



**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. ROLL CALL

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Tuesday, October 14, 2025

2nd Printing – Sunday, October 19, 2025

III. APPROVAL OF PREVIOUS BOARD MINUTES – September 30, 2025

PAGE (S)

IV. NEW BUSINESS

Resolution No. FY2026-001 1 - 10
Resolution Approving the Write-Off of Tenant Accounts Receivable
as of September 30, 2025

V. OLD BUSINESS

1. Approval of the LIHTC 2025 Qualified Allocation Plan (QAP)
2. Summary of Executive Director, Board Evaluation for CY2025 11 - 48

VI. EXECUTIVE DIRECTOR'S REPORT

Project Updates

VII. GENERAL DISCUSSION / ANNOUNCEMENTS

1. Summer Vista II DE, LLC and Summer Vista III DE, LLC (collectively "Summer Vista") - Discussion of Proposed 2025 LIHTC QAP
2. Next proposed scheduled Board Meeting: Tuesday, November 04, 2025
@ 12:00 p.m.

VIII. ADJOURNMENT

APPLY NOW!!

5 - CAMP COOK with min. 1 yr. exp. Prepares and cooks Filipino, Thai, and various Asian family-style meals for construction crew. (Must possess a health certificate after hiring.)	\$14.09 PER HOUR*
121 - CARPENTER with min. 1 yr. exp. Performs carpentry duties for residential, commercial and government projects.	\$18.34 PER HOUR**
83 - CEMENT MASON with min. 1 yr. exp. Performs cement mason duties for residential, commercial and government projects.	\$17.51 PER HOUR**
30 - ELECTRICIAN with min. 2 yrs. exp. Performs electrician duties for residential, commercial and government projects.	\$21.02 PER HOUR**
18 - HEAVY EQUIPMENT MECHANIC with min. 2 yrs. exp. Performs heavy equipment mechanic duties for residential, commercial and government projects.	\$21.77 PER HOUR**
76 - HEAVY EQUIPMENT OPERATOR with min. 1 yr. exp. Performs heavy equipment operator duties for residential, commercial and government projects.	\$18.97 PER HOUR**
30 - HVAC & REFRIGERATION MECHANIC with min. 2 yrs. exp. Performs HVAC & refrigeration mechanic duties for residential, commercial and government projects.	\$21.91 PER HOUR**
49 - LANDSCAPE GARDENER with min. 3 mos. exp. Performs landscape gardener duties for residential, commercial and government projects.	\$13.91 PER HOUR**
80 - PAINTER with min. 1 yr. exp. Performs painter duties for residential, commercial and government projects.	\$19.82 PER HOUR**
20 - PIPEFITTER with min. 2 yrs. exp. Performs pipefitter duties for residential, commercial and government projects.	\$19.48 PER HOUR**
20 - PLUMBER with min. 2 yrs. exp. Performs plumber duties for residential, commercial and government projects.	\$19.48 PER HOUR**
10 - QUALITY CONTROL INSPECTOR with min. 1 yr. exp.; must possess an Associate's Degree in Civil Engineering (may be foreign equivalent) Performs quality control inspector duties for residential, commercial and government projects.	\$26.07 PER HOUR**
111 - REINFORCING METAL WORKER with min. 1 yr. exp. Performs reinforcing metal worker duties for residential, commercial and government projects.	\$16.98 PER HOUR**
30 - ROOFER with min. 2 yrs. exp. Performs roofer duties for residential, commercial and government projects.	\$17.70 PER HOUR**
20 - WELDER with min. 1 yr. exp. Performs welder duties for residential, commercial and government projects.	\$20.30 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.

**For work performed on Service Contract Act projects: additional benefits of Health and Welfare Benefits of \$4.98 per hour up to 40 hours per week; Paid time off up to 80 hours of paid vacation after 1 year of service and up to 160 hours after 3 years of service; and 11 paid holidays per year, in accordance with the applicable wage determination and contract requirements; or if required by employer's construction contract(s).

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

Benefits: Round-trip airfare for off-island hire; Food and lodging provided @ \$132.50 per week or lodging only provided @ \$62.50 per week; local transportation from employer's designated lodging facility to/from jobsite; and employer/employee-paid medical insurance provided.

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.

For the complete job duties, apply 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: 2025-115

APPLY NOW!!

8 - HEAVY & TRACTOR-TRAILER TRUCK DRIVER w/1 yr. exp. **\$18.54 PER HR.**
Guam Commercial Driver's License required after hire.
Drives trucks with capacities greater than 3 tons, including tractor-trailer combinations, to transport & deliver fuel petroleum. Check vehicles to ensure that mechanical, safety & emergency equipment is in good working order. Follow appropriate safety procedures for transporting fuel petroleum. Maintain logs of working hours or of vehicle service or repair status. Maneuver trucks into loading or unloading positions checking that vehicle is properly positioned. Obtain signatures for delivered services when required. Operate equipment such as truck cab computers, radios or phones to exchange necessary information with bases, supervisors or other drivers. May be in driving training to understand road way rules & regulations towards obtaining Guam commercial driver's license & while waiting for delays & scheduling with the Guam Department of Motor Vehicles.

Successful applicants must be able to obtain military base access.

Benefits: Roundtrip airfare for off-island hire; board & lodging at \$80.00 per week; local transportation from employer's designated lodging facility to/from jobsite.

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 : 2025-116

THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY
Board of Commissioners Meeting • Tuesday, October 21, 2025 at 12:00 PM.
This meeting is open to the public via Zoom

Topic: GHURA Board of Commissioners Meeting
Time: October 21, 2025 12:00 PM Guam, Port Moresby

Join Zoom Meeting <https://us06web.zoom.us/j/88218451420?pwd=wb7fPnsjr3KbHT4F84R9eHl1P6Xyja.1>
Meeting ID: 858 7288 3740 • Passcode: 102770

Watch YouTube Live Stream <https://www.youtube.com/channel/UCGqKWU0kOmT0FOLYn48ULag>

AGENDA:

- I. ROLL CALL
- II. BOARD MEETING PUBLIC ANNOUNCEMENTS
- III. APPROVAL OF PREVIOUS BOARD MINUTES - September 30, 2025
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Resolution No. FY2026-001; Resolution Approving the Write-Off of Tenant Accounts Receivable as of September 30, 2025
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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 Aguan at 475-1378 and for special accommodations, please contact Chief Planner - Designated Section 504 / ADA Coordinator at 475-1322 or TTY 472-3701.

This advertisement was paid for by GHURA.

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**INVITATION FOR BID**

This notice is paid for by the **GUAM POWER AUTHORITY REVENUE FUNDS**
Public Law 26-12

BID NO.:	PRE-BID/SITE VISIT (NON-MANDATORY):	TIME:	DUE DATE:	TIME:	DESCRIPTION:
GPA-076-25	10/21/2025	9:00 A.M.	11/12/2025	9:00 A.M.	Gloria B. Nelson Public Service Building Fire Alarm System, Wet Sprinkler System Maintenance, Repair, Certification Contract (Revenue)
GPA-077-25	_____	_____	10/21/2025	2:00 P.M.	Streetlight Bracket, Mast Arm (Revenue)
GPA-078-25	_____	_____	10/21/2025	11:00 A.M.	Pole Mounted Transformers (Revenue)
GPA-079-25	_____	_____	10/22/2025	9:00 A.M.	Pad Mounted Transformers (Revenue)
GPA-080-25	_____	_____	10/22/2025	10:00 A.M.	Pad Mounted Transformers (Revenue)

Bid packages may be picked up at the GPWA Procurement Office, Room 101, 1st. Floor, Gloria B. Nelson Public Services Building, 688 Route 15, Mangilao, Guam 96913. All interested firms should register with our GPA's Procurement Division to be able to participate in the bid. Please call our office at (671) 648-3054 / 3055 to register. Registration is required to ensure that all "Amendments and Special Reminders" are communicated to all bidders throughout the bid process. Procurement instructions are posted on the Authority's web site at <https://notices.guam.gov>.

/s/ John M. Benavente, P.E.
General Manager



**First Notice: GHURA Board of Commissioners Meeting -
10/21/2025 @ 12:00pm ChST**

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**First Notice: GHURA Board of Commissioners Meeting -
10/21/2025 @ 12:00pm ChST**



ANNOUNCEMENT

- Posted on:** 10/14/2025 10:01 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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HURA Board of Commissioners Meeting will be held on Tuesday, October 21, 2025 at 12:00pm ChST. This meeting is open to the public and is available via Zoom as well as GHURA's YouTube Live Stream Channel. Please click on the link below for more information.

</app/webroot/userfiles/files/AD%20GHURA%27s%20October%2021%202025%20BOC%20Mtg.%20Advertisement.pdf>

CONCRETE PUMP OPERATOR

Requirements:

Must have a "C" License, DOT medical certificate and have experience working as a Concrete Pump Operator. Must have military base access.

Qualified Applicant may send resume or apply in person at:



388 South Marine Corps Drive, Ste 400,
Tamuning, GU 96913
Tel: (671) 473-5000 Fax: (671) 473-5500
Email: main@coretechintl.com

We are an Equal Opportunity Employer.
This job offer is open to all qualified United States workers without regard to race, sex, color, religion, disability, national origin, or age.

JOB ANNOUNCEMENT

ACCOUNTANT: Bachelor's Degree in Accountancy (may be foreign equivalent). 60 months of experience as an Accountant. The Accountant provides expertise, knowledge and skills in the field of financial accounting. Responsible for ensuring that all business transactions have been properly accounted for, accurately and completely reflected on the company's books. Perform other related duties as assigned or requested by the President or the General Manager.

Send resume to:

JOETEN MOTOR COMPANY INC.

P.O. Box 500137 Saipan, MP 96950

Email Address: hrr@joeten.com**JOB ANNOUNCEMENT**

Opening for Accountant with/ Fargo Pacific, Inc. in Tamuning, GU. Min Reqs: Bachelor's degree in Accounting (may be foreign equivalent); one (1) year of experience as an Accountant or Auditor (any job title), and nine (9) months of experience using QuickBooks or other software program for accounting applications. Assists the President and Office Manager in preparing the company's annual budget and prepares periodic reports that compare budgeted costs to actual costs. Analyzes financial information and prepares annual, periodic, and as-needed Balance Sheets and Profit and Loss Statements. Prepares various cash management reports, including periodic financial reports comparing actual costs with budgeted costs; cost accounting reports detailing costs of operations for the company's construction projects and production elements, and assists with various other financial-related requirements for the company's construction projects. Uses QuickBooks in performing job duties. Send CV by mail to P.O. Box 2492 Hagatna, GU 96932 or email to delacruz_feli@fargogu.com. Verification of qualifications required.

OFFICE OF MICHAEL J GATEWOOD LLC**MICHAEL J. GATEWOOD**

michael@gatewoodlegal.com
101E Chalan Santo Papa, Suite 102
Hagåtña, GU 96910
Tel No. 671.488.6285

IN THE SUPERIOR COURT OF GUAM

**IN THE MATTER OF THE ESTATE OF
SEGUNDO T. BARCENA and
JOVITA TANO BARCENA,
Deceased.**

PROBATE CASE NO. PR 210-23**NOTICE TO CREDITORS**

NOTICE IS HEREBY GIVEN by Kevin Chieng Barcena, Administrator of the Estate of SEGUNDO T. BARCENA and JOVITA TANO BARCENA deceased, to the creditors of, and all persons having claims against said Estate or against said Decedents, that within sixty (60) calendar days after the date of the first publication of this notice, they either file them with necessary vouchers in the Office of Clerk of the Superior Court of Guam, or exhibit them with the necessary vouchers to said Administrator or his attorneys of record, OFFICE OF MICHAEL J GATEWOOD LLC, 101E Chalan Santo Papa, Suite 102, Hagåtña, GU 96910, the same being the place for the transaction of the business of said Estate.

DATED: Hagåtña, Guam October 10, 2025.

/s/ MICHAEL J. GATEWOOD

OFFICE OF MICHAEL J GATEWOOD LLC**MICHAEL J. GATEWOOD**

michael@gatewoodlegal.com
101E Chalan Santo Papa, Suite 102
Hagåtña, GU 96910
Tel No. 671.488.6285

IN THE SUPERIOR COURT OF GUAM

**IN THE MATTER OF THE ESTATE OF
MARIE REYES NELSON,
Deceased.**

PROBATE CASE NO. PR 128-25**NOTICE TO CREDITORS**

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

DATED: Hagåtña, Guam October 16, 2025.

/s/ MICHAEL J. GATEWOOD

THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY**Board of Commissioners Meeting • Tuesday, October 21, 2025 at 12:00 PM.****This meeting is open to the public via Zoom****Topic: GHURA Board of Commissioners Meeting****Time: October 21, 2025 12:00 PM Guam, Port Moresby**

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Meeting ID: 858 7288 3740 • Passcode: 102770

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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.

This advertisement was paid for by GHURA.

THE LAW OFFICES OF DUNCAN G. MCCULLY, P.C.
ATTORNEYS AT LAW
434 W. O'BRIEN DRIVE, SUITE 201
ADA CLIFFLINE OFFICE BUILDING C
HAGATÑA, GUAM 96910
TEL (671) 477-7418 FAX (671) 472-1201

**IN THE SUPERIOR COURT OF GUAM
IN THE MATTER OF THE ESTATE OF
MARIE ROSE TAISAGUE,
Deceased.**

PROBATE CASE NO. PR0131-25**AMENDED NOTICE OF HEARING ON PETITION FOR LETTERS OF ADMINISTRATION**

THIS NOTICE IS REQUIRED BY LAW. YOU ARE NOT REQUIRED TO APPEAR IN COURT UNLESS YOU DESIRE. NOTICE IS HEREBY GIVEN that PERSONAL FINANCE CENTER has filed herein its Petition for Letters of Administration upon the Estate of MARIE ROSE TAISAGUE, deceased, and that OCT 29 2025 at 9:00 a.m. in the courtroom of the Superior Court of Guam, Hagåtña, Guam has been set for the hearing of said petition and all persons interested are hereby notified to appear at the time and place set for said hearing, and show cause, if any they have, why the petition should not be granted.

Reference is hereby made to the said petition for further particulars.

Dated this 18th day of September, 2025.

JANICE M. CAMACHO-PEREZ

Clerk, Superior Court of Guam

By: /s/ Pauline I. Untalan

Chamber/Courtroom Clerk

You may appear in person at Judge Dana A. Gutierrez's Courtroom, 120 West O'Brien Drive, Hagatna, Guam or you may participate via Zoom by logging onto <https://guamcourts.org.zoom.us> and enter the Meeting ID: 839 7874 0380 and Passcode: 189701. For technical assistance, please call (671) 475-3207 five (5) minutes



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Government of Guam
PUBLIC NOTICES Portal

Public Notice & General Meeting | 09/17/2025 09:18 AM | Friday, October 17, 2025

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Second Notice: GHURA Board of Commissioners Meeting - 10/21/2025 @ 12:00pm ChST



ANNOUNCEMENT

📅 Posted on: 10/17/2025 09:18 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., September 30, 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 **12:04 P.M., Tuesday, September 30, 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/85872883740?pwd=fJr6KzYE687069C9WFXgTGqc2eFkkF.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 ☒ Ervin Santiago ☐ Andrew Manglona ☒
Legal Counsel	Eliseo M. Florig Jr., Legal Counsel for GHURA ☒		
Public	Ana Sahagon and Family/ Malcolm Stiles/ R. Marsil Johnson		

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Tuesday, September 23, 2025

2nd Printing – Sunday, September 28, 2025

ACKNOWLEDGED BY ACTING CHAIRMAN SANCHEZ.

III. APPROVAL OF PREVIOUS BOARD MINUTES: [556/25] Commissioner Torres moved to approve the board meeting minutes of August 26, 2025 and September 16, 2025, subject to corrections. Commissioner Corpus seconded the motion. There were no objections. Motion passed.

IV. NEW BUSINESS:

AGENDA ITEM	DISCUSSION	ACTION
1. Mr. Malcolm Stiles- Moved to Item #1 from Old Business	[557/25] Acting Executive Director Esteves requested to have Mr. Malcolm Stiles be first to present before the board. Mr. Stiles was scheduled on the General Discussion/Announcements section of the agenda on pages 87-93 in the GHURA Board of Commissioners (BoC) September 30, 2025 meeting packet, found also on the GHURA website, www.ghura.org. There were no objections by the board members. Mr. Malcolm Stiles stated the following: • He is an Asan property owner which is located adjacent to the property that was owned by GHURA • Property was surveyed • Boundary line was located between the two properties and cuts through a portion of his house. • There was an error in the survey • More than two years ago, he met with GHURA to discuss how to rectify the issue regarding the boundary line • During the meeting, it was stated by a GHURA staff that discussions regarding the transfer of the GHURA property to Guam Waterworks was ongoing. • All in attendance of the meeting agreed that the transfer to Guam	

AGENDA ITEM	DISCUSSION	ACTION
	Waterworks would be the best option. • He offered to pay to have the properties resurveyed, prepare new plans, and recorded • All he wanted was for GHURA to show its support and work with him to correct the situation • He did engage the surveyor, he prepared new plans, and spent four to five thousand dollars. • The plans needed GHURA's signature, then it would be forwarded to the Dept. of Land Management to be recorded. • A few amendments were made to the new plans, but it is what Dept. of Land Management wanted to see. • GHURA stated that they needed to look into it more • It had been two years with no responses from GHURA staff • He was surprised to discover that GHURA had gone ahead and transferred the property to Guam Waterworks. • He suggested to the board that GHURA sign the plans, have it recorded, and write an amended document to Guam Waterworks stating that there was an oversight and would now cite the new plan instead of the old plan as being the description of the property in the Deed of Transfer. • He stated that it was important for him, Guam Waterworks, and GHURA to work together • He stated that all that was needed was a signature and to be recorded and it would have been done. • He stated that GHURA chose not to address his concerns but hopes to	

AGENDA ITEM	DISCUSSION	ACTION
	find a way to get the situation cleared up. Mr. Eliseo Florig, Jr., GHURA Legal Counsel, indicated that he did not believe that Mr. Stiles provided testimony, but rather information for the board with regard to what is going on and added that testimony is only taken when he is put under oath not to perjure himself. Mr. Florig stated the following: • This matter first came to him when he became in-house counsel on or about March of 2023 through several discussions with the CD Division and with Executive Director Napoli • No mention had ever been made regarding a directive or directions given to Mr. Stiles to survey the area using his personal funds • GHURA takes a stance on Mr. Stiles's description of the boundary issue being easy to complete • There may be another owner who is deceased • Attempts at contacting heirs have been unsuccessful • This issue should have been addressed during the Urban Renewal stage, but was not • Mr. Stiles requested GHURA's assistance • GHURA tried in earnest to assist Mr. Stiles to either allow him to purchase the sliver or property or to allow him to correct any boundary issues • Not being able to locate the heirs of the property made it difficult to move forward • On or about August 15, 2025, as indicated on pg. 87 of the board packet, a letter addressed to Mr.	

AGENDA ITEM	DISCUSSION	ACTION
	Stiles indicated the issues concerning the property • Due to the issues concerning the property, GWA requested from GHURA the ownership of the property • On or about November 18, 2024, Grant Deed was submitted to GWA • GHURA no longer has possession or jurisdiction of the property • Unfortunately, Mr. Stiles's request for GHURA to work with Guam Waterworks to address the issues regarding the property, is beyond GHURA's ability to do so • GHURA's Community Development Division is willing to escort Mr. Stiles to GWA to assist in discussions regarding possible solutions • As indicated in the letter to Mr. Stiles, this matter is considered closed by GHURA Acting Executive Director Esteves added that GHURA will assist in any way, but that no employee has the legal authority to transfer property. He also added that the Resolution passed by the board in 2021 directed the property to be transferred and was beyond the authority of the executive director or the deputy director to not transfer the property to GWA. He stated that there had been no evidence to substantiate the claim of encroachment of the original survey line. There has been no evidence, at the time of Urban Renewal, to support the idea that the boundaries are inaccurate. Acting Chairman Sanchez indicated that the board would like to work within its legal boundaries to assist Mr. Stiles in rectifying this property issue. However, the issue is no longer in GHURA's hands and cannot offer any more than what was discussed. Mr. Florig recommended that Mr. Stiles schedule	

AGENDA ITEM	DISCUSSION	ACTION
	an appointment with GWA to discuss his property concerns. Once a scheduled appointment has been made, Mr. Stiles may contact the executive team at GHURA for assistance with discussions with GWA. Commissioner Corpus indicated that the letter addressed to Mr. Stiles stated that GHURA would aid him in meeting with GWA regarding his concerns. Mr. Florig indicated that to qualify the letter that was written by Executive Director Napoli, the letter addressed to Mr. Stiles was subject to the research that had been done by the CD Division and to provide context for GWA regarding the boundary lines. This would be the extent of the GHURA staff's assistance for Mr. Stiles. Mr. Stiles indicated that he would like GHURA to be more proactive in the process. Mr. Florig stated that he had been proactive and had been in contact with Ms. Teresa Rojas, GWA's Legal Counsel. He stated that Ms. Rojas is aware of Mr. Stiles's concerns regarding the property and the situation. Acting Director Esteves stated that if Mr. Stiles initiates a petition and includes GHURA, the GHURA management can reach out to the GWA management to make them aware of the situation. However, GHURA cannot take a position, for or against, or advocate for any individual. Acting Director Esteves added that while GHURA has surrendered its rights to the property, there are other claimants to the same property so the resolution that Mr. Stiles seeks is not as easy as it seems. Acting Chairman Sanchez called for a recess at 12:57PM.	No action taken

AGENDA ITEM	DISCUSSION	ACTION
3. Intent of Award-IFB GHURA-25-12; Lead Abatement for AMPs 1, 2, and 4	[561/25] Acting Director Esteves read the Intent of Award-IFB GHURA-25-12; Lead Abatement for AMPs 1, 2, and 4 on pg. 44-46 in the September 30, 2025 GHURA Board of Commissioners (BoC) meeting packet which was also found on the GHURA website, www.ghura.org. Commissioner Delia asked why a bid was not submitted for Base Bid Item #1. Acting Director Esteves indicated that Base Bid Item #1 was sent, but bids were not submitted. Mr. Antonio Camacho, Housing Procurement Administrator, stated that reasons for “No Bid” were unknown. Commissioner Corpus indicated that the government estimate was at \$1,771,200.00 and asked if each Base Bid Item had individual estimates. Mr. Camacho stated that the government estimate was the total cost but was broken down in the procurement record. Commissioner Corpus requested that the breakdown be read into the record. Acting Director Esteves read the following Lead Based Paint Abatement Base Bids: • Government Estimate for AMP1- \$1,797,840.00 • Government Estimate for AMP2- \$355,806.00 • Government Estimate for AMP4- \$178,200.00 Commissioner Corpus indicated that the total government estimates for the AMPs was more than the total government estimate listed in the packet. Mr. Andrew	

AGENDA ITEM	DISCUSSION	ACTION
	Manglona, AE Planner, indicated that the total amount of all three bid items came to about \$2.3 million. Acting Director Esteves added that the \$1.7 million that the board is considering, reflects Bid Item#1. He requested that the team amend the record for the correct calculations. After correction was made, Acting Director Esteves read the total government estimate amount as \$2,331,846.00, which is the aggregate of Bid Items one through three.	[562 /25] Commissioner Corpus moved to approve Intent of Award IFB-GHURA-25-12; Lead Abatement for Base Bid Item #2 at \$395,000.00 and Base Bid Item #3, AMP4, for \$140,500.00 for a total of \$535,500.00 with corrections to the government estimate, Bid Item #2 with a project timeline of two hundred consecutive calendar days and Bid Item #3 with a project timeline of sixty consecutive days. Contract is not to exceed the amount of \$535,500.00. Commissioner Torres seconded the motion. There were no objections. Motion passed unanimously.

AGENDA ITEM	DISCUSSION	ACTION
4. LIHTC 2025 Qualified Allocation Plan (QAP)	[563/25] Acting Director Esteves directed the commissions to pgs. 1-43 in September 30, 2025, GHURA Board of Commissioners (BoC) meeting packet which was also found on the GHURA website, www.ghura.org. He stated the following: Disagreements created delays of the issuance of the 2025 QAP It is GHURA's intent to try to issue the 2025 QAP to avoid risking losing the 2024 tax credits Ms. Katherine Taitano, RP&E Chief Planner, stated the following: - Presented the draft of the 2025 Qualified Allocation Plan (QAP) - Requested approval from the board to release the Draft QAP for public comment - Until the public has the opportunity to engage with comment and board approves the final draft of the QAP, the QAP and the application will not be issued. - The timeline is abbreviated. - Anticipated completion of the entire process is early December - On page seven in the board packet is a timetable that outlines essential due dates. Acting Director Esteves indicated that the board made the determination based on the recommendation of the review panel to reserve 2023 credits, under the 2024 QAP to Flores Rosa Gardens LLC for its proposed	

AGENDA ITEM	DISCUSSION	ACTION
	development. However, due to delays and disagreements, the 2023 credits were unfortunately lost. He added that GHURA would like to honor the board's determination on the project itself and award the 2024 credits through the 2025 QAP to make up the difference in the 2023 credits that were lost. The total that would be available for new applications and competitive proposals is \$5,021, 880.00 Commissioner Corpus asked if there were major changes made to the QAP. Acting Director Esteves indicated that the Appeals Process was incorporated directly into the Action Plan, clarified the language regarding the process, and added a good standing requirement. Ms. Taitano indicated that they had also incorporated a proposal on tie breaking procedures. Commissioner Torres requested that a watermark be added to indicate that the document is a draft. Acting Director Esteves indicated that page seven, section 2A, highlights key dates. October 14 will be to approve the issuance of the QAP. There will be a one-month timeframe for submissions of applications. Application acceptance will close and there will be a ten-day review period. A recommendation will go to the board on December 2, 2025. On December 9, 2025 board meeting will be when the board will decide on the award. Between December 9th and 31st, documents and letters will be issued and checklists will be reviewed to	

AGENDA ITEM	DISCUSSION	ACTION
	determine whether the process has been executed properly. Ms. Taitano added that the objective is to improve the process and be better prepared moving forward.	[564/25] Commissioner Corpus moved to approve the 2025 Low Income Housing Tax Credit Qualified Allocation Plan for October 1, 2025- October 13, 2025, the public comment period. Commissioner Torres seconded the motion. There were no objections. Motion passed unanimously.

VI. EXECUTIVE DIRECTOR'S REPORT

AGENDA ITEM	DISCUSSION	ACTION
1. Project Updates	[565/25] Acting Director Esteves indicated that there were no updates.	No action taken

VII. GENERAL DISCUSSION/ANNOUNCEMENTS/ADJOURNMENT:

AGENDA ITEM	DISCUSSION	ACTION
1. Next proposed scheduled Board Meeting: Tuesdays, October 14, 2025		[566/25] Commissioner Torres moved to adjourn the September 30, 2025 board meeting. Commissioner Delia seconded the motion. Meeting was adjourned at 1:39PM.

SEAL

Elizabeth F. Napoli
Board Secretary/Executive Director

Date _____

Kathleen J. Taitingfong

From: Audrey Aguon <aaaguon@ghura.org> on behalf of Audrey Aguon
Sent: Tuesday, September 30, 2025 2:05 PM
To: Kathleen J. Taitingfong
Subject: Acting Chairman Sanchez's approval for virtual attendance for Commissioner Delia

Please include this thread in the next packet

Respectfully,



Audrey Aguon
Special Assistant
(671) 475-1378
Guam Housing & Urban Renewal Authority
117 Bien Venida Avenue, Sinajana, GU 96910

From: Eliseo M. Florig, Jr. <emflorig@ghura.org>
Sent: Tuesday, September 30, 2025 11:49 AM
To: Audrey Aguon <aaaguon@ghura.org>
Subject: Fwd: GHURA's September 30, 2025 BOC Mtg.

FYI

Eliseo M. Florig, Jr., Esq.

In-House Counsel

Guam Housing and Urban Renewal Authority
Aturidat Ginima' Yan Rinueban Siudat Guahan
Administration / Executive / Audit and Compliance
117 Bien Venida Avenue
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----- Forwarded message -----

From: **Nate Sanchez**
Date: Tue, Sep 30, 2025 at 11:37 AM
Subject: Re: GHURA's September 30, 2025 BOC Mtg.
To: Eliseo M. Florig, Jr. <emflorig@ghura.org>

Yes, I approve.

Thank you Commissioner Delia and Mr. Florig.

On Tue, Sep 30, 2025 at 10:54 AM Eliseo M. Florig, Jr. <emflorig@ghura.org> wrote:

Good morning, Acting Chairman,

Commissioner Delia has requested to attend today's board meeting via video teleconferencing (Zoom). If you haven't already, please respond to her directly prior to the meeting approving her request if that's your intention. Pursuant to 5 GCA Section 43121, "Such request shall be attached to the minutes of said meeting." Thus, our request to use email in requesting for and approving such requests. Please let me know if you have any questions. Thanks.

Best regards,

Eliseo M. Florig, Jr., Esq.

In-House Counsel

Guam Housing and Urban Renewal Authority
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----- Forwarded message -----

From: **Anisia Delia** <anisia@ghura.org>
Date: Tue, Sep 30, 2025 at 8:32 AM
Subject: Re: GHURA's September 30, 2025 BOC Mtg.
To: Kathleen J. Taitingfong <kathleen@ghura.org>
Cc: JRivera <jrivera@ghura.org>, Nate Sanchez <natesanchez@ghura.org>, Emilia Rice <emiliarice@ghura.org>
<victor@ghura.org>, Victor Robert Hara Torres <victorhara@ghura.org>, Karl Corpus <karlcorpus@ghura.org>
<elizabeth@ghura.org>, Elizabeth Napoli <efnapoli@ghura.org>, Fernando Esteves <fbesteves@ghura.org>, Audrey Aguon <aaaguon@ghura.org>, Eliseo M. Florig Jr. <emflorig@ghura.org>

Hafa adai,

Requesting to attend this meeting via Zoom.

Thank you
Anisia

On Sep 29, 2025, at 10:24 AM, Kathleen J. Taitingfong <kathleen@ghura.org> wrote:

Hafa Adai Commissioners!

Attached for your review and information is the Board Packet for tomorrow's board meeting. Audrey will be sending the Board Minutes at a later time. Please respond to this email to confirm your attendance. Thank you!

Topic: GHURA BoC Meeting, Tuesday, September 30, 2025, @12PM

Time: Sep 30, 2025 12:00 PM Guam, Port Moresby

Host is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us06web.zoom.us/j/85872883740?pwd=fJr6KzYE687069C9WFXgTGqc2eFkkF.1>

Meeting ID: 858 7288 3740

Passcode: 102770

One tap mobile

+16465588656,,85872883740#,,, *102770# US (New York)

+16469313860,,85872883740#,,, *102770# US

Join instructions

https://us06web.zoom.us/join/85872883740/invitations?signature=Qwj0xLXlsv8jgt5c4DzqVwYTXQpFz9n18zU_JVB-jWI

Watch YouTube Live Stream

<https://www.youtube.com/channel/UCGqKWU0kOmT0FOLYn48ULag>

Respectfully,

Kathleen Taitingfong

Data Control Clerk II

GHURA's ADMIN Division

671-475-1376

kathleen@ghura.org

<Board Packet of September 30, 2025 BOC Mtg..pdf>

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
BOARD OF COMMISSIONERS
RESOLUTION NO. FY2026-001**

Moved By:

Seconded By:

RESOLUTION APPROVING THE WRITE-OFF OF TENANT ACCOUNTS RECEIVABLE AS OF SEPTEMBER 30, 2025

- WHEREAS,** the Guam Housing and Urban Renewal Authority (GHURA) is the Guam public housing authority that provides decent homes and suitable living environments for Guam families of low income to afford to pay for safe, sanitary and decent dwelling accommodations; and
- WHEREAS,** the governance and well-being of GHURA is vested in the Board of Commissioners (BOC) and empowered by 12 Guam Code Annotated, Chapter 5, Section 5104; and
- WHEREAS,** BOC Resolution No. FY2018-002 Resolution Adopting the Write-Off Policy for Uncollectible Accounts for GHURA Rental Properties; and
- WHEREAS,** in the normal course of business, the Authority is involved in transactions that result in monies being owed to GHURA for which they are unable to collect, and as necessary,
- WHEREAS,** the Property Site Managers and Section 8 Administrator submit summaries of debts considered for write-off to prevent overstating of assets which are affecting the Authority's financial performance; and
- WHEREAS,** currently, GHURA's receivables include outstanding accounts, which have remained in GHURA's books for over 90 days as of September 30, 2025, as indicated below; and

<u>Property Site</u>	<u>Write-Off Amount</u>
AMP 1	\$ 39,583.52
AMP 2	\$ 1,155.00
AMP 3	\$ 5,591.15
AMP 4	\$ 64,502.69
	<u>\$110,832.36</u>

- WHEREAS,** GHURA, through the Property Site Managers and Section 8 Administrators, exert diligent collection efforts in pursuit of outstanding receivables, and although ongoing collection efforts are abandoned on these accounts, GHURA reserves the right and duty to collect should the opportunity arise; and
- WHEREAS,** it is in accordance with GHURA's procedure and good business practices to write-off accounts receivables after all reasonable collection procedures have been exhausted and there is not a reasonable expectation that the accounts will be collected; now, therefore be it
- RESOLVED,** that the BOC approves writing off \$110,832.36 of GHURA receivables after all reasonable collection procedures have been exhausted and there is not a reasonable expectation that the accounts will be collected.

IN A SCHEDULED BOARD MEETING, SINAJANA, GUAM – OCTOBER 21, 2025

PASSED BY THE FOLLOWING VOTES:

AYES:

NAYS:

ABSENT:

ABSTAINED:

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on October 21, 2025.

(SEAL)

Fernando B. Esteves
Board Secretary / Executive Director, Acting



GHURA

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Website: www.ghura.org



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John J. Rivera
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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

September 16, 2025

TO: Frances Danieli, Controller *ASD*

FROM: Property Site Manager, AMP 1

SUBJECT: Recommend to Write-Off Tenant Accounts Receivables

I have reviewed AMP1's Tenant Account Receivables and attached is the listing of accounts recommended for write-off due to no response from former residents. These accounts have been close through Sept. 30, 2025 TAR balances of \$39,418.52 with payment or adjustment applied to include additional DRT fees of \$165.00 totaling \$39,583.52

These inactive account balances are affecting the Authority's financial performance therefore; I recommend that these balances be written off and forwarded to the Department of Revenue and Taxation for collection.

Thank you,

Narcissa P. Ada
Property Site Manager, AMP 1

Attachments

Unit #	Move Out Date	Reason for Termination	Last Payment Date	Closed Out Processed Date	Utility Reimbursement/ Rent After Move Out	Cleaning Charges	Late Fees	Work Orders	Legal/Court Fees	Security Deposit	Payment / Adjustment	A/R Balance (Closed)	DRT Fees	A/R Balance (Closed) LESS ADJ/PMT + DRT Fees	Comments
3 Msgr JLG	5/13/2025	Non-Compliance - 24 Hr Utility Disconnection; Unit Damages	None	5/29/2025	\$ 101.50	\$ 10,977.70	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 10,929.20	\$ 15.00	\$ 10,944.20	Negative response to date
14 Msgr JLG	6/10/2025	Non-Compliance - Non Payment of Rent, 24Hr Utility Disconnection	2/2/2025	6/24/2025	\$ 1,226.00	\$ 940.00	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 2,016.00	\$ 15.00	\$ 2,031.00	Negative response to date
10B Salas	6/5/2025	Non-Compliance - Non Payment of Rent	5/10/2025	6/11/2025	\$ 3,552.00	\$ 1,324.88	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 4,726.88	\$ 15.00	\$ 4,741.88	Negative response to date
23B Salas	9/2/2025	Non-Compliance - Rent too high	9/16/2015	9/3/2025	\$ 34.00	\$ 960.00	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 844.00	\$ 15.00	\$ 859.00	Negative response to date
21A Salas	2/7/2025	30 DAY Voluntarily	2/21/2025	4/7/2025	\$ (59.00)	\$ 285.00	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 76.00	\$ 15.00	\$ 91.00	Negative response to date
4A Coho	6/2/2025	Non-Compliance - Non Payment of Rent, 24Hr Utility Disconnection	2/13/2025	6/11/2025	\$ 2,778.00	\$ 1,754.08	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 4,382.08	\$ 15.00	\$ 4,397.08	Negative response to date
3A VDP	8/18/2025	Non-Compliance - Non Payment of Rent	6/27/2025	8/18/2025	\$ 3,359.00	\$ 1,884.12	\$ 30.00	\$ -	\$ -	\$ (150.00)	\$ -	\$ 5,123.12	\$ 15.00	\$ 5,138.12	Negative response to date
3B Atis	7/1/2025	Non-Compliance - 24 Hr Utility Disconnection; Grievance	9/2/2021	7/9/2025	\$ (300.00)	\$ 4,522.10	\$ -	\$ 30.00	\$ -	\$ (150.00)	\$ -	\$ 4,102.10	\$ 15.00	\$ 4,117.10	Negative response to date
4B Makin	5/5/2025	Beneficiary Deceased	4/18/2025	5/21/2025	\$ 383.00	\$ 124.37	\$ -	\$ -	\$ -	\$ (75.00)	\$ -	\$ 432.37	\$ 15.00	\$ 447.37	Negative response to date
2A Atis	5/7/2025	Non-Compliance - Non Payment of Rent	4/15/2025	5/12/2025	\$ 119.00	\$ 1,705.07	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 1,674.07	\$ 15.00	\$ 1,689.07	Negative response to date
8B Makin	8/2/2025	Non-Compliance - 24 Hr Utility Disconnection	3/21/2024	8/18/2025	\$ (17.00)	\$ 5,279.70	\$ -	\$ -	\$ -	\$ (150.00)	\$ -	\$ 5,112.70	\$ 15.00	\$ 5,127.70	Negative response to date
				TOTAL:	\$ 11,176.50	\$ 29,757.02	\$ 30.00	\$ 30.00	\$ -	\$ (1,575.00)	\$ -	\$ 39,418.52	\$ 165.00	\$ 39,583.52	



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Victor R. Torres
Commissioner

Karl E. Corpus
Resident Commissioner

Elizabeth F. Napoli
Executive Director

Fernando B. Esteves
Deputy Director

October 6, 2025

TO: Frances Danieli, Controller

FROM: Gina M. Cura, Property Site Manager (AMP 2)

SUBJECT: Recommend to Write-Off Tenant Accounts Receivables
Total: \$1,155

I have reviewed AMP 2's Tenant Accounts Receivables for the period through September 30, 2025. Attached is a list of accounts to be written off due to non-activity from former residents. The accounts were closed through September 30, 2025.

Please note that the 'Aged Balance Report' does not reflect the balances as indicated in TAR. Attached is a TAR Balance Report (excel sheet) and supporting documents explaining the variances as described below:

<u>Aged-Balance Report</u>	<u>Write-Off Amount</u>	<u>(Variance)</u>
\$5,049.43	\$1,155.00	\$3,894.43

The reason for the variance is due to other charges were applied to tenants after September 30, 2025.

These inactive accounts are affecting the Authority's financial performance and I am recommending that these accounts be written off and forwarded to the Department of Revenue and Taxation for collection.

Attachment

GUAM HOUSING AND URBAN RENEWAL AUTHORITY
WRITE-OFF BALANCES FOR AMP 2
CLOSED OUT AS OF SEPTEMBER 30, 2025

Unit #	Move Out Date	Reason for Termination	Last Payment Date	Closed Out Processed Date	(Utility Reimbursement)/Rent After Move Out (a)	Cleaning Charges (b)	Security Deposit/Payment (c)	A/R Balance (Closed) as of 09/30/2024 (a+b-c)	DRT Fees	A/R Balance (Closed) + DRT Fees	Comments
1 129 B ATD, INA	5/12/2025	NON-COMPLIANCE: VIOLATION OF LEASE AGREEMENT	6/3/2025	5/14/2025	\$ 261.00	\$ 160.00	\$ (150.00)	\$ 271.00	\$ 15.00	\$ 286.00	Negative response to date
2 114 A ATD, INA	7/12/2025	NON-COMPLIANCE: VIOLATION OF LEASE AGREEMENT	9/12/2024	7/29/2025	\$ 126.00	\$ 100.00	\$ (150.00)	\$ 76.00	\$ 15.00	\$ 91.00	Negative response to date
3 11 PD, TALOFOFO	5/1/2025	VOLUNTARY 30-DAYS	2/4/2025	5/5/2025	\$ 294.00	\$ 65.00	\$ (150.00)	\$ 209.00	\$ 15.00	\$ 224.00	Negative response to date
4 33 SME, YONA	4/1/2025	VOLUNTARY 30-DAYS	12/2/2024	4/3/2025	\$ 689.00	\$ -	\$ (150.00)	\$ 539.00	\$ 15.00	\$ 554.00	Negative response to date
				TOTAL:	\$ 1,370.00	\$ 325.00	\$ (600.00)	\$ 1,095.00	\$ 60.00	\$ 1,155.00	



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Commissioner

Karl E. Corpus
Resident Commissioner

Elizabeth F. Napoli
Executive Director

Fernando B. Esteves
Deputy Director

October 06, 2025

TO: Frances Danieli
Controller

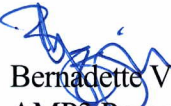
FROM: Bernadette V. Tyquiengco
AMP3 Property Site Manager, Acting

SUBJECT: Recommend to Write-Off Tenant Accounts Receivables
as of September 30, 2025.

I have reviewed AMP3's Tenant Accounts Receivable and attached is a list of accounts recommended for write-off due to non-responsiveness from former residents. These accounts, which have been closed through September 30, 2025, total **\$5,591.15**.

These inactive account balances negatively impact GHURA's financial performance. Therefore, I recommend that these balances be written off and forwarded to the Department of Revenue and Taxation for potential garnishment from any associated tax refunds.

Respectfully,


Bernadette V. Tyquiengco
AMP3 Property Site Manager, Acting

CAMP3 FISCAL YEAR - (2025)

NO.	UNIT #	M-O DATE	REASON FOR TERMINATION	DATE OF LAST PAYMENT	DATE CLOSE- OUT PROCESSED	(UR) or Rent Balance after move-out	LATE FEES	WORK ORDERS	Cleaning Charges	Legal, Court Fees	Security Deposit	DRT FEES	A/R BAL ON ACCOUNT	COMMENTS
1	89MAO	5/29/2025	NON-COMPLIANT 30 DAYS NOTICE	5/5/2025	7/2/2025	\$ 27.00			\$ 720.01		\$ (150.00)	\$ 15.00	\$ 612.01	MAIL CERTIFIED RECEIVED, NO RESPONSE
2	96MAO	5/23/2025	NON-COMPLIANT LEASE VIOLATIONS 30 DAYS NOTICE	3/14/2025	7/2/2025	\$ 1,185.78			\$ 223.93		\$ (150.00)	\$ 15.00	\$ 1,274.71	MAIL CERTIFIED RECEIVED, NO RESPONSE
3	236IQQ	7/14/2025	NON-COMPLIANT NON-PAYMENT OF RENT 30 DAYS NOTICE	6/10/2025	8/4/2025	\$ 3,785.00			\$ 54.43		\$ (150.00)	\$ 15.00	\$ 3,704.43	OUTSTANDING BALANCE SENT VIA CERTIFIED MAIL - PENDING

TOTAL = \$ 5,591.15



GHURA

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Phone: (671) 477-9851 · Fax: (671) 300-7565 · TTY: (671) 472-3701
Website: www.ghura.org



October 6, 2025

Lourdes A. Leon Guerrero
Governor of Guam

Joshua F. Tenorio
Lt. Governor of Guam

John J. Rivera
Chairman

Nathanael P. Sanchez
Vice Chairman

Anisia S. Delia
Commissioner

Emilia F. Rice
Commissioner

Victor R. Torres
Commissioner

Karl E. Corpus
Resident Commissioner

Elizabeth F. Napoli
Executive Director

Fernando B. Esteves
Deputy Director

TO: Frances Danieli, Controller *FD*
FROM: Property Site Manager, AMP4
SUBJECT: Recommend Writing Off Tenant Accounts Receivable
Quarter Ending: September 30, 2025 Total: \$64,502.69

I have reviewed AMP4's Tenant Accounts Receivable for the period through September 30, 2025. I request a total of \$64,502.69 to be written off from the GL books.

Attached is the account to be written off due to inactivity from the former resident. Please note that these former tenants have not remitted any payments due within the periods stated in their collection letters. DRT has been collecting a \$15 fee for each account. This fee has been applied to each of these accounts.

These inactive accounts affect the Authority's financial performance, and I recommend that these accounts be written off and forwarded to the Department of Revenue and Taxation for collection.

Please feel free to contact me at (671) 475-1394 for any questions or concerns.

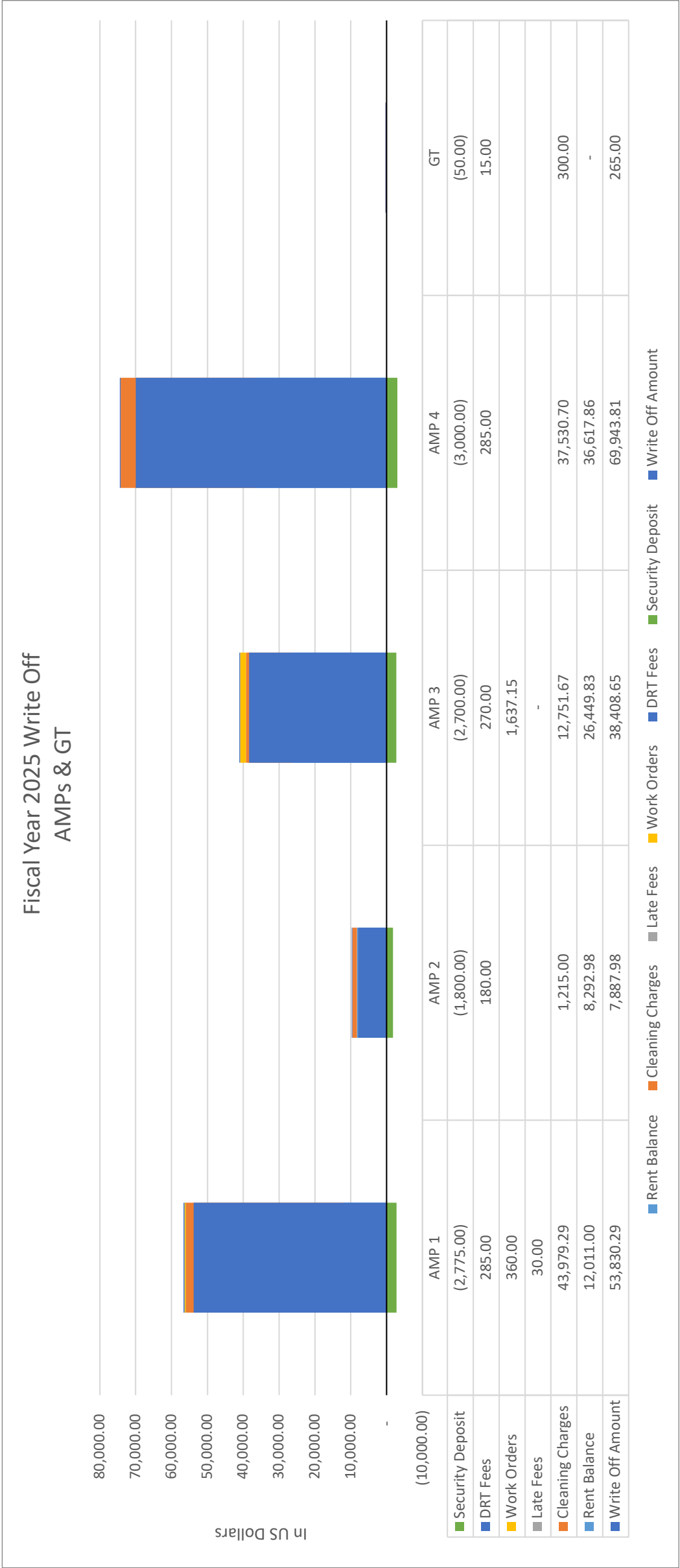
Philomena San Nicolas

PHILOMENA SAN NICOLAS

Attachment

GUAM HOUSING & URBAN RENEWAL AUTH.
Report Date for PERIOD THROUGH SEPTEMBER 30, 2025

NO.	UNIT #	M-O DATE	REASON FOR TERMINATION	DATE OF LAST PAYMENT	DATE CLOSE-OUT PROCESSED	(UR) or Rent Balance after move-out	Cleaning Charges	LEGAL, COURT FEES	DRT FEES	Security Deposit	A/R BAL ON ACCOUNT	COMMENTS
FOR WRITE-OFF - JULY-SEP 2025												
1	25ADAM	4/26/2024	UTILITY DISCONNECTION	1/9/2024	7/1/2025	5636.86	1179.61	0	15	-150	\$ 6,681.47	NO RESPONSE TO FOLLOW-UP LETTER.
2	11ADAM	12/26/2024	LEASE VIOLATIONS	11/9/2024	3/12/2025	235	190		15	-150	\$ 290.00	NO RESPONSE TO FOLLOW-UP LETTER.
3	13ADAM	11/4/2024	NON-PAYMENT OF RENT	4/2/2024	7/1/2025	14131	1256.09	0	15	-150	\$ 15,252.09	NO RESPONSE TO FOLLOW-UP LETTER.
4	24BPAQ	9/19/2024	ABANDONMENT OF UNIT	4/1/2023	7/1/2025	4233	945.19	0	15	-150	\$ 5,043.19	NO RESPONSE TO FOLLOW-UP LETTER.
5	16ADUE	5/19/2025	30-DAY VOLUNTARY NOTICE	1/27/2025	7/2/2025	470	304.88	0	15	-150	\$ 639.88	NO RESPONSE TO FOLLOW-UP LETTER.
6	43BDAM	10/16/2023	TERMINATION - GRIEVANCE HEARING	9/17/2023	7/1/2025	-50	20712.08	0	15	-150	\$ 20,527.08	NO RESPONSE TO FOLLOW-UP LETTER.
7	1ADUE	12/26/2024	NON-PAYMENT OF RENT	10/22/2024	3/12/2025	5099	107.36	0	15	-150	\$ 5,071.36	NO RESPONSE TO FOLLOW-UP LETTER.
8	84SSA	4/3/2025	LEASE VIOLATIONS	1/30/2025	4/14/2025	657	200.47	0	15	-150	\$ 722.47	NO RESPONSE TO FOLLOW-UP LETTER.
9	1BDUE	12/19/2024	ABANDONMENT OF UNIT	6/1/2024	7/1/2025	633	1034.9	0	15	-150	\$ 1,532.90	NO RESPONSE TO FOLLOW-UP LETTER.
10	9BDAM	10/17/2024	UTILITY DISCONNECTION	3/21/2024	7/1/2025	-1827	6158.85	0	15	-150	\$ 4,196.85	NO RESPONSE TO FOLLOW-UP LETTER.
11	19BDAM	4/30/2025	NON-COMPLIANCE; 30-DAY NOTICE	6/1/2025	6/18/2025	0	1002.73	0	15	-150	\$ 867.73	NO RESPONSE TO FOLLOW-UP LETTER.
12	30BPAQ	10/9/2024	RELOCATING OFF-ISLAND	8/29/2024	7/1/2025	982	959.22	0	15	-150	\$ 1,806.22	NO RESPONSE TO FOLLOW-UP LETTER.
13	23ADAM	12/11/2023	ACCEPTED UNDER ANOTHER PROGRAM	11/5/2023	7/1/2025	745	115	0	15	-150	\$ 725.00	NO RESPONSE TO FOLLOW-UP LETTER.
14	15ADUE	5/9/2025	UTILITY DISCONNECTION	5/1/2025	7/2/2025	0	1281.45	0	15	-150	\$ 1,146.45	NO RESPONSE TO FOLLOW-UP LETTER.
											\$ 64,502.69	





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

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Resident Commissioner

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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.

10/6/2023

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

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name 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
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.

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

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

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

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

APK: 8/7/25

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name 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	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

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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

☒ Concur

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

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

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

E. Napol

Employee Signature

09/08/2025

Date



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

Employee Name 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.
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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.
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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.

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 (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	Marginal
Performance Standard: <i>(Customer Focus)</i>	☐	☒	☐

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)*

☒	☐	☐	☐	☐
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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 Date: 8/26/25

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
---	---	-------------------------------

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.

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- 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: Victor R. Torres July 29, 2025

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER Date: _____



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

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

☒ Concur

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

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

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

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.

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

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

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

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

See 7/31/2025 m

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name 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.

EL Napolí 09/08/2025
Employee Signature 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.
ELIZABETH F. NAPOLI					728
PART II - EXPECTATIONS OF EXECUTIVES: Completed by Supervisor (Check the rating that applies to each)					
1. Leadership	☒ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
2. Strategic Planning	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
3. Communicates Vision and Direction	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
4. Champions Innovation	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
5. Promotes Ethics	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
6. Builds Relationships	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
7. Decision Making	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
8. Leads Change	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
9. Inspires and Directs Action	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
10. Promotes Diversity	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
11. Accountability / Fiscal / Fiduciary Responsibility	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
12. Business Acumen	☐ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory
13. Effective Operation & Maintenance of HUD Plans and Projects	☒ Outstanding	☐ Highly Satisfactory	☐ Satisfactory	☐ Marginal	☐ Un-satisfactory



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: _____

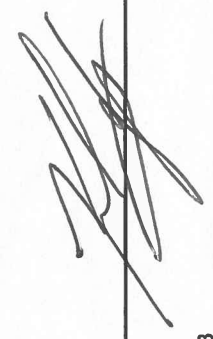
Victor R. Torres, Member, GHURA BOARD OF COMMISSIONERS Date: _____

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