



**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. ROLL CALL

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Tuesday, September 23 2025

2nd Printing – Sunday, September 28, 2025

III. APPROVAL OF PREVIOUS BOARD MINUTES – August 26, 2025
September 16, 2025

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IV. NEW BUSINESS

LIHTC 2025 Qualified Allocation Plan 1 - 43

V. OLD BUSINESS

1. Intent of Award..... 44 - 46

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

2. Change Order #1 for Base Bid #3

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

3. Resolution No. FY2025-033 47 - 48

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

4. Summary of Executive Director, Board Evaluation for CY2025 49 - 86

VI. EXECUTIVE DIRECTOR'S REPORT

Project Updates

VII. GENERAL DISCUSSION / ANNOUNCEMENTS

1. Malcolm Stiles – Asan Property 87 - 93

2. Next proposed scheduled Board Meeting: Tuesday, October 14, 2025
@ 12:00 p.m.

VIII. ADJOURNMENT

**CIVIL SERVICE COMMISSION**

KUMISION I SETBISION SIBIT
Bell Tower Suite 201, 710 W. Marine Corps Drive, Hagåtña, Guam 96910 • Tel: (671) 647-1855 • Fax: (671) 647-1857

NOTICE OF MEETING

IN-PERSON MEETING AT 9:00 A.M. ON TUESDAY, SEPTEMBER 30, 2025.

A live broadcast of this meeting is available to the public on the CSC website at csc.guam.gov or on GovGuam.tv.
The public can also access a live stream of this meeting via zoom by using the link or Meeting ID and Passcode provided below.

<https://us06web.zoom.us/j/89978121214?pwd=PVY3UzcxK3pUeE7Ww9gvr9aWwJk.1>
(Meeting ID: 899 7812 1214 / Passcode: 795374)

AGENDA

- | | |
|---|--|
| I. CALL TO ORDER. | Hazel P. Espiritu vs. Guam Memorial Hospital Authority (GMHA); CSC Case No.: 25-AA07T. |
| II. APPROVAL OF MINUTES: September 25, 2025. | IV. OLD BUSINESS: None |
| III. NEW BUSINESS: | V. GENERAL BUSINESS: |
| 1) POST AUDIT HEARING. | (1) Bills and Laws affecting CSC; |
| Michael D. Ordóñez vs. Department of Revenue & Taxation (DRT); CSC Case No.: 25-PA06. | (2) Administrative Counsel Litigation Update. |
| 2) GRIEVANCE HEARING. | (3) Administrative Matters: |
| Joseph Taitague vs. Department of Corrections (DOC); CSC Case No.: 25-GRE07. | (a) Board Training; Civil Service Commission Board Members. |
| 3) MOTION HEARING. | VI. ADJOURNMENT. |

For special accommodations, please contact Maria P. Masnayan, CSC ADA Coordinator at (671) 647-1872 / (671) 647-1855.
/s/ Daniel D. Leon Guerrero, Executive Director
Paid by the Civil Service Commission

**GUAM HOUSING CORPORATION****REGULAR BOARD OF DIRECTORS MEETING
Notice of Publication**

The Guam Housing Corporation Board of Directors will hold its Regular Meeting on Tuesday, September 30, 2025, at 12:00 p.m. in the GEDA Conference Room, 5th Floor, ITC Building. This meeting is open to the public via Zoom and can be viewed live on GHC's Facebook page (see link below).

Guam Housing Corporation is inviting you to a scheduled Zoom meeting.
Time: September 30, 2025, 12:00 PM Guam, Port Moresby

Join Zoom Meeting

<https://us02web.zoom.us/j/89682111407?pwd=awR7cHhVwvQ0ahbvtgW5jhGExOlfa.1>
Meeting ID: 896 8211 1407 • Passcode: 556438

AGENDA

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

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

**GUAM PAROLE BOARD**

Government of Guam
P.O. Box 3236 Hagåtña, Guam 96932
Tel: 671-735-4132/33
Fax: 671-734-4051
Email: guamparoleboard@doc.guam.gov

Stephen J. Guerrero
Chairman
Lina N.B. McDaniel
Member
Juna G. Borja
Member
John Q. Lizama
Member

Guam Parole Board's regular scheduled hearing will be on **Thursday September 25, 2025, 4:00 p.m.**, at the Parole Services Division Office #203 Aspinall Avenue Hagåtña, Guam.

AGENDA I. Call to Order, II. Roll Call, III. Old Business (Parole Desirability Cases for Jose Baza, Robert James, KR Rousan, Sam Kosam, Austin Santos, Justin Cruz, John Boy Duenas). IV. New Business (Parole Desirability Cases for Erik DeCastro, Bernard Muna, Peter Reyes, David Uncangco, David Juanico, Kurt Damian), (Preliminary Revocation Timothy Sablan, Adrian Nego, (Early discharge request James Song)

Guam Pardon Review Board's regular scheduled meeting will be on **Thursday, September 25, 2025, 5:00 p.m.**, at the Parole Services Division Office #203 Aspinall Avenue Hagåtña, Guam.

AGENDA I. Call to Order, II. Roll Call, III. Old Business (Pardon Request Case for Richard Quinata, Zarackai Patrick, Christopher Fejerman, Victor Bilon), IV. New Business (Pardon/Commutation Case None scheduled at this time), V. Deliberation, VI. Adjourn

Meeting ID: 856 8877 1596 Passcode: 556746. To attend the hearing, we ask that you register via guamparoleboard@doc.guam.gov. For individuals requiring special accommodations, please contact the Parole Services Division at (671)735- 4132/33 for assistance. This ad was paid for by the Corrections Revolving Fund.

THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting • Tuesday, September 30, 2025 at 12:00 PM.
This meeting is open to the public via Zoom

Topic: GHURA BoC Meeting, Tue., Sept. 30, 2025 @12PM
Time: Sep 30, 2025 12:00 PM Guam, Port Moresby

Join Zoom Meeting <https://us06web.zoom.us/j/85872883740?pwd=frJ6KzY687069C9WFxgTGqC2eFkkf.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 - August 26, 2025 and September 16, 2025
- IV. NEW BUSINESS
 1. LIHTC 2025 Qualified Allocation Plan
- V. OLD BUSINESS
 1. Intent of Award: IFB GHURA-25-12; Lead Abatement for AMPs 1, 2 and 4
 2. Change Order #1 for Base Bid #3: GHURA-25-002; Renovation of MOD 9 for AMP 1, 2 and 4
 3. Resolution No. FY2025-033; Resolution Commending Ms. Ana C. Sahagon, Interviewer Clerk, for her Dedication and Contributions to the Guam Housing and Urban Renewal Authority (GHURA)
 4. Summary of Executive Director, Board Evaluation for CY2025
- VI. EXECUTIVE DIRECTOR'S REPORT
Project Updates
- VII. GENERAL DISCUSSION / ANNOUNCEMENTS
 1. Malcolm Stiles - Asan Property
 2. Next proposed scheduled Board Meeting - Tuesday, October 14, 2025 @ 12:00 p.m.
- VIII. ADJOURNMENT

The complete Board packet may be viewed on our 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 ITY 472-3701.

This advertisement was paid for by GHURA.

AVAILABLE JOBS FOR ELIGIBLE U.S. WORKERS

- | | |
|--|-------------------------|
| 2 - CRANE OPERATOR | \$29.70 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent), 2 years of experience as a crane operator in shipyard environment, and possesses a U.S. recognized certification for Crane Operators.
Duties: Operates a variety of cranes, including portal, tower, mobile, mobile (auxiliary), overhead (cab), overhead (floor), to lift and move structural components, heavy objects, machinery, and materials in the shipyard. | |
| 10 - ELECTRIC MOTOR REWINDER | \$23.53 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 1 year of experience as an electric motor rewinder in shipyard environment
Duties: Involves rewinding various kinds of electro-mechanical apparatus such as single and three phase motors, DC electric motors, transformers, and coils for various types of machinery. | |
| 2 - LEAD TRANSPORTATION EQUIPMENT PAINTER | \$24.81 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 1 year of experience as a lead transportation equipment painter or preservation foreman in shipyard environment
Duties: Leads paint team in the following: Operate or tend painting machines to paint surfaces or transportation equipment such as boats and marine vessels. | |
| 11 - MARINE MECHANIC | \$27.14 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 2 years of experience as a marine mechanic in shipyard environment
Duties: Disassembles machinery or equipment to remove parts and make repairs. Repairs or replace broken or malfunctioning components of machinery or equipment. | |
| 12 - PAINTER/BLASTER | \$24.81 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 1 year of experience as a painter/blaster in a shipyard environment
Duties: Operate or tend painting machines to paint surfaces of transportation equipment, such as boats and marine vessels. | |
| 8 - PIPEFITTER | \$19.33 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 2 years of experience as a pipefitter in a shipyard environment.
Duties: Plan pipe system layout, installation, or repair, according to specifications. | |
| 2 - PLANNING CLERK | \$24.10 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 1 year of experience as a planning clerk in shipyard environment
Duties: Coordinate and expedite the flow of work and materials within or between departments of an establishment according to production schedule. | |
| 4 - QUALITY CONTROL INSPECTOR | \$21.29 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent), 1 year of experience as a quality control inspector in shipyard environment, and ISO (International Standards Organization) certified or ABS/NDT (American Bureau Shipping Non-Destructive Testing) certified.
Duties: Perform Quality Assurance/Quality Control/NDT inspection, audits and surveillances to ensure the end product conforms to customer requirements. | |
| 15 - SHIPWRIGHT CARPENTER | \$18.45 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent) and 1 year of experience as a shipwright carpenter in a shipyard environment.
Duties: Building supporting cradles for drydocking vessels. | |
| 13 - WELDER/FITTER | \$20.71 PER HR.* |
| Min. Req: High school diploma (may be foreign equivalent), 1 year of experience as a welder/fitter in shipyard environment, and ABS (American Bureau of Shipping) certified or its equivalent
Duties: Weld components in flat, vertical, or overhead and restricted positions. Recognize, set up, and operate hand and power tools common to the welding trade, such as shielded metal arc and gas metal arc welding equipment. | |

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 provided @ \$80.00 per week; and employee/employer-paid medical insurance provided.

Successful applicant must be able to obtain TWIC card and military base access. 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.

Apply in person at the American Job Center
414 W. Soledad Avenue, Suite 300 GCIC Building Hagåtña, Guam
Or apply online at www.hireguam.com; Enter Keyword: 2025-109

First Notice: GHURA Board of Commissioners Meeting - 09/30/2025 @ 12:00pm ChST

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First Notice: GHURA Board of Commissioners Meeting - 09/30/2025 @ 12:00pm ChST



ANNOUNCEMENT

Posted on: 09/23/2025 11:21 AM

Posted by: Julie Lujan

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

Division(s):

Notice Topic(s): BOARD MEETING

Types of Notice: ANNOUNCEMENT

For Audience(s): PUBLIC

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GHURA Board of Commissioners Meeting will be held on Tuesday, September 30, 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/Annbroo/userfiles/files/GHURA%20September%2030%202025%20BOC%20Mtg.%20Announcement.pdf](#)

JOB ANNOUNCEMENT

WELDER (FIVE (5) OPENINGS): High School/GED (may be foreign equivalent). 24 months of experience as a welder. Responsible for various types of weld preparation, welding and weld finishing operations to manufacture product and to drawings, specifications or other forms of instruction, working at customer's site or company site. Exercises and uses safety habits, equipment and materials.

Send resume to:
A - TECH CONSTRUCTION CORPORATION
 Unit 202, 919 Pale San Vitores Road,
 Tumon, GU 96913
 Email Address: atechguam@gmail.com

JOB ANNOUNCEMENT

CIVIL ENGINEER: Bachelor's degree in Civil Engineering (may be foreign equivalent). 60 months of experience as a Civil Engineer. Analyze blueprints, survey reports, maps, and other data related to project design. Evaluate regulations, site conditions, and other factors relevant to construction projects. This role may also involve overseeing project communications.

Send resume to:
ROCKY MOUNTAIN PRECAST, LLC.
 Attn: Maricar Rabbetts
 P.O. Box 11850 Yigo, GU 96929
 Email Address: rmp@rmpguam.com OR
maricarr@rmpguam.com

OFFICE OF MICHAEL J GATEWOOD LLC
MICHAEL J. GATEWOOD

michael@gatewoodlegal.com
 101E Chafan 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. PR0128-25

AMENDED NOTICE OF HEARING

THIS NOTICE IS REQUIRED BY LAW. YOU ARE NOT
 REQUIRED TO APPEAR IN COURT UNLESS YOU DESIRE.

1. NOTICE IS HEREBY GIVEN that Crystal Rona Nelson has filed a Petition for Probate of Will and Letters Testamentary.

2. A Hearing on the Petition is set for **Wednesday, October 8, 2025, at 11:10 am in the Courtroom of the Honorable Elyze M. Iriarte**, Judge, Superior Court of Guam.

3. To attend or to participate in the hearing, you may appear in person at the Guam Judicial Center, appear remotely at <https://guamcourts.org.zoom.us> and enter Meeting ID: 864 4387 2213 and Passcode: JEMI; or call into the courtroom at 671-300-6703 at the designated hearing time. For connectivity issues, you may contact Jannette Samson at (671) 475-0141 or email jsamson@guamcourts.gov.

DATED: 28 August 2025

JANICE M CAMACHO-PEREZ
 Clerk of Court, Superior Court of Guam
 /s/ Alice B. Mendoza
 Courtroom/Chamber Clerk

OFFICE OF MICHAEL J GATEWOOD LLC
MICHAEL J. GATEWOOD

michael@gatewoodlegal.com
 101E Chafan 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. PR0210-23

NOTICE OF HEARING

THIS NOTICE IS REQUIRED BY LAW. YOU ARE NOT
 REQUIRED TO APPEAR IN COURT UNLESS YOU DESIRE.

1. NOTICE IS HEREBY GIVEN that **Kevin Chieng Barcena** filed an **Amended Petition for Letters of Administration**, reference to such Petition is hereby made for further particulars.

2. A Hearing on the Petition is set for **Wednesday, October 8, 2025, at 9:00 am** in the Courtroom of the Honorable Dana A. Gutierrez, Judge, Superior Court of Guam.

3. To attend or participate in the hearing, you may appear in person at the Courtroom of Judge Dana A. Gutierrez, 120 W. O'Brien Drive, Hagåtña, Guam or you may appear 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 prior the designated hearing time.

DATED: September 5, 2025

JANICE M CAMACHO-PEREZ
 Clerk of Court, Superior Court of Guam
 /s/ PAULINE I. UNTALAN
 Courtroom/Chamber Clerk

THE GUAM HOUSING AND URBAN RENEWAL AUTHORITY

Board of Commissioners Meeting • Tuesday, September 30, 2025 at 12:00 PM.
 This meeting is open to the public via Zoom

Topic: GHURA BoC Meeting, Tue., Sept. 30, 2025 @12PM

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

Join Zoom Meeting <https://us06web.zoom.us/j/85872883740?pwd=FU6KzYF687069C9WFqTGq2eFk4F.1>

Meeting ID: 858 7288 3740 • Passcode: 102770

Watch YouTube Live Stream <https://www.youtube.com/channel/UCGqKXWU0kOmT0FOLYn48ULag>

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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.

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Government of Guam

PUBLIC NOTICES Portal

Håfa Adur & Good Afternoon!

ChST 2:30 PM, Friday, September 26, 2025

Second Notice: GHURA Board of Commissioners Meeting - 09/30/2025 @ 12:00pm ChST

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Second Notice: GHURA Board of Commissioners Meeting - 09/30/2025 @ 12:00pm ChST



ANNOUNCEMENT

Posted on: 09/26/2025 02:27 PM

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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</app/webroot/userfiles/files/GHURA%27s%20September%2020%2C%202025%20BOC%20Mitg.%20Announcement.pdf>



**BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 P.M., August 26 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 **12:01 P.M., Tuesday, July 8, 2025**, at the GHURA Sinajana Main Office, 1st floor Conference room. Chairman Rivera indicated that **5 of 6** members of the Board of Commissioners were present, representing a quorum and that the meeting would proceed as scheduled.

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

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Tuesday, August 19, 2025

2nd Printing – Sunday, August 24, 2025

ACKNOWLEDGED BY CHAIRMAN RIVERA

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

IV. NEW BUSINESS:

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

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

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

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

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

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

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

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

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

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

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

VI. EXECUTIVE DIRECTOR'S REPORT

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

VII. GENERAL DISCUSSION/ANNOUNCEMENTS/ADJOURNMENT:

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

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

SEAL

Elizabeth F. Napoli
Board Secretary/Executive Director

Date _____



**BOARD OF COMMISSIONERS
REGULAR SCHEDULED MEETING
12:00 P.M., September 16, 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 **12:09 P.M., Tuesday, September 16, 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/86902034484?pwd=yQ9S3VK5Sj0zUl4tWklhjXDL91q0uo.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 <i>*Request to attend meeting virtually was submitted via email and acknowledged by Acting Chairman Sanchez.</i>	Virtual <input checked="" type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input type="checkbox"/> Virtual <input type="checkbox"/>	In-Person <input type="checkbox"/> In-Person <input checked="" type="checkbox"/> In-Person <input type="checkbox"/> In-Person <input checked="" type="checkbox"/> In-Person <input type="checkbox"/> In-Person <input checked="" type="checkbox"/>
GHURA Management/ Staff	Elizabeth F. Napoli, Executive Director <input checked="" type="checkbox"/> Fernando B. Esteves, Deputy Director <input checked="" type="checkbox"/> Audrey Aguon, Special Assistant <input checked="" type="checkbox"/> Narcissa Ada, AMP1 Manager <input checked="" type="checkbox"/> Gina Cura, AMP2 Manager <input checked="" type="checkbox"/> Patrick Bamba, AMP3 Manager <input checked="" type="checkbox"/> Philomena San Nicolas, AMP4 Manager <input checked="" type="checkbox"/> Jolyn Terlaje <input type="checkbox"/> Miguel Fernandez <input type="checkbox"/> Michael Ricuyal <input type="checkbox"/> Maria Cherry Canete <input type="checkbox"/>	Julie Lujan, MIS Administrator <input type="checkbox"/> Sonny Perez, AE Manager <input type="checkbox"/> Frances Danieli, Controller <input checked="" type="checkbox"/> Katherine Taitano, RP&E Chief Planner <input checked="" type="checkbox"/> Dr. Kimberly Bersamin, HR Administrator <input checked="" type="checkbox"/> Antonio Camacho, Procurement <input type="checkbox"/> Pearly Mendiola, GT Manager <input checked="" type="checkbox"/> Nicole Alejandro <input checked="" type="checkbox"/> Section 8 Staff and Fiscal Staff <input type="checkbox"/> Ervin Santiago <input type="checkbox"/> Patrick Lucas <input checked="" type="checkbox"/>	Carlo Ongklungel <input checked="" type="checkbox"/> Tyler Mortera <input type="checkbox"/> Thalia Pablo <input checked="" type="checkbox"/> Kathleen Taitingfong <input checked="" type="checkbox"/> Andrew Manglona <input type="checkbox"/>
Legal Counsel	Eliseo M. Florig Jr., Legal Counsel for GHURA <input checked="" type="checkbox"/>		
Public	Mr. Uriah Aguon, PDN/ Mr. Malcom Stiles/ Mr. Rozalito Pagnal and Ernst & Young Staff		

II. BOARD MEETING PUBLIC ANNOUNCEMENTS

1st Printing – Tuesday, September 9, 2025

2nd Printing – Sunday, September 14, 2025

ACKNOWLEDGED BY ACTING CHAIRMAN SANCHEZ

III. APPROVAL OF PREVIOUS BOARD MINUTES: [532/25] Executive Director Napoli indicated that due to time constraints she requested to have the approval of the previous board meeting minutes of August 26, 2025 at the next scheduled board meeting. Acting Chairman Sanchez acknowledged and approved the request.

IV. NEW BUSINESS:

AGENDA ITEM	DISCUSSION	ACTION
FY2024 Audit Report	<p>[533/25] Executive Director Napoli requested to have the Correspondence and Reports item proceed before the scheduled new business agenda items. Acting Chairman Sanchez approved the request.</p> <p>Mr. Rozalito Pagnal, Erst & Young partner, stated the following:</p> <ul style="list-style-type: none"> • Presented the results of GHURA's September 30, 2024, single audit issued on August 15, 2025. • Issued reports on GHURA's FY2024: <ul style="list-style-type: none"> ○ Financial Statements- Unmodified or Clean Opinion ○ internal control over financial reporting- No finding ○ compliance for each major program: <ul style="list-style-type: none"> ➤ CDBG- Qualified or modified opinion; not clean. Reporting related. Reconciling. ➤ Housing Voucher Cluster- Qualified or modified opinion; not clean. Reporting related. Reconciling. ➤ Supportive Housing for the Elderly- Unmodified or clean opinion ➤ Section 108 Loan Guarantees- 	

AGENDA ITEM	DISCUSSION	ACTION
	<p style="text-align: center;">Unmodified or clean opinion</p> <ul style="list-style-type: none"> ○ Report on internal control over Compliance and Report on Schedule of Expenditures for Federal Awards required by the Uniform Guidance ● Management Letter Comments are matters that are not a material weakness or a significant deficiency communicated in writing for improvement. ● There was an improvement from 2023-2024 ● Monitoring of Capital Assets Subledger comment was a recommendation that the supporting documents and the books reconcile. <p>Deputy Director Esteves indicated that anything acquired by the agency that could be an asset is reported.</p> <p>Mrs. Frances Danieli, GHURA Controller, indicated that the process is a report by AE is compared to the general ledger. She added that she had depreciated an asset that was not completed. She stated that the process will now include a system that will record the fixed and depreciating assets to determine whether it is a construction in progress.</p> <p>Mr. Pagnal extended his appreciation to the Fiscal team. He indicated that he and his team intend to work closely with GHURA to have the reports completed in a timely manner. He added that the only reason for a delay on the financial statement is the release of the Pension and OPEB numbers as they are contingent with audits done outside of GHURA financials. However, the goal is to have the report completed as close as possible to the time that their numbers are released.</p>	

AGENDA ITEM	DISCUSSION	ACTION
<p>1. Intent of Award-IFB GHURA-25-12; Lead Abatement for AMPs 1, 2, and 4</p> <p>2. Change Order #1 for Base Bid #3; GHURA-25-002; Renovation of MOD 9 for AMP 1, 2, and 4</p>	<p>[533/25] Executive Director Napoli requested to have item #1, the Intent of Award-IFB GHURA-25-12; Lead Abatement for Public Housing Units at AMPs 1, 2, and 4 and item #2, Change Order #1 for Base Bid #3; GHURA-25-002; Renovation of MOD 9 for AMP 1, 2, and 4 in the GHURA Board of Commissioners (BoC) September 16, 2025 meeting packet, tabled for the next scheduled meeting as the items were not ready for the board's review and approval. This item is also found on the GHURA website, www.ghura.org.</p>	<p>[534/25] Acting Chairman Sanchez approved the request to table item #1 and item#2, the Intent of Award-IFB GHURA-25-12; Lead Abatement for Public Housing Units at AMPs 1, 2, and 4 and Change Order #1 for Base Bid #3; GHURA-25-002; Renovation of MOD 9 for AMP 1, 2, and 4.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>3. Resolution No. FY2025-024 (A-1); Amendment to the “2025 Community Development Block Grant Disaster Recovery Citizen Participation Plan (CDBG-DR CPP)”</p>	<p>[535/25] Executive Director Napoli read Resolution No. FY2025-024 (A-1); Amendment to the “2025 Community Development Block Grant Disaster Recovery Citizen Participation Plan (CDBG-DR CPP) on pages 1-12 in the GHURA BoC September 16, 2025, meeting packet, which is also found on the GHURA website, www.ghura.org.</p> <p>Deputy Director Esteves stated the following:</p> <ul style="list-style-type: none"> • Original resolution was passed in May before submitting the action plan to be consistent with the other policies that allow the Executive Director to approve amendments and report to the board all changes. • Changes made to the CPP: <ul style="list-style-type: none"> ○ Pg. 7, The Quarterly Performance Report Submission- Comment period was removed to meet timeliness. ○ Pg. 11-12, The Appeals Process- “GHURA will have an Appeals Process” was removed. This was a grammatical/language error. ○ Pg. 12- the amendment in the box should reflect the current resolution and should read, FY2025-024 (A-1) to reflect the action of the board. 	<p>[536/25] Commissioner Rice moved to approve Resolution FY2025-024 (A-1). The Resolution approving the 2025 Community Development Block Grant Disaster Recovery Citizen Participation Plan (CDBG-DR CPP) with noted corrections. Commissioner Corpus seconded the motion. There were no objections. Motion passed.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>4. Resolution No. FY2025-033; Resolution Commending Ms. Ana C. Sahagon, Interviewer Clerk, for her dedication and contributions to the Guam Housing and Urban Renewal Authority (GHURA)</p>	<p>[537/25] Executive Director Napoli requested to table item #4, Resolution No. FY2025-033; Resolution Commending Ms. Ana C. Sahagon, Interviewer Clerk, for her dedication and contributions to the Guam Housing and Urban Renewal Authority (GHURA) to the next board meeting as Ms. Sahagon was unable to attend today's meeting.</p>	<p>[538/25] Acting Chairman Sanchez the request to table item #4 until the next scheduled board meeting.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>5. Resolution FY2025-034; Resolution approving the detailed appointment extension for an additional ninety (90) days for CY2025 for Kathleen Jean Taitingfong (CDBG-DR Program)</p>	<p>[539/25] Executive Director Napoli read Resolution FY2025-034; Resolution approving the detailed appointment extension for an additional ninety (90) days for CY2025 for Kathleen Jean Taitingfong (CDBG-DR Program) on pg. 15 in the GHURA Board of Commissioners (BoC) September 16, 2025 board packet, also found on the GHURA website, www.ghura.org.</p> <p>Deputy Director Esteves stated the following:</p> <ul style="list-style-type: none"> • GHURA Satellite locations have an Administrative Assistant working there. CDBG-DR would like to remain consistent and in sync with GHURA. • Ms. Taitingfong has a deep understanding of the agency and is fully prepared to step into this role. • Requesting that the board support this appointment <p>Chairman Rivera indicated that Ms. Taitingfong is a great recommendation for the continuity of operations and to ensure that the added responsibilities are executed.</p>	<p>[540/25] Commissioner Corpus moved to approve Resolution FY2025-034; Resolution approving the detailed appointment extension for an additional ninety (90) days for CY2025 for Kathleen Jean Taitingfong (CDBG-DR Program). Commissioner Rice seconded the motion. There were no objections. Motion passed.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>6. Resolution No. 2025-035; Resolution approving the detail appointment extension for an additional ninety (90) days for CY2025 for Carlo N. Ongklungel (CDBG-DR)</p>	<p>[541/25] Executive Director Napoli read Resolution FY2025-035; Resolution approving the detail appointment extension for an additional ninety (90) days for CY2025 for Carlo N. Ongklungel (CDBG-DR) on pg. 16 in the GHURA Board of Commissioners (BoC) September 16, 2025 board packet, also found on the GHURA website, www.ghura.org.</p> <p>Dr. Kim Bersamin stated the following:</p> <ul style="list-style-type: none"> • Regarding CDBG-DR, Mr. Ongklungel stepped right into the duties and responsibilities of the higher-level Personnel Specialist III position. • She commended his work • She respectfully requested that the board approve the extension of ninety (90) days <p>Deputy Director Esteves stated that the detailed assignment aligns with the work that they are doing and there is commensurate pay to go with that.</p> <p>Acting Chairman Sanchez thanked Dr. Bersamin and her staff for the hard work that they continue to do.</p>	<p>[542/25] Commissioner Rice moved to approve Resolution No. 2025-035; Resolution approving the detail appointment extension for an additional ninety (90) days for CY2025 for Carlo N. Ongklungel (CDBG-DR). Commissioner Corpus seconded the motion. There were no objections. Motion passed.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>7. Resolution No.2025-036; Resolution adopting the 2025 Public Housing Admissions and Continued Occupancy (ACOP) that includes an appendix relating to the changes mandated by the Housing Opportunities Through the Modernization Act (HOTMA) of 2016</p>	<p>[543/25] Executive Director Napoli read Resolution No.2025-036; Resolution adopting the 2025 Public Housing Admissions and Continued Occupancy (ACOP) that includes an appendix relating to the changes mandated by the Housing Opportunities Through the Modernization Act (HOTMA) of 2016 on pgs. 17-20 in the GHURA Board of Commissioners (BoC) September 16, 2025 board packet, also found on the GHURA website, www.ghura.org.</p> <p>Deputy Director Esteves stated the following:</p> <ul style="list-style-type: none"> • HOTMA was passed in 2016 • Guidance from HUD came out in 2023 • GHURA's ACOP is ongoing, but is still within the compliance period <p>Chairman Rivera asked what date GHURA anticipated that the policies be incorporated. Deputy Director Esteves indicated that it may take a year or more. He added that HUD still needs to roll out HIP, followed by train ups, and the transition period. He added that the property site managers have been going through the HOTMA changes for some time and are aware of what to expect with the implementation of HOTA. Deputy Director Esteves referred to PIH Notice 2023-27, which is additional guidance for HOTMA.</p> <p>Commissioner Corpus asked where the changes were in the ACOP. Deputy Director Esteves indicated that the 2025 ACOP was approved by the board and what they are adding and appending to is the appendix reflects changes and policies not yet implemented.</p>	<p>[544/25] Commissioner Rice moved to approve Resolution No.2025-036; Resolution adopting the 2025 Public Housing Admissions and Continued Occupancy (ACOP) that includes an appendix relating to the changes mandated by the Housing Opportunities Through the Modernization Act (HOTMA) of 2016. Commissioner Corpus seconded the motion. There were no objections. Motion passed.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>8. Resolution No. FY2025-037; Resolution approving the FY2026 Operating Budgets for Public Housing Asset Management Projects (AMP)</p>	<p>[545/25] Executive Director Napoli read Resolution No.2025-037; Resolution approving the FY2026 Operating Budgets for Public Housing Asset Management Projects (AMP), pgs. 21-89 in the GHURA Board of Commissioners (BoC) September 16, 2025 board packet, also found on the GHURA website, www.ghura.org.</p> <p>Acting Vice Chairman Sanchez asked which contractor did the lawn maintenance for AMP1. Mrs. Narcissa Ada, AMP1 manager, indicated that GETS LLC is the contractor for lawn maintenance. She added that there was an increase from the previous year in the contract.</p> <p>Deputy Director Esteves indicated that it was an agency-wide procurement.</p> <p>Commissioner Corpus indicated that he did not see painting included in the budget. Deputy Director Esteves stated that aside from touch ups, large scale painting would most likely fall under the MOD projects. Mrs. Ada added that all four AMPs may be scheduled for a large-scale painting project. Deputy Director Esteves also added that in the last few years, the focus had been on getting the interior of the units NSPIRE ready.</p> <p>Commissioner Corpus stated that mold and the need to waterblast the exterior of units was a concern. Deputy Director Esteves indicated that the prep work for painting includes the removal of the old paint as well. Mrs. Danieli stated that the painting would fall under the Capital Funds Program budget, not the AMP's budget.</p> <p>Mr. Patrick Luces, MOD Program Manager, stated that the painting is inclusive of water blasting and the paint to be used will be mold resistant.</p>	<p>[546/25] Commissioner Rice moved to approve Resolution No. FY2025-037; Resolution approving the FY2026 Operating Budgets for Public Housing Asset Management Projects (AMP). Commissioner Corpus seconded the motion. There were no objections. Motion passed.</p>

AGENDA ITEM	DISCUSSION	ACTION
<p>9. Resolution No. FY2025-038; Resolution approving the FY2026 Operating and Administrative Budget.</p>	<p>[547/25] Executive Director Napoli read Resolution No.2025-038; Resolution approving the FY2026 Operating and Administrative Budget, on pg. 90 in the GHURA Board of Commissioners (BoC) September 16, 2025 board packet, also found on the GHURA website, www.ghura.org</p> <p>There were no discussions.</p>	<p>[548/25] Acting Chairman Sanchez moved to pass Resolution No. FY2025-038; Resolution approving the FY2026 Operating and Administrative Budget. There were no objections. Motion passed.</p>

V. CORRESPONDENCE AND REPORTS

AGENDA ITAM	DISCUSSION	ACTION
1. FY2024 Audit Report	Executive Director Napoli requested this item be moved to item #1 in the board meeting agenda.	

VI. EXECUTIVE DIRECTOR'S REPORT

AGENDA ITAM	DISCUSSION	ACTION
1. Project Updates	[552/25] Deputy Director Esteves requested to table project updates until the next scheduled board meeting. He added that pursuant to board policies, amendments made regarding the policies for DR will be reported to the board. A summary of the changes made, that were recommended by the ICF and HUD, is ready for board review.	[553/25] Acting Chairman Sanchez approved the request to table the project updates until the next board meeting.

VII. GENERAL DISCUSSION/ANNOUNCEMENTS/ADJOURNMENT:

AGENDA ITEM	DISCUSSION	ACTION
1. Next proposed scheduled Board Meeting: Tuesdays, September 30, 2025	[554/25] Mr. Florig, Legal Counsel, recommended that the board add to the September 30 th meeting agenda general discussions with Mr. Malcom Stiles regarding a letter that was sent to him on August 15, 2025. He added that it would be proposed to the board to have Mr. Stiles present before the first new business item .	[555/25] Commissioner Rice moved to adjourn the September 16, 2025, BoC meeting. Commissioner Corpus seconded the motion. There were no objections. Motion passed. Meeting adjourned at 1:33PM.

SEAL

Elizabeth F. Napoli
Board Secretary/Executive Director

Date _____

GUAM HOUSING AND URBAN RENEWAL AUTHORITY

2025 LOW INCOME HOUSING TAX CREDIT QUALIFIED ALLOCATION PLAN

Approved by GHURA BOC for
Public Comment Period
(September 30, 2025)

GHURA developed this Qualified Allocation Plan (QAP) which sets forth (1) the criteria to evaluate and allocate tax credits to projects which best meet the housing needs of Guam, and (2) the procedure to monitor for compliance with the provisions of the Low-Income Housing Tax Credit Program.

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I. Introduction

A. Low Income Housing Tax Credit

The Low-Income Housing Tax Credit (LIHTC) Program, created by the Tax Reform Act of 1986, is intended to encourage the Construction or rehabilitation of low-income rental units. The LIHTC program provides tax incentives to developers who build or rehabilitate affordable rental housing for low-income households. The LIHTC program is administered by the Internal Revenue Service (IRS) and state housing finance agencies (HFAs). GHURA has been designated the HFA responsible for administering the LIHTC program.

The LIHTC program is authorized under Section 42 of the Internal Revenue Code. The QAP is authorized under Section 42(m)(1)(A) of the Internal Revenue Code. This Section requires each state to develop a QAP that is consistent with the LIHTC program's overall goals and objectives.

B. Purpose and Scope

The purpose of this QAP is to establish the policies and procedures for the allocation of Low-Income Housing Tax Credits (LIHTCs) in Guam. The QAP provides guidance to developers, investors, and other stakeholders on the criteria and priorities that the Guam Housing and Urban Renewal Authority (the "Agency") will use to award LIHTCs to eligible affordable housing projects.

This QAP is intended to support GHURA's mission of promoting the development of safe, decent, and affordable housing for low-income households in Guam. Through the LIHTC program, the Agency seeks to incentivize the private sector to invest in the development and preservation of affordable rental housing that serves the needs of low-income households.

The QAP establishes the eligibility requirements, scoring criteria, and other policies and procedures that the Agency will use to allocate LIHTCs to eligible projects. The QAP also describes the public input process, the Application process, and the compliance and monitoring procedures that the Agency will use to ensure that LIHTC projects meet the program's requirements.

The QAP is based on the Agency's analysis of the state's housing needs, market conditions, and other relevant factors. The QAP reflects the Agency's priorities for this year and is subject to change based on changes in housing needs, LIHTC demand, and other factors.

The QAP is not intended to establish binding rules or regulations, but rather to provide guidance to developers, investors, and other stakeholders on the Agency's LIHTC allocation process. The Agency may make exceptions or modifications to the QAP on a case-by-case basis if it determines that such exceptions or modifications are necessary to further the program's goals and objectives.

C. Abbreviated QAP Application Process

While it has been the normal practice for GHURA to conduct QAP Application processes to incorporate two allocation cycles, GHURA has determined that there is a compelling need to conduct an abbreviated QAP Application Process in 2025 in light of the non-award of CY2024 credits. Credits are available to allocate over two years. The two-year timeline for CY2024 credits to be allocated is December 31, 2025. The QAP timetable in Section II A. reflects this abbreviated QAP Application Process timeline. The Public Input Process discussed in the following Item D is thus of particular importance to the 2025 QAP Application Process as we intend to execute as robust an application process as is practicable.

D. The Public Input Process

The public input process for LIHTC typically involves several steps. First, GHURA will hold a public meeting or hearing to gather input from interested parties, including developers, community Organizations, and residents. These meetings provide an opportunity for stakeholders to share their perspectives on the states affordable housing needs, and to offer suggestions for how LIHTC can be used to address those needs.

Once GHURA has received input from stakeholders, it will develop the QAP based on Guam's priorities and criteria for awarding tax credits to developers. The QAP is then made available to the public for comment which is hosted by the agency. After the public comment hearing, GHURA will consider the feedback, finalize the QAP and open it up for developers to submit an application.

E. Housing Needs Assessment

Guam's current rental market is strong due to the driven presence of military personnel and the rising costs for residential Construction. Individuals and families are finding rental units are for more desirable than mortgages due to the high cost of living. Despite the numerous LIHTC projects throughout island, public housing, and housing assistance programs, there is still a high demand for affordable housing. In addition, populations such as the disabled, elderly, veterans, and the homeless are finding a scarcity in affordable housing to meet their special needs.

In order to alleviate the pressures or demand, Guam through this QAP should consider the following:

- Studio, 1-bedroom, or 2-Bedroom units for individuals/smaller families
- 3- or 4-Bedroom units for larger families
- Veteran Housing
- Elderly Housing units

II. Allocation of Credits

This QAP sets forth (1) the criteria to evaluate and allocate tax credits to projects which best meet the housing needs of Guam, and (2) the procedure to monitor for compliance with the provisions of the LIHTC Program.

This allocation plan shall be effective for LIHTC reservations and awards of calendar year 2024 and 2025 funds allocated to Guam by the IRS. The QAP is subject to amendment by the GHURA Board of Commissioners.

The QAP will utilize a point system to rank projects based upon the Evaluation criteria established. The ranking of projects, along with all other relevant data, will determine the priorities to be followed by GHURA in allocating tax credits to the projects under consideration. The scores derived from the point system will be a component of the overall evaluation, and not the sole determining factor for the awarding of tax credits. In addition to the scores derived, GHURA will review all relevant data required in the application. GHURA retains the option to approve or reject applications based on GHURA's assessment of Guam's housing needs during the period covered by the QAP. Projects selected under this QAP shall be evaluated as to the minimum amount of tax credits required in order to make the project feasible.

The 2025 Guam QAP will focus on housing for smaller families, de-concentration of poverty and prevention of disparate impact to the neighborhood and surrounding community.

GHURA provides greater emphasis on larger projects wherein 80% of the project will consists of 0-to-2-bedroom units. There will be no cap as to how many units for the development, however, projects will be encouraged to maximize the number of units developed using the maximum number of credits possible.

Guam's 2025 tax credit allocation available for allocation is \$6,815,000, comprised of \$3,360,000 (issued under Rev. Procedure 2023-34 for CY2024 allocation) and \$3,455,000 (issued under Rev. Procedure 2024-40 for CY2025 allocation).

The Board of Directors has approved the issuance of an allocation reservation of 2025 tax credits in an amount not to exceed \$1,793,120 to Flores Rosa Gardens LLC for the Flores Rosa Gardens development. This action reflects the Board's commitment to supporting the project and ensuring the allocated credits are reserved specifically for this development in accordance with applicable program requirements and guidelines. A total of \$5,021,880 in credits is available for award net of this reservation.

Applicants seeking housing credit allocations in excess of the total credit allocation available for award must demonstrate the financial capability to show that the project can be scaled to fit the available 2025 funding. Due to the abbreviated timeline, forward commitments of future allocations will not be entertained, except in the event of a tie, as decided and determined by the GHURA BoC at time of award(s). GHURA supports and encourages applicants to consider the merits of mixed financing in pursuit of sustainable affordable development.

A. QAP Timetable

The QAP timeline is as follows:

- October 01, 2025 to October 13, 2025 – Public Comment Period
- October 14, 2025 – Presentation to GHURA BOC for approval
- October 15, 2025 to November 19, 2025 – QAP/Application Open to the Public
- November 19, 2025 – Application Closes/Final Submissions
- November 20, 2025 to December 01, 2025 – Evaluation Panel Review/Final Scoring
- December 02, 2025 – Final Recommendation to the GHURA BOC
- December 09, 2025 - Award Decision
- December 31, 2025 – Final day Carryover Allocation Submission

2025 LIHTC QAP (Proposed)

B. Threshold Requirements

There are several threshold requirements for housing developments receive tax credits both on the federal and state level.

1. Federal Threshold Requirements

- a) The project must be a residential rental property (either new Construction or rehab).
- b) The property owner must commit to one of two possible low-income occupancy rules—the 20-50 rule, which stipulates that at least 20 percent of the units must be occupied by households with incomes at or below 50 percent of the area median income, or the 40-60 rule, which requires at least 40 percent of the units must be occupied by households at or below 60 percent of the area median income.
- c) The affordable units have maximum rent levels (including utilities) set at 30 percent of gross household income for households at the maximum income limit. For example, if a unit is restricted to households earning 60 percent of AMI, a household with a gross income of 50 percent of AMI would have to spend more than 30 percent of their income on rent. Some households fill that gap with other housing assistance, such as housing vouchers.
- d) Tax credits are allocated only for the Construction costs of the affordable units—so-called “qualified Construction costs”—though the project could have a mix of affordable and market- rate units and could include commercial and/or community space.
- e) Property owners must operate under the income and rent restrictions for at least 30 years.

2. GHURA’s Threshold Requirements

- a) **Set Asides** – Applicants will determine which set aside they will utilize for the project.
 - i. **9% Credits Set Aside:** Applicants are advised that the agency will administer 9% LIHTC credits only to be used for the following:
 - a. **Construction of a New Building.** The term “New Building”, as defined by Section 42 of the IRC, is “a building the original use of which begins with the taxpayer.” Rehabilitation of existing inventory but excluding Acquisition costs of real estate, buildings, and depreciable assets from eligible basis (no Acquisition LIHTC).
 - b. **Substantial Rehabilitation projects** that do not have other federal funds. Federal funds include loans and bonds with below market- rate interest. Rehabilitation is “substantial” if a minimum amount is spent on each rent-restricted lower-income unit or 10% is spent on the “eligible basis” (Eligible Basis = Total Development Costs – Land Acquisition) during a 24-month period, whichever is greater.
 - ii. **Income Averaging Set Aside**
The Consolidated Appropriations of 2018 established a new income averaging set aside for LIHTC developments. (Please refer to Appendix 1 for income average guidelines.)
- b) **Market Study:** A comprehensive Market Study of the housing needs of low-income individuals in the area to be served by the project by a disinterested third party must be submitted as part of this application. The Market Study shall be completed at the Owner’s expense. Any applicant failing to submit a Market Study or submits a Market Study with a date older than 6 months before the date of Application submission will not be considered for an award of tax credits. (Market Study requirements are specified in Appendix 2.)
- c) **Site Control:**
 - i. To receive consideration for an allocation of tax credits, the applicant must have control of the site in a form acceptable to GHURA. Evidence of site control must be submitted with the Application.
 - ii. To receive consideration for a reservation of tax credits, the applicant must have site control in a form acceptable to GHURA prior to GHURA entering into an allocation with the applicant. All lease

terms must extend a minimum of five (5) years past the minimum affordability period.

- iii. At the time of application, site control shall be substantiated by providing evidence in the form of a fee simple deed executed land lease, or any other documentation acceptable to GHURA. For reservation, documentation acceptable to GHURA may include an executed lease or sale option agreement, or any other documentation acceptable to GHURA. All lease terms must extend a minimum of five (5) years past the minimum affordability period.

- d) **Capital Needs Assessment:** (For projects acquiring an existing property. All Units need to be reviewed.) To ensure that the proposed rehabilitation of the project is adequate and that the property will have a useful life that exceeds the compliance and additional use period (collectively the Extended Use Period). A capital needs assessment of the property by a competent third party shall be submitted with the application. A capital needs assessment is a qualified professional's opinion of a property's current physical condition. It identifies deferred maintenance, physical needs and deficiencies, and material building code violations that affect the property's use, structural and mechanical integrity, and future physical and financial needs. The Capital Needs Assessment shall identify any work that must be completed immediately to address health and safety issues, violation of Federal or local law, violation of local code, or any work necessary to ensure that the building can continue to operate as affordable housing.
- e) **Public Housing Waitlist/Homeless Services Programs:** Applicant shall certify that all low- income units will be made available to people on the waiting list for public housing, and/or acceptable homeless service programs. The following shall be submitted with the application:
 - i. Copy of the letter submitted to the local public housing authority which administers the public housing waiting lists that units will be available.
 - ii. Copy of the letter submitted to the Guam Homeless Coalition that provides services and programs to participating homeless services providers that units will be available.
- f) **Smoke Free:** All projects will be smoke free. Owners must prohibit smoking in all indoor common areas, individual living areas (including balconies and car ports), and within 20 feet of building entries or ventilation intakes. A non-smoking clause must be included in the lease for each household.
- g) **Phase I Environmental Assessment**
Required for all applications. For Acquisition/rehabilitation projects, the Phase I Environmental Assessment should address lead-based paint and asbestos.
- h) **Proof of Non-Profit Status**
If applying under the Federal non-profit set aside, submit the following:
 - i. Articles of Incorporation
 - ii. Copy of a current 501(c)(3) IRS Tax Exemption Letter
- i) **Minimum Affordability Period**
 - i. Applicants requesting an award of 9% LIHTC must commit to a minimum affordability period of 45 years.
 - ii. Acquisition /Rehabilitation of an Existing Building used for housing applicants: affordability period must also exceed any pre-existing affordability period by no less than 30 years.
- j) **Disqualification:** GHURA may disqualify an application based on substantive evidence connecting a principal to not being in good standing with any affordable rental housing program administered by the allocating agency or the Government of Guam.

- k) **Good Standing Policy:** GHURA, in its sole discretion, through its agents, may make the determination that a 2025 LIHTC QAP (Proposed)

program applicant, including, but not limited to the principal, management agent, consultant, or affiliate is not in good standing for one or more of the following reasons:

- i. Having an outstanding and unresolved debt to GHURA;
- ii. A documented record of unaddressed issues or concerns regarding property management;
- iii. Program noncompliance or malfeasance with any affordable housing program administered by the GHURA;
- iv. Program noncompliance or malfeasance with any Federal grant administered by the GHURA;
- v. Inclusion in the Federal Debarment list by any principal, management agent, consultant, or affiliate at the time of Application; or
- vi. Other determinations made by the agency based on a pattern of mismanagement or noncompliance as evidenced by monitoring reviews or other information.

Determinations may be appealed to the agency Board of Commissioners. Appeals shall be submitted to the Executive Director within 7 calendar days of the notification of the adverse determination

III. Selection Criteria

Each Application will be evaluated and awarded points in accordance with the following criteria. Unless otherwise indicated, all references to low-income unit(s) or low-income rental unit(s) shall mean low- income housing tax credit unit(s).

Application must have a minimum score of 77 out of 111 points to be considered for award. Selection Criteria are as follows:

	CRITERIA	POINTS
1	Project Location and Proximity	20
2	Project Financial Feasibility/Viability	18
3	Project Characteristics	12
4	Populations Served by the Project	15
5	Developer, Owner, and Management Team Experience and Capacity	12
6	The Community Support and Involvement for the Project and its Impact on the Neighborhood	5
7	The Affordability of the Rents and the Length of the Affordability Period	8
8	Increase in the Extended Use Period / Conversion to Homeownership	6
9	Local/Federal Government Support	2
10	Qualified Non-Profit Organization	1
11	Qualified Census Tract	2
12	Public Housing Waiting Lists	1
13	Project will Receive Project-Based Rental Assistance	1
14	Historic Nature of the Project	1
15	Developer Fee	7

Criteria 1. (0-20 Points) Project Location and Proximity

The location of the project and its proximity to amenities, services, transportation, and jobs will have an impact on the quality of life and economic opportunities for low-income households. Please note this criterion consists of four subcategories: (1) proximity to public transportation; (2) proximity to grocery stores; (3) proximity to health care facilities; and (4) proximity to employment hubs. Each subcategory will be worth up to 5 points, depending on the distance from the proposed location to the nearest amenity or service. Distance is measured by driving distance using Google maps or a similar service. Please provide evidence through market study Points will be awarded as follows:

Subcategory	Distance	Points Available
Public Transportation	Less than 5 miles	5 Points
	5 – 10 miles	4 Points
	10 – 15 miles	3 Points
	More than 15 miles	0 Points
Grocery Store/Shopping	Less than 5 miles	5 Points
	5 – 10 miles	4 Points
	10 – 15 miles	3 Points
	More than 15 miles	0 Points
Health Care Facilities	Less than 5 miles	5 Points
	5 – 10 miles	4 Points
	10 – 15 miles	3 Points
	More than 15 miles	0 Points
Employment Hubs	Less than 5 miles	5 Points
	5 – 10 miles	4 Points
	10 – 15 miles	3 Points
	More than 15 miles	0 Points

Criteria 2. (0-18 Points) Project Financial Feasibility/Viability

The financial feasibility and viability of the project and its sources and uses of funds helps ensure that project is economically sound, has sufficient funding resources, and can sustain its operations and affordability over time. Applicants should consider including commitment letters, letters of interest or term sheets from experienced LIHTC investors. This criterion is worth 18 points and will consists of three subcategories: (1) debt coverage ratio; (2) operating expense ratio; and (3) sources and uses of funds. The points are awarded as follows:

Subcategory	Standard or Benchmark	Points Available
Debt Coverage Ratio	The ratio of net operating income to debt service payments. A higher ratio indicates ability to repay debt	6 points for a ratio 1.2 4 points for a ratio between 1.15 and 1.19 2 points for a ratio between 1.10 and 1.14 0 points for a ratio below 1.10
Operating Expense ratio	The ratio of operating expenses to effective gross income. A lower ratio indicates greater efficiency in managing costs.	6 points for a ratio 45% 4 points for a ratio between 46% and 50% 2 points for a ratio between 51% and 55% 0 points for a ratio above 55%
Sources and uses of funds	The amount and type of funding sources and how they are allocated to different project costs. A higher percentage of equity indicates greater financial strength and commitment.	6 points for percentage of equity above 80% 4 points for percentage of equity between 70% and 80% 2 points for percentage of equity between 60% and 70% 0 points for percentage of equity below 60%

Criteria 3. (0-12 Points) Project Characteristics

The design and quality of the project are important in providing affordable housing that is attractive, functional, durable and comfortable for the residents and the community. The efficiency, accessibility, and sustainability features of a project are important for reducing the environmental impact of the housing, lowering the operating costs, and enhancing the health and well-being of the residents. Projects are encouraged to incorporate as much features as possible.

Subcategory	Description	Points Available
Unit Layout/Space Efficiency	Efficient floor plans that maximize usable space, adequate storage space in each unit, optimal natural lighting and ventilation, and innovative design solutions to optimize small spaces. 80% of the project should consist of Studio/1bd/2bd units.	2 points
Universal Design and Accessibility	Barrier-free access to units and common areas, adherence to accessibility guidelines for doorways, hallways, and bathroom, and inclusion of adaptive design features for individuals with disabilities. If development is a multi-family multi-story project, ground level units should incorporate designs for individual with disabilities.	2 points
Architectural Compatibility and Neighborhood Integration	Design that complements the existing architectural style of the neighborhood; use of materials and colors that blend well with the surroundings; and engagement with community stakeholders to incorporate their feedback.	2 points
Energy Efficiency and Sustainability Design	Integration of energy-efficient building envelope and insulations, specification of high-efficiency HVAC systems and lighting, Incorporation of renewable energy generation systems, and use of sustainable materials and Construction practices. Projects are encouraged to incorporate green building certifications i.e. energy efficiency, LEED certifications and should provide evidence.	2 points
Community Spaces and Amenities	Provision of common areas for social interaction and communication, inclusion of amenities such as playgrounds, gardens, or fitness facilities.	2 points
Durability and Maintenance	Selection of high-quality Construction materials and finishes and implementation of durable and low maintenance building systems.	2 points

Criteria 4. (0-15 Points) The Populations Served by the Project

Successful LIHTC projects service populations of variety both to address the housing needs of the community and give opportunities for special populations to live in affordable housing. Points will be awarded to populations with special housing needs, homeless and at-risk populations, and certain preferences. Projects are encouraged to incorporate one or more types of populations and provide evidence to what extent of services or amenities will be available to each in the application.

Subcategory	Description	Points Available
Special Needs	<p>Physical Disabilities: preference may be given to projects that allocate a percentage of units to individuals or households with physical disabilities, ensuring accessibility features and accommodations.</p> <p>Mental Health Conditions: projects that provide supportive housing or partner with service providers to offer mental health services may receive additional points.</p> <p>Seniors: preference may be given to projects specifically designed for elderly individuals or households with features that support aging in place, such as grab bars, accessible entrances, or proximity to senior centers.</p> <p>The project will set-aside at least 20% of all units for tenant populations with special housing needs. Persons with special housing needs may include the physically and mentally disabled. Units intended to serve the homeless must be used as permanent supportive housing, as regulation forbids the use of LIHTC projects as transient homeless shelters. To receive consideration for this criterion:</p> <p>A. The project must commit to provide case management or services specific to this population or special facilities to accommodate the physically disabled. (Please provide details of the services and/or special facilities i.e. what ADA standards and designs will be incorporated in unit Construction or facilities? How many units will meet ADA standards, if any?</p> <p>B. The Market Study shall specifically address the housing needs for the special needs group.</p>	5 Points
Homeless And At-Risk Populations	<p>Homelessness: projects that reserve units for individuals or households transitioning from homelessness may receive priority.</p> <p>Foster Youth or Emancipated Youth: preference may be given to projects that allocate a portion of units specifically for foster youth aging out of the system or supportive services for these individuals.</p> <p>Domestic Violence Survivors: projects that prioritize housing for survivors of domestic violence and offer supportive services may receive additional points.</p>	5 Points

Preferences	<p>Local Residents: preference may be given to individuals or families who currently reside in the local community or have strong ties to the area, promoting community stability and integration.</p> <p>Veterans: projects that allocate units or collaborate with veteran support Organizations to provide housing for military veterans may receive preference.</p> <p>Displaced Individuals or Families: special consideration may be given to households that have been displaced due to natural disasters, eminent domain, or other emergencies, ensuring they have access to affordable housing.</p> <p>Individuals with Children: The Project will serve tenant populations of individuals with children and provide evidence through the service of programs for children.</p> <p>Developer's policies must clearly articulate the way displacement impacts to affected individuals and families will be executed to best address the needs of individuals seeking housing at the time of displacement due to natural disasters, eminent domain, or other emergencies.</p>	5 Points
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Criteria 5. (0-12 Points) Developer/Owner, and Management Team Experience and Capacity.

	Description	Points Available
Developer/Owner Experience	<p>Developer/Owner (or any member/staff of the development team) has a record of successfully completing LIHTC projects.</p> <p>Developer/Owner has an understanding of the LIHTC program, Application process, and compliance requirements.</p> <p>Developer/Owner has the financial stability and capacity i.e., the ability to secure financing, managing costs, and handle any unexpected expenses that may arise during the project.</p>	6 points
	<p>Developer/Owner (or any member/staff of the development team) has no record of LIHTC projects but has experience of building affordable housing projects of similar design.</p> <p>Developer/Owner has made efforts to research and understand the LIHTC program, the Application process and compliance requirements</p> <p>Developer/Owner has the financial stability and capacity i.e., the ability to secure financing, managing costs, and handle any unexpected expenses that may arise during the project.</p>	3 points
	<p>Developer who has a track record of chronic or substantive non-compliance, returned allocations or failed projects.</p> <p>Developer has no experience in LIHTC projects or the LIHTC program</p>	0 points
Management Team	<p>Management team has experience with LIHTC properties, a track record of successfully meeting LIHTC compliance requirements, understanding of income certifications and handling the unique challenges that come with managing affordable housing</p> <p>Management team can assess the property for maintenance and upkeep to maintain high-quality standards, addressing maintenance issues promptly and can conduct regular inspections to ensure property remains in good condition</p> <p>Management team has the ability to provide supportive services to low-income residents, can emphasize tenant satisfaction, communication, and responsiveness.</p>	6 points

Management Team (continued from previous page)	<p>Management team has no experience in servicing LIHTC properties but has experience in servicing projects of similar design.</p> <p>Management team will be able assess the property for maintenance and upkeep to maintain high-quality standards, addressing maintenance issues promptly and can conduct regular inspections to ensure property remains in good condition</p> <p>Management team will have the ability to provide supportive services to low-income residents, can emphasize tenant satisfaction, communication, and responsiveness.</p>	3 points
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Criteria 6. (0-5 Points) The Community Support and Involvement for the Project and its Impact on the Neighborhood

LIHTC projects should take into consideration the following in regards to the community support and involvement:

Subcategory	Description	Points Available
Community Engagement Strategy	Project will include local stakeholders and decision-making processes.	1 Point
Partnerships with Local Organizations	Project will partner with local Organizations that provide support services to residents	1 Point
Community Development Initiatives	Project developer/management team will support community development initiatives beyond the LIHTC property, such as support for economic development or neighborhood revitalization projects.	1 Point
Community Outreach and Education	Project will make efforts to educate the community about the LIHTC program and affordable housing options, including hosting informational sessions or participating in community events.	1 Point
Tenant Input and Feedback	Project management team will consider mechanisms for collection and incorporating tenant input and feedback. This could include tenant meetings, surveys, suggestion boxes or other channels of communication. The management team that actively seeks and values tenant input demonstrates the commitment to resident empowerment and community building for better LIHTC projects.	1 Point

Criteria 7. (2-8 Points) The Affordability of the Rents and the Length of the Affordability Period

The affordability of rents are critical for the LIHTC developments. Factors such as the percentage of units set aside for low-income tenants compared to the Area Median Gross Income (AMGI) helps ensure the commitment to maintain affordable rents and to keep it within the LIHTC program guidelines.

	Description	Points Available
Affordability of Rents	100% of the project to households earning 60% or less of AMGI	8 Points
	60% of the project to households earning 60% or less of AMGI, or 80% of the project to households earning 50% or less of AMGI.	4 Points
	40% of the project to households earning 60% or less of AMGI, or 60% of the project to households earning 50% or less of AMGI	2 Points

Criteria 8. (0-6 Points) Increase in the Extended Use Period / Conversion to Homeownership

LIHTC developments have a minimum compliance period requirement of 15 years, but some developments may have longer commitments. LIHTC developments may also have plans for units to be converted to homeownership for the residents after the initial 15-year compliance period has expired.

	Description	Points Available
Length of Affordability Period	15-year compliance period plus 46 years or more	6 Points
	15-year compliance period plus 30 years extended use period	4 Points
	15-year compliance period plus 15 years extended use period	2 Points
	15-year compliance period no extended use period	0 Points
OR		
Conversion to Homeownership	The development will be converted to homeownership for the residents after the initial fifteen (15)-year compliance period has expired.	6 Points

Applicants shall submit their plan for conversion to homeownership to be evaluated for feasibility and compliance with all regulations (Section 42, Fair Housing, and all other funding requirements).

Criteria 9. (0-2 Points) Local/Federal Government Support

The project will receive a below market loan or grant from a federal agency or Government of Guam agency other than GHURA which, in total amounts to 10% or more of the total development cost.

Description	Points Available
The project has not applied for a below market loan or grant from a federal agency or Government of Guam agency, or if the total amount applied for is less than 10% of total development costs.	0 Points
The project has applied for a below market loan or grant from a federal agency or Government of Guam agency. Documentation must provide evidence that an Application for financing has been submitted.	1 Point
The project has received a commitment from a federal agency or Government of Guam agency. A copy of a commitment letter or contractual agreement must be included in the application.	2 Points

Criteria 10. (0-1 Points) Qualified Non-Profit Organization

The project will be owned by a qualified non-profit Organization as defined in Section 42(h)(5)(B), (C) of the Internal Revenue Code.

Description	Points Available
If the answer to the question is NO	0 Points
<p>If the answer to the question is YES, the Organization must be a qualified non-profit Organization at End of Application submission. Organization must exist in and be qualified to do business in Guam. In addition, the following must be submitted:</p> <ol style="list-style-type: none"> 1. Articles of Incorporation 2. Copy of a current 501(c)(3) IRS Tax Exemption Letter for the Qualified Non-Profit Organization 3. Most recent Treasury Form 990 with all supporting documentation, as filed with the IRS <p>The Qualified Non-Profit Organization is required to have a physical office in Guam.</p>	1 Point

Criteria 11. (0-2 Points) Qualified Census Tract

Project characteristics, including whether the project includes the use of existing housing as part of a community revitalization plan

Project is located in a Qualified Census Tract. The project will redevelop existing housing, which contributes to a concerted community revitalization plan as determined by GHURA.

Description	Points Available
The project is located in a Qualified Census Tract.	1 Point
The project will contribute to a community revitalization plan. (Copy of the plan to be submitted with the completed Application for GHURA's review to claim the point.)	1 Point
The project is neither located in a Qualified Census Tract nor contributing to a community revitalization plan.	0 Points

To receive consideration for this criterion, applicant must provide an explanation on how this project is in compliance with such plan and its benefit to the overall community. The applicant must provide a letter of interest or a binding agreement with the government agency administering the community revitalization plan.

Criteria 12. (0-1 Points) Public Housing Waiting Lists

Project must market their developments to the local PHA waiting lists including Section 8 existing waiting lists. The application must contain a letter to the PHA.

	Points Available
If the answer to the question is NO	0 Points
If the answer to the question is YES	1 Point

Criteria 13. (0-1 Points) Project will Receive Project-Based Rental Assistance

Project will be receiving project-based rental assistance subsidies which would result in eligible tenants paying approximately 30% of their gross monthly income towards rent. Eligible programs shall include, but not be limited to, the Rural Development 515 Loan Program and HUD Housing Choice Voucher/Section 8 Project-Based Rental Assistance Program.

	Points Available
If the answer to the question is NO	0 Points
If the answer to the question is YES If the whole project has a secured authorization for project-based subsidies then 1 point will be awarded.	1 Point

Applicants are advised that GHURA, in its capacity as the local administering PHA, will not entertain requests for HUD HCV/S8 PBRA Program vouchers for developments receiving an allocation or reservation of tax credits under the 2025 QAP.

Criteria 14. (0-1 Points) Historic Nature of the Project

The proposed project will preserve the historic nature of an existing building.

The proposed project involves the preservation of a building(s) on a national or state historic registry.

	Points Available
If the answer to the question is NO	0 Points
If the answer to the question is YES	1 Point

Criteria 15. (0-7 Points) Developer Fee

The applicant elects to limit the total Developer Fee as a percentage of the total development cost (excluding developer fee and reserves) as presented in the application. The Developer Fee includes total fees paid to the Developer, including, but is not limited to, consulting fees, project management fees, developer overhead, and developer fees. Architectural, Engineering, Accounting, and Legal fees are not included as the Developer Fee.

Applicants receive scores for this criterion based on the table below. Please note the different categories for New Construction vs. Acquisition / Rehabilitation applications.

New Construction		Acquisition / Rehabilitation			
		Fee on Acquisition		Fee on Rehabilitation	
Fee	Points	Fee	Points	Fee	Points
18% > Fee ≥ 16%	0	13% > Fee ≥ 11%	0	18% > Fee ≥ 16%	0
16% > Fee ≥ 14%	1	11% > Fee ≥ 9%	1	16% > Fee ≥ 14%	1
14% > Fee ≥ 12%	2	Fee < 9%	3	14% > Fee ≥ 12%	2
12% > Fee ≥ 10%	3			Fee < 9%	4
10% > Fee ≥ 8%	5				
Fee < 8%	7				

IV. Rights of GHURA

The awarding of tax credits rests solely with the GHURA Board of Commissioners. Further, GHURA retains its discretionary authority to approve or disapprove any post-award modifications to the project.

GHURA reserves the right to disapprove any Application or project for any tax credit reservation or allocation, regardless of ranking under the criteria and point system as contained in Sections III of this QAP. GHURA shall have the authority to defer consideration of any Application if such deferral is deemed in the best interest of meeting housing needs.

Tie

In the event of a tie in the scores, Applications will be ranked according to tax credits per unit favoring the development that requires the fewest tax credits per unit.

GHURA reserves the right, in its sole discretion, to do the following:

- (i) Hold back a portion of the annual federal housing credit ceiling for use during later reservation cycles,
- (ii) Carryover a portion of the current year's housing credit ceiling for allocation to a project which has not yet been Placed in Service, and
- (iii) Issue a reservation for the next year's housing credit ceiling.

GHURA is required under the IRC of 1986, as amended, to allocate the minimum amount of tax credits required to make a project feasible. The determination of the amount of tax credits to be reserved or allocated to a project shall be made solely at the discretion of GHURA. GHURA may, at the time of issuance of the IRS Form(s) 8609 for the project, decrease the amount of tax credits allocated to a project based on the actual cost and financing of the project.

GHURA may, at its sole discretion, conduct a special round after the final scheduled round for a year for projects (i) where the applicant's tax counsel has attested to an itemization of how the ten percent test prescribed by Internal Revenue Code Section 42(h)(1)(E) will be met; (ii) which have no deficient Application items; and (iii) for which all exhibits have been submitted ("Year-End Round"). Year-End Round projects will receive a Carryover Allocation, not a reservation of LIHTCs, which may contain certain conditions and time periods for satisfying them. The circumstances for conducting a Year-End Round are (1) availability of LIHTCs and (2) potential loss of LIHTC credits to the National Pool. When a Year-End Round is being conducted, applicants need to satisfy the above requirements in order to receive a Carryover Allocation; and LIHTCs will be processed on a first-come-first-served basis and allocated to the extent available and to the extent applications can be processed.

GHURA in no way represents or warrants to any interested party which may include, but is not limited to, any developer, project owner, investor or lender that the project is, in fact, feasible or viable.

No GHURA member, officer, agent or employee shall be personally liable concerning any matters arising out of, or in relation to, the reservation or allocation of Low-Income Housing Tax Credits.

V. Fees

The following fees are associated with the Low-Income Housing Tax Credit program. GHURA reserves the right to adjust the fees due to changing circumstances annually each January 1. All fees shall be paid via Cashier's Check and made payable to **Guam Housing and Urban Renewal Authority**.

Application Fee

An Application Fee of **\$1,500 per application** shall be payable at the time of submission of the application. The fee shall be the same for all applicants.

Good Faith Deposit

A good faith deposit of ten percent (10%) of the first year's federal tax credits reserved shall be payable at the time the executed binding agreement is submitted to GHURA. Upon allocation and issuance of the IRS Form 8609, eighty percent (80%) of the good faith deposit shall be retained by GHURA as an administrative fee. The remainder of the good faith deposit may be refunded to the applicant in the sole discretion of GHURA. Failure to meet any of the elections made in the scoring criteria, participation elements, or requests for additional credits at the time of application or after may result in the retention of the entire good faith deposit by GHURA.

Compliance Monitoring Fee

Please refer to Section VI. Compliance Monitoring Plan for more details regarding the Compliance Monitoring Fee.

Qualified Contract Processing Fee

Qualified Contract Fee of \$150 per unit for all units

Attorney's Fees and Costs:

In the event of a dispute or litigation regarding a QAP Agreement, the prevailing party shall be entitled to collect reasonable Attorney's fees, costs, and expenses.

VI. Compliance Monitoring Plan

Summary

GHURA shall monitor compliance with all applicable Federal Program requirements for the period a project is committed to providing low-income rental units. GHURA will require that all qualified tenants of a project be certified upon occupancy and be re-certified annually to ensure compliance. Projects shall be required to maintain copies of the income certification for each tenant on forms approved by GHURA. Projects will also be required to maintain records regarding number of rental units (including number of bedrooms and size of square footage of each bedroom); percentage of total rental units that are low-income units; rent charged on each rental unit including utility allowances; number of occupants in each low-income unit for those buildings receiving tax credits prior to 1990; documentation regarding vacancies in the building; eligible and qualified basis of the building at the end of the first year of the credit period, and at the end of each year until required set-asides are met; and character and use of the nonresidential portion of the building that is included in the building's eligible basis, all in accordance with the rules published by the Internal Revenue Service.

GHURA may perform an audit annually but at a minimum, once every three years, and shall have access to all books and records upon notice to the project owner.

Annually, owners of low-income housing tax credit projects will be required to certify to GHURA that for the previous year,

- the minimum set-aside requirement was met;
- there was no change in the applicable fraction, or an explanation if there was a change; appropriate income certifications and documentation have been received for each low-income tenant;
- each low-income unit was rent-restricted in accordance with the Code;
- all units were for use by the general public and used on a no transient basis (except for transitional housing for the homeless as provided for in the Code);
- each building was suitable for occupancy, taking into account local health, safety and building codes;
- there was no change in the eligible basis in the project, or an explanation if there was a change;
- all tenant facilities included in the eligible basis were provided on a comparable basis without charge;
- rentals of vacancies were done in accordance with the Code;
- rentals of units were done in accordance with the Code if any tenant's income increased above the limit allowed by the Code;
- a Restrictive Covenant document was in effect for the project, for those buildings receiving credits after 1989, all in accordance with the rules published by the Internal Revenue Service.

If GHURA becomes aware of non-compliance, the Internal Revenue Service shall be notified in accordance with the rules published by the Internal Revenue Service.

Please consult with your tax Attorney and/or LIHTC consultant regarding Internal Revenue Code regulations. Owners are responsible for keeping abreast of current LIHTC Program requirements.

The guidelines outlined below in sections B through K pertain to projects allocated Low Income- Housing Tax Credits in Guam.

Compliance

Owner/Manager Training

Owners, managing agents, and on-site managers should attend or document that they have recently attended training on management and compliance prior to leasing any units, but no later than receipt of IRS Form

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8609, which certifies an allocation of tax credits. Training may be required following significant or repeated noncompliance events. At minimum, such training should cover key compliance terms, qualified basis rules, determination of rents, tenant eligibility, file documentation, next available unit procedures and unit vacancy rules, agency Reporting requirements, record retention requirements, and site visits.

Set Aside

The project must comply with the low-income set-aside requirements of Section 42 of the Internal Revenue Code as chosen by the owner at the time of receiving the credits. The minimum requirements are either:

1. 20 percent or more of the units are occupied by tenants having a household income of 50 percent or less of the area median gross income (the "20-50 requirement"), or
2. 40 percent or more of the units in the project are occupied by tenants having a household income of 60 percent or less of the area median gross income (the "40-60 requirement").
3. Election of income averaging for new LIHTC developments where LIHTC Qualified Units (Units) may serve households earning up to 80% of the Area Median Income (AMI) so long as the average income limit of the Qualified Units is 60% or less of AMI. Designated income levels for Qualified Units may be set at 10% increments between 20% and 80% of AMI. See Appendix 1 for further guidance.

Tenant income is calculated in a manner consistent with the determination of annual income under Section 8 of the United States Housing Act of 1937, as directed by the Internal Revenue Code. Area median incomes are determined annually by the U.S. Department of Housing & Urban Development (HUD) and are available from GHURA.

Rent

Units in the project must be rent-restricted to thirty (30) percent of the imputed income limitations based on unit size as provided in Code Section 42(g)(1). This rent restriction must be maintained throughout the Term of the Compliance and Extended-use period. See 'Rent Restrictions ' in this Section for further information.

Term of Compliance

Projects receiving a LIHTC allocation after January 1, 1990, must comply with eligibility requirements for the extended use period [initial 15-year period (compliance period), in addition to the 15 or more years (extended use period)] determined by elections indicated in the Restrictive Covenant Document. The Restrictive Covenant Document must be recorded before credits are allocated.

Annual Certification

These and other compliance requirements as listed in Section 'A. Summary' must be certified annually by the owner through the submission of the Annual Report. The Annual Report includes the Owner's Certificate of Continuing Program Compliance and shall be submitted by February 1 of each year throughout the compliance/extended-use period.

Records Retention

The Annual Report and the supporting documentation verifying the information on the Annual Report must be kept for a minimum of six (6) years after the due date (with extensions) for filing the federal income tax return for that year. The records for the first year of the credit period,

however, must be retained for at least 6 years beyond the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building, in accordance with published IRS guidelines.

IRS Form 8609

Owner shall complete Part II of IRS Form 8609 and submit with subsequent Annual Reports.

Qualified Basis Tracking Sheet (QBTS)

This form shall be submitted annually until the required set-asides are established. Documents will provide information on original tenants qualifying each building for tax credits minimum set- asides, and other set-asides.

Status Reports

This report is to be submitted annually by owners in such format as required by GHURA or its Authorized Delegate to document and track the continuous compliance of tax credit units. The documents report data that tenants are income eligible at move-in, that the occupants of LIHTC units are re-certified at least on an annual basis and that the unit rents are restricted. Documentation will also indicate compliance with the vacant unit rule and 140% rule. The tracking of tax credit units substantiates the maintenance, increase or reduction of each BIN's qualified basis.

Qualifying Households

Applicants for low-income units should be advised early in their initial visit to the project that there are maximum income limits which apply to these tax credit qualified units. Management should explain to the tenants that the Anticipated income of all persons expecting to occupy the unit must be verified and included on a Tenant Income Certification (TIC) prior to occupancy, and re-certified on an annual basis. Applicants should be informed of other Internal Revenue Service requirements such as the Student Rule and Recertification.

Unborn Children

In accordance with the HUD Handbook 4350.3, owner shall include unborn children in determining household size and applicable income limits. If permitted by state laws, owner shall require documentation of pregnancy in such circumstances.

Student Households

In accordance with the Internal Revenue Code, a household comprised entirely of full-time students may not be counted as a qualified household, unless the household meets at least one exception. Refer to the Internal Revenue Code for additional guidelines on the exceptions. Owner shall utilize a lease provision requiring tenants to notify managing agent of any change in student status.

Calculating Anticipated Tenant Income

Owner shall qualify tenants by calculating household income using the gross income the household anticipates it will receive in the 12-month period following the effective date of the

income verification or Recertification. Anticipated income should be documented in the tenant file by third party verification whenever possible, or by an acceptable alternate method of verification with documentation as to why third-party verification was not available. Owner shall use current circumstances to project income, unless verification forms or other verifiable documentation indicate that an imminent change will occur. Owner shall refer to HUD Handbook 4350.3 for guidance on the proper calculation and verification of income and assets per IRC regulations.

Certification

Upon acceptance of an applicant to the project, a TIC must be completed for the applicant and certified to by the applicant and the owner. The form is a legal document which, when fully executed, qualifies the applicants to live in the set-aside units in the project.

The TIC must be executed along with the lease prior to move-in. No one may live in a unit in the project unless certified and under lease.

The original copy of the executed TIC form is to be retained in the applicant's file. The TIC and the supporting documentation verifying the TIC must be kept for a minimum of six (6) years after the due date (with extensions) for filing the federal income tax return for that year. The records for the first year of the credit period, however, must be retained for at least 6 years beyond the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building, in accordance with published IRS guidelines.

Recertification

For 100% LIHTC set-aside projects, annual recertifications are not required after January 1, 2014. However, Owners **must recertify** households **at least once** on the first anniversary of their initial tenancy.

For projects with less than 100% set-aside:

To ensure each unit is complying with the LIHTC income restrictions, GHURA requires (a) the owner to annually recertify each tenant's income and household composition and (b) each tenant is to report certain changes in income and household composition which occur between regularly scheduled Recertification.

If the income of the tenants in a unit who have been previously verified increases above 140 percent of the applicable income limitation, the unit may continue to be counted as a low-income unit as long as the next available unit of comparable or smaller size is occupied by a qualified low-income tenant, and the rent continues to be restricted for the initial unit.

Each tenant's annual recertification is to be completed within one year of last Recertification. The request for recertification shall be made between 60 and 90 days before the effective date, and it must clearly state that the tenant has ten (10) calendar days in which to contact the owner to begin recertification processing. The notice must also state the days and hours available for the interview, the information the tenant should bring to the interview, and how and whom to contact to schedule the interview.

Upon re-verification of the tenant's income, the owner shall complete a new TIC, which shall be certified to by the owner or owner's designee.

Past-Due Recertification

A recertification is considered past due if the TIC form for the tenant is not certified by tenant and owner within twelve months of the last Recertification.

Rent Restrictions

Projects receiving Low-Income Housing Tax Credits after January 1, 1990 must comply with the following procedures:

- Units in the project must be rent-restricted to 30% of the imputed income limitations for each unit, based upon HUD area median incomes and size of units. Rents are imputed by bedroom size in the following manner: a unit which does not have a separate bedroom - 1 individual; and a unit with 1 or more separate bedrooms - 1.5 individuals per bedroom.
- Gross rent does not include any payment for various rental assistance programs and supportive service assistance as outlined in Section 42 of the Code. Gross rent must include any allowance for utilities.

HUD publishes the area median incomes for each state and territory annually. Updated income limits must be implemented pursuant to IRS Revenue Ruling 94-57, "Taxpayers may rely on a list of income limits released by HUD until 45 days after HUD releases a new list of income limits, or until HUD's effective date for the new list, whichever is later." Rents may be increased accordingly as the area median income increases.

If the income of the tenants in a unit who have been previously verified increases above 140 percent of the applicable income limitation, the unit may continue to be counted as a low-income unit as long as the next unit of comparable or smaller size is occupied by a qualified low-income tenant, and the rent continues to be restricted for the initial unit.

Eviction of Tenants

Once an eligible tenant has been certified and admitted to the project, the tenant may not be displaced solely due to an increase in the tenant's household income beyond the restricted limit.

Audits

The project may be subject to a management audit by GHURA or its Authorized Delegate annually but, at a minimum, once every three years. Notification of an audit shall be given to the owner at least 30 days prior to such audit. The results of the management audit and the recommendations for corrective action to protect and maintain the project shall be transmitted to the owner within thirty (30) days following the completion of the audit.

The purpose of the audit will be to conduct a physical inspection of the building and/or project, and, for at least 20 percent of the project's low-income units, to inspect the units and review the low-income certifications, documentation supporting the certifications, and rent records for the tenants in those units. The audit may also consist of a review of first year tenant records, a review of the documentation supporting the Annual Report, and any other documentation necessary for GHURA to make a determination as to whether the project is not in compliance with the Code.

When conducting tenant file reviews, GHURA's and its Authorized Delegate's reviews shall include, but not be limited to:

- completed rental application, including certification of assets and disposal of assets, if applicable;
- tenant income certification completed for move-in and current year, including all required signatures and dates;
- income verification(s) completed and documented;
- assets verified in accordance with IRC regulations;
- student eligibility documentation;
- lease and lease addendums completed at move-in;
- utility allowance on file;
- review of first year tenant records which qualified the project initially for tax credits

The owner shall have a period of thirty (30) days in which to respond to the findings of the management audit. GHURA shall review the owner's response to determine the extent to which the issues raised in the management audit letter are addressed. Findings, whether corrected or not, will be reported to the IRS.

See Section 'Non-compliance Penalties' for information on Notification to the IRS of any non-compliance found in the management audit.

Rural Housing Service (RHS) and Tax-exempt Bond Issue Projects

In accordance with the published IRS guidelines on compliance monitoring, an exception may be granted to RHS projects under its Section 515 program and buildings or projects of which 50 percent or more of the aggregate basis is financed with the proceeds of tax-exempt bonds.

The IRC regulations allow for exception of a building from the inspection requirement if the building is financed by RHS under the Section 515 program, the RHS inspects the building [under 7 CFR part 1930(C)], and the RHS and the allocating agency enter into a memorandum of understanding, or other similar arrangement, under which the RHS agrees to notify the allocating agency of the inspection results. Irrespective of the physical inspection standard selected by the allocating agency, a low-income housing project under Section 42 of the Internal Revenue Code must continue to satisfy local health, safety and building codes. A memorandum of understanding has not been executed between GHURA and RHS.

Annual Reports, QBTS, Compliance Monitoring Status Reports and other reports are still required of RHS projects. Although GHURA has allowed the use of the RD 1944-8, the form does not determine eligibility for specific LIHTC requirements. Owners need to determine whether the TIC will be used or a worksheet will be attached to RD 1944-8 to determine eligibility under the IRC. Management audits shall be conducted as indicated herein.

An owner who for some reason is not able to make any of the required certifications stated on the Annual Report or other requirements must inform the Agency immediately of such inability, as well as explain the reason for said inability.

Reporting Requirements

- a. The LIHTC Annual Report must be submitted annually by February 1 of each year throughout the compliance/extended use period.
- b. Part II of the IRS Form 8609 must be completed by the owner and submitted with initial Annual Report.
- c. Qualified Basis Tracking Sheets (QBTS) are submitted at a minimum annually with LIHTC Annual Report until all set-asides are established.
- d. Status Reports are submitted annually by owners with Annual Report to document and track the continuance compliance of tax credit units throughout the compliance/extended-use period.

These forms must be sent in to GHURA or its Authorized Delegate at the address shown in Section II.

The Certification of Eligibility and LIHTC forms listed above are available from GHURA. Additionally, GHURA has data regarding HUD area median incomes, maximum rental rates, income verification information and third-party verification forms.

Fees

A compliance monitoring fee of up to \$50 per unit for all units (for the 1st year full inspection) and \$25 per unit for all units (once every 3 years after 1st year full inspection) within each project shall be charged annually for administrative expenses. This fee shall be submitted with the LIHTC Annual Report for each year of the compliance/extended-use period. GHURA reserves the right to adjust fees due to changing circumstances annually each January 1. It will be the responsibility of GHURA to inform the owner of any changes in the annual compliance fee prior to the submission of fees. The compliance monitoring fee will

be effective as of the Placed-in-Service date for the first building.

Non-compliance Penalties

The penalty for non-compliance with the LIHTC Program is the potential recapture of the credits awarded and interest on the amount recaptured. The Internal Revenue Service shall determine penalties for non-compliance.

Upon determination by GHURA of non-compliance with the LIHTC Program, the owner shall be notified and given thirty (30) days to correct any discovered violations. In accordance with the Internal Revenue Service's published guidelines on compliance monitoring, GHURA will be required to notify the IRS within forty-five (45) days after the end of the thirty-day correction period, whether or not the non-compliance is corrected. GHURA will be given the opportunity on the IRS form to indicate whether the owner has corrected the non-compliance. GHURA may extend the correction period, up to a total of six (6) months, if it is determined by GHURA that good cause exists for granting such an extension. In such case, the IRS will not be notified until the end of the extended correction period.

Extended Use Period

After the initial 15-year compliance period is the Extended Use Period, GHURA is no longer required to report instances of non-compliance to the IRS. Compliance during the Extended Use Period (EU Compliance Policy) will concentrate on enforcing the requirements of the LIHTC program through the term of the Declaration of Restrictive Covenants for Low Income Housing Credit recorded on the property. The EU Compliance Policy is largely based on the procedures of the initial compliance period. Unless noted below, the policy and procedure for compliance during the initial compliance period shall continue to apply to the extended use period.

Effective Date

The EU Compliance Policy shall be effective on the first day after the expiration of the initial 15- year compliance period for the last building placed in service in the project. Generally, the extended use compliance period will begin on January 1 of the year after the expiration of the initial 15-year compliance period of the last building placed in service and be in effect until the end of the extended use period.

Income and Rent Set Aside

Owners are subject to the Section 42 occupancy and rent restrictions required in the Declaration of Land Use Restrictive Covenants for Low-Income Housing Credits.

Student Households

As GHURA wants to ensure that properties in the extended use period are not used as dormitory housing, a modified student eligibility requirement will be enforced. During the extended use period, a household comprised entirely of full-time students will qualify as long as at least one member of the household is an independent student or is a student in grades Kindergarten through 12 (including home schooled minors studying course material within these grades). An independent student is defined as one who is not claimed as a dependent on his/her parent's tax return (proof required).

Available Unit Rule / 140% Rule

For projects which include market rate units, the Available Unit Rule and the 140% Rule do not apply during the extended use period. The percentage of tax credit units as specified in the Declaration of Restrictive Covenants for Low Income Housing Credits must be maintained throughout the extended use period.

Certification and Recertification

Certification of tenants at the time of move-in shall be required during the extended use period according to 2025 LIHTC QAP (Proposed)

the same procedure as the compliance period. Recertification of tenants will not be required during the extended use period. However, if any adults are added to the household, then the household must be recertified.

Unit Transfers

During the extended use period, unit transfers are allowed without a new income qualification. Documentation of all unit transfers that occur shall be submitted as part of the Reporting Requirements.

Reporting Requirements

1. The **LIHTC Annual Report** must be submitted annually by February 1 of each year throughout the extended use period.
2. **Status Reports** are submitted annually by owners with the Annual Report to document and track the continuing compliance of tax credit units throughout the extended use period.

Site Audits

Commencing within three years after the expiration of the Compliance Period, site audits for projects may be conducted at least once every **five** years. Projects that have substantial outstanding non-compliance beyond the correction period based on the findings of the most recent site audit may be subject to more frequent site audits.

Owner Inspection

Owners shall conduct an annual physical inspection of each unit and common areas in the project.

Correction Period and Non-compliance Penalties

Upon determination by GHURA of non-compliance with the LIHTC Program during the extended use period, the owner shall be notified and given thirty (30) days to correct any discovered violations. GHURA may extend the correction period on a case-by-case basis, up to a total of six (6) months, if it is determined by GHURA that good cause exists for granting such an extension. Owners may request GHURA to review all outstanding non-compliance issues for a property once per calendar year after the initial correction period. Any owner and constituent entities involved in management and ownership of a project with an unresolved finding of non-compliance beyond the initial correction period may be deemed to be Not in Good Standing by GHURA's Fiscal Department. Owners must clear all outstanding non-compliance issues to be deemed in Good Standing with GHURA.

Appeal

All appeals shall be resolved in accordance Administrative Procedure for GHURA's Low Income Housing Tax Credit Program Appeal Review. A copy of this Procedure is included as Appendix 3 of this QAP.

Other

High-Cost Area Designation. Newly constructed buildings located outside of designated Difficult to Develop Areas or Qualified Census Tracts qualify as a high-cost area. The additional LIHTC available from the "basis boost" will be used to offset the high cost of construction and land throughout the island.

Appendix 1

Income Averaging Guidelines

GHURA Guidelines for Utilizing the Income Averaging Minimum Set-Aside for Applications under Consideration or Already Approved

The Consolidated Appropriations Act of 2018 establishes income averaging as a new minimum set-aside Election for new LIHTC developments. It allows LIHTC Qualified Units to serve households earning as much as 80% of Area Median Income (AMI) so long as the average income limit of the Qualified Units is 60% or less of AMI. Designated income levels for Qualified Units may be set at 10% increments between 20% and 80% of AMI. GHURA will accept proposals for utilizing income averaging in application that are under consideration, have already been approved or have already initially closed, subject to the requirements outlined below.

General Requirements for All Income Averaging Proposals:

- Utilization of income averaging requires GHURA consent
- Proposals will not be accepted without evidence of approval by the syndicator/investor
- Changes in the AMI bands must be supported by a market study
- Proposals must maintain the requirements of any GHURA funding award
- A revised application and associated exhibits may be required
- If the use of income averaging triggers higher fees for compliance monitoring, the increase will need to be incorporated in the project budget

Additional Requirements for Developments that have already initially closed:

- Proposals will only be considered for Developments that have not yet executed Form 8609
- The proposal must continue to meet the requirements of the Section 42 of the Internal Revenue Code
- Set-aside elections made in the Extended Housing Commitment executed at initial closing and recorded at the Recorder's Office may need to be amended

Appendix 2

Market Study

Section 42(m)(1)(A)(iii) of the Internal Revenue Code, GHURA requires a comprehensive Market Study of the housing needs of low-income individuals in the area to be served by the project. The Market Study is to be conducted by a disinterested party approved by GHURA and must be submitted as part of the application. The Market Study shall be completed at the Owner's expense. Any applicant that fails to submit a Market Study or submits a Market Study dated more than 6 months earlier than the date of application shall be returned to the applicant and the application will not receive further consideration.

The Market Study shall address the following information:

- A statement of the competence of the market analyst.
- A description of the proposed site.
- Demographic analysis of the number of households in the market area which are income eligible and can afford to pay the rent. Estimate of capture rates for the market areas.
- Geographic definition and analysis of the market area.
- Identification of the project including location, unit counts, income levels and target population. Market Study must be consistent with the proposed project.
- Analysis of household sizes and types in the market.
- A description of comparable developments in the market area.
- Analysis of practically available rents, vacancy rates, operating expenses and turnover rates of comparable properties in the market area.
- Analysis of practically available rents, vacancy rates and turnover rates of market rate properties in the market area. Projected operating funds and expenses, when available at the time of the study.
- Expected market absorption of the proposed rental housing, including a description of the effect of the market area.
- Identification and commentary of proposed projects in the market areas.
- Analysis of market demand for tenants with special housing needs when applicable.
- Analysis of impacts of development to the area's existing education, public safety, and utilities infrastructure.

Projects that are requesting credits from eligible basis generated from a Community Service Facility as defined in Section 42(d)(4)(C)(iii) must provide a market study that addresses the following:

- A description of Services provided that improve the quality of life for community residents.
- The market area and demand for services provided.
- The applicability of service provided to the community.
- The affordability of the services provided to persons of 60% AMGI or less.

Appendix 3

Administrative Procedure for LIHTC Program Appeal Review

Purpose

During GHURA's competitive evaluation and selection processes, an Applicant may, within seven (7) calendar days of the date of formal notice of denial by GHURA, the Applicant may request for reconsideration and submit a request for an Appeal Review of GHURA's decision that results in the non-selection of a proposed project. The purpose of these guidelines is to provide procedural requirements for appeal where authorized pursuant to the Qualified Allocation Plan ("QAP").

Background

1. Applicants are only eligible to request an Appeal if the applicant has received a non-selection decision.
2. An Applicant's request for appeal shall be submitted in writing to the Executive Director of GHURA within seven (7) calendar days of the date indicated on the Non-Selection Letter. The written request for appeal must be received at the GHURA Main Office at 117 Bien Venida Avenue, Sinajana, GU 96910.
3. The Appeal process shall conclude within ten (10) calendar days from the receipt of the Appeal request.
4. At the outset of the evaluations and selection process, GHURA will identify an Appeal Review panel consisting of 3-5 individuals from outside of the Research, Planning and Evaluation Division.
5. GHURA, at the conclusion of the scoring process, identifies three 3-hour windows for Appeal Review meetings. Any Appeal Review will take place at GHURA (117 Bien Venida Avenue, Sinajana, GU 96910).

Appeal Review Committee

6. The Appeal Review Committee will consist of at least three employees appointed by the GHURA Executive Director. The Appeal Review Committee will be appointed prior to the initial announcement of awards. Appeal Review Committee members may include, but are not limited to, the Deputy Director, Division Managers, and Senior Staff.
7. The Chief Planner is an advisory member of the Appeal Review Committee. The Chief Planner does not participate in Appeal Review Committee deliberations but will attend the meetings and provide information or answer questions regarding the QAP process, as needed by the Committee.
8. The Appeal Review Meetings will be moderated by GHURA Legal Counsel.

General Procedure

9. The burden of proof shall be on the Applicant to prove that the decision that resulted in the non-selection of the Application was incorrect and that the Application met all QAP requirements, program requirements, and statutory requirements.
10. The Appeal Review Committee will use a "reasonableness" or "rational basis" standard to determine whether the Applicant submitted sufficient documentation that meets the requirements of the QAP to receive a particular score.

11. The issue in each case is whether the Applicant met the requirements of the QAP.
12. GHURA is not bound by a mistake in scoring in a previous round. The only question that will be considered by the Appeal Review Committee is whether the submitted Application was correctly or incorrectly scored in the current round.
13. Scoring is to be strictly based on the documents submitted by the Applicant at application submission for the year at issue.
14. Mistakes in other Applications should not be considered unless the mistake impacted the scoring of the Application under review.
15. Appeal Review Committee members must review the presented issues under the process and procedures of the QAP.
16. The Appeal Review Committee should not discuss any appeal with any elected official, local government representative, member of the Applicant team or member of the GHURA staff involved in the scoring of the Application prior to making its decision. Likewise, once an Applicant has requested an Appeal Review, GHURA staff involved in the scoring of the Application should not discuss the details of any appeal with any elected official, local government representative, member of the Applicant team or Appeal Review Committee member prior to making its decision.

Documentation

17. The Appeal Review Committee will only consider documents of record in making its final decision. Documents of record include (1) GHURA Scoring Documentation (including GHURA verification documentation used in the scoring of the Application), (2) the Application submitted for the applicant funding cycle, and (3) correspondence between the Applicant and GHURA during the scoring process. GHURA Scoring Documentation includes documentation used as part of the scoring of Applications in the current application round including the QAP, GHURA guidance, Q&A, instructions, tracking sheets, summaries and verification documentation. Additional documentation not specifically allowed by these rules cannot be submitted by either party during the Appeal process.
18. Only documentation that meets the requirements of the QAP will be considered by the Appeal Review Committee in determining whether the Application was correctly scored.
19. Applicants may not clarify (either by explanation or additional documentation) a “scoring” category in the QAP during scoring or during the Appeal process. GHURA must rely on the documents submitted by the Applicant in the submitted Application in making their decision.

Appeal Review Meeting Procedure

20. GHURA and the Applicant must submit a written summary of the issues to the Appeal Review Committee no less than five days prior to the Appeal Review Meeting. The summary shall be limited to ten pages exclusive of attachments.
21. At the meeting, GHURA staff will first present its argument(s) in defense of its scoring decision. After GHURA staff’s presentation, the Applicant will present its argument(s) in response to the GHURA scoring decision. GHURA will have an opportunity to respond to the Applicant’s presentation.
22. Each initial presentation shall be limited to one hour. GHURA’s response time will be limited to 20 minutes.
23. Appeal Review Committee members are free to ask either the Applicant or GHURA staff a question that they believe needs to be clarified. Should the Committee require an answer to a question after the Appeal Review Committee meeting, the Committee shall present the question to the GHURA Legal Counsel who shall obtain

the answer to the question and forward it to the Appeal Review Committee. Both the Applicant and the GHURA staff shall have the opportunity to respond to the question and the response must be provided within 48 hours of the request.

24. Discussion of the merits of either position shall take place between Appeal Review Committee members after the Appeal Review Committee meeting and not during the meeting.
25. This is not a court proceeding. Neither the Applicant nor GHURA staff have the ability to call witnesses or examine each other during the meeting. However, opportunity shall be afforded all parties to be represented by legal counsel and to respond and present evidence on all issues involved, subject to the documentation limitations above.
26. Questions by the Applicant or GHURA staff must be directed to the GHURA Legal Counsel after the meeting is concluded.
27. The Appeal Review Committee's final decision will be transmitted to both the Applicant and to the GHURA Executive Director by the GHURA Legal Counsel.

GUAM HOUSING AND URBAN RENEWAL AUTHORITY
ATURIDAT GINIMA YAN RINUEBAN SIUDAT

MEMORANDUM:

TO: Board of Commissioners

FROM: Elizabeth F. Napoli
Executive Director *EF*

DATE: September 04, 2025

SUBJECT: Intent of Award
IFB GHURA-25-12
Lead Abatement for AMPs 1, 2 and 4

Bid opening for the subject project was held on August 19, 2025, at 2:00 p.m. A total of 3 bidders registered for the bid and given bid specifications of which 1 submitted a bid. Listed below are the results of the bid submissions, which were opened and read out aloud publicly.

No:	Vendor:	Bid Bond	260 Consecutive Calendar Days.
1	Itech Builders dba ILMA International, Inc.	<input checked="" type="checkbox"/> Cashier's Check 15% of total bid amount	Awarded Base Bid No. 1 No Bid Base Bid No. 2 \$395,000.00 Base Bid No. 3 \$140,500.00 Total \$535,500.00

Government Estimate	\$1,771,200.00
----------------------------	-----------------------

A breakdown is required for each item description as noted below:

Itech Builders dba of ILMA International, Inc: (Awarded)

Item #	Item Description	Estimated Quantity	Unit		Unit Bid Price
			Measure	Price	
1.	Base Bid Item No. 1 No Bid				
2.	Base Bid Item No. 2 1. Professional Lead-related Services / By IHP, Creation of Lead Disturbance Plan Certified Industrial Hygienist/ EPA-Licensed Lead Project Designer. Training, Testing and On-Site consultation by a CIF/ EPA-licensed Lead project designer. Demolition, Removal, Disposal and New Installation / in accordance with IHP and EPA.				\$395,000.00
3.	Base Bid Item No. 3 / AMP 4 1. Professional Lead-related services / By IHP 2. Demolition, Removal, Disposal and New Reinforced Concrete Covering (in accordance with IHP and EPA				\$140,500.00
	Total Cost:				\$535,500.00

The Guam Housing and Urban Renewal Authority's (GHURA) mission is to provide affordable, decent, safe, and sanitary housing through the maintenance of our existing units, to ensure that the facilities owned and managed by GHURA are safe and appealing to the residents.

The Abatement of Lead-Based Paint (LBP) project is listed as one of the projects in the CFP Annual Statement to be addressed. This project is designed to permanently eliminate existing lead-based paint hazards. An LBP testing was completed in 2018 and it has identified at least 70 units as having Lead-Based paint at certain locations within the units.

In review of the bid result: ITECH Builders dba of ILMA International, Inc. provided the lowest responsive and responsible bid. After further clarification, the committee members determined to proceed with the award of the project to ITECH Builders dba of ILMA in the amount of \$535,500.00 for Bid Item number 2. with the project timeline of 200 consecutive calendar days, and Bid Item No. 3. with the project timeline of 60 consecutive calendar days, with no option periods, and not to exceed the amount of \$535,500.00.

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

Moved by: _____

Seconded by: _____

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

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

IN REGULAR BOARD MEETING, SINAJANA, GUAM – SEPTEMBER 30, 2025

PASSED BY THE FOLLOWING VOTES:

AYES:

NAYS:

ABSENT:

ABSTAINED:

I hereby certify that the foregoing is a full, true, and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 30, 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
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



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:

 09.05.2025

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 <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

10/6/2025

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



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

Employee Name 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>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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

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

☒ **OUTSTANDING** ☐ **SATISFACTORY** ☐ **MARGINAL**
☐ **HIGHLY SATISFACTORY** ☐ **UNSATISFACTORY**

☒ **RETAIN** ☐ **NOT RETAIN**


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

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

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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date:

Karl E. Corpus, Resident COMMISSIONER Date:



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

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

☒ Concur

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

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

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

E. Napolí

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 <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

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

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.

Handwritten signature and date: 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.	
ELIZABETH F. NAPOLI				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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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

Employee Name	Position Classification / Title Executive Director (Unclassified)	Employee ID No. 728										
PART III - STANDARDS (Completed by Supervisor)	<table border="1"><thead><tr><th>Outstanding</th><th>Highly Satisfactory</th><th>Satisfactory</th><th>Marginal</th><th>Un-Satisfactory</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>	Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-Satisfactory	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Outstanding	Highly Satisfactory	Satisfactory	Marginal	Un-Satisfactory								
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Performance Standard: (Customer Focus)												
Comments/Justification:												
Performance Standard: (Adherence to Policy and Federal HUD Regs)	<table border="1"><tbody><tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

Comments/Justification:

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

☒ **OUTSTANDING**

☐ **SATISFACTORY**

☐ **MARGINAL**

☐ **HIGHLY SATISFACTORY**

☐ **UNSATISFACTORY**

☒ **RETAIN**

☐ **NOT RETAIN**

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. We Agency's 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 <div style="display: flex; justify-content: space-between;"><div><input type="checkbox"/> Semi-Annual (initial)</div><div><input checked="" type="checkbox"/> Annual</div></div>

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



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

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

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: <i>(Adherence to Policy and Federal HUD Regs)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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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
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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 <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

Victor R. Torres

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

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

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

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

Moving forwards with above step recruitments for accountants and positions to provide the necessary personnel GHURA needs for their various programs and projects. Procurement of 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	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Strategic Planning	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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

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

Performance Standard: *(Customer Focus)*

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

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.

<i>E. Napoli</i>	<i>09/08/2025</i>
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 <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

NAME OF RATER: Emilia F. Rice

PART I - SELF-ASSESSMENT (Completed by Executive)

A. Mission (Position Mission Statement)

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

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

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

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

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

See 7/31/2025

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



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

EXECUTIVE MANAGEMENT PERFORMANCE EVALUATION (EMPE)

Employee Name	Position Classification / Title	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	<input checked="" type="checkbox"/> Outstanding	<input type="checkbox"/> Highly Satisfactory	<input type="checkbox"/> Satisfactory	<input type="checkbox"/> Marginal	<input type="checkbox"/> Un-satisfactory
2. Strategic Planning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Communicates Vision and Direction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Champions Innovation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Promotes Ethics	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Builds Relationships	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leads Change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Inspires and Directs Action	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Promotes Diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Accountability / Fiscal / Fiduciary Responsibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Business Acumen	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Effective Operation & Maintenance of HUD Plans and Projects	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Performance Standard: *(Customer Focus)*

Comments/Justification:

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

Comments/Justification:

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* 7/31/2025
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 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 <input type="checkbox"/> Semi-Annual (initial) <input checked="" type="checkbox"/> Annual	

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

A. Mission (Position Mission Statement)

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

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

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

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

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

[Signature]
Page 1 of 6

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



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

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



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	Un-Satisfactory
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Performance Standard: (Customer Focus)				
Comments/Justification: <i>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.</i>				
Performance Standard: (Adherence to Policy and Federal HUD Regs)				
Comments/Justification: <i>Adherence to policies and Regulations of the Federal Guidelines.</i>				

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

☒ OUTSTANDING

☐ SATISFACTORY

☐ MARGINAL

☐ HIGHLY SATISFACTORY

☐ UNSATISFACTORY

☒ RETAIN

☐ NOT RETAIN

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

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


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

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

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

Vacant, Member, GHURA BOARD OF COMMISSIONERS Date: _____

Karl E. Corpus, Resident COMMISSIONER

 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



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



Lourdes A. Leon Guerrero
Governor of Guam

Joshua F. Tenorio
Lt. Governor of Guam

John J. Rivera
Chairman

Nathanael P. Sanchez
Vice Chairman

Anisia S. Delia
Commissioner

Emilia F. Rice
Commissioner

Victor R. Torres
Commissioner

Karl E. Corpus
Resident Commissioner

Elizabeth F. Napoli
Executive Director

Fernando B. Esteves
Deputy Director

August 15, 2025

Mr. Malcolm F. Stiles
208 Santa Ana Lane
Asan, GU 96910

VIA EMAIL: mfstiles@teleguam.net

Re: Lot 7, Block 9, Phase 2B-1, Tract 2025, Asan, Guam

Dear Mr. Stiles:

A thorough review of the record and circumstances surrounding the above-referenced Asan property has been completed by our Community Development Division (CD Division). The CD Division's research was based on your request that the Guam Housing and Urban Renewal Authority (GHURA) correct the alleged encroachment of your adjacent lot at GHURA's cost, due to an alleged urban renewal error conducted in the village.

During the research of the affected property, the CD Division found that the GHURA Board of Commissioners (GHURA BOC) on or about March 4, 2021 passed Resolution No. FY2021-006 (A), a copy of which is attached hereto as Exhibit "A", approving the transfer of ownership for Lot 7, Block 9, Phase 2B-1, Tract 2025, Asan, Guam from GHURA to the Guam Waterworks Authority (GWA). The GWA had identified underground utility lines and drainage items running center through the aforementioned property which serviced the Asan Springs Water Supply Facility. As such, GWA had requested from GHURA the ownership of the property to rehabilitate and maintain the systems for the facility in order to provide additional water service.

However, it was further determined by the CD Division in its research, that a Grant Deed was never effectuated to GWA since approved in 2021 by the GHURA BOC. In order to correct this oversight, on or about November 18, 2024, GHURA made and entered into a Grant Deed with GWA granting and conveying to GWA Lot 7, Block 9, Phase 2B-1, Tract 2025, Asan, Guam which was subsequently recorded at the Department of Land Management, Office of the Recorder, under Instrument Number 1004249 on or about December 4, 2024, a copy of which is attached hereto as Exhibit "B".

This letter serves as formal notice that the matter is now considered closed and final by GHURA. If you wish to continue asserting any claims to correct the boundary lines affecting your Asan property, it is recommended that you contact the Guam



Waterworks Authority directly to do so as Lot 7, Block 9, Phase 2B-1, Tract 2025, Asan, Guam, had been legally deeded to GWA; who are now the owners of the property. Nevertheless, our CD Division is willing to assist you in providing information and context to GWA regarding your concerns in light of the research which was done on the abovementioned Asan property, on your behalf, formerly owned by GHURA.

Sincerely,

Elizabeth F. Napoli
Executive Director

Cc: CD Division
GHURA Legal Office

EXHIBIT “A”

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
BOARD OF COMMISSIONERS
RESOLUTION NO. FY2021-006 (A)**

Moved By: MONICA O. GUZMAN

Seconded By: GEORGE F. PEREDA

RESOLUTION TO APPROVE THE TRANSFER OF OWNERSHIP OF LOT 7, BLOCK 9, TRACT 2025, PHASE 2B-1, ASAN TO GUAM WATERWORKS AUTHORITY (GWA) FOR THE PURPOSE OF REHABILITATING AND MAINTAINING THE ASAN SPRINGS WATER SUPPLY FACILITY TO PROVIDE SAFE DRINKING WATER TO THE RESIDENTS OF ASAN AND PITI.

WHEREAS, The Board of Commissioners of the Guam Housing and Urban Renewal Authority (GHURA) is empowered by 12 Guam Code Annotated (GCA) Ch.5 §5104 to adopt rules and regulations providing for the internal organization and management of the Authority; and

WHEREAS, The GHURA Board of Commissioners is empowered by 12 GCA Ch.5 §5104(i) to transfer real property for purposes authorized and keeping with the objectives of GHURA; and

WHEREAS, GHURA is part owner of Lot 7, Block 9, Tract 2025 Phase 2B-1, Asan, as confirmed by a Ownership and Encumbrance Report dated April 26, 2018 as a result of the Asan Community Redevelopment Plan; and

WHEREAS, 12 GCA Ch.14 §14505 declares all surface water and ground water an asset to be held in trust by the government of Guam, for which first priority is assigned to the GWA for use or resale to "households, bonafide farmers, plant nurseries, aquaculture, ranches and other bonafide agricultural uses"; and

WHEREAS, GWA has identified underground utility lines and drainage items running center through Lot 7, Block 9, Tract 2025 Phase 2B-1 which service the Asan Springs Water Supply Facility. GWA is requesting ownership of said parcel to rehabilitate and maintain the systems for the facility in order to provide additional water service;

WHEREAS, GHURA has determined the location of the infrastructure has rendered this parcel to be undevelopable and supports the conveyance to GWA for the maintenance of the system as the highest and best use of the property. GHURA desires to transfer ownership of Lot 7, Block 9, Tract 2025 Phase 2B-1, Asan to GWA in support of rehabilitating the Asan Springs Water Facility to benefit the communities; now therefore, be it

RESOLVED, GHURA's Board of Commissioners approves the transfer of ownership for Lot 7, Block 9 Tract 2025, Phase 2B-1, Asan to GWA. This approval is conditional upon a reversionary clause to be stated in the deed of transfer to ensure the intent of this approval.

IN A SCHEDULED BOARD MEETING, SINAJANA, GUAM – MARCH 04, 2021

PASSED BY THE FOLLOWING VOTES:

AYES: Sabino Flores, Monica Guzman, George Pereda, Frank Ishizaki


NAYS: NONE

ABSENT: Anisia Della, Joseph Leon Guerrero

ABSTAINED: NONE

(SEAL)

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on March 04, 2021.



RAY S. TOPASNA
Secretary/Executive Director

GOVERNMENT OF GUAM - Department of Land Management
Office of the Recorder

1004249

File for Record is Instrument Number

On the Year 20 24 Month 12 Day 04 Time 11:34am

Recording Fee DE-OFFICIO Receipt No. DE-OFFICIO

Deputy Recorder Kerilyn D.P. Tuncap

GRANT DEED

THIS DEED, made and entered into this 10th day of November, 2024, by and between the GUAM HOUSING AND URBAN RENEWAL AUTHORITY, whose address is 117 Bien Venida Avenue, Sinajana, Guam 96910, hereinafter called the GRANTOR, and the GUAM WATERWORKS AUTHORITY, whose address is Gloria B. Nelson Public Service Building, 688 Route 15, Mangilao, Guam 96913, a public corporation of the Government of Guam, hereinafter called the GRANTEE.

The GRANTOR does hereby grant and convey to the GRANTEE, its successors and assigns, to have and to hold forever, the tract or parcel of land described as follows, to wit:

Lot 7, Block 9, Phase 2B-1, Tract 2025, Asan, Guam, Urban, as said Lot is described in that Subdivision Survey of Lot Asan-R-3A Inland Phase 2B-1, Tract 2025, as shown on Drawing Number, DSI-5-90-03, as L.M. Check Number 418FY90, dated July 29, 1991 and recorded on October 18, 1991 under Instrument No. 461729 at Land Management.

For informational purposes only, the above referenced map indicates the property contains an area of 565± square meters or 6,077± square feet.

Last Certificate of Title Number: 28949 – Antonio S. Gumataotao and Susan S. Gumataotao, husband and wife (as to Basic Lot 7, Block 9).

As a condition of this GRANT, the GRANTEE must use the property for public utility purposes. In the event that the GRANTEE does not use said property for the purpose described above, the property shall revert back to GRANTOR.

All Government of Guam rights, title and interest in and to adjoining streets and alleyways are excepted and excluded from this GRANT and shall remain the property of the Government of Guam.

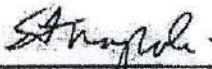
Grantee, for itself and its successors and assigns, hereby acknowledge and confirm that water and electricity are immediately available on the property or within 100 feet of said property. *FR*

The GOVERNMENT further specifically reserves easement and right-of-way, in perpetuity, in under, through, over and across the above described parcel of land, for the purpose, at any time, of constructing, placing, maintaining, repairing, and operating sewage, drainage, and utility lines of any nature whatsoever, together with all rights and privileges, including the rights of ingress and egress to and from the parcel of land, inherent in the use and exercise of such easement, and rights-of-way, and including the right to make such changes and alterations in connection with the locations, sizes or types of said sewage, drainage, or utility lines as the GOVERNMENT may, from time to time, in its sole discretion, deem appropriate. The GOVERNMENT also reserves to itself all water and mineral rights in the real property so conveyed.

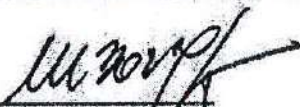
Grantee shall not sell, convey, alienate, mortgage, or encumber their interest in said property or any part thereof, or any interest therein.

IN WITNESS WHEREOF, the Parties hereto have executed this instrument the day and year first above written.

GRANTOR:
GUAM HOUSING AND URBAN RENEWAL AUTHORITY


ELIZABETH F. NAPOLI
Executive Director

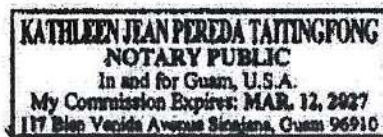
GRANTEE:
GUAM WATERWORKS AUTHORITY


MIGUEL C. BORDALLO, P.E.
General Manager

GUAM, U.S.A.)
) ss
CITY OF SINAJANA)

ON THIS 18TH day of NOVEMBER 2024, before me, a Notary Public in and for Guam, U.S.A., personally appeared Elizabeth F. Napoli, Executive Director of Guam Housing and Urban Renewal Authority and she acknowledged to me that she executed the foregoing GRANT DEED, as her voluntary act and deed for the purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

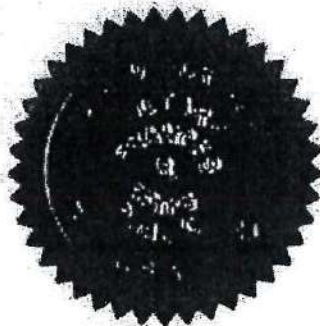


Kathleen Jean Pereda Taitingpong
NOTARY PUBLIC
My commission expires: MAR 12, 2027

GUAM, U.S.A.)
) ss
CITY OF Mangilao)

ON THIS 22nd day of November 2024, before me, a Notary Public in and for Guam, U.S.A., personally appeared Miguel C. Bordallo, P.E., General Manager of Guam Waterworks Authority and he acknowledged to me that he executed the foregoing GRANT DEED, as his voluntary act and deed for the purposes therein set forth:

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Page 3 of 3
Grant Deed

