



## GHC 2022 BOARD MINUTES

GUAM HOUSING CORPORATION BOARD OF DIRECTORS REGULAR MEETING Guam Economic Development Authority Conference Room Friday, March 25, 2022		ATTENDANCE									
<p>Commenced: 12:06 p.m. Roll call / quorum present: 5 members present Adjourned: 1:13 p.m.</p> <p><b>Note: Notice of Meeting and the topics to be discussed on the Agenda was published in the Guam Daily Post; the Government of Guam Public Notice Meeting Portal; GHC's Facebook Page and GHC's website to allow members of the public to attend the meeting via Zoom, Facebook and YouTube.</b></p>		<u>Directors present:</u>  Francisco A. Florig, Chairman (in person) Lanita B. Tiong, Secretary (in person) Cecilia G. Mantanona, Director (in person) Mark A. Duarte, Director (in person) Sandra F. Bordallo, Director (via Zoom)		<u>Management present in person and via Zoom:</u>  Edith Pangelinan, President (in person) Angela Camacho, Manager (in person) Mary Guerrero, Loan Administrator (in person) Alysia Leon Guerrero, Accounting Manager (in person) Patricia M.Q. Kier, Special Assistant (in person) Cassandra Santos, ASMA (in person) John Potter, Senior Tenant Relations Supervisor (via Zoom) John Muña, Maintenance Supervisor (in person) Arleen Ada, Administrative Assistant (in person)							
		<u>Absent:</u>  Tomas Flores, Jr., Vice Chairman		<u>Members of the Public:</u>  Frank Guerrero Lillian O. Guerrero, GHC Board Nominee Patrick Supple, Realtor							
AGENDA ITEM		DISCUSSION		ACTION / PLAN		FOLLOW UP		RESPONSIBLE PARTY		STATUS	
I.	<p><b>Approval of Minutes:</b></p> <p>Minutes of the January 26, 2022 Board Meeting were reviewed and discussed by the Board.</p>			<p>Upon motion made by Director Mantanona, and seconded by Director Tiong, and without any further discussions, the Board unanimously approved Minutes of the January 26, 2022 meeting subject to one technical correction.</p>		Legal Counsel		Legal Counsel		<b>APPROVED</b>	
II.	<p><b>President's Report / Remarks:</b></p>	<p><b>A. <u>January / February 2022 Report:</u></b> The President provided a written report for the months of January and February 2022,</p>									

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	<p>to the Board with the supporting attachments. The President reported on the following highlights:</p> <p><b>B. <u>UPDATE OF LADA GARDENS RENOVATION PROJECT:</u></b> The Notice to Proceed (NTP) for the Lada Gardens Renovation project was issued by DPW on January 24, 2022 with a start date of January 26, 2022. Work commenced immediately upon issuance of the NTP and an official Groundbreaking Ceremony was held on February 25, 2022. There have been no significant issues to date and the project is on track for the two hundred forty (240) calendar day completion. As directed by the Board of Directors, Patty Kier and John Muna are conducting continuous oversight of the project with DPW as Construction Manager.</p> <p>A request for funding assistance in the amount of \$3,828,000.00 for Phase-2 of rental renovations encompassing an additional fifteen (15) single family units and two (2)-12 Unit apartment buildings at As-Atidas was made to Governor Leon Guerrero. On February 28, 2022 GHC was informed that the Leon Guerrero-Tenorio administration was in support of the Phase-2 renovation efforts and initial funding in the amount of \$1,547,000.00 was approved and made available to GHC. This initial funding will be geared towards the renovation of fourteen (14) units at Lada Gardens and one (1) unit at Sagan Linahyan.</p>				



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	<p>GHC has begun working with DPW on putting together the IFB for this part of the phase-2 renovations. The buildings at As-Atdas will be addressed upon receipt of the additional funds. As of today, we also learned that the 2.3 that is the difference of 1.5 of the 3.8 is approved from the front office. So we have our funding so we can move on with the renovations of our assets.</p> <p><b>C. STATUS OF RENTAL DIVISION:</b> The Tenant Relations Team continues to track and assist tenants applying for rental assistance under the Emergency Rental Assistance (ERA) Program. \$16,880.00 in ERA payments were received for the month of January and \$7,660.00 for February with a total of \$24,540.00 for this reporting period. As of February 28, 2022 GHC has received \$260,919.64 from the ERA program. An additional \$4,670.00 has been received in March thus far and will be included in the March Accounting Report. The Tenant Relations Team will continue to encourage and assist tenants wishing to avail themselves of the program. The ERA programs will end on September 30, 2022.</p>	<p>The Chairman inquired as to the 55 past due tenants, how many of the 55 have avail themselves of the Emergency Rental Assistance Program. GHC's Manager, Angela Camacho, responded and informed the Chairman that majority of the tenants are still receiving continuance from the program. These are the tenants who have already been approved and received their initial assistance and are now on a month to month approval. Ms. Camacho informed the Chairman that GHC's Senior Tenant Relations Supervisor, John Potter, has been diligently communicating with the tenants to find out their status. Majority of these tenants continue to undergo the processing of their documents and pending payment from the ERA program. Ms. Camacho indicated that the funds are slowly coming in and that GHC has received \$4,670.00 in March. She did reiterate that majority of these tenants are still pending continuance.</p>			

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		<p>The Chairman provided a follow up to his question and stated that there is a Board of Directors Directive that has been in existence for the last six or seven years which stipulates that any tenant that has reached the 3 months past due, GHC shall commence the eviction process. Ms. Camacho responded that if the tenant is in the continuance phase GHC will work with the Department of Administration in regard to receiving the payments. Ms. Camacho also responded that there are a couple of tenants who are past due and recently applied for the program and are awaiting approval. Ms. Camacho further indicated that there was a one tenant who is past due and had been approved and received assistance but has since been taken off the program. This particular tenant has been issued a notice. Ms. Camacho also indicated that last month GHC had to evict a couple of tenants who maximized their ERA assistance and no longer qualify and are still unable to maintain their monthly rental payments.</p> <p>The Chairman also inquired as to the status of GHC's As-Atadas tenant that has been delinquent for 6 months, which is 90 days past the cutoff. Ms. Camacho responded that the same applies for all locations with regard to the ERA program. The Chairman</p>			



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		<p>indicated that if they are going through the ERA program he can understand GHC's Rental Division's to hold off on eviction but the tenant is not going through the ERA program the tenant should have been evicted 90 days ago or at least, a minimum 60 days ago.</p> <p>Ms. Camacho agreed and responded by informing the Chairman that they have had to let go of a few tenants because of their inability to pay. Ms. Camacho also responded that there is a tenant that will be moving out at the end of the month.</p> <p>The Chairman stated that GHC Rental is doing a great job and recalled that at one time, the rental receivables was two to three hundred thousand and now we are down to seventy-eight which he thinks is considerably good but the Board had to put in some very stringent rules in and would like to make sure that it happens. He also stated that people living in GHC homes and not paying, all that does is enabling the tenants. Ms. Camacho responded that GHC's Rental Division does their best to provide a workout arrangement with the tenant which consist of a payment plan of their monthly rent to include a couple hundred dollars to help offset the arrears. When the tenants do no perform, GHC Rental</p>			

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		<p>Division will meet with the tenant again and provide them with their notice.</p> <p>The Chairman reminded Ms. Camacho to keep in mind that there is a 90 days cutoff. The Chairman informed Ms. Camacho that the Board has had to go up against previous Governors and GHC's has always prevailed because of its autonomy. Ms. Camacho agreed.</p> <p>The Chairman would like to see the delinquencies come down even further as \$78,000 is a lot of money but does acknowledge the Rental Division has done a great job.</p> <p>Ms. Camacho did indicate that a big portion of the delinquent tenants are on the ERA continuance phase and it's taking a while for the funds to come through.</p> <p>The Chairman did indicate that he wanted to discuss the vacancies. He believes most of the vacancies are due to the houses are below standard living conditions and these are the same units that are undergoing renovations. The Chairman further indicated that he felt \$41,000 a month is a lot of money to our coffers that we can fill.</p>			
	The Homeowner's Assistance Fund (HAF) Program launched on January 31, 2022. The				



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	<p>purpose of the program is to provide financial assistance to homeowners who have been financially impacted by the COVID-19 pandemic and are in arrears on their mortgage and/or their utilities. The loan department has encouraged delinquent mortgagees to apply with the program. Thus far, nineteen (19) GHC mortgagees have applied and been pre-approved for assistance with a projected amount of \$96,233.28. The loan Department has worked with applicants to provide them with supporting documents to complete their applications and will continue to encourage delinquent account holders to apply with the program. Of the nineteen (19), one (1) has completed the application, approval, and disbursement process and GHC has received a HAF payment of \$1,508.96 on their behalf. The second cycle will commence on April 11 through April 22, 2022.</p> <p>For January and February a total of twenty-eight (28) pre-qualification inquiries were received via email. Pre-qualification was completed for three (3) under the Direct Loan Program, eleven (11) under the 6% Loan Program, two (2) under the CAHAT Program, and one (1) under the Home Improvement Loan Program. Upon receipt of additional documents, the Affordability Analysis will be completed for the remaining eleven (11).</p>				

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	<p>The Loan Division has a total of twenty-four (24) prospective loan applications totaling \$3,383,500.00. Thirteen (13) are for the Direct Loan Program, five (5) for the 6% Loan Program, five (5) for CAHAT, and one (1) for the Home Improvement Loan Program. Of the twenty-four (24) prospective loan applications, 8 are for CLITC lessees.</p> <p>The President reported to the Board that GHC received a clean audit for FY 2021 which was released by the Office the Public Auditor on Wednesday, March 23, 2022.</p>	<p>The Chairman indicated that he reviewed the financial statement and audit report and thanked the staff and management for doing such a superb job in making sure our funds are spent correctly and that GHC doesn't just arbitrarily spend money. He also noted that GHC is going on 7 straight years of having a clean audit and GHC has received a government award for doing so. The Chairman was very impressed that there was no management review / letter.</p>			
	<p>The President informed the Board that GHC has been invited to be a panelist for UOG's 2022 Conference on Island Sustainability on April 5, 2022. GHC met on Thursday, March 24, 2022 with GHURA who is a co-sponsor of this Conference. The President has appointed GHC's Loan Administrator as our designated panelist for this conference. This conference will address fundamental housing issues such as homelessness, quality of life for the elderly, persons with</p>				



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	<p>disabilities, housing sustainability and the future of housing affordability on Guam.</p> <p>The President also informed the Board that GHC will be hosting a retirement luncheon for Paul Techaira, GHC's Maintenance Leader on Thursday, March 31, 2022 at 12 noon.</p>				
<p><b>III. Legal Report:</b></p>	<p><u><b>Status of Foreclosure Cases:</b></u> The Chairman stated that in the absence of legal counsel he would like to table the Legal Report until legal counsel is available to discuss and answer questions posed by the Board especially with regard to the pending foreclosures.</p> <p>The Chairman further stated since Attorney Ecube is still working on these existing cases he would like to include her in these board meetings to present her report. The Chairman further stated the new legal counsel that will be coming onboard will not be able to answer the questions the Board may have with regard to Attorney Ecube's report and other programs that she is currently working on for GHC (i.e. CLTC MOU, pending litigation, etc.).</p>	<p><b>Upon motion made by Director Tiong, and seconded by Director Mantanona, and without any further discussions, the Board unanimously approved to table the Legal Report until Attorney Ecube is able to present in person.</b></p>	Legal Counsel	Legal Counsel	<p><b>Tabled / On-going Pending Attorney Ecube's presence at next board meeting.</b></p>
<p><b>IV. Old Business:</b></p>	<p><u><b>A. RFP for Legal Services Contract and Continuation of Pending Legal Services for Corporation:</b></u> The President reported that as of Thursday, March 24, 2022 the contract is still with the Attorney General's Office for review and approval and is hopeful it should ready before the next Board meeting. The President also report that the AG's Office has had the contract since March 10, 2022.</p>	<p>The Chairman inquired as to the status of this RFP and contract.</p>	Admin	Admin	<p><b>On-going Pending approval from AG's and Governor's Office.</b></p>

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	<p><b>B. Status of MOU between GHC and CLTC:</b> The President reported that GHC has received the corrected copy of the MOU and it is ready for signature as this has already been approved by the Board.</p>	<p>The Chairman indicated that there was no need for further discussion on this agenda item.</p>	Admin	Admin	Ready for Signature
<p><b>V. New Business:</b></p>	<p><b>A. Board Resolution – GHC Maintenance Leader Retirement:</b></p> <p>The Chairman stated that the resolution is to acknowledge GHC's Maintenance Leader Paul Techaira. The Chairman also stated that Mr. Techaira, during his tenure, has had to step up as acting Maintenance Supervisor in the absence of John Muna, GHC's Maintenance Manager who was detailed to assist in other projects.</p> <p>Ms. Angela Camacho stated that Mr. Techaira is a very talented, skilled and well known wood carver and in carpentry.</p> <p>The Chairman requested Ms. Camacho and Mr. Muna expand on Mr. Techaira's contribution to the corporation. Ms. Camacho did indicate that they have all been included in the resolution.</p> <p>After a brief review of the resolution as presented the Chairman requested a motion to approve Board Resolution 02-2022 - Acknowledging the works of Maintenance Leader Paul Techaira during his tenure with Guam Rental and Guam Housing Corporation and congratulating him on his retirement. The Chairman</p>	<p>The Chairman requested copies of the resolution be provided for each of the Board members.</p> <p>While awaiting the copies the resolution the Chairman introduced and welcomed our newest Board member Director Mark Duarte and asked him to say a few words.</p> <p>Director Duarte introduced himself, indicated that he is currently employed at UOG as the Director of Financial Management and that this is his first board appointment and his first in person board meeting as he has attended via Zoom in the past.</p> <p>The Chairman stated that with his financial background he would work well with GHC's finance team.</p> <p><b>Upon motion made by Director Tiong, and seconded by Director Mantanona, and without any further discussions, the Board unanimously approved GHC Board Resolution No. 02-2022.</b></p>	Admin	Admin	Approved



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	<p>indicated his retirement date is March 31, 2022.</p> <p>The Chairman did note that GHC's Legislative Oversight Chairman will present a Legislative Resolution for Mr. Techaira. Ms. Patricia M.Q. Kier indicated that due to conflict in the Governor's schedule and the Lt. Governor being off island, the Governor has requested the Board or the President present a certificate to Mr. Techaira on their behalf.</p> <p><b>B. Budget Allocation Adjustment:</b> The President informed the board that the Planning and Development Administrator position, which is an unclassified position, has been vacant since the transfer of the staff to another agency. The funding of this position is where the budget allocation is being requested for a Customer Service Representative position to be filled by a client of the SCSEP Program who is currently assigned to GHC's Rental Division. The SCSEP Program client's 5 year term with Department of Labor has since expired. GHC is very appreciative that she has stepped up to the plate and has done a lot for the corporation. GHC has been able to transfer some of the funding from the lapsed Planning and Development Administrator position to fund the Customer Service Representative position. The President requested the Board's approval to fill the Customer Service Representative position with the use of this</p>	<p>Upon motion made by Director Tiong, and seconded by Director Duarte, and without any further discussions, the Board unanimously approved the transfer of funding needed from the Planning and Development Administrator position to fund the limited term appointment position of Customer Service Representative for the remaining FY 2022.</p>			

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	<p>funding. The President indicated that the total FY 2022 funding for the Planning and Development Administrator position at \$72,000. GHC paid out approximately \$40,000 with \$25,000 remaining. The funding required to pay for the Customer Service Representative for the remainder of FY 2022 is estimated at \$13,770 leaving an estimated balance of \$11,978 from the Planning and Development Administrator position.</p> <p>The Chairman presented a little background of the SCSEP Program client. The Chairman indicated he is in favor of hiring her on as the Customer Service Representative as he has witnessed her customer service and professionalism in the Rental Division and that she would be an asset to the corporation. The Chairman stated that she is coming from a program that allowed her to strengthen her skills and to learn new skills in the hopes of gaining permanent employment.</p> <p>The Chairman indicated that he is in agreement of the President's decision to transfer the funding and bring her onboard as a limited term appointed GHC employee.</p> <p>Director Bordallo inquired on clarification of the position and the name of the SCSEP client.</p> <p>The President clarified that the position is for Customer Service Representative and</p>				



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	<p>the client is Diana Duenas whose term with DOL's SCSEP program has expired. The President indicated that during her tenure with GHC she worked hard.</p> <p>Director Bordallo wanted to ensure that GHC is able to fund the position within our existing budget; our organizational structure and requested confirmation from GHC's Accounting Manager.</p> <p>The President confirmed that the position of Customer Service Representative is a position classification in the government of Guam that GHC did not need to establish. The President did indicate that GHC HR did conduct an evaluation and has deemed her qualified for the position.</p> <p>Ms. Camacho stated that in anticipation of the 23 homes that GHC is currently renovating, she believes that Ms. Duenas will be very instrumental in assisting processing the necessary paperwork and entertaining applicants. Ms. Camacho also stated that in the event GHC main office is in need of assistance, Ms. Duenas can be detailed to assist where needed.</p> <p>Director Bordallo inquired as to how many staff are assigned to the Rental Division. Ms. Camacho responded by indicating there are 3 in the Tenant Relations Office, to include her, the addition of Ms. Duenas would make it 4.</p>				

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	<p>Director Bordallo inquired as to the status of the Planning and Development Administrator position. The President responded that Mrs. Audrey Topasna has since transferred to DOA and Ms. Patty Kier has been filling in that capacity along with her current position as Special Assistant and will eventually slot Ms. Kier into that position. Director Bordallo inquired as to how GHC will address the change in role for Ms. Kier. The President responded that a Personnel Action will be effectuated to reflect the change in position. The Chairman stated that GHC will do away with the Special Assistant to the President position for now and reassign Ms. Kier to the Planning and Development Administrator position.</p>				
<p>VI. Public Participation</p>	<p>The President indicated that there is a citizen who would like to address the Board during the Public Participation of our meeting.</p> <p>The President introduced Mr. Patrick Supple to the Board.</p> <p>Mr. Patrick Supple introduced himself, he has lived on Guam 38 years, small business owner, been in real estate for the last 20 years and is an associate broker for Real Estate Professionals, he's been on many boards, especially homeowners association boards, the first HOA president Paradise Estates a subdivision of 400 homes, and prior he's been on board for about 25 years.</p>				



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	<p>Mr. Supple expressed his concern about a home in Sagan Linahyan that is part of GHC's assets. He indicated that the home is situated next door to an existing home he currently owns and is currently renovating. He expressed his concern with the home being abandoned for quite some time, the yard is overgrown and the vegetation is getting into the fencing and destroying the fences between the homes.</p> <p>Mr. Supple indicated that he has reached out and requested GHC to conduct general maintenance to the home and removal of the graffiti.</p> <p>The Chairman inquired as to how long Mr. Supple lived in the home next door to GHC's unit. Mr. Supple responded 9 months. Mr. Supple confirmed he is renovating the home does not currently live in the home but lives close by another home.</p> <p>The Chairman stated that approximately 8 years ago GHC took the responsibility of building up the neighborhood got the residents to clean up the area.</p> <p>The Chairman also stated that at the onset of Mr. Supple's communication with Ms. Camacho, he as Board Chair was onboard and kept abreast of all communications from the start.</p> <p>The Chairman further stated that due to budget constraints due to COVID19</p>				

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	<p>Moratorium on Evictions GHC's budget was negatively impacted.</p> <p>The Chairman further stated that Ms. Camacho has indicated that the unit in question is slotted for renovation once funding became available which it part of the Phase II renovation.</p> <p>The Chairman further stated that GHC is currently renovating 23 homes and that the Maintenance Crew is a big part of the \$1.3 M project.</p> <p>The Chairman informed Mr. Supple that the home in question was renovated with funding provided by HUD and was to be used by a non-profit group that was to provide tutoring and after school services for the neighborhood kids.</p> <p>Further discussion was made on the cover up of graffiti and Mr. Supple disagreed with Chairman Florig in regard to repainting graffiti.</p> <p>The Chairman informed Mr. Supple that the crew that did the clean-up Friday did so on their own accord. Ms. Camacho informed Mr. Supple that the abandoned truck bed filled with debris that was located directly in front of GHC's unit did not belong to GHC. It belonged to the neighbor who placed on the public easement in front of GHC's unit. Ms. Camacho also informed Mr. Supple that GHC's maintenance team coordinated with</p>				



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	<p>Dededo Mayor's office to assist in the clean-up and removal and disposal of the trash. Ms. Camacho requested clarification on Mr. Supple's request for GHC to clean-up debris on the public easement.</p> <p>Mr. Supple stated he is not requesting GHC to clean-up debris on the public easement.</p> <p>Ms. Kier indicated that the unit in question is part of the Phase II renovation project and the funding is available. GHC is working with DPW to finalize the process for the Phase II renovation project.</p> <p>The Chairman brought up Mr. Supple's request to purchase the unit. The Chairman indicated that he is unsure that GHC has the authority to sell the home to Mr. Supple as the home was granted to GHC with conditions.</p> <p>Mr. Supple request to conduct the yard maintenance himself.</p> <p>Mr. Frank Guerrero introduced himself and his wife Lillian O. Guerrero indicated he wanted to observe our board meeting. Mrs. Guerrero indicated she is GHC Board Nominee. She was a board member with DYA for 2 consecutive years. Mrs. Guerrero also commended GHC for picking up the SCSEP representative. Mrs. Guerrero</p>	<p>The Chairman gave Mr. Supple the approval to conduct the yard maintenance himself upon signing a waiver of liability to the corporation.</p> <p>The Chairman acknowledged Mr. Frank and Lillian O. Guerrero</p>			

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	indicated she was the administrator of the SCSEP program with DOL.				
VII. Adjournment		The Board scheduled their next Board meeting for <b>Friday, April 29, 2022 at 12:00 p.m.</b> Upon motion duly made by Director Tiong, and seconded by Director Mantanona, and without any objections, the meeting was adjourned at 1:13 p.m.			

**APPROVED AND ACCEPTED  
AS TO FORM AND CONTENT:**

**GUAM HOUSING CORPORATION**

By: \_\_\_\_\_

**FRANCISCO FLORIG, Chairman**

Date: \_\_\_\_\_

*4/29/2022*

**MINUTES TRANSCRIBED AND PREPARED BY:**

**GUAM HOUSING CORPORATION**

By: \_\_\_\_\_

**ARLEEN ANN E. ADA, Administrative Assistant**

Date: \_\_\_\_\_

*4/29/2022*