

I MINA'TRENTAI KUÁTTRO NA LIHESLATURAN GUÁHAN
Informational Briefing/ Oversight Hearing / Roundtable Hearing

REPORT	STANDING COMMITTEE / SENATOR	DATE	DATE FILED	NOTES
Roundtable Hearing	Committee on Housing, Utilities, Public Safety, and Homeland Security	9/13/17 2:00 p.m.	2/14/2018	Bill No. 147-34 (COR)



OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUÀTTRO NA LIHESLATURAN GUÅHAN | 34th GUAM LEGISLATURE

February 02, 2018

The Honorable Benjamin J.F. Cruz

Speaker

I Mina'trentai Kuàttro na Liheslaturan Guåhan

163 Chalan Santo Papa

Hagåtña, Guam 96910

VIA: The Honorable Régine Biscoe Lee
Chairperson, Committee on Rules

RBL

RE: Committee Report on the Round Table Hearing for Bill No. 147-34 (COR)

Hafa Adai Speaker Cruz,

Transmitted herewith is the Committee Report on the Round Table Hearing **for Bill No. 147-34 (COR)**

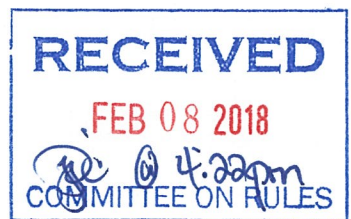
As corrected by the Prime Sponsor- AN ACT TO AMEND § 4103(f) AND TO ADD § 4103(g), BOTH OF ARTICLE 1, CHAPTER 4, TITLE 12, GUAM CODE ANNOTATED, RELATIVE TO EXEMPTING GUAM RESIDENTS RELOCATING TO GUAM FOR EMPLOYMENT OR TO CARE FOR RELATIVES DUE TO MEDICAL REASONS FROM THE GUAM HOUSING CORPORATION'S FIRST TIME HOMEOWNER'S REQUIREMENT, AND ALLOWING GUAM RESIDENTS TO OBTAIN FINANCING WITH THE HOUSING CORPORATION TO BUILD OR CONSTRUCT AFFORDABLE, TYPHOON-RESISTANT HOMES ON LAND TRUST PROPERTY. *Si Yu'os Må'ase'!*

Senseramente,

Senator Telena Cruz Nelson

2018 FEB 14 PM 12:21

b





OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUÁTTRO NA LIHESLATURAN GUÅHAN | 34th GUAM LEGISLATURE

Committee Report on the Round Table Hearing

Bill No. 147-34 (COR)

September 13, 2017
2:00 P.M.



Telena Cruz Nelson <senatortcnelson@guamlegislature.org>

FIRST NOTICE OF ROUND TABLE DISCUSSION ON WEDNESDAY, SEPTEMBER 13, 2017 AT 2:00 P.M.

5 messages

Telena Cruz Nelson <senatortcnelson@guamlegislature.org>

Tue, Sep 5, 2017 at 5:35 PM

To: phnotice@guamlegislature.org

Cc: chris.duenas@guam.gov, Peggy <ceo@guamrealtors.com>, admin3@guamrealtors.com

September 05, 2017

MEMORANDUM

To: All Senators, Stakeholders and Media

From: Senator Telena Cruz Nelson, *Chairperson*

Subject: **First Notice Round Table Discussion: Wednesday, September 13, 2017 at 2:00 p.m.**

Buenas yan Häfa Adai! Please be advised that the Committee on Housing, Utilities, Public Safety & Homeland Security will be conducting a Round Table Discussion on **Wednesday, September 13, 2017 at 2:00 p.m.** in the Public Hearing Room of *I Libeslaturan Guahan*, Guam Congress Building, 163 West Chalan Santo Papa, Hagåtña. The agenda is as follows:

2:00 p.m. Round Table Discussion:

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- Bill No.144-34 (COR) sponsored by Senator Telena Cruz Nelson
-

AN ACT TO ADD A NEW CHAPTER 48 TO DIVISION 1 OF TITLE 21, GUAM CODE ANNOTATED, RELATIVE TO ESTABLISHING THE GUAM LANDLORD AND TENANT RENTAL ACT OF 2017

- Bill No.145-34 (COR) sponsored by Senator Telena Cruz Nelson
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AN ACT TO REPEAL §§ 41004(a)(4) and (a)(5) OF ARTICLE 10, CHAPTER 4, TITLE 12, AND TO REPEAL AND REENACT § 20101 OF CHAPTER 20, TITLE 11, ALL OF GUAM CODE ANNOTATED, RELATIVE TO REMOVING THE REQUIREMENT THAT THE GUAM HOUSING CORPORATION APPROPRIATE A SUM CERTAIN FROM ITS REVENUES TO ENSURE A RESERVE BALANCE EVERY FISCAL YEAR, AND TO AUTHORIZING FEES IMPOSED ON THE SALE AND TRANSFER OF INTEREST ON REAL PROPERTY TO BE DEPOSITED INTO THE HOUSING TRUST FUND PROGRAM

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AN ACT TO AMEND § 4703(d)(1) AND (2), BOTH OF ARTICLE 7, CHAPTER 4, TITLE 12, GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE FIRST-TIME HOMEOWNER ASSISTANCE PROGRAM ELIGIBLE TRANSACTION CONTRACT MAXIMUM AMOUNT FROM \$250,000 TO \$300,000

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Written testimonies may be delivered to the Guam Congress Building, 163 West Chalan Santo Papa *Hagåtña*, Guam 96910 or submitted via email to senatortcnelson@gmail.com.

The Office of Senator Nelson requests that individuals requiring assistance or accommodations contact 989-7696/4678 at least 48 hours prior to the hearing. *Si Yu'os Ma'ase'!*

--
Senator Telena Cruz Nelson

Committee on Housing, Utilities, Public Safety & Homeland Security

I Mina'trentai Kuåttro na Liheslaturan Guåhan

34th Guam Legislature




OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUATTRO NA LIHESLATURAN GUAHAN | 34th GUAM LEGISLATURE

September 05, 2017

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Telena Cruz Nelson <senatortcnelson@gmail.com>

SECOND NOTICE OF ROUND TABLE DISCUSSIONS ON WEDNESDAY, SEPTEMBER 13, 2017 AT 2:00 P.M.

3 messages

Office of Senator Telena C. Nelson <senatortcnelson@gmail.com>

Fri, Sep 8, 2017 at 5:46 PM

To: phnotice@guamlegislature.org

Cc: chris.duenas@ghc.guam.gov, Peggy Araullo Llagas <ceo@guamrealtors.com>, gar@guamrealtors.com

September 08, 2017

MEMORANDUM

To: All Senators, Stakeholders and Media

From: Senator Telena Cruz Nelson, *Chairperson*Subject: **Second Notice Round Table Discussion: Wednesday, September 13, 2017 at 2:00 p.m.**

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--

The Office of Senator Telena Cruz Nelson

Committee on Housing, Utilities, Public Safety & Homeland Security

I Mina'trentai Kuáttro na Liheslaturan Guåhan

34th Guam Legislature




OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUATTRO NA LIHESLATURAN GUAHAN | 34th GUAM LEGISLATURE

September 08, 2017

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From: Senator Telena Cruz Nelson, *Chairperson* 

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GUAM CONGRESS BLDG 163 CHALAN SANTO PAPA HAGÁTÑA, GUAM 96910

Tel: (671) 989-7696/4678 | Email: senatortcnelson@guamlegislature.org

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CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUATTRO NA LIHESLATURAN GUAHAN | 34th GUAM LEGISLATURE

Round Table Discussion

Wednesday, September 13, 2017 at 2:00 p.m.

Public Hearing Room, Guam Congress Building

Bill No. 144-34 (COR)

Bill No. 145-34 (COR)

Bill No. 146-34 (COR)

Bill No. 147-34 (COR)

AGENDA

- I. Call to Order at 2:00 p.m.
- II. Opening Remarks
- III. Items for Public Consideration

Bill No. 144-34 (COR) introduced by Senator Telena C. Nelson

AN ACT TO *ADD* A NEW CHAPTER 48 TO DIVISION 1 OF TITLE 21, GUAM CODE ANNOTATED, RELATIVE TO ESTABLISHING THE GUAM LANDLORD AND TENANT RENTAL ACT OF 2017.

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I MINA'TRENTAI KUATTRO NA LIHESLATURAN GUAHAN | 34th GUAM LEGISLATURE

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IV. Adjournment



OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KU'ATRO NA LIHESLATURAN GU'AHAN | 34th GUAM LEGISLATURE

Wednesday, September 13, 2017 | 2:00 p.m. | Public Hearing Room
Round Table – Bill No. 147-34 (COR)

NAME	AGENCY OR ORGANIZATION (IF ANY)	CONTACT	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR
C. VILANUEVA	GHE	487 1560			<input checked="" type="checkbox"/>	
CHARIS DRINKAS	NA	647-4143			<input checked="" type="checkbox"/>	

GUAM CONGRESS BLDG. 163 CHALAN SANTO PAPA HAGATÑA, GUAM 96910
Tel: (671) 989-7696 Email: senatortcnelson@guamlegislature.org

① of ②



OFFICE OF SENATOR TELENA CRUZ NELSON

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I MINA' TRENTAI KU'ATRO NA LIHESLATURAN GU'AHAN | 34th GUAM LEGISLATURE

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NAME	AGENCY OR ORGANIZATION (IF ANY)	CONTACT	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR
Michael BORJA	DLM		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Ryan De Guzman	GAR C21 CP1793-2921					

GUAM CONGRESS BLDG. 163 CHALAN SANTO PAPA HAGATÑA, GUAM 96910
Tel: (671) 989-7696 Email: senatorcnelson@guamlegislature.org



GUAM HOUSING CORPORATION

P.O. Box 3457, Hagatna, Guam 96932

September 12, 2017

SENATOR TELENA CRUZ NELSON
Date / Time: 2pm 9/13/2017
Initials: JCN

Senator Telena Cruz Nelson
34th Guam Legislature
Chairperson of the Committee on Housing,
Utilities, Public Safety, and Homeland Security
Guam Congress Building
163 Chalan Santo Papa
Hagatna, Guam 96910

RE: Testimony of Support for Bill #147-34

Buenas Yan Hafa Adai Senator Telena Cruz Nelson,

I would like to extend my thanks and express my appreciation to your office and the Committee on Housing of the 34th Guam Legislature on this round table discussion on Bill #147-34.

I am writing to provide you and your distinguished Committee on Housing, my support of Bill #147-34. As you may know, Guam Housing Corporation (GHC) is an autonomous agency, providing the people of Guam, with various programs to realize the “Guamanian Dream of Homeownership”. As lender of last resort, we are aware of the many challenges a potential homeowner may face in purchasing or building a home of their dreams. Additionally, as the sole local lender for Chamorro Land Trust Commission (CLTC) properties, many recipients of these lease properties face a limited resource of financing options to qualify for a mortgage loan.

GHC continues to strive to assist the many indigenous residences, but are also aware of the policies and provisions that may hinder a potential, credit worthy, income qualified recipient. The passage of Bill #147-34 will amend several provisions in our lending policy to First Time Homeowners Program that restricts a returning Guam resident, who was a previous off-island homeowner and have relocated to Guam to own a new home, to a former homeowner who provides a gift of property to his children and wishes to build a new home on his CLTC property, and to also allowing families who acquired or inherited CLTC property, to build or purchase their first home. The reasons are many and the desires of being homeowner become an exercise of frustration and futility, resulting in broken dreams.



Korporasion Ginima' Guahan


GUAM HOUSING CORPORATION

P.O. Box 3457, Hagåtña, Guam 96932

Amending these provisions will provide many of the 8,000 CLTC recipients with an additional chance and a renewed hope in becoming future homeowners of Guam.

In closing, I would like to extend our thanks for you and your Housing Committees continued support in providing the people of Guam with affordable housing and fulfilling the dream of homeownership.

Dangkulo Na Si Yuos Ma'ase,


Christopher M. Duenas
President



OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUÁTTO NA LIHESLATURAN GUÁHAN | 34th GUAM LEGISLATURE

COMMITTEE REPORT DIGEST

I. OVERVIEW

The Committee on Housing, Utilities, Public Safety and Homeland Security convened a Round Table Hearing on Wednesday, September 13, 2017 at 2:00 PM in *I Liheslatura's* Public Hearing Room regarding Bill No. 147-34 (COR)- AN ACT TO AMEND § 4103(f) AND TO ADD § 4103(g), BOTH OF ARTICLE 1, CHAPTER 4, TITLE 12, GUAM CODE ANNOTATED, RELATIVE TO EXEMPTING GUAM RESIDENTS RELOCATING TO GUAM FOR EMPLOYMENT OR TO CARE FOR RELATIVES DUE TO MEDICAL REASONS FROM THE GUAM HOUSING CORPORATION'S FIRST TIME HOMEOWNER'S REQUIREMENT, AND ALLOWING GUAM RESIDENTS TO OBTAIN FINANCING WITH THE HOUSING CORPORATION TO BUILD OR CONSTRUCT AFFORDABLE, TYPHOON-RESISTANT HOMES ON LAND TRUST PROPERTY.

Public Notice Requirements

Notices were disseminated via e-mail to all senators and all main media broadcasting outlets on September 5, 2017 (5-Day Notice), and again on September 8, 2017 (48-Hour Notice).

Senators Present

Senator Telen Cruz Nelson, Chairperson
Vice Speaker Therese Terlaje, Vice-Chairperson
Senator Louise B. Muña- Member

Participants:

Chris Duenas- Guam Housing Corporation
Caesar Villanueva- Guam Housing Corporation
Michael Borja- Department of Land Management
Mayor Doris Lujan- Mayors Council of Guam
Katherine Taitano- GHURA
Peggy Llagas- Guam Association of Realtors
Ginette Bocanegra- Pacific Daily News
Claire Delgado- Guam Association of Realtors
Joanne Aguon Ige- Guam Association of Realtors
Jodee Duenas- Guam Association of Realtors
Thomas Hertslet- T.H Enterprise
Pedro Leon Guerrero- GHURA
Maria Miller- Guam Association of Realtors
Chris Felix- Guam Association of Realtors
Ryan De Guzman- Guam Association of Realtors
Christopher Murphy- Guam Real Estate Commission
Marcel Camacho- Guam Real Estate Commission



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II. SUMMARY OF TESTIMONY & DISCUSSION

The Round Table Meeting was Called-to-Order at 2:00 PM.

Senator Telena C. Nelson:

Thank you very much sir. Does anyone else want to comment on **Bill 146**? No, okay. So that brings us to **Bill 147**. **Bill 147** is an act to amend subsection **4103** and to add subsection **4103 G**; correction, an act to amend **4103 F** and to add subsection **4103 G** both of **Article 1 Chapter 4 Title 12 Guam Code Annotated** relative to exempting Guam residents relocating to Guam for employment or to care for relatives due to medical reasons from the Guam Housing Corporation's first time homeowners requirement, and allowing Guam residents to obtain financing with the housing corporation to build or construct affordable typhoon resistant homes on Land Trust property; and just a basic overview of this bill; the whole purpose of this bill is I'm a first time homeowner for example, and I already have a house, but I also have Land Trust property; this will allow me to utilize Guam Housing Corporation's programs to be able to look for ways to build my house on Land Trust property also making me eligible for the first time homeowners program. So this will also help stimulate the Chamorro Land Trust property for those that have been currently awarded it and they'd like to build a home. it'll also address the utilities that they will require, and so it comes back full circle back into the housing market and to the economy going directly back into our local economy; so if there's anybody else that would like to comment on **Bill 147**, please feel free.

Michael Borja- Director, Department of Land Management:

Thank you Madam Speaker, or Madam Chairman. Really, my only comments on this bill is just the technicalities of the description of land trust. I would really encourage that the bill be corrected; that it would refer to anything that sounds like it's supposed to be the Chamorro Land Trust Commission, to reflect it in as to the Chamorro Land Trust Commission. I also want to correct, and you know it's throughout the preface of the bill, but in section 3 where it is really the meat of the bill, you know the individuals don't acquire or inherit Chamorro Land Trust property; rather, you know that it should be referred to as residential and agricultural leases, so that there is a distinction; it's not eligible for people who might have commercial leases and whatnot, or any other kind of licenses that are not really what it's intended for, but overall I really support what the general idea of this bill is about, the idea of making sure that people who do build homes on these properties, are doing it with their long-term interests at hand; I mean we've seen two recent natural disasters which we are highly susceptible of having, and the importance of being able to shelter in place or at least when you come back home it's still there; and having some typhoon proof facilities; we've been talking with Guam housing on some of the concepts; we've been working with Guam housing on some housing and different forms of housing, to ensure that they're typhoon rated, they're insurable because it's of interest when someone puts in that kind of investment into their home; it will be their largest investment; that it's sustainable through a natural disaster like a typhoon; so we encourage and generally support this bill with the



OFFICE OF SENATOR TELENA CRUZ NELSON

CHAIRPERSON OF THE COMMITTEE ON HOUSING, UTILITIES, PUBLIC SAFETY & HOMELAND SECURITY
I MINA'TRENTAI KUÅTTRO NA LIHESLATURAN GUÅHAN | 34th GUAM LEGISLATURE

corrections to specifically talk about Chamorro Land Trust in its entirety rather than just in general terms as a trust.

Senator Telena C. Nelson:

Thank you Mr. Borja. Vice Speaker?

Vice Speaker Therese Terlaje:

Does Guam Housing support this bill?

Chris Duenas- President, Guam Housing Corporation:

Madam Vice Speaker, yes we do support this bill, and if I can make a few comments. Yeah, so essentially, first of all Chris Duenas of Guam Housing, we do support this legislation. I want to be clear that anyone under the first time homeowners applying for Guam Housing loans under this bill with this amendment would of course still have to qualify under all of our loan requirements. Madam Vice Speaker I think that one example that I'm going to go ahead and give you, so maybe there's a clear understanding on Chamorro Land Trust eligibility sometimes, and a lot of times, the recipient because it is, there is rights to survivorship, you have situations whereby you know a current employed individual with a lot of security going forward has the ability to build insurable and suitable households on Chamorro Land Trust property whereas those they may pass it down to may not and; so by not having that opportunity under the first-time homeowners or those who relocated to take care of maybe sick family members they have a house in the states, so they wouldn't qualify but under this provision for the amendment they would still be a first time homeowner on Guam would allow for that as well we all know that that is actually a growing group of individuals coming back to Guam for that purpose; so it really allows for the development and opportunity for additional folks to avail themselves of building a proper household on Chamorro Land Trust properties so with that we are in support of this legislation.

Vice Speaker Therese Terlaje:

Can I ask what does G in section 3 give you that you don't already have?

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:

I think that's the part that says you have to be a first time home buyer; and that's the big issue right there is to remove that provision so that you don't have to be a first time homebuyer.

Vice Speaker Therese Terlaje:

Is that correct?



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Chris Duenas-President, Guam Housing Corporation:

Yes, that is correct; so it extends it out and then opens up that individual who... it removes that requirement and kind of expands their ability to...

Vice Speaker Therese Terlaje:

So this would allow Guam Housing to help those who want to build homes on Chamorro Land Trust who are not first time homeowners.

Chris Duenas- President, Guam Housing Corporation

That is correct.

Vice Speaker Therese Terlaje:

So it's a big exception for everybody, anyone.

Chris Duenas- President, Guam Housing Corporation:

It really is, but most especially for those who qualify for the program; because if they're locked out right now, say for example a parent with children, and they don't qualify under the current statute and they say okay I could build a house for my child...

Vice Speaker Therese Terlaje:

Yes, but you will be giving first time homeowner money to people who are not first time homeowners; that's the big difference with this bill, isn't that what you're doing?

Chris Duenas- President, Guam Housing Corporation

No we're allowing them to avail themselves of our program which means if they're...

Vice Speaker Therese Terlaje:

Which is normally only availed by people who are going to be first-time homeowners.

Chris Duenas- President, Guam Housing Corporation:

Correct, but yeah at this point; otherwise how would they do improvements on Chamorro Land Trust property? You know you got to remember Guam Housing is the only one who can right now other than veterans, that would do conventional loans so it's kind of a disadvantage to those who have Chamorro Land Trust property that don't fall under that category but they're first time homeowners on Chamorro Land Trust property so we're kind of disenfranchising a group of people that could help their family and can help others building a house on Chamorro Land Trust property because the bank won't



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finance that. The bank will finance your own fee simple, but they won't finance Chamorro Land Trust leasehold.

Vice Speaker Therese Terlaje:

Alright, what about provision F in section 2? Does the Guam Housing Corporation support that? This one makes an exemption for residents. Normally there's a residency requirement and I guess this makes an exemption to that residency requirement for those who relocate to Guam for employment or in order to care for relatives due to.... so this would this would allow those who are.... go ahead...

Cesar Villanueva-Special Assistant to the President, Guam Housing Corporation:

I believe Ms. Vice Speaker. I believe there is a 5... my name is Cesar Villanueva I'm also a special assistant to Mr. Duenas, Guam Housing. There is a five-year requirement residency requirement for it so...

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:

That may have to be addressed though. One of the biggest issues here was that if a person's coming out here, and they can't get a loan to get a house; even though they may have sold one someplace else, and they're coming here for the ticket. The biggest thing are teachers...we run in to those all the time; if they can't get a loan through the banks, we had to have previously owned a home, then they won't get one; so biggest issue here was to address anybody that needed a loan, that could not get a loan, but also do not provide them any other first time homeowner programs like the grant programs or CAHAT (Community Affordable Housing Action Trust) programs or those kind of programs; no that would be... that would be something... that wouldn't be fair.

Chris Duenas- President, Guam Housing Corporation:

So once again, to go back to, embedded in our testimony, as you know, as Clyde mentioned folks who may be in nursing or teaching; that I want to go back to Guam; I want to live in my place and serve there, but they have... they're homeowners in other jurisdictions; they've sold that house and so they're resettling; they don't have the five year residency requirement but they're Chamorro's; they're from here; they're our own people and so they're going to borrow and they're going to you know get a loan through us or they're going to borrow to build on Chamorro Land Trust if they're eligible. Without this with this residency requirement as it is our own people coming home to try to get help from us, can't get it if this stays this way so we could...If we change it we open the market; another thing is as we mentioned earlier, family members coming back home to take care of ill family members, you know, if they have to relocate for that reason; they sold their property; they're not necessarily first time homeowners; they don't have the residency, but they're from here they're moving back and if for what that financial constraint if they're helping their family and they fall below what conventional



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banking would give them, but their risk is okay for us, it meets our minimum requirements, we can loan them and allow them to get a home.

Vice Speaker Therese Terlaje:

Does Guam Housing not have a long list of people who are already on Guam who want this type of assistance? Are you looking for additional people to give assistance? To me it sounds like you don't have a waiting list or anything like that, is that right?

Chris Duenas- President, Guam Housing Corporation:

No, we do but we're the only lending institution to build on Chamorro Land Trust property that will give financing so, Senator, Vice Speaker unless they have a van full of money, come back home with \$200,000 and they're recipients of Chamorro Land Trust, then they can build their house in cash, they're lucky; but if they need financing any one of these conventional banks won't give them financing.

Vice Speaker Therese Terlaje:

I guess... I'm just... I can think... I appreciate the exemption you know, and the causes why these people are returning home, but I can think many others also right? and so I guess I'm wondering then why have a five-year residency requirement at all if we're going to create exceptions to it; I mean and what happens? how do... what happens to those people who have been waiting if you do have a waiting list? and I don't know it just seems...

Chris Duenas- President, Guam Housing Corporation:

Really quick, this is not exclusive, this will not bump anybody out of line.

Vice Speaker Therese Terlaje:

That's why I'm asking; you must have enough resources to go beyond what you've got on your waiting list; is that right?

Senator Telena C. Nelson:

Well, if the bill passes for the housing trust fund, there will be resources.

Chris Duenas- President, Guam Housing Corporation:

We can call this companion measures

Cesar Villanueva-Special Assistant to the President, Guam Housing Corporation:



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We just want to put people in homes. There's 8,000 people on the list and many of them have been on that list for a while; they have leases; some of them have leases close to expiration; they need to develop, and the only people, the only financial institution is GHC and we need to do that, we really do.

Clyde Beaver- Quality Assurance Officer:

Let me say one more thing here, the five-year residency requirement is for grant programs or special programs and not for lending programs.

Vice Speaker Therese Terlaje:

So why is this exemption necessary?

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:

The big reason is; I'm a good example right here. When I first came over here myself I couldn't get a loan.

Vice Speaker Therese Terlaje:

No I mean not that. I thought you're trying to make an exemption of the residency requirements and you're saying it's not; there is no requirement.

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:

There's no residency requirement for our loan. There's only a residency requirement for special programs so, that's not fair; but the big thing is when you have people coming over that cannot get a loan someplace else, then they need to be able to come see us; and that's the biggest; and that's the big thing we're trying to eliminate here; and this thing came about a year and a half ago when somebody from the governor's office asked us to look into it; they said why don't we remove our provisions from being a first time homeowner provision for lending capital for loans, to a lender of last resort.

Vice Speaker Therese Terlaje:

Alright, if you look at F, F is, it says, though I guess you know trying to make an exemption for having been a previous homeowner; it says encourage purchase or construction permanent homes by the residents of Guam who have not previously been homeowners; exempting however, residents who relocate. So I, and if you read the intent of the bill, you say something else and the intent of the bill, it says after you want to exempt those who relocate after having sold their homes or residences in the U.S. or elsewhere; so what you want to exempt is first time they already have been homeowners.

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:



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It was our intent to remove the exemption of the first time homeowner but to make sure they did not do that...

Vice Speaker Therese Terlaje:

And you already have no requirement for residency for the loans, okay.

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:

No.

Vice Speaker Therese Terlaje:

Alright, thank you very much.

Senator Telena C. Nelson:

And if I may, in essence they would be first time homeowners on Guam so, it's not, it's the fact that they would be first time homeowners on Guam it's that... that was the whole point behind it, if they relocated, but so yes. Is there anyone else that would like to comment on **Bill 147**?

Clyde Beaver- Quality Assurance Officer, Guam Housing Corporation:

I believe the USDA uses that definition also.

Senator Telena C. Nelson:

Thank you Mr. Beaver. Thank you for that. Okay, so if no one else like to comment, I thank everyone for coming today. Thank you for your support, your comments, your recommendations, We will definitely take all the recommendations for these bills and the concerns, and see where we can find a middle ground you know especially in reference to the landlord tenant bill; something we must do; something as a community to improve this law; like I said there was there hasn't been much attention afforded to it in legislation, and I'm looking forward to working with the real estate commission and all community members and stakeholders, especially to address this bill so, thank you very much. We welcome all recommendations and comments. We anticipated our public hearing to be next week, however I think we're going to take a little bit more time to chew on this and see what we can do in the month of October. I think the real estate commission also has some concerns they'd like to share so, in the spirit of working together as a team, I'd like to wait for everyone so that they have their fair time to meet with us and discuss their concerns, okay. So thank you everyone and you have a good day, God Bless.

Adjourned at 16:04 p.m.



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III. FINDINGS AND RECOMMENDATIONS:

The Committee on Housing, Utilities, Public Safety and Homeland Security hereby reports out this Round Table Hearing on Bill No. 147-34 (COR).

Senator Thomas C. Ada,
Vice Chairperson

Speaker Benjamin J.F. Cruz,
Member

Vice Speaker Therese M. Terlaje,
Member

Senator Frank B. Aguon, Jr.,
Member

Senator Telena C. Nelson,
Member



Senator Dennis G. Rodriguez, Jr.,
Member

Senator Joe S. San Agustin,
Member

Senator Michael F.Q. San Nicolas,
Member

Senator James V. Espaldon,
Member

Senator Mary Camacho Torres,
Member

COMMITTEE ON RULES
SENATOR RÉGINE BISCOE LEE, CHAIR
 SIKRITARIAN LIHESLATURAN GUAHAN
 MINA'TRENTAI:KUATTRO NA LIHESLATURAN GUÅHAN
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COMMITTEE REPORT CHECKLIST

Part 1 / 1

ROUNDTABLE HEARING on Bill No. 147-34 (COR) By Senator Telena Cruz Nelson		
(A) PUBLIC HEARING	(1) HEARING NOTICES SR §§ 6.04(a)(1) and 6.04(a)(2), Open Government Law (5 GCA, Ch. 8)	
	<input checked="" type="checkbox"/> (a) Five (5) working days prior (ALL Senators & ALL Media)	Date and Time of Notice: <i>Tues, Sept. 9, 2017 @ 5:35 PM.</i>
	<input checked="" type="checkbox"/> (b) Forty-eight (48) hours prior (ALL Senators & ALL Media)	Date and Time of Notice: <i>Fri., Sept. 8, 2017 @ 5:40 PM.</i>
	(2) Date and Time of Hearing: Wed., September 13, 2017 @ 2 p.m.	3) Location: Guam Congress Building, Public Hearing Room
(B) COMMITTEE REPORT	(1) Committee Report filed with COR? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	Date & Time: Thursday, February 8, 2018 @ 4:22 p.m.
	(2) COMMITTEE REPORT COMPONENTS	
	(a) Front Page Transmittal to Speaker	<input checked="" type="checkbox"/>
	(a)(1) COR Chair Signature Line	<input checked="" type="checkbox"/>
	(b) Title Page	<input checked="" type="checkbox"/>
	(c) Notice of Public Hearing & Other Correspondence	<input checked="" type="checkbox"/>
	(d) Public Hearing Agenda	<input checked="" type="checkbox"/>
	(e) Public Hearing Sign-in Sheet	<input checked="" type="checkbox"/>
	(f) Written Testimonies & Additional Documents	<input checked="" type="checkbox"/>
	(g) Committee Report Digest(s)	<input checked="" type="checkbox"/>
(h) Related News Reports (optional)	<input type="checkbox"/>	
(i) Miscellaneous (optional)	<input type="checkbox"/>	
(j) Committee Report Checklist(s)	<input checked="" type="checkbox"/>	
	Originals	<input checked="" type="checkbox"/>
	Single-Sided	<input checked="" type="checkbox"/>
	Letter Size	<input checked="" type="checkbox"/>
	No Staples/ Paper Clips	<input checked="" type="checkbox"/>
(C) COR Action	<input checked="" type="checkbox"/> CMTE Report duly filed <input type="checkbox"/> CMTE Report non-conforming for acceptance; Return to Committee	COR CHAIR (Signature, Date & Time) <i>Régine Lee</i> <i>Sept 2. 12. 18 @ 2pm.</i>

N/A
N/A

