

# Action Plan

**Grantee: Guam**

**Grant: B-08-SN-66-0001**

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<b>LOCCS Authorized Amount:</b>	\$ 100,674.00
<b>Grant Award Amount:</b>	\$ 100,674.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 15,208.22
<b>Total Budget:</b>	\$ 115,882.22

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

Guam's Consolidated Plan for 2005-2009 and Guam's Program Year 2008 Annual Action Plan outline housing-and community activities for which HUD funds have been approved. Guam will use NSP funds to expand access to affordable housing for low-income persons. Guam's Consolidated Plan identifies affordable housing as an objective outcome to address the lack of affordable housing for purchase by low-income populations and especially to the extremely low-income. The ConPlan is a detailed assessment of the areas of greatest need to Guam's community to support housing and the sustainability of communities. The highest concentration of population and housing is in northern Guam within the villages of Dededo, Yigo, and Tamuning. This tri-village region constitutes 52.48% of Guam's total population and 55.41 % of the island's low/mod income population. Village Total Low/Mod % Population Population Low/Mod Dededo 42,635 25,642 60.143 Tamuning 17,619 10,288 58.392 Yigo 18,947 11,453 60.448 Tri- Village Total 79,201 47,383 59.826 Guam Population Total 150,928 85,511 \* Source Data: Guam Census 2000, U.S. Census Bureau Dededo/Yigo In October 2008, GHURA conducted a physical survey of abandoned and vacant housing units located within five well-established GHURA housing areas. Collectively, the areas are commonly referred to as GHURA 500 housing and constitute 500 units of housing developed in the 1980s and sold to qualified low/mod income buyers in the years that followed. Twenty-two of the 500 units were found to be vacant and abandoned. Tamuning: Preliminary analysis of the judicial foreclosure data obtained from the Guam Courts points to a number of the recent foreclosures having occurred in the village of Tamuning.

### Distribution and and Uses of Funds:

Housing in all forms is a recognized need across all regions of the island. Whether for rental or ownership, to house the disabled, elderly, homeless, or other special needs populations, appropriate and adequate housing is in short supply. Housing problems include cost burden, substandard housing and overcrowding. These housing problems, however, are particularly profound for renters. According to the U.S. Census 2000, extremely-low to moderate-income households are twice as likely to be renters as they are to be homeowners. Of the 38,390 households in Guam in 2000, 55% or 21,170 households were extremely-low to low-income. Of the 38,790 households on Guam in 2000, 55% of households qualify as extremely-low income to moderate-income. Renters continue to outpace homeowners by a ratio of 13 to seven. Extremely-low to moderate-income households are twice as likely to be comprised of renters as they are to be homeowners. Thirty-eight percent of extremely-low to moderate-income homeowners struggle with a high cost burden in which a household expends in excess of 30% of their income for housing related costs. Fifty-five percent of extremely-low to moderate-income homeowners experience some type of housing problem (e.g., overcrowding, inadequate kitchen facilities, inadequate plumbing facilities). Further, 30% of extremely low-income homeowners experience both a high housing cost burden and some type of housing problem. By group, households most affected by both conditions are families (small and large), followed by elderly households, disabled households, and other unrelated households.

### Distribution and Uses of funds

Areas with the greatest percentage of home foreclosures - The full impact of foreclosure activity on Guam's housing market is



not known. A consolidated database of foreclosure information is not available for Guam. Ideally, the Dept. of Land Management (DLM) would provide the best data source for recorded property transactions, though there is a six-month lag in transaction postings at present.

Areas with the highest percentage of homes financed by subprime related mortgage loans - Guam's housing market cycle does not mirror that of communities nationally, but rather those of the neighboring Asian markets. It is likely that the pre-existent slow growth in Guam's housing market, coupled with the intervening issues of distance and timezone challenges have impacted the ability of subprime market lenders to make in-roads into Guam's housing market. Guam's subprime lending exposure has been further limited and minimal due in large part to the conservative nature of the island's banking community.

Areas identified by the grantee as likely to face a significant rise in the rate of home foreclosures - Guam intends to purchase foreclosed properties for use as affordable housing, to be sold to income-eligible persons. Guam will prioritize efforts near the island's employment centers. Despite the general decline in oil prices nationwide, fuel costs on Guam continue to be an issue of concern to island residents. Gas prices on Guam are still nearly \$1.00 per gallon higher than the national average. The lack of a comprehensive public transportation system compounds the need to site activities nearest to the island's employment centers.

## Definitions and Descriptions:

### Low Income Targeting:

### Acquisition and Relocation:

### Public Comment:

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
NSP-01	Acquisition and/or rehabilitation of	NSP-GU-02	Rehab/Acquire Foreclosure for Affordable Resale
NSP-02	Administration of the	NSP -GU-01	NSP Administration



## Activities

**Project # / Title:** NSP-01 / Acquisition and/or rehabilitation of foreclosed unit

**Grantee Activity Number:** NSP-GU-02  
**Activity Title:** Rehab/Acquire Foreclosure for Affordable Resale

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-01

**Projected Start Date:**

03/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Activity Status:**

Under Way

**Project Title:**

Acquisition and/or rehabilitation of

**Projected End Date:**

03/01/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 106,208.22

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 106,208.22

**Benefit Report Type:**

NA

**Proposed Accomplishments**

# ELI Households (0-30% AMI)

# of Properties

**Total**

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

GHURA

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

GHURA

**Organization Type**

Unknown

**Proposed Budget**

\$ 106,208.22



**Location Description:**

173 Kamute Loop, Dededo, Guam 96929

**Activity Description:**

Guam will engage in the acquisition and/or rehabilitation of one (1) foreclosed unit for the purpose of creating affordable housing. Upon completion of the acquisition and rehabilitation activity, the unit will be sold to a homebuyer who meets the 50% and below area median income requirement set forth in NSP. One hundred percent (100%) of NSP funds will be used to assist families whose incomes do not exceed 50% of area median income. Guam will target its use of NSP funds to address the need for affordable housing in the northern villages of Dededo and Yigo, specifically within or near the GHURA 500 housing subdivisions. A foreclosed or abandoned housing unit will be acquired and rehabilitated using NSP funds. The target housing subdivisions are located within the following census tracts: Village Subdivision Tract Dededo GHURA 501 & 505 Dededo GHURA 502 & 503 (Astumbo Gdns & Fern Terrace) Yigo GHURA 506.

**Environmental Assessment:****Environmental Reviews:** None

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**Project # / Title: NSP-02 / Administration of the Neighborhood Stabilization**

<b>Grantee Activity Number:</b>	<b>NSP -GU-01</b>
<b>Activity Title:</b>	<b>NSP Administration</b>

**Activity Type:**

Administration

**Project Number:**

NSP-02

**Projected Start Date:**

03/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Activity Status:**

Under Way

**Project Title:**

Administration of the Neighborhood

**Projected End Date:**

03/01/2012

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:****Total Budget:** \$ 9,674.00**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 9,674.00

**Benefit Report Type:**

NA

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

GHURA

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed Budget
GHURA	Unknown	\$ 9,674.00

**Location Description:**

173 Kamunte Loop, Dededo, Guam

**Activity Description:**

NSP administration. Administration of the activities funded by the NSP grant is an assumed benefit to the target low/mod/middle income group under CDBG regulations.

**Environmental Assessment:**

**Environmental Reviews:** None

**Action Plan Comments:**

- Reviewer - Reviewed, accepted and approved Guam's Action Plan in hard copy in January 2009. Guam's DRGR submittal is the same as the hard copy. Recommend approval of the plan.
  
- Reviewer - Action Plan reviewed and approved.
  
- Reviewer - The Grantee added the Estimated PI for the project in order to correct the amount of PI received for the project. Now the Grantee will be able to drawdown PI for the project.
  
- Reviewer - Reviewed the Action Plan. All changes approved.



## Action Plan History

Version	Date
B-08-SN-66-0001 AP#1	05/12/2009
B-08-SN-66-0001 AP#2	04/27/2010
B-08-SN-66-0001 AP#3	01/03/2018
B-08-SN-66-0001 AP#4	01/19/2018
B-08-SN-66-0001 AP#5	02/01/2018

