



GHURA

Research Planning & Evaluation Division

Guam's 5-Year Consolidated Plan 2025-2029

&

Year 1 Annual Action Plan 2025

March 19, 2025

Housekeeping

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Please remember to turn off or place mobile phones on vibrate mode.



Location of bathrooms.



Please hold questions until after the briefing.

NEW
FOR
2025

3

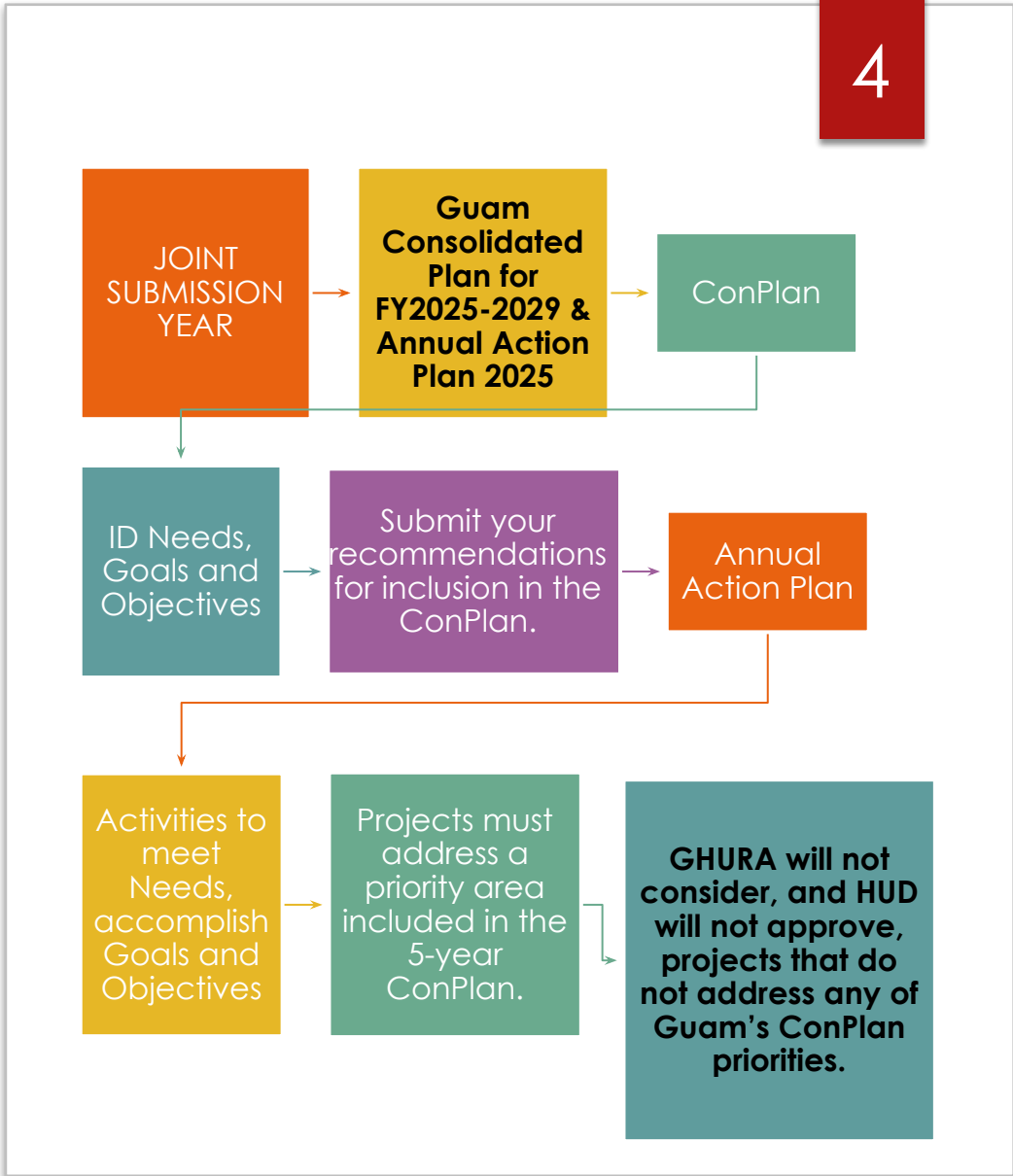
2025 ALLOCATIONS

- Delayed Notice of Actual Amounts
- Estimates provided for 2025 AAP Application Cycle

PROJECT ABSTRACTS

- Continuing projects
- New/Proposed projects
- All Years
- All Programs

5 Year Consolidated Plan 2025-2029 & Annual Action Plan 2025



Formula Grants

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Grant Program (HOME)
- Emergency Solutions Grant (ESG)
- Housing Trust Fund (HTF)

ESTIMATES BASED ON 2024 ALLOCATION**Community Development Block Grant (CDBG)****\$ 3,185,875.00**

477,881.25	Public Services (15% Max.)
2,707,993.75	Public Fac. & Improvements
637,175.00	Planning & Admin. (10% & 10%)

HOME Investment Partnerships Grant (HOME)**\$ 1,046,809.00**

889,787.65	Project Funding
157,021.35	Planning and Admin. (15%)

Emergency Solutions Grant (ESG)**\$ 263,963.00**

244,165.78	Project Funding
19,797.22	Admin. (7.5%)

Housing Trust Fund (HTF)**\$49,843.91**

44,859.52	Project Funding
4,984.39	Administration (10%)

Formula Grant Funding Levels 2025 (ESTIMATE)

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

Eligible Activities (Partial List)

- ▣ Acquisition of Real Property
- ▣ Public Facilities & Improvements
- ▣ Public Service
(Cap of 15% of Grant Award)
- ▣ Rehabilitation (includes conversion for housing)
- ▣ Homeownership Assistance
- ▣ Special Economic Development Activities
- ▣ Microenterprise
- ▣ *Let's Talk*

3 National Objectives

Meet a National Objective

- Benefit Low- and Moderate-Income Individuals or Households (70% of CDBG dollars) (Frequent)
- Prevention or Elimination of Slum and Blight (Occasional)
- Urgent Need (Rare)

LMI National Objective

- **Benefit Low- and Moderate-Income (LMI) Individuals or Households**

4 Subcategories

- ✓ **Limited Clientele**
- ✓ **Housing**
- ✓ **Jobs**
- ✓ **Area Benefit**

LMI National Objective

✓ Limited Clientele

- Benefit to clientele who are presumed to be principally LMI (ex: abused children, elderly persons, battered spouses, homeless persons, severely disabled persons, illiterate adults, persons living with AIDS, migrant farm workers).
- Requires information that demonstrates 51% of participants are LMI, or, participation limited to persons from LMI households only.
- Nature and location indicate activity's clientele will primarily be LMI persons. (ex., a daycare primarily serving public housing residents)
- **DATA DATA DATA**

LMH National Objective

✓ **Housing**

To assist low/mod income persons and household to attain housing or addressing housing needs.

Examples:

- Acquisition of property to be used for permanent housing
- Rehabilitation of permanent housing
- Conversion of nonresidential structures into permanent housing
- Newly constructed housing (when eligible)
- Assistance to a household to enable it to acquire ownership of a home (homeownership assistance)

LMJ National Objective

✓ **Jobs**

Provision of assistance to profit-motivated businesses to carry out economic development and job/creation retention activities.

LMA National Objective

- ✓ **Area Benefit**
- ✓ (51% low-mod individuals or households)
 - An entire community (village)
 - A Census Tract or Block Group
 - Multiple Census Tracts or Block Groups

2020 Census LMA by Village

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Guam 2020 Decennial Census: Tract/Block Group by Village			
Village	Low/Mod Population	Low/Mod Universe	Percentage Low/Mod
Agana Heights	1,578	3,582	44.05%
Hågat	2,534	4,501	56.30%
Asan-Maina	768	1,985	38.69%
Barrigada	3,300	7,604	43.40%
Chalan Pago-Ordot	3,011	7,039	42.78%
Dededo	24,625	43,301	56.87%
Hagåtña	167	887	18.83%
Inalåhan	1,071	2,310	46.36%
Mangilao	5,100	12,620	40.41%
Malesso	968	1,603	60.39%
Mongmong-Toto-Maite	2,546	5,758	44.22%
Piti	642	1,585	40.50%
Santa Rita-Sumai	1,462	5,574	26.23%
Sinajana	1,220	2,611	46.73%
Talo'fo'fo	1,340	3,541	37.84%
Tamuning	3,912	16,513	23.69%
Humåtak	0	647	0.00%
Yigo	9,202	18,721	49.15%
Yona	2,896	6,288	46.06%
Grand Total	66,342	146,670	45.23%

Eligible Villages Low and Moderate Area (LMA) Data

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- ▶ Hågat - 56.30%
- ▶ Dededo - 56.87%
- ▶ Malesso - 60.39%

Generally Ineligible – The following activities may not be assisted with CDBG funds unless authorized as Special Economic Development Activities:

- Purchase Of Equipment –
 - Unless essential for grants management or public service
- Operating and Maintenance Expenses (outside of Public Service)
- New Housing Construction
- Income Payments

Activities
Specified
As
Ineligible

Categorically Ineligible - The following activities may not be assisted with CDBG Funds:

- Buildings or portions thereof, used for the general conduct of government
- General government expenses
- Political activities
 - Political activities - Includes any cost related to political campaigns, including “get out the vote” drives
- Regulations expressly prohibit:
 - Buildings for conduct of government
 - For example, city hall improvements (exception for community service centers)
 - General government expenses - (For example, normal trash pick-up or operating the city's tax collection department)
- Supplanting of other funds

Activities
Specified
As
Ineligible

**HOME
INVESTMENT
PARTNERSHIPS
PROGRAM
(HOME)**

HOME Investment Partnerships Program (HOME)

Formula Grant to States and local governments designed exclusively to create affordable housing for low income households.

Partners with local non-profit groups.

Families must meet HUD's HOME low-income limits published annually.

HOME Eligible Activities

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1. Homebuyer Assistance

- New Construction
- Acquisition and Rehabilitation
- Down Payment Assistance

2. Homeowner Assistance

- Rehabilitation
- Reconstruction

3. Affordable Rental Housing

- New Construction
- Acquisition
- Rehabilitation
- Conversion

4. Tenant-Based Rental Assistance

HOME Income Limits

U. S. DEPARTMENT OF HUD
STATE: GUAM

----- 2024 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Guam								
30% LIMITS	18700	21350	24000	26650	28800	30950	33050	35200
VERY LOW INCOME	31100	35550	40000	44400	48000	51550	55100	58650
60% LIMITS	37320	42660	48000	53280	57600	61860	66120	70380
LOW INCOME	49750	56850	63950	71050	76750	82400	88150	93800

**HOUSING
TRUST
FUND
(HTF)**

Housing Trust Fund (HTF)

HUD allocates funds by formula to increase and preserve the supply of decent, safe, sanitary, and affordable housing.

Primary attention to rental housing for **extremely low-income and very low-income households, including homeless families.**

Funds are set-aside and allocated by FHLMC and FNMA, as a percentage of the unpaid principal balance of total new business.

HTF Key Notes

High degree of inconsistency in annual allocation year-over-year.

Target population for rental housing is lower than HOME Program.

Population to be served often requires a support-service oriented program aspect.

HTF Eligible Activities and Costs

For the production and preservation of affordable housing.

Acquisition, new construction, rehabilitation, reconstruction on non-luxury housing.

Examples

- Real Property Acquisition
- Site improvements and development costs
- Related soft costs
- Demolition
- Financing costs
- Relocation assistance
- Operating cost assistance for rental housing (up to 30% of each grant)

EMERGENCY SOLUTIONS GRANT (ESG)



Emergency Solutions Grant (ESG)

The program provides funding to:

- Engage homeless individuals and families living on the street;
- Rapidly re-house homeless individuals and families;
- Prevent families and individuals from becoming homeless.
- Provide essential services to shelter residents;
- Improve the number and quality of emergency shelters for homeless individuals and families; and
- Help operate these shelters.

Emergency Solutions Grant (ESG)

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5 Eligible Components & Activities

- Rapid Re-housing
- Homelessness Prevention
- Street Outreach
- Homeless Management Information System (HMIS)
- Emergency Shelter

Eligible Components & Activities

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Rapid Re-Housing

Available to persons who are literally homeless.

Can be used:

- To help a homeless individual or family move into permanent housing and achieve housing stability

Eligible activities:

- Housing Relocation and Stabilization Services
- Short- and Medium-Term Rental Assistance

Eligible Components & Activities

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Homeless Prevention

Available to persons:

- Below 30% Area Medium Income (AMI)
- To address those at-risk of becoming homeless

Can be used:

- To prevent an individual or family from becoming homeless
- To help an individual or family regain stability in current housing or other permanent housing

Eligible activities:

- Housing Relocation and Stabilization Services
- Short- and Medium- Term Rental Assistance

Eligible Components & Activities

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Street Outreach

- Funds used to engage homeless families and individuals, literal street homeless persons.

Eligible Components & Activities

Street Outreach Component

Serves unsheltered homeless persons.

Essential Services include street outreach services for:

- Engagement
- Case management
- Emergency health and mental health services
- Transportation
- Services for special populations*

* Special Populations include homeless Youth, Homeless Persons with HIV/AIDS, and Homeless Victims of Domestic Violence, Sexual Violence, and Stalking.

Eligible Components & Activities

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Homeless Management Information System

- HMIS: An electronic data collection system that stores person-level information about persons who access the homeless service system.
- Statutory requirement for ESG recipients and subrecipients to enter program participants' information in HMIS

Evaluation Factors

- ▶ Site Control
- ▶ Environmental Concerns
- ▶ Soundness of project goals and milestones
- ▶ Capacity of the organization to execute a project
- ▶ Reasonableness of project budget and eligible costs items
- ▶ Timeliness of Expenditures

Site Control

- **Fee Simple or Leasehold.**
 - HOME requires a leasehold period of 40 or more years depending on the program.
- **Restrictions on Deed or Leasehold**
- **Existing Mortgages**

Environmental Concerns

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- Historic Preservation
- Floodplain Management
- Wetlands
- Coastal Zones
- Sole Source Aquifer
- Endangered Species
- Air Quality
- Environmental Justice
- Noise
- Toxic or Hazardous Materials
- Siting near Hazardous Operations
- Airport Clear Zones
- Other Areas

Soundness of Program Goals, Milestones, & Outcomes

- Description of problem to be addressed
- Measurable program outcomes
- Relationship of goals to available program resources

Capacity of the Organization to execute a project

- Administrative Capacity
- Fiscal Capacity
- Reporting Requirements

Cost Reasonableness

Consolidated regulations:

- 2 CFR Part 200 –
Uniform
Administrative
Requirements, Cost
Principles, and Audit
Requirements for
Federal Awards

Timely Expenditures

Reasonableness of Project /Program
Schedule

Degree to which schedule is dependent
on actions of other organizations or on
events not under the control of
applicant

Grant Funds must be expended:

Within five years for CDBG and
HOME

Within two years for ESG

Additionally, HOME funds must be
committed within two years of Grant
Award.

Risk Analysis

- **Site Control**
- **Environmental Concerns**
- **Sound Program Goals, Milestones, & Outcomes**
- **Organizational Capacity**
- **Cost Reasonableness**
- **Timely Expenditures**



GRANT SUBMISSION

Grant Submission

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Application Package Submission

Availability: March 04 - April 28, 2025
GHURA Website at www.ghura.org

Submit via Google Forms.

Inquiries by email to: RPE@ghura.org

Questions? Contact

Alicia P. Aguon at apaguon@ghura.org or

Kathy Taitano at katherine@ghura.org

**Submission
Deadline:
Monday,
April 28, 2025
5:00 p.m.**



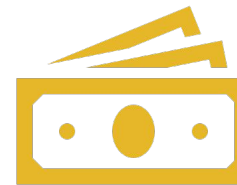
Annual Action Plan

One year plan to use CDBG, HOME and ESG funds.

Submitted by GHURA each year.

HUD Approval required.

- Mandatory submission by no later than August 16, 2025.
- Approval anticipated by Oct 01, 2025.

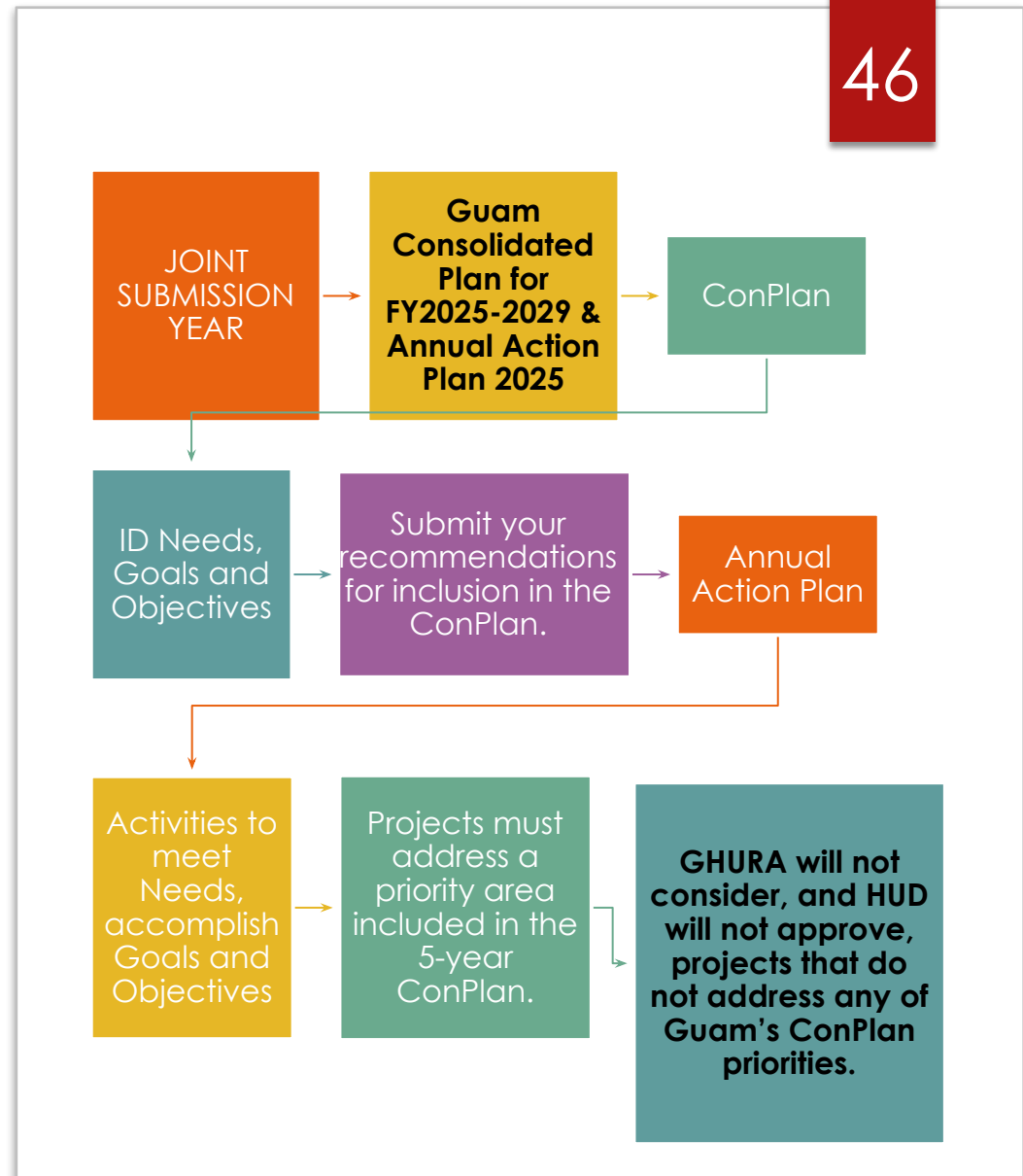


Program Year 2025 funding awards

Effective October 01, 2025 at the earliest.

SAY IT AGAIN...

5 Year
Consolidated
Plan 2025-2029
&
Annual Action
Plan 2025



What To Expect

- ▶ Guam's ConPlan/Annual Action Plan will be available for public review and comment on or about June 03, 2025.
- ▶ Deadline for comments: July 18, 2025
- ▶ Will be available on-line at www.ghura.org

Programmatic Regulations

If we haven't confused you enough.

CDBG: 24 CFR Part 570

HOME: 24 CFR Part 92

ESG: 24 CFR Part 576

HTF: 24 CFR Part 93

Find them at [federalregister.gov](https://www.federalregister.gov) and [ecfr.gov](https://www.ecfr.gov)



Si Yu'us Ma'åse'.

*Thank you for
joining us today.*