



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

PUBLIC COMMENT:
CAPITAL FUND PROGRAM
Five-Year Action Plan (2026-2030)
AND FY27 PHA PLAN
IN EFFECT FOR
APRIL 16, 2026
10:00 AM
PLEASE SEE RECEPTIONIST
FOR GUIDANCE



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NOTICE FOR PUBLIC COMMENT AND PUBLIC HEARING

Capital Fund Program

Five-Year Action Plan

(2024-2028)



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NOTICE FOR PUBLIC COMMENT AND PUBLIC HEARING

PHA Annual Plan for the Public Housing and Section 8 Programs (FY2027) Capital Fund Program Five-Year Action Plan (2026-2030)

(This ad is paid for by the Public Housing, Section 8, and Capital Fund Programs)

The Guam Housing and Urban Renewal Authority (GHURA) is seeking public comment(s) on the Authority's PHA Annual Plan for Public Housing and Section 8 Programs (FY2027), Section 8 Housing Choice Voucher Program Administrative Plan, and the Capital Fund Program (CFP) Five-Year Action Plan (2026-2030).

The PHA Annual Plans detail GHURA's proposed goals and objectives, as well as policies, rules, and requirements concerning GHURA's operations, programs, and services. The CFP Action Plan outlines Public Housing's capital improvements. Copies of the Plan are available for public review at the following locations, Monday through Friday from 8 a.m. to 5 p.m. (except on holidays). A printed copy of the Administrative Plan is available at GHURA's Main Office and website.

- GHURA's Main Office: 117 Bien Venida Avenue, Sinajana
- GHURA's Site Base Offices:
 - AMP1, Central Site Base, #23 Paquito Street, Toto Gardens
 - AMP2, Southeast Site Base, #10 JCRojas Street, Yona
 - AMP3, Southwest Site Base, Pagachao Drive, Agat
 - AMP4, Northern Site Base, #27 Doni Lane, Toto Gardens
- Guma Trankilidat Management Office, Tumon
- GHURA's website, www.ghura.org

If you require additional information, please contact Mr. Patrick Luces at (671) 475-1348. Any person(s), agencies, or organizations wishing to comment on these Plans are encouraged to submit a written statement to GHURA during its regular business hours of operation, beginning March 3, 2026, through April 16, 2026. Written and/or oral comments(s) may also be submitted via facsimile at (671) 300-7565; or email to psluces@ghura.org, or through the U.S. Postal Service to GHURA's Main Office at the address stated above. All comments regarding the Section 8 Administrative Plan may be submitted via email to Nicole Alejandro at nalejandro@ghura.org.

A Public Hearing is scheduled for 10:00 a.m., April 16, 2026, at the GHURA Conference Room in Sinajana. Individuals wishing to submit oral or written comments are invited to attend. GHURA will make necessary arrangements for persons with disabilities. If you require special accommodation, please contact the Section 504 Coordinator, Ms. Katherine E. Taitano, at (671) 475-1322 or (671) 472-3701 (TTY/TDD).


ELIZABETH F. NAPOLI
Executive Director

B.	Plan Elements.
B.1	<p>Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Operation and Management</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Grievance Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Community Service and Self-Sufficiency Programs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Safety and Crime Prevention</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Asset Management.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Substantial Deviation.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s)</p> <p>Financial Resources. Public Housing anticipates receiving funding from the Emergency Safety and Security Grant (ESSG) and the Community Development Block Grant-Disaster Recovery (CDBG-DR). Funds from the ESSG will be used to address safety and security measures within the public housing developments, such as surveillance cameras. Funds from CDBG-DR will be used to address projects relating to the Typhoon Mawar disaster project.</p> <p>Operation and Management. The Public Housing-Asset Management Project has updated its Admissions and Continued Occupancy Policy (ACOP) for 2025 to include HOTMA updates. The ACOP was approved by the BOC on 9/16/25. The Significant Amendment #1 was adopted by the BOC on 1/13/26. The substantial deviation is to add a preference for participants under the Emergency Housing Voucher (EHV). GHURA has attached an updated organizational chart and synopsis on GHURA's personnel. ORGANIZATIONAL CHART (ATTACHMENT) OPERATION AND MANAGEMENT (ATTACHMENT)</p> <p>Safety and Crime Prevention. GHURA applied for the FY2025 Emergency Safety and Security Grant. The funding will be used to address high-crime areas affecting AMP 2, AMP3, and AMP4.</p> <p>DEFINITION OF SUBSTANTIAL AMENDMENT AND SIGNIFICANT AMENDMENT/MODIFICATION 2025 CAPITAL FUND PROGRAM and 2026 PHA PLAN GHURA - considers a Significant Amendment and Substantial Deviation/Modification to the Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any substantial deviation or significant amendment/modification will require the Authority to submit a revised PHA 5-year plan that has met full hearing process requirements and the formal approval of the GHURA Board of Commissioners. The Authority defines significant amendment and substantial deviation/modification as: • Any change in the planned or actual use of federal funds for activities that would prohibit or redirect the Authority's mission, goals, and objectives • A need to respond immediately to Acts of God beyond the control of the Authority, such as earthquakes, civil unrest, or other unforeseen significant events • A mandate from Guam government officials, specifically the governing Board of Commissioners of the Authority, to modify, revise, or delete the long-range goals and objectives in the program. •Substantial Deviation to the PHA Five-Year Annual Plan is defined as: A major change in policies or program outline. This may occur from external factors such as regulatory requirements, funding or reallocation of funding. • A Significant Amendment or Modification to the PHA Five-Year and Annual Plan is defined as: Changes of a significant nature to the rent or admissions policies, or the organization of the waiting list not required by federal regulatory requirements as to effect a change in the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the Section 8 Housing Choice Voucher Program Administrative Plan.</p> <p>Significant Amendment/Modification to Capital Fund Program GHURA - considers a "significant amendment/modification" to the Capital Fund Program (CFP) 5-Year and Annual Plan as a discretionary change in the plan or policy of the Authority that fundamentally alters the mission, goals, objectives or plans of the Authority. Any significant amendment/modification will require the Authority to submit a revised CFP 5-Year Plan that has met full hearing process requirements and the formal approval of the Board of Commissioners. Specifically the following will be considered to constitute a significant amendment/modification: • Any addition or change in the planned or actual use of federal funds for non-emergency work items exceeding 30% of the total grant (items not included in the current CFP Five-Year Action Plan); and • Any change with regard to demolition or disposition, designation, homeownership programs, Rental Assistance Demonstration (RAD) conversion, Capital Fund Financing Program (CFFP), development or mixed finance or conversion activities. An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements. HUD will not consider such changes as a significant amendment.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p>
B.2	<p>New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Police Officers</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Non-Smoking Policies</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Project-Based Vouchers</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants)</p>

	<p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan</p> <p>Units with Approved Vacancies for Modernization. Major upgrades are needed to ensure that electrical, plumbing, and other systems function, especially since GHURA's buildings are aging structures. Ongoing renovations to the interior and exterior of the GHURA buildings are needed to keep them structurally sound and in good repair. The CFP Plan includes Unit Modernization as a planned activity. No specific units are listed since units are identified as the unit becomes vacant and determined to be eligible for modernization. GHURA utilizes contractors for projects identified in the CFP Five-Year Action Plan. Projects include the modernization of vacant units to upgrade electrical, plumbing, carpentry, doors, to name a few, fence replacement, basketball court upgrade; typhoon shutter replacement, power distribution box upgrades; and LBP mitigation; and waterline and drainage correction</p> <p>Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). GHURA has applied for the FY2025 Emergency Safety and Security Grant (ESSG) for AMP 2, AMP 3, and AMP 4. Funds will be used to install surveillance cameras or other measures to deter criminal activities in the developments. GHURA received obligation extension for the Housing-Related Hazard (HRHCFP) grant for testing, outreach and mitigation for Radon and Mold and Moisture for AMP 1, AMP 2, AMP 3, and AMP 4. GHURA will use its operating reserves to address project-specific activities to maintain the efficient management operations of Public Housing units. Projects being considered are • Installation of overhead lighting in the elderly unit bedrooms as the unit becomes vacant. GHURA anticipates to use funds from the Community Development Block Grant-Disaster Recovery (CDBG-DR) to address typhoon damages from Typhoon Mawar at the public housing developments. • Construction of an open-air canopy above existing basketball courts and/or playground facilities located on the AMP sites. • Removal and repair of existing fence and/or installation of new fencing at the AMPs sites. • Installation of bollards to prevent soil erosion and unauthorized resident parking on grass. • Installation of lighting at fence line for security purposes. • Installation of boundary signage where there are no fences to deter residents from trespassing on private properties that border PHA sites. • Purchase and installation of security cameras with security monitoring services. • Pest control/termite treatment in units. • Expansion of office and parking spaces. • Support of resident programs. • Other project-specific activities include, but are not limited to, improving curb appeal (maintenance costs, non-routine or capital expenses).</p>
B.3	<p>Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. See Attachments for Community Development, Modernization, and Public Housing.</p>
B.4	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. CAPITAL FUND PROGRAM, GQ08P00150125, APPROVED ON 8/25/2025.</p>
B.5	<p>Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y <input checked="" type="checkbox"/> N <input type="checkbox"/> (b) If yes, please describe The GHURA FY 2024 Audit was completed and the report was issued on August 15, 2025 by Ernest and Young. Findings were noted as follows: MANAGEMENT LETTER: Pension and OPEB Reconciliation (Reiteration of Prior Year Comment); Monitoring of Capital Assets Subledger. COMPLIANCE: Matters Giving Rise to Qualified Opinions on Community Development Block Grants Cluster (CDBG) - Entitlement/Special Purpose Grants Cluster and Housing Voucher Cluster.</p>
C.	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y <input type="checkbox"/> N <input type="checkbox"/> (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p>Certification by State or Local Officials. <i>Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan</i></p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. <i>Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed, must be submitted by the PHA as an electronic attachment to the PHA Plan</i></p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input type="checkbox"/> If yes, include Challenged Elements</p>
C.5	<p>Troubled PHA. (a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y <input type="checkbox"/> N <input type="checkbox"/> N/A <input type="checkbox"/> (b) If yes, please describe</p>

D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	<p data-bbox="191 254 1495 342">Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <div data-bbox="196 380 1507 436" style="border: 1px solid black; padding: 5px;"> <p>Fair Housing Goal: Ensure equal opportunity and affirmatively further fair housing.</p> </div> <div data-bbox="196 443 1507 506" style="border: 1px solid black; padding: 5px;"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> </div> <div data-bbox="196 512 1507 625" style="border: 1px solid black; padding: 5px;"> <p>Undertake affirmative measures to provide a suitable living environment for families living in public housing, regardless of race, color, religion, national origin, sex, familial status, and disability.</p> </div> <div data-bbox="196 632 1507 695" style="border: 1px solid black; padding: 5px;"> <p>Fair Housing Goal: Increase Fair Housing information on GHURA's website and at physical locations.</p> </div> <div data-bbox="196 701 1507 764" style="border: 1px solid black; padding: 5px;"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> </div> <div data-bbox="196 770 1507 919" style="border: 1px solid black; padding: 5px;"> <ul style="list-style-type: none"> • Include educational material and resources on our website and promote the use of our website. • Distribute and make available booklets, pamphlets, and other resources to all our physical office locations for our clients. • Design and distribute extensive marketing materials for properties, services and programs to potential clients, with information about GHURA's non-discrimination policy and their right to request a reasonable accommodation for fair access to information and services. </div> <div data-bbox="196 926 1507 982" style="border: 1px solid black; padding: 5px;"> <p>Fair Housing Goal: Create educational opportunities for the community.</p> </div> <div data-bbox="196 989 1507 1052" style="border: 1px solid black; padding: 5px;"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> </div> <div data-bbox="196 1058 1507 1192" style="border: 1px solid black; padding: 5px;"> <ul style="list-style-type: none"> • Partner with other agencies in fair housing to host and provide training to landlords, property managers, the general public, and staff to reduce housing discrimination. • Continue to improve the administration of GHURA's Reasonable Accommodation Policy, providing an opportunity for applicants, residents, and program participants with a disability to request an accommodation and/or modification to be able to fully participate in a program, to use and enjoy a dwelling, including public and common use spaces. </div>

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
BOARD OF COMMISSIONERS
RESOLUTION NO. FY2025-036**

Moved by: **EMILIA F. RICE**

Seconded by: **KARL E. CORPUS**

RESOLUTION TO APPROVE AND ADOPT THE REVISED PUBLIC HOUSING 2025 ADMISSIONS AND CONTINUED OCCUPANCY POLICY (ACOP) THAT INCLUDES AN APPENDIX RELATING TO THE CHANGES MANDATED BY THE HOUSING OPPORTUNITIES THROUGH MODERNIZATION ACT (HOTMA) OF 2016

WHEREAS, 24 CFR 960 requires all Public Housing Agencies with a Public Housing Program to adopt a written Admissions and Continued Occupancy Policy (ACOP) that establishes local policies for the administration of the Public Housing Program in accordance with requirements prescribed by the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, the passage of the Housing and Opportunity Through Modernization Act (HOTMA) of 2016 (P.L. 114-201), included requirements that made significant changes to the United States Housing Act of 1937, and HUD promulgated mandates for PHAs to revise their Public Housing ACOP and implement new regulatory changes in accordance with Sections 102 and 104 of the law; and

WHEREAS, policy modifications to the Housing Act are relevant to asset and income calculations; deductions and expenses; applicable Fair Housing and Civil Rights requirements; household composition; income (types and sources); income exclusions; inflationary adjustments; interim adjustments; and verifications; and

WHEREAS, the revisions to the ACOP consist of both mandatory and discretionary policies that are necessary to ensure access to fair and equal housing for all; and

WHEREAS, GHURA created an appendix (Exhibit 1) that contains the HOTMA policies that are "on hold" and have yet to be implemented; now, therefore, be it

RESOLVED, that the Board of Commissioners hereby approves and adopts the Public Housing 2025 Admissions and Continued Occupancy Policy (ACOP) for the Public Housing Program.

IN REGULAR BOARD MEETING, SINAJANA, GUAM – SEPTEMBER 16, 2025

PASSED BY THE FOLLOWING VOTES:

AYES: Nathanael Sanchez, John Rivera, Emilia Rice, Karl Corpus

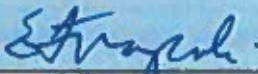
NAYES: NONE

ABSENT: Anisia Della, Victor Torres

ABSTAINED: NONE

I hereby certify that the foregoing is a full, true, and correct copy of the Resolution duly adopted by the Guam Housing and Urban Renewal Authority Board of Commissioners on September 16, 2025.

(S E A L)



ELIZABETH F. NAPOLI
Board Secretary / Executive Director

**EXHIBIT I: APPENDIX
HOTMA 102/104 Policies Not Yet Implemented**

Chapter 00: Introduction	No HOTMA 102/104 policies apply.
Chapter 1: Overview of the Program and Plan	No HOTMA 102/104 policies apply.
Chapter 2: Fair Housing and Equal Opportunity	No HOTMA 102/104 policies apply.
Chapter 3: Eligibility	

Policy section 3-I.B. FAMILY AND HOUSEHOLD is amended to comply with section E.1 of Notice PIH 2023-27, Definition of Family
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Policy section 3-I.K. FOSTER CHILDREN AND FOSTER ADULTS is amended to comply with section E.2 of Notice PIH 2023-27, New Definitions of Foster Adult and Foster Child

Policy section 3-II.D. FAMILY CONSENT TO RELEASE OF INFORMATION is amended to comply with section J.2 of Notice PIH 2023-27, Revocation of Consent
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Policy section 3-III.C. RESTRICTION ON ASSISTANCE BASED ON ASSETS is added to comply with section A.1 of Notice PIH 2023-27, Asset Limitation

Chapter 4: Applications, Waiting List and Tenant Selection	No HOTMA 102/104 policies apply.
Chapter 5: Occupancy Standards and Unit Offers	No HOTMA 102/104 policies apply.
Chapter 6: Income and Rent Determinations	

Prior to the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 6.A.
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Upon the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 6.B.
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Chapter 7: Verification

Prior to the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 7.A.
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Upon the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 7.B.
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Chapter 8: Leasing and Inspections	No HOTMA 102/104 policies apply.
Chapter 9: Reexaminations	

Prior to the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 9.A.
--

Upon the PHA's HOTMA compliance date, the PHA will follow policies in Chapter 9.B.
--

Chapter 10: Pets	No HOTMA 102/104 policies apply.
Chapter 11: Community Service	No HOTMA 102/104 policies apply.
Chapter 12: Transfer Policy	No HOTMA 102/104 policies apply.

Chapter 13: Lease Terminations

Policy section **13-II.B. FAILURE TO PROVIDE CONSENT** is amended to comply with section J.2 of Notice PIH 2023-27, **Revocation of Consent**

Policy section **13-III.C. OTHER AUTHORIZED REASONS FOR TERMINATION** is amended to comply with section A.1 of Notice PIH 2023-27, **Asset Limitation**

Chapter 14: Grievances and Appeals

No HOTMA 102/104 policies apply.

Chapter 15: Program Integrity

Policy section **15-II.C. PHA-CAUSED ERRORS OR PROGRAM ABUSE** is amended to comply with 24 CFR 5.609(c)(4), **De Minimis Errors**

Chapter 16: Program Administration

No HOTMA 102/104 policies apply.

Glossary

The following definitions are applicable upon the PHA's implementation of HOTMA 102/104:

- Annual income (revised)
- Day laborer
- De minimis error
- Earned income
- Family (revised)
- Foster adult
- Foster child
- Independent contractor
- Inflationary index
- Net family assets (revised)
- Real property
- Seasonal worker
- Unearned income

**GUAM HOUSING AND URBAN RENEWAL AUTHORITY
BOARD OF COMMISSIONERS
RESOLUTION NO. FY2026-005**

Moved By: NATHANAEL P. SANCHEZ

Seconded By: VICTOR R. TORRES

Resolution Approving the FY2026 Annual PHA Plan for Public Housing, Significant Amendment #1

WHEREAS, pursuant to Section 511 of the Quality Housing and Work Responsibility Act (QHWRA) of 1998, the Guam Housing and Urban Renewal Authority is mandated to develop and submit a Public Housing Agency (PHA) Annual Plan to the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, the FY2026 Annual PHA Plan for Public Housing is a comprehensive guide to the Authority's policies, programs, operations, and strategies for meeting local housing needs and goals for implementation for Fiscal Year 2026. The FY2026 Annual PHA Plan for Public Housing was approved by HUD on August 25, 2025; and

WHEREAS, the FY2026 Annual PHA Plan for Public Housing was updated to reflect the addition of:

- Public Housing Asset Management Projects (AMP) have updated their Admissions and Continued Occupancy Policy (ACOP) to include HOTMA updates, which was approved by the BOC on September 16, 2025.
- The FY24 Audit was completed by Ernst & Young on August 15, 2025. Findings were found and are proactively being addressed by the Public Housing Authority (PHA); and

WHEREAS, the FY2026 Annual PHA Plan for Public Housing, Significant Amendment #1 includes a *substantial deviation* to the policy regarding displacement preference for participants under the Emergency Housing Voucher Program (EHV), who will be displaced, through no fault of their own, but by governmental action due to the end of the funding established by the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, the goals and objectives of the FY2026 Annual PHA Plan for Public Housing, Significant Amendment #1 are consistent with Guam's Five-Year Consolidated Plan, which identifies and prioritizes the housing and community development needs of Guam; and

WHEREAS, this FY2026 Annual PHA Plan for Public Housing, Significant Amendment #1 was prepared in accordance with 24 CFR Part 903; now, therefore, be it

RESOLVED, that the Board of Commissioners of the Guam Housing and Urban Renewal Authority hereby approves the FY2026 Annual PHA Plan for Public Housing, Significant Amendment #1 for the Fiscal Year 2026.

IN A SCHEDULED BOARD MEETING, SINAJANA, GUAM – JANUARY 13, 2026

PASSED BY THE FOLLOWING VOTES:

AYES: John Rivera, Nathanael Sanchez, Emilia Rice, Victor Torres, Karl Corpus

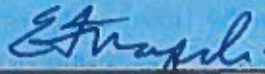
NAYES: NONE

ABSENT: Anisia Rice

ABSTAINED: NONE

I 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 January 13, 2026.

(SEAL)



ELIZABETH F. NAPOLI

Board Secretary / Executive Director

GHURA HR Write-up for PHA Annual Plan

- Were there any new policies that were introduced and approved that affected GHURA’s management and operations?
On January 16, 2025, GHURA was approved for Community Development Block Grant Disaster Recovery (CDBG-DR) funds appropriated by Disaster Relief Supplemental Appropriations Act, 2025 Publix Law 118-158. We were allocated \$500,825,000 for the purpose of assisting the residents of Guam from the effects of Typhoon Mawar. The start of this new grant required us to bring new staff on board.
- What was the increase *or* decrease in number of employees from FY2025 to present?
There was an increase of employees from FY2025 to the present day. At the end of FY2025, we saw a total of 156 active employees. Currently, our total manpower levels are at 165 employees (inclusive of the CDBG-DR program).
- HR’s goals in providing technical training?
We are still currently in the process of obtaining on-site technical training for Section 8 / Public Housing staff. As of date, the procurement rebidding process of obtaining the technical training is in process. We expect half of GHURA’s workforce to attend this upcoming training by the end of 2026. Last agency-wide technical training was conducted in September 2017.

This on-site technical training provides our staff with the comprehensive knowledge on the US Department of Housing & Urban Development (HUD) programs. The goal is to enhance our staff’s understanding and effective implementation of HUD initiatives. This, in turn, will help the Agency provide competencies to the Guam community in our various GHURA programs.

- Organizational chart with number of employees per division/section.
Please see below table and attached organizational chart.

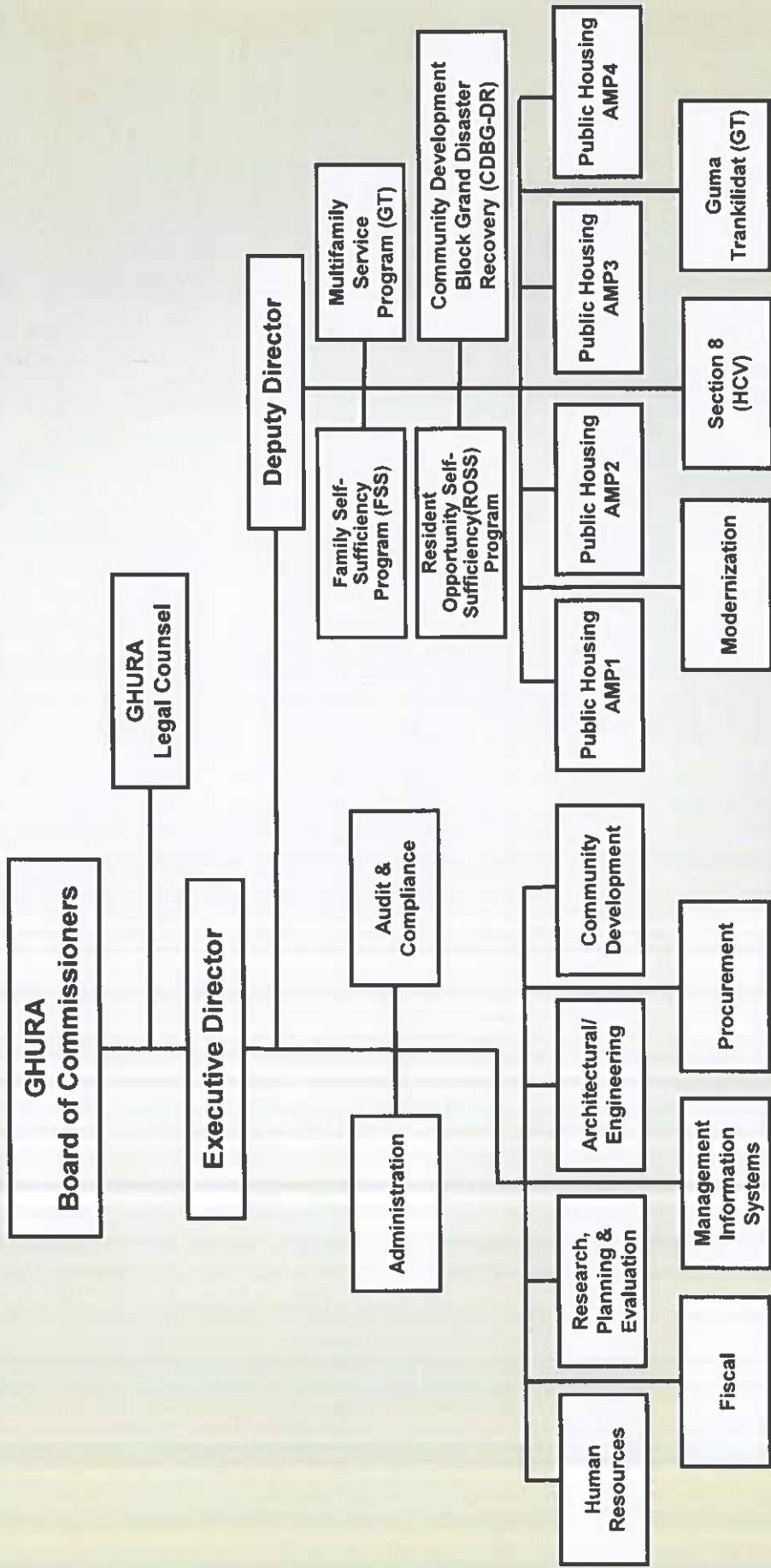
Number of Employees per Division	
Admin/Exec/Audit & Compliance	7
Human Resources	2
Fiscal	6
Procurement	1
Management Information Systems	4
Community Development	5
Research, Planning, & Evaluation	8
Architectural/Engineering	7
Modernization	3
Section 8	26
Public Housing – AMP#1	11
Public Housing – AMP#2	11
Public Housing – AMP#3	13
Public Housing – AMP#4	19
Guma Trankilidat	3
CDBG-DR	39
TOTAL:	165



GUAM HOUSING AND URBAN RENEWAL AUTHORITY

FY2026

ORGANIZATIONAL CHART - Overall



B.3 COMMUNITY DEVELOPMENT – GOALS AND OBJECTIVES

Guam remains committed to addressing the housing needs of its residents through the continued implementation of housing-related programs funded by the HOME Investment Partnerships Program (HOME). These initiatives are strategically designed to address the diverse needs of the local housing market, with a focus on assisting low-income to extremely low-income households.

The programs encompass a range of services, including homebuyer assistance, rental housing support, homeowner rehabilitation, and housing counseling. Collectively, these efforts aim to expand access to safe, stable, and affordable housing while promoting sustainable homeownership and improving living conditions throughout the Territory.

The following programs are funding under the HOME Investment Partnerships Program (HOME), the Housing Trust Program (HTF), Community Development Block Grant (CDBG) and the HOME-American Rescue Program (HOME -ARP):

Renewal Affordable Homes – HOME Solution (Homebuyer Program)

The Renewal Affordable Homes – HOME Solution Program is designed to assist eligible residents of the Territory of Guam in achieving first-time homeownership. The program's primary objective is to reduce the overall cost of purchasing or constructing a home through financial subsidies. These subsidies may be applied toward sales price reductions, closing costs, or other eligible expenses. Through partnerships with local lenders, the program helps make homeownership more attainable for qualified buyers.

This period, 130 applications were reviewed, with five (5) buyers assisted in partnership with the USDA 502 Housing Program. Preference continues to be given to participants of GHURA-administered programs, including the Renaissance Program, Low-Income Public Housing (LIPH), and the Housing Choice Voucher (HCV) Program, to support households already engaged in GHURA housing initiatives.

In addition, GHURA completed the transfer of twenty-two (22) mortgage loans assisted with HOME funds and four (4) properties from Habitat for Humanity of Guam, consisting of two (2) unfinished housing units and two (2) vacant land parcels. These properties will be incorporated into the program to support future affordable homeownership development and expand housing opportunities for eligible households.

Homeowner Rehabilitation – Homeowner Program

The Homeowner Rehabilitation Program assists eligible residents of the Territory of Guam in addressing substandard conditions within their principal residences. The program's primary objective is to provide financial assistance for necessary repairs and improvements to ensure homes meet applicable safety, health, and livability standards.

Assistance is provided in the form of repayment or deferred loans, allowing for flexible terms based on the homeowner's circumstances. This structure ensures accessibility while maintaining long-term program sustainability.

This period, three (3) applications were reviewed, with program staff evaluating eligibility and determining the scope of needed improvements. Through this program, Guam seeks to enhance residents' quality of life and improve overall housing conditions across the Territory.

Renaissance Rental Program

The Renaissance Rental Program provides affordable rental housing opportunities for low- and moderate-income individuals and families. The program is currently funded through the Community Development Block Grant (CDBG) and supports both the development and maintenance of affordable rental units.

GHURA is currently in the process of acquiring two (2) duplexes. Upon acquisition, the units will undergo renovation and are anticipated to be fully operational and available for occupancy by the end of the next program year.

Housing Trust Fund (HTF) – Rental

Guam has partnered with WestCare Pacific Islands to implement a specialized rental housing program serving individuals and families with incomes at or below 30 percent of the Area Median Income (AMI). This partnership addresses the critical need for housing among the Territory's lowest-income residents.

Currently, GHURA is renovating two properties located in Agana Heights: one (1) duplex and one (1) four-plex. These renovation projects are funded through the Housing Trust Fund and are intended to bring the units into compliance with applicable safety, health, and livability standards. Upon completion, the renovated units will provide much-needed affordable rental housing for extremely low-income households and support broader efforts to reduce homelessness and housing instability in Guam.

HOME American Rescue Plan (HOME-ARP)

Guam has received approval to collaborate with WestCare Pacific Islands under the HOME-ARP initiative to provide housing for specific qualified populations, with a preference for veterans. This partnership is part of a broader effort to address the unique housing challenges faced by veterans and other vulnerable populations.

Phase I of the project is currently in process and includes the development of a total of eight (8) housing units, consisting of one six-unit (6-plex) building and one (1) duplex. All units will be one-bedroom, one-bath. The scope of work also includes the construction of a retaining wall necessary to support the site and ensure compliance with applicable safety and building standards. The project is located in the village of Dededo.

Phase II will follow once Phase I commences and will consist of the development of three (3) single-family homes. This phased approach allows for the orderly expansion of housing opportunities and supports the long-term sustainability of the HOME-ARP initiative.

Upon completion of both phases, the project will provide safe, stable, and affordable housing for veterans and other qualified populations, further advancing Guam's efforts to address critical housing needs.

Housing Counseling

The Housing Counseling Program supports individuals and families in navigating homeownership and rental housing decisions. The program provides guidance and education to first-time homebuyers, renters seeking housing stability, and homeowners working to maintain their properties.

During this reporting period, the program successfully assisted seven (7) clients through individualized housing counseling services. In addition, the Client Management System (CMS) has been fully implemented and is now actively being used to track client services, improve case management, and enhance program reporting and oversight.

B.3c PHA

2/11/2026

2025 ANNUAL PHA PLAN SUBMISSION FOR PUBLIC HOUSING (period of 10/1/2024 – 9/30/2025)

GOAL 1: Maximize the current Resources for Public Housing Programs

OBJECTIVE 1: Maintain occupancy at no less than 97% (adjusted for units in modernization) each fiscal year for Public Housing

As of September 30, 2025, GHURA's Public Housing program maintained an occupancy rate of 97% (adjusted for units under modernization). GHURA continues to maximize its Public Housing resources by maintaining strong occupancy levels throughout the year when adjusting for units undergoing modernization, demonstrating effective unit turnaround, timely leasing and strong coordination between property management and maintenance teams. These efforts ensured that available units were quickly prepared and offered to eligible families, allowing GHURA to serve the maximum number of households with the resources available.

OBJECTIVE 2: Refer Public Housing vacant units to the Capital Fund Program modernization work item

The Public Housing Authority (PHA) continues to take action to address the needs of public housing residents and to ensure the long-term viability of its public housing stock. These actions include ongoing assessment of physical conditions, implementation of capital and operation improvements, and enhanced oversight of property management activities to maintain decent, safe, and sanitary housing. The PHA prioritizes efficient use of resources to address maintenance needs, improve building systems, and enhance resident safety and accessibility.

Public Housing continues to refer vacant units that are beyond maintenance capabilities and require extensive work were deferred to modernization. Part of the modernization work included upgrades to electrical panel boxes, bathroom, kitchen, replacing sewer lines and replacing exterior doors with aluminum.

OBJECTIVE 3: *Pursue alternative funding for services and projects under Public Housing*

GHURA applied for a second year, the Emergency Safety and Security Grant (ESSG). The first grant covered AMP 1 sites and only a portion towards AMP 4- Toto Gardens. It is hoped that a second round of funding is able to cover the cost for the remaining sites.

GHURA received obligation extension for the Housing-Related Hazard (HRHCFP) grant in the amount of \$5M for testing, outreach and mitigation for Radon and Mold and Moisture for AMP 1, AMP 2, AMP 3, and AMP 4.

OBJECTIVE 4: *Utilize Public Housing Operating Reserves to address non-routine maintenance upgrades and provide services for residents.*

GOAL 2: Improve the Public Housing Assessment System Score to achieve a high performer score-Increase the Score under the Physical Assessment Subsystem (PASS), Financial Assessment Subsystem (FASS), Management Assessment Subsystem (MASS), and Capital Fund Subsystems (CFSS) of all PHAS.

OBJECTIVE 1: *Increase the Score under the Physical Assessment Subsystem (PASS), Financial Assessment Subsystem (FASS), Management Assessment Subsystem (MASS), and Capital Fund Subsystems (CFSS) of the PHAS.*

In 2025, the U.S. Department of Housing and Urban Development informed the PHA of its Public Housing Assessment System (PHAS) "troubled" status for FY 2023. The PHA has completed its review and assessment of the troubled status and provided a corrective action plan.

The PHA continues to monitor program performance and compliance to prevent conditions that could result in troubled designation. The PHA will utilize performance data, internal controls, and enhanced oversight to identify and address risks. Where performance concerns are identified, the PHA implements corrective actions, provides technical assistance, and increases oversight consistent with HUD regulations. The Property Site Managers has played key roles in conducting corrective actions to address the deficiencies, sustaining long-term compliance, and ensuring performance improvements are completed. Ongoing plans forecast the use of Operating

Reserves and the Capital Fund Programs to cover public housing maintenance deficiencies and resident-related programs as management improvement tools.

GHURA anticipates a HUD NSPIRE inspection notice shortly as initial notifications in early 2025 were later cancelled. Maintenance and property management teams work collaboratively to better understand NSPIRE standards, address recurring issues, and implement corrective measures aimed at improving the physical conditions across all sites. These focused efforts, combined with enhanced preventive maintenance and targeted modernization projects, reflect GHURA's commitment in achieving higher PASS scores and restoring overall PHAS performance.

GOAL 4: Improve the Quality of Assisted Housing

OBJECTIVE 1: Annually assess and update the policies regarding the Public Housing Admissions and Continued Occupancy Policy (ACOP) to implement any new statutory or regulatory requirements.

GHURA's BOC approved the 2025 Admissions and Continued Occupancy Policy (ACOP) in September 16, 2025. The policy included an appendix that identifies HOTMA updates under Section 102 (Income Reviews) and Section 104 (Asset Limits) that have yet to be implemented. This ACOP also incorporates policies that were once in place before the adoption of the November 2023 ACOP.

OBJECTIVE 2: Concentrate on improving the specific management functions by delivering quality customer and maintenance services to public housing residents, implementing preventative maintenance efforts, and reviewing options to ensure the economic viability of GHURA's 750 public housing units.

Maintenance operations were strengthened through preventive maintenance scheduling, improved response times, and enhanced customer service. Internal procedures were evaluated to reduce fraud risks and reinforce program integrity. Renovation and modernization projects progressed in alignment with the Capital Fund Program, 5- Year Action Plan, with contractors completing priority improvements to ensure the long-term viability of GHURA's 750 public housing units.

Goal 5: Provide an improved living Environment

GHURA continues to enhance the living environment within its Public Housing communities through targeted physical improvements and resident-focused initiatives. Safety and security remain a central priority, with the Agency implementing upgraded lighting, expanded video surveillance systems, and incorporating crime prevention strategies to create safer and more functional outdoor spaces for the families served.

The Agency also advanced efforts to modernize community infrastructure by improving amenities, revitalizing public spaces, and upgrading parking areas to support long-term neighborhood sustainability. These overall improvements contribute to safer, more accessible and welcoming community environments for residents.

Goal 6: encourage Self-Sufficiency

OBJECTIVE 1: Establish and maintain relationships with community partners for educational, child care, health care, homeownership, financial literacy/management, budgeting, and other services for opportunities to promote self-sufficiency.

GHURA hired three (3) Program Coordinators (PC's) assigned to public housing to assist in strengthening community partnerships and expand educational opportunities for residents in public housing. These coordinators are responsible for fostering collaborations with local organizations, developing resident-focused learning initiatives and enhancing access to resources that support self-sufficiency and quality of life. Some learning initiatives, include partnerships with Guam Community College, Literacy Program, healthcare outreach and employment services to name a few. Internally, The Public Housing Renters 101 Seminar was established to provide training and review in housekeeping and financial guidance to our public housing residents.

Other tools to keep residents informed include, The Resident Newsletter, Bien Venida (Welcome) expected later this year and the establishment of a social media platform for updated PHA activities and programs. Resident engagement is a key component of the Agency's strategy to improve overall housing quality, strengthen communities, and support resident self-sufficiency.

Goal 9: Increase Customer Satisfaction

OBJECTIVE 1: Automate more functions to provide increased quality of service, such as web-based applications, increase web capabilities, portals, and interactive voice response systems.

Customer service improvements are continuous through the expansion of digital tools and automated systems. GHURA enhanced its online services by increasing web-based applications, resident portal functions and other digital capabilities. The Agency promoted electronic rent payments options, resulting in increased adoption among residents. These improvements contributed to more efficient communication and accessibility for customer experience in terms of rental payments.

OBJECTIVE 2: Increase the number of residents paying rent through electronic transfer.

On-line rental payments through electronic transfers continue however, there are still few families choosing to have GHURA staff assist with payments. Primary reason, is to avoid charges as some of these fees are waived when GHURA provides this assistance. GHURA will continue to encourage residents to utilize the portal for rent payment options.