



United States Department of Agriculture

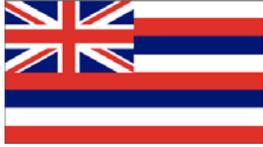


5TH ANNUAL GUAM AFFORDABLE HOUSING SYMPOSIUM

**Hyatt Regency Guam
June 5 – 6, 2013**

**U.S. DEPT. OF AGRICULTURE
Chris J. Kanazawa
State Director**

**Hawaii/Western Pacific/American Samoa
State Office**



State of Hawaii



Guam



**Commonwealth of the Northern
Mariana Islands**



American Samoa



Federated States of Micronesia



Republic of the Marshall Islands



Republic of Palau



RURAL DEVELOPMENT PROGRAMS

**Over 40 Grant, Direct and Guaranteed Loan and
Technical Assistance Programs**

Rural Housing Programs

**Community Programs
(Community Facilities & Rural Utilities Services)**

Rural Business and Cooperative Programs

**Providing Access to Capital and Credit for Rural
Communities**



RURAL HOUSING PROGRAMS

Housing Programs Offer Grants, Direct and Guaranteed Loans

**Single Family Housing
Housing Repairs & Rehabilitation
Multi-Family Housing
Self-Help Housing
Rental Housing
Farm Labor Housing**



OPPORTUNITIES IN EXPANDING HOUSING FUNDING

Chamorro Land Trust Lands

**Eligible Communities Limited by Growing
Population**

Guaranteed Loan Program

CHAMORRO LAND TRUST LANDS

Challenges

- ❖ Lack of Infrastructure
- ❖ Financial Capacity
- ❖ Land Tenure

Solutions

Rural Utilities Services/SUTA

Memorandum of Understanding Escrow
Account



GROWING POPULATION IMPACT ON ELIGIBILITY OF COMMUNITIES

Pending Farm Bill Approval – Deferred Use of 2010 Census Data

Impact on the Eligibility of Dededo Community



INCREASE FUNDING OF GUARANTEED LOANS

**Reduction in Funding Availability of
Direct Loan Program**

**Ample Funding Availability of
Guaranteed Loan Program**

Fannie Mae Recourse Requirements



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