



COMMUNITY DEVELOPMENT
BLOCK GRANT - DISASTER RECOVERY (CDBG-DR)

FIX IN SIX

Housing Program

Owner-Occupied Rehabilitation and Reconstruction




Rebuilding communities one home at a time.



guamcdbgdr.org



Community Outreach House Rules

-  Treat everyone - speakers, staff, and fellow residents - with courtesy and respect.
-  Please silence phones and allow the presenter to complete their thoughts and sections.
-  Keep all comments and questions focused on the CDBG-DR Housing Program presentation. If your question is specific to your personal case, please speak with staff privately after the meeting.

AGENDA:

- Key Terms
- What is CDBG-DR?
- Housing Programs
 - Program 1 Launch
- Eligibility Criteria
- Q & A



Acronyms + Key Terms:



CDBG-DR

Community Development Block Grant - Disaster Recovery



DOB

Duplication of Benefits



LMI

Low-Moderate Income (LMI) Households making less than 80% of the Area Median Income (AMI).
70% of total CDBG-DR funds must be used to benefit Guam's LMI population.



Direct and indirect tie-back





What is CDBG-DR?

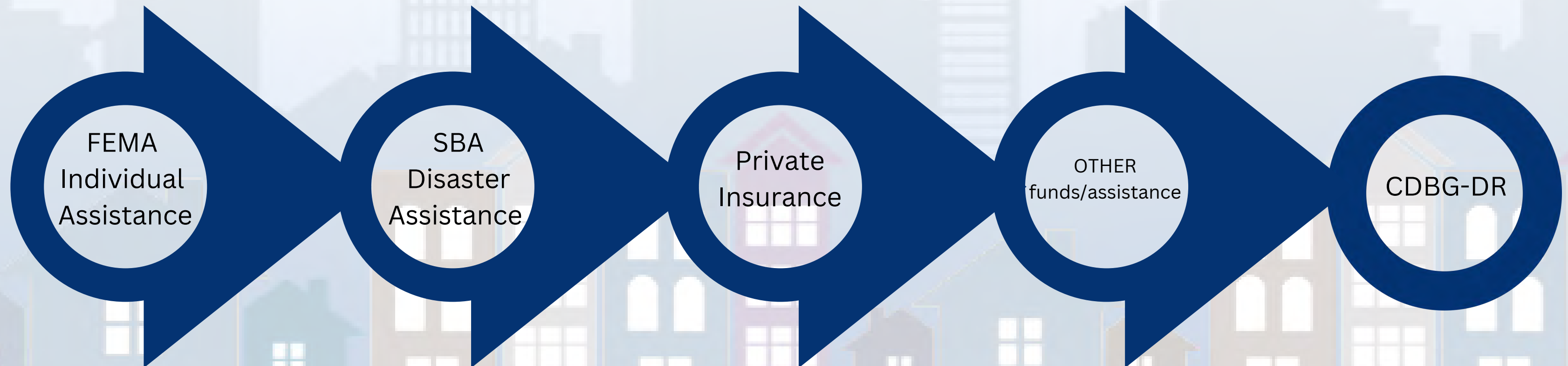
Funded by the U.S. Department of Housing and Urban Development (HUD), the Community Development Block Grant-Disaster Recovery (CDBG-DR) program supports long-term recovery in communities impacted by natural disasters.

CDBG-DR funds are used toward activities addressing **UNMET RECOVERY NEEDS** or mitigating risks that stem from the disaster within the areas covered under the applicable Presidential disaster declaration (Typhoon Mawar, 2023)

Duplication of Benefits (DOB)

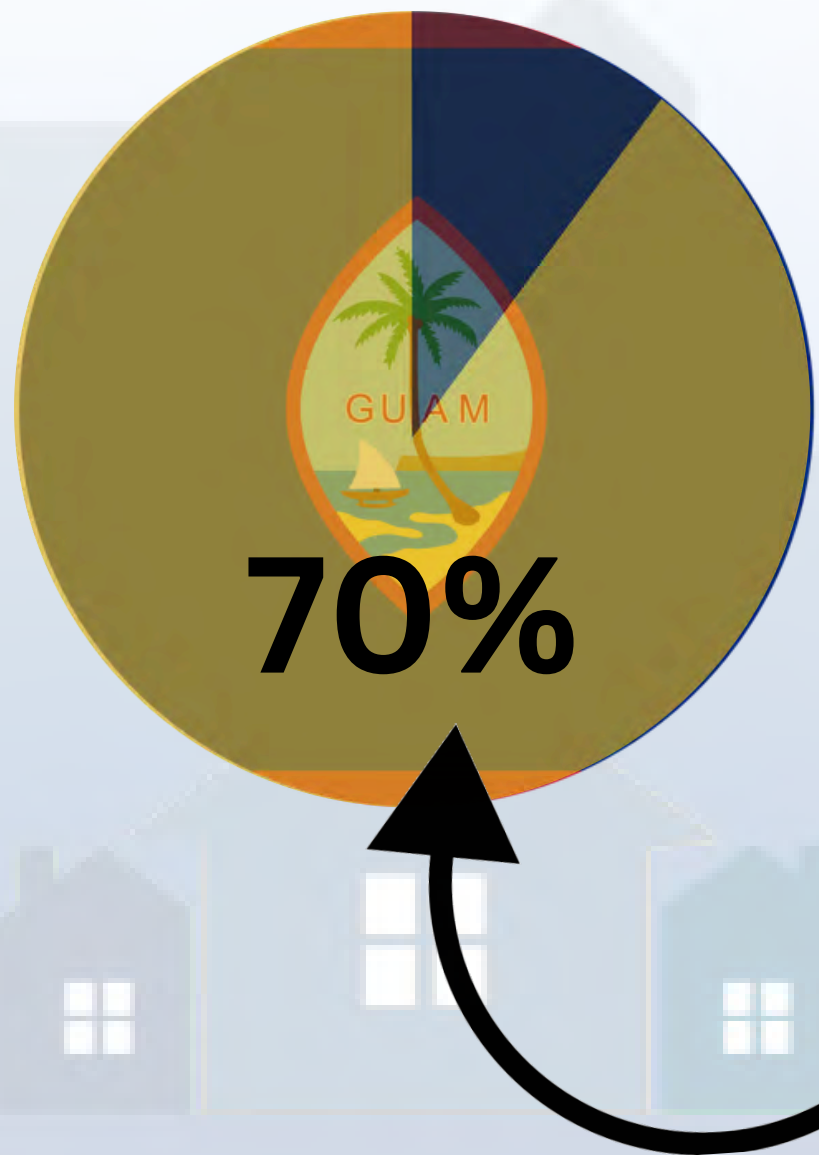
A DOB occurs when a person, household, or other entity receives financial assistance from multiple sources that can be used for the same **purpose**.

Possible Sources of Other Funding



Low- to Moderate Income (LMI)

HUD Definition of LMI:
Households making less than 80% of the Area Median Income (AMI).



HUD
requires that 70% of
the total CDBG-DR
funds benefit
Guam's LMI
population.

CDBG-DR Program Income Limits

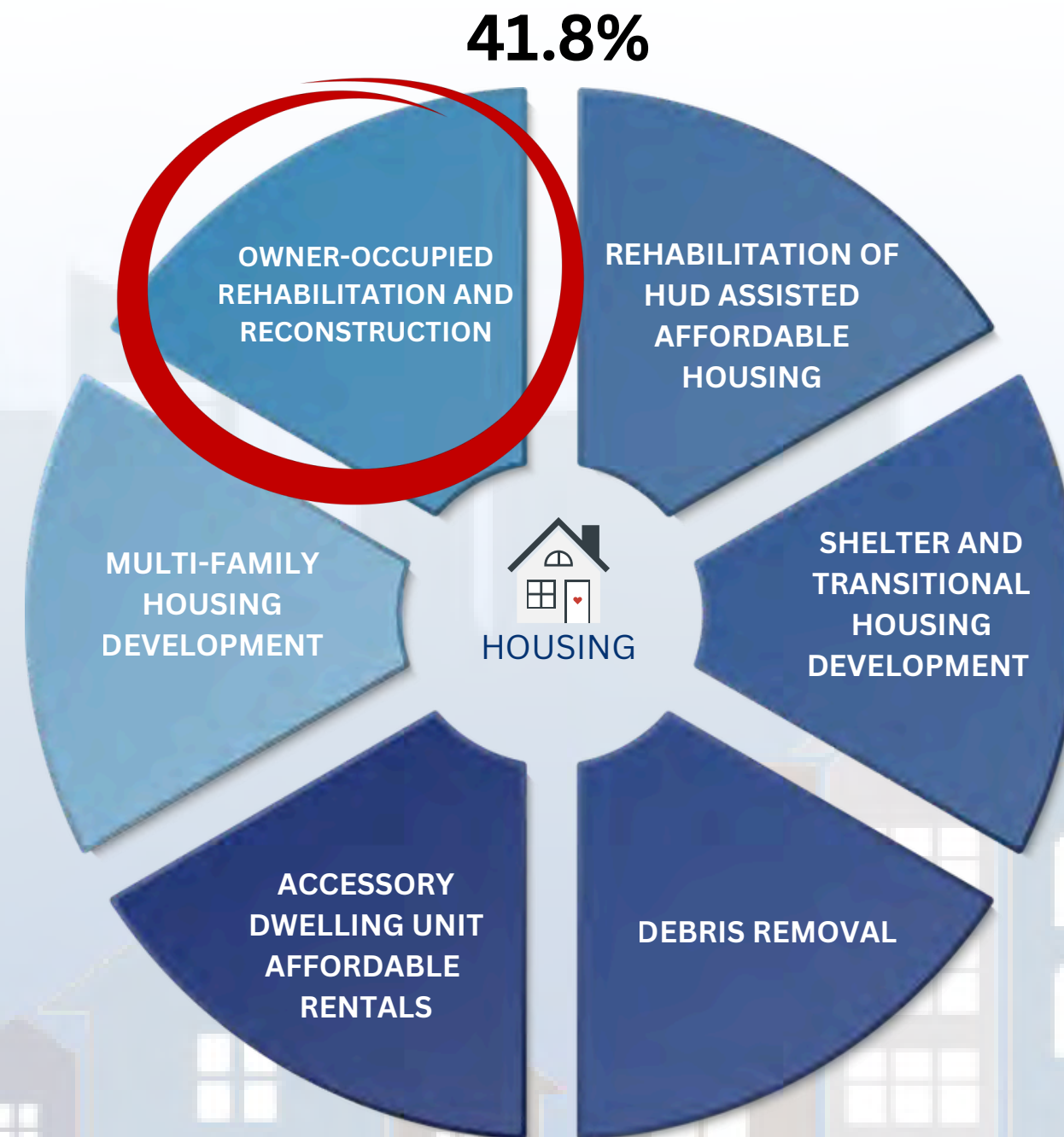
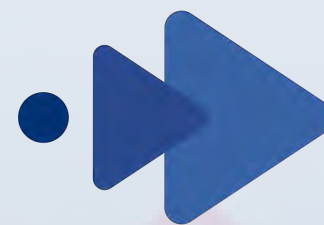
HOUSEHOLD SIZE	80% AMI	120% AMI
	\$54,250	\$81,400
	\$62,000	\$93,000
	\$69,750	\$104,650
	\$77,500	\$116,300
	\$83,700	\$125,600
	\$89,900	\$134,900
	\$96,100	\$144,200
	\$102,300	\$153,500



GUAM'S TOTAL CDBG-DR ALLOCATION

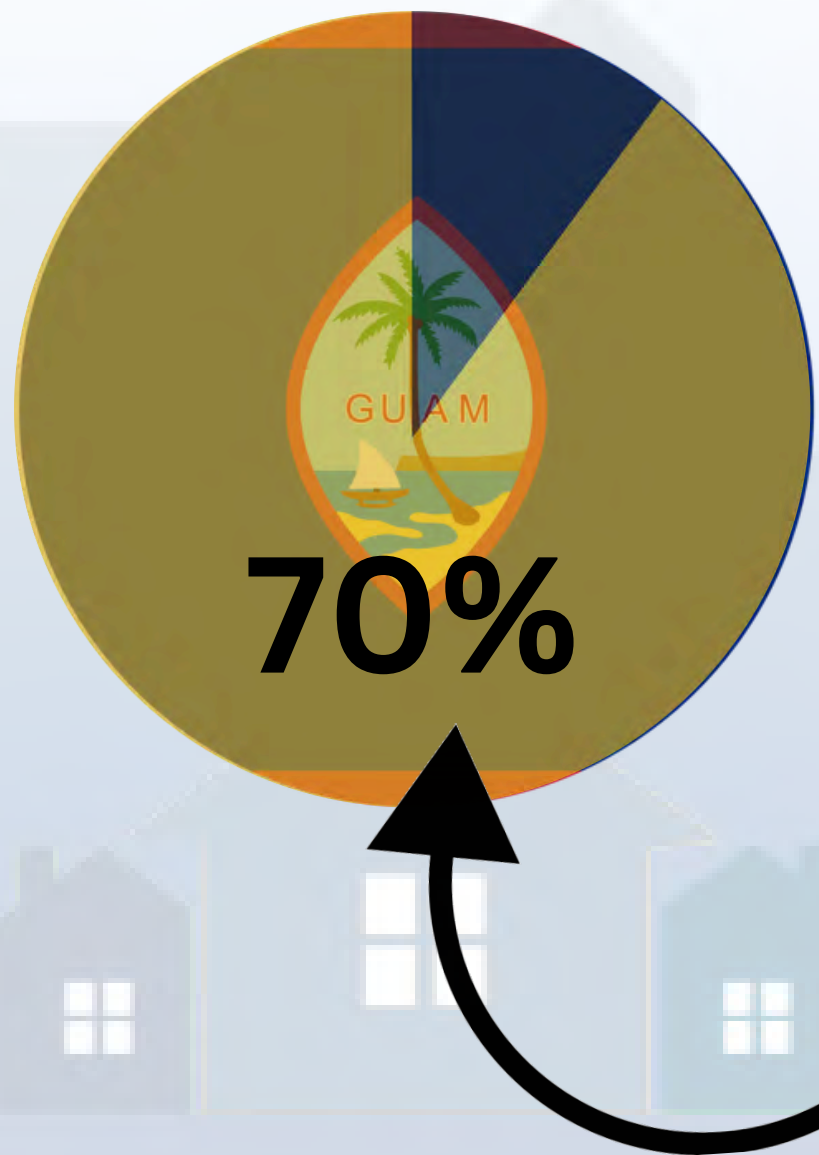
\$500,825,000

\$209,040,000



Low- to Moderate Income (LMI)

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What is Housing Program 1?

Housing Program 1

Owner-Occupied Rehabilitation and Reconstruction



Assistance for
Low- to Moderate-
Income
(LMI)
households.



Designed to restore
safe, decent, and
sanitary housing
for eligible
Guam homeowners.



Maximum
available assistance
of up to
\$350,000



PHASE 1
Rehabilitation
of
partially damaged
homes
incorporating
resiliency
measures



Subsequent **PHASE**
Reconstruction
of destroyed homes
incorporating
resiliency
measures



Housing Program 1: Owner-Occupied Rehabilitation & Reconstruction

Process Flow



Step 1: Application Submission and Eligibility Review

Requires comprehensive documentation to prove identity, primary residence, and disaster damage. Eligibility review is rigorous, ensuring compliance with **LMI** requirements and strictly preventing the **DOB** by only funding verified unmet needs.



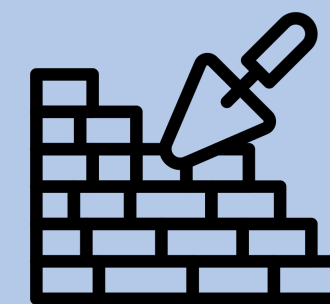
Step 2: Project Feasibility Review

Conduct a site visit and complete the mandatory **Environmental Review** to clear the project for funding. This ensures compliance with federal laws and guarantees that all rehabilitation work meets rigorous, resilient construction standards, particularly for properties in **flood zones**.



Step 3: Pre-Award/Award and Contract Signing

Homeowner is notified of award detailing and executing the contract only after the project has received final environmental clearance and the recipient/contractor has secured all necessary **permits** and **certifications**.



Step 4: Construction

Homeowner move-out coordination with the CDBG-DR Staff and contractor to facilitate construction, which must strictly adhere to current disaster-resilient building codes and high-quality standards to ensure the long-term safety and durability of the homes.

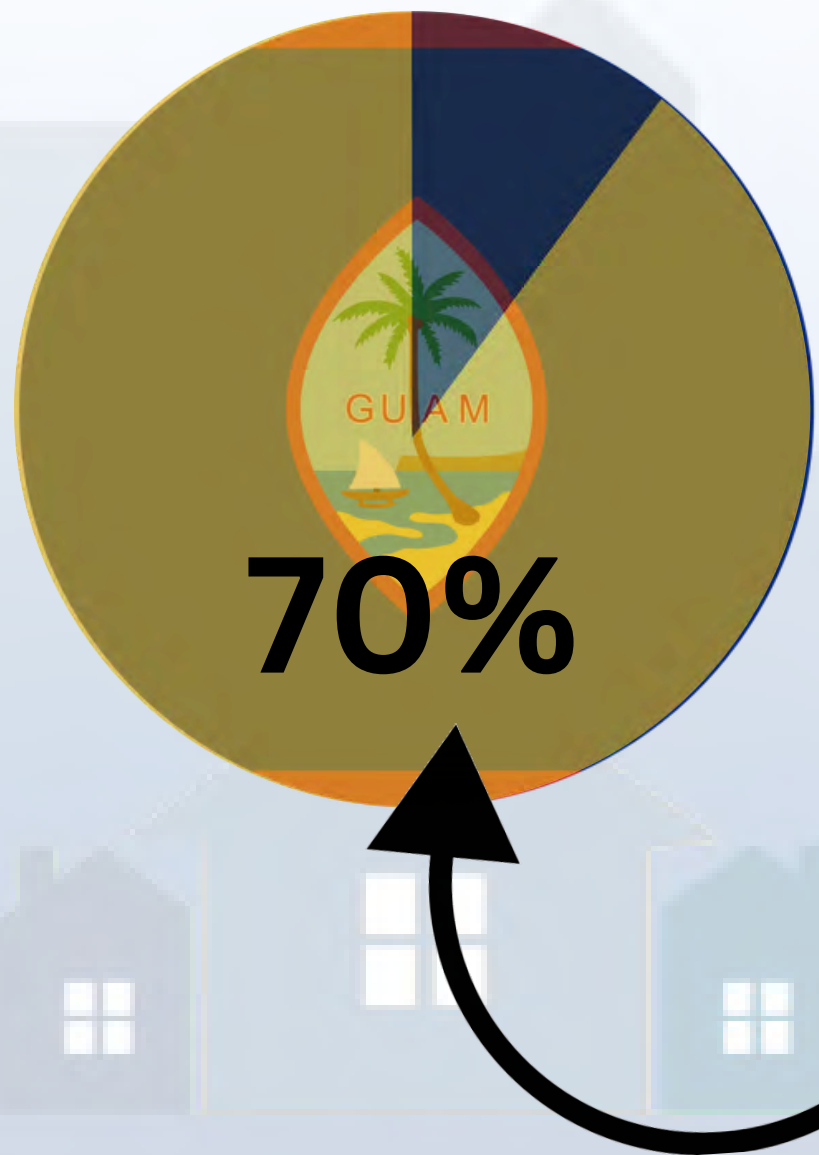


Step 5: Closeout

Documentation close-out, key turn-over, monitoring and reporting.

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CDBG-DR Program Income Limits

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PHASE 1: REHABILITATION

Although the program is open to all qualified households earning up to 120% of the AMI, assistance will be provided based on the priority order outlined below.

PHASE	PRIORITY
Phase 1 (Rehabilitation)	80% Area Median Income (AMI) and Below
	Priority 1: Low- to moderate-income (LMI) households in Dededo and Yigo displaced by Typhoon Mawar.
	Priority 2: Low- to moderate-income (LMI) households in all other villages displaced by Typhoon Mawar.
	Priority 3: Low- to moderate-income (LMI) households provided a temporary roof by FEMA or the Government of Guam.





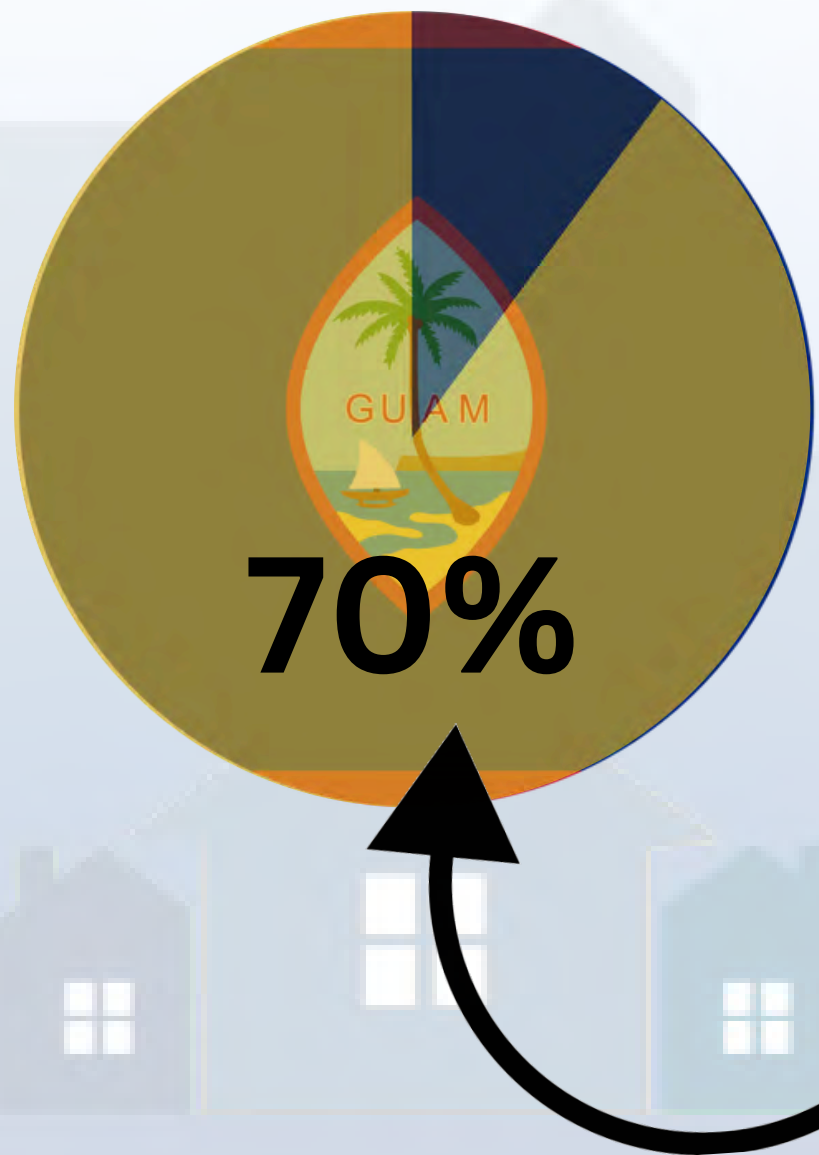
PHASE 1: RECONSTRUCTION

Although the program is open to all qualified households earning up to 120% of the AMI, assistance will be provided based on the priority order outlined below.

PHASE	PRIORITY
Subsequent Phase (Reconstruction)	80% Area Median Income (AMI) and Below
	Priority 1: Low- to moderate-income (LMI) households in Dededo and Yigo displaced by Typhoon Mawar.
	Priority 2: Low- to moderate-income (LMI) households in all other villages displaced by Typhoon Mawar.
Priority 3: Low- to moderate-income (LMI) households provided a temporary roof by FEMA or the Government of Guam.	

Low- to Moderate Income (LMI)

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SUBSEQUENT PHASE: REHABILITATION

Although the program is open to all qualified households earning up to 120% of the AMI, assistance will be provided based on the priority order outlined below.

PHASE	PRIORITY
	81% AMI - 120% AMI
Subsequent Phase (Rehabilitation)	Priority 1: Low- to moderate-income (LMI) households in Dededo and Yigo displaced by Typhoon Mawar.
	Priority 2: Low- to moderate-income (LMI) households in all other villages displaced by Typhoon Mawar.
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Subsequent Phase (Reconstruction)	<p>Priority 1: Low- to moderate-income (LMI) households in Dededo and Yigo displaced by Typhoon Mawar.</p> <p>Priority 2: Low- to moderate-income (LMI) households in all other villages displaced by Typhoon Mawar.</p> <p>Priority 3: Low- to moderate-income (LMI) households provided a temporary roof by FEMA or the Government of Guam.</p>



ACTIVITIES

WHAT THE PROGRAM CAN COVER

- **Rehabilitation of Owner-Occupied Homes**
 - Rehabilitate damaged homes back to safe, decent, sanitary conditions and up to code.
 - Fixing structural damage, electrical, plumbing, and mechanical systems repairs.
 - Accessibility improvements for persons with disabilities
- **Reconstruction of Owner-Occupied Homes**
 - Demolition and complete rebuilding for homes severely damaged or destroyed
- **Resiliency & Mitigation Upgrades**
 - Building homes stronger and safer to withstand future storms and natural disasters.
- **Temporary Relocation Assistance**
 - Short-term housing support while repairs/reconstruction are completed

WHAT THE PROGRAM CANNOT COVER









- **Duplication of Benefits**
 - Items already covered by Insurance, FEMA, or SBA
- **Pay-off Mortgage**
- **Reimbursements**
- **Luxury Upgrade**
- **Non-Residential Property**
 - Investment/rental properties
- **Non-Owner Occupied Homes**
 - Units or homes where applicant does not live as their primary residence





WHO WOULD QUALIFY?

- Homeowners whose primary residence was damaged by Typhoon Mawar, and whose income is at or below 120% of Area Median Income (AMI).
- Completed application with submission of required documents.
- Must be a legal resident of Guam.
- Must meet the National Objective.
 - a. Low-To-Moderate Income (LMI) Households/Individuals

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ELIGIBILITY

Maximum Assistance Available:
\$350,000

- Required Documentation Includes:**
- Government issued ID
 - Proof of Occupancy
 - Proof of Ownership
 - Proof of Income
 - FEMA/SBA/Insurance award/denial letters (if applicable)

OCCUPANCY PERIOD	
Less than \$50,000	TBD
\$50,000 - \$100,000	TBD
More than \$100,000	TBD

ELIGIBILITY



Proof of IDENTIFICATION: (At least one of the following for all household members)

Government-Issued Photo Identification

- Driver's License
- Passport
- Permanent Resident Card
- Military ID Card
- Birth Certificate (for minors)

Disclaimer: OTHER documents may be considered/requested on a case-by-case basis



ELIGIBILITY



Proof of PROPERTY OWNERSHIP: (At least one of the following)

- Certificate of Title; **or**
- Recorded Deed; **or**
- Mortgage; **or**
- Court Order.

Proof of PROPERTY OWNERSHIP: CLTC LESSEES/TENANTS

- Certification - certifying that an applicant completed the eligibility verification process from the Chamorro Land Trust Office; **and**
- Landowner Concurrence Form - documentation of landowner concurrence for the purpose of CDBG-DR activities (i.e. rehabilitation) on land they lease.

Disclaimer: OTHER documents may be considered/requested on a case-by-case basis

ELIGIBILITY



Proof of OCCUPANCY:

- Mayor's Verification; **and**

(At least one of the following)

- Utility Bill - addressed to applicant at property address during the month preceding or month of disaster
- Insurance Documentation - indicating primary residence in 2023
- Property Tax

Disclaimer: OTHER documents may be considered/requested on a case-by-case basis



ELIGIBILITY



Proof of LEGAL RESIDENCE: (At least one of the following for all household members)

- U.S. Passport; **or** (if U.S. passport is not available)
 - One (1) Government-Issued photo ID (REAL ID, Guam's Driver's License, Guam ID, or other state/territorial ID); **and**
 - U.S. Birth Certificate
- Valid COFA Passport with Form I-94 Arrival/Departure Record (for COFA citizens); **or**
- Naturalization Certificate; **or**
- Permanent Resident Card

Disclaimer: OTHER documents may be considered/requested on a case-by-case basis

ELIGIBILITY



Proof of INCOME: Proof of income is required for the applicant and all household members aged 18 or older at the time of application.

Income Type	REQUIRED DOCUMENTS
<p>Wages/Salaries (W-2 Employee)</p>	<ul style="list-style-type: none"> • Three (3) consecutive pay stubs within the past 3 months; and • VOE (Verification of Employment); or • Most recent Filed Federal Tax Returns (1040) and Most recent IRS Form 1099 (if applicable)
<p>Self-Employment/Business</p>	<ul style="list-style-type: none"> • GRT/Tax Transcript; and <p>At least one (1) of the following:</p> <ul style="list-style-type: none"> • Profit and Loss Statements (24 months/2 years) • Business or Personal Bank Statements showing regular income deposits (24 months/2 years)



ELIGIBILITY

Proof of INCOME:

Income Type	REQUIRED DOCUMENTS
Unemployment/Worker's Comp	Award Letter or Statement of Benefits
Social Security/SSI/Disability	Current Benefit Verification Letter

ELIGIBILITY



Proof of INCOME:

Income Type	REQUIRED DOCUMENTS
Child Support/Alimony	<ul style="list-style-type: none">• Certification of Child Support Income• Court Order/Decree; and• Bank Statements
No Income (Zero Income)	<p>Certification of No Income - A signed declaration explaining how basic needs (food, housing) are currently being met without income.</p>



ELIGIBILITY



OTHER Required Documents:

- FEMA Individual Assistance Award/Denial Letter for destroyed property (if applicable).
- SBA Disaster Home Loan Award/Denial for destroyed property (if applicable).
- Insurance Claim Documentation for destroyed property (if applicable)
- Pictures or supporting documents of destroyed property claimed for rehabilitation or reconstruction.
- Most recent 1040 Tax Form with schedules.

Disclaimer: OTHER documents may be considered/requested on a case-by-case basis

Frequently Ask Questions



What is my involvement in the Construction Rehabilitation Process?

- Provide access to the property.
- Participate in required meetings.
- Review and acknowledge the scope of work.
- Communicate with Program staff.
- Follow program requirements.
- Conduct a final walkthrough.



QUESTIONS?



We invite households impacted by Typhoon Mawar to complete this short survey to help GHURA assess housing needs and prepare for the upcoming CDBG-DR application process.





QUESTIONS?

**For more information about the CDBG-DR Programs,
please scan the QR Code or visit our website:**



QUESTIONS?



**For questions/inquiries about
Guam CDBG-DR Programs,
please email us at:**

fixinsix@ghura.org

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