

Re: Messages & Communications Doc. No. 38GL-26-2020 through 2029.

From Guam Legislature Clerks <clerks@guamlegislature.gov>  
 Date Fri 3/6/2026 4:52 PM  
 To 38th Committee On Rules <committeeonrules@guamlegislature.gov>  
 Cc Rennae Vanessa C. Meno <rennae.meno@guamlegislature.gov>

Håfa Adai,

Received, and thank you.



**Elijah Untalan**  
**Clerks Office**  
*I Mina'trentai Ocho na Liheslaturan Guåhan*  
 Guam Congress Building, 163 Chalan Santo Papa, Hagåtña, Guam 96910  
 Voice: (671) 472-3465/3460 Fax: (671) 472-3524  
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 Thank you

From: 38th Committee On Rules <committeeonrules@guamlegislature.gov>  
 Sent: Friday, March 6, 2026 3:53 PM  
 To: Guam Legislature Clerks <clerks@guamlegislature.gov>  
 Cc: Frank Blas Jr. <speakerblas@guamlegislature.gov>  
 Subject: Messages & Communications Doc. No. 38GL-26-2020 through 2029.

Håfa Adai Clerks Office,

Please see attached, Messages & Communications Doc. No. 38GL-26-2020 through 2029 for processing:

✓	38GL-26-2020	Guam Power Authority	Petition to the Consolidated Commission on Utilities to amend the Position of Assistant General Manager-Operations*
✓	38GL-26-2021	Department of Public Health and Social Services	Guam Board of Examiners for Optometry Board Meeting Packet for February 24, 2026*
✓	38GL-26-2022	Office of Public Accountability - Guam	Mount Carmel Academy Charter School FY2025 Financial Statements, Reports on Compliance and Internal Controls, Management Letter and the Auditor's Communication with Those Charged with Governance*
✓	38GL-26-2023	Guam Housing Corporation	Board Meeting Packet for February 27, 2026*
✓	38GL-26-2024	Guam Ethics Commission	Prior Year Obligations to pay Camacho Calvo Law Group LLC in the total amount of \$4,136.84; to pay Phillips and Bordallo, P.C. in the total amount of \$1,172.50 to pay Docomo Pacific Inc. in the total amount of \$1,020.00*
✓	38GL-26-2025	Department of Administration	Income Tax Refund Efficient Payment Trust Fund Report and accompanying bank statement for February 2026*
✓	38GL-26-2026	Office of the Governor of Guam	Appointment and Supporting Documents for Pale' Eric Forbes, Member (History-Representative), Guam Historic Preservation Review Board.
✓	38GL-26-2027	Guam Power Authority	Documents Relative to Small Purchases and Sole Source and Emergency Purchases for the month of February 2026*
✓	38GL-26-2028	Guam Customs and Quarantine Agency	Prior Year Obligations to pay the Port Authority of Guam in the total amount of \$4,227.21.
✓	38GL-26-2029	Judiciary of Guam	Judicial Council of Guam Regular Meeting Packet for February 19, 2026*

Kindly reply to this emailPlease retrieve Doc. No. 38GL-26-2026 through 2029 from link below:

[Messages & Communications Physical Scanned Copy - Google Drive](#)

Kindly reply to this email



*Si Yu'os ma'åse',*  
**Marie Crisostomo**  
 Committee on Rules Assistant  
**COMMITTEE ON RULES**  
 Vice Speaker V. Anthony Ada, Chairperson  
*I Mina'trentai Ocho Na Liheslaturan Guåhan*  
 38<sup>th</sup> Guam Legislature

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**Messages and Communications 38GL-26-2023\***

2 messages

**Speaker Frank Blas Jr.** <speakerblas@guamlegislature.gov>  
To: 38th Committee On Rules <committeeonrules@guamlegislature.gov>, Sabrina Salas Matanane <office.senatorbri@guamlegislature.gov>

Wed, Mar 4, 2026 at 11:30 AM

*Håfa Adai,*

Please see attached M&amp;C Doc. No. 38GL-26-2023

38GL-26-2023	Guam Housing Corporation	Board Meeting Packet for February 27, 2026*
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*Si Yu'os Ma'åse'**Bernice Rivera*

Administrative Assistant

**Office of Speaker Frank F. Blas, Jr.**I Mina'trentai Ocho na Liheslaturan Guåhan 38<sup>th</sup> Guam Legislature

Guam Congress Building, 163 Chalan Santo Papa, Hagatña

(671)969-6456

[speakerblas@guamlegislature.gov](mailto:speakerblas@guamlegislature.gov)

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From: **Athena Tenorio** <[athena.tenorio@ghc.guam.gov](mailto:athena.tenorio@ghc.guam.gov)>  
Date: Wed, Mar 4, 2026 at 8:40 AM  
Subject: Guam Housing Corporation - Regular Board Meeting; Friday, February 27, 2026  
To: Speaker Frank Blas Jr. <[speakerblas@guamlegislature.gov](mailto:speakerblas@guamlegislature.gov)>

*Hafa Adai,*

I have attached the complete packets from the GHC board meeting held on February 27, 2026:

- Agenda
- Approved Minutes
- President's report
- Foreclosure-legal report

If you have any questions, please feel free to reach out.

Thank you!


**Best regards,*****Athena A. Tenorio***

Administrative Assistant  
Guam Housing Corporation  
590 S. Marine Drive, Ste 514 ITC Building  
Tamuning, Guam 95931  
Office: 647-4143 Ext. 127  
Fax: 649-4144  
Email: [athena.tenorio@ghc.guam.gov](mailto:athena.tenorio@ghc.guam.gov)  
Website: [www.guamhousing.org](http://www.guamhousing.org)

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**5 attachments**

 **Agenda (2.27.2026).pdf**  
220K

 **Approved Minutes.pdf**  
203K

 **President's Board Report January 2026.pdf**  
927K

 **Foreclosure-Legal Report.pdf**  
107K

 **38GL-26-2023.pdf**  
1227K

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**38th Committee On Rules** <committeeonrules@guamlegislature.gov>  
To: "Speaker Frank Blas Jr." <speakerblas@guamlegislature.gov>

Wed, Mar 4, 2026 at 5:12 PM

*Håfa Adai,*

Received, and thank you.



*Si Yu'os ma'åse',*

Marie Crisostomo

Committee on Rules Assistant

**COMMITTEE ON RULES**

Vice Speaker V. Anthony Ada, Chairperson

*I Mina'trentai Ocho Na Liheslaturan Guåhan*

*38<sup>th</sup> Guam Legislature*

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Speaker Frank Blas Jr. <speakerblas@guamlegislature.gov>

## Guam Housing Corporation - Regular Board Meeting; Friday, February 27, 2026

2 messages

**Athena Tenorio** <athena.tenorio@ghc.guam.gov>  
To: "Speaker Frank Blas Jr." <speakerblas@guamlegislature.gov>

Wed, Mar 4, 2026 at 8:39 AM

Hafa Adai,

I have attached the complete packets from the GHC board meeting held on February 27, 2026:

- Agenda
- Approved Minutes
- President's report
- Foreclosure-legal report

Doc Type: 38GL-26-2023  
OFFICE OF THE SPEAKER  
FRANK F. BLAS, JR.  
March 4, 2026  
Time: 8:39 AM  
Received: *FB*

If you have any questions, please feel free to reach out.

Thank you!


Best regards,

**Athena A. Tenorio**

Administrative Assistant  
Guam Housing Corporation  
590 S. Marine Drive, Ste 514 ITC Building  
Tamuning, Guam 95931  
Office: 647-4143 Ext. 127  
Fax: 649-4144  
Email: [athena.tenorio@ghc.guam.gov](mailto:athena.tenorio@ghc.guam.gov)  
Website: [www.guamhousing.org](http://www.guamhousing.org)

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Speaker Frank Blas Jr. <speakerblas@guamlegislature.gov>

Wed, Mar 4, 2026 at 8:55 AM

To: Athena Tenorio <athena.tenorio@ghc.guam.gov>

Håfa Adai,

Confirming receipt of your email.

*Si Yu'os Ma'åse'*

*Bernice Rivera*

Administrative Assistant



**Office of Speaker Frank F. Blas, Jr.**

**I Mina'trentai Ocho na Liheslaturan Guåhan 38<sup>th</sup> Guam Legislature**

**Guam Congress Building, 163 Chalan Santo Papa, Hagatña**

**(671)969-6456**

**[speakerblas@guamlegislature.gov](mailto:speakerblas@guamlegislature.gov)**

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# GUAM HOUSING CORPORATION

P.O. Box 3457, Hagåtña, Guam 96932



## GUAM HOUSING CORPORATION

### REGULAR BOARD OF DIRECTORS MEETING

#### Notice of Publication

The Guam Housing Corporation Board of Directors will hold its Regular Meeting on Friday, February 27, 2026, at 11:00 a.m. in the GEDA Conference Room, 5th Floor, ITC Building. This meeting is open to the public via Zoom and can be viewed live on GHC's

<http://www.youtube.com/@guamhousingcorporation4588>

Guam Housing Corporation is inviting you to a scheduled Zoom meeting

Time: February 27, 2026, at 11:00 A.M Guam, Port Moresby

Join Zoom Meeting

<https://us02web.zoom.us/j/82428087580?pwd=mMUHsALM8ZYvEqmcSykK98j7qqFZkW.1>

Meeting ID: 824 2808 7580

Passcode: 302844

### AGENDA

- I. Call to Order
- II. Roll Call
- III. Approval of Minutes:
  - A. January 30, 2026 Regular Board Meeting
- IV. President's Report for January 2026
- V. Legal Report for January 2026
- VI. Old Business
- VII. New Business
- VIII. Public Participation
- IX. Adjournment



**38GL-26-2023**  
Messages and Communications

**RECEIVED**  
COMMITTEE ON RULES  
March 4, 2026

11:30 a.m.

*Marie Crisostomo*

Individuals with disabilities or requiring special accommodations are asked to contact Cassandra Santos at 647-4143.

Guam Housing Corporation Government Funds pay for this Notice of Publication.

590 S. Marine Corps Drive, Ste. 514 ITC Building, Tamuning, Guam 96913  
Telephone Number (671) 647-4143/46 • Fax Number (671) 649-4144



## GHC 2026 BOARD MINUTES

<p><b>GUAM HOUSING CORPORATION</b>  <b>BOARD OF DIRECTORS REGULAR MEETING</b>          Guam Economic Development Authority          Conference Room  <b>Friday, January 30, 2026</b></p> <p>Commenced: 12:15 p.m.          Roll call / quorum present: Quorum exists          Adjourned: 1:30 p.m.</p> <p><b>Note: Notice of Meeting and the topics to be discussed on the Agenda were published in the Guam Daily Post; the Government of Guam Public Notice Meeting Portal; GHC’s YouTube Page and GHC’s website to allow members of the public to attend the meeting via Zoom, Facebook and YouTube.</b></p>	<b>ATTENDANCE</b>	
<p><u>Directors present:</u></p> <p>All Present at the time Quorum established;</p> <p>Francisco A. Florig, Chairman (in person)          Sandra F. Bordallo, Vice Chair (in person)          Lillian O. Guerrero, Director (in person)          Romeo “Romy” Angel, Director (in person)          Gustavo A. Morales, Director (in person)</p> <p><u>Legal Counsel:</u>          Edward C. Han, Esq. (in person)</p> <p><u>Members of the Public:</u>          George Castro – Depo Resources          Frank San Nicolas – Guam Daily Post</p>	<p><u>Management present in person and via Zoom:</u></p> <p>Edith Pangelinan, President (in person)          Angela Camacho, Manager (via Zoom)          Mary Guerrero, Loan Administrator (in person)          Patricia M.Q. Kier, Special Assistant (in person)          Alysia Leon Guerrero, Controller (in person)          Cassandra Santos, Asst. Supply Mgmt. Admin. (in person)          Randy Barcinas, Maintenance Supervisor (via Zoom)          Athena Tenorio, Admin. Asst. (in person)          Yong Pak, IT Consultant (in person)</p>	

AGENDA ITEM	DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
I. Call to Order	12:15 p.m.				
II. Roll Call	Quorum established				
III. Approval of Minutes:	Minutes of the December 30, 2025, Board Meeting reviewed and discussed by the Board.	Motion to approve December 30, 2025, Board Meeting minutes made by Vice Chair Bordallo and seconded by Director Guerrero, and without any further objections, they were approved.	GHC Administrative Assistant	GHC Administrative Assistant	<b>APPROVED</b>

AGENDA ITEM		DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
IV.	<b>Executive Session</b>	President Pangelinan, Legal Counsel, and Board of Directors went into Executive Session with Court Reporter George Castro in attendance				<b>On-Going</b>
V.	<b>President's Report / Remarks:</b>	<p>The groundbreaking ceremony for Phase II was held on Monday, December 29, 2025 at 11:30 am at Lada Gardens. Demolition work is currently being performed by contractor, Genesis-Tech Corporation. They are also working on a model unit for approval by GHC prior to commencing renovation work on the remaining fifteen (15) units.</p> <p>GHC participated in the 4th Annual Governor's Holiday Light Parade on Wednesday, December 17, 2025 with a float and employees walking along the parade path. We wish to thank the maintenance division for their hard work and dedication towards preparing the float, most especially Maintenance Leader Brian Asuncion and Maintenance Worker Albert Molo who spearheaded the effort.</p> <p>A meeting with the Guam Department of Education, the Guam Recovery Office, the Department of Public Works, the Office of the Governor of Guam, and GHC was held on January 22, 2026. President Pangelinan and Special Assistant Kier were present for GHC. Updates on the status of the temporary campus for Simon Sanchez High School Temporary Campus were provided. At the meeting, it was reiterated that the renovation of the 24 units at Guma As-Atdas will proceed as planned. The final determination of the</p>		Admin / Maintenance / Rental	Admin / Maintenance / Rental	<b>On-Going</b>

AGENDA ITEM		DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
		<p>number of temporary classrooms to be built on the GHC property will be decided by February 2026. Currently, the anticipated number of classrooms to be built stands at twenty (20) with an additional sixteen (16) under consideration.</p> <p>The Rental Division provided emergency housing for three (3) families in December.</p> <p>In total, five (5) loan and grant inquiries were received by the Loan Department. One (1) inquiry was for the Direct Loan Program in the amount of \$294,000 and four (4) FTHAP grant applications were received at \$10,000 each.</p> <p>As of December 31, 2025 the Loan Division had ten (10) prospective loan applications with an average loan amount of \$196,950. Three (3) applications are for the Direct Loan Program, five (5) for the 6% Loan Program, one (1) home improvement, and one (1) CAHAT. The total required funding is \$1,969,500.</p> <p>One (1) loan was closed in the amount of \$315,000 in December with no pre-approvals or approvals.</p>				
VI.	<b>Legal Report</b>	<p><u>Status of Foreclosure Cases:</u></p> <p>See, separate Foreclosure Report.</p>		Legal Counsel	Legal Counsel	<b>On-Going/ Pending</b>
VII.	<b>Old Business:</b>	NONE				

AGENDA ITEM		DISCUSSION	ACTION / PLAN	FOLLOW UP	RESPONSIBLE PARTY	STATUS
VIII.	New Business:	<p>A. <u>Election of Board Secretary:</u></p> <p>Director Morales was nominated by Director Guerrero</p> <p>B. President Pangelinan requested approval for above-step recruitment for Housing Services Administrator position.</p>	<p>Motion to approve by Director Morales as Board Secretary made by Vice Chair Bordallo, and seconded by Director Guerrero, and without any objections, it was approved.</p> <p>Motion made to approve above step recruitment of Housing Services Administrator made by Director Guerrero and seconded by Director Angel, and without any objections, it was approved.</p> <p>Motion made to move funding for Special Assistant position to Housing Services Administrator position made by Vice Chair Bordallo and seconded by Director Guerrero, and without any objections, it was approved.</p>			
IX.	Public Participation	NONE				
X.	Adjournment		<p>The Board scheduled their next Board meeting for February 27, 2026, at 11:00 a.m. Upon motion duly made by Director Guerrero, and seconded by Director Angel, and without any objections, the meeting was adjourned at 1:30 p.m.</p>			

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


**GUAM HOUSING CORPORATION**

By:   
**FRANCISCO FLORIG, Chairman**

Date: 2/27/2026

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

**GUAM HOUSING CORPORATION**

By:   
**JACQUES G. BRONZE, ESQ, Legal Counsel**

Date: 2/27/26



# GUAM HOUSING CORPORATION

P.O. Box 3457, Hagåtña, Guam 96932



**PRESIDENT'S BOARD REPORT January 2026**  
Board of Directors Regular Meeting  
February 27, 2026 – GEDA Conference Room

## **OVERVIEW**

With the issuance of the building permit by the Department of Public Works on February 2, 2026, the Notice to Proceed with work on Phase II of the Lada Gardens Renovation Project was issued to Genesis Tech by the Guam Housing and Urban Renewal Authority (GHURA). The model unit was inspected by GHURA and GHC and revisions have been requested with regard to window, door, and electrical works. The change order was approved for window and door works with further review required for the electrical works.

On January 27, 2026 President Pangelinan, Manager Camacho, Maintenance Supervisor Randy Barcinas, and Maintenance Leader Brian Asuncion met with GCC Program Specialist, Adrian Davis to discuss Cohort 2 of the YouthBuild Program. As with Cohort 1, GCC has requested the use of a Lada Gardens Rental Unit for use as a Living Lab which will allow the students to gain hands-on trades experience. President Pangelinan and Manager Camacho agreed to continue the partnership between GHC and GCC. Since then, the YouthBuild Cohort 2 of ten (10) students has begun working on the Living Lab.

On a related note, on February 17, 2026, Special Assistant Kier appeared on the GCC Talk Hour on Wave 105.1 FM with Program Specialist Davis and Trina San Agustin, Program Coordinator with the GCC Office of Communication to speak about the YouthBuild Program. The segment focused on the opportunities provided to students, including obtaining their GED and gaining construction experience upon completion of the program. Additionally, she was extended and accepted an invitation to present at the Jose Rios Middle School Career Day on February 24, 2026. She shared the establishment and history of GHC, the variety of careers available and the education and experience needed. She further shared the soft skills learned as students that are applicable to real world employment, i.e., punctuality and attendance; strong work ethic; respect and the ability to work with a variety of people/personalities, etc.

A meeting with Chamorro Land Trust (CLTC) Commissioner Fabienne Respicio, CLTC Acting Chairman Earl Garrido, and Acting CLTC Administrator Joseph Cruz was held on February 6, 2026 to discuss the status of CLTC Leases and the pending payment to GHC on a foreclosed property. GHC Chairman Francisco Florig, Board Secretary Gustavo Morales, President Pangelinan, Loan Administrator Guerrero, and Special Assistant Kier were present for GHC. Acting Administrator Cruz advised that with the enactment of current law, mechanisms have been put in place to move along without pausing if they are unable to contact the next applicant in line. GHC requested that lessees be referred to GHC to assist lessees with the requirement to build a typhoon proof home within established time limits. CLTC will look into making it a requirement with proof of referral/visit from the lessee. The prospect of conducting informational sessions regarding GHC loan programs was broached with Administrator Guerrero confirming her availability to conduct those sessions for CLTC lessees. CLTC also advised that they are still actively

*590 S. Marine Corps Drive, Ste. 514 ITC Building, Tamuning, Guam 96913  
Telephone Number (671) 647-4143/46 • Fax Number (671) 649-4144*

pursuing the development of CLTC property in Yigo with homes for purchase and possible financing through GHC.

Further, GHC also requested that we be allowed to utilize the foreclosed unit as a rental property until such time as CLTC provides the payment or identifies another lessee to assume the lease and mortgage on said property. Acting Administrator Cruz will take the matter to CLTC Legal Counsel for guidance on our request.

The Rental Division has a total of fifty-four (54) vacancies. Sixteen (16) of which are undergoing renovation under Phase II with an additional Eight (8) at Lada Gardens/Sagan Linahyan awaiting funding. The twenty-four (24) vacant units at Guma As-Atdas are slated for renovation as part of the Temporary Simon Sanchez High School Project.

The Rental Division provided emergency housing for two (2) families in January.

In total, eleven (11) loan and grant inquiries were received by the Loan Department. Two (2) inquiries were for the Direct Loan Program, three (3) for the 6% Loan Program, two (2) for CAHAT, and four (4) for FTHAP. The average pre-qualified loan amount was \$188,500.

As of January 31, 2026, the Loan Division had nine (9) prospective loan applications with an average loan amount of \$218,800. Three (3) applications are for the Direct Loan Program, four (4) for the 6% Loan Program, one (1) home improvement, and one (1) CAHAT. The total required funding is \$1,969,500.

One (1) loan for \$230,000 was pre-approved with no loans approved or closed for the month of January.

**ACCOUNTING DIVISION MONTHLY REPORT**

**JANUARY 2026**

Month	FY 2026	FY 2025	Difference	Variance
Revenues	\$ 214,706.48	\$ 281,780.89	\$ (67,074.41)	-23.80%
Expenses	\$ 308,111.38	\$ 263,110.78	\$ 45,000.60	17.10%
Change in net position	\$ ( 93,404.90)	\$ 18,670.11	\$ (112,075.01)	-600.29%

Year to Date	FY 2026	FY 2025	Difference	Variance
Revenues	\$ 874,795.89	\$ 931,623.29	\$ (56,827.40)	-6.10%
Expenses	\$ 1,303,313.25	\$ 1,092,131.65	\$ 211,181.60	19.34%
Change in net position	\$ (428,517.36)	\$ (160,508.36)	\$ (268,009.00)	-166.98%

Revenues for the month and year-to-date decreased by 24% and 6% respectively compared to the previous fiscal year, primarily attributed to the \$63K gain from the sale of the Santa Rita foreclosed property in Jan-2025. Other contributing factors include: 1) Interest on loans receivable decreased due to a lower loan portfolio balance; 2) Rental income decreased due to an increase in vacancies; and 3) Interest on bank deposit decreased following a reduction in interest rate for TCDs.

Expenses for the month and year-to-date increased by 17% and 19% respectively compared to the previous fiscal year. This growth is driven by: 1) Fiduciary expense increased: 17 grant were disbursed as of Jan-2026, compared to one grant as of Jan-2025; 2) Retirement & Medicare contributions increased due to a higher government contribution rate; and 3) Contractual services increased due to lawn maintenance services at Lada Gardens and higher license fees for the loan forms software.

	FY 2026	FY 2025
Delinquency – Housing	6.08%	9.36%
Delinquency – Rental	8.05%	9.57%
Vacancy rate based on dollar amount	31.27%	28.01%

- ❖ Guam Housing Corporation's Financial Statements and Financial Highlights as of January 31, 2026 are included in the packet.

**RENTAL DIVISION MONTHLY REPORTS**

**JANUARY 2026**

**VACANT UNITS**

	Completed Repairs by GHC Maintenance	Pending Repairs by GHC Maintenance	2025 Renovations by Contractor(s)	Future Renovations by Contractor(s) *
<b>Lada Gardens</b>				
2 Bedroom	0	0	6	1
3 Bedroom	0	1	7	1
4 Bedroom	1	4	3	4
<b>TOTAL VACANCIES LADA GARDENS</b>				<b>28</b>

**\*Note: 16 Units are under renovation as part of Phase II of the Lada Gardens Renovation Project and 6 are awaiting funding for renovation.**

<b>Guma As-Atdas</b>				
2 Bedroom	0	0	0	8
3 Bedroom	0	0	0	16
<b>TOTAL VACANCIES GUMA AS-ATDAS</b>				<b>24</b>

**\*Note: These units are slated for renovation under the Temporary SSHS Campus**

<b>Sagan Linahyan</b>				
2 Bedroom	0	0	0	0
3 Bedroom	1	0	0	1
4 Bedroom	0	0	0	0
<b>TOTAL VACANCIES SAGAN LINAHYAN</b>				<b>2</b>

**\*Note: 1 unit is awaiting funding for renovation.**

**VACANCY RENT LOSS REVENUE**

<b>Lada Gardens</b>	<b>No. of Vacant Units (NON-PHASE II)</b>	<b>Rent Loss (NON-PHASE II)</b>	<b>No. of Units (PHASE II)</b>	<b>Rent Loss (PHASE II)</b>
2 Bedroom	0	\$0.00	6	\$3,600.00
3 Bedroom	5	\$3,913.43	7	\$4,550.00
4 Bedroom	11	\$10,717.43	3	\$2,175.00
<b>VACANCY RENT LOSS LADA GARDENS:</b>		<b>\$14,630.86</b>		<b>\$10,325.00</b>

<b>Guma As-Atdas</b>	<b>No. of Vacant Units</b>	<b>Rent Loss</b>
2 Bedroom	6	\$3,900.00
3 Bedroom	14	\$10,500.00
<b>VACANCY RENT LOSS GUMA AS-ATDAS:</b>		<b>\$14,400.00</b>

<b>Sagan Linahyan</b>	<b>No. of Vacant Units</b>	<b>Rent Loss</b>
2	1	\$550.00
3	1	\$1,900.00
<b>VACANCY RENT LOSS SAGAN LINAHYAN:</b>		<b>\$2,450.00</b>

<b>TOTAL VACANCY RENT LOSS FOR JANUARY 2026</b>	<b>\$41,805.86</b>
<b>JANUARY 2026 VACANCY RENT LOSS LESS PHASE II</b>	<b>\$31,480.86</b>

**EMERGENCY HOUSING**

Emergency Housing	2
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**PROSPECTIVE TENANT/WAIT LIST**

	<b>Wait List (Subsidized) (Renovated)</b>	<b>Wait List (Unsubsidized) (Non-Renovated)</b>	<b>Prospective Tenant Inquiries (Subsidized)</b>	<b>Prospective Tenant Inquiries (Unsubsidized)</b>
2 Bedrooms	1	5	5	12
3 Bedrooms	0	4	0	10
4 Bedrooms	0	1	2	2

**LOAN DIVISION MONTHLY REPORTS**

**DECEMBER 2025**

**PREQUALIFICATION INTERVIEWS**

Number of Interviews	11
Average Loan Amount	\$188,500

**PROSPECTIVE LOAN APPLICATIONS**

Number of Applicants	9
Direct Loan Program	3
6% Loan Program	4
CAHAT	1
Home Improvement	1
Total Required Funding	\$1,969,500

**LOAN PRE-APPROVALS**

Number of Loans	1
Total Pre-Approved	\$230,000

**LOAN APPROVALS**

Number of Loans	0
Total Approved	\$0

**LOANS CLOSED**

Number of Loans	0
Total Amount Closed	\$0

**AVAILABLE FUNDING**

Direct Loan Program	\$3,363,622
6% Loan Program	\$2,396,995
CAHAT	\$145,434
FTHAP (Escheated, ARPA, FY2025 Supplemental Budget)	\$233,139
Hazard Mitigation	\$163,225

**FIRST TIME HOMEOWNERS ASSISTANCE PROGRAM (FTHAP)**

Number of Approvals	4
Total Amount	\$39,520
Number in Process	7
Amount Required	\$60,854

A total of \$7,148,260.34 has been disbursed under the program as of January 31, 2025. The total amount of activities associated with the grant proceeds is \$182,075,656.27.

**LOAN PORTFOLIO**

Number of Loans	285
Principal	\$23,676,556.80
Paid In Full Loans	2

**MORTGAGE LOAN RECEIVABLES**

Sixty Days Category	7
Principal Balance	\$513,202.65
Ninety Days Category	1
Principal Balance	\$132,126.84
120 Days and over	0
Principal Balance	\$0.00
Referred to Legal	0
Principal Balance	\$0.00

**ACTION ON DELINQUENT ACCOUNTS 60 DAYS AND OVER**

<b>Sixty Days:</b>	
Telephone Calls	8
Letters/Emails Sent	10
Office Visits	2
Field Visits	1
<b>Ninety Days:</b>	
Telephone Calls	4
Letters/Emails Sent	1
Office Visits	1
Field Visits	1

<b>120 Days and Over:</b>	
Telephone Calls	0
Letters/Emails Sent	0
Office Visits	0
Field Visits	0

**OREOS**

GHC foreclosed on the Munoz property in Dededo on February 28, 2025 in the amount of \$40,227.68. The Deed Upon Power of Sale was filed on March 17, 2025. GHC awaits payment from CLTC upon approval of commissioners. GHC has requested a meeting with CLTC to discuss the reason for the delayed payment to GHC.

GHC foreclosed on the Alokoa property in Yona on June 9, 2025 in the amount of \$203,100.00. The Deed Upon Power of Sale was filed on June 17, 2025. Letter dated July 31, 2025 was given to Co-Borrower to vacate within 15 days.

Inspection on the Yona property was made on October 9, 2025 to secure property. However, the former borrower was still occupying the house. She was advised that GHC now owns the property and they should vacate the property. She confirmed that she was in receipt of the letter to vacate and will be moving out.

The estate was also served GHC's complaint for ejectment. Legal Counsel advised that a complaint for the borrower to vacate has been filed in court and that the Judge ruled in GHC's favor. Borrower will have to vacate the property.

In the interim, GHC has received an interest to purchase the Yona property. Interested party is in loan process.

# APPENDIX

**GUAM HOUSING ACCOUNTING**

**January 2026**

<b>Month</b>	<b>FY 2026</b>	<b>FY 2025</b>	<b>Difference</b>	<b>Variance</b>
Revenues	\$ 214,706.48	\$ 281,780.89	\$ (67,074.41)	-23.80%
Expenses	\$ 308,111.38	\$ 263,110.78	\$ 45,000.60	17.10%
Change in net position	\$ ( 93,404.90)	\$ 18,670.11	\$ (112,075.01)	-600.29%

<b>Year to Date</b>	<b>FY 2026</b>	<b>FY 2025</b>	<b>Difference</b>	<b>Variance</b>
Revenues	\$ 874,795.89	\$ 931,623.29	\$ (56,827.40)	-6.10%
Expenses	\$ 1,303,313.25	\$ 1,092,131.65	\$ 211,181.60	19.34%
Change in net position	\$ (428,517.36)	\$ (160,508.36)	\$ (268,009.00)	-166.98%

Revenues for the month and year-to-date decreased by 24% and 6% respectively compared to the previous fiscal year, primarily attributed to the \$63K gain from the sale of the Santa Rita foreclosed property in Jan-2025. Other contributing factors include: 1) Interest on loans receivable decreased due to a lower loan portfolio balance; 2) Rental income decreased due to an increase in vacancies; and 3) Interest on bank deposit decreased following a reduction in interest rate for TCDs.

Expenses for the month and year-to-date increased by 17% and 19% respectively compared to the previous fiscal year. This growth is driven by: 1) Fiduciary expense increased: 17 grant were disbursed as of Jan-2026, compared to one grant as of Jan-2025; 2) Retirement & Medicare contributions increased due to a higher government contribution rate; and 3) Contractual services increased due to lawn maintenance services at Lada Gardens and higher license fees for the loan forms software.

	<b>FY 2026</b>	<b>FY 2025</b>
Delinquency – Housing	6.08%	9.36%
Delinquency – Rental	8.05%	9.57%
Vacancy rate based on dollar amount	31.27%	28.01%

- ❖ Guam Housing Corporation’s Financial Statements and Financial Highlights as of January 31, 2026 are included in the packet.

Guam Housing Corporation  
January 2026  
Financial Summary

Financial Highlights

Month	January 2026	January 2025	Difference	Difference
Revenues	214,706.48	281,780.89	\$ (67,074.41)	-23.80%
Expenses	308,111.38	263,110.78	45,000.60	17.10%
Change in net position	(93,404.90)	18,670.11	(112,075.01)	-600.29%

Year to Date	January 2026	January 2025	Difference	Variance
Revenues	874,795.89	931,623.29	(56,827.40)	-6.10%
Expenses	1,303,313.25	1,092,131.65	211,181.60	19.34%
Change in net position	(428,517.36)	(160,508.36)	(268,009.00)	-166.98%

Revenues for the month and year-to-date decreased by 24% & 6% respectively compared to the previous fiscal year, primarily attributed to the \$63K gain from the sale of the Santa Rita foreclosed property in Jan-2025. Other contributing factors include: 1) Interest on loan receivable decreased due a lower loan portfolio balance); 2) Rental income decreased due an increase in vacancies); and 3) Interest income on bank deposit decreased following a reduction in interest rate for TCDs.

Expenses for the month and year-to-date increased by 17% & 19% respectively compared to previous fiscal year. This growth is driven by: 1) Fiduciary expense increased: 17 grants were disbursed as of Jan-2026, compared to one grants as of Jan-2025; 2) Retirement and Medicare contributions increased due to a higher government contribution rate; and 3) Contractual services increased due to lawn maintenance services at Lada Gardens and higher license fees for the loan forms software.

Specific Budget Concerns	Jan-26 Budget	Actual	Favorable/ (Unfavorable)
<b>First Time Homeowner's Assistant Program Expense</b> Budgeted to disburse \$500K for the FTHAP Monthly budget = \$500,000 /12 = \$41,666.67 * 4 = \$166,666.68 As of Jan-2026 \$185K was disbursed. Also safe house expenses totaled \$14K	167,000.00	198,376.72	(31,376.72)
<b>Gain on sale of assets</b> Budgeted a gain on the sale of the Yona property. Sale of property is on hold due to litigation.	66,666.68	0.00	(66,666.68)
Other Income <b>\$1,400,000 was budgeted from ARP funds for rental renovations</b> As of Jan-2026 \$0 was disbursed for FY 2026 Also budgeted \$41,000 for a Title Insurance Claim for a Chamorro Land Trust Property. As of Jan-2026 \$0 was received.	472,066.72	20,690.62	(451,376.10)

Portfolio At-A-Glance

	January 2026	
	No. of Loans	Principal Balance
Portfolio Balance		
SRF (Direct)	103	10,771,033.00
R5 (Revolving Loan Fund)	98	11,050,957.88
Subtotal GHC	201	21,821,990.88
Hazard Mitigation	0	0.00
CAHAT	74	1,854,565.92
Down Pymt (Not included when calculating delinquency)	10	110,480.63
	84	1,965,046.55
<b>Total</b>	<b>285</b>	<b>23,787,037.43</b>

	January 2025	
	No. of Loans	Principal Balance
Portfolio Balance		
SRF (Direct)	107	11,399,327.76
R5 (Revolving Loan Fund)	104	11,471,539.64
Subtotal GHC	211	22,870,867.40
Hazard Mitigation	0	0.00
CAHAT	74	1,758,551.00
Down Pymt (Not included when calculating delinquency)	10	110,897.28
	84	1,869,448.28
<b>Total</b>	<b>295</b>	<b>24,740,315.68</b>

Weighted average interest rate

5.01%

5.00%

	January 2026		
	Number of loans	%	Principal Balance
<b>Current delinquency (GHC portfolio only)</b>			
30 to 59 days delinquent	5	3.6417%	794,683.85
60 to 89 days delinquent	6	2.2097%	482,209.22
90 days to 119 days	1	0.6055%	132,126.82
120 days & over	0	0.0000%	0.00
<b>Total Delinquent</b>	<b>12</b>	<b>6.4569%</b>	<b>1,409,019.89</b>
Referred to Legal	0	0.0000%	0.00
<b>Total Delinquent &amp; referred to legal</b>	<b>12</b>	<b>6.4569%</b>	<b>1,409,019.89</b>
<b>Current delinquency (HM &amp; CAHAT)</b>			
30 to 59 days delinquent	0	0.0000%	0.00
60 to 89 days delinquent	1	1.6712%	30,993.43
90 days to 119 days	0	0.0000%	0.00
120 days & over	0	0.0000%	0.00
<b>Total Delinquent</b>	<b>1</b>	<b>1.6712%</b>	<b>30,993.43</b>
Referred to Legal	0	0.0000%	0.00
<b>Total Delinquent &amp; referred to legal</b>	<b>1</b>	<b>1.6712%</b>	<b>30,993.43</b>
<b>Total Delinquency (Does not include Down Payment Loans)</b>			
30 to 59 days delinquent	5	3.3564%	794,683.85
60 to 89 days delinquent	7	2.1676%	513,202.65
90 days to 119 days	1	0.5580%	132,126.82
120 days & over	0	0.0000%	0.00
<b>Total Delinquent</b>	<b>13</b>	<b>6.0820%</b>	<b>1,440,013.32</b>
Referred to Legal	0	0.0000%	0.00
<b>Total Delinquent &amp; referred to legal</b>	<b>13</b>	<b>6.0820%</b>	<b>1,440,013.32</b>

	January 2025		
	Number of loans	%	Principal Balance
<b>Current delinquency (GHC portfolio only)</b>			
30 to 59 days delinquent	11	6.9004%	1,542,184.66
60 to 89 days delinquent	4	1.0762%	240,522.30
90 days to 119 days	0	0.0000%	0.00
120 days & over	0	0.0000%	0.00
<b>Total Delinquent</b>	<b>15</b>	<b>7.9766%</b>	<b>1,782,706.96</b>
Referred to Legal	4	2.2812%	521,729.37
<b>Total Delinquent &amp; referred to legal</b>	<b>19</b>	<b>10.0759%</b>	<b>2,304,436.33</b>
<b>Current delinquency (HM &amp; CAHAT)</b>			
30 to 59 days delinquent	0	0.0000%	0.00
60 to 89 days delinquent	0	0.0000%	0.00
90 days to 119 days	0	0.0000%	0.00
120 days & over	1	0.0063%	111.51
<b>Total Delinquent</b>	<b>1</b>	<b>0.0063%</b>	<b>111.51</b>
Referred to Legal	0	0.0000%	0.00
<b>Total Delinquent &amp; referred to legal</b>	<b>1</b>	<b>0.0063%</b>	<b>111.51</b>
<b>Total Delinquency (Does not include Down Payment Loans)</b>			
30 to 59 days delinquent	11	6.3971%	1,542,184.66
60 to 89 days delinquent	4	0.9977%	240,522.30
90 days to 119 days	0	0.0000%	0.00
120 days & over	1	0.0005%	111.51
<b>Total Delinquent</b>	<b>16</b>	<b>7.3952%</b>	<b>1,782,818.47</b>
Referred to Legal	4	2.1183%	521,729.37
<b>Total Delinquent &amp; referred to legal</b>	<b>20</b>	<b>9.3569%</b>	<b>2,304,547.84</b>

	FY 2026	FY 2025	Difference
<b>Rental Income</b>	564,334.40	556,896.00	7,438.40
Vacancy	(176,445.02)	(155,987.62)	(20,457.40)
<b>Total</b>	<b>387,889.38</b>	<b>400,908.38</b>	<b>(13,019.00)</b>

**Vacancy Rate** 31.27% 28.01% 3.25585%

**Current years delinquency - Tenants** 8.05% 9.57% -1.52%

Tenant Accounts Receivables	FY 2026		FY 2025		Difference
	No. of Tenants	Amount	No. of Tenants	Amount	
Lada	35	34,310.74	53	39,666.97	(5,356.23)
As-Atdas	2	1,860.00	2	545.00	1,315.00
Sagan	2	1,400.00	3	1,685.00	(285.00)
<b>Total</b>	<b>39</b>	<b>37,570.74</b>	<b>58</b>	<b>41,896.97</b>	<b>(4,326.23)</b>
Allowance for Uncollectible					
Lada		(24,833.89)		(15,459.50)	(9,374.39)
As-Atdas		0.00		0.00	0.00
Sagan		(4,730.00)		(1,850.00)	(2,880.00)
<b>Total</b>		<b>(29,563.89)</b>		<b>(17,309.50)</b>	<b>(12,254.39)</b>
Net Tenant Receivable less Allowance for Uncollectible		8,006.85		24,587.47	(12,539.39)
% of Receivable		0.786886018		0.413144435	

Tenant Accounts Receivables	FY 2026		FY 2025		FY 2026		FY 2025	
	No. of Unit	Lada	No. of Unit	As Atdas	No. of Unit	Sagan	No. of Unit	Total
Former Tenants FY 2026	2	3,508.70					0	0.00
Subtotal Former Tenants	2	3,508.70	0	0.00	0	0.00	2	3,508.70
Active Tenants								
1 month due	18	7,578.66	1	340.00	1	600.00	20	8,518.66
2 months due	9	10,015.38			1	800.00	10	10,815.38
3 months due	2	3,360.00	1	1,520.00			3	4,880.00
4 months due	1	2,505.00					1	2,505.00
5 months due							0	0.00
6 months due	1	3,840.00					1	3,840.00
7 months due	2	3,503.00					2	3,503.00
9 months due							0	0.00
<b>Total Active Tenants</b>	<b>33</b>	<b>30,802.04</b>	<b>2</b>	<b>1,860.00</b>	<b>2</b>	<b>1,400.00</b>	<b>37</b>	<b>34,062.04</b>
<b>Total</b>	<b>35</b>	<b>34,310.74</b>	<b>2</b>	<b>1,860.00</b>	<b>2</b>	<b>1,400.00</b>	<b>39</b>	<b>37,570.74</b>
	0	0.00	0	0.00	0	0.00	0	0.00

Vacancy for the month of January 2026							Grand Total	
	No. of Unit	Lada	No. of Unit	As Atdas	No. of Unit	Sagan	No. of Unit	Amount
1 bedroom							0	-
2 bedroom	6	3,600.00	6	3,900.00	1	550.00	13	8,050.00
3 bedroom	12	8,463.43	14	10,500.00	1	1,900.00	27	20,863.43
4 bedroom	14	12,892.43					14	12,892.43
<b>Total Vacancy for January 2026</b>	<b>32</b>	<b>24,955.86</b>	<b>20</b>	<b>14,400.00</b>	<b>2</b>	<b>2,450.00</b>	<b>54</b>	<b>41,805.86</b>

Note: 1 emergency housing tenant stayed in a 3 bdrm in Lada from 1/1/26-1/23/26 & 1/26/26-1/31/26, leaving 53 vacant at the end of the month. Of the 23 renovated units completed on 3/07/2023, 1 unit was vacant as of 1/31/2026.

Homeless for the month of January 2026						
	No. of Unit	Lada	No. of Unit	As Atdas	No. of Unit	Sagan
1 bedroom						
2 bedroom					1	550.00
3 bedroom						
4 bedroom						
Total	0	0.00	0	0.00	1	550.00
<b>Total Homeless for January 2026</b>	<b>1</b>	<b>550.00</b>				

**Guam Housing Corporation**

Statement of Net Position

As of 1/31/2026

	Current Year	Prior Year
<b>Assets and Deferred Outflows of Resources</b>		
Unrestricted Assets		
Cash and cash equivalents	5,361,240.72	5,691,624.95
Self-insurance fund	1,075,188.29	1,032,324.07
Loans receivable	21,821,990.88	22,870,867.40
Allowance for loan losses	(473,886.39)	(500,702.45)
Tenant & inter receivable, net	8,006.85	24,587.47
Other receivables	34.87	5,319.00
Accrued interest receivable	82,684.28	85,175.89
Prepaid expenses and other	156,796.30	146,709.67
Foreclosed assets held for resale	241,320.94	0.00
<b>Total Unrestricted Assets</b>	<b>28,273,376.74</b>	<b>29,355,906.00</b>
Restricted Assets		
Cash and cash equivalents	3,608,046.23	4,528,803.04
Investments with trustee	164,163.04	170,879.93
Other loans receivables (CAHAT, Sagan, DPCCA & HM)	1,965,046.55	1,869,448.28
Receivable from GHURA	1,495,587.92	0.00
<b>Total Restricted Assets</b>	<b>7,232,843.74</b>	<b>6,569,131.25</b>
Capital assets, net		
Depreciable property, plant and equipment	3,419,064.60	3,609,144.58
Non-depreciable property, plant and equipment	2,934,227.47	2,934,227.47
<b>Total Capital assets, net</b>	<b>6,353,292.07</b>	<b>6,543,372.05</b>
Deferred outflows of resources		
	2,411,217.00	2,657,741.00
<b>Total Assets and Deferred Outflows of Resources</b>	<b>44,270,729.55</b>	<b>45,126,150.30</b>
<b>Liabilities</b>		
Payable from unrestricted assets		
Accounts payable and accrued expenses	142,707.34	144,511.09
Security deposits	64,368.79	60,598.58
Deposit by borrowers	18,324.97	48,499.19
Accrued compensated absences	258,465.38	277,015.74
Unearned revenue	69,203.19	64,452.63
Due to fiduciary fund	31,290.72	26,746.00
<b>Total Payable from unrestricted assets</b>	<b>584,360.39</b>	<b>621,823.23</b>
Payable from restricted assets		
Accounts payable	1,511,983.88	1,555,850.10
Bonds payable	2,015,000.00	2,290,000.00
Accrued interest payable	48,276.05	54,864.60
Loans held in trust	0.00	0.00
Rebate liability	99,148.28	92,710.23
<b>Total Payable from restricted assets</b>	<b>3,674,408.21</b>	<b>3,993,424.93</b>
Net pension & OPEB liability		
	10,672,278.00	11,265,853.00
<b>Total Liabilities</b>	<b>14,931,046.60</b>	<b>15,881,101.16</b>
Deferred inflows of resources - pension		
	2,577,734.00	2,424,464.00
<b>Net position</b>		
Net Position		
Invested in capital assets, net of related debt	6,433,807.51	6,707,876.53
Restricted	5,776,212.17	4,719,385.48
Unrestricted	14,551,929.27	15,393,323.13
<b>Total Net Position</b>	<b>26,761,948.95</b>	<b>26,820,585.14</b>
<b>Total Net position</b>	<b>26,761,948.95</b>	<b>26,820,585.14</b>
<b>Total liabilities, deferred inflows and net position</b>		
	<b>44,270,729.55</b>	<b>45,126,150.30</b>

**Guam Housing Corporation**

Statement of Net Position

As of 1/31/2026

	Housing Division	Rental Division	Total
<b>Assets and Deferred Outflows of Resources</b>			
Unrestricted Assets			
Cash and cash equivalents	4,528,593.56	832,647.16	5,361,240.72
Self-insurance fund	0.00	1,075,188.29	1,075,188.29
Loans receivable	21,821,990.88	0.00	21,821,990.88
Allowance for loan losses	(473,886.39)	0.00	(473,886.39)
Tenant & inter receivable, net	1,200,727.06	(1,192,720.21)	8,006.85
Other receivables	34.87	0.00	34.87
Accrued interest receivable	58,246.14	24,438.14	82,684.28
Prepaid expenses and other	47,526.83	109,269.47	156,796.30
Foreclosed assets held for resale	241,320.94	0.00	241,320.94
<b>Total Unrestricted Assets</b>	<b>27,424,553.89</b>	<b>848,822.85</b>	<b>28,273,376.74</b>
Restricted Assets			
Cash and cash equivalents	3,591,650.27	16,395.96	3,608,046.23
Investments with trustee	164,163.04	0.00	164,163.04
Other loans receivables (CAHAT, Sagan, DPCCA & HM)	1,965,046.55	0.00	1,965,046.55
Receivable from GHURA	0.00	1,495,587.92	1,495,587.92
<b>Total Restricted Assets</b>	<b>5,720,859.86</b>	<b>1,511,983.88</b>	<b>7,232,843.74</b>
Capital assets, net			
Depreciable property, plant and equipment	36,517.42	3,382,547.18	3,419,064.60
Non-depreciable property, plant and equipment	0.00	2,934,227.47	2,934,227.47
<b>Total Capital assets, net</b>	<b>36,517.42</b>	<b>6,316,774.65</b>	<b>6,353,292.07</b>
Deferred outflows of resources			
	1,336,669.00	1,074,548.00	2,411,217.00
<b>Total Assets and Deferred Outflows of Resources</b>	<b>34,518,600.17</b>	<b>9,752,129.38</b>	<b>44,270,729.55</b>
<b>Liabilities</b>			
Payable from unrestricted assets			
Accounts payable and accrued expenses	89,066.94	53,640.40	142,707.34
Security deposits	0.00	64,368.79	64,368.79
Deposit by borrowers	18,324.97	0.00	18,324.97
Accrued compensated absences	133,557.34	124,908.04	258,465.38
Unearned revenue	50,948.29	18,254.90	69,203.19
Due to fiduciary fund	31,290.72	0.00	31,290.72
<b>Total Payable from unrestricted assets</b>	<b>323,188.26</b>	<b>261,172.13</b>	<b>584,360.39</b>
Payable from restricted assets			
Accounts payable	0.00	1,511,983.88	1,511,983.88
Bonds payable	2,015,000.00	0.00	2,015,000.00
Accrued interest payable	48,276.05	0.00	48,276.05
Loans held in trust	0.00	0.00	0.00
Rebate liability	99,148.28	0.00	99,148.28
<b>Total Payable from restricted assets</b>	<b>2,162,424.33</b>	<b>1,511,983.88</b>	<b>3,674,408.21</b>
Net pension & OPEB liability			
	5,944,920.00	4,727,358.00	10,672,278.00
<b>Total Liabilities</b>	<b>8,430,532.59</b>	<b>6,500,514.01</b>	<b>14,931,046.60</b>
Deferred inflows of resources - pension			
	1,413,337.00	1,164,397.00	2,577,734.00
<b>Net position</b>			
Net Position			
Invested in capital assets, net of related debt	41,387.10	6,392,420.41	6,433,807.51
Restricted	5,776,212.17	0.00	5,776,212.17
Unrestricted	18,857,131.31	(4,305,202.04)	14,551,929.27
<b>Total Net Position</b>	<b>24,674,730.58</b>	<b>2,087,218.37</b>	<b>26,761,948.95</b>
<b>Total Net position</b>	<b>24,674,730.58</b>	<b>2,087,218.37</b>	<b>26,761,948.95</b>
<b>Total liabilities, deferred inflows and net position</b>			
	<b>34,518,600.17</b>	<b>9,752,129.38</b>	<b>44,270,729.55</b>

**Guam Housing Corporation**  
**Statement of Revenues, Expenses and Changes in Net Position**  
**From 1/1/2026 Through 1/31/2026**

	Current Period Actual	Prior Year Current Period Actual
Operating Revenues:		
Interest on loans receivable	88,347.45	98,407.27
Rental Income	98,332.54	100,728.00
Interest on investments held by bond trustees	658.35	648.63
Late fees, service fees & return check fees	2,614.92	3,257.54
Interest income on bank deposits	13,275.21	15,791.06
Administrative Fee	1,800.00	0.00
Other Income	9,678.01	30.00
Gain/(loss) on sale of assets	0.00	62,918.39
Total Operating Revenues:	214,706.48	281,780.89
Operating Expenses:		
Interest expense MRB	9,655.21	10,972.92
Salaries	135,627.28	133,243.79
Retirement & medicare contributions	44,458.06	41,755.09
Retiree supplemental, cola & health benefits	21,880.63	22,116.59
Fiduciary Expense	23,997.20	0.00
Depreciation	19,671.83	8,495.29
Contractual services	4,615.16	3,485.62
Professional services	5,107.10	4,564.05
Rent	10,865.52	10,865.52
Other	7,418.42	4,843.61
Employee benefits, other than retirement	19,791.49	20,634.43
Maintenance	3,547.48	707.87
Bond trustee fees	1,226.00	1,226.00
Directors' fees	250.00	200.00
Total Operating Expenses:	308,111.38	263,110.78
Change in net position	(93,404.90)	18,670.11
Total net position at beginning of month	26,855,353.85	26,801,915.03
Net position at end of year	26,761,948.95	26,820,585.14

**Guam Housing Corporation**  
**Statement of Revenues, Expenses and Changes in Net Position**  
**From 1/1/2026 Through 1/31/2026**

	Housing Division	Rental Division	Total
<b>Operating Revenues:</b>			
Interest on loans receivable	88,347.45	0.00	88,347.45
Loan origination fees/cost, net	0.00	0.00	0.00
Rental Income	0.00	98,332.54	98,332.54
Interest on investments held by bond trustees	658.35	0.00	658.35
Late fees, service fees & return check fees	2,124.92	490.00	2,614.92
Interest income on bank deposits	9,964.12	3,311.09	13,275.21
Administrative Fee	1,800.00	0.00	1,800.00
Funds received for fiduciary accounts	0.00	0.00	0.00
Other income	5,480.81	4,197.20	9,678.01
Gain/(loss) on sale of assets	0.00	0.00	0.00
Total Operating Revenues:	108,375.65	106,330.83	214,706.48
<b>Operating Expenses:</b>			
Interest expense MRB	9,655.21	0.00	9,655.21
Salaries	74,535.54	61,091.74	135,627.28
Bad debts and provision for loan losses	0.00	0.00	0.00
Retirement & Medicare Contributions	25,189.34	19,268.72	44,458.06
Retiree supplemental, cola & health benefits	10,982.54	10,898.09	21,880.63
Fiduciary Expense	19,800.00	4,197.20	23,997.20
Depreciation	811.12	18,860.71	19,671.83
Contractual services	2,841.57	1,773.59	4,615.16
Professional services	3,833.10	1,274.00	5,107.10
Rent	10,865.52	0.00	10,865.52
Other	2,758.49	4,659.93	7,418.42
Employee benefits, other than retirement	8,473.01	11,318.48	19,791.49
Maintenance	0.00	3,547.48	3,547.48
Bond trustee fees	1,226.00	0.00	1,226.00
Directors' fees	250.00	0.00	250.00
Loss on impaired assets	0.00	0.00	0.00
Total Operating Expenses:	171,221.44	136,889.94	308,111.38
Change in net position	(62,845.79)	(30,559.11)	(93,404.90)
Total net position at beginning of year	24,737,576.37	2,117,777.48	26,855,353.85
Total net position of end of year	24,674,730.58	2,087,218.37	26,761,948.95

**Guam Housing Corporation**  
**Statement of Revenues, Expenses and Changes in Net Position**  
**From 10/1/2025 Through 1/31/2026**

	Current Period Actual	Prior Year Current Period Actual
	<u>                    </u>	<u>                    </u>
Operating Revenues:		
Interest on loans receivable	363,984.32	387,950.38
Loan origination fees/cost, net	19,787.64	0.00
Rental Income	387,889.38	400,908.38
Interest on investments held by bond trustees	643.21	2,640.97
Late fees, service fees & return check fees	9,495.57	9,791.97
Interest income on bank deposits	55,532.40	64,279.90
Administrative Fee	16,772.75	1,000.00
Other income	20,690.62	2,133.30
Gain/(loss) on sale of assets	0.00	62,918.39
Total Operating Revenues:	<u>874,795.89</u>	<u>931,623.29</u>
Operating Expenses:		
Interest expense MRB	38,620.84	43,891.68
Salaries	503,832.81	517,102.69
Retirement & Medicare Contributions	171,921.32	160,597.40
Retiree supplemental, cola & health benefits	87,027.80	88,481.60
Fiduciary Expense	198,376.72	249.99
Depreciation	78,687.32	68,509.06
Contractual services	35,217.71	25,275.78
Professional services	26,868.02	27,429.75
Rent	43,462.08	43,462.08
Other	23,939.39	17,138.22
Employee benefits, other than retirement	73,977.80	80,663.95
Maintenance	15,877.44	13,725.45
Bond trustee fees	4,904.00	4,904.00
Directors' fees	600.00	700.00
Total Operating Expenses:	<u>1,303,313.25</u>	<u>1,092,131.65</u>
Change in net position	(428,517.36)	(160,508.36)
Total net position at beginning of year	27,190,466.31	26,981,093.50
	<u>                    </u>	<u>                    </u>
Total net position of end of year	<u>26,761,948.95</u>	<u>26,820,585.14</u>

**Guam Housing Corporation**  
**Statement of Revenues, Expenses and Changes in Net Position**  
**From 10/1/2025 Through 1/31/2026**

	Housing Division	Rental Division	Total
<b>Operating Revenues:</b>			
Interest on loans receivable	363,984.32	0.00	363,984.32
Loan origination fees/cost, net	19,787.64	0.00	19,787.64
Rental Income	0.00	387,889.38	387,889.38
Interest on investments held by bond trustees	643.21	0.00	643.21
Late fees, service fees & return check fees	7,805.57	1,690.00	9,495.57
Interest income on bank deposits	41,258.84	14,273.56	55,532.40
Administrative Fee	16,772.75	0.00	16,772.75
Funds received for fiduciary accounts	0.00	0.00	0.00
Other income	6,320.81	14,369.81	20,690.62
Gain/(loss) on sale of assets	0.00	0.00	0.00
Total Operating Revenues:	456,573.14	418,222.75	874,795.89
<b>Operating Expenses:</b>			
Interest expense MRB	38,620.84	0.00	38,620.84
Salaries	292,529.49	211,303.32	503,832.81
Bad debts and provision for loan losses	0.00	0.00	0.00
Retirement & Medicare Contributions	102,425.84	69,495.48	171,921.32
Retiree supplemental, cola & health benefits	43,450.86	43,576.94	87,027.80
Fiduciary Expense	184,666.91	13,709.81	198,376.72
Depreciation	3,244.48	75,442.84	78,687.32
Contractual services	22,383.90	12,833.81	35,217.71
Professional services	21,030.89	5,837.13	26,868.02
Rent	43,462.08	0.00	43,462.08
Other	6,147.25	17,792.14	23,939.39
Employee benefits, other than retirement	35,829.02	38,148.78	73,977.80
Maintenance	0.00	15,877.44	15,877.44
Bond trustee fees	4,904.00	0.00	4,904.00
Directors' fees	600.00	0.00	600.00
Loss on impaired assets	0.00	0.00	0.00
Total Operating Expenses:	799,295.56	504,017.69	1,303,313.25
Change in net position	(342,722.42)	(85,794.94)	(428,517.36)
Total net position at beginning of year	25,017,453.00	2,173,013.31	27,190,466.31
Total net position of end of year	24,674,730.58	2,087,218.37	26,761,948.95

**Guam Housing Corporation**  
**Budget vs Actual**  
From 10/1/2025 Through 1/31/2026

	Total Budget \$ - Original	YTD Budget \$ - Original	Current Year Actual	Over (Under) Budget	Variance	Remaining Balance
<b>Operating Revenues:</b>						
Interest on loans receivable	1,037,400.00	345,800.00	363,984.32	18,184.32	5.2500%	673,415.68
Rental Income	1,107,197.00	369,065.68	387,889.38	18,823.70	5.1000%	719,307.62
Interest on investments held by bond trustees	0.00	0.00	643.21	643.21	0.0000%	(643.21)
Loan origination fees	63,600.00	21,200.00	23,260.66	2,060.66	9.7200%	40,339.34
Funds received for Fiduciary Accounts & Administrative Fee	50,000.00	16,666.68	16,772.75	106.07	0.6300%	33,227.25
Late fees, service fees & return check fees	18,500.00	6,166.64	9,495.57	3,328.93	53.9800%	9,004.43
<b>Total Operating Revenues:</b>	<b>2,276,697.00</b>	<b>758,899.00</b>	<b>802,045.89</b>	<b>43,146.89</b>	<b>5.6855%</b>	<b>1,474,651.11</b>
<b>Operating Expenses:</b>						
Interest expense MRB	111,000.00	37,000.00	38,620.84	(1,620.84)	4.3800%	72,379.16
Salaries	1,572,707.00	524,235.68	503,832.81	20,402.87	(3.8900%)	1,068,874.19
Bad debts and provision for loan losses	65,000.00	21,666.64	0.00	21,666.64	(100.0000%)	65,000.00
Retirement contributions	562,901.00	187,633.68	173,560.01	14,073.67	(7.5000%)	389,340.99
Retiree supplemental, cola & health benefits	294,834.00	98,278.00	87,027.80	11,250.20	(11.4400%)	207,806.20
First Time Homeowner's Assistance Program	501,000.00	167,000.00	198,376.72	(31,376.72)	18.7800%	302,623.28
Depreciation	330,531.00	110,176.96	78,687.32	31,489.64	(28.5800%)	251,843.68
Contractual services	205,322.00	68,440.72	35,217.71	33,223.01	(48.5400%)	170,104.29
Professional services	120,400.00	40,133.32	26,868.02	13,265.30	(33.0500%)	93,531.98
Rent	165,156.00	55,052.00	43,462.08	11,589.92	(21.0500%)	121,693.92
Other	119,350.00	39,783.36	23,939.39	15,843.97	(39.8200%)	95,410.61
Loan origination costs	18,000.00	6,000.00	3,473.02	2,526.98	(42.1100%)	14,526.98
Employee benefits, other than retirement	270,500.00	90,166.72	72,339.11	17,827.61	(19.7700%)	198,160.89
Maintenance	130,300.00	43,433.28	15,877.44	27,555.84	(63.4400%)	114,422.56
Bond trustee fees	18,100.00	6,033.32	4,904.00	1,129.32	(18.7100%)	13,196.00
Directors' fees	4,200.00	1,400.00	600.00	800.00	(57.1400%)	3,600.00
Loss on impaired assets or disposal of assets	0.00	0.00	0.00	0.00	0.0000%	0.00
<b>Total Operating Expenses:</b>	<b>4,489,301.00</b>	<b>1,496,433.68</b>	<b>1,306,786.27</b>	<b>189,647.41</b>	<b>(12.6733%)</b>	<b>3,182,514.73</b>
<b>Non-operating Revenue (Expenses)</b>						
Interest income on bank deposits	157,000.00	52,333.36	55,532.40	3,199.04	6.1100%	101,467.60
Gain/(loss) on sale of assets	200,000.00	66,666.68	0.00	(66,666.68)	(100.0000%)	200,000.00
Other income	1,416,200.00	472,066.72	20,690.62	(451,376.10)	(95.6100%)	1,395,509.38
<b>Total Non-operating Revenue (Expenses)</b>	<b>1,773,200.00</b>	<b>591,066.76</b>	<b>76,223.02</b>	<b>(514,843.74)</b>	<b>(87.1042%)</b>	<b>1,696,976.98</b>
<b>Change in net position</b>	<b>(439,404.00)</b>	<b>(146,467.92)</b>	<b>(428,517.36)</b>	<b>(282,049.44)</b>	<b>192.5600%</b>	<b>(10,886.64)</b>

## Guam Housing Corporation

### Statement of Cash Flows

As of 1/31/2026

	Housing Division	Rental Division	Total
<b>Cash Flows from Operating Activities</b>			
Net Gain (Loss)	(342,722.42)	(85,794.94)	(428,517.36)
Depreciation less disposal of assets	3,244.48	75,442.84	78,687.32
(Increase) decrease in accrued interest and others	5,078.15	(6,505.03)	(1,426.88)
(Increase) decrease in prepaid expenses and others	(46,233.77)	(33,799.17)	(80,032.94)
Increase (decrease) in accrued pension costs	0.00	0.00	0.00
Increase (decrease) in other liabilities	(7,950.22)	61,763.24	53,813.02
Increase (decrease) in deposits by borrowers	(4,356.82)	5,030.71	673.89
Increase (decrease) in loans held in trust	0.00	0.00	0.00
<b>Total Cash Flows from Operating Activities</b>	<b>(392,940.60)</b>	<b>16,137.65</b>	<b>(376,802.95)</b>
<b>Cash Flows from Investing Activities</b>			
Net (increase) decrease in loans receivables	(94,463.74)	0.00	(94,463.74)
Net (increase) decrease in other receivables	(77,783.60)	290.40	(77,493.20)
(Cost) sale of foreclosed houses	0.00	0.00	0.00
(Purchase) disposal of property and equipment	0.00	0.00	0.00
(Purchase) sale of investment securities	(2,247.44)	0.00	(2,247.44)
<b>Total Cash Flows from Investing Activities</b>	<b>(174,494.78)</b>	<b>290.40</b>	<b>(174,204.38)</b>
<b>Cash Flows from Financing Activities</b>			
Repayment of bonds payable	0.00	0.00	0.00
Accrued interest on bonds payable	38,620.84	0.00	38,620.84
Accrued rebate liability	1,575.12	0.00	1,575.12
<b>Total Cash Flows from Financing Activities</b>	<b>40,195.96</b>	<b>0.00</b>	<b>40,195.96</b>
Net increase (decrease) in cash	(527,239.42)	16,428.05	(510,811.37)
Cash at beginning of year	8,647,483.25	1,907,803.36	10,555,286.61
Cash at end of year	<u>8,120,243.83</u>	<u>1,924,231.41</u>	<u>10,044,475.24</u>

**Guam Housing Corporation**  
Statement of Fiduciary Net Position  
As of 1/31/2026

	Current Year	Prior Year
<b>Assets</b>		
Cash & Receivable		
Cash	50,970.44	326,715.39
Loan receivable	0.00	0.00
Investments	322,000.00	157,000.00
AR due from fiduciary	31,290.72	26,746.00
Accrued interest receivable	0.00	0.00
Total Cash & Receivable	404,261.16	510,461.39
Total Assets	404,261.16	510,461.39
<b>Liabilities</b>		
Payable		
Accounts payable	0.00	0.00
Trust fund	0.00	0.00
Due to fiduciary fund	0.00	0.00
Total Payable	0.00	0.00
Total Liabilities	0.00	0.00
<b>Net position</b>		
Restricted for lending activities	404,261.16	510,461.39
Total Net position	404,261.16	510,461.39
<b>Total liabilities and net position</b>	404,261.16	510,461.39

**Guam Housing Corporation**  
**Statement of Changes in Fiduciary Net Position**  
**From 1/1/2026 Through 1/31/2026**

	<u>Current Period Actual</u>	<u>Prior Year Current Period Actual</u>
<b>Additions</b>		
Deposit by borrowers	31,162.05	26,616.87
Total Additions	<u>31,162.05</u>	<u>26,616.87</u>
<b>Deductions</b>		
Tax & insurance premiums paid	52,805.89	11,684.24
Total Deductions	<u>52,805.89</u>	<u>11,684.24</u>
<b>Change in net position</b>	(21,643.84)	14,932.63
<b>Beginning balance of fiduciary net position</b>	425,905.00	495,528.76
<b>Ending balance of fiduciary net position</b>	<u>404,261.16</u>	<u>510,461.39</u>

**Guam Housing Corporation**  
**Statement of Changes in Fiduciary Net Position**  
**From 10/1/2025 Through 1/31/2026**

	<u>Current Period Actual</u>	<u>Prior Year Current Period Actual</u>
<b>Additions</b>		
Deposit by borrowers	110,713.26	103,991.88
Interest Income	0.00	0.00
Miscellaneous	0.00	0.00
Total Additions	110,713.26	103,991.88
<b>Deductions</b>		
Tax & insurance premiums paid	149,136.47	90,098.90
Administrative expense	0.00	0.00
Miscellaneous	0.00	0.00
Total Deductions	149,136.47	90,098.90
Change in net position	(38,423.21)	13,892.98
Beginning balance of fiduciary net position	442,684.37	496,568.41
Ending balance of fiduciary net position	404,261.16	510,461.39

Guam Housing Corporation  
 Other Real Estate Owned Summary Report  
 as of January 31, 2026

Borrower	Co-Borrower	Loan Number	Date Foreclosed	Property Location	OREO Asset	Loan Loss Reserve/ Allowance for Uncollectible	Bad Debt/ Loss on Impaired Assets	Net OREO Assets	OREO Expenses	Appraised Value	As of	Appraiser	Over/ (Under) Book Value	10% Estimated Selling Cost	Estimated Gain/ (Loss) (if sold at current appraised value)
1	Munoz, Jose C. & Diana S.	10102691	28-Feb-25	Lot No. 2-1 Block No. 5 Tract No. 1021, Munic	39,841.29		-	39,841.29	1,075.00	64,977.00	9/24/2025	Chief Appr:	25,135.71	6,497.70	18,638.01
1	Alokoa, Betwin C. & Merleen S.	11702989	9-Jun-25	Lot No. 36 Tract 2913, Increment II, Yona	201,479.65			201,479.65	6,810.82	463,300.00	5/1/2025	Chief Appr:	261,820.35	46,330.00	215,490.35
2	Total				<u>241,320.94</u>	-	-	<u>241,320.94</u>	<u>7,885.82</u>	<u>528,277.00</u>					

31-Jan-26

	GUAM HOUSING CORPORATION									LADA			GUMA AS-ATDAS		SAGAN LINAHYAN		
	Operations	6% loan	FTHAP	Trust fund	Borrowers	CAHAT	Oper TCD	FPF TCD	HMRLF	Operations	Self-Ins	Tenant SD	Operations	Tenant SD	Operations	Tenant SD	
Beginning balance	\$2,175,496	\$2,343,906	\$351,709	\$394,650.08	\$22,482	\$105,077	\$2,268,609	\$598,240	\$163,229	\$366,351.01	\$1,075,188	\$70,626.08	\$15,615	\$4,081	\$388,627	\$6,224	
Deposits	378,402	44,329	90	31,263	1	10,316	8,482.29	2	4	\$97,485.69	0	3,963	1,700	0	7,334	0	
Disbursements																	
Loans	0	0	(25,000)		0												
Interfund	(85,837)																
All others	(233,931)			(52,943)	(4,157)		(953)	(251)	0	(100,025)	0	(590)	(6,085)	(700)	(3,523)	(1,100)	
<b>Balance</b>	<b>2,234,129</b>	<b>2,388,235</b>	<b>326,798</b>	<b>372,970</b>	<b>18,326</b>	<b>115,393</b>	<b>2,276,138</b>	<b>597,990</b>	<b>163,234</b>	<b>363,811.37</b>	<b>1,075,188</b>	<b>73,999</b>	<b>11,229</b>	<b>3,381</b>	<b>392,439</b>	<b>5,124</b>	
<b>RESERVES</b>																	
Deposits held																	
Trust fund				(404,261)													
Loan service					(18,325)												
Tenant											(58,075.79)			(2,220)		(5,173)	
Self-insurance											(875,188)						
Loans commitment	(300,000)	(52,047)	(62,314)			0											
Replacement										0							
Emergency housing										(98,645)							
Reserve for renovation										(149,532)	(200,000)						
Reserve for S.A.F.E. Program										(16,396)							
Foreclosure Protection																	
Interfunds due	(120,329)	60,807	(1,800)	31,291	(1)	30,041			(8)								
10% administrative fee	29,545		(29,545)														
Est. monthly disbursement	(204,830)																
Unapplied & Ins. Claims	(50,948)																
DPCCA Collections	(83)																
Reserve (Bond pmts)	(500,000)												(2,500)				
<b>Total reserves</b>	<b>(1,146,645)</b>	<b>8,760</b>	<b>(93,659)</b>	<b>(372,970)</b>	<b>(18,326)</b>	<b>30,041</b>	<b>0</b>	<b>(500,000)</b>	<b>(8)</b>	<b>(264,573.23)</b>	<b>(1,075,188)</b>	<b>(58,075.79)</b>	<b>(2,500)</b>	<b>(2,220)</b>	<b>0</b>	<b>(5,173)</b>	
Avail. for grant (Escheated/ARP)			233,139.52														
Avail. for loans	1,087,483.83	2,396,995.23				145,434.08	2,276,138.37		163,225.26								
Avail. for rental										99,238.14	0	15,922.90	8,729	1,161	392,439	(49)	
<b>Funds Available under operations</b>									<b>\$3,461,612</b>			<b>\$115,161</b>		<b>\$9,890</b>		<b>392,390</b>	
									Cash report								
									Diff.								
										3,461,612		\$115,161		9,890		392,390	
																0	
<b>TCDs</b>				<b>325,751</b>			<b>2,276,138</b>	<b>597,990</b>	<b>Total GHC</b>	<b>3,199,879.71</b>	<b>1,075,188</b>	<b>Total Lada</b>	<b>1,075,188.29</b>	<b>Total As Atdas</b>	<b>0</b>	<b>Total SL</b>	<b>0</b>
																	<b>Total TCDs</b>
																	<b>4,275,068.00</b>

Total Cash available for loan & grant

6,302,416.29

	Jan-25	Jan-26
<b># of units (inventory)</b>		
Lada + FEMA in Sagan Linahyan	114	114
As-Atdas	24	24
Sagan Linahyan	10	10
<b>Total units on hand</b>	<b>148</b>	<b>148</b>
<b># of vacant units at EOM</b>	<b>Jan-25</b>	<b>Jan-26</b>
Lada	27	31
As-Atdas	19	20
Sagan Linahyan	2	2
<b>Total vacant units</b>	<b>48</b>	<b>53</b>
<b># of Homeless/Emergency Housing</b>	<b>Jan-25</b>	<b>Jan-26</b>
Lada	0	1
As-Atdas	0	0
Sagan Linayan	0	1
<b>Total Homeless/Emergency Housing</b>	<b>0</b>	<b>2</b>
<b>Vacancy rate based on EOM</b>	<b>32%</b>	<b>36%</b>
<b>Delinquency rate</b>	<b>9.57%</b>	<b>10.34%</b>
<b># of units for major repairs</b>	<b>Jan-25</b>	<b>Jan-26</b>
Lada/Sagan (STAFF) (minor repairs)	6	5
Lada (CONTRACTOR)	24	16
As-Atdas (CONTRACTOR)	19	24
As-Atdas (STAFF)	0	0
Sagan Linayan (CONTRACTOR)	2	1
<b>Subtotal Staff (minor)</b>	<b>5</b>	<b>3</b>

	Jan-25	Jan-26
<b>Subtotal Contractor (major)</b>	45	41
<b>Total units for major/minor repair</b>	50	44

<b>Waiting list</b>	Jan-25	Jan-26
1 Bedroom	0	0
2 Bedroom	8	6
3 Bedroom	2	4
4 Bedroom	3	1
<b>Total waiting list</b>	13	11

<b>Work Orders</b>	Jan-25	Jan-26
<b># carryover not resolved</b>		
Lada	579	613
As-Atdas	1	0
Sagan Linayan	9	1
<b># of work orders not resolved</b>	589	614

<b># of work orders requests</b>	Jan-25	Jan-26
Lada	24	27
As-Atdas	0	1
Sagan Linayan	3	2
<b>Total work order requests</b>	27	30

<b>Work Orders</b>	Jan-25	Jan-26
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	Jan-25	Jan-26
<b># duplicate/canceled</b>		
Lada	0	0
As-Atdas	0	0
Sagan Linayan	0	0
# of work orders not resolved	0	0
<b># of work orders closed</b>		
Lada	26	14
As-Atdas	1	0
Sagan Linayan	1	0
GHC Foreclosure(s)	0	0
GHC ITC office/Maint/Admin	0	0
<b># of renovated units completed</b>		
Lada	0	0
As-Atdas	0	0
Sagan Linayan	0	0
Total work order closed	28	14
<b>% work orders completed</b>	<b>5%</b>	<b>47%</b>

### GUAM HOUSING

	Jan-25	Jan-26
<b>Loan Portfolio</b>		
Direct loan	107	103
6% loan	104	98
CAHAT	74	74
DownPayment	10	10
Total loans	295	285
<b>Delinquency rate</b>	<b>9.36%</b>	<b>6.08%</b>



	Jan-25	Jan-26
Hazard Mitigation	163,225	163,225
FTHAP (Escheated)	1,065	12,117
FTHAP (ARPA)	6,240	0
FTHAP (FY 2025 Supplemental Budget P. L. 37-135)		\$221,022
<b>Total funds available</b>	<b>\$3,633,598</b>	<b>\$6,302,416</b>

**LEGAL COUNSEL REPORT**

	Jan-25	Jan-26
<b>Legal counsel referred Beg. Bal.</b>		
Direct loan	3	
6% loan		
CAHAT		
DPCCA		
<b>Total accounts referred</b>	<b>3</b>	<b>0</b>
<b>Loans resolved</b>		
Carryover referrals		
Direct loan		
6% loan		
CAHAT		
DPCCA		
<b>Total loans resolved</b>		
<b>Pending loans w/legal</b>		
Carryover referrals		
Direct loan	3	0

	Jan-25	Jan-26
6% loan	1	0
CAHAT		
DPCCA		
<b>Total pending loans</b>	<b>4</b>	<b>0</b>
<b>Loans foreclosed</b>	<b>Jan-25</b>	<b>Jan-26</b>
Direct loan		
6% loan		
CAHAT		
<b>Total loans foreclosed</b>	<b>0</b>	<b>0</b>

GUAM HOUSING CORPORATION

**FORECLOSURE MATTERS (JGB)**

FILE NO.	DEBTOR(S)	LOAN NO.	PROPERTY DESCRIPTION	ACTION REQUIRED	STATUS/COMMENTS
GHC-093		11702989	Yona	<p>Matter referred to law office on August 7, 2024, for process of foreclosure. Betwin Alokoa is deceased and an Involuntary Petition for Letters of Administration filed on September 13, 2024. Deed Upon Power of Sale and Certificate of Sale was prepared and GHC to record at the Department of Land Management. 15-Day Notice to Vacate the Property was served on Merleen Alokoa on August 1, 2025. GHC did a site visit on August 19, 2025, and advised counsel that tenants are still on premises. Complaint for Ejectment filed on August 21, 2025, and served on Merleen Alokoa and Administrator to the Estate of Betwin Alokoa. An Answer from Defendant Merleen Alokoa was filed on September 9, 2025. A Scheduling Notice was issued from Superior Court and a Scheduling Conf. was heard on October 15, 2025. A Pre-Trial Conference is set for August 5, 2026 and the Bench Trial is set for August 21, 2026 at 9:00 a.m. A Motion for Judgment of the Pleadings was filed on 10/31/25 and a hearing was held on 12/29/25. A Writ of Possession and Instructions to Marshals was filed on 1/22/26. Marshals effectuated the Writ of Possession on 2/2/26.</p>	Principal amount due: \$178,588.48