 982.516)

The PHA's quality control sample of tenant files shows that at the time of admission and reexamination, the PHA properly obtained third party verification of adjusted income or documented why third party verification was not available; used the verified information in determining adjusted income; properly attributed allowances for expenses; and, where the family is responsible for utilities under the lease, the PHA used the appropriate utility allowances for the unit leased in determining the gross rent for (check one):

PHA Response ☒ At least 90% of files sampled ☐ 80 to 89% of files sampled ☐ Less than 80% of files sampled

4. Utility Allowance Schedule. (24 CFR 982.517)

The PHA maintains an up-to-date utility allowance schedule. The PHA reviewed utility rate data that it obtained within the last 12 months, and adjusted its utility allowance schedule if there has been a change of 10% or more in a utility rate since the last time the utility allowance schedule was revised.

PHA Response Yes ☒ No ☐

5. HQS Quality Control Inspections. (24 CFR 982.405(b))

A PHA supervisor (or other qualified person) reinspected a sample of units during the PHA fiscal year, which met the minimum sample size required by HUD (see 24 CFR 985.2), for quality control of HQS inspections. The PHA supervisor's reinspected sample was drawn from recently completed HQS inspections and represents a cross section of neighborhoods and the work of a cross section of inspectors.

PHA Response Yes ☒ No ☐

6. HQS Enforcement. (24 CFR 982.404)

The PHA's quality control sample of case files with failed HQS inspections shows that, for all cases sampled, any cited life-threatening HQS deficiencies were corrected within 24 hours from the inspection and, all other cited HQS deficiencies were corrected within no more than 30 calendar days from the inspection or any PHA-approved extension, or, if HQS deficiencies were not corrected within the required time frame, the PHA stopped housing assistance payments beginning no later than the first of the month following the correction period, or took prompt and vigorous action to enforce the family obligations for (check one):

PHA Response ☒ At least 98% of cases sampled ☐ Less than 98% of cases sampled

7. Expanding Housing Opportunities. (24 CFR 982.54(d)(5), 982.153(b)(3) and (b)(4), 982.301(a) and 983.301(b)(4) and (b)(12)).

Applies only to PHAs with jurisdiction in metropolitan FMR areas.

Check here if not applicable ☒

(a) The PHA has a written policy to encourage participation by owners of units outside areas of poverty or minority concentration which clearly delineates areas in its jurisdiction that the PHA considers areas of poverty or minority concentration, and which includes actions the PHA will take to encourage owner participation.

PHA Response Yes ☐ No ☐

(b) The PHA has documentation that shows that it took actions indicated in its written policy to encourage participation by owners outside areas of poverty and minority concentration.

PHA Response Yes ☐ No ☐

(c) The PHA has prepared maps that show various areas, both within and neighboring its jurisdiction, with housing opportunities outside areas of poverty and minority concentration; the PHA has assembled information about job opportunities, schools and services in these areas; and the PHA uses the maps and related information when briefing voucher holders.

PHA Response Yes ☐ No ☐

(d) The PHA's information packet for voucher holders contains either a list of owners who are willing to lease, or properties available for lease, under the voucher program, or a list of other organizations that will help families find units and the list includes properties or organizations that operate outside areas of poverty or minority concentration.

PHA Response Yes ☐ No ☐

(e) The PHA's information packet includes an explanation of how portability works and includes a list of neighboring PHAs with the name, address and telephone number of a portability contact person at each.

PHA Response Yes ☐ No ☐

(f) The PHA has analyzed whether voucher holders have experienced difficulties in finding housing outside areas of poverty or minority concentration and, where such difficulties were found, the PHA has considered whether it is appropriate to seek approval of exception payment standard amounts in any part of its jurisdiction and has sought HUD approval when necessary.

PHA Response Yes ☐ No ☐

8. Payment Standards. The PHA has adopted payment standards schedule(s) in accordance with § 982.503.

PHA Response Yes ☒ No ☐

Enter FMRs and payment standards (PS)

0-BR FMR	\$1,222	1-BR FMR	\$1,345	2-BR FMR	\$1,765	3-BR FMR	\$2,473	4-BR FMR	\$2,964
PS	\$1,344	PS	\$1,479	PS	\$1,941	PS	\$2,720	PS	\$3,260

If the PHA has jurisdiction in more than one FMR area, and/or if the PHA has established separate payment standards for a PHA-designated part of an FMR area, attach similar FMR and payment standard comparisons for each FMR area and designated area.

9. Annual Reexaminations. The PHA completes a reexamination for each participating family at least every 12 months. (24 CFR 982.516)

PHA Response Yes ☒ No ☐

10. Correct Tenant Rent Calculations. The PHA correctly calculates tenant rent in the rental certificate program and the family rent to owner in the rental voucher program. (24 CFR 982, Subpart K)

PHA Response Yes ☒ No ☐

11. Initial HQS Inspections. Newly leased units pass HQS inspection within the time period required. This includes both initial and turnover inspections for the PBV program. (24 CFR 982.305; 983.103(b)-(d)).

PHA Response Yes ☒ No ☐

12. Periodic HQS Inspections. The PHA has met its periodic inspection requirement for its units under contract (982.405 and 983.103(e)).

PHA Response Yes ☒ No ☐

13. Lease-Up. The PHA executes housing assistance contracts for the PHA's number of baseline voucher units, or expends its annual allocated budget authority.

PHA Response Yes ☒ No ☐

- 14a. Family Self-Sufficiency Enrollment. The PHA has enrolled families in FSS as required. (24 CFR 984.105)

Applies only to PHAs required to administer an FSS program.

Check here if not applicable ☒

PHA Response

a. Number of mandatory FSS slots (Count units funded under the FY 1992 FSS incentive awards and in FY 1993 and later through 10/20/1998. Exclude units funded in connection with Section 8 and Section 23 project-based contract terminations; public housing demolition, disposition and replacement; HUD multifamily property sales; prepaid or terminated mortgages under section 236 or section 221(d)(3); and Section 8 renewal funding. Subtract the number of families that successfully completed their contracts on or after 10/21/1998.)

or, Number of mandatory FSS slots under HUD-approved exception

107

b. Number of FSS families currently enrolled

111

c. Portability: If you are the **initial** PHA, enter the number of families currently enrolled in your FSS program, but who have moved under portability and whose Section 8 assistance is administered by another PHA

0

Percent of FSS slots filled (b + c divided by a)

100.00

14b. Percent of FSS Participants with Escrow Account Balances. The PHA has made progress in supporting family self-sufficiency as measured by the percent of currently enrolled FSS families with escrow account balances. (24 CFR 984.305)

Applies only to PHAs required to administer an FSS program .

Check here if not applicable ☐

PHA Response

Yes ☒

No ☐

74.77%

Portability: If you are the **initial** PHA, enter the number of families with FSS escrow accounts currently enrolled in your FSS program, but who have moved under portability and whose Section 8 assistance is administered by another PHA

Deconcentration Bonus Indicator (Optional and only for PHAs with jurisdiction in metropolitan FMR areas).

The PHA is submitting with this certification data which show that:

- (1) Half or more of all Section 8 families with children assisted by the PHA in its principal operating area resided in low poverty census tracts at the end of the last PHA FY;
- (2) The percent of Section 8 mover families with children who moved to low poverty census tracts in the PHA's principal operating area during the last PHA FY is at least two percentage points higher than the percent of all Section 8 families with children who resided in low poverty census tracts at the end of the last PHA FY;

or

- (3) The percent of Section 8 mover families with children who moved to low poverty census tracts in the PHA's principal operating area over the last two PHA FYs is at least two percentage points higher than the percent of all Section 8 families with children who resided in low poverty census tracts at the end of the second to last PHA FY.

PHA Response

Yes ☐

No ☒

If yes, attach completed deconcentration bonus indicator addendum.

I hereby certify under penalty of perjury that, to the best of my knowledge, the above responses are true and correct for the PHA fiscal year indicated above. I also certify that, to my present knowledge, there is not evidence to indicate seriously deficient performance that casts doubt on the PHA's capacity to administer Section 8 rental assistance in accordance with Federal law and regulations.

Warning: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

Executive Director, signature

Chairperson, Board of Commissioners, signature

Elizabeth F. Napoli, Executive Director

John J. Rivera, Chairman

Date (mm/dd/yyyy) _____

Date (mm/dd/yyyy) _____

The PHA may include with its SEMAP certification any information bearing on the accuracy or completeness of the information used by the PHA in providing its certification.

SEMAP Certification - Addendum for Reporting Data for Deconcentration Bonus Indicator

Date (mm/dd/yyyy) _____

PHA Name _____

Principal Operating Area of PHA _____
(The geographic entity for which the Census tabulates data)

Special Instructions for State or regional PHAs Complete a copy of this addendum for each metropolitan area or portion of a metropolitan area (i.e., principal operating areas) where the PHA has assisted 20 or more Section 8 families with children in the last completed PHA FY. HUD will rate the areas separately and the separate ratings will then be weighted by the number of assisted families with children in each area and averaged to determine bonus points.

2020 Census Poverty Rate of Principal Operating Area _____

Criteria to Obtain Deconcentration Indicator Bonus Points

To qualify for bonus points, a PHA must complete the requested information and answer yes for only one of the 3 criteria below. However, State and regional PHAs must always complete line 1) b for each metropolitan principal operating area.

- 1) _____ a. Number of Section 8 families with children assisted by the PHA in its principal operating area at the end of the last PHA FY who live in low poverty census tracts. A low poverty census tract is a tract with a poverty rate at or below the overall poverty rate for the principal operating area of the PHA, or at or below 10% whichever is greater.
- _____ b. Total Section 8 families with children assisted by the PHA in its principal operating area at the end of the last PHA FY.
- _____ c. Percent of all Section 8 families with children residing in low poverty census tracts in the PHA's principal operating area at the end of the last PHA FY (line a divided by line b).

Is line c 50% or more? Yes ☐ No ☐

- 2) _____ a. Percent of all Section 8 families with children residing in low poverty census tracts in the PHA's principal operating area at the end of the last completed PHA FY.
- _____ b. Number of Section 8 families with children who moved to low poverty census tracts during the last completed PHA FY.
- _____ c. Number of Section 8 families with children who moved during the last completed PHA FY.
- _____ d. Percent of all Section 8 mover families with children who moved to low poverty census tracts during the last PHA fiscal year (line b divided by line c).

Is line d at least two percentage points higher than line a? Yes ☐ No ☐

- 3) _____ a. Percent of all Section 8 families with children residing in low poverty census tracts in the PHA's principal operating area at the end of the second to last completed PHA FY.
- _____ b. Number of Section 8 families with children who moved to low poverty census tracts during the last two completed PHA FYs.
- _____ c. Number of Section 8 families with children who moved during the last two completed PHA FYs.
- _____ d. Percent of all Section 8 mover families with children who moved to low poverty census tracts over the last two completed PHA FYs (line b divided by line c).

Is line d at least two percentage points higher than line a? Yes ☐ No ☐

If one of the 3 criteria above is met, the PHA may be eligible for 5 bonus points.

See instructions above concerning bonus points for State and regional PHAs.

ATTACHMENT #2

(Attachment #2)

2025 SECTION 8 MANAGEMENT ASSESSMENT PROGRAM (SEMAP)
CERTIFICATION SUMMARY FOR INDICATORS 1 THROUGH 15

INDICATOR	POINTS	RATING CRITERIA	QC REVIEW SUMMARY	WAS STANDARDS MET? Total Points Earned
Indicator #1: Selection from the waiting list. (self-certification)	<u>15</u> or 0	(a) PHA has a written policy for waiting list (b) Quality control shows at least 98% of families were correctly selected from the waiting list. Yes or No	(a) Yes , GHURA's has a written Policy in the Section 8 Administrative Plan (b) (1) 615 were selected from the WL; the 24 required sampling showed 100% were correctly selected; 26 required sampling and 100% admitted into the program correctly. (2) Selection and admission were made in accordance with policy.	Yes . GHURA's quality control review confirmed that (1) a written policy of how families are to be selected and admitted into the program is in the PHA's Admin Plan (chapter 4); (2) the quality control review showed that selection and admission of families into the Section 8 Program were performed according to policy.
Indicator #2: Reasonable Rent (self-certification)	<u>20</u> , 15 or 0	(a) PHA has written method and implements rent reasonableness policy. (b) Quality control sample showed that PHA follows its rent reasonableness method as required. • 98% =20 points • 80-97% =15 • Less than 80% =0 (self-certification required)	(a) Yes , PHA has a written method and implementation policy to determine if asking rents are reasonable. (b) More than 98% sampled showed that the rent reasonable method and policy were accurately followed.	Yes . GHURA's quality control review confirmed that a (1) a written policy in the PHA's Admin Plan (chapter 8); and the quality control review reflect that more than 98 percent of approved rent are reasonable in accordance with 24 CFR 982.507 and 24 CFR 985.
Indicator #3: Determination of Adjusted income (self-certification)	<u>20</u> , 15, or 0	Quality control sample shows that adjusted income is correctly verified and determined. • 90% sampled=20 points • 80-89% sampled =15 • Less than 80% =0	Out of a sample size of 2,131, the required HUD sample size is 32; GHURA sampled 60. 97% of those sampled showed determination of adjusted income were done correctly.	Yes . The quality control review sample showed that 97% of 2,131 files, 60 files were randomly sampled and determined that the adjusted income were performed correctly.
Indicator #4: Utility Allowance Schedule (self-certification)	<u>5</u> or 0	The PHA maintains an up-to-date utility allowance schedule in accordance with 24 CFR 982.517 Yes or No	Yes , GHURA updated its utility allowance annually.	Yes . The Utility Allowance schedule was updated November 4, 2024 for CY2025 (Res. FY2025-006).

(Attachment #2)

2025 SECTION 8 MANAGEMENT ASSESSMENT PROGRAM (SEMAP)
CERTIFICATION SUMMARY FOR INDICATORS 1 THROUGH 15

INDICATOR	POINTS	RATING CRITERIA	QC REVIEW SUMMARY	WAS STANDARDS MET? Total Points Earned
Indicator #5: Housing Quality Standards Quality Control Inspections (self-certification)	☒ 5 or 0	A PHA supervisor (or other qualified person) re-inspected sample units for quality control of HQS in accordance with 24 CFR 982.405 and 24 CFR 985.2 Yes or No	Yes , a qualified inspector re-inspected a sample of 144 inspections of 1,990 completed HQS inspections within 3 months of initial re-inspection, and was performed according to policy.	Yes . A qualified inspector randomly sampled 144 inspections where 30 is the required sample size in accordance with 24 CFR 982.405(b).
Indicator #6: HQS enforcement (self-certification)	☒ 10 or 0	Quality control of failed HQS inspections showed that all deficiencies were corrected in accordance with 24 CFR 982.404 98% sampled=10 - Less than 98% =0	100% of 28 failed inspections out of a sample size of 473 showed that all deficiencies were corrected, abated or terminated in accordance with 24 CFR 982.404.	Yes . Quality control review showed that 98% of failed units were sampled and resulted in a re-inspection and passed inspection, abated or the HAP Contract termination in accordance with 24 CFR 982.404.
Indicator #7 Expanding Housing Opportunities	5 or ☒ 0	Not applicable to Guam (for metro areas only)	Not applicable to Guam	N/A No points
Indicator #8: Payment Standards (Self-certification)	☒ 5 or 0	The PHA has adopted current payment standards for the voucher program by unit size for each FMR area in the PHA jurisdiction. Payment standards must be set between 90 to 110%. Yes or No	Yes , GHURA has adopted a current payment standard by unit size. The payment standards were set between 90% and 110%	Yes . GHURA's Payment Standards was updated on December 10, 2024 for CY2025 [Res. FY2025-007(A)]; and payment standards were set between at 110 % of the FMR; and 120% for reasonable accommodations and VASH participants.
Indicator #9: Annual Re-examination (self-certification)	☒ 10, 5 or 0	The PHA completed a reexamination for each participating family at least every 12 months. Yes or No	Yes , GHURA completed 98% of annual reexamination for each participating family at least every 12 months. Fewer than 5% of re-examinations were two months overdue.	Yes . Fewer than 1 percent of annual re-examinations were 2-month overdue.

(Attachment #2)

2025 SECTION 8 MANAGEMENT ASSESSMENT PROGRAM (SEMAP)
CERTIFICATION SUMMARY FOR INDICATORS 1 THROUGH 15

INDICATOR	POINTS	RATING CRITERIA	QC REVIEW SUMMARY	WAS STANDARDS MET? Total Points Earned
Indicator #10: Correct Tenant Rent Calculation (PHA PICMTCS reported data)	5 or 0	Two (2) percent or less of tenant rent and tenant share is incorrectly calculated under the rental voucher program. • Less than 2 percent calculated incorrectly =5 • More than 2 percent calculated incorrectly=0	Monthly PIC Submission showed no rent calculation discrepancy.	Yes. As per HUD MTCS report, there were no rent calculation discrepancies.
Indicator #11: Pre-contract HQS Inspections (PHA PIC/MTCS reported data)	5 or 0	98% to 100% Each newly leased unit passed HQS inspection before the beginning date of the assisted lease and HAP contract. Yes or No	Monthly PIC submission showed that 99% of pre-contract units passed before the beginning of the date of the assisted lease and HAP contract.	Yes. 100% of inspected unit passed HQS before the beginning of the lease and HAP contract.
Indicator #12: Continuing HQS Inspections (PHA PIC/MTCS reported data)	10, 5, or 0	The PHA inspects each unit under contract as required. Yes or No	Monthly PIC submission showed that 98% of Annual HQS inspection is 2 months overdue.	Yes. HQS inspections were performed timely.
Indicator #13: Lease-up (PHA PIC/MTCS data reporting)	20, 15, or 0	The PHA executes housing assistance contracts for the PHA's number of baseline voucher units, or expends its annual allocated budget authority.FMC monitors utilization through dollars expended. • 98% expended =20 points • 95% to 97% = 15 points • Less than 95% =0 points	No current data is available in the PIC system because lease up rate is measured at the end of the calendar year. The final lease up rate is determined by the percent of allocated budget authority expended during the calendar year.	As of November 2025, GHURA voucher utilization is 95% (baseline); and 100% of annual allocated budget authority funds have been expended for the fiscal year.
Indicator #14: Family Self-sufficiency (FSS) Note: GHURA's mandatory slots (since inception of the program) = 167 Graduated=53	10, 8, 5, 3 or 0	The PHA has enrolled families based on percentage of mandatory slots and number of families with escrow accounts. • 80% or more enrolled and 30% or more with escrow balance=10 points	Monthly PIC submission shows GHURA's FSS Program with: • 114 mandatory slots • 102 families enrolled (90%) • 63% of families have escrow balances	Yes. More than 90% families are enrolled into FSS and 63% have anw escrow balance.

Page 3 of 4

(Attachment #2)

2025 SECTION 8 MANAGEMENT ASSESSMENT PROGRAM (SEMAP)
CERTIFICATION SUMMARY FOR INDICATORS 1 THROUGH 15

In FY2023, insufficient FSS data was not provided to HUD which increased our mandatory slots by 9. (PHA PIC/MTCS reported data)		• 60% -70% enrolled and 30% or more with escrow balance =8 points • 80% or more enrolled and less than 30% with escrow balance =5 points • Less than 60% enrolled and 30% or more with escrow balance =5 points • 60% -70% enrolled and less than 30% with escrow balance=3 points • Less than 60% enrolled and less than 30% with escrow balance=0 points		
Indicator #15: De-concentration Bonus Indicator (applicable to metropolitan areas only)	5 or 0	Not applicable to Guam	Not applicable to Guam	N/A No points
TOTAL POSSIBLE POINTS	140			140 (possible points for Guam)

Note: The PHA must self-certify Indicators 1 through 9 and submit electronically 60 days after the end of the PHA's fiscal year. For Indicators 10 through 15, HUD uses information based on data submitted by the PHA through the PIC (Public and Indian Housing Information Center) and MTCS (Multifamily Tenant Characteristics System) systems.

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
BOARD OF COMMISSIONERS
RESOLUTION NO. FY2026-002**

Moved by:

Seconded by

RESOLUTION APPROVING THE SECTION EIGHT MANAGEMENT ASSESSMENT PROGRAM (SEMAP) CERTIFICATION (FORM HUD-52648) FOR FISCAL YEAR ENDING 2025

WHEREAS, The Section 8 Management Assessment Program (SEMAP) is a management tool developed and designed by the U.S. Department of Housing and Urban Development for the purpose of identifying and assessing the Public Housing Agency's (PHA) performance, management capability, and to assist in the improvement of the PHA's program operations; and

WHEREAS, 24 CFR 985.10(a) of the Code of Federal Regulations requires PHA to submit the Section 8 Management Assessment Program Certification form within 60 days after the end of its fiscal year; and

WHEREAS, 24 CFR 985.10(a) requires PHA's Section 8 Management Assessment Program certification to be approved by the agency's Board of Commissioners; and therefore, it be

RESOLVED that the Guam Housing and Urban Renewal Board of Commissioners approves the Section 8 Management Assessment Program Certification for fiscal year ending 2025.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM – NOVEMBER 18, 2025
PASSED BY THE FOLLOWING VOTES:**

AYES:

NAYES:

ABSENT:

ABSTAINED:

I hereby certify that the foregoing is a complete, true, and correct copy of the Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on November 18, 2025.

(SEAL)

**ELIZABETH NAPOLI
Board Secretary / Executive Director**

GUAM HOUSING AND URBAN RENEWAL AUTHORITY

November 13, 2025

MEMORANDUM

TO: Board of Commissioners
VIA: Elizabeth F. Napoli, Executive Director
Fernando Esteves, Deputy Director
FROM: Nicole R. Alejandro, Section 8 Administrator
SUBJECT: 2026 Utility Allowance Schedule

Hafa adai! HUD regulation 24 CFR 982.517 requires housing authorities to establish and maintain a utility allowance schedule for all tenant-paid utilities for the Section 8 HCV Program. The allowance schedule must be annually reviewed and adjusted to determine if there is a rate change of 10 percent or more. Attached with this memorandum for your review and approval along with the HUD-52667 form with allowances per bedroom size for CY2026 which conveys the reasonable consumption of basic essential utilities. The last review and adjustment were made on November 2024 for CY2025. The Utility Allowance for 2026 was established through the collaboration and assistance of the island's utility companies, including the Guam Power Authority, Guam Waterworks Authority, Pacific LP Gas, and the Guam Solid Waste Authority.

Electric Fuel Recovery Charge

Basic electric rates for power have not changed, but the rate for fuel recovery charge has decreased by 41 percent from the last approved utility allowance. The decreased rate means a minimum of \$75 is deducted to the family's power bill, and as much as \$324 for the larger unit sizes because of consumption variances of larger households. Effective August 1, 2025, GPA is charging customers \$0.15 per power consumption, in contrast to the \$0.26 from last year's rate resulting a substantial decrease in the fuel recovery charge. **Table 1** below illustrates an example of the savings impact of the rate decrease to a family's monthly power bill.

Table 1: Fuel Recovery Charge impact

RATE	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR
\$0.15 (CY26)	\$83.03	\$114.29	\$138.55	\$167.31	\$193.59	\$220.18	\$243.66
\$0.26 (CY25)	\$157.72	\$229.25	\$288.72	\$356.05	\$445.92	\$509.32	\$567.48
Difference	(\$74.69)	(\$114.96)	(\$150.17)	(\$188.74)	(\$252.33)	(\$289.14)	(\$323.82)

Water and Sewer Rates

The Guam Waterworks Authority (GWA) have not made any changes to their water consumption rates or sewer rates since October 1, 2024 which was used in the CY2025 Utility Allowance Schedule. The cost for sewer is at \$35.84; basic water service charge remains at \$34.14 per month; water charge for the first 5,000 gallons remains at \$.00391; water charge over 5,000 gallons of water consumption remains at \$0.01626; and the supplemental annuity surcharge established at 3.5% of the non-life portion of the water bill. However, upon comparing water rates of 2025 and of 2026, it was discovered that there were water consumption

calculation discrepancies that were found in the water utility rates from the prior year. The supplemental annuity surcharge from 2025 included lifeline and non-lifeline rates in the calculation where non-lifeline rates are only to be included in this surcharge. In addition, the sewer rate was double-counted when calculating the utility allowance for the prior year for the higher bedroom sizes. As a result, the water consumption rate will be decreasing to correct these errors. The tables below exhibit the impact of water calculation discrepancy per bedroom size. **Table 2** reflects the difference between the water rates changes from CY2025 to CY2026.

Table 2: Basic Service Charge and Water Rates* Calculation Correction per Unit

Calendar Year	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR
CY2026	\$42.63	\$49.93	\$70.62	\$73.88	\$118.99	\$193.79	230.62
CY2025	\$42.63	\$49.25	\$80.59	\$86.03	\$161.22	\$285.88	347.27
Difference	\$0	\$0.68	(\$9.97)	(\$12.15)	(\$42.23)	(\$92.09)	(\$116.65)

*Rates are based on minimum/portion of total consumption per bedroom size. Water consumption rates include: Monthly Service Charge + Water Rate for First 5,000 gal. + Water Rate Over 5,000 gal. + Supplemental Annuity Surcharge.

Bottled Gas

Rates for bottled gas has decreased from CY2025 to CY2026 to align with current essential consumption rates. **Table 4** reflects the difference between the bottled gas rate changes from CY2025 to CY2026:

Table 4. Total Bottled Gas Rates Calculation per Unit

Calendar Year	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR
CY2026	\$36.00	\$57.00	\$64.00	\$90.00	\$112.00	\$122.00	\$127.00
CY2025	\$45.00	\$58.00	\$64.00	\$103.00	\$140.00	\$156.00	\$180.00
Difference	(\$9.00)	(\$1.00)	\$0.00	(\$13.00)	(\$28.00)	(\$34.00)	(\$53.00)

Trash Collection Services

Trash collection services current rate has remained unchanged. The trash collection service rate from CY2025 will continue to be used to calculate the reasonable consumption the CY2026 for all unit sizes.

Reasonable Accommodations

In addition to the standard tenant-paid utility allowance schedule, HUD requires PHAs to establish a higher schedule of allowances to accommodate persons with disabilities. The Fair Housing Act defines "reasonable accommodations" as a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have equal opportunity to use and enjoy a dwelling, including the public and common use of spaces. The Fair Housing Act also states that there must be a reasonable nexus between the individual's disability and the requested accommodation. To ensure persons with disabilities have equal opportunity to enjoy a peaceful dwelling, we have developed and attached an itemized monthly allowance for electricity per medical equipment. For families that qualify for this a reasonable accommodation, the additional cost per equipment will be included in their regular monthly utility allowance. The utility allowance for medical equipment remains

unchanged and the rates established from CY2025 will continue to take effect in CY2026 for all unit sizes. For your reference, **Table 6** is provided to illustrate the medical equipment rates.

Table 6. 2026 Additional Allowance for Personas with Disabilities – Medical Equipment

MEDICAL EQUIPMENT	AVERAGE COST PER DAY	ADDITIONAL ALLOWANCE
Power wheelchair or mobility devices (battery)	\$1.50 per day	\$ 45.00
Home Ventilator Machine	\$2.27 per day	\$ 68.00
Oxygen Concentrator	\$0.65 per day	\$ 15.00
Infusion or intravenous equipment (tube feeding)	\$0.83 per day	\$ 25.00
Chair or stair lifts	\$0.20 per day	\$ 6.00
Communication devices (TTY device, computer & internet)	\$2.27 per day	\$ 68.00
Nebulizer	\$0.33 per day	\$ 10.00
CPAP and other sleep apnea devices	\$0.33 per day	\$ 10.00
Home Dialysis Machines	\$0.65 per day	\$ 15.00
Other (additional use of air conditioning unit)	\$1.50 per day	\$ 45.00

Your review and approval of the Utility Allowance Resolution for CY2026 are essential in ensuring families are adequately assisted under the Section 8 Housing Choice Voucher Program. The utility allowance will help families maintain a healthy, sanitary, and safe home, as well as comply with program requirements. Thank you.

Utility Allowance Schedule

See Public Reporting and Instructions on back.

U.S Department of Housing and Urban Development Office of Public and Indian Housing

OMB Approval No. 2577-0169
exp. 04/30/2026

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality/PHA GUAM HOUSING AND URBAN RENEWAL AUTHORITY			Unit Type ALL TYPES OF UNITS					Date (mm/dd/yyyy) January 1, 2026	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	
Heating	Natural Gas								
	Bottled Gas								
	Electric								
	Electric – Heat Pump								
	Fuel Oil								
	Other								
Cooking	Natural Gas								
	Bottled Gas	13	22	26	35	39	41	45	
	Electric	20	27	32	39	45	51	56	
	Other								
Other Electric		43	58	70	84	97	110	122	
Air Conditioning		26	35	42	50	58	67	73	
Water Heating	Natural Gas								
	Bottled Gas	23	35	45	55	73	81	82	
	Electric	49	67	81	98	113	128	142	
	Electric – Heat Pump								
	Fuel Oil								
Water		42	49	70	73	118	193	230	
Sewer		25	25	25	25	25	25	25	
Trash Collection		24	24	24	24	24	24	24	
Other – specify	RA Utility Allowance	See attached							
Range/Microwave									
Refrigerator									
Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance		Allowance		
Head of Household Name					Heating				
					Cooking				
					Other Electric				
					Air Conditioning				
Unit Address					Water Heating				
					Water				
					Sewer				
					Trash Collection				
					Other				
Number of Bedrooms					Range/Microwave				
					Refrigerator				
					Total				

PHAs must maintain a completed HUD Form-52667 Utility Allowance Schedule for each unit type that is typical in the PHA's jurisdiction. The utility allowance schedule is based on the typical cost of utilities and services paid by energy-conservation households that occupy housing of similar size and type in the same locality. In developing the schedule, the PHA must use normal patterns of consumption for the community as a whole and current utility rates.

This form includes the utilities that the PHA must consider: heating (space), cooking, other electric (e.g. lights, appliances, general usage), air conditioning (if the majority of housing units in the market provide centrally air-conditioned units or there is appropriate wiring for tenant-installed air conditioners), water heating, water, sewer, trash, the cost to provide a range, and the cost to provide a refrigerator. This form includes several fuel types, however, the PHA is not required to have a utility allowance for every fuel type listed on the form. The PHA is only required to have an allowance for the fuel types that are typical in the PHA's jurisdiction.

Electric resistance vs. electric heat pump: The most recent update to the HUD-52667 includes "Electric Heat Pump" as a fuel type under "Heating" and "Water Heating". PHAs may choose to provide an allowance on the schedule for electric (resistance), electric heat pump, or both. Heat pumps are more efficient and are associated with lower consumption. By adding this to the form, HUD is not requiring PHAs to consider both. This is up to the PHA, however, the [HUD Utility Schedule Model](#) tool available on HUDUser.gov provides an allowance for both electric resistance and electric heat pump.

Determining Allowances: In general, PHAs use local sources of information on the cost of utilities and services, such as:

1. Electric utility suppliers
2. Natural gas utility suppliers
3. Water and sewer suppliers
4. Fuel oil and bottled gas suppliers
5. Public service commissions
6. Real estate and property management firms
7. State and local agencies
8. Appliance sales and leasing firms

PHAs may use the HUD Utility Schedule Model (HUSM) available on HUDUser.org to determine their Utility Allowance Schedules. The tool uses geographic-specific utility consumption rates combined with user entered data on utility rates to determine the overall monthly allowance.

OMB Burden Statement: The public reporting burden for this information collection is estimated to be up to 0.25 hours, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The information collected is required to determine the amount of utility allowance necessary to calculate the family's tenant portion. Assurances of confidentiality are not provided under this collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Office of Public and Indian Housing, US. Department of Housing and Urban Development, Washington, DC 20410. HUD may not conduct and sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid control number.

Privacy Notice: The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information collected specifies which utilities and appliances are to be supplied by the owner, and what utilities and appliances are to be supplied to the tenant. The Personally Identifiable Information (PII) data collected on this form are not stored or retrieved within a system of record.

GUAM HOUSING AND URBAN RENEWAL AUTHORITY
2026 ADDITIONAL ALLOWANCE FOR PERSONS WITH DISABILITIES

MEDICAL EQUIPMENT	AVERAGE COST PER DAY	ADDITIONAL ALLOWANCE
Power wheelchair or mobility devices (battery)	\$1.50 per day	\$ 45.00
Home Ventilator Machine	\$2.27 per day	\$ 68.00
Oxygen Concentrator	\$.65 per day	\$ 15.00
Infusion or intravenous equipment (tube feeding)	\$0.83 per day	\$ 25.00
Chair or stair lifts	\$0.20 per day	\$ 6.00
Communication devices (TTY device, computer & internet)	\$2.27 per day	\$ 68.00
Nebulizer	\$0.33 per day	\$ 10.00
CPAP and other sleep apnea devices	\$0.33 per day	\$ 10.00
Home Dialysis Machines	\$0.65 per day	\$ 15.00
Other (additional use of air conditioning unit)	\$1.50 per day	\$ 45.00

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
BOARD OF COMMISSIONERS
RESOLUTION NO. FY2026-003**

Moved by: _____

Seconded by: _____

RESOLUTION APPROVING THE FISCAL YEAR 2026 SECTION 8 HOUSING CHOICE VOUCHER PROGRAM UTILITY ALLOWANCE SCHEDULE AND ADDITIONAL ALLOWANCES FOR REASONABLE ACCOMMODATIONS FOR PERSONS WITH DISABILITIES

WHEREAS, pursuant to 24 CFR 982.517 the Authority is required to maintain a utility allowance schedule for all tenant-paid utilities under the Section 8 Housing Choice Voucher Program;

WHEREAS, the requisite of the regulation is the Utility Allowance Schedule must be reviewed annually and revised to reflect changes of *ten percent* (10%) or more of any utility rate from the last revised schedule;

WHEREAS, pursuant to 24 CFR 982.517(e) the PHA must also approve a utility allowance, which is higher than the amounts for the standard Utility Allowance to accommodate persons with disabilities;

WHEREAS, the Fair Housing Act defines “Reasonable Accommodation” as a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have equal opportunity to use and enjoy a dwelling, including public and common use of spaces,

WHEREAS, the adoption of additional amounts is necessary to reasonably accommodate disabled participants who utilizes medical equipment such as a ventilator, respiratory machines, powered wheelchairs or motorized mobility devices, chair lifts, home dialysis machines, etc.

WHEREAS, 24 CFR 982.517 (d) requires the Authority to use the appropriate utility allowance for the actual unit size of each dwelling unit leased by the participant family under the Section 8 Housing Choice Voucher Program;

WHEREAS, The Authority’s timely maintenance and implementation of the Utility Allowance Schedule impacts the Authority’s performance under the Section Eight Management Program (SEMAP) as delineated in 24 CFR 985.3 (d);

WHEREAS, the approved Utility Allowance Schedule shall be applied to HAP Contracts effectuated for calendar year 2026; and therefore, be it;

RESOLVED, that the Board of Commissioners reviewed and approved the FY2026 Section 8 Utility Allowance Schedule and additional allowances for higher rent for reasonable accommodation for persons with disabilities.

**IN REGULAR BOARD MEETING, SINAJANA, GUAM – NOVEMBER 18, 2025
PASSED BY THE FOLLOWING VOTES:**

AYES:

NAYS:

ABSENT:

ABSTAINED:

**I hereby certify that the foregoing is a full, true
and correct copy of the Resolution duly adopted
by the Guam Housing and Urban Renewal
Authority Board of Commissioners on
November 18, 2025.**

(S E A L)

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

GUAM HOUSING AND URBAN RENEWAL AUTHORITY

November 13, 2025

MEMORANDUM

TO: Board of Commissioners
VIA: Elizabeth F. Napoli, Executive Director
Fernando Esteves, Deputy Director
FROM: Nicole R. Alejandro, Section 8 Administrator
SUBJECT: FY2026 Section 8 HCV Payment Standards

Hafa adai! Please find the attached resolution for your review and approval of the Section 8 Payment Standards schedule for CY 2026. The payment standards schedule is an internal tool to determine the maximum assistance for eligible families under the Housing Choice Voucher Program. The housing assistance consists of the monthly rental payment to landlords on behalf of the Section 8 participant and the utility allowance necessary to maintain a safe, decent and sanitary condition of the unit. HUD regulation 24 CFR 982.503 (a)(1) mandates PHAs to establish and adopt a Payment Standard Schedule that sets voucher payment amounts for each Fair Market area in the PHA's jurisdiction. **Table 1** below illustrates the HUD published Fair Market Rent (FMR) for Guam's jurisdiction.

Table 1: GUAM FAIR MARKET RENT (FMR)

FMR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
CY2026	\$1,100	\$1,211	\$1,589	\$2,226	\$2,668	\$3,068	\$3,468
CY2025	\$1,222	\$1,345	\$1,765	\$2,473	\$2,964	\$3,408	\$3,853
Difference	(\$122)	(\$134)	(\$176)	(\$247)	(\$296)	(\$340)	(\$385)

The schedule must list single payment standards for each unit size, and the amounts **must be between 90 percent and 110 percent** of the Fair Market Rent (FMR) in the PHA's jurisdiction, except for the payment standards established for persons with disabilities and VASH participants per 24 CFR 982.503(d)(5). The Exception Payment Standards schedule **is set at not more than 120 percent of the published FMR**. Adopting higher rent payment standards aim to help ease some of the rental difficulties for persons with disabilities. **Table 2** illustrates the Regular Payment Standard and **Table 3** illustrates the Exception Payment Standard schedules for CY2026.

Table 2: 2026 REGULAR PAYMENT STANDARDS

Unit Size	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
2026 FMR	\$1,100	\$1,211	\$1,589	\$2,226	\$2,668	\$3,068	\$3,468
2026 PS	\$1,100	\$1,310	\$1,720	\$2,400	\$2,800	\$3,200	\$3,500
% of 2026 FMR	100%	108%	108%	108%	105%	104%	101%

Table 3: 2026 EXCEPTION PAYMENT STANDARDS (for Reasonable Accommodation and VASH)

Unit Size	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
2026 FMR	\$1,100	\$1,211	\$1,589	\$2,226	\$2,668	\$3,068	\$3,468
2026 EXPT-PS	\$1,250	\$1,420	\$1,870	\$2,620	\$3,100	\$3,400	\$3,800
% of 2026 FMR	114%	117%	118%	118%	116%	111%	110%

How GHURA establishes a Payment Standards Schedule

When establishing the Payment Standards schedule, important factors are included in the analysis to ensure the amounts set for each unit size will be competitive to sustain the private rental market's prevailing rates. The analysis considers the following important factors:

1. **Market rents** - The Section 8 staff consistently evaluate current market trends and collects data on ongoing rent amounts in various parts of the islands. The information collected is used to analyze the payment standards and update GHURA's database to ensure approved rates remain competitive.
2. **The FY2026 Section 8 HCV Program budget** - Considering the HAP budget is an important factor in the analysis when establishing the payment standards. The authorized budget must be able to sustain the number of authorized vouchers; and
3. **The cost of basic utilities, such as power, water, sewer, and trash pickup services** – Basic utilities are included in the tenant's HAP assistance. A higher payment standard helps to offset the cost of basic utilities that the family must pay monthly and maintain quality standards for a safe and sanitary home.
4. **GHURA tracks the time it takes families to find a suitable unit** based on the approved payment standards - The goal for families is to find a unit within 30 to 60 days. The average time it takes a family to find a unit is 2.45 months, and the leasing success rate is 81 percent of vouchers.
5. **The number of lapsed or unused vouchers** – GHURA analyses and tracks the number of families that allow their vouchers to lapse or go unused due to the payment standards amount.
6. **The participant's shelter burden** – GHURA must consider the family's possible rent burden. When a family rents a unit that exceeds the gross rent amount (rent plus utilities), the family must pay the difference, resulting in more out-of-pocket expenses. Higher payment standards will help offset or prevent families from paying a larger share for housing.
7. **Number of failed units** - GHURA also considers the number of failed units in the analysis. A high rate of failed units is often a sign that families are not renting quality units, which could be due to low payment standards.
8. **The impact of other renters** - GHURA participants often compete with other renters for a unit. Military personnel renting in the private market usually has an advantage due to their ability to pay higher rent.

Conclusion:

The analysis performed for the 2026 payment standards concluded that rental rates will be set modestly for each unit size for the Section 8 Housing Choice Voucher program. Though, a higher percentage will be set for 1-bedroom, 2-bedroom, and 3-bedroom units to remain competitive in the rental market due to its high demand and limited inventory on the island. Budget uncertainty for fiscal year 2026, the decrease of the current Fair Market Rent (FMR), and the significant decrease in utility rates are the primary reasons for establishing the payment standard schedule for CY2026.

- **FY2026 Budget Uncertainty:** The United States Federal Government has projected to cut the U.S. Department of Housing and Urban Development (HUD) budget up to 42 percent nationwide which will affect GHURA's HCV program for housing assistance.

- **Fair Market Rent (FMR) Reduction:** HUD's Fair Market Rent housing costs for Guam has been recalculated for 2026 and has reduced 10 percent from the prior year's FMR.
- **Utility Rates Decrease:** There is a substantial decrease in electricity which affected the payment standards. Guam Power Authority (GPA) electrical rates for the Fuel Recovery Charge decreased by about 41 percent. Effectuated August 1, 2025, GPA water rates are as follows:
 - Rates for Fuel Recovery Charge decrease: \$0.11

The attached Resolution requires your review, approval, and adoption of the 2026 Payment Standards. Adopting the 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. FY2026-004**

Moved by:

Seconded by

RESOLUTION APPROVING FISCAL YEAR 2026 SECTION 8 HOUSING CHOICE VOUCHER PROGRAM PAYMENT STANDARDS

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 applying the Payment Standard for the family, it shall be the lower of (a) the payment standard amount 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 2026 FMR for each unit size below has decreased as much as 10 percent. The FY2026 Payment Standards **are based on the published Fair Market Rent** for Guam as illustrated in **Table 1** below:

Table 1: Guam Fair Market Rents for 2026 and 2025:

FMR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
CY2026	\$1,100	\$1,211	\$1,589	\$2,226	\$2,668	\$3,068	\$3,468
CY2025	\$1,222	\$1,345	\$1,765	\$2,473	\$2,964	\$3,408	\$3,853
<i>Difference</i>	<i>(\$122)</i>	<i>(\$134)</i>	<i>(\$176)</i>	<i>(\$247)</i>	<i>(\$296)</i>	<i>(\$340)</i>	<i>(\$385)</i>

WHEREAS, when establishing the Section 8 payment standards, GHURA considers important factors in the analysis that normally impact the successful leasing of vouchers. These factors include:

- the FY2026 Section 8 Housing Choice Voucher Program budget,
- the prevailing rental rates in the private rental market,
- the cost of basic utilities, such as power, water, sewer, and trash services,
- the typical length of time families find a suitable unit,
- the number of lapsed vouchers,
- the number of failed units,
- Shelter burden for the families, and
- the impact of other renters in the private market.

For CY2026 the proposed Payment Standards Schedules for each unit size is set between 90 and 110 percent, but not more than 120 percent for reasonable accommodation for persons with disabilities (as per 24 CFR 982.503(d)(5), and VASH participants in accordance the Housing Opportunity Through Modernization Act of 2016:

Table 2: Proposed 2026 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
\$1,100	\$1,310	\$1,720	\$2,400	\$2,800	\$3,200	\$3,500
100% of FMR	108% of FMR	108% of FMR	108% of FMR	105% of FMR	104% of FMR	101% 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 veteran 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 2026 Exception Payment Standards for Reasonable Accommodation for persons with disabilities and participants of the Veteran Affairs Supportive Housing (VASH) Programs:

0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
\$1,250	\$1,420	\$1,870	\$2,620	\$3,100	\$3,400	\$3,800
114% of FMR	117% of FMR	118% of FMR	118% of FMR	116% of FMR	111% of FMR	110% of FMR

WHEREAS, the approved Payment Standards Schedule shall be applied to HAP contracts effectuated for calendar year 2026; and therefore, be it;

RESOLVED, that the Guam Housing and Urban Renewal Authority Board of Commissioners approve the Payment Standards for calendar year 2026.

IN REGULAR BOARD MEETING, SINAJANA, GUAM – NOVEMBER 18, 2025

PASSED BY THE FOLLOWING VOTES:

AYES:

NAYS:

ABSENT:

ABSTAINED:

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 November 18, 2025.

(SEAL)

Elizabeth F. Napoli,
Board Secretary / Executive Director



GHURA

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



PREFACE

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



GHURA

Guam Housing and Urban Renewal Authority
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Website: www.ghura.org



Lourdes A. Leon Guerrero
Governor of Guam

Joshua F. Tenorio
Lt. Governor of Guam

John J. Rivera
Chairman

Nathanael P. Sanchez
Vice Chairman

Anisia S. Delia
Commissioner

Emilia F. Rice
Commissioner

Victor R. Torres
Commissioner

Karl E. Corpus
Resident Commissioner

Elizabeth F. Napoli
Executive Director

Fernando B. Esteves
Deputy Director

SUMMARY OF EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE) FOR

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

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

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

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

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

Compiled by:


C.N. Ongklungel
Personnel Specialist II

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



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
Period of Report From: 07/08/2024 To: 07/07/2025	Reason for Report ☐ Semi-Annual (initial) ☒ Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

10/6/23

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

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



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

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



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 728	
PART III - STANDARDS <i>(Completed by Supervisor)</i>	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-Satisfactory
Performance Standard: <i>(Customer Focus)</i>	☒	☐	☐	☐	☐

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

Performance Standard: <i>(Adherence to Policy and Federal HUD Regs)</i>	☒	☐	☐	☐	☐
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Comments/Justification:
Executive Director Liz demonstrates a steadfast commitment to adhering to policy/regulations and leading this agency with integrity.

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

☒ OUTSTANDING ☐ SATISFACTORY ☐ MARGINAL
☐ HIGHLY SATISFACTORY ☐ UNSATISFACTORY

☒ RETAIN ☐ NOT RETAIN


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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



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

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

☒ Concur

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

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

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

E. Napoli

Employee Signature

09/08/2025

Date



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
Period of Report From: 07/08/2024 To: 07/07/2025	Reason for Report ☐ Semi-Annual (initial) ☒ Annual	

PART I - SELF-ASSESSMENT (Completed by Executive)

NAME OF RATER: NATHANIEL P. SANCHEZ

A. Mission (Position Mission Statement)

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

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- To enhance employee technical and skill level competencies.
- To provide the agency the tools and facilities needed to meet the Authority's goal and objectives.

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

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

APR: 8/1/25

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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



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

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

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

☒ OUTSTANDING

☐ HIGHLY SATISFACTORY

☒ RETAIN

☐ NOT RETAIN

☐ SATISFACTORY

☐ UNSATISFACTORY

☐ MARGINAL

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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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

☒ Concur

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

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

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

E. Napolé

Employee Signature

09/08/2025

Date



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
Period of Report From: 07/08/2024 To: 07/07/2025	Reason for Report ☐ Semi-Annual (initial) ☒ Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

Del 8/26/25

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

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 728	
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor <i>(Check the rating that applies to each)</i>	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-satisfactory
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
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	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐
	☐	☒	☐	☐	☐



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 728
PART III - STANDARDS <i>(Completed by Supervisor)</i>	Outstanding	Highly Satisfactory	Satisfactory	Un-Satisfactory
	☐	☒	☐	☐

Performance Standard: *(Customer Focus)*

Comments/Justification:

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

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

Comments/Justification:

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

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

☐ OUTSTANDING ☐ SATISFACTORY ☐ MARGINAL
☒ HIGHLY SATISFACTORY ☐ UNSATISFACTORY

☒ RETAIN ☐ NOT RETAIN

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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



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

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

☒ Concur

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

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

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

E. Napoli
Employee Signature

09/08/2025
Date



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
Period of Report From: 07/08/2024 To: 07/07/2025	Reason for Report ☐ Semi-Annual (initial) ☒ Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

Victor R. Torres

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

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

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

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

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)			Employee ID No. 728	
PART III - STANDARDS <i>(Completed by Supervisor)</i>	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-Satisfactory
Performance Standard: <i>(Customer Focus)</i>	☐	☒	☐	☐	☐

Comments/Justification:

The various projects like for rehabilitation, security cameras and monitoring show a focus and the client customer. Likewise focus and procurement of office furniture and equipment and above step recruitment for critical positions show a focus on meeting the needs of the internal customer of staff. , ,

Performance Standard: <i>(Adherence to Policy and Federal HUD Regs)</i>	☐	☒	☐	☐	☐
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Comments/Justification:

Timely updates and adoption of various Federal HUD policy, standards and regulations like the Housing Choice Voucher program standards and guideleines, Low Income Tax Credit Qualified Allocation Plan.

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

☐ OUTSTANDING ☐ SATISFACTORY ☐ MARGINAL
☒ HIGHLY SATISFACTORY ☐ UNSATISFACTORY

☒ RETAIN ☐ NOT RETAIN

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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



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

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

☒ Concur

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

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

your feedback is well-taken and I commit to continued professional growth in the areas noted as "satisfactory." I look forward to your ongoing support and collaboration in GHURA's future endeavors. Thank you, Commissioner Jones.

E. Napoli
Employee Signature

09/08/2025
Date



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
Period of Report From: 07/08/2024 To: 07/07/2025	Reason for Report ☐ Semi-Annual (initial) ☒ Annual	

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

A. Mission (Position Mission Statement)

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

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

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- Provide on-going customer service training, upgrade of our facilities and increase use of modern technology to enhance services.
- To provide staff with training opportunities both on and off island to increase knowledge and skill level competencies.
- Construction of new housing Authority headquarters complete with modern amenities and functionality.

See 7/31/2025 m

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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

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

☐ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☒ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



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

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

☒ Concur

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

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

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

E. Napoli _____
Employee Signature

_____09/08/2025
Date



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

Employee Name ELIZABETH F. NAPOLI	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728
Period of Report From: 07/08/2024 To: 07/07/2025	Reason for Report ☐ Semi-Annual (initial) ☒ Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

[Signature]
Page 1 of 6

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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



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

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

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

Adherence to policies and Regulations of the Federal Guidelines.

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

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER

Sept. 4th 2025
Date: _____





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

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

☒ Concur

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

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

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

E. Napoli
Employee Signature

09/08/2025
Date