

I Mina Trentai Kudtro Na Lihesataran Gudhan
APPOINTMENTS

DOCUMENT NO.	APPOINTEE	POSITION	AGENCY	APPT. DATE	TERM LENGTH	CMTE REFERRED	DATE REFERRED	PUBLIC HEARING DATE	CMTE REPORT FILED	DATE CONFIRMED	NOTES
35GL-19-0206	Alice M. Tajeron	President	Guam Housing Corporation	3/5/19	To serve at the pleasure of the Governor	Committee on General Government Operations, Appropriations, and Housing	3/8/19	3/19/19 9:00 a.m.	3/22/19 11:05 a.m.		



SENATOR JOE S. SAN AGUSTIN

Chairman, Committee on General Government Operations, Appropriations and Housing
I Mina' trentai Singko na Liheslaturan Guåhan Thirty-Fifth Guam Legislature

March 20, 2019

**The Honorable Tina Muña Barnes
Speaker**

*I Mina' trentai Singko na Liheslaturan Guåhan
Guam Congress Building
163 Chalan Santo Papa
Hagatna, Guam 96910*

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

RBL

RE: Committee Report on Appointment of Alice M. Taijeron to serve as President, Guam Housing Corporation.

2019 MAR 22 AM 11:05

[Handwritten signature]

Hafa Adai Speaker Barnes:

Transmitted herewith is the Committee Report on the appointment of Alice M. Taijeron to serve as President, Guam Housing Corporation.

Committee votes are as follows:

11 TO CONFIRM

0 TO NOT CONFIRM

0 TO REPORT OUT ONLY

0 TO ABSTAIN

0 TO PLACE IN INACTIVE FILE

RECEIVED
MAR 22 2019
[Handwritten signature]
COMMITTEE ON RULES
10:30 am.

Respectfully,

[Handwritten signature of Joe S. San Agustin]

Joe S. San Agustin
Senator

Ran-Care Commercial Building CBU #230, 761 South Marine Corps Dr., Tamuning, Guam 96913
Tel: 671-989-5445 * Fax: 671-969-6737 * senatorjoessanagustin@gmail.com



Office of

SENATOR Joe S. San Agustin

I Mina' trentai Singko na Liheslaturan Guåhan Thirty-Fifth Guam Legislature

COMMITTEE REPORT

Nomination of

ALICE M. TAIJERON

President, Guam Housing Corporation

**Term Length: To Serve at the pleasure
of the Governor**

Committee Chairman: Government Operations, Appropriations and Housing



SENATOR JOE S. SAN AGUSTIN

Chairman, Committee on General Government Operations, Appropriations and Housing
I Mina' trentai Singko na Liheslaturan Guåhan Thirty-Fifth Guam Legislature

Date March 20, 2019

MEMORANDUM

To: All Members
Committee on Rules

From: Senator Joe S. San Agustin
Committee Chairperson

Subject: Committee Report on the Appointment of Alice M. Taijeron.

Transmitted herewith for your consideration is the Committee Report on the appointment of Alice M. Taijeron to serve as President, Guam Housing Corporation.

This report includes the following:

- Copy of the Appointment Letter to the Speaker
- Copy of the Appointment Packet & Supporting Documents
- Copy of COR Referral of the Appointment
- Notices of Public Hearing
- Copy of the Public Hearing Agenda
- Public Hearing Sign-in Sheet
- Copies of Submitted Testimony & Supporting Documents (**Note: if applicable*)
- Related News Reports (**Note: if applicable*)
- Committee Report Digest
- Committee Vote Sheet

Please take the appropriate action on the attached vote sheet. Your attention to this matter is greatly appreciated. Should you have any questions or concerns, please do not hesitate to contact me.

Si Yu'os ma'åse'!

SENATOR Joe S. San Agustin
Chairman

Senator Amanda L. Shelton,
Vice Chairperson

Speaker Tina Rose Muña Barnes,
Member

Vice Speaker Telena Cruz Nelson,
Member

Senator Kelly Marsh (Taitano), Ph.D.,
Member

Senator Sabina Flores Perez
Member

Senator Clynton E. Ridgell
Member



COMMITTEE ON RULES
SENATOR RÉGINE BISCOE LEE, CHAIR
I MINA 'TRENTAI SINGKO NA LHESLATURAN GUÅHAN
35TH GUAM LEGISLATURE

Senator Joe S. San Agustin,
Member

Senator Jose T. Terlaje,
Member

Senator Therese M. Terlaje,
Member

Senator James C. Moylan,
Member

Senator Mary Camacho Torres,
Member and
Chair, Subcommittee on Protocol

March 8, 2019

MEMO

To: **Rennae Meno**
Clerk of the Legislature
Attorney Julian Aguon
Legislative Legal Counsel

From: **Senator Régine Biscoe Lee**
Chairperson, Committee on Rules

Re: **Referral of Appointment**

Buenas yan Háfa adai.

As Chairperson of the Committee on Rules, I am forwarding the referral of the following appointment:

Appointee: **Alice M. Taijeron**
Position: **President, Guam Housing Corporation**
Term Length: **To serve at the pleasure of the Governor**

The appointee's nomination packet may be referenced in the Guam Legislature's website at http://guamlegislature.com/35th_mess_comms.htm. Please refer to the following document:

"35GL-19-0206 - Office of the Governor of Guam - Appointment and Supporting Documents for Alice M. Taijeron, President, Guam Housing Corporation."

Please ensure that the aforementioned appointment is referred to **Senator Joe S. San Agustin, Chairperson of the Committee on General Government Operations, Appropriations, and Housing.**

If you have any questions or concerns, please feel free to contact Mary Maravilla, Committee on Rules Director at 472-2461.

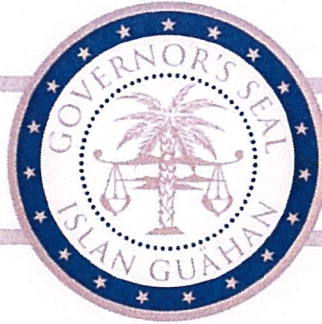
Thank you for your attention to this important matter.

Respectfully,


Senator Régine Biscoe Lee
Chairperson, Committee on Rules

UFISINAN I MAGA'HAGA
OFFICE OF THE GOVERNOR

LOURDES A. LEON GUERRERO
MAGA'HAGA • GOVERNOR



JOSHUA F. TENORIO
SIGUNDO MAGA'LÁHI • LIEUTENANT GOVERNOR

March 5, 2019

Honorable Telena Cruz Nelson
Acting Speaker
I Mina'trentai Singko Na Liheslaturan Guåhan
Guam Congress Building
163 Chalan Santo Papa
Hagatna, Guam 96932

35GL-19-0206
Speaker Tina Rose Muña Barnes

MAR 06 2019
Time 2:35 ()AM ()PM
Received By:

2019 MAR - 6 PM 3:20 JB

RE: Cabinet Appointment

Dear Madame Speaker:

By virtue of the authority vested in me pursuant to the Organic Act of Guam and the local laws applicable to the following position, I am pleased to transmit the following appointment and supporting documents for:

APPOINTEE: Alice M. Taijeron
POSITION: President, Guam Housing Corporation
TERM LENGTH: To serve at the pleasure of the Governor

The appointment is subject to the consent of *I Liheslaturan Guåhan*. Please schedule a hearing at your earliest convenience.

Senseramente,

LOURDES A. LEON GUERRERO
I Maga'hagan Guåhan
Governor of Guam

cc: Lt. Governor of Guam

0206

LEONOR TAJERON



January 7, 2019

Board of Directors
Guam Housing Corporation
590 S. Marine Corps Drive
ITC Building, Ste. 535
Tamuning, Guam 96915

RE: APPOINTMENT TO THE POSITION OF PRESIDENT

Dear Members of the Board,

Håfa adai. I am writing to inform you that I am nominating Alice Tajeron to serve as the President for Guam Housing Corporation (the "Corporation"). Pursuant to your authority under 12 GCA § 4112(b), I request your favorable consideration of my nominee.

I am confident Ms. Tajeron possesses all that is necessary to assist the Corporation in fulfilling its statutory duties to improve housing standards, housing supply, and housing affordability in Guam. She will seek to increase efficiencies and lead the Corporation in its mission to provide financing opportunities to first-time homeowners.

For your review and consideration, Ms. Tajeron's resume is attached. Dangkulu na si Yu'os ma'ase for your support in this matter.

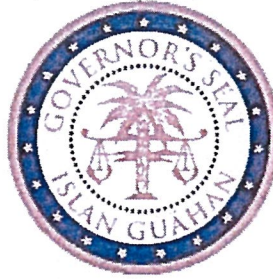
Senseramente,

A handwritten signature in black ink, appearing to read "Lourdes A. Leon Guerrero".

LOURDES A. LEON GUERRERO
I Maga'hågan Guåhan
Governor of Guam

Attachment

LOURDES A. LEON GUERRERO
Governor



JOSHUA F. TENORIO
Lieutenant Governor

OFFICE OF THE GOVERNOR OF GUAM Nomination and Appointment Information Sheet

The following information is required for submission to the
Speaker of / *Liheslaturan Guåhan* in accordance with Title 4, Guam Code Annotated Section 2103

NOMINEE INFORMATION

Last Name TAIJERON	First Name ALICE	Middle Initial M
Mailing Address [REDACTED]		Apartment/Unit #
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]
Phone [REDACTED]	E-mail Address alice.taijeron@ghc.guam.gov	
Position to which Appointment is Made President, Guam Housing Corporation		
Are you a citizen of the United States? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If no, are you authorized to work in the United States? Yes <input type="checkbox"/> No <input type="checkbox"/>		

EDUCATION

SCHOOL (Name, City and State)	DATES OF ATTENDANCE	TYPE OF DEGREE	YEAR EARNED
High School Notre Dame High School	August 1982 - May 1986	High School Diploma	1986
College University of Guam	1988-1995	Bachelor of Arts, Political Science	1995
Graduate School University of Pheonix	2003-2006	Master of Arts, Organizational Management	2006
Other Degree			

EMPLOYMENT HISTORY

Name of Present/Last Employer and Mailing Address Guam Housing Corp. 590 S. Marine Corps Drive Ste. 514 ITC Building Tamuning, Guam 96931	Position Title Acting President
	Dates Held January 25, 2019 - Present

Previous Employer and Mailing Address Empower Retirement 424 Route 8 Hagatna, Guam 96910-2010	Position Title Retirement Counselor/Director
	Dates Held January 2019 - October 2006

Previous Employer and Mailing Address Office of Senator Lourdes Leon Guerrero Guam Legislature Legislative Building Hagatna, Guam	Position Title Policy Analyst
	Dates Held September 2006 - January 2005

Previous Employer and Mailing Address Office of Congressman Robert A. Underwood Washington D.C.	Position Title Legislative Aide
	Dates Held December 2004 - April 2000

Previous Employer and Mailing Address Benefits Corp. (now Empower Retirement) 424 Route 8 Hagatna, Guam 96910-2010	Position Title Account Executive
	Dates Held March 2000 - 1998

PRIOR GOVERNMENT OF GUAM SERVICE

Agency or Department Name Guam Legislature, Office of Senator Lou Leon Guerrero		Position Title Policy Analyst
Address Guam Legislature	Phone No. N/A	Dates Held 09/2006 - 01/2005

Agency or Department Name Office of Senator Judith T. Won Pat		Position Title Policy Analyst/Legislative Aide
Address Guam Legislature	Phone No. N/A	Dates Held May 1995 - 1998

PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)

Agency or Department Name		Position Title	
Address	Phone No.	Dates Held	

Agency or Department Name		Position Title	
Address	Phone No.	Dates Held	

TRAINING

INSTITUTE/SEMINARS/ON-THE-JOB TRAINING	DATE
Financial Industry Regulatory Authority (FINRA) Licenses	2006
Employer Ethics Training, Cyber Security	2016-2019
GovGuam Ethics Training	2019

AWARDS

List all educational, professional, civic awards, and recognition for public service:
Professional Award. Theresa Meyers Most Valued Employee Award - 2014 & 2015

PROFESSIONAL INVOLVEMENT

List involvement on a local/national/international level. List organizations, activities participated in, and offices held:
Public Service - Chairperson. Guam Election Commission Member Nuestra Senora Delas Aguas Finance Council

COMMUNITY / CIVIC INVOLVEMENT

List organizations, activities participated in, and offices held:

PUBLICATIONS AND PRESENTATIONS

List any published articles, papers delivered at professional meetings, etc.:

Write, Haleta Series, First Edition.

MILITARY SERVICE (Please attach Form DD-214)

BRANCH	DATES OF SERVICE	RANK AT DISCHARGE	TYPE OF DISCHARGE

OTHER INFORMATION

(1) Have you ever been found guilty of a felony in any court, whether within or without the United States?

Yes No If so, please specify in detail: _____

Address of the Court: _____

Date(s) of Conviction: _____

Specific Infraction Committed: _____

(2) Have you ever been declared mentally incompetent by any court, whether within or without the United States?

Yes No If so, please specify in detail the reasons and facts related to such declaration:

(3) Have you ever been found not guilty or not punishable in any criminal proceedings by reason of insanity?

Yes No

(4) Have you ever been confined to a mental institution for any reason?

Yes No If so, please specify in why the appointing authority believes you that you are not suffering from any mental illness or affliction:

LOURDES A. LEON GUERRERO
Governor

JOSHUA F. TENORIO
Lieutenant Governor



OFFICE OF THE GOVERNOR OF GUAM

Statement of Financial Interests

(Required by 4 G.C.A. §13104.1)

TO: The Honorable Lourdes A. Leon Guerrero
Governor of Guam
Ricardo J. Bordallo Governor's Complex
Adelup, Guam 96910

FROM: Alice M. Taijeron

- I have no financial interest in any business
- I do have interest(s) in the following business(es):

NAME AND ADDRESS OF BUSINESS INTEREST	TYPE AND AMOUNT OF INTEREST
Sole Proprietor, Harmon Guam	Land Ownership, Lease Agreement, 100% Sole Pr

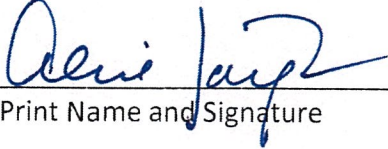
Alice M. Taijeron
Signature

3/1/2019
Date

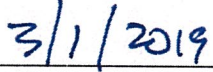
AFFIDAVIT / DECLARATION UNDER PENALTY OF PERJURY

I, the undersigned, do hereby depose and say that: (1) I have read and reviewed the information contained in the attached Appointment/Nomination letter from the Governor of Guam; (2) that the matters contained in the Appointment/Nomination letter, together with all attachments thereto, are true and correct and that I am competent to testify to said matters; and (3) that this Declaration is made for the purpose of complying with the requirements of 4 G.C.A. Section 2103.5.

I declare under penalty of perjury under the laws of Guam (4 G.C.A. Section 4308) that the foregoing is true and correct.



Print Name and Signature



Date



Kotporasion Ginima' Guåhan

GUAM HOUSING CORPORATION

P.O. Box 3457, Hagåtña, Guam 96932

GUAM HOUSING CORPORATION
Resolution No. 01-2019
Regular Meeting of the Board of Directors
January 25, 2019

WHEREAS, on January 7, 2019, I Maga'hågan Guahan, Lourdes A. Leon Guerrero, transmitted the nomination of ALICE TAJERON to the Guam Housing Corporation ("the Corporation") Board of Directors to serve as President for the Corporation; and

WHEREAS, on January 18, 2019, copies of Ms. Tajeron's application along with her resume and other supporting documentation were provided to the Board for their review and consideration; and

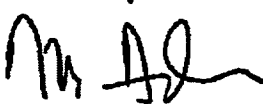
WHEREAS, during the regular meeting of the Board of Directors of the Corporation held on January 25, 2019, Ms. Tajeron was present; The Board inquired of Ms. Tajeron's professional credentials and work history. Based on the discussions by the Board, the Board was satisfied with Ms. Tajeron's presentation, her credentials, and work experience for the position as President of the Corporation.

NOW THEREFORE BE IT RESOLVED THAT Guam Housing Corporation hereby appoints ALICE TAJERON to serve as President for the Corporation with a salary established at the grade level of E-T/Step 9 effective as of January 25, 2019 subject, however, to final confirmation and approval by *I Mina'trental Singko Na Liheslaturan Guahan*.

IN WITNESS WHEREOF, the undersigned Board have hereunto subscribed their names adopting the foregoing Resolution this 25th day of January, 2019.



FRANCISCO FLORIO
Chairman



TOMAS FLORES
Vice Chairman



CECILIA E.A. PEREZ
Director



CECILIA G. MANTANONA
Director

590 S. Marine Corps Drive, Ste. 514 ITC Building, Tamuning, Guam 96931
Telephone Number (671) 647-4143/46 • Fax Number (671) 649-4144



SUPERIOR COURT OF GUAM

Guam Judicial Center • 120 West O'Brien Drive • Hagatña, Guam 96910

Telephone (671) 475-3370
Fax (671) 472-2856

DANIELLE T. ROSETE
Clerk of Courts

Name: ALICE MARIE M TAIJERON

SS#:

ID# GDL#:



Date of Birth:



CERTIFICATE OF SEARCH

The undersigned Clerk hereby certifies the following results of a diligent search of the records of this Court:

Criminal Cases:

- A. No Case Found
- B. 1. Criminal Case No.
- 2. Criminal Case No.
- 3. Criminal Case No.
- 4. Criminal Case No.
- 5. Criminal Case No.

Civil Cases:

- A. No Case Found
- B. 1. Civil Case No.
- 2. Civil Case No.
- 3. Civil Case No.
- 4. Civil Case No.
- 5. Civil Case No.

Criminal Record: Page 1 of 1

Civil Record: Page of

Request for further information may be addressed at the Records Division of the Superior Court of Guam, Guam Judicial Center, 120 West O'Brien Drive, Hagatña, Guam. Hours of operation are Monday – Friday, 8:00 a.m. to 5:00 p.m. Closed Saturday, Sunday and local/federal holidays. Court Clearances are Non-Refundable.

Dated: 01/04/2019

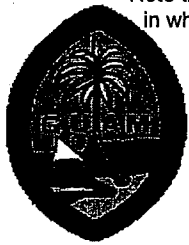
DANIELLE T. ROSETE
Clerk of Courts

BY:  **JESSE M. LEFEVER**
Deputy Clerk

Prepared By: JML



The absence of an original Court Seal invalidates this document



Government of Guam
GUAM POLICE DEPARTMENT
RECORDS & IDENTIFICATION SECTION
P.O. Box 23909
Guam Main Facility, Guam 96921



January 4, 2019

SUBJECT: CRIMINAL HISTORY RECORD

NAME:	Alice Marie Mafnas TAJJERON		
DATE OF BIRTH:	██████████	FINGERPRINT #:	██████████
█	The individual has no record of conviction (s) in GPD files that are subject to Guam law and rules and regulations of the Department.		

*****NOTHING FOLLOWS*****

THIS INFORMATION MAY BE LIMITED TO A LOCAL CRIMINAL OFFENSE ONLY AND IS NOT INTENDED FOR USE FOR ANY LOCAL, STATE, OR FEDERAL LAW ENFORCEMENT AGENCY.



The absence of an original GUAM POLICE seal invalidates this police clearance.
REVISED 08/03/16



By Direction: angela

JOSEPH I. CRUZ
Chief of Police

Alice M.M. Taijeron

Objective: To obtain a professional position with a forward thinking organization. To utilize my knowledge and skills relative to securities, saving & investing, retirement, human resource, and policy research, while providing value to the strategic development and growth of the company.

Qualifications/Skills:

- Plans, prioritizes and delivers tasks on time. Can serve and promote the vision, mission, values, and strategic goals of the organization.
- Participates effectively in a team-based, information-sharing environment, collaborates and cooperates well with others.
- Responds professionally and positively to change through active involvement and is flexible under challenging circumstances.
- Sets clear performance goals, standards, and is able to execute responsibilities accordingly
- Seeks and applies knowledge, information, and best practices from within and outside the organization.
- Results oriented, plans and produces quality results to meet established goals.
- Innovative & keen judgment abilities, contributes creative, practical ideas and approaches to deal with challenging situations.
- Strives for quality client-centered services (internal and external).
- Excellent interpersonal skills and able to work with all types of customers/consumers.
- Demonstrates effective written and oral communications skills.
- Executes day-to-day tasks systematically & efficiently.
- Uses information technology effectively as a tool and resource.
- Motivated & demonstrates a capacity to pursue personal and professional development and learning.

Education:

University of Phoenix

Master of Art in Organizational Management (M.A.O.M.) Conferred June 2006.

University of Guam

—Bachelor of Arts in Political Science (B.A.P.S.)— Conferred May 1995

Notre Dame High School, 1986

—High School Diploma

Professional Experience:

Empower-Retirement / Great-West Retirement Services, Inc. – Guam (Name change from Great-West to Empower-Retirement for retirement division)

Dates: October 23, 2006 – Present

Job Title: Director/Account Executive/Retirement Education Counselor

Job Description:

- Conducts one-on-one and group presentations to enroll employees into employer- sponsored retirement plans and facilitate a variety of investment and financial educational seminars for plan participants.
- Identify potential participants utilizing advertising campaigns, mailing lists, and personal contacts.
- Solicits business from potential individual plan participants and provides investment related educational services.
- Interviews plan participants to determine financial position, resources, and assets available to invest, and financial goals.
- Approves or denies loans via the 457 Deferred Compensation Plan for purchase of principal residence or general purpose.
- Reviews and prepares hardship requests for approval or denial in the Defined Contribution Retirement System 401(a) Plan.
- Provides plan participants with information on the individual investment options, mechanics, and other attributes of their employer sponsored retirement plan.
- Enrolls and services new participant accounts.
- Completes sales and routes documents for processing, including the data entry of all new participants on electronic systems.
- Builds long-term financial counseling relationships with participants to help them with meeting their individual retirement goals.
- Maneuvers and manages databases and resources on computer.
- Conducts offline or online research to resolve customer problems via web based and distributed applications and via calls into home office.
- Assures sales presentations, advertising literature, marketing materials, and all other communication with plan participants, employers, potential plan participants, and the general public is in compliance with pertinent laws and regulations.
- Maintain the highest ethical and business conduct standards and display a commitment to value and service the plan sponsor/participant.
- Coordinates the activities of the education counselors, and the marketing initiatives in a fashion that ensures the plan's success while meeting the organization's stated business objectives.

28th Guam Legislature, Office of Senator Judith T. Won Pat

Dates: October 16, 2006 - January 01, 2005

Job Title: Senior Policy Advisor and Analyst

Job Description:

- Maintain the highest ethical conduct in government standards and display a commitment to value in the service of constituents.
- Provide advice and counsel to the Senator regarding relevant community issues, sensitive legislative occurrences and non-routine employee relation issues and concerns.
- Compose and prepare correspondences to government and private officials.
- Compose and prepare speeches for the Senator.
- Performs office managerial functions to ensure the effective and efficient operation of the office, organize and maintain office files, ensure the updating of critical information such as enacted public laws or bills introduced.
- Performs editorial functions as the chief office editor for outgoing office documents composed by colleagues.
- Performs analytical research and review of bills introduced as it impacts the community.
- Provides advice and counsel on consumer/constituent related concerns and issues.
- Provides advice and counsel to colleagues regarding legislative policies and procedures, and employee rights, employee benefits and compensation.
- Plan and organize fundraising events, and community events.

27th Guam Legislature, Office of Senator Lou Leon Guerrero

Dates: December 31, 2004 – December 31, 2002

Job Title: Policy Analyst

Job Description:

- Planned and organized the administrative operation of the Committee on Rules.
- Composed and implemented the Committee and Rules administrative policies & procedures to ensure efficient, effective, and timely access to information.
- Performs analytical research and review of bills introduced as it impacts the community.
- Provided advice and counsel to the Senator and recommended action to be taken on bills introduced.
- Provides advice and counsel on consumer/constituent related concerns and issues to Senator.
- Provides advice and counsel to colleagues regarding legislative policies and procedures, and employee rights, employee benefits and compensation.
- Plan and organize fundraising events, and community events.

US House of Representatives, Office of Congressman Robert A. Underwood

Dates: December 2002 - April 1999

Job Title: Legislative Aid, Committee on Resources

Job Description:

- Staffed Congressman at Congressional hearings.
- Provides advice and counsel to colleagues regarding legislative policies and procedures, and employee rights, employee benefits and compensation.
- Prepared legislative briefs on various Guam and Federal Government issues.
- Worked with Committee on Resources staff on national resources issues and assisted in drafting legislation.
- Monitored legislation and appropriations process and briefed the Congressman on pertinent issues.
- Met lobbying groups and federal agency officials on national and Guam issues.
- Staff liaison to the Hispanic caucus, worked with other staff member on Hispanic issues, and coordinated support for local issues.

Benefits Corporation (BenefitsCorp. – wholly owned subsidiary of Great-West)

Dates: April 1999 - January 1998

Job Title: Account Executive

Job Description:

- Conducted individual and group seminars regarding the Government of Guam Defined Contribution Retirement System 401(a) Plan.
- Assisted program participants with asset allocation.
- Supervised secretarial assistants with daily assignments and participant intake.
- Assisted regional vice president on numerous projects.
- Obtained securities licenses in order to offer retirement benefit counseling.

Community Activities:

- Member, Guam Election Commission
- Member, Nuestra Senora Delas Aguas (Mongmong) Parish Finance Council
- Volunteer at local homeless shelter to feed the homeless.
- Volunteer coordinator for University of Guam play, Vagina Monologues, aimed at reducing violence against women, 2004.
- Member & Treasurer, Association of Students for Political Science, University of Guam, 1994-1995.
- Member, Notre Dame Alumni Association, Notre Dame High School
- Member, Coordinating Committee Western Pacific Women's Conference, University of Guam

Licenses/Contributions:

- FINRA Securities Licenses S6, S63, S26
- Guam Securities License
- Guam General Insurance License, Great-West Life Insurance & Canada Life Insurance
- Organized and wrote legislative policy and procedure for committee on Rules
- Contributing writer to the *Hale-ta'* series, Who's Who in Chamorro History — Educators of Guam
- Organized Middle Level Education Conference (1995)
- Rewrote legislative worker's compensation policy for the Twenty Third (23rd) Guam Legislature (1995)
- Generated funds to purchase much needed sports and recreational equipment for St. Francis middle and elementary school students
- Implemented intramural sports activities at the middle school level at St. Francis School.



Joe S. San Agustin <senatorjoessanagustin@gmail.com>

FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

1 message

Rose Mesa <rose.senatorsa@gmail.com>

11 March 2019 at 08:56

To: phnotice@guamlegislature.org, mandrade@guamopa.com, "Dr. Tom Krise" <tkrise@triton.uog.edu>, Kevin Kerrigan <kevin@postguam.com>, Robert Klitzkie <klitzkie@hotmail.com>

Cc: Management Information System <mis@guamlegislature.org>, Tom Unsiog <sgtarms@guamlegislature.org>, Joe San Agustin <protocol@guamlegislature.org>

11 March 2019**MEMORANDUM**

To: ALL HONORABLE Senators / Members and Media

From: Senator Joe S. San Agustin, Chairman

Subject: FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

Buenas yan Håfa Adai!

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that the Committee on General Government Operations, Appropriations and Housing will convene a public hearing on **Tuesday, 19 March 2019, beginning at 9:00 am** in *I Liheslaturan Guåhan's* Public Hearing Room (Guam Congress Building, Hagåtña). The Committee will hear and accept testimonies on the:

Referral of Appointment of Alice M. Taijeron; Position, President, Guam Housing Corporation; Term Length – To serve at the pleasure of the Governor

Individuals who wish to submit written testimony may address Senator Joe S. San Agustin, and send it within forty-eight (48) hours to:

- Hand delivery to the Office of Senator Joe S. San Agustin at the Ran Care Building, 2nd Floor Suite 3 (CBU#203), 761 South Marine Drive, Tamuning, Guam 96931
- Email: senatorjoessanagustin@gmail.com

All government activities, programs, and services are accessible for people with disabilities in compliance with the Title II of the American with Disabilities Act (ADA). Should you or interested parties require assistance or special accommodations to fully participate in this public hearing, please contact our office at 989-5445 or via email at senatorjoessanagustin@gmail.com.

UN DÅNGKOLO NA SI YU'OS MA'ÅSE'***Un Dångkolo Na Si Yu'os Ma'åse'******Very Respectfully,***

RoseMarie T. Mesa
Office Manager
I Mina'trentai Singko na Liheslaturan Guåhan
(Thirty-Fifth Guam Legislature)
Senator Joe S. San Agustin
Committee on General Government Operations,
Appropriations, and Housing
Office: 671-989-5445
Email: rose.senatorsa@gmail.com



Joe S. San Agustin <senatorjoessanagustin@gmail.com>

CHANGE 1: FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

2 messages

Rose Mesa <rose.senatorsa@gmail.com>

12 March 2019 at 07:50

To: phnotice@guamlegislature.org, mandrade@guamopa.com, "Dr. Tom Krise" <tkrise@triton.uog.edu>, Kevin Kerrigan <kevin@postguam.com>, Robert Klitzkie <klitzkie@hotmail.com>

Cc: Management Information System <mis@guamlegislature.org>, Tom Unsiog <sgtarms@guamlegislature.org>, Joe San Agustin <protocol@guamlegislature.org>

21 March 2019

MEMORANDUM

To: ALL HONORABLE Senators / Members and Media

From: Senator Joe S. San Agustin, Chairman

Subject: **CHANGE 1:** FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

Buenas yan Håfa Adai!

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that the Committee on General Government Operations, Appropriations and Housing will convene a public hearing on **Tuesday, 19 March 2019, beginning at 9:00 am** in *I Liheslaturan Guåhan's* Public Hearing Room (Guam Congress Building, Hagåtña). The Committee will hear and accept testimonies on the:

Referral of Appointment of Alice M. Taijeron; Position, President, Guam Housing Corporation; Term Length – To serve at the pleasure of the Governor

BILL No. 1 – 35 (LS) Régine Biscoe Lee / James C. Moylan / T. R. Muña Barnes / J. S. San Agustin / **AN ACT TO AMEND ITEMS (9), (28), (29), (30), (31) AND (32) OF § 26203(k); TO AMEND § 26203.1, AND TO ADD A NEW ITEM (37), ALL OF ARTICLE 2, CHAPTER 26, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE BENEFIT AND GROSS INCOME THRESHOLD OF THE DAVE SANTOS ACT.**

Individuals who wish to submit written testimony may address Senator Joe S. San Agustin, and send it within forty-eight (48) hours to:

- Hand delivery to the Office of Senator Joe S. San Agustin at the Ran Care Building, 2nd Floor Suite 3 (CBU#203), 761 South Marine Drive, Tamuning, Guam 96931
- Email: senatorjoessanagustin@gmail.com

All government activities, programs, and services are accessible for people with disabilities in compliance with the Title II of the American with Disabilities Act (ADA). Should you or interested parties require assistance or special accommodations to fully participate in this public hearing, please contact our office at 989-5445 or via email at senatorjoessanagustin@gmail.com.

UN DÅNGKOLO NA SI YU'OS MA'ÅSE'

Very Respectfully,

RoseMarie T. Mesa

Office Manager**I Mina'trentai Singko na Liheslaturan Guåhan****(Thirty-Fifth Guam Legislature)****Senator Joe S. San Agustin****Committee on General Government Operations,****Appropriations, and Housing****Office: 671-989-5445****Email: rose.senatorsa@gmail.com****Rose Mesa** <rose.senatorsa@gmail.com>

12 March 2019 at 08:42

To: phnotice@guamlegislature.org, mandrade@guamopa.com, "Dr. Tom Krise" <tkrise@triton.uog.edu>, Kevin Kerrigan <kevin@postguam.com>, Robert Klitzkie <klitzkie@hotmail.com>Cc: Management Information System <mis@guamlegislature.org>, Tom Unsiog <sgtarms@guamlegislature.org>, Joe San Agustin <protocol@guamlegislature.org>**12 March 2019****MEMORANDUM**

To: ALL HONORABLE Senators / Members and Media

From: Senator Joe S. San Agustin, Chairman

Subject: CHANGE 1: FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

Buenas yan Håfa Adai!

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that the Committee on General Government Operations, Appropriations and Housing will convene a public hearing on **Tuesday, 19 March 2019, beginning at 9:00 am** in *I Liheslaturan Guåhan's* Public Hearing Room (Guam Congress Building, Hagåtña). The Committee will hear and accept testimonies on the:

Referral of Appointment of Alice M. Tajeron; Position, President, Guam Housing Corporation; Term Length – To serve at the pleasure of the Governor

BILL No. 1 – 35 (LS) Régine Biscoe Lee / James C. Moylan / T. R. Muña Barnes / J. S. San Agustin / AN ACT TO AMEND ITEMS (9), (28), (29), (30), (31) AND (32) OF § 26203(k); TO AMEND § 26203.1, AND TO ADD A NEW ITEM (37), ALL OF ARTICLE 2, CHAPTER 26, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE BENEFIT AND GROSS INCOME THRESHOLD OF THE DAVE SANTOS ACT.

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UN DÅNGKOLO NA SI YU'OS MA'ÅSE'

Un Dangkolo Na Si Yu'os Ma'åse'

Very Respectfully,

RoseMarie T. Mesa

Office Manager

I Mina'trentai Singko na Liheslaturan Guåhan

(Thirty-Fifth Guam Legislature)

Senator Joe S. San Agustin

Committee on General Government Operations,

Appropriations, Housing, & Office of Finance and Budget

Office: 671-989-5445

Email: rose.senatorsa@gmail.com



Catherine Leon Guerrero <cathy.sensorsa@gmail.com>

CHANGE 2: FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

1 message

Rose Mesa <rose.sensorsa@gmail.com>

Tue, Mar 12, 2019 at 4:28 PM

To: phnotice@guamlegislature.org

Cc: Management Information System <mis@guamlegislature.org>, Tom Unsiog <sgtarms@guamlegislature.org>, Joe San Agustin <protocol@guamlegislature.org>

Bcc: cathy.sensorsa@gmail.com

12 March 2019

MEMORANDUM

To: ALL HONORABLE Senators / Members and Media

From: Senator Joe S. San Agustin, Chairman

Subject: **CHANGE 2:** FIRST NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

Buenas yan Håfa Adai!

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that the Committee on General Government Operations, Appropriations and Housing will convene a public hearing on **Tuesday, 19 March 2019, beginning at 9:00 am** in *I Liheslaturan Guåhan's* Public Hearing Room (Guam Congress Building, Hagåtña). The Committee will hear and accept testimonies on the:

Referral of Appointment of Alice M. Taijeron; Position, President, Guam Housing Corporation; Term Length – To serve at the pleasure of the Governor

BILL No. 1 – 35 (LS) Régine Biscoe Lee / James C. Moylan / T. R. Muña Barnes / J. S. San Agustin / **AN ACT TO AMEND ITEMS (9), (28), (29), (30), (31) AND (32) OF § 26203(k); TO AMEND § 26203.1, AND TO ADD A NEW ITEM (37), ALL OF ARTICLE 2, CHAPTER 26, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE BENEFIT AND GROSS INCOME THRESHOLD OF THE DAVE SANTOS ACT.**

Bill No. 11-35 (LS) - James C. Moylan / **AN ACT TO CREATE THE “EXPECT MORE ACT OF 2019” BY ADDING §3133 TO CHAPTER 3, TITLE 5, GUAM CODE ANNOTATED, RELATIVE TO THE CREATION OF AN AGENCY CUSTOMER SERVICE POLICY**

Individuals who wish to submit written testimony may address Senator Joe S. San Agustin, and send it within forty-eight (48) hours to:

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UN DÅNGKOLO NA SI YU'OS MA'ÅSE'

Very Respectfully,

RoseMarie T. Mesa

Office Manager

I Mina'trentai Singko na Liheslaturan Guåhan

(Thirty-Fifth Guam Legislature)

Senator Joe S. San Agustin

Committee on General Government Operations,

*Appropriations, **and** Housing*

Office: 671-989-5445

Email: rose.senatorsa@gmail.com



Catherine Leon Guerrero <cathy.sensorsa@gmail.com>

SECOND NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

3 messages

Rose Mesa <rose.sensorsa@gmail.com>

Thu, Mar 14, 2019 at 11:08 AM

To: phnotice@guamlegislature.org, mandrade@guamopa.com, "Dr. Tom Krise" <tkrise@triton.uog.edu>, Kevin Kerrigan <kevin@postguam.com>, Robert Klitzkie <klitzkie@hotmail.com>

Cc: Management Information System <mis@guamlegislature.org>, Tom Unsiog <sgtarms@guamlegislature.org>, Joe San Agustin <protocol@guamlegislature.org>

Bcc: cathy.sensorsa@gmail.com

14 March 2019

MEMORANDUM

To: ALL HONORABLE Senators / Members and Media

From: Senator Joe S. San Agustin, Chairman

Subject: SECOND NOTICE of Public Hearing on Tuesday, 19 March 2019 @ 9 a.m.

Buenas yan Håfa Adai!

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that the Committee on General Government Operations, Appropriations and Housing will convene a public hearing on **Tuesday, 19 March 2019, beginning at 9:00 am** in *I Liheslaturan Guåhan's* Public Hearing Room (Guam Congress Building, Hagåtña). The Committee will hear and accept testimonies on the:

Referral of Appointment of Alice M. Tajeron; Position, President, Guam Housing Corporation; Term Length – To serve at the pleasure of the Governor

~~**BILL No. 1 – 35 (LS) Régine Discotee Lee / James C. Moylan / T. R. Muña Barnes / J. S. San Agustin / AN ACT TO AMEND ITEMS (9), (28), (29), (30), (31) AND (32) OF § 26203(k); TO AMEND § 26203.1, AND TO ADD A NEW ITEM (37), ALL OF ARTICLE 2, CHAPTER 26, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO INCREASING THE BENEFIT AND GROSS INCOME THRESHOLD OF THE DAVE SANTOS ACT.**~~

Bill No. 11-35 (LS) - James C. Moylan / AN ACT TO CREATE THE “EXPECT MORE ACT OF 2019” BY ADDING §3133 TO CHAPTER 3, TITLE 5, GUAM CODE ANNOTATED, RELATIVE TO THE CREATION OF AN AGENCY CUSTOMER SERVICE POLICY

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- Email: senatorjoessanagustin@gmail.com

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UN DÅNGKOLO NA SI YU'OS MA'ÅSE'

Very Respectfully,

RoseMarie T. Mesa
Office Manager
I Mina'trentai Singko na Liheslaturan Guåhan
(Thirty-Fifth Guam Legislature)
Senator Joe S. San Agustin
Committee on General Government Operations,
Appropriations, and Housing
Office: 671-989-5445
Email: rose.senatorsa@gmail.com

Committee on Rules 35GL <corguamlegislature@gmail.com>

Thu, Mar 14, 2019 at 1:08 PM

To: Rose Mesa <rose.senatorsa@gmail.com>

Cc: Committee Rules <cor@guamlegislature.org>, Catherine Leon Guerrero <cathy.senatorsa@gmail.com>, "Senator Joe S. San Agustin" <senatorjoessanagustin@gmail.com>

Håfa Adai Ms. Rose,

Please note that Bill No. 11-35 (LS) can't be added on your 48 hr Notice announcement, as it doesn't meet the 5 day notice requirement (open government law). Please make correction.

Thank you for your understanding.

Si Yu'os Ma'åse',



COMMITTEE ON RULES

Office of the People
 Senator Régine Biscoe Lee
 35th Guam Legislature
I Mina'trentai Singko na Liheslaturan Guåhan

Tel: (671) 472-2461

Email: corguamlegislature@gmail.com

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[Quoted text hidden]

Committee on Rules 35GL <corguamlegislature@gmail.com>

Thu, Mar 14, 2019 at 1:27 PM

To: Rose Mesa <rose.senatorsa@gmail.com>

Bcc: cathy.senatorsa@gmail.com

Okay. For future notices, please be mindful to send notices 5 days from the hearing because add ons happen and confuse offices and the media with the multiple changes. That was a change to the notice a second time.

thank you for your understanding.

COMMITTEE ON RULES

Office of the People
 Senator Régine Biscoe Lee



35th Guam Legislature
I Mina'trentai Singko na Liheslaturan Guåhan

Tel: (671) 472-2461

Email: corguamlegislature@gmail.com

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On Thu, Mar 14, 2019 at 1:18 PM Rose Mesa <rose.senatorsa@gmail.com> wrote:

Bill 11 was posted on the ch1 notice on Tuesday

[Quoted text hidden]

I Mina'trentai Singko Na Liheslaturan Guåhan

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I Mina'trentai Singko Na Liheslaturan Guåhan

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I Mina'trentai Singko Na Liheslaturan Guåhan

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I Mina'trentai Singko Na Liheslaturan Guåhan

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Updated as of 3.11.19



Office of

SENATOR Joe S. San Agustin

I Mina' trentai Kuåtto na Liheslaturan Guåhan Thirty-Fifth Guam Legislature

PUBLIC HEARING

Tuesday, March 19, 2019

Guam Congress Building Public Hearing Room

AGENDA

9:00AM

- REFERRAL OF APPOINTMENT: **Alice M. Taijeron**, Position: **President, Guam Housing Corporation**; Term Length: **To Serve at the pleasure of the Governor.**
- **BILL NO. 11-35 (LS) – As Introduced by: Senator James C. Moylan - AN ACT TO CREATE THE “EXPECT MORE ACT OF 2019” BY ADDING §3133 TO CHAPTER 3, TITLE 5, GUAM CODE ANNOTATED, RELATIVE TO THE CREATION OF AN AGENCY CUSTOMER SERVICE POLICY.**

In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services or for further information, please call the Committee on Education, Finance and Taxation at 989-5445 or email at senatorjoessanagustin@gmail.com

UN DANGKOLO NA SI YU'OS MA'ASE'

Committee Chairman: General Government Operations, Appropriations, and Housing

Ran - Care Commercial Building, CBU #230, 761 South Marine Corps Dr., Tamuning, Guam 96913
Tel: (671) 989-5445 * Fax: (671) 969-6737 * email: senatorjoessanagustin@gmail.com




Office of
SENATOR Joe S. San Agustin

I Mina' trentai Singko na Liheslaturan Guåhan Thirty-Fifth Guam Legislature

Budget Hearing Sign-in Sheet
March 19, 2019 • @9:00AM • Guam Congress Building
Appointment: Alice M. Taijeron
President, Guam Housing Corporation
Term Length – To Serve at the pleasure of the Governor

NAME	AGENCY OR ORGANIZATION (IF ANY)	SUPPORT? OPPOSE?	WRITTEN TESTIMONY	ORAL TESTIMONY	CONTACT NUMBER	EMAIL ADDRESS
Joseph MAFNAS	Rlt.	SUPPORT		✓	482-1101	colma@wa.ec/guam.gov
Alice Taijeron	GHC	Support	✓	✓	777-3950	
TOM FLORES	GHC	SUPPORT		✓	486-8337	tfactory@yahoo.com
Cecilia Mantanona	GHC	Support			989-3450	
Angela Camacho	GHC	Support			687-0483	
SHUKWAY GRIP	BSP GHC	Support			687-2949	
Jason P. Peary	Self	Support	✓	✓	687-1560	
Darlene C. Boyz	Self	Support				
GUSTAR VILLANUEVA	GHC	Support				
REBECCA RESPIRO	CEO	SUPPORT			482-5695	

Committee Chairman: General Government Operations, Appropriations, and Housing
Ran - Care Commercial Building, CBU #230, 761 South Marine Corps Dr., Tamuning, Guam 96913
Tel: (671) 989-5445 * Fax: (671) 969-6737 * email: senatorjoessanagustin@gmail.com



HONORABLE JOE S. SAN AGUSTIN
OFFICE OF FINANCE AND BUDGET
CHAIRMAN, COMMITTEE ON GENERAL GOVERNMENT
OPERATIONS, APPROPRIATIONS AND HOUSING
I MINA' TRENTAI SINGKO NA LIHESLATURAN GUÅHAN
THIRTY-FIFTH GUAM LEGISLATURE

Confirmation Hearing
On the appointment of
Alice Taijeron, Acting President
Guam Housing Corporation

Tuesday, March 19, 2019, 9:00AM
Guam Congress Building, Hagatna, Guam

Testimony presented and submitted by
Alice Taijeron

Good morning Honorable Chairman Joe S. San Agustin and distinguished members of this august body.

Please allow me a moment to thank our oversight chairman for holding this confirmation hearing on my appointment to the Guam Housing Corporation as its first woman President. Thank you Mr. Chair for your continued support of my leadership and of this very important agency.

I would be remiss if I did not take this time to thank our Maga Haga, the Honorable Lourdes A. Leon Guerrero, and our Segundo na Maga Lahi, the Honorable Joshua F. Tenorio, for their faith and trust in me to lead Guam Housing Corporation.

I must also take this time to recognize and thank our Guam Housing Corporation Board of Directors, Chairman Frank Florig, Vice Chairman Tomas Flores, Director Sandra Bordallo, Director Cecilia C. A. Perez and Director Cecilia G. Mantanona, for their confidence in me to sit as acting president and help move Guam Housing Corporation forward.

I need to also take this time to thank my mother, Maria Mafnas Taijeron for her love and support and my father Elias Leon Guerrero Taijeron, now deceased but always watching from heaven, for being my north star.

Hafa Adai yan Manana Si Yu'os.

My name is Alice Taijeron and I am here before you to provide testimony in support of my appointment, and to respectfully ask for your vote of confidence to confirm me as the President of Guam Housing Corporation. I believe I am well suited for this position given my experience and training in the private sector, the Government of Guam and the Federal Government, specifically in the House of Representatives. I hold a master's degree in organizational management and a bachelor's degree in political science. I also obtained licenses from the Financial Industry Regulatory Authority (FINRA) and I hold our Guam Securities and Insurance Licenses.

Prior to being asked by our Maga Haga to fill the President's position, I worked in the private sector for twelve years. I was the Director for Empower Retirement which is the third party administrator for the Government of Guam's Defined Contribution Retirement System 401(a) Plan and the government's traditional and Roth 457 Deferred Compensation Plans. I spent eight years as the director for Empower and four years as a retirement counselor. As the director, I spent a good amount of time working with the Retirement Fund Director and the Retirement Fund Board of Trustees. I proffered ideas to assist the Fund with ways to address retirement issues and concerns for employees and the trustees alike; and I assisted the trustees with projects and inquiries regarding retirement plan's, laws, rules, regulations and how to best address an employee's retirement needs. As a retirement counselor my time was spent most with government employees conducting education seminars and or individual meetings on budgeting, saving, and investment education.

My experience in the Guam Legislature and the U.S. House of Representatives has also helped to prepare me for this position. In both honorable bodies of government my time was allocated to researching and writing policy, navigating legislative and congressional halls to get members to support legislation and or ideas for administrative fixes to rules and regulations and addressing constituent concerns.

My experience in the financial industry and in policy has placed me in the position to be able to best address the challenges that the Guam Housing Corp faces.

Guam Housing Corporation's (GHC) mission is to create and preserve sustainable communities through innovative financing and development by promoting investment in affordable programs for our community.

Its mandate is to help individuals to secure mortgage financing who cannot otherwise qualify as borrowers through conventional means. It is also authorized to engage in housing activities, including development of residential subdivision, and construction of housing for rental or resale.

At the inception of my appointment by the Board of Directors, I reviewed the transition report as well as the financial statements of GHC and note the followings issues impacting the financial position of the corporation.

1. GHC was mandated to fund the First Time Homeowner Assistance program with \$500,000 of its operating funds. This mandate was contrary to subsection 4111(a) of Chapter 4, Title 12 requiring GHC to fund revenue generating activities. GHC awaits reimbursement of the \$500,000 for its operating funds.
2. The First Time Homeowners Assistance Program (FTHAP) was administered by GHC from June, 2012 to December 15, 2016 without any administrative fee. GHC also paid for the audit each year. GHC incurred costs relative to the administration of the FTHAP program.
3. Because of low prevailing rates, GHC reduced its mortgage lending rates resulting in a lower interest weighted average. The weighted average interest rate decreased from 8.6% twenty years ago to its current average of 5.192%. This translates to a decrease in interest income each month.
4. GHC continues to show a decrease in its portfolio due to the lower interest rates available for current borrowers to seek refinancing at a much lower rate. GHC must increase its portfolio to realize higher receivables.
5. Its primary source of lending capital is from the principal payments made by its borrowers. It must continue its efforts to obtain lending capital at the cheapest cost possible and at a longer term. Obtaining a loan for this purpose has been proven not to be the best option for lending capital.
6. Previous leadership requested GHC to address the homeless issue even at the expense of using its operating funds. It has cost GHC a total of \$223,726.92 from 2015 to date. This amount includes the loss of rental income, utility expense and clean up expense as well.
7. Its inventory of rental units is in dire need of necessary repair. These units are over 50 years old and must be brought to standard to realize optimal rental rates. Vacancy rates are currently at 24%.
8. GHC is mandated to pay for its retirees' COLA, supplemental and the government's share of the medical coverage. The retirees' expenses continue to increase from \$164,839.54 in FY 2009 to \$227,484.30 FY 2019. The concern is that many of the retirees spend most of their government service at another agency and only a few years at GHC. This becomes a costly financial burden and a potential detriment to the GHC's ability to provide the services it is mandated to make available. A review of personnel rules and laws may be warranted toward financial equity.

In terms of providing mortgage financing, GHC has the following programs available first- time home buyers.

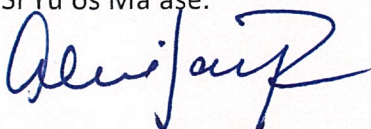
Program	FUNDING SOURCE	INTEREST RATE	FUNDING AVAILABILITY
Direct Loan	Revenues generated through GHC operations	2 points above Prevailing rate as of 3/15/19 3.875% plus 2= 5.875%	
Revolving Loan Fund	GHC Revolving Loan Fund	4% - 6% (depending on prevailing rate)	
Community Affordable Housing Action Trust (CAHAT)	Revolving Loan	Interest Free Second Mortgage	
First Time Homeowners Assistance Program (FTHAP)	Escheated Funds	Grant Program (4% of total cost of home to include closing costs and fees not to exceed \$10,000)	

With GHC’s financial position and the many challenges it faces, our GHC team has established its goals to meet its mandate.

1. To obtain lending capital at the cheapest cost possible.
2. Increase the inventory of affordable homes. Homes are not readily available for purchase at an affordable price. It is a seller’s market and with that in mind, home prices are exceeding \$250,000, which exceeds the affordability amount for GHC’s prospective applicants. GHC will pursue its plan to showcase affordable alternative building systems that are building code compliant and insurable.
3. Identify consistent funding source for the First time Homeowner Assistance Program. This program provides a grant to assist eligible first-time homeowners with their closing cost or down payment needs.
4. Obtain funds to renovate/rehabilitate its rental units and to build additional units to meet demands of affordable rental units.
5. Re-initiate the passage of legislation addressing permanent funding for the Housing Trust Fund.
6. Update the Mortgage Credit Certificate program with the guidance of revenue and taxation.

In closing, I have outlined GHC’s challenges, its goals and potential solutions. If it is in the wisdom of the esteemed members of this body to vote in favor of my confirmation, I am committed to the work, our team and the people of Guam to help make homeownership a reality for our families in need.

Si Yu’os Ma’ase.



CIVILLE & TANG, PLLC

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March 19, 2019

VIA HAND DELIVERY

The Honorable Joe S. San Agustin
Chairman, Committee on Governmental Operations,
Appropriations and Housing
I Mina'trentai Singko na Liheslaturan Guahan
Guam Congress Building
Hagatna, Guam 96910

Re: Appointment of Alice M. Taijeron to Guam Housing Corporation

Dear Chairman San Agustin and Members of the Committee:

I am honored to have the opportunity today to provide testimony in support of Alice Taijeron's nomination to the position of President of the Guam Housing Corporation. She is an excellent choice for this important position. I know Ms. Taijeron through our service together on the Guam Election Commission, on which I have been the independent member since 2011.

Ms. Taijeron is currently serving her second term as the Chairman of the GEC. She is an excellent leader. As you can well imagine, by the very nature of our work, the GEC must address many highly partisan issues, often on very tight deadlines and under the glare of intense public scrutiny. The fact that the GEC is frequently able to resolve these issues by unanimous vote is a testament to Ms. Taijeron's good leadership. Without ever compromising her position as a representative of the Democratic Party on the Commission, Ms. Taijeron urges her fellow Commissioners to always bear in mind our duty to promote and protect the voting rights of our citizens, to ensure fair elections and to provide prompt and accurate tabulation of election results.

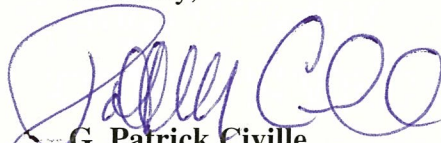
As Chairman of the GEC, Ms. Taijeron bears responsibility for the operation of an organization which must produce an accurate work product while adhering to a complex set of laws and regulations. She possesses good attention to detail and is an effective, even handed supervisor. She knows how to compromise when compromise is appropriate, and how to stand firm when compromise is not appropriate. Above all, I believe that she is absolutely trustworthy; her integrity is beyond question. I submit to you that her skills and values are going to prove highly beneficial in her role as President of the Guam Housing Corporation. I have no doubt she will apply the same

The Honorable Joe S. San Agustin
March 19, 2019
Page 2

dedication and energy to ensuring that the Guam Housing Corporation fulfills its mission of “providing mortgage financing for first time homeowners in the low to moderate income range, borrowers whom may otherwise not be able to obtain financing” that she devotes to promoting fair and accurate elections and protecting the voters of Guam.

Without hesitation I fully recommend approval of Ms. Taijeron’s nomination to the position of President of the Guam Housing Corporation.

Sincerely,



G. Patrick Civile

Maria I.D. Pangelinan

405 Aguilar Road
Yona, Guam 96915
671.687.9792
mariakotla@gmail.com

March 19, 2019

Honorable Joe S. San Agustin
Chairman, Committee on General Government
Operations, Appropriations and Housing
I Mina' Trentai Sinko Na Liheslaturan Guåhan
Office of Finance and Budget
Ran Care Building, CBU 203
761 South Marine Corps Drive
Tamuning, Guam 96931

Hafa Adai Mr. Chairman:

Si Yu'os ma'ase' for the opportunity to appear before the committee to support the nomination of Chairperson Alice Taijeron for President of Guam Housing Corporation. Chairperson Alice has been a major part of my professional career at the Guam Election Commission. She was the Vice-Chairperson when I was hired as Executive Director in 2011. The cohesiveness, effectiveness and efficiency of the Board has largely to do with Chairperson Alice decision making skills: reviewing all available information, consulting with board members and legal counsel, to uphold every person's fundamental right to vote through fair and honest elections.

Throughout my eight years at GEC, I have been a part of a forward moving organization that continues to promote best practices and especially professional development. Under her leadership as Chair or Vice-Chair, the GEC has attended conferences on elections, campaign finance and cybersecurity. By August 2019, two GEC employees will be nationally certified in elections, registration and administration.

Seminars and workshops are now a staple at the GEC. Candidate seminars, precinct official training, volunteer voter registrars are held more frequently at the nudging of Chairperson Alice. Of course, she has attended all these --- best total quality improvement strategy.

Open, honest discussions, questions and answers always lead to sound, progressive decisions. This is a trademark of Chairperson Alice Taijeron. I am confident that Guam Housing Corporation stakeholders will benefit from the leadership of Alice M. Taijeron.

Sinseraamente,


MARIA I.D. PANGELINAN

Francisco A. Florig
P. O. Box 6186
Tamuning, Guam 96931-6186

March 15, 2018

Honorable Joe S. San Agustin
Senator of the 35th Guam Legislature
Committee on General Government Operations,
Appropriations & Housing.
Ran Care Bldg., CBU #203
761 S. Marine Corps Drive
Tamuning, Guam 96931

Re: Ms. Alice Taijeron – Confirmation as Guam Housing Corporation (GHC),
President.

Buenas Yan Hafa Adai Senator San Agustin,

Thank you for allowing this opportunity to express my support in the confirmation of Ms. Alice Taijeron as the President of the Guam Housing Corporation.

As Chairman of Guam Housing Corporation's Board of Directors for many years, I can attest to GHC's numerous strides and overcoming the many obstacles in providing much needed services to the People of Guam. From our First Time Homeowner loans and grants, to programs that provide safe, sanitary, and affordable homes, our mission comes with many challenges, both now and in the future.

With Ms. Taijeron's recent transition into our agency, I have observed positive influence in her ability to motivate GHC employees in productive performance of their responsibilities. With a task to provide much needed revenue to accomplish our mission, Ms. Taijeron has provided a vision and a plan for this agency to progress and excel in providing the services and the necessary funding in an economic time of fiscal responsibility and accountability. Her unique believe and approach that every employee is a valuable Team member is a true testament of greater advances we can expect from the Guam Housing Corporation under her leadership.

With a proven background in financial services Ms. Taijeron has brought these principals and proficiencies forward and have applied them to GHC policies and procedures, rendering overall operations and finances to be more efficient and revenue conscious.

Francisco A. Florig
P. O. Box 6186
Tamuning, Guam 96931-6186

GHC is moving forward with Ms. Taijeron. Her commitment to this agency is without question. Her commitment to the People of Guam, unwavering and resolute.

I fully endorse the appointment of Ms. Alice Taijeron as President of the Guam Housing Corporation, and look forward to working with her in the years to come.

Sincerely,

A handwritten signature in black ink, appearing to read 'F. Florig', written over a faint, illegible stamp or watermark.

Frank A. Florig
Chairman of the Board
GHC Board of Directors

JERRY C. CRISOSTOMO
384 Gloria Circle, Dededo, Guam

March 19, 2019

The Honorable Joe S. San Agustin
Chairman, Committee on General Government Operations,
Appropriations and Housing
I Mina'trentai Singko na Liheslaturan Guahan
Guam Congress Building
Hagatna, Guam 96910

Re: *Appointment of Alice M. Taijeron*

Dear Mr. Chairman and Members of the Committee:

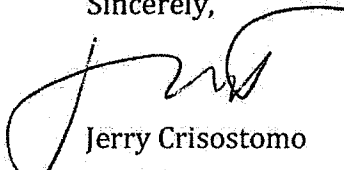
I am pleased to submit this written testimony in support of Alice Taijeron to serve as President of the Guam Housing Corporation. Alice Taijeron and I currently serve as members of the Guam Election Commission representing our respective political parties.

I serve as a Republican Party representative to the Guam Election Commission as well as Chairman of the Republican Party of Guam. During the short time I have known and worked with Alice, I find her to be an intelligent, articulate, fair and capable professional. Her public and private sector experience will be beneficial to her as she leads the Guam Housing Corporation.

I have every confidence that Alice will be successful in this new endeavor and will set the necessary vision and leadership to take the Guam Housing Corporation to its next level of success and challenge.

I urge the committee and the full legislature to support her nomination unequivocally and without hesitation.

Sincerely,



Jerry Crisostomo



SENATOR JOE S. SAN AGUSTIN

Chairman, Committee on General Government Operations, Appropriations, and Housing
I Mina' trentai Singko na Liheslaturan Guahan Thirty-Fifth Guam Legislature

Committee Report Digest

I. OVERVIEW

The Committee on General Government Operations, Appropriations, and Housing convened a public hearing Tuesday, **March 19, 2019** at **9:00am** at *I Liheslatura's* Public Hearing Room. On the agenda was the consideration of appointment of **Alice M. Taijeron**, to serve as a, **President, Guam Housing Corporation; Term Length – To serve at the Pleasure of the Governor.**

- Appointed by *I Maga' Lahen Guahan* on **March 05, 2019** for a Term of to serve at the Pleasure of the Governor.
- Appointment packet forwarded to *I Liheslaturan* on **March 06, 2019.**
- Appointment packet forwarded to this committee for public consideration on **March 08, 2019.**

Public Notice Requirements:

Notices were disseminated via **e-mail** to all senators and all main media broadcasting outlets on **Monday, March 11, 2019** (5-Day Notice), and again on **Thursday, March 14, 2019** (48-hour Notice).

(a) Committee Members and Senators present:

Senator Joe S. San Agustin, Chairman
Senator Amanda Shelton, Vice Chairperson, (Gen Govt Oper & Housing)
Senator Kelly G. Marsh (Taitano), PhD, Member
Senator James C. Moylan, Member
Senator Clynton E. Ridgell, Vice Chairman (Appropriations)
Senator Telo Taitague
Senator Mary C. Torres

(b) Appearing before the committee:

Alice M. Taijeron, Guam Housing Corporation
Joseph Mafnas
Tom Flores, Guam Housing Corporation
Joaquin P. Perez, Guam Election Commission
G. Patrick Civile, Guam Election Commission
Jerard Crisostomo, Guam Election Commission
Maria I.D. Pangelinan, Guam Election Commission
Frank A. Florig, Chairman of the Board, Guam Housing Corp Board of Directors

(c) Written Testimony Submitted

Alice M. Tajeron, Guam Housing Corporation
G. Patrick Civile, Guam Election Commission
Maria I.D. Pangelinan, Guam Election Commission
Francisco A. Florig, Guam Housing Corporation
Jerry C. Crisostomo - Republican Party Representative

II. COMMITTEE PRECEEDINGS

Chairman Joe S. San Agustin: Good morning ladies and gentlemen, the committee on General Government Operations, Appropriations, Housing now convened this public hearing. Public hearing notices were given to the media on Monday, March 12, second notice on March 14, Thursday and today is March 19 it is now 9 o'clock. Public hearing will be on the appointee Alice Tajeron, position President of the Guam Housing Corporation, Term to serve at the pleasure of the Governor and also on Bill 11 dash 35 LS as introduced by Senator James Moylan, an act to create the "EXPECT MORE ACT F 2019" by adding section 83133 to Chapter 3, Title 5, Guam Code Annotated, relative to the creation of an agency customer service policy. I like to recognize and acknowledge the senator joining me this morning Senator Jim Moylan to my right would be Senator Therese Terlaje and Senator Telo Taitague. General rules for this hearing, those testifying will be recognized in the order of sign up on the sign-in sheet. Written testimony may be read. Lengthy written testimony should be summarized to about five minutes. Written testimony shall be submitted to the Committee. Please provide our Legislative staff with your written testimony for photocopying. Testimony shall be confined to the substance. Individuals will be allowed to present oral testimony only once. Once you're done you may be asked to remain in the room for questions or for additional testimony, as may be desired by the members of the panel. Proper forum and decorum shall be practiced by all present in the public hearing room for the proceedings individuals who failed to maintain proper form and decorum maybe or will be restricted from providing oral testimony and or maybe and we'll be a sked to leave or be escorted from the room. When you speak please make sure that the microphone is on and that you speak into the microphone. You state your name for the record. We will begin with the nomination of Miss Alice Tajeron and folks that have signed up. I have retired Sargent Major Joseph Mafnas will you be speaking orally with please come forward sir, I have Miss Tajeron, we have Cecilia Mantanona so no are you, will you be testifying not just okay in support and we have Mr. Joaquin Perez, sir I just saw him a second ago okay well we have the two of you. Mr. Mafnas will start, before we start with you, I like to also recognize Senator Louise Muna who's joined us. We will begin with Mr. Mafnas and then with the nominee. Okay sir?

Mr. Joseph Mafnas: Thank You Mr. Chair, good morning everyone, good morning Mr. Chair and Senators of the thirty fifth Guam Legislature, first of all I'd like to say this today is an historical event too because as you all know today is the feast of San Jose and it is only fitting that Miss Tajeron has a confirmation hearing this morning as the feast of San Jose and you know that Mr., Senator Joe. I'm here this morning my name is Joseph Mafnas, I'm here I have no written testimony but I'm here on behalf of myself to support Mrs. Alice Tajeron to be the next President of the Guam Housing Corporation. I've known Mrs. Tajeron for a period of you know, years and we for education and background and pretty sure that she can carry the elect as the President. The Guam Housing Cooperation Mrs. Tajeron is the hard-working individual she makes things happen nothing is heard for her, she's a doer individual and I've worked with her and I've been with her as one of the members of the Guam Election Commission and this individual is really a hard-working individual. She will make things happen no matter what the task is no matter how hard it is she an individual that will make things happen and I fully support her as the person of the Guam Hosing Corporation. I just like to say on behalf of myself I like to thank the committee here for giving me this opportunity in reference to supporting miss Alice Tajeron as the next President of the Guam Housing thank you very much.

Chairman Joe S. San Agustin: Thank you sir I'd ask Mr. Perez and Mr. Flores and Mr. Civile, sir, Alice we're going to have them testify because they're here to support you so they God bless you too Alice and your endeavors and we'll begin with Mr. Perez, sir?

Mr. Joaquin P. Perez: Thank You Mr. Chairman, I'm a little bit concerned that there's four of us from the Election Commission here and it that constitute a quorum Chairman Joe San Agustin, Honorable Senators of I *Mina'trentai Singko na Liheslaturan Guåhan*, I come before you today to support the confirmation of Miss Alice Taijeron as the President of The Guam Housing Corporation. A few weeks ago, I testified in support of the confirmation of Miss Linda Unpingco Denorcy, as the Director of Public Health that testimony was the very first time I ever testified on any confirmation and I'm hoping that this will be the last one. I supported Mrs. Denorcy's appointment because I've known her for more than 25 years. I knew for work and qualifications and I know of her service to Guam's Public Health infrastructure in much the same way I know of Miss Taijeron work and her work ethics. I know of her work on behalf of Guam resident seeking help from Dr. Robert Underwood during his tenure as Guam delegate to the House of Representatives, the constituent cases Alice worked on served as outstanding examples of how federal constant constituent cases should be handled my first lessons in consistent casework dealing with federal agencies was reviewing the work performed by Miss Taijeron and her associates in this regard I am confident that she will use the same diligence and insightfulness to accomplish her responsibilities as the President of the Guam Housing Corporation I fully anticipate that she will address all cases coming before her with the same diligence but most of all with the same humanity and understanding she gave to constituents aiding help in their dealings with the federal bureaucracy. I have worked with Miss Taijeron on the Guam Election Commission for four years with the last year being under her chairmanship I can tell this committee that Alice has chaired the Commission most effectively and efficiently when compared with other chairmanships even my own I do not hesitate to say that hands-down Alice has been the most effective and most efficient election commission agendas normally exceed 30 pages in handling these agendas under Alice's leadership Commission meetings rarely exceed an hour in length and we cover everything. She has been fair and even-handed in all matters before the Commission maintaining that balance can be testy when dealing with three Democrats and three Republicans some who are very ugly, wet and she has been fair reasonable and impartial with some vocal political activists and self-anointed experts in election laws and procedures in conducting the business of the Commission I think my fellow commissioners are all agreed that Alice's priorities have been won the protection of individual rights to vote to the protection of the sanctity and in viability of the individual vote and voting booth and three unwavering adherence spirit and word of all laws governing the conduct of elections campaigning and campaign finance. I have no doubt that Alice will adhere to the same principles and spirit in her management and governance of the Guam Housing Corporation thank you for forgiving me this time to express my support for this young lady who I have worked with whose demeanor I have observed even during contentious moments and who though she is very soft-spoken has no end date hesitation to stand her ground when she knows she is right my Housing Corporation and its clientele will benefit greatly from her experience and her demeanor thank you.

Chairman Joe S. San Agustin: Thank you Mr. Perez and you're right you almost have everybody from the election commission got miss banged in in here now so maybe we should discuss the other bills for the election Commission Mr. Seville sir?

G. Patrick Civile: Okay Mr. Chairman members of the committee thank you, I'm very proud to be here. (see written testimony).

Chairman Joe S. San Agustin: Thank you sir.

G. Patrick Civile: Thank You.

Chairman Joe S. San Agustin: Mr. Flores?

Mr. Tom Flores: Good morning senators my name is Tom Flores, I am currently the vice chair of the Guam Housing Corporation GHC board and I've been a board member since 2011. I'm here to in support of the Alice Taijeron for the president of GHC I'm proud to be part of this board you know we have been working with this staff here it should the way we look at it are our conception of this is it's an incubus it's a period of incubation to homeownership bringing our citizens here our residents from possibly homeless or from emergency shelter to maybe a low-cost rental and then on to homeownership which of course everyone here I'm sure everyone here uh up here owns the home at least one home and that brings great pride and self-esteem to you and in turn I think that will provide for them to be contributors to society positive contributors and that's part of our goal that's part of our mandate the ultimate goal like I said is to provide a sense of pride and self-esteem through the new homeowner and it in turn to help them become productive contributing members to our society which I think that's what everybody's goal here is I've known Miss Taijeron for a short time but I know I was forwarded a copy of her application and I was impressed by it and I mean she's got a lot of years of service in the government including working for a few senators a congressman and she has some experience in Supervisory right, she held a supervisory position in her last job I think she'll be an asset to our managerial team she has so shown also a great respect for the board since I first met with her since we first had our meeting and she comes across as being very proactive very proactive, intelligent young person or not sure that young but she know she comes across as very intelligent and I just said you know I you as a board member you just get a vibe for certain people you work for where you work with and through since 2011 I've went through this will be our third president and so I've tried a little bit of everything we've had our ups and downs we've you know we as a board we go forth and we mentioned that we are not like we don't micromanage but we do allow you to do your work with the resources that we provide to you and the policies that we approve one thing that kind of impressed me is immediately she took the reins and conducted an on-site inspection of her all her assets Guam housing I said GHC assets and on our first board meeting she developed a comprehensive manager report they specifically highlights the progress and updates on what the board concerns were even if it was only her first meeting that was impressive on January 25th of this year the board voted unanimously on resolution 0 1 - 2 0 1 9 to appoint in this Taijeron as the GHC president subject and legislative confirmation and approval and with that I would like to say again I am here to in my support for Miss Alice Taijeron for Guam Housing Corporation, President thank you.

Chairman Joe S. San Agustin: Thank you sir, Miss Pangelinan.

Maria I.D. Pangelinan: (See Written Testimony).

Chairman Joe S. San Agustin: Thank you, Miss Pangelinan, Mr. Chairman, Mr. Florig.

Mr. Francisco A. Florig: Thank You Senator San Agustin members of this committee on general government operations, (See Written Testimony).

Chairman Joe S. San Agustin: Thank you Frank we also have listed here before you this is Jerry Crisostomo.

Maria I.D. Pangelinan: He's just submitting the written testimony.

Chairman Joe S. San Agustin: Okay no problem we take this great a great hope for Alice Alice Your up. right before you start, I like to also recognize senator Kelly Marsh that's joined us today ma'am.

Miss Alice M. Taijeron: Thank You Mr. Chair, thank you everyone for coming to support me I really appreciate I'm very humbled and honored thank you. Good morning honorable chairman, good morning honorable Joe S. San Agustin and distinguished members of this awesome body, please allow me a moment to thank our oversight chairman for holding this confirmation hearing on my appointment to the Guam Housing Corporation as its first woman president, thank you Mr. Chair for your continued support of my leadership and of this very important agency. I would also be remiss if I did not take this time to thank our *Maga 'håga* the Honorable Lourdes Leon Guerrero and our *Segundo Maga 'låhen* the Honorable Joshua F. Tenorio for their faith entrusted me to lead the Guam Housing Corporation, I must also take time to recognize and thank our Guam Housing Board of Directors, our Chairman Mr. Frank Florig, our Vice Chairman Mr. Tomas Flores, Director Sandra Bordallo, and Director Cecilia Perez, and Director Cecilia G. Mantanona for confidence in me to sit as Acting President to help Guam Housing Corporation move forward and I also need to take this time to thank my mother Marie Mafnas Taijeron for her love and support and my father Elias Leon Guerrero Taijeron, retired who is now deceased but always watching from heaven for being my North Star. (See Written Testimony).

Chairman Joe S. San Agustin: thank you Miss Taijeron.

Alice M. Taijeron: Short and sweet Mr. Chair.

Chairman Joe S. San Agustin: It was great I liked the last part the last part is really what I enjoyed the wisdom you got my support Alice you won't have to worry about that I told you that when we first met you told me you could you be a nominee and just looking at all the testimony from all the folks here the gentlemen's and Miss Pangelinan, maybe you'll find another house for yourself for Guam housing and the Election Commission get out of rental but how has I like to also recognize senator Lee has joined us today and I'll start with I'm surrounded by women thank God down there they're surrounded by men okay don't move Frank you're doing fine. I'll start with Senator Kelly Marsh ma'am.

Senator Kelly G. Marsh (Taitano), PhD: Håfa adai and manna si Yuus yes, it is a good experience I think to have this strength up here I just want to add my comments to Senator Joe San Agustin that it's very good to hear the support from a very esteemed group of people who have known you for many years or have worked with you in this particular Bowl since you've been there that is very important to hear and your testimony is very it's very detailed and it shows your experience coming into play and your intense focused interest and so no intended on the word interest there but so it's overall it's just very good to see all of that coming together and thank you for accepting the nomination and putting the hard work in that you've already done and already focusing in on goals for the agency and seen where you can make real differences and move it forward, Si Yuus Masi.

Alice M. Taijeron: Thank you.

Chairman Joe S. San Agustin: Senator Jim I'm going to skip you I'm going to go down to Senator Lee because were the only two here two men so Senator Lee?

Senator Regine Biscoe Lee: Si Yuus Ma'åse' Mr. Chair, and Alice I want to say thank you so much to you in advance just for accepting the governor's nomination and for the work that you've already done for our community over the years and you know I really look forward to seeing you in this role I think that you will bring some fresh set of eyes to the Guam Housing Corporation but also you know given your previous financial background I think you'll be able to help bring that to the table as well I wanted to ask you a few questions one of them is if you have made in your short time there any efforts to increase energy efficiency and to drive down maintenance costs and to really think sustainably and with kind of an environmentally friendly hat on how we can kind of turn around some of these rental units and how we can just better operate GHC.

Alice M. Taijeron: Thank You senator Lee thank you for that question we're actually working with the Guam Energy Office to weatherize take advantage of the current WAP program the weatherization program that they have there and weatherize our current homes that haven't been weatherized just yet so that's one of the ways that we're looking at we're looking at when needing to purchase equipment we're looking for energy-efficient equipment that's already been some it's not a directive and r with during our team meetings.

Senator Regine Biscoe Lee: Thank you very much I also wanted to give you an opportunity you mentioned in your testimony about reinitiating the passage of legislation addressing permanent funding for the Housing Trust Fund so I just wanted to give you an opportunity to talk to the committee a little bit about that.

Alice M. Taijeron: So, to my understanding with the Housing Trust Fund is that it passed a legislative bill last term and was vetoed by the governor with the housing trust when we need a consistent source of funding into that once should it be created so that it we would use that the funding from that from the housing trust fund to fund programs like the homeless without detriment to Guam housings financials at this point I believe we're looking for a percentage that would come from conveyance fees for homes that were sold for a million dollars or more or some I'm sorry I forget the details it was a million dollars or more or \$700,000 or more and so that conveyance fee would be one of the would be a way or consistent funding source for the Housing Trust Fund I don't know if that kind of answered your question.

Senator Regine Biscoe Lee: Yes, it does thank you just two more questions Mr. Chair so your predecessors championed everything from the use of legislature funds to an increase in certain transfer fees to increase the loan portfolio operated by the Guam Housing Corporation I wanted to ask you your stance on what's been previously done and what if any ways have you considered to increase GHD liquidity or a loan portfolio.

Alice M. Taijeron: Okay so with regard to funding for certain programs most especially the GHD funds GHD funds transmitted to the Guam Housing Corp from the Department of Administration in previous and those funds are used to fund the **FTHAP** (First Time Homeowners Association Program) program first-time homeowners assistance program for background information the this program it's its grant money given to qualified individuals to use for closing costs fees or anything associated with mortgage loans it goes it's 4% 4% of the total cost of a home to include closing and fees up to \$10,000 not to exceed \$10,000 funding for that comes from these cheated funds our experience in previous years is that these funds come in nominally I believe it has to do with cash flow issues I that's something that I would not like to see removed however we do need to identify a much more consistent source of income to be able to fund this type of program it's a very important program and I just also want to proffer and this came with a discussion with my colleague our housing manager Angie Camacho is this is basically free money to families who need to who are going to purchase a home what about instituting a pay it forward type program with the **FTHAP** at once an individual or a family has settled into their mortgage payments three five years that they start paying back at one percent you know we can work out the details so that then that comes that becomes funding for new families who need this grant and in the event that there's no more cheated funds that I don't know how long that would last right so that's one program I applaud, I apologize senator what was the other question more similar.

Senator Regine Biscoe Lee: Just increasing GHC liquidity and kind of the overall loan portfolio.

Alice M. Taijeron: Okay so we're looking to borrowing is not something that we want to get into we are very speaking with our team or our management team were leery because we've been approached put out a bond take out a loan, we do not want to take a loan at this point in time right so that's not one route that we would love to take if it isn't feasible it's basically going out for to find other lending capitals at this point given the current situation in our government the finances of Guam Housing we're looking to maximize our assets we're working our housing team is working on renovating refurbishing all right we will be able to get five units online I believe by the end of the month or middle of April for rental we're looking to

renovate and rebuild a Porsche at this it's an apartment complex in Yigo and because of funding issues we're looking to work with DPW potentially GHURA to get assistance from their product prior to us going out and seeking money elsewhere we plan to get this building - rental livable standards and generate income from there now with regard to liquid liquidity Guam housing isn't very liquid we've actually been operating in the red for the last five years however still able to provide the programs the funding further programs for us first-time homeowners. We're not very liquid how do I plan to do that is first I need a focus and getting us back into the black and financially and then work on finding more liquid assets for us.

Senator Regine Biscoe Lee: Thank you very much Alice um some of my colleagues in the 34th legislature actually our Women's Caucus met very regularly with the previous president and I went thank him certainly for his service and for helping us to kind of move the ball forward in terms of working around supporting and trying to provide additional resources for our homeless population so I just want to thank you in advance for the work that you're going to be doing with us on that score and just to close out in many cases GHC is considered the lender of last resort for many families who need a second chance or a hand-up and given the massive rise in construction costs in recent months and years is there a need to increase the statutory ceiling on eligible homes for GHC programs.

Alice M. Taijeron: Yes, we just have that conversation the other day that the current given are the current weighted average I believe with what we're looking at is our clientele which is usually like the so you have your low income they have subsidies and then you have your high income and they have the funds to do it so we're looking at the middle class our high low to mid class individuals and given the current situations with the cost of homes going up they've lost buying power so it's going to be very difficult so yes there would be additional funding needed.

Senator Regine Biscoe Lee: Thank you, thank you Mr. Chair.

Alice M. Taijeron: I hope I addressed you.

Senator Regine Biscoe Lee: Thank you.

Chairman Joe S. San Agustin: Thank you Senator Lee, Senator Muna

Senator Louise B. Muna: Håfa Adai good morning Alice.

Alice M. Taijeron: Håfa Adai good morning Senator.

Senator Louise B. Muna: So, I just want to say that when I first saw your name for the appointment I was surprised but the surprise didn't last very long because I thought maybe our Mega Håfa chose the right person for this position didn't take me very long to realize that because we've met several years ago through a mutual acquaintance which by the way you have fans watching you all over the world right now for your support and they're all messaging me please support Alice and I remember when we first met I was driving a car and you were giving me the direction and I'm sure you remember this rather than telling me to go straight you kept telling me to go forward and I found that very humorous but if we fast-forward to today it really defines who you are you know it's like that's how you one foot in front of the other we're always moving forward and it's kind of ironic that even the chairman for the board even put that in his testimony in your support about moving forward and so I've adopted that politically correct statement now rather than saying going straight I'm always going forward and even you said that in your own testimony about you know paying it forward and moving forward and so excuse me rather than giving you advice or I'm sure you've already thought of everything that you would like to do with the Guam Housing Corporation and I just want to let you know that you have my full support thank you.

Alice M. Taijeron: Thank you very much, senator.

Chairman Joe S. San Agustin: Senator Telo.

Senator Telo Taitague: Thank you madam, Thank You Mr. Chair oops I said madam sorry there's so many of us here and also that leads me into saying congratulations for being the first woman president of the Guam Housing congratulations that's a big feat you know um I just wanted to say I'm sitting here smiling here you know ear to ear because I've known you for many years in fact, you're an inspiration to me when I first got into politics in 2006 and I looked up to you for advice and leadership too for me every time I would see you, I'd ask you things and so I definitely know you're very experienced in government affairs and I know that you're going to do a great job. I really have total confidence in you both on a business perspective which definitely mean this agency needs somebody with a business mind but morally and ethically I truly believe that you're going to do the right thing and I greatly appreciate you moving forward and continuing your career and the Government of Guam also do you have their opportunities for the Guam Housing Corp for grants grant opportunities.

Alice M. Taijeron: I'm sorry how do you mean we have the **FTHAP** grant program the first-time homeowners Assistance Program.

Senator Telo Taitague: Any other types of grant that you can look after or seek.

Alice M. Taijeron: Yes, we can so we'll be researching I have a team researching doing research online with the federal government now we're very cautious with that right now Guam housing you can refer view it as locally owned providing locally needed programs right so once we get involved and you would know this best is we get involved with the feds when we take money from the feds there's always handcuffs or constraints from the federal government so we're very cautious with that but that does not deter us from looking at programs that may be offered for grants that could be administered through Guam housing working with GHURA, GHURA has a loan program I've spoken to the executive director there Mr. Topasna and I said let us have your programs let us manage that because that's what we're set up to do it's managed loans so yes we are looking into other programs and definitely as soon as one of the biggest things that we're going to be doing is reaching out we're going to do a whole lot of outreach with the community and get the word out there it's.

Senator Telo Taitague: I do know as long as I've been in Government, the Guam Housing has always had difficulty in trying to generate revenue to sustain yourself and band so there's a may be opportunities there and I hope you look into that but I'm sure you already have your plan set up so.

Alice M. Taijeron: We definitely will be but I am open to if there's I know contrary to popular belief, I don't know everything. I am open I'm open to suggestions. I'm open to dialogue to find the best solution possible to ensure that Guam housing stays open its doors stay open so that we continue to provide this very important and need at these programs that are needed for our community so I'm open to suggestions please my doors always open come down to our office if you have any ideas.

Senator Telo Taitague: Alice and that is the reason why your statement is why I'm giving you my hundred percent support thank you so much.

Alice M. Taijeron: Gosh thank you.

Chairman Joe S. San Agustin: Senator Terlaje.

Senator Therese M. Terlaje: Thank you Mr. Chair, thank you all for a testimony this morning I appreciate that testimony from the Guam Election Commission members and director and that's a good

start and testament to your ability to work with these boards and diverse opinions and I also appreciate the testimony from the Guam Housing Board. I think that's very important that they've seen you since January working and what the potential, they believe is income will be will be coming to Guam housing because of your efforts and the efforts of the staff and I thank the staff for being here as well I wanted to just clarify a couple things and I appreciate your test tube were really States your assessment of the agency its financial position and it's not sounding great at this moment but I also appreciate your recommendations I guess for how to move it forward so let me just start with this the transition report made a very distinct recommendation that Guam Housing should merge with GHURA now I've heard you say you're going to work with GHURA and but I appreciate that Guam Housing and GHURA have very separate components separate missions and they're funded very differently and I agree with your concerns about having a local entity even though it's receiving federal funds I mean just different ways that GHURA operates versus Guam Housing so because I didn't see that in your plan I guess I'm going to is it correct to guess that you're not going to pursue an absolute merger that you're going to continue to work together with GHURA and finesse what Guam Housing can finesse that GHURA is trying to implement and vice versa where GHURA can assist in maybe helping you know with your program. I know that in the past they've worked very well together in particular for veterans housing and this homeless issue that we are trying to address I appreciate Guam housings efforts in the past to help the Government of Guam address that when no one else in the government would or could and so I guess just talk a little bit about this relationship with GHURA and then I want to talk to you about the homeless.

Alice M. Taijeron: Thank you Senator so the transition report as we all know came as a result of an external team right, a team coming in and talking to the employees of Guam Housing so the administration now has an internal team and from the inside we're seeing things a little differently from the team that put together the extra not to say that there was anything wrong with that report I have spoken to the executive director I think of this title Mr. Topasna and emerging and we've discussed first Guam Housing and GHURA have two very different missions two very different mandates we're funded very differently we are revenue generating right and to provide programs for our local community they are I believe 100% federally funded if a merger is to take place that's going to require a whole lot of discussion quite honestly I'm concerned just about the federal constraints that may occur should GHURA assume Guam Housing and our ability to be able to provide programs there'll be a whole lot of federal mandates that may prevent us from proceeding with programs for our local community so with regard to that that's still in the air that's still being discussed however Mr. Topasna and I have a great working relationship and we have a great, we have a good understanding of where our agencies are and we will work together right to find the best solution as our team from Guam Housing have heard me say it many times is, we're looking for excellence and we're always looking for win-win solutions and that's what Ray and I will work towards I'm sorry Mr. Topasna and I will work towards I hope that addresses the question on.

Senator Therese M. Terlaje: Yes, thank you and about the homeless, homelessness I just want to make sure that I'm sure that Guam Housing does not operate without consensus of the board and so when in one of the items you said previous leadership request at GHC to address the homeless issue even at the expense of using its operating funds and then talked about the totals and how that it was from loss a loss of rental income utility expenses and cleanup expenses as well but I remember this and I'm this was that the consensus of the board is that correct me.

Alice M. Taijeron: I believe that came as a directive from the front office so working with the president at the time.

Senator Therese M. Terlaje: Okay so maybe explain that to me so how much of Guam housing operations are going to be directed by not by the board.

Alice M. Taijeron: Well there are certain.

Senator Therese M. Terlaje: Particularly what happened here expenditure of money.

Alice M. Terlaje: Okay so I don't I can't speak to what may or may not have occurred previously my understanding in the history that I got was this was somewhat of a directive from the front office to house I believe there are people from Mayut and then from the previous storms and then just homeless people just put them in a home somewhere. We all know how some of these things go you're appointed by the administration sometimes it doesn't go to the board I don't know what occurred there I can't speak to that what I am finding is that it cost us in loss rental so these we would put homeless in homes and we don't get rent from that we can't rent it out all right that's one they use the utilities water, power all right they don't pay for that we absorb the cost for that right so the amount that stated here is all of that plus when homeless move out when we're able to find them homes elsewhere or were able to get them to rent right, we have to clean up Guam Housing has to clean up has to rebuild if damaged has been done to the home that they were at right so that's where these amounts are and that's how things happen really from.

Senator Therese M. Terlaje: All right, well I just wanted to say from my vantage point where when it was explained to us how the Government of Guam is responding to homelessness and that Guam Housing has assisted in that regard. I was very glad for that I think they should continue as much as possible and I know that it doesn't bring you income to do that but I think where it's necessary it's necessary and you know maybe you can adopt policies like you have for your veterans' homeless programs and the other programs that you have that that really are unique in Guam and really unique in our government whereas there are no other places available so I don't know I'm looking forward to your recommendation on that that not really a policy to reject those types of the efforts.

Alice M. Taijeron: I apologize senator no we're not looking to reject homelessness and please be aware that there are certain functions that are left to the president and the team right but my working relationship with the board be a shirt that I go to them whenever there is an issue or a concern that needs to be addressed I'm very well aware of that, we are not going to reject the homeless we will do our part to address the homeless situation one of the ways that could potentially do that is once we get our units online or we're able to build more units to build more homes and we have consistent funding maybe through the housing trust fund right that we would be able to use these the funds from that to pay for the rental to pay for utilities but yes, we will work with that we will work with the government of course on the homeless situation.

Senator Therese M. Terlaje: And then finally this consistent funding and is that the same as the lending capital and all of this what are your ideas of where that might come from the previous legislation that was to increase fees on land transactions yeah and is that the primary source.

Alice M. Taijeron: Fees and then of course we lost interest income we get income from our interests so given the current interest rates out in the market that's a challenge for us right now so maybe increasing interest rates so it's a really delicate situation because if we increase interest rates, we won't be able to talk competitive right.

Senator Therese M. Terlaje: Yes, so is that a board decision.

Alice M. Taijeron: That would be a poor decision.

Senator Therese M. Terlaje: Yes, all right if there's any other recommendations that we're all here to assist you so please I'm open to that yeah, I agree that Guam housing has really served a very important mission over all these years in the government of Guam for and I think that homeowner Assistance Program the first-time homeowners is also a very good program so I'm hoping that we can continue that I understand

that the up and downs of the funding's so yes, any recommendations where we're here to help you and that and thank you again to the board members who are consistently dealing with these issues and very and making I think very good progress I think the recommendations from the staff and the board in the last term that I served here at the legislature were excellent so I want to commend them for that and congratulate you and your appointment and hope that you continue this good work and I'm looking forward to see si Yuus Ma asi.

Alice M. Taijeron: Thank You senator.

Chairman Joe S. Terlaje: Thank You senator Terlaje. Senator Moylan.

Senator James C. Moylan: Thank You Mr. Chair I also want to thank Senator Terlaje, I don't have to ask my questions because she read from the transition report also so basically all I had to say is congratulations you got a great team behind you I'm sure you're anxious to get back to work they know what you want to do you got your priorities going for you so welcome aboard I'm looking forward to working with you thank you.

Alice M. Taijeron: Thank You senator.

Chairman Joe S. San Agustin: Miss Taijeron, you know that's great we got sweat seven senators up here and there's seven votes that's you're in the right track but you know Alice in reference to GHURA I do oversee both you and GHURA I'm not looking forward to an emerging you have your own, you have your own mission continuing that mission I did speak to Mr. Topasna on about the veterans and the homeless well maybe I'll just schedule meeting with you folks and their folks and we come to an agreement and how they need to help you because they got all the federal money it should be able to help you and then the discussion about any legislation that we need to address you know I've always opened my doors to you and I've asked you ready whatever you need you let me know let's put it to the tape put it in paper and let's present it let me convince the committee and we'll get it a vote all right.

Alice M. Taijeron: Thank you, thank you Mr. Chair.

Chairman Joe S. San Agustin: And that I do look forward to voting YES on your confirmation and is that I believe there's no one else here that would like to testify on your behalf there being none this committee will conclude the public hearing on your nomination. Senator Terlaje did you have another question?

Senator Therese M. Terlaje: As your different intent to continue to serve on the Guam Election Commission?

Alice M. Taijeron: That is my intention however that would be the decision of the Democrat Party the party different party appointed.

Senator Therese M. Terlaje: All right, Thank you.

Chairman Joe S. San Agustin: Yes, that's why I certainly find a house for the Election Commission and Guam housing get out of the rental get the government and start paying that rent to you

Alice M. Taijeron: We are on it Mr. Chair thank you.

Chairman Joe S. San Agustin: okay there being no one else to testify today the committee will conclude the public hearing on your appointment miss Terlaje. The committee will continue to receive testimonies today because I would hope to get this on the floor well this week please address your testimony to the Committee

on General Government Operations, Appropriations, and Housing, questions on to this committee at senatorjoessanagustin@gmail.com

Si Yu'os ma'áse' for your attendance and participation in today's hearing. And for those at home, thank you for watching.

III. FINDINGS & RECOMMENDATIONS:

The Committee on General Government Operations, Appropriations, and Housing to which was referred appointment of **Alice M. Taijeron – President, Guam Housing Corporation**: Hereby submits these findings to *I Mina'trentai Singko na Liheslaturan Guahan* reports. Hereby report out by the committee with the recommendation TO DO CONFIRM.



Office of
SENATOR Joe S. San Agustin

I Mina' trentai Singko na Liheslaturan Guåhan Thirty-Fifth Guam Legislature

COMMITTEE VOTE SHEET

Nomination of
Alice M. Taijeron

Position: President, Guam Housing Corporation; Term Length – To serve at the pleasure of the Governor

Committee Members	Signature	TO DO CONFIRM	TO NOT CONFIRM	TO REPORT OUT ONLY	TO ABSTAIN	TO PLACE IN INACTIVE FILE
Senator Joe S. San Agustin <i>Chairman</i>		✓				
Senator Amanda L. Shelton <i>Vice Chairperson (Gen Govt Operations, & Housing)</i>		✓				
Speaker Tina Muña Barnes <i>Member</i>		✓				
Senator William M. Castro <i>Member</i>		✓				
Senator Regine Biscoe Lee <i>Member</i>		✓				
Senator Kelly G. Marsh (Taitano), Ph.D. <i>Member.</i>		✓				
Senator James C. Moylan <i>Member</i>		✓				
Senator Louise B. Muna <i>Member</i>		✓ 3/22/19				
Senator Clynton E. Ridgell <i>Vice Chairperson (Appropriation)</i>		✓ 3/22/19				
Senator Jose T. Terlaje <i>Member</i>		✓				
Senator Therese M. Terlaje <i>Member</i>		3/22/19				

Committee Chairman: General Government Operations, Appropriations, and Housing

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