

**SUBSTANTIAL AMENDMENT  
to the  
Program Year 2021 Annual Action Plan**

**HOME Investment Partnerships Program – AMERICAN RESCUE PLAN**

December 10, 2022

**PURPOSE**

The Guam Housing and Urban Renewal Authority (GHURA) prepared Guam’s Program Year 2021 Annual Action Plan (PY2021 AAP), which describes the proposed projects and programs to be supported with HOME, Emergency Solutions Grant (ESG) and Community Development Block Grant (CDBG) funds. The PY2021 AAP and other documents are available for review at GHURA’s website at <http://www.ghura.org/>.

The purpose of the Substantial Amendment to Guam’s PY2021 AAP is to include GHURA’s allocation and administration of HUD’s new HOME American Rescue Plan (HOME-ARP) program.

**BACKGROUND/DISCUSSION**

The American Rescue Plan Act of 2021 appropriated \$5 billion to help communities provide housing, shelter, and services for people experiencing homelessness, and other qualifying populations. Under the U.S. Department of Housing and Urban Development’s (HUD) HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP), Guam, through GHURA, is eligible to receive \$3,881,538 in HOME-ARP funds to address homeless needs through the creation of affordable housing or non-congregate shelter units and by providing tenant-based rental assistance or supportive services. This one-time funding creates significant opportunity to meet the housing and service needs of our community’s most vulnerable populations.

To receive HOME-ARP funds, GHURA must engage in the consultation and public participation process to develop a HOME-ARP allocation plan. The plan must be submitted to HUD for review, as a substantial amendment to the PY2021 Annual Action Plan. The plan must also describe the distribution of HOME-ARP funds and how it will be used to address the needs of HOME-ARP qualifying populations.

**CITIZENSHIP PARTICIPATION**

On **November 23, 2022**, GHURA conducted a public hearing. Members of the public were provided with HOME-ARP program information and GHURA’s intent to administer the HOME-ARP funds for Guam. In addition, consultation meetings and discussions were held throughout the development of the HOME-ARP allocation plan with agencies and organization addressing homelessness, domestic violence issues, and veteran needs. The list does not include another Public Housing Authority as GHURA is designated by the Governor of Guam to administer all funds received for Guam through the HUD’s various funding programs. Additionally, GHURA’s Chief Planner is the designated Fair Housing Coordinator, as Guam does not have a Fair Housing office on island.

On **November 8 and 22, 2022**, GHURA published an island-wide Notice of Public Comment (Notice) seeking input on the Substantial Amendment to the PY2021 AAP, which will set forth GHURA's HOME-ARP allocation plan and describe the distribution of HOME-ARP funds. The Notice is attached as Appendix B.

The Notice and draft Substantial Amendment, which included the draft allocation plan, were made available for review at [www.ghura.org](http://www.ghura.org). The deadline for written comments on the draft Substantial Amendment to the PY2021 AAP was **December 9, 2022**. **No public comments were received during the 15-day comment period.**

### **SUBSTANTIAL AMENDMENT**

The PY2021 AAP will be amended to include \$3,881,538.00 of HOME-ARP funds and GHURA's HOME-ARP allocation plan, which describes the distribution of funds and the process for soliciting applications and selecting eligible projects. GHURA proposes to allocate its HOME-ARP funds to provide affordable rental housing units and address the needs of the qualifying populations. The HOME-ARP allocation plan is attached as Appendix A.

Appendix A: Guam's HOME-ARP Allocation Plan

Appendix B: Notice of Public Comment

# **APPENDIX A**

Guam  
Guam Housing and Urban Renewal Authority

HOME-ARP ALLOCATION PLAN  
December 10, 2022

DRAFT

Table of Contents

INTRODUCTION ..... 5

CONSULTATION..... 5

PUBLIC PARTICIPATION ..... 9

NEEDS ASSESSMENT AND GAPS ANALYSIS ..... 9

HOME-ARP ACTIVITIES..... 18

HOME-ARP PRODUCTION HOUSING GOALS..... 19

PREFERENCES ..... 20

DRAFT

# HOME-ARP Allocation Plan

## Participating Jurisdiction: Guam

Date:

## INTRODUCTION

In April 2021, the U.S. Department of Housing and Urban Development (HUD) announced the allocation of \$3,881,538.00 to Guam in the form of HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) funds under the Fiscal Year (FY) 2021. This one-time funding was purposed with creating opportunity to meet housing and service needs of Guam’s most vulnerable populations. Funds received through the Guam Housing and Urban Renewal Authority (GHURA) will be used to serve qualifying populations.

Under HOME-ARP, qualifying populations include:

- Sheltered and Unsheltered Homeless Populations
- Those currently housed at risk of homelessness
- Those fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
- Other populations: (1) requiring services or housing assistance to prevent homelessness, and (2) those at greatest risk of housing instability
- Veterans and families that include a veteran family member that meet one of the preceding criteria

Eligible activities under the HOME-ARP program include: the production or preservation of affordable rental housing; tenant-based rental assistance; supportive services, including homeless prevention services and housing counseling; and the purchase or development of non-congregate shelter for individuals and families experiencing homelessness. In addition, 15% of the total allocation may be used for planning costs and administration.

The development of HOME-ARP allocation plan involved consultation with homeless service providers, public housing agencies, and other organizations and agencies that assist qualifying populations in areas that funds are to be utilized. In addition, submittal of a HOME-ARP Allocation Plan is required before receiving funds. This HOME-ARP Allocation Plan describes the distribution and intended use of HOME-ARP funds for Guam.

## CONSULTATION

### **Summarize the consultation process.**

The Guam Homeless Coalition (GHC) is made up of stakeholders committed toward preventing and ending homelessness on Guam. The GHC is responsible for the operating and planning responsibilities of the Continuum of Care (CoC) and serves as the central hub that strengthens

coordination between CoC-funded activities, HUD-funded activities, and local government or private resources targeted at ending homelessness.

To seek input on the needs of qualifying populations within Guam, GHURA consulted with organizations serving qualifying populations. (See Table 1.) The list does not include another Public Housing Authority as GHURA is designated by the Governor of Guam to administer all funds received for Guam through HUD’s various funding programs. Additionally, GHURA’s Chief Planner is the designated Fair Housing Coordinator, as Guam does not have a Fair Housing office on island.

*List the organizations consulted, and summarize the feedback received from these entities.*

| <b>Agency/<br/>Organization<br/>Consulted</b>  | <b>Type of Agency/<br/>Organization<br/>Consulted</b>   | <b>Method of<br/>Consultation</b> | <b>Feedback</b>  |
|--|---|-----------------------------------|--|
| <b>Guam Homeless<br/>Coalition (GHC)</b>       | Continuum of<br>Care  | Zoom<br>meeting                   | Information on the HOME-ARP<br>program was presented by GHURA<br>at GHC’s strategic planning meeting<br>covering the eligible uses and<br>proposed distribution of funds,<br>consultation process, and qualifying<br>populations. All organizations in<br>attendance were asked what they<br>have seen in terms of stakeholder<br>needs. They were advised to contact<br>GHURA after the meeting if they<br>had additional input on Guam’s<br>HOME-ARP plan. |
| Bureau of<br>Women’s Affairs                   | Government<br>Agency –<br>Women’s<br>welfare  |                                   |  |
| Catholic Social<br>Service                     | Non-profit<br>Organization –<br>Persons with<br>disabilities,<br>abused adults<br>and children,<br>elderly,<br>homeless |                                   |  |
| Department of<br>Labor                         | Government<br>Agency –<br>Employment<br>assistance  |                                   |  |
| Department of<br>Veterans Affairs              | Government<br>Agency –<br>Veterans<br>assistance  |                                   |  |
| First Church of<br>God                         | Faith-based<br>organization –<br>DV/SA  |                                   |  |
| Guam Behavioral<br>Health & Wellness<br>Center | Government<br>Agency –<br>Behavioral<br>health &<br>wellness  |                                   |  |

|   |  |                                 |  |
|---|--|---------------------------------|--|
| Guam Legal Services Corporation-Disability Law Center | Non-profit Organization – Legal Services for low-income and people with disabilities |                                 |  |
| Mañelu/Micronesi an Resource Center One Stop Shop     | Non-profit Organization – public services for low-income                             |                                 |  |
| Public Defender Service Corp.                         | Government Agency – Legal Services for low-income                                    |                                 |  |
| Sanctuary, Inc.                                       | Non-profit Organization – Youth and families   |                                 |  |
| The Salvation Army                                    | Faith-based organization – low-income individual and families                        |                                 |  |
| University of Guam                                    | Government Agency – Postsecondary education  |                                 |  |
| Victim Advocates Reaching Out                         | Non-profit Organization – victims of crimes and trauma                               |                                 |  |
| <b>Bureau of Statistics and Planning</b>              | Government Agency – planning assembly  | Zoom meeting, In-person meeting | Guam Behavioral Health and Wellness Center (GBHWC) has a Residential Substance Abuse Treatment for State Prisoners program. The program targets inmates with a high risk for drug and alcohol use. GBHWC runs the program within a Department of Corrections (DOC) facility, but may be interested in having a facility separate from DOC. Once participants complete the program, they must participate in mandatory aftercare of services such as social |

|   |   |                                 |  |
|---|---|---------------------------------|--|
|   |   |                                 | services, housing, education, and employment for another six months.   |
| <b>Office of Homeless Assistance and Poverty Prevention (OHAPP)</b> | Government Agency – homelessness and poverty                          | Zoom meeting, In-person meeting | Guam Housing Corporation has 24-unit structure in Yigo, Guam. If GHURA can use HOME-ARP funds to acquire or rehab units, OHAPP may be able to provide operations and/or case management. If participants are Section 8 housing voucher holders, they will already have a case worker, and MOAs/MOUs will have to be in place to ensure case management services are provided throughout their stay.  |
| <b>Guam State Clearinghouse</b>                                     | Government Agency – Federal grants                                    | In-person meeting               | It would be beneficial to keep a running log all shelter residents, such as number of people and their age range.  |
| <b>Office of the Lt. Governor</b>                                   | Government Agency   | In-person meeting               | The Government of Guam (GovGuam) has plans to utilize leftover Emergency Rental Assistance (ERA) funds to build and/or renovate homes. There may be an opportunity to leverage funds in the case that GovGuam uses ERA funds and HOME-ARP funds to renovate units in GovGuam’s inventory, such as As-Atdas and Lada, or transitional housing dormitory units in Upper Tumon. Since current pool of non-profit agencies on Guam are overwhelmed with projects and do not have the staff to operate and sustain a HOME-ARP project, a GovGuam agency should be the sole recipient of HOME-ARP funds. |
| <b>WestCare Pacific Islands</b>                                     | Non-profit Organization – homelessness, substance use, mental illness | In-person meeting               | In working with their veteran population, WestCare is seeing a need for both non-congregate shelter and permanent rental housing. Currently, housing placements are typically resolved by seeking existing services with local nonprofits for emergency and/or   |



|  |  |  |   |
|--|--|--|---|
|  |  |  | temporary sheltering. Realtors are solicited to assist in permanent rental housing placement as needed. |
|--|--|--|---|

**Table 1 – Agencies Consulted**

## PUBLIC PARTICIPATION

**Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:**

- **15-day Public comment period:** November 14, 2022 – December 9, 2022
- **Public hearing:** November 23, 2022

During the consultation and outreach public hearings for the PY2021 Annual Action Plan, GHURA conducted a public hearing on November 23, 2022. Information on Guam’s HOME-ARP funding and range of activities was presented at the hearing.

On **November 8 and 22**, GHURA published a Notice of Public Comment (Notice) inviting the public to comment on the draft of HOME-ARP Allocation Plan and informing the public where copies of the draft HOME-ARP are available for review. GHURA published the Notice in **November 8, 2022**. The Notice and draft HOME-ARP Allocation Plan was also posted to the GHURA website at [www.ghura.org](http://www.ghura.org). The 15-day comment period expired on **December 9, 2022**.

**Describe any efforts to broaden public participation:**

In addition to meeting with the GHC, GHURA met with GHC as well as other nonprofit organizations and government agencies via Zoom, email, and in-person meetings. GHURA also put out a notice in the local newspaper and the agency’s website giving notice for the public hearing held on HOME-ARP.

**Summarize the comments and recommendations received through the public participation process:**

TBD

**Summary any comments or recommendations not accepted and state the reasons why:**

TBD

## NEEDS ASSESSMENT AND GAPS ANALYSIS

In addition to consulting with various agencies and organizations, unmet needs of qualifying populations were determined by estimating the size of each population and comparing it to current resources available, including shelter inventory and number of rental housing units affordable to families within income categories. To the extent possible, data on demographic

composition of qualifying populations was gathered and analyzed to identify gaps and priority needs. Data sources used to inform the Needs Assessment and Gap Analysis tables include the 2022 PIT Count Data, the 2022 Housing Inventory Count Data, and GHURA’s 2019 Housing Study and Needs Assessment.

| Homeless - Guam              |                                   |   |   |  |   |                               |                                   |
|------------------------------|-----------------------------------|---|---|--|---|-------------------------------|-----------------------------------|
|                              | Current Inventory                 |   | Homeless Population   |  |   |                               | Gap Analysis                      |
|                              | <b>Families &amp; Individuals</b> | Veterans* and Persons in Veteran Families | <b>Family HH Individuals</b><br>Adults and their child(ren) | <b>Individuals</b><br>Without child(ren) | Veterans* and Persons in Veteran Families | Victims* of Domestic Violence | <b>Families &amp; Individuals</b> |
|                              | Number of Beds                    | Number of Beds                            | Number of Family HH Individuals                             | Number of Individuals                    |   |                               | Number of beds needed             |
| Emergency Shelter            | 193                               | 18  |   |  |   |                               |                                   |
| Transitional Housing         | 18                                | 0   |   |  |   |                               |                                   |
| Permanent Supportive Housing | 207                               | 122                                       |   |  |   |                               |                                   |
| Sheltered Homeless           |                                   |   | 127   | 80                                       | 10  | 13                            |                                   |
| Unsheltered Homeless         |                                   |   | 629   | 251                                      | 21  | 13                            |                                   |
| Current Gap                  |                                   |   |   |  |   |                               | 669                               |

\*These columns are subpopulations within the family and individual columns

**Table 2 – Homeless Needs Inventory and Gap Analysis Table**  
Data Sources: 2022 PIT Count Data; 2022 Housing Inventory Count Data

**Describe the size and demographic composition of qualifying populations within the PJ’s boundaries:**

HOME-ARP funds will be used to benefit individuals and families in Guam who meet the criteria defined by HUD, or qualifying populations:

- Sheltered and Unsheltered Homeless Populations
- Those Currently Housed Populations at Risk of Homelessness
- Those Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
- Other Populations: 1) Individuals or families requiring services or housing assistance to prevent homelessness, and 2) Individuals or families at greatest risk of housing instability or in unstable housing situations

*Qualifying Population #1 – Sheltered and Unsheltered Homeless:*

|                 |
|-----------------|
| <b>Homeless</b> |
|-----------------|

| Area        | Sheltered Homeless                                |                                |                          | Unsheltered Homeless                              |                                |                            | Total Sheltered and Unsheltered Individuals |
|-------------|---|--------------------------------|--------------------------|---|--------------------------------|----------------------------|---|
|             | Family HH Individuals Adults and their Child(ren) | Individuals Without child(ren) | Total Sheltered Homeless | Family HH Individuals Adults and their Child(ren) | Individuals Without child(ren) | Total Unsheltered Homeless |   |
| <b>Guam</b> | 127   | 80                             | 207                      | 629   | 251                            | 880                        | 1087  |

**Table 3 – Sheltered and Unsheltered Homeless Populations**  
Data Source: 2022 Housing Inventory Count Data

| Homeless Subpopulations |   |  |   |                      |  |                           |
|-------------------------|---|--|---|----------------------|--|---------------------------|
| Area                    | Sheltered Homeless  |  |   | Unsheltered Homeless |  |                           |
|                         | CH Individuals and Persons in CH Families Emergency Shelter | Veterans and persons in Veteran families Emergency and Transitional Shelters | Fleeing Domestic Violence Emergency and Transitional Shelters | Chronically Homeless | Veterans and persons in Veteran Families | Fleeing Domestic Violence |
| <b>Guam</b>             | 0   | 10   | 13  | 77                   | 21                                       | 13                        |

CH = Chronically Homeless **Table 4 – Sheltered and Unsheltered Homeless Subpopulations**  
Data Sources: 2022 PIT Count Data; 2022 Housing Inventory Count Data

| Additional Homeless Subpopulations |  |  |  |                        |                        |          |
|------------------------------------|--|--|--|------------------------|------------------------|----------|
| Area                               | Sheltered Homeless   |  |  | Unsheltered Homeless   |                        |          |
|                                    | Serious Mental Illness Emergency Shelter and Transitional Shelters | Substance Use Disorder Emergency and Transitional Shelters | HIV/AIDS Emergency and Transitional Shelters | Serious Mental Illness | Substance Use Disorder | HIV/AIDS |
| <b>Guam</b>                        | 3  | 2  | 0  | 10                     | 6                      | 0        |

**Table 5 – Additional Sheltered and Unsheltered Homeless Populations**  
Data Source: 2022 Housing Inventory Count Data

GHC’s 2022 PIT Count Data reflects an unduplicated estimate of sheltered and unsheltered homelessness. The count was conducted on Guam in the span of two days – January 27 and 28, 2022. A total of 1,087 sheltered and unsheltered individuals were reported experiencing homelessness. Details of sheltered and unsheltered homeless populations are provided in the tables above and narratives below. Numbers reflecting the size of subpopulations (i.e., chronic homelessness, veterans, those fleeing domestic violence, serious mental illness, substance use disorder, and HIV/AIDS) within the sheltered and unsheltered homeless populations are also provided. (See Tables 4 and 5.)

Within the sheltered population, there were zero chronically homeless persons, 10 veterans, and 13 individuals fleeing domestic violence in emergency and/or transitional shelters. Additional homeless adult subpopulations in emergency and transitional shelters included three individuals with serious mental illness, two individuals with a substance abuse disorder, and zero individuals with HIV/AIDS.

The remaining 880 (or 81%) of persons within Guam’s homeless population were unsheltered, consisting of 629 family household individuals and 251 individuals. Of these, 77 were chronically homeless individuals, 13 individuals fleeing domestic violence in emergency and/or transitional shelters, and 21 were veterans. Additional unsheltered, adult subpopulations included 10 individuals with a serious mental illness, six with a substance use disorder, and zero individuals with HIV/AIDS.

*Qualifying Population #2 – At-Risk of Homelessness:*

In the HUD CPD Notice: CPD-21-10 and 24 CFR 91.5, at-risk of homelessness is defined as (1) an individual or family: with an annual income below 30% AMI, does not have sufficient resources or support networks, immediately available to prevent them from becoming homeless, and meets one of seven conditions listed in section (iii) of the definition; (2) a child or youth who does not qualify as “homeless” under 24 CFR 91.5 but qualifies as “homeless” under sections of other Acts listed in the HUD CPD Notice: CPD-21-10; and (3) a child or youth who does not qualify as “homeless” under 24 CFR 91.5 but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Hidden homeless households are used as indicators of unmet housing demand. According to the GHURA’s 2019 Housing Study and Needs Assessment, there was a 4.2% increase from 2009 to 2019 in the number of hidden homeless. The study describes hidden homeless as household members related or unrelated, who wish to move out but cannot for financial reasons.

| <b>At Risk of Homelessness – Hidden Homeless</b> |   |                           |
|--|---|---------------------------|
| <b>Guam</b>                                      | <b>Number of Households with Some Hidden Homeless</b> | <b>% Total Households</b> |
| 2009   | 7,005   | 15.7%                     |
| 2019   | 9,064   | 19.9%                     |

**Table 6 – At Risk of Homelessness, Hidden Homeless**  
Data Source: 2019 Guam Housing Study and Needs Assessment

GHURA’s 2019 Housing Study and Needs Assessment identified households likely to become homeless using the indicator Hidden Homeless. The study reported that 19.9% of households on Guam contain hidden homeless.

Pent-up demand is demand for housing units that cannot be met under current market conditions. Other indicators of pent-up demand include crowding, doubling-up, multigenerational households.

|                       |
|-----------------------|
| <b>Pent-Up Demand</b> |
|-----------------------|

|             | Crowded    |         | Doubled-Up |         | Multi-Generational |         |
|-------------|------------|---------|------------|---------|--------------------|---------|
|             | Households | Percent | Households | Percent | Households         | Percent |
| <b>2019</b> | 9,106      | 20.2%   | 6,965      | 15.3%   | 6,784              | 14.9%   |

**Table 7 – Pent-Up Demand**

Data Source: 2019 Guam Housing Study and Needs Assessment

Crowding is defined with having more than 2 persons per bedroom. Doubled-up indicates that there is more than one family per housing unit. Lastly, Multi-Generational households describe households that include three or more generations in one. GHURA’s 2019 Housing Study and Needs Assessment reported that 20.2% of households on Guam were crowded, 15.3% were doubled-up, and 14.9% were multi-generational. The Guam Housing Study and Needs Assessment reported that Guam’s housing market is not providing enough appropriate units to serve all households.

*Qualifying Population #3 – Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking:*

On the night of the 2022 PIT Count, there were nine adult individuals in emergency shelters and four in transitional shelters targeted at victims of domestic violence. Additionally, there were thirteen unsheltered adult individuals who are victim-survivors of domestic violence. Due to the confidential nature of information, the PIT Count data does not include children and information on demographic composition is not available.

On September 10, 2020, two out of four domestic violence programs on Guam participated in The National Network to End Domestic Violence’ national count of domestic violence services. Twenty-five adult and child victims of domestic violence found refuge in emergency shelters, transitional housing, or other housing provided by local domestic violence programs. Four adults and child victims received non-residential assistance and services, including counseling, legal advocacy, children’s support groups, and more. During the 24-hour survey period, hotline staff on Guam received 7 contacts.

The COVID-19 pandemic has led to an increase in domestic and intimate partner violence incidences due to stay-at-home mandates, meaning the size of this population may be greater than what is currently being reported.

*Qualifying Population #4 – Other Populations:*

Also included as qualifying populations are other populations, where assistance would: 1) prevent the family’s homelessness or 2) serve those with the greatest risk of housing instability, defined by HUD as: a) has an annual income of less than or equal to 30% AMI and is experiencing severe cost burden or b) has an income of less than or equal to 50% AMI and meets at least one of seven conditions in the At Risk of Homeless definition at 24 CFR 91.5.

One population at risk of housing instability on Guam are those who are exiting the Guam Department of Corrections (DOC). The Guam Office of Public Accountability’s 2019 Centric Report states that there were 310 active parolees on Guam, and according to DOC’s Parole Division website, sixty-four percent of sentenced inmates had a prior misdemeanor or felony

conviction. Displacement and the instability of housing is one of the greatest factors which leads to recidivism and the lack of public safety.

Another population at risk of housing instability on Guam are veterans and families with a veteran family member. The 2022 PIT Count data reported almost a 50% increase in the number of veterans experiencing homelessness between 2020 and 2022. No PIT Count was conducted in 2021 due to the COVID-19 pandemic. The 2020 PIT Count reported 21 veteran households and the 2022 PIT Count reported 31 veteran households.

**Describe the unmet housing and service needs of qualifying populations, including but not limited to:**

- **Sheltered and unsheltered homeless populations**
- **Those currently housed populations at risk of homelessness**
- **Those fleeing domestic violence, dating violence, sexual assault, stalking and human trafficking**
- **Other families requiring services or housing assistance r to prevent homelessness; and those at greatest risk of housing instability or in unstable housing situations:**

#### *Homeless Populations:*

The 2022 PIT Count HIC data were used to inform the Homeless Needs and Gap Analysis, which produced a gap need for 669 shelter beds for individual/families. (See Table \_\_\_\_.) Gap need was calculated by comparing the total number of shelter beds in Emergency Shelters, Transitional Shelters, and Permanent Support housing facilities to the total (Sheltered and Unsheltered) homeless population. The Needs Assessment and Gap Analysis table reflects the situation of each unsheltered person entering a shelter and occupying a bed (on the night of the PIT Count), which resulted in a gap needs for beds; however, it does not consider unmet needs of homeless individuals in emergency and transitional shelters who are ready to exit to permanent housing. Also, within the unsheltered population, there are individuals and families who elect not to receive assistance or placement in shelter facilities, which the method of calculation used in Table 2 does not capture.

Supportive services delivered through effective case management and referrals to appropriate community resources must be continued to make permanent, affordable rental housing achievable and ensure that families and individuals do not fall back into homelessness.

#### *Individuals and Families at Risk of Homelessness:*

Currently housed individuals and families at risk of homelessness need access to more permanent rental units that are affordable. Considering that annual earnings of at-risk households are equal to or less than 30% AMI and the frequent presence of cost burden, an increase in housing stock affordable to this qualifying population could reduce the number of falls into homelessness. Many households at-risk of homelessness currently receiving rental assistance or hold rental assistance vouchers but have difficulty finding an affordable rental unit where the voucher is accepted.

To prevent households and individuals who are at-risk of homelessness from becoming homeless, there continues to be an ongoing need to pursue a persistent approach in offering homeless prevention services, such as: counseling and advocacy to aid in connecting individuals or households to housing; budget and credit counseling resources; in-kind emergency assistance such as transportation vouchers; and other financial assistance for rent, mortgage, and utility payments to prevent eviction. As a result of the COVID-19 pandemic, the numbers of households, individuals financially affected, and those who may fall into the at-risk population resulting from the lift of the eviction moratorium are not yet known.

#### *Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking or Human Trafficking:*

Since an emergency shelter is a first step for those fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking, shelters need to keep space available to victims in need. Although the stay is temporary, if shelters become full, survivors are often left facing the decision of returning to their abuser or situation – or risk homelessness. Guam’s high cost of living combined with the low housing opportunity makes it difficult for many victims and survivors to escape or transition from unstable situations. For this reason, access to decent, safe, and affordable rental housing, offers a safe choice and chance at achieving stability.

#### *Other Populations:*

Many families requiring services or housing assistance to prevent them from being homeless hold rental assistance vouchers from programs such as Section 8, but have difficulty accessing available units due to a lack of affordable rental housing inventory. For this reason, TBRA was not identified as an unmet need for this qualifying population. Instead, the greatest unmet need identified was the expansion of the affordable rental housing inventory, which will allow for more choices in the housing selection process and may result in better housing outcomes and retention.

The level and types of services needed for this broad population widely varies. Outreach, Homelessness Prevention, and Rapid Re-housing services continue to be priority needs. To help individuals and households sustain permanent housing, ongoing availability of supportive services and financial assistance continues to be a need.

#### ***Identify and consider the current resources available to assist qualifying populations, including congregated and non-congregated shelter units, supportive services, tenant based rental assistance, and affordable and permanent supportive rental housing:***

Guam receives annual allocations of federal formula grant funding through Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). In addition, Guam received funding through the National Housing Trust Fund (HTF). Guam has been allocated to receive such funding for Program Year 2022 and will utilize approximately \$3,831,515.97 of HOME and HTF funds toward the development of affordable rental and homeownership housing. Guam also administers the Housing Choice Voucher (HCV) and was

awarded ARP-Emergency Housing Vouchers, in addition to their HCV program vouchers, Mainstream vouchers, and Veterans Affairs Supportive Housing vouchers.

Emergency Rental Assistance (ERA) programs were set up on Guam to assist households unable to pay rent and/or utilities due to the effects of the COVID-19 pandemic, with priority being given to households with incomes below 50% AMI, where one or more household member(s) has been unemployed for 90 days prior to application or can demonstrate risk of experiencing homelessness or housing instability. GovGuam partnered with service providers or began accepting applications directly, in effort to provide assistance quickly and efficiently.

For the year ending September 2023, GHURA allocated a total of \$576,510 toward the Housing First Program and assistance for at-risk and homeless families through selected service providers. The Housing First approach to end homelessness emphasizes permanent housing placement for those experiencing homelessness and is incorporated into contracts for all CoC-funded homeless programs including outreach, emergency and transitional shelter, rapid re-housing, and permanent supportive housing. Eligible uses of funding for at-risk and homeless families include financial assistance, permanent housing placement, and supportive services.

GHURA also received supplemental allocations of PY2019 Emergency Solutions Grant-Coronavirus (ESG-CV) and Community Development Block Grant-Coronavirus (CDBG-CV) totaling \$7,813,960.00 through the Coronavirus, Aid, Relief, and Economic Security (CARES) Act. These funds were purposed with providing immediate assistance and support to homeless individuals and families battling effects of COVID-19 and in the form of emergency shelter operations, rapid re-housing financial assistance, homeless prevention financial assistance, and mortgage assistance. As of October 2022, \$2,702,340.11 has been expended.

Through the Coordinated Entry System (CES), homeless individuals and households have access to a variety of CoC-funded housing inventory types including congregate and non-congregate emergency shelters, transitional housing facilities, and permanent supportive housing. The 2022 CoC HIC was utilized to obtain the most current bed and unit inventory for each type of facility on island.

***Identify any gaps within the current shelter and housing inventory as well as the service delivery system:***

Data from the 2022 PIT Count and HIC were used to identify gaps within the current shelter inventory. This method of calculation produces a gap of 669 beds by comparing the number of beds in each facility with the total (sheltered and unsheltered) homeless population. (See Table 2). Within the unsheltered population, there are individuals and families who elect not to receive assistance or placement in shelter facilities, which the method of calculation used in Table 2 does not account for.

Limited funding for providers and supportive services offered creates gaps within the service delivery system. A shortage of qualified case workers and lack of capacity also creates gaps in service delivery. There continues to be a need for supportive services to assist individuals and



families facing homelessness, at-risk of homelessness, and exiting the shelter system to permanent housing.

***Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of “other populations” as established in the HOME-ARP notice:***

GHURA will not further identify “other populations” within the qualifying populations already outlined.

***Identify priority needs for qualifying populations:***

Permanent affordable rental housing remains a priority need, which individuals and households within all four qualifying populations will greatly benefit from. For the homeless population, more affordable housing options could substantially increase the number of exits to permanent housing. Those at risk of homelessness need access to expanded inventory of affordable rental housing for homelessness prevention. For a chance at achieving stability, those fleeing domestic or dating violence, sexual assault, stalking, or human trafficking also need decent, safe, affordable housing options. Lastly, many families requiring services or housing assistance to prevent them from being homeless hold rental assistance vouchers from programs such as Section 8 but have difficulty accessing available units due to a lack of affordable rental housing.

According to GHURA’s Housing Study and Needs Assessment, the Overseas Housing Allowance (OHA) is a monthly stipend provided to military servicemen stationed on Guam. The OHA is high enough to support military housing choices in the upper end of the rental market, influencing rental prices island wide. Moreover, regarding the condition of Guam’s housing units, some owners stated that they are waiting for the military build-up to begin so they can offer their units for higher rental prices, thereby covering the cost of needed repairs and upgrades.

Increasing the affordable rental housing inventory will allow for more choice in the housing selection process, which may result in better housing outcomes and retention. To help households or individuals across all four qualifying populations maintain permanent housing and achieve stability, an increase in supportive services has also been identified as a priority need (paired with access to affordable housing).

***Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:***

Since providers under GHC are the frontline service to individuals and households within qualifying populations, GHURA met with GHC first. After meeting with the GHC, GHURA also consulted with other nonprofit organizations and government agencies who serve qualifying populations. Input received through consultation was widely used in determining the level of needs and gaps in the shelter, housing inventory, and service delivery. Data was retrieved from resources such as the 2022 GHC PIT Count data, 2022 HIC, and GHURA’s 2019 Housing Study and Needs Assessment. The level of needs and gaps based on data presented in the plan were

determined by comparing the size of each qualifying population with resources currently on hand to assist the population, shown in Tables 2 and 3. Current resources considered includes number of beds and units within each type of facility as well as funding for rental assistance, outreach, rapid re-housing, and homelessness prevention services.

## HOME-ARP ACTIVITIES

***Describe the method for soliciting application for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:***

GHURA intends to allocate its HOME-ARP funds to provide affordable rental housing. Should Guam be unable to identify a subrecipient to administer an eligible HOME-ARP project or meet the drawdown schedule for the HOME-ARP activities within a specified timeframe, GHURA, in its sole discretion, shall administer the project.

***If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:***

No portion of GHURA's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan.

| <b>Use of HOME-ARP Funding</b>  |                             |
|---|-----------------------------|
| FY2021 HOME-ARP Allocation  |                             |
| <b>Use of HOME-ARP Funding</b>  | Funding Amount – GHURA/Guam |
| <b>Administration and Planning</b>  | \$582,230 (15%)             |
| <b>Supportive Services</b>  |                             |
| <b>Acquisition and Development of Non-Congregate Shelters</b>                 |                             |
| <b>Tenant Based Rental Assistance</b>   |                             |
| <b>Acquisition, Production or Rehabilitation of Affordable Rental Housing</b> | \$3,299,308 (85%)           |
| <b>Non-Profit Operating</b>   |                             |
| <b>Non-Profit Capacity Building</b>   |                             |
| <b>Total HOME-ARP</b>   | <b>\$3,881,538</b>          |

Table 8 – Use of HOME-ARP Funding

***Additional narrative, if applicable:***

N/A

***Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:***

In developing the HOME-ARP Allocation Plan, information was gathered through consultation with agencies and organizations that serve qualifying populations. Data was also gathered from various sources including the 2022 PIT Count Data, 2022 HIC, 2019 Guam Housing Study and Needs Assessment, and the National Network to End Domestic Violence’ national count of domestic violence services.

During the consultation process, input gathered identified an insufficient amount of affordable rental units in comparison to the amount of rental assistance available across Guam. In addition, Emergency Rental Assistance (ERA) Program funds were received due to the effects of COVID-19. To assist homeless and those at risk of homelessness, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) provided supplemental funds under the Emergency Solutions Grant (ESG-CV) Program in the amount of \$3,360,550.00 and under the Community Development Block (CDBG-CV) Program in the amount of \$4,453,410.00 for Homelessness Prevention, Rapid Re-housing, Emergency Shelter, Street Outreach, and Employment Assistance.

Although significant gaps continue to exist within the shelter and service delivery system, the gap identified across all four qualifying populations exists within the housing inventory – specifically, a lack of affordable rental housing units. The homeless population, as well as those fleeing domestic violence, dating violence, sexual assault, stalking, and human trafficking need access to decent, safe, affordable rental housing units when exiting the shelter system and would greatly benefit from supportive services to retain their housing and achieve overall stability. Increasing the affordable rental housing inventory for these qualifying populations could help alleviate overcrowding at the shelter level and shorten the stay of individuals and households in the system. For those at risk of homelessness and other populations, rental assistance and other financial assistance are frequently tapped; however, to reduce severe cost burden and other housing problems, units truly affordable to this qualifying population are still needed.

## HOME-ARP PRODUCTION HOUSING GOALS

*Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:*

| <b>Use of HOME-ARP Funding</b>                  | <b>Proposed Total HOME-ARP Units</b> | <b>Recipient</b> |
|---|--------------------------------------|------------------|
| <b>Development of Affordable Rental Housing</b> | <b>10</b>                            | <b>Guam</b>      |

Table 9 – Use of HOME-ARP Funding

*Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ’s priority needs:*

HOME-ARP funds will be utilized for the development of about 10 affordable rental housing on Guam. The actual delivery of units will depend on the type of project, location, and available resources to assist the project. The production and preservation of affordable housing provides housing stability that assists families in their efforts to attain economic self-sufficiency.

## PREFERENCES

***Identify whether the PJ intends to give preference to one or more qualifying populations or subpopulation within one or more qualifying populations for any eligible activity or project:***

GHURA intends to give preference to veterans and families with a veteran family member that meet the criteria of any of the four qualifying populations.

***If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:***

All QPs will be eligible for a HOME-ARP unit; however, the HOME-ARP funds will give preference to veterans and families with a veteran family member that meet the criteria. Between 2020 and 2022, Guam has seen an increase of almost 50% in homeless veteran households. Allowing a preference for veterans who meet any four of the qualifying populations will help address the needs of a homeless population that continues to grow.

***If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:***

All qualifying populations are included in the preference.

### **HOME-ARP Refinancing Guidelines**

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b). The guidelines must describe the conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

- ***Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity***  
N/A
- ***Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.***  
N/A
- ***State whether the new investment is being made to maintain current affordable units; create additional affordable units, or both.***

N/A

- ***Specify whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.***

N/A

- ***Specify the required compliance period, whether it is the minimum 15 years or longer.***

N/A

- ***State that the HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.***

N/A

- ***Other requirements in the PJ's guidelines, if applicable.***

N/A

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## **APPENDIX B**

Guam  
Guam Housing and Urban Renewal Authority

**NOTICE OF PUBLIC COMMENT**

**November 8 and 22, 2022**

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