

Messages & Communications Doc. No. 38GL-26-2702 through 2709.

From 38th Committee On Rules <committeeonrules@guamlegislature.gov>
Date Wed 8/5/2026 1:53 PM
To Guam Legislature Clerks <clerks@guamlegislature.gov>
Cc Frank Blas Jr. <speakerblas@guamlegislature.gov>

6 attachments (21 MB)

8526COMM Doc. No. 38GL-26-2702.pdf; 8526COMM Doc. No. 38GL-26-2703.pdf; 8526COMM Doc. No. 38GL-26-2704.pdf; 8526COMM Doc. No. 38GL-26-2705.pdf; 8526COMM Doc. No. 38GL-26-2706.pdf; 8526COMM Doc. No. 38GL-26-2707.pdf;

Håfa Adai Clerks Office,

Please see attached, **Messages & Communications Doc. No. 38GL-26-2702 through 2709** for processing:

✓	38GL-26-2702	Department of Land Management	Small Purchases Monthly Report for July 2026*
✓	38GL-26-2703	Department of Land Management	FY2026 3rd Quarter Travel Report*
✓	38GL-26-2704	Guam Housing Corporation	Board Meeting Packet for July 24, 2026*
✓	38GL-26-2705	Guam Memorial Hospital Authority	Notification of Temporary Assignment or Detail – Jhoana Paula Mercado Gonzales, Chief Hospital Pharmacist, 6/27/26; Arjen Reya C. Napo, Management Analyst IV, 6/30/26; Lee Ann N. Acfalle, Program Coordinator II, 7/1/26.
✓	38GL-26-2706	Office of the Attorney General	Prior Year Obligation to pay National Office Supply in the total amount of \$190.00.
✓	38GL-26-2707	Office of the Attorney General	Prior Year Obligation to pay National Office Supply in the total amount of \$1,488.60.
✓	38GL-26-2708	Guam Housing Corporation	FY2025 Citizen-Centric Report*
✓	38GL-26-2709	Guam Football Association	Submission of 2025 GFA Financial Statements (Audited).

Please retrieve Doc. No. 38GL-26-2708 and 2709 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

38th Guam Legislature

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Messages and Communications 38GL-26-2708*

2 messages

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

Tue, Aug 4, 2026 at 4:53 PM

To: 38th Committee On Rules <committeeonrules@guamlegislature.gov>, Sabrina Salas Matanane <office.senatorbri@guamlegislature.gov>

Håfa adai,

Please see attached M&C Doc. No. 38GL-26-2708

38GL-26-2708	Guam Housing Corporation	FY2025 Citizen-Centric Report*
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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 38th Guam Legislature

Guam Congress Building, 163 Chalan Santo Papa, Hagatña

(671)969-6456

speakerblas@guamlegislature.gov

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----- Forwarded message -----

From: **Alysia Leon Guerrero** <alysia.leonguerrero@ghc.guam.gov>

Date: Tue, Aug 4, 2026 at 2:59 PM

Subject: Guam Housing Corporation's FY 2025 CCR

To: Benjamin Cruz <bjcruz@guamopa.com>, <speakerblas@guamlegislature.gov>Cc: Edith Pangelinan <edith.pangelinan@ghc.guam.gov>, Jerrick Hernandez <jhernandez@guamopa.com>, Patricia Kier <patricia.kier@ghc.guam.gov>, Sheena Miranda <sheena.miranda@ghc.guam.gov>

Honorable Benjamin J. F. Cruz,
Public Auditor
Office of the Public Auditor
Suite 401, DNA Bldg.
[238 Archbishop Flores Street](#)
[Hagatña, Guam 96910](#)

Honorable Frank F. Blas, Jr.
Speaker of the 38th Guam Legislature
163 Chalan Santo Papa
Hagatña, Guam 96910

Pursuant to title 1 Guam Code Annotated, Chapter 19 subsection 1922(a), please find attached the Guam Housing Corporation's FY 2025 Citizen-Centric Report.

Should you have any questions or require further information, please do not hesitate to contact me.

Sincerely,

Alysia I. Leon Guerrero
Controller
Guam Housing Corporation
Tel (671) 647-4143 ext. 130
Fax (671) 649-4144

2 attachments **GHC CCR FY2025 Final.pdf**
5260K **38GL-26-2708.pdf**
1103K

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

38th Guam Legislature

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38GL-26-2708

Messages and Communications

RECEIVED
COMMITTEE ON RULES

August 4, 2026

4:53 p.m.

Kamarin Nelson



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

Guam Housing Corporation's FY 2025 CCR

3 messages

Alysia Leon Guerrero <alysia.leonguerrero@ghc.guam.gov>

Tue, Aug 4, 2026 at 2:59 PM

To: Benjamin Cruz <bjcruz@guamopa.com>, speakerblas@guamlegislature.gov

Cc: Edith Pangelinan <edith.pangelinan@ghc.guam.gov>, Jerrick Hernandez <jhernandez@guamopa.com>, Patricia Kier <patricia.kier@ghc.guam.gov>, Sheena Miranda <sheena.miranda@ghc.guam.gov>

Honorable Benjamin J. F. Cruz,
Public Auditor
Office of the Public Auditor
Suite 401, DNA Bldg.
238 Archbishop Flores Street
Hagåtña, Guam 96910

Doc Type: 38GL-26-2708
OFFICE OF THE SPEAKER
FRANK F. BLAS, JR.
August 4, 2026
Time: 2:59 PM
Received:

Honorable Frank F. Blas, Jr.
Speaker of the 38th Guam Legislature
163 Chalan Santo Papa
Hagåtña, Guam 96910

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Should you have any questions or require further information, please do not hesitate to contact me.

Sincerely,

Alysia I. Leon Guerrero
Controller
Guam Housing Corporation
Tel (671) 647-4143 ext. 130
Fax (671) 649-4144

GHC CCR FY2025 Final.pdf
5260K

Jerrick Hernandez <jhernandez@guamopa.com>

Tue, Aug 4, 2026 at 3:35 PM

To: Alysia Leon Guerrero <alysia.leonguerrero@ghc.guam.gov>

Cc: Benjamin Cruz <bjcruz@guamopa.com>, speakerblas@guamlegislature.gov, Edith Pangelinan <edith.pangelinan@ghc.guam.gov>, Patricia Kier <patricia.kier@ghc.guam.gov>, Sheena Miranda <sheena.miranda@ghc.guam.gov>

Hafa Adai Alysia,

Guam OPA confirms receipt of this email and the attached GHC CCR for FY 2025.

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Best Regards,

Jerrick J.J.G. Hernandez, MA, CIA, CGFM, CFE, CICA, CGAP
Accountability Auditor

**Office of Public Accountability**

+1 671 475 0390 (ext. 204)

jhernandez@guamopa.com<https://www.opaguam.org/>

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

Tue, Aug 4, 2026 at 3:47 PM

To: Jerrick Hernandez <jhernandez@guamopa.com>

Cc: Alysia Leon Guerrero <alysia.leonguerrero@ghc.guam.gov>, Benjamin Cruz <bjcruz@guamopa.com>, Edith Pangelinan <edith.pangelinan@ghc.guam.gov>, Patricia Kier <patricia.kier@ghc.guam.gov>, Sheena Miranda <sheena.miranda@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 38th Guam Legislature****Guam Congress Building, 163 Chalan Santo Papa, Hagatña****(671)969-6456****speakerblas@guamlegislature.gov**

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ABOUT US

Guam Housing Corporation was created through Public Law 8-80 on August 21, 1965. Our mandate is to help individuals and families secure mortgage financing who cannot otherwise qualify as borrowers through conventional means. We are authorized to engage in housing activities including development of residential subdivisions and construction of housing for rental or resale. As part of our programs, GHC owns 124 houses in Dededo and 24 apartment units in Yigo providing rental opportunities for low to moderate income families.

MISSION STATEMENT

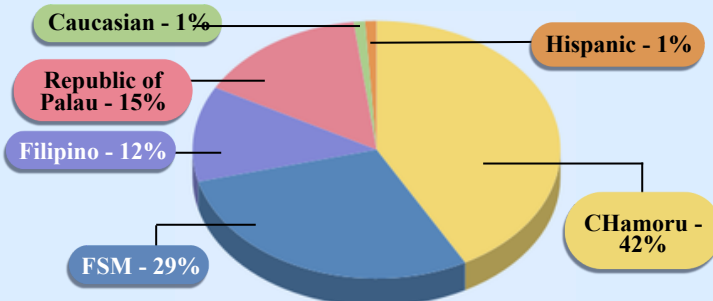
To create and preserve sustainable communities through innovative financing and the development of affordable housing in our community.

GOALS

- Increase the number of first time, low to moderate income families realizing their dream of homeownership.
- Secure lower interest rates, infrastructure needs, and pursue newer technologies in home construction.
- Pursue the research and planning of the development of affordable homes.

DEMOGRAPHICS	FY 23	FY 24	FY 25	% CHANGE
# of employees	22	23	22	(4%)
# of loans at end of fiscal year	289	296	290	(2%)
# of rental units	148	148	148	0%
# of active tenants	100	99	97	(2%)
Average interest rate for first mortgage closed	5.53%	5.71%	6.00%	5%

ACTIVE TENANT COMPOSITION



CITIZEN CENTRIC REPORT FISCAL YEAR 2025 (October 2024 - September 2025)

TABLE OF CONTENTS

1. ABOUT US
2. PERFORMANCE
3. FINANCE
4. OUTLOOK

PRESIDENT



EDITH C. PANGELINAN

MANAGER



ANGELA M. CAMACHO

BOARD OF DIRECTORS

FRANCISCO A. FLORIG
Chairman

SANDRA F. BORDALLO

Vice-Chairwoman

LANITA B. TIONG

Secretary

ROMEO A. ANGEL

Member

MARK A. DUARTE

Member

LILLIAN O. GUERRERO

Member

GUSTAVO A. MORALES

Member

EXECUTIVE

Patricia M.Q. Kier

ADMIN

Cassandra Santos
Athena Tenorio

ACCOUNTING

Alysia Leon Guerrero
Robert Sabang
Mel Aldrian Baldoz
Sheena Miranda
Christine Torres

LOAN

Mary Guerrero
Emily Flores
SusyMae Santos
Linda Charfauros
Andrew Molo
Flora Cruz

RENTAL

John Potter
Diana Duenas
Johana Taimanglo-Valenzuela
Jerald Quitoriano

MAINTENANCE

Randy Barcinas
Brian Asuncion
Edward Aguon
Albert Molo
Franklin Tudela

Click the icons below!



LOAN PROGRAMS

REGULAR LOAN PROGRAM

The interest rate is the prevailing rate plus 2% up to a maximum of 6% for a term of up to 38 years.

SIX PERCENT PROGRAM

The interest rate is no lower than 4% and no higher than 6% for a term of up to 38 years.

HOME IMPROVEMENT LOAN PROGRAM

The interest rate is at 5% for a term not to exceed 20 years.

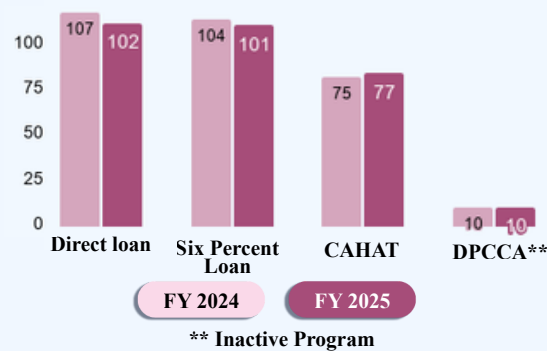
COMMUNITY AFFORDABLE HOUSING ACTION TRUST (CAHAT) PROGRAM

An interest free second mortgage designed as a down payment assistance program for first-time homeowners for a term of up to 30 years.

FIRST-TIME HOMEOWNER ASSISTANCE PROGRAM (FTHAP)

GHC is the Administrator of the FTHAP. Eligible recipients are provided a grant up to 4% of the total purchase price and/or construction cost of the home not to exceed \$420,000. The maximum grant is \$10,000. There are currently twelve (12) participating financial institutions, to include GHC. In fiscal year 2025, fifty-three (53) families were awarded grants totaling \$499,815.

LOAN PORTFOLIO



**NEED DETAILS?
CLICK THE
CLIPBOARD FOR
THE REQUIREMENTS
OF EACH LOAN
PROGRAM!**

PERFORMANCE DATA

HOUSING MORTGAGE	FY 23	FY 24	FY 25	% CHANGE
# of mortgages processed	129	98	140	43%
# of mortgages approved	12	11	9	(18%)
# of mortgages closed	9	13	7	(46%)
# of FTHAP grants processed	58	54	60	11%
# of FTHAP grants approved	43	39	57	46%
# of FTHAP grants closed	38	59	53	(10%)
# of mortgage loan payoffs	20	6	11	83%
# of accounts resolved	1	5	4	(20%)
# of accounts foreclosed	0	0	2	-
Mortgage delinquency rate	9%	8%	6%	(25%)

RENTAL UNITS	FY 23	FY 24	FY 25	% CHANGE
# of applications processed	25	36	36	0%
# of evictions	5	7	5	(29%)
# of families in emergency housing	11	4	5	25%
# of units for major repairs	41	41	41	0%
# of maintenance work order requests	354	376	372	(1%)
# of delinquent accounts	57	40	43	8%
Vacancy rate	38%	29%	29%	0%
Rental delinquency rate	7%	3%	4%	33%



Employees Albert Molo and Edward Aguon received a Certificate of Appreciation for assisting PC Lujan Elementary School in preparation of their Public Health Inspection.

Guam Community College Youthbuild Cohort I Completion Ceremony



PROCESSED:

Applications have been reviewed for eligibility.

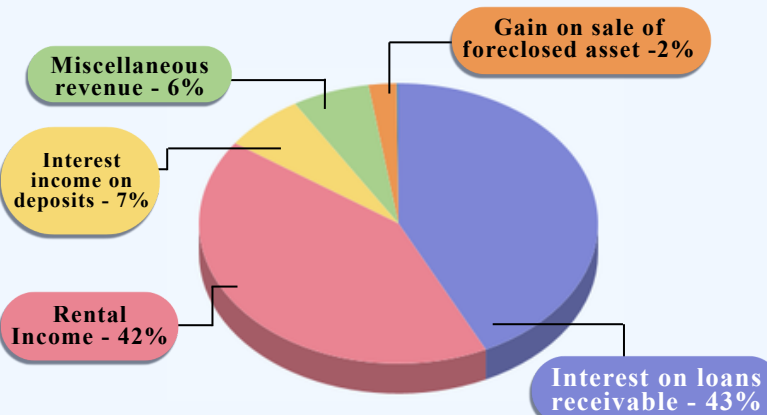
APPROVED:

Applications have been determined eligible, approved, and funds committed.

CLOSED:

Documents were completed, signed and funds disbursed.

OPERATING REVENUES



	FY 23	FY 24	FY 25	% CHANGE
OPERATING REVENUES				
Interest on loans receivable	\$1,128,894	\$1,151,012	\$1,188,207	3%
Rental Income	973,044	1,188,358	1,163,653	(2%)
Interest income on deposits	145,960	204,388	183,488	-10%
Miscellaneous revenues*	86,110	119,740	174,175	45%
Gain on sale of foreclosed asset	0	0	62,918	-
Interest on investments held by bond trustees	105,356	0	4,295	106%
TOTAL	\$2,439,364	\$2,663,498	\$2,776,736	4%
NON OPERATING REVENUES				
Transfer from Department of Administration	277,939	412,305	1,000,000	143%

*Miscellaneous revenues include administrative fees, grants received, late fees, and other revenues.

Operating revenues increased by 4% driven by the following factors:

- * A \$63K gain from the sale of a foreclosed property.
- * An increase in miscellaneous revenues following the disbursement of \$67K of American Rescue Plan Act (ARPA) funds for the FTHAP grants and the Lada Phase II project.
- *An increase in interest on loans receivable due to a \$36K adjustment reducing the reserve for loan losses.

Non-operating revenues increased due to:

The receipt of \$1 million from Department of Administration for the FTHAP program in FY 2025.

EXPENSES

	FY 23	FY 24	FY 25	% CHANGE
OPERATING EXPENSES				
Salaries and benefits	\$1,774,803	\$2,151,710	\$1,975,455	(8%)
Other**	518,359	675,355	655,880	(3%)
Retiree supplemental, cola & health benefits	(574,895)	(70,974)	371,625	(624%)
Depreciation	190,057	238,281	224,932	(6%)
Professional & Contractual	143,820	130,875	136,388	4%
Office Rent	115,028	127,062	130,386	3%
Interest Expense on borrowings	156,089	141,642	126,476	(11%)
Maintenance	50,018	37,879	51,835	37%
Loss on investments held	0	73,703	0	(100%)
TOTAL	\$2,373,279	\$3,505,533	\$3,672,977	5%

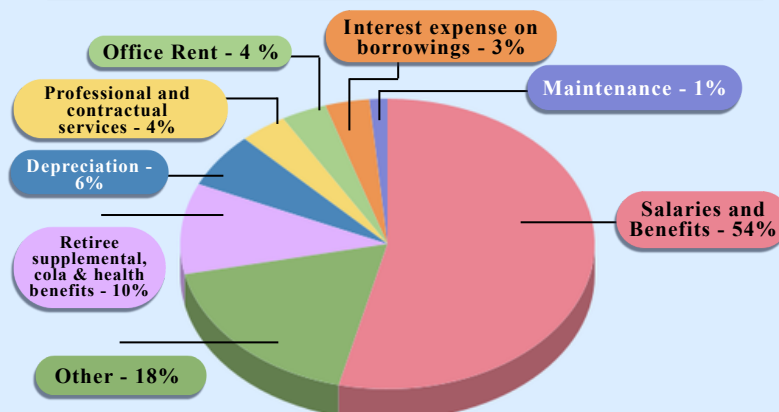
**Other expenses includes FTHAP grant disbursements, administrative expenses, amortization of right-of-use assets, supplies, utilities, advertisements, emergency housing and other expenses.

Operating expenses increased by 5% primarily due to:

***Retiree Supplemental and Health Benefits** - Post-employment benefits adjustments decreased expenses by \$301K in FY 2024 and increased expenses by \$106K in FY 2025.

***Professional services** - Higher legal fees associated with a settlement agreement for the Lada Phase I project and increased audit expense estimates related to ARPA funds for Lada Phase II renovations.

***Maintenance expense** - The purchase of materials for the Living Lab project unit in partnership with Guam Community College.





GHC Youth Co-Presidents Ashley Douglas and Mateo Duenas speak with GHC President Edith Pangelinan about their futures as the next generation of leaders of Guam.



Guam Housing Corporation celebrates their 60th Year Anniversary on August 20th, 2025.



Guam Housing Corporation participates in the observance of the 75th anniversary of the Organic Act of Guam at the Ricardo J. Bordallo Governors Complex.



Guam Housing Corporation participates in the Summer Youth Intern Donation Drive



Jerald Quitoniano and Athena Tenorio delivered 2025 Liberation Day Donations in partnership with the Guam Economic Development Authority.



Emily Flores was recognized as the longest serving employee of Guam Housing Corporation and Mary Guerrero received the Directors Award at the annual Government of Guam Labor Day Picnic.

CHALLENGES

AFFORDABLE HOUSING INVENTORY

There are various reasons that affordable housing continues to be a challenge for applicants endeavoring to purchase their first home. The cost of building materials continues to climb. Skilled labor is in short supply for contractors and military contracts continue to compete with local projects. Further, the prices of homes on the housing market continue to increase. This coupled with higher interest rates have effectively priced many first-time homeowners out of the turn-key purchase and construction markets.

RENTAL HOUSING MARKET

The availability of affordable rental units is an ongoing challenge for renters in the Guam market. Competition with higher rents paid by the Military and Subsidized Programs have been contributing factors in rising market rental rates. Increases in the inventory of affordable rental units are needed to help address the obstacles low to moderate income families face when trying to secure affordable rental housing.

RENOVATION FUNDING

The 24-unit apartment buildings at Guma As-Atdas, Yigo and an additional 6 units at Lada Gardens, Dededo are in need of complete renovation. GHC is challenged with identifying funding to begin and complete the renovations.

OUTLOOK

The following are upcoming projects and events for fiscal year 2026:

- Award the contract for complete renovations of 16 units under Phase II of the Lada Gardens Renovation Project.
- Complete the construction of 20 classrooms on GHC owned property as part of the temporary Simon Sanchez High School campus.
- Announce the Invitation for Design for the Affordable Model Home Demonstration Project to be built on CLTC lots located at Sagan Linahyan, Dededo.