



2025 GHURA HOUSING SUMMIT

# *Su'on Mo'na i Ginima*

Moving Housing Forward

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Wednesday

**JANUARY 29, 2025**

8:00 AM – 4:30 PM

Hyatt Regency Guam Resort

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Housing continues to be a pressing need in our community. Various challenges, such as housing policies, increasing construction costs, workforce availability, and growth-driven demand, all hinder the development of new homes. GHURA aims to share valuable insights on the housing situation in Guam, highlight available financial resources, propose policy recommendations, and outline a strategic vision to advance housing solutions. The event will bring together local and federal government officials, private developers, financial institutions, non-profit organizations, and other real estate and housing professionals.

GUAM HOUSING & URBAN RENEWAL AUTHORITY | GHURA  
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For questions regarding the 2025 Housing Summit please contact [rpe@ghura.org](mailto:rpe@ghura.org)

# Guest Speakers



**Jocelyn Leialoha Doane**  
Honolulu Field Office Director, Region 9

Jocelyn Doane serves as the Honolulu Field Director for the U.S. Department of Housing and Urban Development, supporting HUD's programs and partners across Hawaii, American Samoa, the Commonwealth of the Northern Mariana Islands, and Guam.

As the Honolulu Field Office Director ("HUD") she provides strategic leadership, planning, and resource management for Field Policy and Management; aligns local office operations with the Departmental Strategic Plan, Secretarial Priorities, and related protocols; represents HUD and ensures effective outreach and customer service to local partners and stakeholders; supports the efficient allocation and delivery of HUD programs and resources to deliver assistance to HUD partners, stakeholders, and customers; and facilitates interagency initiatives, operations, and policies.

Jocelyn joined HUD after 20 years of community and public service, including over 15 years working with the state and local agencies, including the City and County of Honolulu and the Office of Hawaiian Affairs: a state agency created to represent the interests of and improve the wellbeing of Native Hawaiians.

She has worked for state and local elected officials, regularly partnered with and appeared before state and county legislative and administrative bodies, and during the height of COVID, Jocelyn oversaw a program that administered housing and homelessness programs for the City and County of Honolulu and developed and implemented the CARES Act HUD funds for the City. She also has extensive community outreach and community coordination experience, and executed programs and projects driven by community priorities for over a decade.

Earlier in her professional career, Jocelyn was a high school teacher at her alma mater and taught business courses, completed a fellowship with the U.S. Department of Interior's Office of Insular Affairs with a focus on the business climate in American Samoa, completed a fellowship at the Ka Huli Ao Center for Excellence in Native Hawaiian Law, and served as a commissioner on the Honolulu Clean Water and Natural Lands Commission.

Jocelyn obtained a J.D. from the University of Hawai'i's William S. Richardson School of Law where she earned a specialty certificate in Native Hawaiian Law and is a member of the Hawai'i State Bar Association. She also graduated with master's and bachelor's degrees in business administration from the University of Hawai'i's Shidler College of Business.



## **Roger Lukoff**

HUD Deputy Asst. Secretary

Office of Housing/Federal Housing Admin. (FHA)

Office of Healthcare Programs

Mr. Roger Lukoff has led the Office of Healthcare Programs (OHP) as the Deputy Assistant Secretary for Healthcare Programs since May 2016. He is extremely proud of the 170-member Healthcare team supporting a health care facility portfolio of over \$38.6 Billion in FY 2024.

As a senior executive at FHA since 2010, Mr. Lukoff, in conjunction with the OHP Management Team, developed and implemented organizational policies, strategies, plans, and operating guidelines to address the national healthcare mortgage insurance program. A major accomplishment of the program since 2010 is the generation of off-setting receipts to the U. S. Treasury of an estimated \$2.0 Billion.

Mr. Lukoff is the former Associate Regional Administrator at the DHHS Centers for Medicare and Medicaid Services (CMS) where he was responsible for the Northeast Consortium (CMS Regions I, II and III) Survey, Certification and Enforcement Division, overseeing quality assurance and standards for hospitals, long term care facilities and other healthcare facilities and suppliers participating in federal health programs. Prior to joining CMS, he was a senior healthcare executive at a major integrated health delivery system.

He is a Certified Fellow of the American College of Healthcare Executives and completed his undergraduate degree at the University of Massachusetts at Amherst; graduate degree at The George Washington University; and completed the Wharton Management Program in Business Administration at the University of Pennsylvania.

Mr. Lukoff is an adjunct professorial lecturer in the Graduate School of Public Health, Department of Health Policy at The George Washington University and in the School of Public Affairs, Department of Government at American University.

### **Overview:**

Mr. Lukoff will provide an overview of FHA program, benefits, opportunities, and a general how-to become FHA lenders. He will also provide an overview of the Office of Healthcare program, with an emphasis on residential care facility mortgage insurance. In addition, he will share examples of projects that have used OHC program and products and specific benefits, opportunities, and requirements for how-to become FHA OHC lenders. He will share information regarding lenders that would be helpful for Guam government and stakeholders to know.



## **Frederick Grier**

Director, HUD Santa Ana Homeownership Center

Frederick Grier currently serves as the Director of the U.S. Department of Housing and Urban Development's Santa Ana Homeownership Center. HUD Homeownership Centers insure single family FHA mortgages, assure FHA mortgage quality, and oversee the selling of HUD homes. The Santa Ana Homeownership Center (SAHOC) serves the states of Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon and Washington. We also serve the Pacific Islands of American Samoa, Guam, and the Commonwealth of the Northern Marianas. Frederick grew up in Northern California and after finishing graduate school he moved to Washington, DC to work for the Federal Government at the U.S. Department of Health and Human Services working on Grants Policy, the Environmental Protection Agency as the Team Leader for Grantee Oversight prior to moving to HUD where he served as Director of Grants Management and Director of Field Operations for the Office of Native American Programs. In 2019, he moved back home to California served as the Deputy Director at SAHOC and in 2023 he was selected as the Director of SAHOC.

### **Overview:**

Mr. Grier will share examples of projects that have used Single-Family FHA programs and products to illustrate value and utility and inspire opportunities in Guam. He'll share specific benefits, opportunities, and requirements for how-to become FHA SF lenders.



**Matt Naish**  
Regional Director, Multifamily West Region

Matt Naish is an accomplished leader with 25 years of experience in commercial real estate focused in multifamily finance, asset management and business operations.

In his current role at HUD as the Western Region Director for Multifamily Housing, Matt is responsible for the administration of HUD's Multifamily platform in the 14 Western States, Guam and the Northern Mariana Islands which includes \$2B in annual FHA loan production, \$2.5B in rental assistance, and a 400,000 unit-servicing portfolio.

Prior to his current role at HUD, Mr. Naish was at Walker & Dunlop, where he served as Senior Vice President, focused on providing clients with capital solutions such as Fannie Mae, Freddie Mac, FHA, and other multifamily debt executions. Prior to joining Walker & Dunlop, Mr. Naish served as Director of Affordable Housing Finance at Berkeley Point Capital where he helped direct the firm's affordable housing activities, developed strategic partnerships, and provided clients with capital solutions in the affordable housing space.

Mr. Naish also held several previous positions at HUD, including as a Senior Advisor to the Deputy Assistant Secretary for Multifamily Housing Programs, where he led the development and implementation of a variety of national policy, programmatic, and reorganization initiatives focused on affordable housing, finance and business operations. In addition, he served as HUD's Director of Project Management for the San Francisco Regional Center where he was responsible for the direction of business lines in affordable housing preservation, asset and risk management, and business operations in California, Arizona, Nevada, and Hawaii.

Mr. Naish holds a Master's degree in international relations from Golden Gate University and a Bachelor's degree in Ethnic Studies from the University of California, Berkeley.

**Overview:**

Mr. Naish will present an overview of FHA MF program and products. He will share examples of projects that have used MF programs and products and any "success" stories. Will also share specific benefits, opportunities, and requirements for low-to become FHA MF lender and how FHA MF can be used in Guam for construction of housing (regardless of whether local lenders offer FHA MF products).

# GHURA

## Initiatives & Projects



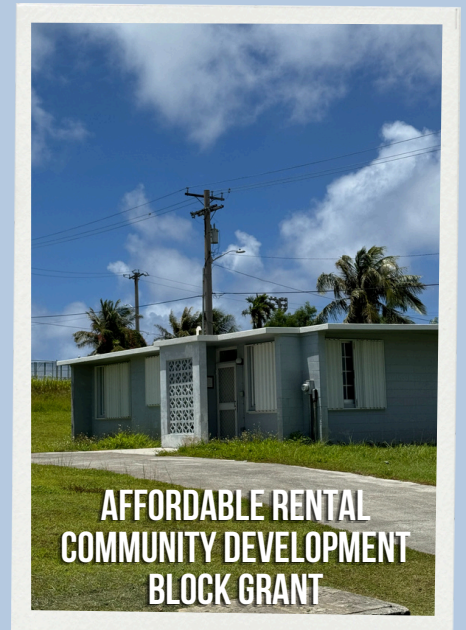
**COMMUNITY DEVELOPMENT  
BLOCK GRANT  
PUBLIC FACILITIES &  
IMPROVEMENTS**



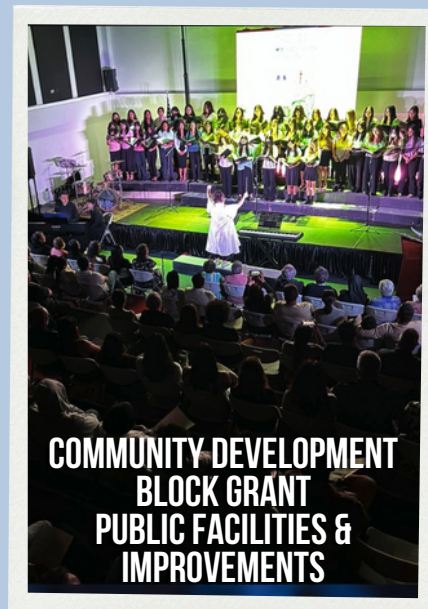
**AFFORDABLE HOUSING  
HOME INVESTMENT  
PARTNERSHIPS PROGRAM**



**PUBLIC HOUSING  
CAPITAL FUND PROGRAM (CFP)**



**AFFORDABLE RENTAL  
COMMUNITY DEVELOPMENT  
BLOCK GRANT**



**COMMUNITY DEVELOPMENT  
BLOCK GRANT  
PUBLIC FACILITIES &  
IMPROVEMENTS**



**SECTION 8 HOUSING VOUCHER &  
FAMILY SELF-SUFFICIENCY**



**SPECIAL POPULATIONS  
COMMUNITY DEVELOPMENT BLOCK GRANT**

# GHURA

## Initiatives & Projects



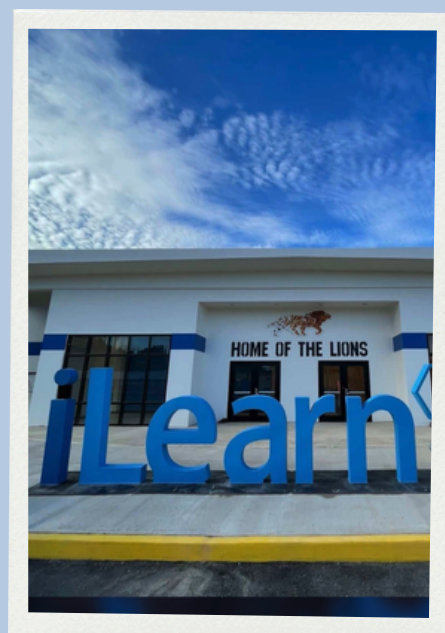
**AFFORDABLE HOUSING  
HOME INVESTMENT  
PARTNERSHIPS PROGRAM**



**PUBLIC SAFETY  
COMMUNITY DEVELOPMENT  
BLOCK GRANT**



**PUBLIC SERVICES  
COMMUNITY DEVELOPMENT  
BLOCK GRANT**



**COMMUNITY DEVELOPMENT BLOCK  
GRANT  
SECTION 108 - LOAN GUARANTEE  
PROGRAM**



**COMMUNITY DEVELOPMENT  
BLOCK GRANT  
PUBLIC FACILITIES &  
IMPROVEMENTS**



**SPECIAL POPULATIONS  
ELDERLY MULTIFAMILY  
HOUSING**

# 2025 GHURA Housing Summit

*Su'on Mo'na i Ginima'*  
Moving Housing Forward

Location: Hyatt Regency Guam

Date: January 29, 2025

Time: 8:00-4:30

## Agenda

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|--------------------|--|--|
| 7:30 – 8:15        | Registration   |  |
| 8:15 – 8:30        | Bendision  | Guma' Råsan Åcho' Latte  |
| 8:30 – 8:40        | Welcoming Remarks  | Elizabeth F. Napoli<br>Executive Director, GHURA   |
| 8:40 – 8:50        | Opening Address  | The Honorable Lourdes Leon Guerrero Maga'hågan<br>Guåhan/Governor of Guam  |
| 8:50 – 9:00        | Opening Remarks  | Jocelyn Leialoha M. Doane<br>HUD Field Office Director, Honolulu Field Office  |
| 9:00 – 9:30        | State of Housing   | Fernando Esteves<br>Deputy Director, GHURA   |
| 9:30 – 9:45 BREAK  |  |  |
| 9:45 – 10:45       | Su'on Mo'na I Ginima'                                    | Fernando Esteves<br>Deputy Director, GHURA   |
| 10:45 – 11:30      | FHA Overview &<br>Overview of FHA Healthcare<br>programs | Roger L. Lukoff<br>HUD Deputy Asst. Secretary<br>Office of Housing/Federal Housing Admin. (FHA)<br>Office of Healthcare Programs |
| 11:30 – 1:30 LUNCH |  |  |
| 1:30 – 2:15        | Overview of FHA Single Family<br>Programs and Products   | Frederick Grier<br>Director, HUD Santa Ana Homeownership Center  |
| 2:15 – 3:45        | Overview of FHA Multifamily<br>Programs and Products     | Matt Naish<br>HUD Regional Director, Multifamily West Region   |
| 3:45 – 4:00 BREAK  |  |  |
| 4:00 – 4:10        | Closing Remarks  | Elizabeth F. Napoli<br>Executive Director, GHURA   |
| 4:10 – 4:30        | Post-Event Activities                                    |  |