



GHC 2022 BOARD MINUTES

GUAM HOUSING CORPORATION BOARD OF DIRECTORS REGULAR MEETING Guam Economic Development Authority Conference Room Friday, April 29, 2022		ATTENDANCE				
<p>Commenced: 12:09 p.m. Roll call / quorum present: 5 members present Adjourned: 1:29 p.m.</p> <p>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.</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 (via Zoom)		
AGENDA ITEM	DISCUSSION	ACTION / PLAN		FOLLOW UP	RESPONSIBLE PARTY	STATUS
I. Approval of Minutes: Minutes of the March 25, 2022 Board Meeting were reviewed and discussed by the Board.		Upon motion made by Director Mantanona, and seconded by Director Duarte, and without any further discussions, the Board unanimously approved Minutes of the March 25, 2022 meeting subject to one technical correction.		GHC Administrative Assistant	GHC Administrative Assistant	APPROVED

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<p>II. President's Report / Remarks:</p>	<p><i>In the interest of time, the Chairman requested Legal Counsel to present her report before the President's Report (see Legal Report on item III).</i></p> <p><u>March 2022 Report:</u> The President provided a written report for the month of March 2022 to the Board and reported the following:</p> <p>A. <u>UPDATE ON LADA GARDENS RENOVATION PROJECT PHASE I:</u></p> <p>Work on Phase 1 of the Lada Gardens Renovation Project is on-going. John Muna continues to conduct on-site monitoring of the project. Additional repairs related to electrical, spalling, roof repairs, and plumbing have been proposed by Murphy Enterprises. Mr. Muna has conducted an initial review and DPW Engineering is currently conducting investigations, analysis, and cost review of the proposed change orders. They will forward their recommendations to GHC no later than May 6, 2022. At that time, GHC will conduct a final review of the proposed change orders and will present the findings to the board for their action. The project continues to be on track for completion within the projected time frame.</p>	<p>The Chairman inquired what is the change order being requested.</p> <p>Mr. Muna indicated there are four issues that will need to undergo a change order:</p> <p>(1) If the electrical wiring from the meter to the weather head will be able to support the added load. An assessment was completed with GHC and the contractor's onsite electrician and it was determined that a change order is required to change the electrical wiring in order to adequately support the existing electrical supply and added load.</p> <p>Further discussion was made to clarify if the change order is to change the</p>	<p>Executive / Maintenance /Rental</p>	<p>Executive/ Maintenance / Rental</p>	<p>On-Going</p>

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		<p>wiring, the amperage, the circuits, and the rating of the panels that were installed to bring the units up to date.</p> <p>Mr. Muna indicated that not all the units will be included in this change order. Mr. Muna also indicated that all the two-bedroom units are slated to be included in this change order.</p> <p>Further discussion was made on the bidding for the project. The Chairman inquired if the bidders were allowed to inspect the site prior to bidding. Mr. Muna confirmed that the bidders were allowed to inspect the site and the units.</p> <p>Ms. Kier responded by informing the board that GHC had met with DPW engineer to review the requested change orders, the amounts requested and to determine if these changes are included within the proposal. DPW will conduct investigations on each unit to determine</p>			

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		<p>which units will require the change orders being requested.</p> <p>Ms. Kier further responded that DPV will meet with the contractor to discuss the price for each change order. The initial change order was for the electrical work with the weather heads, spalling, roof repairs and plumbing issues that were not included in the original bid / proposal. Ms. Kier noted that the initial price for the change order was \$128,350.00 and is now \$85,860.00 after the initial review.</p> <p>The Chairman inquired what was the next bidder's bid on this project.</p> <p>Ms. Kier advised that they'd have to go back to get the exact figures.</p> <p>But, indicated it is approximately a \$400,000.00 difference between the winning bid and the next bidder in line.</p>			

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		<p>(2) The Chairman inquired as to how much was spent on the asbestos and lead testing. Ms. Kier indicated that the cost for the asbestos and lead testing was approximately \$11,000.00 but it went down to approximately \$9,000.00. Ms. Kier also indicated that the asbestos and lead testing was not anticipated when the scope of work was issued. Ms. Kier informed the board that she and Mr. Muna continue to track these change orders in preparation for the scope of work for Phase II.</p> <p>The Chairman expressed his concern with low bidder's being awarded a contract and then costing the agency more money with numerous change orders for work that should have been included in the scope of work contained in the proposal.</p> <p>(3) The Chairman inquired as to how much is GHC paying DPW to act as the construction manager.</p>			

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		<p>Ms. Kier informed the board that GHC does not pay for DPW's to act as the construction manager.</p> <p>The Chairman indicated that GHURA does have a construction management team and if GHC could reach out to them to provide guidance or act as the construction manager for these projects. The Chairman did indicate that he had reached out to GHURA Management and discussed the possibility of GHC utilizing their construction management team for renovation projects.</p> <p>Ms. Kier reiterated the repairs under the change order and advised that the GHC team will conduct a final review of the proposed change order before presenting it to the Board at it's next meeting for review and approval.</p> <p>Further discussion was made on the change orders and Mr. Muna informed the board that GHC is</p>			

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		<p>closely monitoring all the change orders coming in and negotiating the price with the contractor for each change order.</p> <p>Ms. Camacho reported that GHC will need to get a contractor for tree trimming and tree removal before we can begin to paint the exterior of the units. There are some trees that are right up against the buildings as well as the pine trees throughout the property. The rental & maintenance divisions are working on obtaining quotes for this project as it is also an unforeseen expense.</p> <p>Mr. Muna suggested that when the change order does come in for the tree trimming and tree removal it should be done per lot.</p> <p>Ms. Camacho expressed her concern with the roots of the trees causing damage to the water and sewer lines and the leaves and branches falling.</p> <p>The Chairman suggested GHC hire a professional landscaper from the leftover funding from this project.</p> <p>Further discussion was made on procuring a professional landscaper to do the initial landscaping for the</p>			

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	<p>B. <u>UPDATE ON LADA GARDENS / SAGAN LINAHYAN RENOVATION PROJECT PHASE II:</u></p> <p>GHC accounting has received final guidance from DOA on the transfer of \$1,547,000.00 for Phase II of the Lada Gardens / Sagan Linahyan renovations. A DPW Work Request for the project has been prepared and will be forwarded to DPW upon receipt and certification of funds availability. In the meantime, since Phase II of the project encompasses additional Lada Gardens homes, GHC and DPW are taking note of any concerns or suggestions from Lada Gardens Phase I for them to be incorporated or clarified in the scope of work for Phase 2 of the renovations.</p>	<p>homes that are currently being renovated.</p> <p>Ms. Camacho indicated that GHC obtained a quote to remove three coconut trees at \$1,000.00 per tree. Ms. Camacho also indicated that DPW along with the Dededo Mayor were able to assist in removing the three coconut trees at no cost to GHC.</p> <p>Further discussion was made on the various ways to procure the services of a professional landscaper.</p>			

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	<p>C. <u>STATUS OF TENANT RELATIONS</u> <u>DIVISION:</u> The Tenant Relations Team continues to track and assist tenants applying for rental assistance under the Emergency Rental Assistance (ERA) Program. \$15,626.00 in ERA payments were received for the month of March. As of March 31, 2022 GHC has received \$276,545.64 from the ERA program. An additional \$10,010.00 has been received in April thus far and will be included in the April Accounting Report. The Tenant Relations Team will continue to monitor and assist tenants with the application process for the program.</p> <p>D. <u>STATUS OF LOAN DIVISION:</u> The Homeowner's Assistance Fund (HAF) Program launched on January 31, 2022. To date, the Loan department has assisted 26 delinquent account holders with the application process. For the month of March, GHC received \$16,639.96 from the HAF program and an additional \$62,024.82 for April which will be included in the April Accounting Report. Our collection agent is working diligently with our mortgagees to provide assistance and required supporting documentation. For March, a total of eleven (11) pre-qualification inquiries were received by the Loan Department. Pre-qualification</p>				

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	<p>was completed for ten (10) under the 6% Loan Program and one (1) under the CAHAT Program.</p> <p>The Loan Division has a total of twenty-six (26) prospective loan applications totaling \$2,361,500.00. Fourteen (14) are for the Direct Loan Program, five (5) for the 6% Loan Program, six (6) for CAHAT, and one (1) for the Home Improvement Loan Program. Of the twenty-six (26) prospective loan applications, eight (8) are for CLTC lessees.</p> <p>E. <u>UPDATE ON EXECUTIVE ADMINISTRATION DIVISION:</u></p> <p>GHC received a response from the Attorney General's office regarding the legal Services Contract. They have forwarded a memo outlining some additional items needed before the review can be finalized and forwarded to the Attorney General for approval. Our Assistant Supply Management Administrator is working to complete the recommendations and the contract will be returned to the AG's office for further review, shortly.</p> <p>F. <u>UPDATE ON ACCOUNTING DIVISION:</u></p> <p>Revenues for the month and year to date decreased by 11% each compared to last fiscal year due to the decrease in interest on loans (the loan portfolio continues to</p>	<p>The Chairman inquired if it was too late to include in the contract that the Legal Counsel be present at all GHC's board meetings and not a representative.</p> <p>Ms. Kier did confirm that the contract does specify that Legal Counsel be present at all GHC board meetings.</p>			

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	<p>decrease due to payoffs and the lack of affordable houses and skilled workers), decrease in rental income due to the increase in vacancy and decrease in interest on investments held by bond trustees due to the decrease in investments and decrease in market value.</p> <p>Expenses for the month and year to date increased by 4% and 2% respectively compared to last fiscal year due to an increase in retirement expense (the retirement rate increased from 26.97% in FY 2021 to 28.32% in FY 2022), an increase in retiree expense due to an addition of one retiree in Feb-2021 and an adjustment was made to separate the fiduciary accounts in Mar-2022 which increased expenses by \$12K.</p> <p><i>Guam Housing Corporation's Financial Statements and Financial Highlights as of March 31, 2022 are included in the board packet.</i></p>				
<p>III. Legal Report:</p>	<p><u>Status of Foreclosure Cases:</u></p> <p>GHC-049 - Santa Rita, Guam</p> <p>Debtor, through debtor's agent holding POA, failed to bring account current or provide a proposed loan workout payment to GHC prior to the foreclosure sale. Last payment received by GHC from debtor was on December 3, 2021 for the regular monthly payment of \$1,270.00. The original date of foreclosure sale was</p>	<p>Principal amount due in the amount of \$78,030.45, plus interest accrued, costs and attorney fees incurred in the amount of \$24,350.67 (as of date of sale on April 14, 2022). ACCOUNT CLOSED.</p> <p>The chairman requested confirmation if there is a building on</p>	Legal Counsel	Legal Counsel	ACCOUNT CLOSED

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	<p>scheduled on January 13, 2022. Legal Counsel postponed sale twice to allow debtor to provide a loan workout proposal and/or bring the account current. Foreclosure sale was held on April 14, 2022 at 2 p.m. at the Santa Rita Mayor's Office. No third-party bids were presented. Property was sold to GHC based on the Corporation's credit bid of \$102,381.12.</p>	<p>the property and if so, are there any tenants residing in the building.</p> <p>Legal Counsel confirmed there is a house on the property and stated that it is her understanding the borrower's brother is residing in the building on the property and that the property is located within a family compound. The brother is also the individual who was appointed to do a workout loan payment plan, resolve, or present a resolution to cure the debt to include the arrears.</p> <p>The Chairman inquired as to the next steps to ensure the house is vacated.</p> <p>Legal Counsel has discussed with GHC's Loan Administrator regarding working out an issue with the easement to the property for access. Due to the location of the property being located within a family compound the usual access has been through the adjacent family properties. Legal Counsel reported that GHC's Loan Administrator has been in contact with local government agencies to assist in working out this issue with the family and to designate an easement for access. This property</p>			

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	<p>GHC-50 - Sinajana, Guam</p> <p>Debtor is deceased. On November 24, 2021, Legal Counsel received information and documentation regarding the opening of probate of debtor's estate. On December 14, 2021, Legal Counsel filed GHC's Claim against the Estate arising out of the arrears owed by debtors in which the Estate has acknowledged. On February 16, 2022, the debtor's estate filed a Petition to Sell Debtor's Property with the Court. The Court scheduled the hearing to approve the sale on April 15,</p>	<p>will now be placed in GHC's OREO inventory.</p> <p>Legal Counsel indicated the next step would be for GHC to move forward and issue an eviction letter or a notice to vacate within 30 days of the letter or notice as required by law.</p> <p>The Chairman instructed GHC to move forward with issuing the eviction letter or notice to vacate within a week from the date of this meeting.</p> <p>President Pangelinan indicated that she is working with GHC's Loan Administrator to begin the eviction process & with DPW regarding access to the property.</p> <p>Principal amount due: \$62,200.40; (As of March 22, 2022 – account is 15 months in arrears/Pay-off Statement: \$76,866.82 –inclusive of interest, late fees, legal fees, and costs).</p> <p>Maturity date: February 13, 2028</p> <p>Legal Counsel reported the Estate has paid off the loan for the property to include all outstanding attorney fees and costs on April 27, 2022. This now brings the amount</p>	<p>Legal Counsel</p>	<p>Legal Counsel</p>	<p>ACCOUNT CLOSED</p>

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	<p>2022, however the hearing was continued twice to April 26, 2022 to allow the Estate to provide supplemental documents for the Court to review prior to approving the sale. Once the Court approves the sale, Legal Counsel will forward to the Estate's attorney the final payoff for full payment owed to GHC to include the loan amount, interest, all costs, and attorney's fees. Legal counsel has postponed the foreclosure sale to April 28th at 10 am at the Sinajana Mayor's Office pending receipt and/or confirmation of full payment from the Estate from the sale of property approved by the Court.</p> <p>GHC-51 - Yona, Guam On November 17, 2020, this matter was referred to Legal Counsel regarding collection action. According to GHC, they have been unsuccessful in working with borrower regarding payment of its outstanding arrears account. GHC has requested Legal Counsel's assistance since the account was 8 months overdue. Pursuant to the Governor's Executive Order (Executive Order 2020-07), GHC is restricted from instituting foreclosure action against the borrowers. Legal Counsel prepared initial correspondence addressed to the borrower on December 7, 2020 regarding the collection of the obligation and requesting borrowers to contact its office to discuss a payment</p>	<p>to approximately \$79,381.00 that was transmitted to GHC. ACCOUNT CLOSED.</p> <p>Principal amount due: \$152,401.60; (As of March 15, 2022 – account is 15 months in arrears; Payoff amount: \$166,301.62 – inclusive of interest, late fees, costs and attorney's fees) Maturity date: April 8, 2044</p> <p>Legal Counsel will reach out to the borrower for a status of the private sale as the contract of sale does state closing will occur within 30 days from the date the contract has been signed. The contract was signed on March 30, 2022.</p>	Legal Counsel	Legal Counsel	Pending

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	<p>plan with GHC. Borrower was served the correspondence by Legal Counsel on December 16, 2020. On December 28, 2020, Borrower contacted Legal Counsel's office informing Counsel of Borrower's intent to make a \$5,000.00 towards the outstanding loan account arrears. Instead, Borrower deposited the amount of \$3,000.00. As of June 21, 2021, borrower made an additional payment of \$1,000.00, however, the amount received is insufficient to bring the account current. On July 1, 2021, pursuant to the Governor's Executive Order, the moratorium was lifted on foreclosure actions. On July 7, 2021, Legal Counsel initiated foreclosure action by preparing and sending a Demand Letter to the debtor. Legal Counsel had not received a response from the borrower. On September 16, 2021, Legal Counsel prepared and recorded a Notice of Default, Demand for Payment and Election to Sell under Mortgage with Land Management. On October 18, 2021, debtor forwarded a proposed loan workout to Legal Counsel for review. Legal Counsel forwarded debtor's proposal to GHC and based on GHC's review the Credit Committee rejected debtor's proposal since debtor's proposal will require over one (1) year or longer to bring the account current. Legal Counsel prepared and recorded a Notice of Sale to be scheduled for January 11, 2022 at 2</p>				

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	<p>pm at the Yona Mayor's Office. On December 29, 2021, debtor made a lump sum payment of \$10,000 payable to GHC and requested to re-finance the loan account with GHC. As a result of the lump sum payment and debtor's request to refinance the loan account, GHC agreed to postpone the sale to address debtor's refinancing request and to re-calculation debtor's adjusted arrears based on the payment to GHC. Legal Counsel has since recorded a Fourth Notice of Postponement of Sale scheduled for to May 26, 2022 at 2 pm at the Yona Mayor's Office. On April 5, 2022, 2022, GHC Loan Division forwarded a copy of a contract of sale to GHC from debtor. The terms of the sale provides that debtor has agreed to sell the property to Buyers for \$185,000.00 with closing to occur within 60 days (on May 30, 2022). Legal Counsel has postponed the sale from the original date of January 11, 2022 to May 26, 2022 at 2 pm and may postpone the sale until after the closing of the private sale. Legal Counsel will follow up with the debtor regarding the status of the pending sale to determine whether GHC should postpone the sale for an additional 30 days from May 26th pending the closing of the private sale between debtor and prospective buyers.</p>				

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	<p>GHC-54</p> <p>On November 8, 2021, this matter was referred to legal Counsel regarding foreclosure action. According to GHC, they have been unsuccessful in working with borrower regarding payment of its outstanding arrears owed on the account. GHC has requested legal Counsel's assistance since the account has been seventeen (17) months overdue. On November 16, 2021, legal Counsel sent a Demand Letter for Payment to debtor to satisfy and cure all outstanding amounts due to bring the account current. On December 17, 2021, legal Counsel prepared and recorded a Notice of Default and Election to Sell Property with DLM since debtor failed to respond to the Demand Letter for Payment. On January 19, 2022, debtor contacted legal Counsel to discuss a proposed payment plan to cure the outstanding arrears. Because no plan has been presented, legal Counsel recorded the Notice of Sale for March 17, 2022, however, the sale was postponed to April 20th at 2 pm due to debtor's recent hospitalization. On March 16, 2022, debtor remitted \$14,000.00 to legal Counsel payable to GHC and indicated that there were additional payments being withdrawn from debtor's 401K Plan to satisfy the pending arrears. GHC is waiting for the supplemental payments from debtor to allow debtor to provide a</p>	<p>Principal amount due: \$151,207.93 (As of March 17, 2022, - 21 months in arrears; Payoff amount: \$165,552.47 – inclusive of interest, late fees, costs and attorney's fees) Maturity date: March 30, 2050</p> <p>Legal Counsel reported that the borrower is working on providing significant additional funding and / or a proposal sometime next week. Legal Counsel will keep the board informed as to whether the borrower has secured the funding / proposal or if the sale has been completed.</p> <p>The Chairman inquired as to how far behind is the borrower after the significant payment has been received on March 16, 2022.</p> <p>Legal Counsel reported that she estimates the arrears to be approximately \$16,000 to \$20,000 as the account had not been paid for over a year.</p> <p>The Chairman inquired as to the amount of the monthly payments. Legal Counsel indicated that it is her understanding the monthly payments are approximately \$1,200.00. Legal Counsel also indicated she received the file at the</p>	Legal Counsel	Legal Counsel	Pending

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	<p>viable payment plan to be approved by GHC, and has postponed the sale to May 19, 2022 at 2 p.m. at the Santa Rita Mayor's office.</p>	<p>start of the COVID19 pandemic, there were no payments made and approximately 16 to 17 months of nonpayment to include accrued interest.</p> <p>The Chairman inquired if the borrower has applied for the Mortgage Relief Program being offered.</p> <p>Legal Counsel has suggested the borrower take advantage of the program via email but is not aware if the borrower has applied for the assistance.</p> <p>GHC's Loan Administrator stated that if GHC borrower did apply for the program, GHC would be required to provide a verification of mortgage. GHC has not received a request for a verification of mortgage for this borrower.</p> <p>Legal advised GHC not to contact the borrower. Legal Counsel has suggested the program to the borrower, but it is up to the borrower to apply for it.</p> <p>The Chairman indicated the borrower is a perfect candidate for the Mortgage Relief Program as</p>			

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	<p>Legal Counsel further reported:</p> <ol style="list-style-type: none"> 1. She advised the Board that she spoke with the Governor's Deputy Chief of Staff Ms. Tajeron on the proposed GHC legislation to establish and collect fees for GHC's Loan & Rental Programs. Legal Counsel was advised that the legislation has been given the greenlight by the Governor's Office. This is in compliance with the Triple A Act. The next step would be to have GHC Board execute a resolution to approve this legislation and for the GHC Board Chairman to discuss this proposed legislation with GHC's Legislative Oversight Chairman with hopes of being introduced and passed into law by the legislature. 	<p>payments were not being made at the start of the pandemic.</p> <p>Legal Counsel indicated this account is relatively new with the GHC and it's been a challenge. Legal Counsel indicated that borrower did come to her office to discuss the account. Legal Counsel has further indicated that she suggested (in person, telephonically, and via email) for the borrower to apply for the program.</p> <p>The Chairman requested that all board members be included in Legal Counsel's communication regarding the board resolution & proposed legislation.</p>	Legal Counsel	Legal Counsel	Pending

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	<p>Legal Counsel will draft the resolution and forward to the board and management for review and discussion at the next board meeting.</p> <p>2. Legal Counsel is awaiting an update on the proposed legislation, board resolution and MOU between GHC & CLTC.</p>	<p>President Pangelinan indicated the draft has been forwarded to the Governor's Office and currently being reviewed by the staff at the Governor's Office. President Pangelinan indicated GHC will follow up and provide a status update.</p> <p>The Chairman inquired on the timeline of when it was signed by both agencies and forwarded to the Governor's Office for review.</p> <p>Ms. Camacho indicated that both agencies have not signed off and it will have to go before GHC's & CLTC's board for approval and signature prior to sending it to the Governor's Office for approval and signature. Ms. Camacho further indicated that CLTC will be able to place this item on their May board meeting.</p>	Legal Counsel	Legal Counsel	Pending
	<p>Legal Counsel wanted to share with the Board that she is still working on seven GHC accounts. The three that are being reported today are the more serious ones. There are three accounts that are</p>				

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	following through with their loan workouts therefore, these are not being reported in this foreclosure report.				
IV. Old Business:	<p>A. <u>Status of Lada Gardens Renovation Phase I</u></p> <p>B. <u>Status of Legal Services Contract</u></p>	<p>See the President's Report (item II)</p> <p>See the President's Report (item II)</p>			
V. New Business:	A. <u>Lada Gardens / Sagan Linahyan Renovations Phase II</u>	<p>Ms. Kier announced that the documents have been completed requesting the transfer of \$1,547,000.00 for Phase II renovations from DOA to GHC. A work request will be submitted to DPW upon receipt of the \$1,547,000.00 by GHC.</p> <p>Ms. Kier reported that GHC will craft the scope of work for Phase II to include all the change orders from Phase I. The Chairman requested that he be included when the formation of the Scope of Work for Phase II is conducted.</p> <p>Ms. Camacho indicated that GHC had an informal meeting with DPW and inquired the possibility of adding a second restroom in the three- and four-bedroom units.</p>	Executive/Admin/ Maintenance / Rental	Executive/Admin/ Maintenance / Rental	On-Going / Pending
VI. Public Participation	The Chairman announced that he had the opportunity to speak to the Vice Chairman who will be returning in the middle of May. The Vice Chairman is				

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	considering remaining onboard until the end of his term.				
VII. Adjournment		The Board scheduled their next Board meeting for Friday, May 27, 2022 at 12:00 p.m. Upon motion duly made by Director Mantanona, and seconded by Director Duarte, and without any objections, the meeting was adjourned at 1:28 p.m.			

APPROVED AND ACCEPTED
AS TO FORM AND CONTENT:

GUAM HOUSING CORPORATION

By: 
FRANCISCO FLORIO, Chairman

Date: 5/27/2022

MINUTES TRANSCRIBED AND PREPARED BY:

GUAM HOUSING CORPORATION

By: 
ARLEEN ANN E. ADA, Administrative Assistant

Date: 5/27/2022