



# **5<sup>TH</sup> ANNUAL GUAM AFFORDABLE HOUSING SYMPOSIUM**

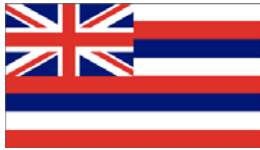
**Hyatt Regency Guam  
June 5 – 6, 2013**

**U.S. DEPT. OF AGRICULTURE**

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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



United States Department of Agriculture

# **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**



United States Department of Agriculture

# **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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