

U.S. Territory of Guam

# Homeowner Assistance Fund Plan

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## Program Overview

The Homeowner Assistance Fund (HAF) was established under Section 3206 of the American Rescue Plan Act of 2021 to mitigate financial hardships associated with the COVID-19 pandemic. The HAF will help eligible entities for the purpose of preventing homeowner mortgage and utility delinquencies, defaults, foreclosures, loss of utilities, home energy services, and displacement of homeowner experiencing financial hardship after January 21, 2020, through qualified expenses related to homeownership.

The Territory of Guam is estimated to receive an allocation of \$13,587,562 in Homeowner Assistance Funds to distribute to homeowners in need. The Guam Department of Administration (DOA) has been designated to administer and implement the HAF on behalf of the U.S. Territory of Guam.

Guam’s HAF Plan proposes relief assistance programs aimed at preventing homeowner’s mortgage delinquencies, foreclosures, loss of utilities and displacement of low- and moderate-income and Socially Disadvantaged Individuals. Proposed relief includes three programs: 1) Mortgage Assistance Program, 2) Utility Assistance Program and 3) Property Tax Assistance Program.

## Homeowner Needs and Community Engagement

Such as the entire nation, Guamanians experienced severe hardship since the coronavirus pandemic. Today Guam’s unemployment rate is at 16.5%, an increase of 10.4% from the December 2019 figure pre-pandemic (*Source: Guam Department of Labor - Bureau of Labor Statistics*). The financial challenges facing Guamanians have worsened as foreclosure and eviction moratoriums ended on June 30, 2021 and federal unemployment benefits expiring on September 4, 2021.

To effectively target eligible homeowners and maximize the use of the Homeowner Assistance Fund, DOA gathered data to provide an overview of homeowners in need of HAF programs in Guam. Data was collected from the 2020 Guam Housing Study and Needs Assessment funded by Guam Housing and Urban Renewal Authority (“GHURA”), Guam Department of Labor - Bureau of Labor Statistics, 2019 Guam Statistical Yearbook, Guam Housing Corporation, Guam Power Authority, Guam Waterworks Authority and Guam Department of Revenue and Taxation, Bank of Guam, Marianas Finance Corporation and Personal Finance Center. A brief description of these data sources is provided in Table 1.

*Table 1. Data Collection Resources*

Factor	Source	Description
Target and Eligible Homeowners (Homeowners impacted, Income Eligibility, Social Disadvantaged Individuals)	2020 Guam Housing Study and Needs Assessment	The study documents quantitative data on present and future housing stock, existing housing conditions, future housing conditions, demographic, market trends, housing policies, housing gaps and issues.  The study also captures quantitative data on economic conditions, social-demographic population, and current housing demand for ownership and rental housing units.
Economic Impact (COVID-19 impact)	Guam Department of Labor - Bureau of	GDOL-BLS conducts independent surveys to study, investigate, collect, and compile statistical information and issue reports of Guam’s labor market conditions, such as: employment,

	Labor Statistics (GDOL-BLS)	unemployment, and other characteristics of the specified civilian non-institutional population of Guam. The statistical information provides quantitative data on Guam’s unemployment rates pre- and post-pandemic.
Target and Eligible Population (Social Disadvantaged)	2019 Guam Statistical Yearbook	The yearbook captures quantitative data about the economy, the environment, housing, and population.
Mortgage Servicer	Guam Housing Corporation (GHC)	GHC is a local government entity that provides mortgage financing for first time homeowners and rental opportunities to individuals and families in the low income to moderate range.  DOA continues to partner with the GHC to obtain regularly updated data on their mortgage delinquency.
Mortgage Servicer	Marianas Finance Corporation (MFC), Personal Finance Center (PFC), Bank of Guam (BOG)	MFC, PFC and BOG are private mortgage financial institutions.
Utility Providers (power and water)	Guam Power Authority (GPA); Guam Waterworks Authority (GWA)	GPA and GWA are local government entities that provide the island community with power and water services. The information provides quantitative data on delinquent utility account holders.
Government Tax Assessor	Guam Department of Revenue and Taxation (DRT)	DRT is the tax collection office for Guam. The information collected provides quantitative data on delinquent property tax.

**Homeownership on Guam**

According to the 2020 Guam Housing Study and Needs Assessment, there are 55,562 housing units in Guam. By the U.S. Census definition, total housing units include all units that are either available for occupancy as owned units or long-term rental accommodations. The total housing units includes occupied and vacant housing units. Occupied housing units are units that are either owner- or renter-occupied by a single individual, or group of related or unrelated people. By U.S. Census convention, the number of occupied housing units is always equivalent to the number of households.

Furthermore, the Guam Housing Study revealed Guam’s population is estimated at 166,661 people, living in approximately 45,645 occupied housing units, which is 82.2% of the total housing units on Guam. The remaining 17.8% are vacant housing units. Of the occupied housing units, 41.1% are owner-occupied and 41.1% are rental-occupied. See Table 2.

Table 2: Housing Unit Types and Housing Stock, Guam 2019

Housing Unit Types	Total Units	Percent
Total Housing Units	<b>55,562</b>	<b>100%</b>
Occupied Housing Units	<b>45,645</b>	<b>82.2%</b>
Owner-occupied	22,823	41.1%

Renter-occupied	22,822	41.1%
Vacant Housing Units	<b>9,918</b>	<b>17.8%</b>

Source: 2020 Guam Housing Study and Needs Assessment

### Monthly Housing Cost

Guam homeowners have a median mortgage payment of \$1,294 per month (Table 3). Mortgage payments amounts vary slightly throughout the island, with the South showing the highest rate at \$1,389 per month.

Table 3: Monthly Housing Costs, Guam 2019

	North		Central		South		Guam Total	
	Count	Monthly Housing Cost	Count	Monthly Housing Cost	Count	Monthly Housing Cost	Count	Monthly Housing Cost
All owned units	8,913	\$1,230	7,567	\$1,304	6,342	\$1,389	<b>22,823</b>	<b>\$1,294</b>

Source: 2020 Guam Housing Study and Needs Assessment

### Income and Social Disadvantaged Households

More than half of Guam's homeowner population is estimated to meet the HAF income eligibility requirements. There are an estimated 7,303 (32%) homeowner households that are at or below 150% area median income and 6,162 (27%) homeowner households that are at or below 100% area median income.

(Source: 2020 Guam Housing Study and Needs Assessment)

Treasury defines socially disadvantaged individuals as those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 days as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations.

With Guam identified as a U.S. Territory, individuals who reside in Guam meets the Treasury's definition of socially disadvantaged. For purpose of this analysis, eligible homeowners for Guam's HAF program will also meet the definition of being socially disadvantaged. A breakdown of Guam's population is described on Table 4.

Table 4: Ethnic Origin or Race, Guam

Total Population			159,358
Native Hawaiian and Other Pacific Island	Carolinian – 242 Chamorro – 59,381 Chuukese – 11,230 Kosraean – 425 Marshallese – 315 Palauan – 2,563	78,582	49%

	Pohnpeian – 2,248 Yapese – 1,263 Other – 915		
Asian	Chinese (except Taiwanese) – 2,368 Filipino – 41,944 Japanese – 2,368 Korean – 3,437 Taiwanese - 249 Vietnamese - 337 Other – 678	51,381	32%
Black or African American		1,540	1%
Hispanic or Latino		1,201	0.50%
White		11,321	7%
Other Ethnic Origin or Race		404	0.10%
Two or More Ethnic Origins or Races	Native Hawaiian and Other Pacific Islander and other groups – 11,656 Chamorro and other groups – 9,717 Asian and other groups – 8,574	14,929	9.4%

Source: 2019 Guam Statistical Yearbook

### Mortgage Delinquency

Access to Guam’s mortgage delinquency data was limited at the time the plan was written. DOA received information from four financial institutions. The data submitted indicates 2,376 homeowners mortgage loans are 30+ days past due and/or outstanding accounts. See Table 5 on details of the information.

Table 5: Mortgage Loan Delinquent and Outstanding Status

Mortgage Servicer	Number of Total Mortgage Loans	Mortgage Loans with Delinquent/Outstanding Status
Guam Housing Corporation	321	35
Marianas Finance Corporation*	61	5
Personal Finance Center*	184	167
Bank of Guam*	(unavailable)	2,169
<b>Total</b>		<b>2,376</b>

\*Delinquency Ratio

There are about 10 other financial institutions in Guam that offer mortgage loans. DOA will continue to collect data on mortgage delinquency from the other institutions.

### Utility and Tax Delinquency

For the past year, GPA and GWA suspended disconnecting services to homes and businesses with unpaid monthly utility bills to help Guamanians who lost their jobs or lost working hours due to the COVID-19 pandemic. Earlier this year, after the Governor of Guam lifted several restrictions allowing more businesses to open and people to return to work or find new jobs, the two agencies started to focus on bringing accounts up to date.

In March 2021, during a meeting with the Consolidated Commission on Utilities, the commission agreed to resume disconnections of delinquent utility accounts effective June 1, 2021. As of July 31, 2021, an estimated residents who are 60 days overdue with power and water accounts are listed on Table 6.

Table 6: Utility Delinquent Data

Utility Provider	Number of Delinquent Account Holders	Total Delinquent Amount
Guam Waterworks Authority	2,359	\$2.6 million
Guam Power Authority	6,146	\$3.9 million

With the federal unemployment assistance ending on September 4, 2021, it is estimated the number of delinquent utility accounts will increase. DOA will continue to collaborate with utility providers to ensure these customers behind with their utility payments are aware of HAF Utility Assistance Program.

The Guam Department of Revenue and Taxation Real Property Tax Division reported a \$4.28 million in unpaid property tax for 2020. These unpaid taxes are for 10,940 parcels, which is a combination of homeowners and business establishments. The past due amount only covers tax amount owed and does not include penalties, fees, and interest.

**Homeowner Needs Conclusion**

Considering the data factors gathered, the proposed programs in the next section are designed to provide Guamanian homeowners with critically needed assistance. The COVID-19 pandemic has caused wide-spread economic disruption on Guam, including loss of income, closure of businesses, and job loss. Using HAF funds to reduce or eliminate homeowner delinquencies, defaults, foreclosures and displacement, past due utilities and delinquent property taxes will assist homeowners across the island with financial recovery to achieve housing stability.

As economic conditions change over time, DOA plans to continue assessing data on mortgage delinquency, utility arrears and property tax past due accounts. Updated data assessments will be conducted every six months beginning from the date of implementation. DOA also plans to continue to update Guam’s HAF plan to ensure the needs of potential eligible homeowners impacted by COVID-19 are being addressed and serviced.

**Community Engagement (Updated)**

Guam’s HAF draft framework was posted on the Department of Administration’s website for public review beginning on July 19, 2021. Public comments are submitted via email to haf@doa.guam.gov .

In addition, DOA connected directly with private financial institutions, a non-profit organization, and local government entities that service low to moderate income level households. These service providers were given Guam’s HAF draft framework and asked to provide comments to the proposed use of funds. A brief description of these organizations is provided on Table 7.

Table 7. Service Providers

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Guam Housing Corporation	590 S. Marine Corps Drive, Ste. 535 ITC Bldg	www.guamhousing.org	Yes	Yes

	5th Floor, Tamuning, Guam 96931			
Guam Housing Urban and Renewal Authority  Administers HUD funded programs, such as: Housing Counseling, Housing Choice Voucher Program, Public Housing Program, HOME, Family Self Sufficiency, ROSS, and Emergency Solutions Grant)	117 Bienvenida Ave, Sinajana, Guam 96910	<a href="http://www.ghura.org">www.ghura.org</a>	Yes	Yes
Guam Bankers Association (GBA)  Trade organization made up of local privately owned banks.  Members include: ANZ, Bank of Guam, Bank Pacific, First Commercial Bank, Bank of Hawaii and First Hawaiian Bank	Ed Untalan, GBA President	<a href="mailto:euntalan@fhb.com">euntalan@fhb.com</a>	Yes	Yes
Guam Habitat of Humanity  A nonprofit housing organization provides social service and financial service.	542-1 Gumataotao Building, West O'Brien Dr. Hagatna, Guam	<a href="http://www.habitatguam.org">www.habitatguam.org</a>	Yes	Yes

DOA will continue to accept comments from the public and service providers throughout the planning and implementation process of the program. Feedback will be incorporated into the updated assessment on eligible homeowners which is scheduled six months from the date of implementation.

DOA continued to receive feedback from the public on Guam's HAF plan. Several opportunities were made available for the public, private, nonprofit sectors, and key stakeholders to provide feedback on the plan.

During the months of September, October, and November 2021, 10 virtual sessions were held to get feedback on Guam's HAF plan. Invitees of these meetings included representatives from mortgage lenders, utility providers, cultural groups, non-profit organizations, mayor's council, homeowner associations, housing counseling agency, homelessness council and homeowners.



Over the course of these meetings, 448 individuals participated in these meetings and DOA fielded over 50+ comments and questions.

#### Virtual Sessions

Date	Organization	#Participants
9/2/2021	Interagency Council for Coordinating Homelessness Programs	19
9/22/2021	Mortgage Lenders	13
9/28/2021	Utility Service Providers	6
10/7/2021	Interagency Council for Coordinating Homelessness Programs	23
10/8/2021	Guam Association of Realtors Board	5
10/12/2021	Federal States of Micronesia Consulate	7
10/13/2021	Guam Mayors Council	14
10/20/2021	Catholic Social Services	20
10/21/2021	Guam Association of Realtors	300
10/26/2021	Micronesia Resource Services (Mane'lu)	20
11/5/2021	WestCare Pacific Islands	21
	Total	448

#### Summary feedback/discussion from virtual presentations:

- Frequently discussed topics primarily pertained to eligibility, qualified financial hardship associated with COVID-19, application submission, and program launch.
- Comments from mortgage lenders and utility providers were focused on payment prioritization process, to include loans - daily late fees, charges, forbearance, insurance and suspension of accrued fees. The HAF program developed verification forms for lenders and providers that addressed the concerns. Point of contacts for lenders and utility providers are being established to streamline communication.
- Discussions with the Mayors Council of Guam and non-profit organizations were about application distribution, outreach activities and availing program information in various languages. A concern representatives shared was the availability of a second round of relief funds should HAF funds run out and homeowners are still in need of assistance. The program responded at this time there is no discussion for a second round of HAF funding and will update the community as information becomes available.

The public was also given the opportunity to provide comments through email submission. DOA received 50 inquiries through this process. These inquiries received are from struggling homeowners describing their challenges with making mortgage and utility payments due to financial hardships because of the coronavirus pandemic. In addition, daily telephone calls are received inquiring when the program will launch.

Key elements of the HAF plan were based on the feedback received from homeowners and stakeholders.

## Program Design (updated)

The following relief assistance programs are designed with the intent to prevent foreclosure and displacement of the maximum number of homeowners who are at the greatest risk of housing instability

due to COVID-19. Over time, programs may be adjusted to best meet homeowner needs and maximize the number of home retentions.

### *Mortgage Assistance Program*

Criteria	Terms
Brief description	<p>Provide funds to prevent foreclosure and displacement of homeowners experiencing financial hardship due to the coronavirus pandemic.</p> <p>Eligible mortgage type for payment relief assistance for this program will include:</p> <ul style="list-style-type: none"> <li>○ Past due mortgage payments and other delinquent amounts (including principal, interest, and escrow), including payments under a forbearance and deferment plan.</li> <li>○ Prospective mortgage payments.</li> <li>○ Reduce monthly mortgage/loan.</li> <li>○ 1<sup>st</sup> and 2<sup>nd</sup> mortgage loans, reverse mortgages, and loans secured by a manufactured home.</li> <li>○ Contract for deed or land contract.</li> <li>○ Repay amounts advanced by the mortgage lender or servicer on the borrower’s behalf for property charges, including property taxes and mortgage insurance.</li> <li>○ Fees, penalties and/or interest incurred on the above.</li> </ul> <p>HAF funds may be used to bring mortgage account fully current, with no remaining delinquent amounts. Payment may also include any reasonably required legal fees. Payment assistance may apply until the maximum amount of assistance is reached.</p>
Maximum Per Household HAF Assistance	<p>Each homeowner will be eligible for up to \$15,000 through this program to be used only for the homeowner’s primary resident.</p> <p>The maximum financial assistance per homeowner to include one or any combination of the eligible programs.</p>
Homeowner eligibility criteria and documentation requirements	<p>Eligible homeowners must meet the following criteria:</p> <ul style="list-style-type: none"> <li>○ Must be a homeowner.</li> <li>○ Homeowner must currently own and occupy the property as their primary residence.</li> <li>○ Homeowner must describe and attest to financial hardship after January 21, 2020, such as job loss, a reduction in household income, incurred significant costs for health care or experienced other financial hardship due, directly, or indirectly, to the COVID-19 pandemic.</li> <li>○ Household income equal to or less than 150% of the area median income for Guam and meets the definition of social disadvantaged as defined by the U.S. Department of Treasury; or equal to or less than either the 100% of the median income for Guam or 100% median income for the United States, whichever is greater. See Exhibit A – HAF Income Limits.</li> </ul>

	<p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>○ Verification of Mortgage (loan must be delinquent at least one month, includes loan under forbearance plan)</li> <li>○ Current utility bill indicating name and address of property</li> <li>○ Documentation verifying financial hardship due to COVID-19</li> <li>○ Tax year 2020 filed documents <ul style="list-style-type: none"> <li>○ Form 1040, 1040-SR, 1040-SS, etc. and all attachments</li> <li>○ Applies to all adult household members</li> <li>○ For non-taxable income, supporting documents must be provided</li> </ul> </li> <li>○ Self-Employed, last 12-month tax filed GRTs (if applicable)</li> <li>○ Valid Photo Identification (Guam ID or driver’s license, passport or any state issue)</li> <li>○ Household Member Form (all other adult household members)</li> <li>○ Verification of Income/Employment</li> <li>○ Latest 2 Check Stubs</li> <li>○ Verification of Unemployment Benefits (if applicable)</li> <li>○ Self-attestation on household eligibility status</li> </ul> <p>Homeowners challenged obtaining above documentations may submit a written self-attestation describing their household status. With regards to income, other acceptable documentation are paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, bank statements demonstrating regular income, or a written attestation from an employer.</p>
<p>Loan eligibility criteria specific to the program</p>	<p>Delinquent by at least one payment, including any payments during a forbearance or deferment period.</p>
<p>Qualified Financial Hardship definition and acceptable documentation</p>	<p>A COVID-19 qualified financial hardship is:</p> <p>A material reduction in income or material increase in living expenses that created or increased a risk of mortgage delinquency, mortgage default, foreclosure, deferment, loss of utilities or home energy services that is associated with the coronavirus pandemic. This includes as follows:</p> <ul style="list-style-type: none"> <li>○ Reduction of income: Temporary or permanent loss of earned income documented after January 21, 2020.</li> <li>○ Increase in living expenses: Increase in out-of-pocket household expenses such as, medical expenses, inadequate medical insurance, increase in household size, costs to reconnect utility services directly related to the coronavirus pandemic after January 21, 2020.</li> </ul> <p>Acceptable documentation:</p> <ul style="list-style-type: none"> <li>○ Employer furlough letter due to COVID-19</li> <li>○ Written self-attestation - applicant must explain the financial hardship due to COVID-19</li> <li>○ Mortgage verification of foreclosure or deferment*</li> <li>○ Utility (power, water, or trash) disconnection/reconnection receipt*</li> <li>○ Receipts on out-of-pocket expenses*</li> </ul>

	*Written self-attestation further explaining financial hardship must be submitted.
Eligible Properties	<p>Eligible properties are primary residences in Guam that is one of the following:</p> <ul style="list-style-type: none"> <li>○ Single-family home</li> <li>○ Condominium unit</li> <li>○ Duplex</li> <li>○ One-to-four-unit dwelling</li> <li>○ Manufactured home permanently affixed</li> </ul> <p>Ineligible properties are non-primary residences in Guam includes:</p> <ul style="list-style-type: none"> <li>○ Vacant or abandoned home</li> <li>○ Second home</li> <li>○ Investment property</li> <li>○ Manufactured homes not permanently affixed</li> </ul>
Form of assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	Disbursements will be made directly to the mortgage lender/servicer.

**Utility Assistance Program**

Criteria	Terms
Brief description	<p>Provide funds to resolve delinquent payments for utility services.</p> <p>HAF funds may be used to pay delinquent amounts in full, including interest or reasonably required legal fees, in which the delinquency threatens access to utility services. The assistance provided must bring the homeowner’s account current.</p> <p>HAF funds may be used to pay prospective charges for up until the maximum amount of assistance is reached, following approval if the homeowner is unable to make such payments.</p> <p>Eligible utility service is defined as power, water, and trash service.</p>
Maximum Per Household HAF Assistance	<p>Each homeowner will be eligible for up to \$15,000 through this program to be used only for the homeowner’s primary resident.</p> <p>The maximum financial assistance per homeowner to include one or any combination of the eligible programs.</p>
Homeowner eligibility criteria and documentation requirements	<p>Eligible homeowners must meet the following criteria:</p> <ul style="list-style-type: none"> <li>○ Must be a homeowner.</li> <li>○ Homeowner must currently own and occupy the property as their primary residence.</li> <li>○ Homeowner must describe and attest to financial hardship after January 21, 2020, such as job loss, a reduction in household income, incurred significant costs for health care or experienced other financial hardship due, directly, or indirectly, to the COVID-19 pandemic.</li> </ul>

	<ul style="list-style-type: none"> <li>○ Household income equal to or less than 150% of the area median income for Guam and meets the definition of social disadvantaged as defined by the U.S. Department of Treasury; or equal to or less than either the 100% of the median income for Guam or 100% median income for the United States, whichever is greater. See Exhibit A – HAF Income Limits.</li> </ul> <p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>○ Current utility bills (power, water and/or trash service; must be in arrears on one or more utility) indicating name and address of property</li> <li>○ Verification of Mortgage (bank statement/letter)</li> <li>○ Documentation verifying financial hardship due to COVID-19</li> <li>○ Tax year 2020 filed documents <ul style="list-style-type: none"> <li>○ Form 1040, 1040-SR, 1040-SS, etc. and all attachments</li> <li>○ Applies to all adult household members</li> <li>○ For non-taxable income, supporting documents must be provided</li> </ul> </li> <li>○ Self-Employed, last 12-month tax filed GRTs (if applicable)</li> <li>○ Valid Photo Identification (Guam ID or driver’s license, passport or any state issue)</li> <li>○ Household Member Form (all other adult household members)</li> <li>○ Verification of Income/Employment</li> <li>○ Latest 2 Check Stubs</li> <li>○ Verification of Unemployment Benefits (if applicable)</li> <li>○ Self-attestation on household eligibility status</li> </ul> <p>Homeowners challenged obtaining above documentations may submit a written self-attestation describing their household status. With regards to income, other acceptable documentation are paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, bank statements demonstrating regular income, or a written attestation from an employer.</p>
<p>Loan eligibility criteria specific to the program</p>	<p>Arrears by at least one utility service provider.</p>
<p>Qualified Financial Hardship definition and acceptable documentation</p>	<p>A COVID-19 qualified financial hardship is:  A material reduction in income or material increase in living expenses that created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services that is associated with the coronavirus pandemic. This includes as follows:</p> <ul style="list-style-type: none"> <li>○ Reduction of income: Temporary or permanent loss of earned income documented after January 21, 2020.</li> <li>○ Increase in living expenses: Increase in out-of-pocket household expenses such as, medical expenses, inadequate medical insurance, increase in household size, costs to reconnect utility services directly related to the coronavirus pandemic after January 21, 2020.</li> </ul> <p>Acceptable documentation:</p> <ul style="list-style-type: none"> <li>○ Employer furlough letter due to COVID-19</li> </ul>

	<ul style="list-style-type: none"> <li>○ Written self-attestation - applicant must explain the financial hardship due to COVID-19</li> <li>○ Mortgage verification of foreclosure or deferment*</li> <li>○ Utility (power, water, or trash) disconnection/reconnection receipt*</li> <li>○ Receipts on out-of-pocket expenses*</li> </ul> <p>*Written self-attestation further explaining financial hardship must also be submitted.</p>
Eligible Properties	<p>Eligible properties are primary residences in Guam that is one of the following:</p> <ul style="list-style-type: none"> <li>○ Single-family home</li> <li>○ Condominium unit</li> <li>○ Duplex</li> <li>○ One-to-four-unit dwelling</li> <li>○ Manufactured home permanently affixed</li> </ul> <p>Ineligible properties are non-primary residences in Guam includes:</p> <ul style="list-style-type: none"> <li>○ Vacant or abandoned home</li> <li>○ Second home</li> <li>○ Investment property</li> <li>○ Manufactured homes not permanently affixed</li> </ul>
Form of assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	Disbursements will be made directly to the utility provider.

**Property Assistance Program**

Criteria	Terms
Brief description	<p>Provide funds for payment assistance on delinquent property tax to prevent homeowner tax foreclosures; homeowner association delinquency fees, condominium association fees or common charges; prospective homeowner association fees, condominium association fees or common charges.</p> <p>HAF may be used to pay all or a portion of a homeowner’s property tax delinquencies and penalties.</p>
Maximum Per Household HAF Assistance	<p>Each homeowner will be eligible for up to \$15,000 through this program to be used only for the homeowner’s primary resident.</p> <p>The maximum financial assistance per homeowner to include one or any combination of the eligible programs.</p>
Homeowner eligibility criteria and documentation requirements	<p>Eligible homeowners must meet the following criteria:</p> <ul style="list-style-type: none"> <li>○ Must be a homeowner.</li> <li>○ Homeowner must currently own and occupy the property as their primary residence.</li> <li>○ Homeowner must describe and attest to financial hardship after January 21, 2020, such as job loss, a reduction in household income, incurred significant costs for health care or experienced other financial hardship due, directly, or indirectly, to the COVID-19 pandemic.</li> </ul>

	<ul style="list-style-type: none"> <li>○ Household income equal to or less than 150% of the area median income for Guam and meets the definition of social disadvantaged as defined by the U.S. Department of Treasury; or equal to or less than either the 100% of the median income for Guam or 100% median income for the United States, whichever is greater. See Exhibit A – HAF Income Limits.</li> </ul> <p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>○ Property tax bill (must be delinquent at least by one payment)</li> <li>○ Current utility bill indicating name and address of property</li> <li>○ Documentation verifying financial hardship due to COVID-19</li> <li>○ Tax year 2020 filed documents <ul style="list-style-type: none"> <li>○ Form 1040, 1040-SR, 1040-SS, etc. and all attachments</li> <li>○ Applies to all adult household members</li> <li>○ For non-taxable income, supporting documents must be provided</li> </ul> </li> <li>○ Self-Employed, last 12-month tax filed GRTs (if applicable)</li> <li>○ Valid Photo Identification (Guam ID or driver’s license, passport or any state issue)</li> <li>○ Household Member Form (all other adult household members)</li> <li>○ Verification of Income/Employment</li> <li>○ Latest 2 Check Stubs</li> <li>○ Verification of Unemployment Benefits (if applicable)</li> <li>○ Self-attestation on household eligibility status</li> </ul> <p>Homeowners challenged obtaining above documentations may submit a written self-attestation describing their household status. With regards to income, other acceptable documentation are paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, bank statements demonstrating regular income, or a written attestation from an employer.</p>
<p>Loan eligibility criteria specific to the program</p>	<p>Delinquent by at least one payment.</p>
<p>Qualified Financial Hardship definition and acceptable documentation</p>	<p>A COVID-19 qualified financial hardship is:  A material reduction in income or material increase in living expenses that created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services that is associated with the coronavirus pandemic. This includes as follows:</p> <ul style="list-style-type: none"> <li>○ Reduction of income: Temporary or permanent loss of earned income documented after January 21, 2020.</li> <li>○ Increase in living expenses: Increase in out-of-pocket household expenses such as, medical expenses, inadequate medical insurance, increase in household size, costs to reconnect utility services directly related to the coronavirus pandemic after January 21, 2020.</li> </ul> <p>Acceptable documentation:</p> <ul style="list-style-type: none"> <li>○ Employer furlough letter due to COVID-19</li> <li>○ Written self-attestation - applicant must explain the financial hardship due to COVID-19</li> </ul>

	<ul style="list-style-type: none"> <li>○ Mortgage verification of foreclosure or deferment*</li> <li>○ Utility (power, water, or trash) disconnection/reconnection receipt*</li> <li>○ Receipts on out-of-pocket expenses*</li> </ul> <p>*Written self-attestation further explaining financial hardship must also be submitted.</p>
Eligible Properties	<p>Eligible properties are primary residences in Guam that is one of the following:</p> <ul style="list-style-type: none"> <li>○ Single-family home</li> <li>○ Condominium unit</li> <li>○ Duplex</li> <li>○ One-to-four-unit dwelling</li> <li>○ Manufactured home permanently affixed</li> </ul> <p>Ineligible properties are non-primary residences in Guam includes:</p> <ul style="list-style-type: none"> <li>○ Vacant or abandoned home</li> <li>○ Second home</li> <li>○ Investment property</li> <li>○ Manufactured homes not permanently affixed</li> </ul>
Form of assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	Disbursements will be made directly to the Treasurer of Guam (tax collection agency).

**Application Process**

The application will be designed to meet the eligibility and compliance requirements while reducing the documentation burden to the applicant, as recommended by Treasury. Program staff will evaluate and review applications for eligibility based on program requirements. In addition to their application, applicants will be required to submit specific documentation to support their application. HAF staff will contact and assist applicants should additional documentation or explanation be needed to complete the application process. Applications will be made available at DOA’s office and can be downloaded on the website [www.doa.guam.gov](http://www.doa.guam.gov) . Furthermore, DOA will ensure applications and other program documents are provided in forms that are accessible to persons with disabilities.

**Other Available Assistance**

DOA recognizes the importance of ensuring homeowners are aware of all available assistance programs. DOA will connect homeowners with other assistance programs as needed. One of the programs homeowners will be encouraged to apply for is the Low Income Home Water Assistance Program (“LIWAP”) prior to receiving utility relief assistance.

**Targeting Efforts, Public Communications and Outreach Activities**

Not less than 60% of Guam’s HAF amounts will be used for qualified expenses that assist homeowners with incomes equal to or less than 100% of the area median income for Guam or equal to or less than 100% of the median income for the United States, whichever is greater. Any amount not made available to homeowners that meet this income-targeting requirement will be prioritized for assistance to socially disadvantaged individuals, with funds remaining after such prioritization being made available for other eligible homeowners.



DOA plans to conduct marketing and outreach efforts to target homeowners who meet the income requirements and the socially disadvantaged population. The program will create and issue press releases, FAQs, educational materials (such as print ads and fliers) to direct and social media outlets, businesses, mortgage servicers, community organizations and all village mayors on the island. With Guam's population defined as "socially disadvantaged" and 59% of homeowner's household income is below the 150% area median income, DOA is confident its marketing efforts will reach the targeted populations.

### **Defining Socially Disadvantaged Individuals**

One of the indicators identified in the Treasury Guidance defines "socially disadvantaged individuals" as being a resident of a U.S. Territory. With Guam being a U.S. Territory, all eligible homeowners living in Guam meets the Treasury's definition of being socially disadvantaged.

Guam's HAF program will capture socially disadvantaged individuals through its application process. The application form will include two questions "Are you a resident of Guam? \_\_\_ Yes \_\_\_ No. If yes, how long \_\_\_ years \_\_\_ months". The data will be collected throughout the implementation of the program.

### **Collaboration with Other HAF Participants**

As required by Treasury, DOA will collaborate and partner with local agencies, housing counseling providers and financial institutions that hold mortgage portfolios similar to HAF participants and targeting requirements. These agencies include, but not limited to, Guam Housing Corporation, Guam Housing and Urban Renewal Authority, Veterans Affairs, US Department of Agriculture and Guam's Banking Association.

### **Housing Counseling and Legal Services**

Housing counseling services is limited in Guam. The Guam Housing Urban and Renewal Authority (GHURA) is the sole HUD-certified Housing Counseling Agency in Guam. With established partnerships in place with GHURA through the Emergency Rental Assistance Program, DOA plans to collaborate with GHURA to offer housing counseling to eligible homeowners in the HAF program, especially those who are engaged in loss mitigation. The counseling, which can be obtained for free, will help homeowners navigate through various affordable long-term recovery solutions with their mortgage services and provide financial education that will help homeowners maintain a successful homeownership experience following reinstatement. Counseling services will be offered through a referral and tracking system between the HAF program and GHURA.

With limited counseling services, a possible option homeowners may receive housing counseling with HAF's newly hired program director. She is certified in homeownership counseling through the NeighborWorks Center for Homeownership Education and Counseling Certification (NCHEC) program. NeighborWorks America's counseling certification program is recognized by the U.S. Department of Housing and Urban Development (HUD) as setting industry-wide standards for the industry. This option may be implemented as needed.

In addition, Guam's HAF program may also refer homeowners to obtain legal services with non-profit organizations, such as the Guam Legal Services and/or Micronesian Legal Services Corporation. Both organizations service low income families, persons with disabilities and populations with the most vulnerabilities, and provide free legal services to clients. HAF funds may be used for legal services provided the household has not exceeded their maximum assistance amount.

### **Prioritization of Assistance**

In accordance with U.S. Treasury Guidance, not less than 60% of HAF funds made available will be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median

income or equal to or less than 100% of the median income for the United States, whichever is greater. Any remaining amount not made available to homeowners that meet this income-targeting requirement will be prioritized for assistance to homeowners having incomes equal to or less than 150% of the area median income and are socially disadvantaged individuals.

Guam’s HAF program targets eligible low- and moderate-income homeowners. The assessment provided in the plan highlights the need for the territory to prioritize mortgage, utility, and property relief assistance with its HAF allocation.

The program considers six main populations in need and by priority:

1. loans in foreclosure
2. utility accounts scheduled for disconnection
3. loans in forbearance
4. loans in delinquency
5. utility accounts in arrears or payment plan
6. homeowner association late payment and fees
7. property tax delinquency

These priority populations will be identified by the homeowner’s account status indicated on verification forms completed by mortgage lenders, utility providers, homeowner associations and property taxation servicer at the onset of the eligibility process. This will be a two week timeframe whereby the homeowner applies for assistance, the servicer confirms the delinquent amount, and payment is processed. These efforts reduce the need for time-consuming negotiations so funds can be disbursed efficiently and effectively. It prioritizes homeowners unpaid balance and associated fees to be paid expeditiously to bring their loan and/or account current and for foreclosures to be reinstated.

For homeowners who are in immediate threat to housing stability, such as accounts in foreclosure and/or scheduled for utility disconnection (top two priority populations), their applications will be processed first. Mortgage lenders and utility providers participating in the HAF program have agree to pause proceedings on these accounts once application eligibility is confirmed by the program. Applications with higher risks will be processed within one week. Adjustments to the processes will be made at any time needed.

**Financial Assistance**

Guam’s HAF program maximum amount of \$15,000 per homeowner is estimated to provide up to six months of mortgage and utility assistance, and up to two property tax payments. The maximum amount is determined by the needs assessment and discussions with mortgage lenders and utility providers. Loans on foreclosure, forbearance or delinquent status are usually behind 3 to 6 months of payments and utility accounts with arrears status are anywhere from 30 to 90+ days late. The HAF allocation is estimated to assist between 780 to 1,600 eligible homeowners.

**Performance Goals (updated)**

Program Design Element	Metrics of Success	Goal
Mortgage Assistance (Delinquent and prospective payment assistance on mortgage payments, contract for deed or	Number of home losses avoided due to HAF funds.	Prevent 400 home losses within 12 months

land contract, and other housing related costs.		
Utility Assistance (Delinquent and prospective payment assistance on power, water and trash services)	Number of utility delinquencies paid off.	Prevent 200 homeowners in instable housing conditions by paying off delinquent utility bills
Property Assistance (Delinquent property taxes to prevent homeowner tax foreclosures; homeowner’s association fees, condominium association fees, or common charges)	Number of tax-related and property delinquencies paid off.	Prevent the replacement of 100 homeowners by paying off delinquent property taxes and/or other property related payments.

Guam’s HAF overall program progress will be measured by the total number of homeowners assisted and success will be measured by the number of foreclosures prevented, the number of homeowners assisted in reducing their mortgage delinquency, utility arrears and property delinquency among the targeted populations.

DOA will develop a variety of performance-based reports to manage and monitor the program. Specific data contained in the reports will include, but not limited to, the following:

- Homeowners: income, race, gender, ethnicity, property location, type of relief assistance (mortgage delinquency, utility arrears, property delinquency, etc.) received, financial disbursement per assistance program), legal assistance and housing counseling services (HAF funded and unfunded).
- Assistance Programs: servicer participation rate, number of homeowners assisted, total funds disbursed per program, and average arrearage (amount and number of months).

Guam’s HAF will use DOA will provide the Treasury all required reports including: 1) demographic information on all borrowers; 2) status and final outcomes of borrowers served; 3) quarterly progress reports; 4) annual program report on the impact of the program; and 5) any additional reports as requested.

DOA will communicate Guam’s HAF performance progress quarterly through informational presentations, infographics, circulars, and press releases. Program updates will be shared through the following: 1) interviews on local radio and tv shows, 2) virtual sessions with service providers during community council meetings , 3) disbursements to village mayors, cultural groups, and non-profit organizations, and 4) posts on various social media platforms. Progress performance information sheet will be developed in various languages. All program announcements will be uploaded on DOA’s website [doa.guam.gov](http://doa.guam.gov).

## **Readiness (updated)**

### **Staffing, Systems and Contractors**

DOA is the lead government entity responsible for providing 50+ Government of Guam Agencies under the Executive Branch with essential administrative, human resource, financial control and reporting, cash management, procurement, and policy direction for the execution of government-wide support services. With specific to Guam’s HAF, DOA will utilize its existing personnel to perform human resource services, financial matters, and information technology activities for the program. DOA plans to hire additional

staff to manage, administer and monitor the delivery of HAF services. Newly hired HAF staff will include a program manager, three program coordinators, two customer service representatives and one administrative assistant. There will be no program services contracted out.

DOA identified a planning and development team responsible for the startup on Guam's HAF program. The team has completed the following tasks: Guam's HAF plan, press release, administration documents, and policies and procedures. For next steps, the team plans to finalize program documents, train staff, and launch the program.

Since the submission of Guam's HAF plan in August 2021 to the U.S. Treasury, the program continued to build capacity to ensure program readiness for implementation. The tasks completed thus far are as follows:

- Staffing - hiring of seven program staff (program director, supervisor, three program coordinators and two customer service representatives).
- Development of policies and procedures that includes applicant eligibility, application process, prioritization of funds, eligible homeowner financial assistance, quality assurance, reporting, record management, etc.
- Established application submission - web portal, download fillable, and hard copy.
- Development program database monitoring and tracking system.
- Media and outreach activities - issuance of press release and frequently asked questions posted on website, informational presentations conducted to mortgage lenders, utility providers, cultural groups, homeowner associations, and non-profit organizations.
- Development of program forms such as pre-application, application checklist, verification forms for mortgage lender, utility providers and homeowner association, self-attestation, financial assistance approval and tracking, and application process flow.
- Established relationship with mortgage lenders, utility providers, housing counseling organization, and legal service providers.
- Established case management portal for application intake, managing application and case processing, program eligibility, case adjudication and payment disbursements.

#### **Use of Initial Payment (updated)**

DOA received \$1,358,756.20 of HAF funds from the Treasury in May 2021. As of June 30, 2021, no HAF funds has been disbursed and obligated, nor have applications been accepted for the program. DOA plans to launch Guam's HAF program two weeks from the approval date by Treasury.

Since the submission of Guam's HAF plan in August 2021, DOA has expensed \$105,000 of its initial 10% payment on administrative costs. These costs were services performed for researching, planning, needs assessment, marketing, salaries and supplies.

## Budget (updated)

### Guam Homeowner Assistance Fund Program 3 Project Year Budget Period

<b>Program</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Grand Total</b>
<i>Mortgage Assistance</i>				
mortgage payment assistance (principal & interest reduction fees, escrow)	\$3,849,428	\$840,000	\$800,000	\$5,489,428
reinstatement (principal & interest reduction fees, escrow)	\$700,000	\$210,000	\$200,000	\$1,110,000
<i>Utility Assistance</i>	\$1,500,000	\$800,000	\$800,000	\$3,100,000
power payment assistance				
water payment assistance				
Trash removal service payment assistance				
late and interest fees				
<i>Property Assistance</i>	\$1,000,000	\$400,000	\$400,000	\$1,800,000
homeowner association payments (late & fees)				
tax delinquencies & fees				
<i>Other Housing Related Expenses</i>	\$25,000	\$15,000	\$10,000	\$50,000
legal services				
<b>Total Program</b>	<b>\$7,074,428</b>	<b>\$2,265,000</b>	<b>\$2,210,000</b>	<b>\$11,549,428</b>
<b>Administrative</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Grand Total</b>
Salaries	\$459,923	\$459,923	\$399,492	\$1,319,338
12 full time positions Program Director, Supervisor, Program Coordinator (6), Customer Service Representative (3), Administrative Assistant				
Fringe Benefits	\$223,725	\$223,725	\$191,048	\$638,498
12 full time positions Program Director, Supervisor, Program Coordinator (6), Customer Service Representative (3), Administrative Assistant				
Marketing & Outreach	\$10,500	\$1,500	\$1,500	\$13,500
Other Expenses (office rent, utilities)	\$9,000	\$9,000	\$9,000	\$27,000
Equipment & Supplies	\$36,380	\$2,000	\$1,418	\$39,798
<b>Total Administrative</b>	<b>\$739,528</b>	<b>\$696,148</b>	<b>\$602,458</b>	<b>\$2,038,134</b>
<b>Grand Total Budget Amount</b>	<b>\$7,813,956</b>	<b>\$2,961,148</b>	<b>\$2,812,458</b>	<b>\$13,587,562</b>

**Point of Contact**

The Point of Contacts identified for Guam's HAF are as follows:

Lead Government Agency	Guam Department of Administration
Physical Address:	GITC Building 590 S Marine Corps Dr. Tamuning, Guam 96913
Mailing Address:	P.O. Box 884 Hagatna, Guam 96932
Website:	<a href="http://www.doa.guam.gov">www.doa.guam.gov</a>
Primary Contact	Edward Birn, Director Email: <a href="mailto:edward.birn@doa.guam.gov">edward.birn@doa.guam.gov</a> Contact: (671) 475-1101
Secondary Contact	Bernadine Gines, Deputy Director Email: <a href="mailto:bernadine.gines@doa.guam.gov">bernadine.gines@doa.guam.gov</a> Contact: (671) 475-1101 Fax: (671) 477-6788

**Exhibit A**  
**Fiscal Year 2021 HAF Income Limits for Guam**

<b>100% HAF Income Limits</b>										
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	9 Person	10 Person
100% Area Median Income	\$47,750	\$54,600	\$61,400	\$68,200	\$73,700	\$79,150	\$84,600	\$90,050	\$95,500	\$100,950
100% U.S. Median Income	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900
<b>Greater of 100% Area Median Income or 100% U.S. Median Income</b>	<b>\$79,900</b>	<b>\$79,900</b>	<b>\$79,900</b>	<b>\$79,900</b>	<b>\$79,900</b>	<b>\$79,900</b>	<b>\$84,600</b>	<b>\$90,050</b>	<b>\$95,500</b>	<b>\$100,950</b>

<b>150% HAF Income Limits for Guam</b>										
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	9 Person	10 Person
150% Area Median Income	\$71,650	\$81,850	\$92,100	\$102,300	\$110,500	\$118,700	\$126,900	\$135,050	\$143,250	\$151,450
100% U.S. Median Income	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900
<b>Greater of 150% Area Median Income or 100% U.S. Median Income</b>	<b>\$79,900</b>	<b>\$81,850</b>	<b>\$92,100</b>	<b>\$102,300</b>	<b>\$110,500</b>	<b>\$118,700</b>	<b>\$126,900</b>	<b>\$135,050</b>	<b>\$143,250</b>	<b>\$151,450</b>

## Guam's HAF Plan Revisions (November 2021)

- Mortgage Assistance Program: Contracts for Deed or Land Contracts is an eligible mortgage type assistance.
- Updated Budget:

<b>Guam Homeowner Assistance Fund Program</b>				
<b>3 Project Year Budget Period</b>				
<b>Program</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Grand Total</b>
<i>Mortgage Assistance</i>				
mortgage payment assistance (principal & interest reduction fees, escrow)	\$3,849,428	\$840,000	\$800,000	\$5,489,428
reinstatement (principal & interest reduction fees, escrow)	\$700,000	\$210,000	\$200,000	\$1,110,000
<i>Utility Assistance</i>	\$1,500,000	\$800,000	\$800,000	\$3,100,000
power payment assistance water payment assistance Trash removal service payment assistance late and interest fees				
<i>Property Assistance</i>	\$1,000,000	\$400,000	\$400,000	\$1,800,000
homeowner association payments (late & fees) tax delinquencies & fees				
<i>Other Housing Related Expenses</i>	\$25,000	\$15,000	\$10,000	\$50,000
legal services				
<b>Total Program</b>	<b>\$7,074,428</b>	<b>\$2,265,000</b>	<b>\$2,210,000</b>	<b>\$11,549,428</b>
<b>Administrative</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Grand Total</b>
Salaries 12 full time positions Program Director, Supervisor, Program Coordinator (6), Customer Service Representative (3), Administrative Assistant	\$459,923	\$459,923	\$399,492	\$1,319,338
Fringe Benefits 12 full time positions Program Director, Supervisor, Program Coordinator (6), Customer Service Representative (3), Administrative Assistant	\$223,725	\$223,725	\$191,048	\$638,498
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<b>Total Administrative</b>	<b>\$739,528</b>	<b>\$696,148</b>	<b>\$602,458</b>	<b>\$2,038,134</b>
<b>Grand Total Budget Amount</b>	<b>\$7,813,956</b>	<b>\$2,961,148</b>	<b>\$2,812,458</b>	<b>\$13,587,562</b>