

GHC 2021 BOARD MINUTES

		=		
	Remarks:	Board. President's Report/	October 1, 2021 Board Meeting were reviewed and discussed by the	AGENDA ITEM
C. STATUS OF RENTAL DIVISION: The President	The President provided a written report for the month of September 2021, to the Board with the supporting attachments. The President reported on the following highlights: B. UPDATE OF LADA GARDENS RENOVATION PROJECT: The President reported that the building permit is in process for the Lada Gardens Renovation Project. The application is currently under review by the Guam Environmental Protection Agency (GEPA). Once approval is received by GEPA, the building permit and notice to proceed will be granted to Murphy Enterprises to begin work on the project.	A. September 2021 Report:		DISCUSSION
			seconded, and without any further discussions, the Board unanimously approved Minutes of the October 1, 2021, Meeting.	ACTION / PLAN
		President		FOLLOW UP
		President		PARTY
		On-going		STATUS

																								AGENDA ITEM
The Loan Division received	LOAN DIVISION MONTHLY REPORT FOR SEPTEMBER 2021 (UPDATE ON HIGHLIGHTS)	under the ERA Program.	received of \$190,060 with 52 tenants receiving assistance	additional \$12,470.00 as of October 26, bringing the total	week GHC received an	nally reported	The	in the October Accounting	October in the amount of	payments to assist 4 tenants	5.50. However, to	program remained at	received by GHC from the ERA	21, the to	of September. As of	+	Rental assistance payments	Assistance (ERA) Program. No	under the Emergency Rental	applying for rental assistance	track and assist tenants	Relations Team continues to	reported that the Tenant	DISCUSSION
<u>1</u>																								ACTION / PLAN
																								FOLLOW UP
																								PARTY
																								STATUS

AGENDA ITEM	з Б		fo		69	fo		- do	A	СС	one	ap	ar	or	th	(4	Pr	C/	Н	Pr	(2	ap	СО	CO	pr	an	n n		Но	Pr Pr	Pr Th
DISCUSSION	inquiries via email for the month of September. Pre-	ation was compl	for ten (10) under the Direct	Loan Program, one (1) for the	6% Loan Program, and one (1)	for the CAHAT Loan Program.	Two (2) inquiries are pending	documents before the	Affordability Analysis can be	completed. Work on twenty-	ne (21) prospective loan	applications totaling an	amount of \$2,963,000.00 is	ongoing. Thirteen (13) are for	the Direct Loan Program, four	(4) are for the 6% Loan	Program, three (3) are for	CAHAT, and one (1) is for the	Home Improvement Loan	Program. Of the twenty-one	(21) loan applications, six (6)	applications are for CLTC	construction loans. One	construction loan on CLTC	property was closed in the	amount of \$195,000.00 for the	month. Three First Time	Homeowner Assistance	(111-12)	Program (FIHAP) certificates	Program (FIHAP) certificates were issued and committed. The President indicated that
ACTION / PLAN	much funds is available aside from the \$313,095. The	dent responded that a	September 30 th , GHC has	\$20,000 for 12 applicants. The	Chairman added that GHC has	money in that Program to service	the pending applicants. The	President added that GHC has	received applications but will not	approve the applications until	the process is completed. The	Chairman stated that the prior	GHC President has previously put	the First Time Homeowners'	Program on hold and	reconfirmed that the Board had	reached a resolution of this issue	and the Program is no longer	under a hold and GHC is	continuing to accept	applications. The Chairman also	confirmed this information with	GHC's Oversight Chairman that	GHC has been accepting	applications for this Program.						
FOLLOW UP																															
RESPONSIBLE PARTY																															
STATUS																															

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
	week Tuesday, GHC will receive \$313,095 of escheated funds to fund the first time homeowners' grant of \$313,095 which is good news for the Program.				
	Sale of Oreo Property:				
	Funds for the sale of the Dededo OREO property were received on September 2, 2021 in the amount of				
	A gain realized.				
	ACCOUNTING DIVISION HIGHLIGHTS				
	The delinquency rates for the Rental and Loan Divisions reflect decreases for September FY 2021 when compared to September FY 2020. The Rental delinquency rate for September FY 2021 is 8.63% as compared to 13.03% in September FY 2020. Likewise, the Loan delinquency rate for September FY 2021 is 10.75% as compared to 14.61% in September FY 2021 is	The President indicated that GHC is working on exercising their due diligence to reach out to people that are interested, especially under the Chamorro Land Trust property, since they can only come to GHC for loans. The Chairman indicated that GHC's oversight chair has reviewed a law already written and reviewed by the legal counsel of the governor prepared by GHC Legal			

AGENDA ITEM	Revenue for the month increased by 7% compared to last fiscal year due to
	Administrative fee earned for 13 FTHAP grants disbursed
	of the Dededo property
	(\$43,394.24). Expense for the month increased by 209%
	compared to last fiscal year
	reduce the OPEB liability in FY
	20 by
	compared to last fiscal year
	due to a decrease in interest
	on loans (loan portfolio
	-
	affordable housing units, lack
	of skilled contractors & COVID-
	19) and a decrease in interest
	income on bank deposit &
	investment with Trustees
	to COVID-19). Expense year to
	date increased by 18%
	compared to last fiscal year
	due to the decrease in the
	OPEB liability in FY 2020 by

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	PARTY
	\$555K. An adjustment for the	week or two. GHC's oversight		
	OPEB liability for FY 2021 is	chairman will be back on Guam		
	pending the completion of the	on November 12 th to discuss this		
	OPEB actuary report by DOA.	matter because this is a really		
	The President inquired with	important issue. This process		
	the Board if they had any	will accomplish several things: It		
	questions after completing her	meets the Governor's mandate		
	Report.	of being able to take homeless		
		people off the streets because a		
		lot of the homeless people have		
		Chamorro Land Trust leases and		
		it will turn the economy.		
		Additionally, GHC's Loan		
		Department would then be able		
		to give out loans to help build a		
		one bedroom to live there and		
		be secured which will probably		
		cost about \$100,000. GHC needs		
		to be pro-active since it becomes		
		harder and harder to convince		
		the Legislature that GHC has a		
		place in government. The		
		Chairman expressed that he has		
		learned of rumors that they are		
		evaluating whether to integrate		
		GHC with another agency. From		
		a financial perspective, the		
		Chairman would support the		
		transition. However, the		
		Chairman indicated that there is		

AGENDA ITEM	DISCUSSION	ACTION / PLAN FOI	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		a niche for GHC, but GHC is not			
		working to serve the community.			
		The Loan Division is qualified to			
		assist individuals with loans but			
		GHC needs people who can apply			
		and the market to do assist with			
		this process. GHC Loan			
		Administrator requested a list of			
		all of those individuals that have			
		a lease from CLTC. The problem			
		is GHC is unable to reach them			
		because of the invalid contact			
		numbers. There are individuals			
		on the list that are not first time			
		homeowners. GHC Loan			
		ha			
		order to demonstrate that there			
		is a need for this legislation, GHC			
		should just interview all of the			
		lessees and pre-qualify them			
		whether they are first time			
		homeowners or not. The			
		Chairman respond that the			
		suggestion is a good idea. GHC			
		can be proactive and			
		demonstrate the need and will			
		have the data and information			
		for the public hearing. The Loan			
		Administrator commented that			
		not every lessee is a veteran.			

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		The only options for financing is			
		from the VA or GHC. The			
		Chairman recommended that			
		GHC start this process and			
		complete by a November 12 th			
		deadline and have the data and			
		statistics to present to the			
		legislature. The President also			
		added that she has also reached			
		out to those individuals on the			
		list who own CLTC leasehold			
		property. The Chairman			
		expressed numerous concerns			
		regarding issues related to GHC			
		rental properties:			
		1. First of all, the Chairman			
		inquired how often GHC			
		inspects its homes.			
		According to the Chairman,			
		he was informed by GHURA's			
		Executive Director that under			
		its Section 8 Rental Program			
		a landlord can evict a tenant			
		if there is cause to remove			
		them from the residence			
		because of damage to the			
		unit. The Chairman indicated			
		that in the past the Board			
		required that Management			
		their units. The Chairman			

inspections are encouraged, however, outside inspections would indicate a reflection of what the inside units look like. The Chairman commented that he met with a firent who resides at GHC's Dollar homes and was urged to see and inspect the homes. The Dollar Homes were created to be model homes to encourage the neighborhood to fix up their homes. The Chairman requested that the Tenant Relations Supervisor take photos of the homes and area. The photos were sent to both the Chairman and Vice Chairman stated that the Chairman stated that the appearance of the area was inexusable. Several homes were hordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the	AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	PARTY	STATUS
the inside units the inside units The Chair mented that he met and who resides at G r homes and inspect es. The Dollar He created to be m es to encourage aborhood to fix up es to encourage borhood to fix up es the Chairman Chairman chair bordered up, and			that			
d indicate a reflection the inside units The Chair nented that he met met and who resides at G r homes and was use and inspect es. The Dollar Hocreated to be mes to encourage aborhood to fix upes. The Chair ness of the homes The Chairman Chairman. Wing the photos were oth the Chairman. Chairman stated that arance of the area usable. Several hobordered up, and bordered up, and bordered up, and cars which may there for more that he chairman index by the condition housing area and			inspections are encouraged,			
The Chairman Chairman stated that he met inside units The Chair nd who resides at G r homes and was use and inspectes. The Dollar Hocreated to be mes to encourage borhood to fix upes. The Chair ested that the Teions Supervisor os of the homes The photos were oth the Chairman Chairman stated that arance of the area usable. Several honger was filled with the cars which may there for more that housing area and			would indicate a reflection of			
The Chair mented that he met not who resides at G r homes and was usee and inspectes. The Dollar Hocreated to be mes to encourage aborhood to fix upes. The Chair man Supervisor of the homes The photos were oth the Chairman Chairman. Wing the photos, man stated that arance of the area usable. Several homice, several home was filled with cars which may there for more thalled by the condition housing area and			what the inside units look			
nented that he met and who resides at G r homes and was use and inspectes. The Dollar Hocreated to be mes to encourage aborhood to fix upes. The Chairman Supervisor of the homes The photos were oth the Chairman Chairman. Wing the photos, man stated that arance of the area usable. Several honger was filled with a cars which may there for more that housing area and			like. The Chairman			
r homes and was u see and inspect see and inspect es. The Dollar Ho created to be m es to encourage aborhood to fix up es. The Chair ested that the Te ions Supervisor os of the homes The photos were oth the Chairman Chairman. wing the photos, man stated that arance of the area usable. Several ho nice, several ho bordered up, and ome was filled with a cars which may there for more that housing area and			commented that he met with			
r homes and was use and inspectes. The Dollar Hocreated to be more to be more that the Telephorhood to fix upes. The Chairman Supervisor of the homes The photos were oth the Chairman Chairman stated that arance of the area usable. Several honger was filled with the cars which may there for more that housing area and			a friend who resides at GHC's			
created to be m created to be m created to be m created to be m so to encourage borhood to fix up es. The Chair The Chair Supervisor of the homes The photos were oth the Chairman Chairman. Wing the photos, man stated that arance of the area usable. Several he nice, several he bordered up, and bordered up, and ome was filled with cars which may there for more that he. The Chairman lled by the condition housing area and			Dollar homes and was urged			
created to be m created to be m created to be m created to be m es to encourage borhood to fix up es. The Chair ested that the Te ions Supervisor os of the homes The photos were oth the Chairman Chairman. wing the photos, man stated that arance of the area usable. Several ho nice, several ho bordered up, and bordered up, and bordered up, and there for more tha there for more tha ins. The Chairman lled by the condition housing area and			see and inspect			
created to be mess to encourage oborhood to fix up asserted that the Te ions Supervisor os of the homes The photos were oth the Chairman Chairman stated that arance of the area usable. Several he nice, several he bordered up, and bordered up, and ome was filled with cars which may there for more that he cars which more that he cars which may there for more that he canditic housing area and			The Dollar			
as to encourage aborhood to fix up the chair and chair and cars which may the reformore that housing area and condition housing area and condition with the chair area area which the condition who cars which may there for more that housing area and condition with the condition who cars which may the condition who can be condition.			to be			
nborhood to fix up ses. The Chair ested that the Te ions Supervisor os of the homes The photos were oth the Chairman. Chairman stated that arance of the area usable. Several he nice, several he bordered up, and bordered up, and some was filled with cars which may there for more that he. The Chairman lied by the condition housing area and			to encourage			
ested that the Te ions Supervisor os of the homes The photos were oth the Chairman Chairman Chairman stated that arance of the area usable. Several he nice, several he bordered up, and bordered up, and ome was filled with cars which may there for more tha hs. The Chairman lled by the condition housing area and			neighborhood to fix up their			
ions Supervisor os of the homes The photos were oth the Chairman Chairman Chairman wing the photos, man stated that arance of the area usable. Several ho nice, several ho sordered up, and bordered up, and bordered may there for more tha ths. The Chairman lled by the condition housing area and			The			
ions Supervisor os of the homes The photos were oth the Chairman Chairman. wing the photos, man stated that arance of the area usable. Several he nice, several he bordered up, and bordered up, and bordered may there for more tha ths. The Chairman lled by the condition			that the			
photos of the homes and area. The photos were sent to both the Chairman and Vice Chairman. After reviewing the photos, the Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			Supervisor			
area. The photos were sent to both the Chairman and Vice Chairman. After reviewing the photos, the Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			the homes			
to both the Chairman and Vice Chairman. After reviewing the photos, the Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			area. The photos were sent			
Vice Chairman. After reviewing the photos, the Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			to both the Chairman and			
reviewing the photos, the Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			Chairman.			
Chairman stated that the appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			the photos,			
appearance of the area was inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			stated			
inexcusable. Several homes were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			appearance of the area was			
were nice, several homes were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			Several			
were bordered up, and one (1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			nice, several			
(1) home was filled with trash and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			were bordered up, and one			
and cars which may have been there for more than six months. The Chairman was appalled by the condition of the housing area and the			(1) home was filled with trash			
been there for more than six months. The Chairman was appalled by the condition of the housing area and the			and cars which may have			
months. The Chairman was appalled by the condition of the housing area and the			been there for more than six			
appalled by the condition of the housing area and the						
the housing area and the			appalled by the condition of			
			the housing area and the			

AGENDA ITEM

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		failure to pay rent, failure to			
		maintain and keep the area			
		de by Federa			
		Guam laws. Legal Counsel			
		indicated that it does not			
		matter if the violation or			
		default is due to non-			
		payment of rent, if the tenant			
		breaches any of the			
		conditions in the Lease, then			
		the remedy is to seek			
		eviction of the tenant. The			
		Senior Tenant Relations			
		Supervisor responded that			
		GHC had a tenant over 1 year			
		ago under Section 8 and was			
		informed by GHURA that GHC			
		was not to seek eviction of			
		the tenant due to COVID-19.			
		The Chairman replied that he			
		was referring to another			
		situation and that there was			
		an executive order			
		prohibiting evictions,			
		however, since July 1, 2021,			
		when the moratorium on			
		evictions were lifted, from			
		July to November 2021,			
		nothing was done and it			
		appears that the Rental			
		Division has been complacent			
		which should not occur			

tenants and Corporation The Boal policy the property of the tenanty of the tenanty of the property of the prop	AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
rty. The ished a policy on occurs if they on occurs if they care of the prenant is served a care of the manages them out. It a GHC has not we, and manages the that and an eviction of the Rental Exparate sections overseen by histrator. The Chairman part the Rental Exparate sections overseen by histrator. The chairmant coverseen by histrator. The chairmant overseen by histrator. The chairmant overseen by histrator. The chairmant overseen by histrator. The it Relations Suppes the tenant overseen by histrator handles enance of the Mainton handles enance of the present the Mainton's responsibility to follow uidelines becorr			if tenants			
ished a policy on occurs if they care of the prenant is served a pon notice as may man is served a pon notice as may man is served a pon notice as may man again, and man again the mass lifted and an eviction of have been isset or September The Chairman post the Rental Exparate sections by its ration. The separate sections overseen by its rations overseen by its rations over the tenant on and the Mainton handles enance of the professibility to follow uidelines becorrulations of the Tenant Relations Supless the Tenant Relations over the Mainton handles enance of the professibility to follow uidelines becorrulations become			The			
care of the prenant is served a property of the prenant is served a property of the prenant is served a property of the mout. It a GHC has not fing this that and an eviction of the Rental Experience of the tenant property of the Mainton and the Mainton fithe Tenant Relations become with the Mainton and the Mainton and the Mainton and the Mainton and the Mainton the Tenant Relations become			а			
care of the prenant is served a promotice as mader, and manages them out. It a GHC has not fing this thstanding COVID forium was lifted and an eviction of the Rental Expansion overseen by instrator. The chairman property and the Mainton fithe Tenant Relations becomes the Tenant Relation with the Mainton and the Mainton and the Mainton fithe Tenant Relations becomes the Tenant Relations the Tenant Relat			urs if			
pnant is served a pnant is served a pnant is a served a w, and manages them out. It a GHC has not lifted and an eviction have been isset or September. The Chairman pat the Rental Eseparate sections overseen by histrator. The treat the mant to handles enance of the profession of the Mainton and the Mainton handles enance of the profession of the Mainton handles enance of the profession by the tot the Mainton's responsibility to follow uidelines becor			take care of the property.			
on notice as ma w, and manage s them out. It a GHC has not ing this thstanding COVI forium was lifted and an eviction d have been iss tt or September The Chairman p nat the Rental E separate sections overseen by histrator. The it Relations Sup es the tenant on and the Maint on handles enance of the pre left out by the ten of the Tenant Rel nsibility to follow uidelines becor			The tenant is served a 30 day			
s them out. It a GHC has not ding this thstanding COVI forium was lifted and an eviction have been isset or September. The Chairman pat the Rental Eseparate sections overseen by histrator. The treat the tenant on and the Mainton and the Mainton handles enance of the professibility to follow uidelines becor			eviction notice as mandated			
GHC has not lt a GHC has not wing this thstanding COVI forium was lifted and an eviction of have been isseparate sections separate sections overseen by histrator. The It Relations Suppes the tenant on and the Mainton and the Mainton handles enance of the professibility of the Tenant Relations overseen the sections overseen by histrator. The left out by the tot the Mainton's responsibility of the Tenant Relations overseen handles enance of the professibility to follow uidelines becor			by law, and management			
GHC has not ving this thstanding COVI forium was lifted and an eviction and an eviction have been isset or September The Chairman part the Rental Eseparate sections overseen by instrator. The treat the tenant on and the Mainton handles enance of the profest out by the tot the Mainton's responsibility of fillow uidelines becor			moves them out. It appears			
Illowing this otwithstanding COVI oratorium was lifted 021 and an eviction rould have been issugust or September ar. The Chairman put that the Rental Eas 2 separate sections overseen by dministrator. The andles the tenant lation and the Maintvision handles aintenance of the prash left out by the took of the Tenant Relation's responsibility to follow guidelines becor			GHC has not			
otwithstanding COVI oratorium was lifted oratorium was lifted 221 and an eviction lould have been issugust or September ar. The Chairman put that the Rental Eas 2 separate sections overseen by dministrator. The andles the tenant lation and the Maintvision handles aintenance of the prash left out by the took of the Tenant Rel sponsibility to follow guidelines becor			this p			
oratorium was lifted D21 and an eviction lould have been issugust or September ar. The Chairman put that the Rental Eas 2 separate sections overseen by dministrator. The andles the tenant lation and the Maintvision handles aintenance of the prash left out by the took of the Tenant Relation's responsibility to follow guidelines becor			tanding			
ould have been issugust or September gar. The Chairman put that the Rental Eas 2 separate sections overseen by dministrator. The gnant Relations Supundles the tenant lation and the Maintvision handles aintenance of the prash left out by the took of the Tenant Relation's responsibility ck of the Tenant Release sponsibility to follow guidelines becor			moratorium was lifted July 1,			
gust or September issugust or September ar. The Chairman put that the Rental Eas 2 separate sections overseen by dministrator. The gnant Relations Sup andles the tenant lation and the Maintwision handles aintenance of the prash left out by the tonot the Maintwision's responsibility to follow sponsibility to follow guidelines becor			2021 and an eviction notice			
Igust or September ar. The Chairman put that the Rental Exercions overseen by dministrator. The annual Relation and the Maint Vision handles aintenance of the prash left out by the ton the Maint vision's responsibility ck of the Tenant Relation and Relation and Relation and September 1990.			should have been issued in			
yar. The Chairman put that the Rental [1] so 2 separate sections overseen by dministrator. The gnant Relations Supundles the tenant lation and the Maintvision handles aintenance of the prash left out by the tonot the Maintvision's responsibilities of the Tenant Relessponsibility to follow guidelines becor			August or September of this			
at that the Rental [s 2 separate sections overseen by dministrator. The enant Relations Sup andles the tenant lation and the Maint vision handles aintenance of the pr ash left out by the t not the Maint vision's responsibility ck of the Tenant Rel sponsibility to follow guidelines becor						
overseen by overseen by overseen by aministrator. The and the tenant lation and the Maintvision handles aintenance of the prash left out by the tonot the Maintvision's responsibility of the Tenant Release sponsibility to follow guidelines becor						
overseen by dministrator. The smant Relations Sup andles the tenant lation and the Maintvision handles aintenance of the prash left out by the tonot the Maintvision's responsibility to follow sponsibility to follow guidelines becor			has 2 separate sections which			
dministrator. The phant Relations Supundles the tenant lation and the Maint vision handles aintenance of the prash left out by the tonat the Maint vision's responsibility to follow sponsibility to follow guidelines becor			overseen by			
andles the tenant sery andles the tenant sery andles the Maintena vision handles aintenance of the propers ash left out by the tenash lef			The			
lation and the Maintena vision handles aintenance of the properash left out by the tennot the Maintena vision's responsibility. ck of the Tenant Relations proper sponsibility to follow proper guidelines becomes			Tenant Relations Supervisor			
lation and the Maintena vision handles aintenance of the propersh left out by the tenash left out by the tenash left out by Maintena vision's responsibility. ck of the Tenant Relations ponsibility to follow ponsibility to follow ponsibility to becomes			handles the tenant service			
vision handles aintenance of the proper ash left out by the tennot the Maintena vision's responsibility. ck of the Tenant Relati sponsibility to follow por			relation and the Maintenance			
maintenance of the property. Trash left out by the tenants is not the Maintenance Division's responsibility. The lack of the Tenant Relations' responsibility to follow policy or guidelines becomes a			handles			
Trash left out by the tenants is not the Maintenance Division's responsibility. The lack of the Tenant Relations' responsibility to follow policy or guidelines becomes a			maintenance of the property.			
is not the Maintenance Division's responsibility. The lack of the Tenant Relations' responsibility to follow policy or guidelines becomes a			Trash left out by the tenants			
Division's responsibility. The lack of the Tenant Relations' responsibility to follow policy or guidelines becomes a			not the			
responsibility to follow policy or guidelines becomes a			Division's responsibility. The			
responsibility to follow policy or guidelines becomes a			lack of the Tenant Relations'			
guidelines becomes			responsibility to follow policy			
			or guidelines becomes a			

	AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
out and do p their tra ance Divisior ance Divisior lifty work ar lifty work ar lifty and GHC a dumps of the ance is no r picking the ance is no r picking the ance becaused that both Rental Division Relations Su that he the ly when he is not doing instructed to meet w ance Division gether as a lifty Tenant R bor apologize I that the Cl Board felt			problem for the Maintenance Division. When a tenant			
p their tra ance Divisior lifty work ar lifty work ar liftash left be ant and GHC a dumps of the ance is no r picking of trash. bility is to The Senior s Su ed that both Rental Division Relations Su that he to that he to ly when he is not doing instructed to meet w ance Division gether as a for Tenant R or apologize I that the Cl Board felt			moves out and does not			
sirty work are trash left beant and GHC and GHC the ance is not trash. bility is to he Senior solutions of the senior he Senior best their best their best ance becaused that he to meet wance Division solutions Suthat he to meet wance Division ance Division sether as a gether as a			clean up their trash, the			
lirty work are trash left be ant and GHC and adumps of the ance is not trash. bility is to he Senior bility is to he Senior Sund that both Relations Sundance becaused that he taken he is not doing instructed to meet wance Division gether as a for Tenant Relation Relation Sundance Division Sundance			Maintenance Division has to			
r a dumps of the ance is no trash. bility is to their best their best ance becaused that he tally when he is not doing instructed that he tally when he is not doing instructed or Tenant Replaced that he tally when he is not doing instructed to meet wance Division gether as a gether			do the dirty work and clean			
of the ance is no: r picking of trash. bility is to trash. bility is to Senior s Su Su Heir best ance becaused that he the that he the is not doing instructed in to meet wance Division gether as a gether as a for Tenant Report apologize bard felt by when he is not doing instructed ance Division secures.			up the trash left behind by			
of the of the ance is no: r picking used that both sental Division that he taken he is not doing instructed to meet wance Division gether as a gether as a for Tenant Report of that the Classics of the control of the			the tenant and GHC has to			
of the ance is no: r picking u trash. bility is to The Senior s Su ed that both Rental Division Relations Su that he to ly when he is not doing instructed to meet w ance Division gether as a gether as a for Tenant R bor apologize I that the Cl Board felt			for a dumps:			
r picking of trash. bility is to he Senior he Senior Sund that both Rental Division he tance becaused that he tance becaused he to meet wance Division gether as a gether as a for Tenant Report apologize band felt			of the			
trash. bility is to trash. bility is to The Senior Sugental Division their best ance becaused when he is not doing instructed to meet wance Division gether as a g						
trash. bility is to The Senior Sund that both Rental Division Rental Division Relations Sunth the the the the the the the the the serviced Instructed to meet wance Division Tenant Report apologize I that the Cl Board felt			picking up			
bility is to he Senior Sus Sus districted becaused that both Rental Division he tance becaused or to meet wance Division gether as a gether as a for Tenant Report apologize board felt			trash.			
The Senior Sued that both Rental Division Rental Division Relations Sue that he to meet we ance Division gether as a gether as a gether as a for apologize I that the Cl Board felt			to			
Sued that both Rental Division their best ance because of the transfer of the						
Rental Division their best their best ance because or . The Relations Suthat he to that he to meet where ance Division gether as a gether			Relations Supervisor			
Rental Division their best because because when he taken that he taken to meet when the ance Division gether as a for Tenant R brand felt board felt			responded that both sections			
their best ance becaulork. The Relations Suthat he that he that he that he doing instructed to meet wance Division gether as a gether as a for Tenant Romande Clark that the Clark Board felt			of the Rental Division have			
ance becau /ork. The Relations Su that he ta that he ta ly when he is not doing instructed to meet wance Division ance Division gether as a for Tenant R or apologize that the Cl Board felt			their best			
Pork. The Relations Su that he to that he to he is not doing instructed to meet wance Division gether as a gether as a for Tenant R or apologize board felt board felt			because			
Relations Su that he that he that he that he ly when he is not doing instructed to meet wance Division agether as a gether as a for Tenant R or apologized that the Cl Board felt			The S			
that he to the ly when he is not doing instructed to meet when the control of the control of that the Classical board felt that the control of the control o			Tenant Relations Supervisor			
ly when he is not doing instructed to meet wance Division gether as a gether as a for Tenant R or apologized that the Cl Board felt			added that he takes it			
is not doing instructed to meet wance Division gether as a gether as a for Tenant R or apologize that the Cl Board felt						
instructed to meet wance Division gether as a for Tenant R or apologize that the Cl Board felt			that he is not doing his job.			
and get get ior or or Bo			is instructed			
and get for for or or Bo			Manager to meet with the			
get for or or Bo						
ior or Bo			as a			
Bo Bo			The Senior Tenant Relations			
y ti						
			appeared that the Chairman			
ı			and the Board felt that he			

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		was not doing his job. The			
		ittacking the Se			
		Tenant Relations Supervisor			
		personally, but instead,			
		he was at			
		the position and			
		responsibility of the Division.			
		The Chairman indicated that			
		the tenant has not been			
		evicted and that there is a			
		board policy to evict tenants.			
		The Chairman inquired			
		more tenants that need to be			
		evicted and expressed that			
		the biggest problem GHC has			
		is that there are policies, but			
		there is no enforcement of			
		these policies. The Senior			
		Tenant Relations Supervisor			
		stated that there have been			
		evictions issued to tenants.			
		The Chairman inquired why			
		did this current tenant issue			
		slip and was informed that			
		the Rental Division had not			
		been doing any inspections.			
		The Chairman reminded him			
		that the Rental Division can			
		inspect outside areas of the			
		property once a month and			
		take photos of the areas if			

AGENDA ITEM	DISCUSSION ACTION / PLAN FOL	FOLLOW UP	RESPONSIBLE PARTY	STATUS
	7			
	corrective action letter to the			
	tenant and attach the photo			
	of the area for corrective			
	action. The Senior Tenant			
	remarked that he will do his			
	job and will continue to do			
	his work but shared that as of			
	September 7 th , he had major			
	back surgery and has been on			
	sick leave. Although was not			
	supposed to return to work,			
	the Senior Tenant Relations			
	Supervisor expressed that he			
	is still doing his work and will			
	continue to perform his			
	duties as the Board has			
	directed. He further			
	indicated that when he			
	inspected the area, he did			
	not see the trash, but when			
	he went around the property,			
	he noticed the trash. At that			
	time, a citation was delivered			
	to the tenant. The Senior			
	Tenant Relations Supervisor			
	re-assured the Board that he			
	will go out and do monthly			
	5. T			
	responded affirmatively			

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		indicating that management take corrective action when			
		violations occur and if			
		action is r			
		then the Rental Division will			
		evict the tenant. Director			
		ted			
		citations should be given to			
		the tenant. The first citation			
		includes the notice of			
		and to cure			
		occurs who			
		violation is not cured.			
		Ξ.			
		whether Management			
		provided the back up and			
		support when the Senior			
		Tenant Relations Supervisor			
		was on sick leave and			
		management's plan to			
		remedy these issues adding			
		that the Maintenance			
		Division should not be			
		spending a lot of time			
		removing the trash but rather			
		repairing the units so that			
		they are available for rent.			
		Director Bordallo stated that			
		GHC needs to get the units			
		up and running, maintained,			
		and make money for its			
		rentable units. Chairman			

																																	AGENDA ITEM
																																	DISCUSSION
conditions and GHC inst	or violations of the lease	non-compliance of the lease	can remove the tenant for	Maintenance Division. GHC	and not GHC or its	cleaning their area and unit	tenant is responsible for	agreement provides that the	commented GHC lease	the Chairman and	Chairman Flores agreed with	further inspection. Vice	the area looks like after	thirty (30) days to see how	evaluate the situation in	suggested that the Board	neighborhood. The Chairman	homes was to revitalize the	purpose of the repair of the	Chairman indicated that the	necessary repairs. The	for administrative costs or	payments, the funds are used	GHC receives the rental	from GHURA funds. When	to repair the homes originate	assets, however, the funding	that the homes are GHC	Administrator responded	homes. The Loan	paying HUD for the 10	Florig inquired if GHC is	ACTION / PLAN
																																	FOLLOW UP
																																	RESPONSIBLE PARTY
																																	STATUS

AGENDA ITEM DISCUSSION	ACTION / PLAN	FOLLOW UP PARTY
	needs to enforce the conditions under its lease	
	2. The next issue of concern	
	whether the Senior Tenant	
	additional help with the	
	administrative work in light	
	of the fact that he was on	
	leave due to major back	
	surgery. GHC President	
	Pangelinan indicated that	
	they have an intern and a	
	clerk III assistant, who is	
	currently on leave. In the	
	event that the Senior Tenant	
	Relations Supervisor needs	
	assistance, he would inform	
	Executive Management	
	requesting assistance.	
	Director Bordallo inquired if	
	GHC does cross-training of	
	staff which the President	
	confirmed that they do. The	
	Chairman commented that if	
	GHC has a staff who has been	
	on leave for three (3)	
	justification to have that	
	particular employee in the	
	Rental Division if the position	

mented. The Chairm her inquired how ther inquired how there inquired how the can justify to the can been on leave the case on leave the case on the case on get. GHC's yearly resident responded the ause the discussion. The Chairm sion. The Chairm greed stating that the omention of the persone and is just referring position. The Chairm is just referring position. The Chairm is and still justify the cated that person to be the cated that he would ligive the vacant position in the cant position can	AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY
her inquired rd can justil lic to pay an has been or e (3) months ices are not no firman further is making encer staff base get. GHC's me is \$248. In ause the lived personne is issues sident resporate is mention. The greed stating of mention of the and is just reposition. The position. The position. The position vacated that persons position. The tion vacated ithe and still do for that persons position. The matter and still do for that persons the vacant he ive the vacant position. The most in the and still do for that persons position. The most in the wacant he ive the vacant position. The most in the vacant position. The most in the vacant position. The wacant position is just in position. The most in the vacant position is just in position. The most in the vacant position.					
lic to pay an has been or has been or e (3) months ices are not nearman further is making encer staff base get. GHC's me is \$248. Sident responded in some is second in months ice issues second in mention of the ause of the position. The greed stating of mention of the and is just a position. The position reared ithis and still differ that persposition. The most ice and is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and still differ that persposition. The most ice and it is just a position. The most ice and still differ that persposition. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position. The most ice and it is just a position.			further inquired how the		
lic to pay an has been or e (3) months ices are not ne irman further is making encer staff base get. GHC's me is \$248. In the ause the lived personne is sues se issues se issues se issues so mention of the and is just reposition. The position. The position vacated that and still d for that persons position. The interval of the and is just reposition. The interval of the vacated that persuposition. The interval of the vacant position. The interval of the vacant interval of the vacant position. The interval of the vacant position interval of the vacant position in the interval of the vacant position.			Board can justify to the		
has been or e (3) months ices are not ne irman further is making encer staff base get. GHC's me is \$248. Sident responde is some is \$248. Sident responde is some in the lived personne is mention. The greed stating position. The position. The position vacated iths and still differ that personal is just a position. The position was and it is just a position. The position was and it is just a position. The position was and still differ that personal it is just a position. The position. The mand is just a position. The position was and still differ that personal it is and still differ that personal it is and still differ that personal it is position. The position is just a position. The position is just a position. The position is and still differ that personal it is a position.			public to pay an employee		
ices are not ne ices are not ne irman further is making ence reget. GHC's me is \$248. Ident response is ident response in identification. The greed stating mention of the and is just reposition. The position vacated that persposition. The position vacated ithe and still defor that persposition. The modification response in items and still defor that persposition. The modificated that he ive the vacant maintenance vacant position.			who has been on leave for		
irces are not ne irman further irman further cated that he ive the vacant position. The most if the and is just reposition was a still d for that persposition. The most if the and is just reposition. The most if the most i			three (3) months when the		
irman further transing encer staff base get. GHC's get. GHC's me is \$248. Sident respondence the lived personner is sues se issues se issues se issues se issues se issues se issues so mention of the greed stating position. The position vacated that and still differ that persposition. The cated that he ive the vacant position wacant the live the vacant position. The mosition was and still differ that persposition. The mosition was all position was all position.					
r staff base get. GHC's get. GHC's me is \$248. Ime is \$248. Ime is \$248. Ime is sident response the lived personne is issues so mention of the and is just reposition. The position. The position vacated that and still d for that persons position. The tion vacated iths and still d for that persons position. The Maintenance vacant position.			Chairman further added that		
get. GHC's me is \$248. ident respor ause the lived personna ie issues s ussed in ion. The greed stating ormention of the position. The ried how can of the and is just a position vacated of that pers position. The cated that he ive the vacant Maintenance vacant positi tal Division			GHC is making enough to pay		
get. GHC's me is \$248. iident resporause the lived personnate issues see issues see issues sometion. The greed stating position. The position vacated iths and still d for that persposition. The tion vacated iths and still d for that persposition. The mosition that he ive the vacant position. The mosition was and still differ that persposition. The mosition was and still differ that persposition. The mosition was and still differ that persposition. The mosition was and still differ that he ive the vacant position. The mosition was and still differ that he ive the vacant position.			on		
ime is \$248. Sident resportance the ause the alved personne is issues so in a stating greed stating or mention of the position. The position vacated that and still d for that persposition. The cated that he ive the vacant Maintenance vacant position			arly		
ause the lived personna is issues se issues se issues se ussed in inion. The greed stating position. The position vacated iths and still d for that pers position. The cated that he ive the vacant position was position. The modified how can seried in that he ive the vacant he was maintenance vacant position.			is \$248.00.		
ause the lived personnate issues so issues so in ussed in The greed stating position. The position vacated that and still d for that personate ive the vacant position. The cated that he ive the vacant position which is and still distributed that he ive the vacant position. The cated that he ive the vacant position. The cated that he ive the vacant position.			responded		
lived personna ie issues s ussed in iion. The greed stating of mention of the ie and is just rated position. The tion vacated iths and still d for that persamposition. The cated that he ive the vacant Maintenance vacant position			the		
se issues sussed in The sion. The greed stating or mention of the and is just reposition. The tion vacated of the and still do for that persuposition. The cated that he ive the vacant Maintenance vacant position.					
ion. The greed stating greed stating or mention of the and is just a position. The ried how can of the and still d for that persuposition. The cated that he ive the vacant Maintenance vacant position.			these issues should be		
greed stating by mention of the and is just reposition. The position wacated ithis and still do for that persecuted that he ive the vacant Maintenance vacant position.			discussed in Executive		
greed stating or mention of the and is just a position. The position wacated the and still d for that persuposition. The cated that he ive the vacant Maintenance vacant position.			The		
ne and is just reposition. The position. The tion vacated that persuated of for that persuated that he cated that he wacant Maintenance vacant position.			disagreed stating that there		
position. The position. The position. The tion vacated that pers position. The position. The water that the two the vacant Maintenance vacant position.			is no mention of the person's		
position. The tion vacated tion vacated that pers position. The cated that he ive the vacant Maintenance vacant position.			name and is just referring to		
tion vacated tion vacated aths and still d for that pers position. The cated that he ive the vacant Maintenance vacant position			the position. The Chairman		
tion vacated that pers position. The cated that he ive the vacant Maintenance vacant position.					
ths and still d for that pers position. The cated that he ive the vacant Maintenance vacant positial Division					
d for that pers position. The cated that he ive the vacant Maintenance vacant positi tal Division			months and still justify the		
position. The cated that he ive the vacant Maintenance vacant positital Division			need for that person to be in		
ive the vacant Maintenance vacant positi tal Division			that position. The Chairman		
ive the vacant Maintenance vacant positi tal Division			indicated that he would like		
Maintenance vacant positital Division			to give the vacant position to		
vacant positi tal Division			Maintenance		
Division can			vacant positi		
			Division can		

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		handled by the AHRD staff or			
		by other GHC staff members. Director Bordallo remarked			
		that the system with the			
		housing division is failing and			
		expressed concern why			
		certain areas are not getting			
		the assistance that is			
		needed. After further			
		discussions, the Chairman			
		commented that because			
		GHC is autonomous, the			
		Corporation has to make			
		money to stay alive. The			
		Corporation's net income of			
		under \$500 a year is			
		ridiculous and there is no			
		growth. GHC needs to grow			
		and to give better loans. The			
		Chairman stated that			
		management and the Board			
		need to look at reducing its			
		budget and programing			
		positions in areas where it is			
		needed. As the Chairman of			
		the Board, Chairman Florig			
		stated that he has to oversee			
		what is happening with the			
		Corporation. He further			
		added that it would be good			
		idea that Management do			
		cross-training of positions			
		with staff.			

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
III. Legal Report:	A. Status of Foreclosure		Legal Counsel	Legal Counsel	On-going
	Coun		C	C	(
	that there are now seven (7)				
	pending loan accounts. Legal				
	foreclosure action is moving				
	forward with the following				
	four (4) loan accounts (GHC-				
	05; GHC-49; GHC-50; GHC-51)				
	since the Governor lifted the				
	moratorium on foreclosures				
	and evictions on July 1, 2021.				
	Legal Counsel is preparing to				
	record with DLM the Notice of				
	Sale for GHC-05; GHC-49; and				
	GHC-51 to be scheduled after				
	the holidays and is preparing				
	to record the Notice of Default				
	and Election to Sell Under				
	Mortgage to be recorded in				
	November for GHC-50. Legal				
	Counsel will continue to				
	provide updated reports				
	the				
	matters to the Board at the				
	next meeting.				
IV. Old Business:	A. Status of Loan Package	Upon Motion made by Director	Legal Counsel/	Legal Counsel/	APPROVED
	Documents/Assignment	Bordallo and seconded by	GHC Board	GHC Board	
	Agreement/Amendment of	Director Tiong, and without any			
	Loan Policy for Loan Closing	further discussions or			
	Document Package: Legal	objections, the Board			
	Counsel presented to the final	unanimously approved GHC			

<	
New Business:	AGENDA ITEM
attachments referencing the Assignment Agreement to be part of GHC Loan Closing documents to the Board for the Board's review and action. A. Adoption of Policy and Procedures regarding Board Meeting Attendance via Video Teleconference and Live Broadcast (5 GCA Section 43121 and Section 43121): GHC Special Assistant commented regarding the adoption of policy regarding	DISCUSSION Resolution with the Attached
	ACTION / PLAN Resolution 05-2021.
Management	FOLLOW UP
Management	PARTY
No Action – For Board's Information	STATUS

Public Participation:

																														AGENDA ITEM
the renovation project.	administrative part of	handle the	Special Assistant to	the renovation, and	the technical aspects of	Supervisor to handle	that the Maintenance	Project and requested	lead on the Renovation	individuals to take the	recommended two	today. The Chairman	last day with GHC is	was informed that her	lead on the Project but	Administrator take the	and Development	that GHC's Planning	previously requested	Project. The Chairman	questions regarding the	not answer any	DPW Manager could	also indicated that the	orders. The Chairman	approves the change	Contract, it is GHC that	incorrect. Under the	information is	DISCUSSION
																														ACTION / PLAN
																														FOLLOW UP
																														PARTY
																														STATUS

																														AGENDA ITEM
Allstar According to	Mediation Session with	attended the	the Vice Chairman	reported that he and	2. The Chairman briefly	on behalf of GHC.	Governor and GHURA	a meeting with the Lt.	Manager was attending	responded that the	meeting. The President	present at today's	Manager was not	noted that the	Project full time and	Lada Renovation	unable to address the	Manager and will be	currently by the	duties handled	because of the split	part of the Project	the Manager not be a	Florig suggested that	the Project. Chairman	Board on the status of	President and the	would report to the	These two individuals	DISCUSSION
																														ACTION / PLAN
																														FOLLOW UP
																														PARTY
																														STATUS

	3 X	meeting for Friday , December 3 , 2021 , at 9:00 a.m . Upon motion		Adjournment:	<u> </u>
			ition .		
			. ,		
			provide hardware to		
			if Allstar is able to		
			computer needs to see		
			look into GHC		
			requested that GHC		
			Florig, however,		
			Chairman. Chairman		
			Chairman and Vice		
			accepted by the		
			which was not		
			monetary resolution		
			Allstar was proposing a		
			Chairman added that		
			and emails. The		
			contact information		
			with the point of		
			with providing Allstar		
			Management assist		
			requested that GHC		
			software and		
			assessment of the		
			Allstar will do an		
			agreement wherein		
			parties reached an		
			the Chairman, the		
PARTY STATUS	FOLLOW UP	ACTION / PLAN	DISCUSSION	AGENDA ITEM	
BLE	FOLLOW UP	ACTION / PLAN	DISCUSSION	ITEM	AGENDA

duly made, seconded, and	99	AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	
	without objections, the meeting			`		

APPROVED AND ACCEPTED AS TO FORM AND CONTENT:

GUAM HOUSING CORPORATION

FRANCISCO FLORIG, Chairman

Date: 12/10/2021

> AND PREPARED BY: MINUTES TRANSCRIBED

LAW OFFICE OF CYNTHIA V, ECUBE, ESQ.

A Professional Corporation

Ву:

CYNTHIA V. ECUBE, ESQ.

Legal Counsel for Corporation

12/10/204