



CARL T.C. GUTIERREZ
GOVERNOR OF GUAM

MAR 12 1996

The Honorable Ted S. Nelson
Acting Speaker
Twenty-Third Guam Legislature
Guam Legislature Temporary Building
155 Hesler Street
Agana, Guam 96910

OFFICE OF THE LEGISLATIVE SECRETARY	
ACKNOWLEDGMENT RECEIPT	
Received By	<u>[Signature]</u>
Time	<u>4:10</u>
Date	<u>3-12-96</u>

Dear Speaker Nelson:

Enclosed please find a copy of Substitute Bill No. 419 (LS), "AN ACT TO AMEND SECTION 11 OF PUBLIC LAW 21-60 TO ALLOW RECIPIENTS OF JOINT GOVERNMENT OF GUAM AND FEDERAL EMERGENCY MANAGEMENT AGENCY LAND FOR THE LANDLESS PROGRAM IN THE VILLAGES OF AGAT AND YIGO TO MORTGAGE THEIR PROPERTY WITHIN THE SUBDIVISION FOR THE PURPOSE OF HOME EXPANSION", which I have **signed** into law today as **Public Law No. 23-85**.

This legislation allows those persons who obtained land in Agat and Yigo prior to July 1, 1995 through the Land for the Landless Program to obtain mortgages for the purpose of home improvements to expand their existing home. Many of the families that obtained these homes need more space to their families. This legislation would allow those families to apply for mortgages for this purpose only.

Very truly yours,

[Signature]
Carl T. C. Gutierrez

Attachment
231042

Office of VICE-SPEAKER T. S. NELSON	
<u>bobbi</u>	Initial
Date: <u>3-12-96</u>	Time: <u>1:30p</u>

TWENTY-THIRD GUAM LEGISLATURE
1996 (SECOND) Regular Session

This is to certify that Substitute Bill No. 419 (LS), "AN ACT TO AMEND SECTION 11 OF PUBLIC LAW 21-60 TO ALLOW RECIPIENTS OF JOINT GOVERNMENT OF GUAM AND FEDERAL EMERGENCY MANAGEMENT AGENCY LAND FOR THE LANDLESS PROGRAM IN THE VILLAGES OF AGAT AND YIGO TO MORTGAGE THEIR PROPERTY WITHIN THE SUBDIVISION FOR THE PURPOSE OF HOME EXPANSION," was on the 28th day of February, 1996, duly and regularly passed.



D. PARKINSON
Speaker

Attested:



JUDITH WON PAT-BORJA
Senator and Legislative Secretary

This Act was received by the Governor this 1ST day of MARCH
1996, at 5:40 o'clock P.M.



Assistant Staff Officer
Governor's Office

APPROVED:



CARL T. C. GUTIERREZ
Governor of Guam

Date: 3-12-96

Public Law No. 23-85

TWENTY-THIRD GUAM LEGISLATURE
1995 (FIRST) Regular Session

Bill No. 419 (LS)

As substituted by the Committee on
Housing, Community Development
and Cultural Affairs and further
substituted on the floor

Introduced by:

V. C. Pangelinan
J. Won Pat-Borja
T. S. Nelson

C. Leon Guerrero
T. C. Ada
J. P. Aguon
E. Barrett-Anderson
A. C. Blaz
J. M. S. Brown
F. P. Camacho
M. C. Charfauros
H. A. Cristobal
M. Forbes
A. C. Lamorena V
L. Leon Guerrero
S. L. Orsini
D. Parkinson
J. T. San Agustin
A. L. G. Santos
F. E. Santos
A. R. Unpingco

AN ACT TO AMEND SECTION 11 OF PUBLIC LAW 21-60 TO ALLOW RECIPIENTS OF JOINT GOVERNMENT OF GUAM AND FEDERAL EMERGENCY MANAGEMENT AGENCY LAND FOR THE LANDLESS PROGRAM IN THE VILLAGES OF AGAT AND YIGO TO MORTGAGE THEIR PROPERTY WITHIN THE SUBDIVISION FOR THE PURPOSE OF HOME EXPANSION.

1 **BE IT ENACTED BY THE PEOPLE OF THE TERRITORY OF GUAM:**

2 **Section 1. Legislative statement.** The Legislature has been petitioned
3 by homeowners of Sagan Lilajan, Subdivision in Dededo, the joint
4 government of Guam and Federal Emergency Management Agency
5 subdivision, for assistance in lifting the restrictions imposed by Section 11,
6 P.L. 21-60, relative to their ability to mortgage their property, for purposes of
7 home improvement.

8 The homeowners want to continue to better the quality of their lives.
9 However, with the current restrictions imposed by P.L. 21-60 they are unable
10 to alleviate the overcrowding they are experiencing in their homes that are
11 structurally inadequate in terms of living area. Some families with four (4) or
12 eight (8) members are forced to live in one bedroom homes which creates
13 substandard living conditions.

14 The Legislature finds that if we allow this substandard condition to
15 exist, we are acting contrary to the intent of the program and defeating its
16 purpose. This act seeks to rectify that situation.

17 **Section 2. Section 11 of P. L. 21-60 is hereby amended to read:**

18 "Section 11. No resale of conveyance. Any qualified individual who
19 purchases a lot within the subdivisions established in this Act shall covenant
20 and warrant to the government that for a period of ten (10) years from the
21 date of purchase, the purchaser shall not sell, convey or otherwise transfer,
22 by any means, title of interest in the lot, except the right to mortgage for
23 purposes of expansion of existing home, subject to the same material
24 specifications and regulations and in compliance with the building codes of
25 Guam and all other applicable government requirements. Any attempt to
26 sell, convey or otherwise transfer, by any means, title of interests in the lot,

1 subject to the exception herein, without the prior written consent of the
2 Governor of Guam, shall constitute a violation of this section and title to the
3 property shall automatically revert to the government of Guam. The
4 Attorney General of Guam shall incorporate provisions to effect the
5 provisions of this section in the instrument of conveyance issued by the
6 government, and the certificate of title issued for each lot shall contain a
7 notation of this restriction. The restrictions of this section do not apply to
8 encumbrances to SBA as authorized by this Act."

9 **Section 3.** A new Section 11-A is hereby added to P. L. 21-60 to read:

10 "Section 11-A. The Governor of Guam and the Department of
11 Land management shall ensure that the mortgage and loan agreements
12 contain provisions to ensure that the disbursement of loan proceeds are
13 used only for payment of the cost of improvements."

14 **Section 4.** Sections 2 and 3 of this Act shall apply to only those
15 government-owned real properties which had been purchased by qualified
16 landless buyers prior to July 1, 1995, in accordance with P. L. 23-39.

TWENTY-THIRD GUAM LEGISLATURE

1996 (SECOND) Regular Session

Date: 2/28/96

VOTING SHEET

Bill No. 419

Resolution No. _____

Question: _____

NAME	YEAS	NAYS	NOT VOTING/ ABSTAINED	ABSENT/ OUT DURING ROLL CALL
ADA, Thomas C.	✓			
AGUON, John P.	✓			
BARRETT-ANDERSON, Elizabeth	✓			
BLAZ, Anthony C.	✓			
BROWN, Joanne S.	✓			
CAMACHO, Felix P.	✓			
CHARFAUROS, Mark C	✓ 11			
CRISTOBAL, Hope A.	✓			
FORBES, MARK	✓			
LAMORENA, Alberto C., V	✓			
LEON GUERRERO, Carlotta	✓			
LEON GUERRERO, Lou	✓			
NELSON, Ted S.	✓			
ORSINI, Sonny L.	✓			
PANGELINAN, Vicente C	✓			
PARKINSON, Don	✓			
SAN AGUSTIN, Joe T.	✓			
SANTOS, Angel L. G.	✓			
SANTOS, Francis E.	✓			
UNPINGCO, Antonio R.	✓			
WONPAT-BORJA, Judith	✓			

TOTAL 21 0 0 0

CERTIFIED TRUE AND CORRECT:

Recording Secretary

PL 23-85



Ufisinan I TaoTao Tano'
Sinadot Anghet L.G. Santos
Ge'hilo' I Kumunidat Guma' yan
Asuntun Kottura na Kumite



February 12, 1996

Speaker Don Parkinson
Twenty-Third Guam Legislature
155 Hesler Street
Agana, Guam 96910

Dear Mr. Speaker:

The Committee on Community, Housing, and Cultural Affairs, to which was referred Bill No. 419, hereby reports back to the Legislature with its recommendation **TO DO PASS Bill No. 419, as substituted by the Committee** - "An act to allow recipients of joint government of Guam and Federal Emergency Management Agency land for the landless program in the villages of Agat and Yigo to mortgage their property within the subdivision for the purpose of home expansion".

The voting record is as follows:

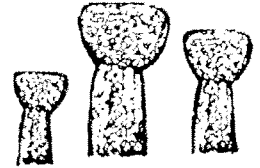
TO PASS	<u>8</u>
NOT TO PASS	<u>0</u>
ABSTAIN	<u>0</u>
INACTIVE FILE	<u>0</u>

The Committee Report and supporting documents are attached.

ANGEL L.G. SANTOS
attachments



Ufisinan I TaoTao Tano'
Sinadot Anghet L.G. Santos
Ge'hilo' I Kumunidat Guma' yan
Asunton Kottura na Kumite



February 9, 1996

MEMORANDUM

TO: Members

FROM: Chairman

SUBJECT: Committee Report on **Bill No. 419, as substituted by the Committee** - "An act to allow recipients of joint government of Guam and Federal Emergency Management Agency land for the landless program in the villages of Agat and Yigo to mortgage their property within the subdivision for the purpose of home expansion".

Transmitted herewith for your consideration and action is our Committee Report on the subject matter.

Please indicate your choice on the attached VOTING RECORD and return the documents to my office for transmittal to the other members.

Should you have any questions on the narrative report or the accompanying documents, I would be most happy to answer any of them.

Your attention and cooperation in this matter are greatly appreciated.

ANGEL L.G. SANTOS
attachments

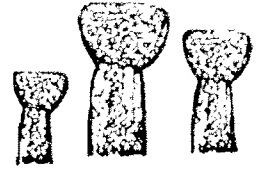
Fanohge Chamoru • Commonwealth Pa'go!

#324 W. Soledad Ave., Suite 202 Agana, Guam 96910

• Tel: (671) 472-3586/3411 • Fax: (671) 477-4482



Ufisinan I TaoTao Tano'
Senator Angel L.G. Santos
Chairperson, Committee on Community,
Housing & Cultural Affairs



**PUBLIC HEARING
WITNESS SIGN-IN SHEET**

Bill No. 419

“An act to amend section 11 of P.L. 21-60 relative to allowing recipients of joint government of Guam and Federal Emergency Management Agency land for the landless program in the villages of Agat and Yigo to mortgage their property within the subdivision for the purpose of home expansion”; by V.C. Pangelinan, J. Won Pat-Borja

**Tuesday, January 30, 1996
9:00 AM
Legislative Public Hearing Room, Guam Legislature
155 Hesler St., Agana**

NAME (please print)	ORGANIZATION	ORAL/WRITTEN	FOR/AGAINST
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Notice of Public Hearing



23rd Guam Legislature
Tuesday, January 30, 1996
Legislative Public Hearing Room
155 Hesler Street, Agana

9:00 a.m. Public Hearing

Committee on Community, Housing & Cultural Affairs, Senator Angel L.G. Santos, Chairman

Bill No. 330 "An Act to rezone Lot No. 217-1 in the Municipality of Agat, Guam from "R-1" (Single Family Residential) to "C" (Commercial); by T.S. Nelaon, M.C. Charfauros, T.C. Ada

Bill No. 339 "An Act to repeal and reenact section 2(a) and (b) of P.L. 21-14 relative to authorizing the Governor to exchange property that has been taken by the government for public use with government owned lands"; by T.S. Nelson, J.P. Aguon, A.C. Blaz.

Bill No. 419 "An Act to amend section 11 of P.L. 21-60 relative to allowing recipients of joint government of Guam and Federal Emergency Management Agency land for the landless program in the villages of Agat and Yigo to mortgage their property within the subdivision for the purpose of home expansion" by V.C. Pangelinan, J. WonPat-Borja

Bill No. 485 "An Act to authorize the Governor to exchange government of Guam land at Barrigada Heights for a private property taken in Agana Heights for a public utility easement and right-of-way"; by M.C. Charfauros.

Joint Oversight Hearing

10:30 a.m.

Committees on

Community, Housing & Cultural Affairs,

Senator Angel L.G. Santos, Chairman

Judiciary, Criminal Justice and Environmental Affairs,

Senator Mark C. Charfauros, Chairman

General Governmental Operations and Micronesia Affairs,

Senator Ted S. Nelson, Chairman

1. Suehiro Hotel Project History;
2. Suehiro Hotel Approval Process;
3. Compliance with Notice of Approval (NOA); and
4. Matapang Beach Park.


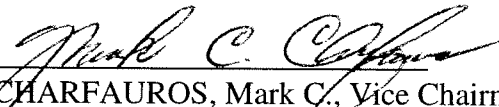
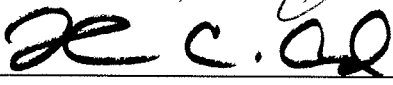

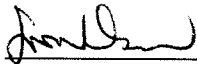
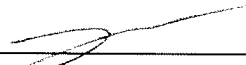

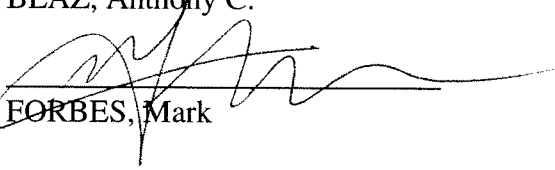
The Public is Encouraged to Attend

PDN

1-26-96

COMMITTEE ON COMMUNITY, HOUSING, AND CULTURAL AFFAIRS
23rd Guam Legislature
VOTING RECORD

Bill No. 419, as substituted by the Committee - "An act to allow recipients of joint government of Guam and Federal Emergency Management Agency land for the landless program in the villages of Agat and Yigo to mortgage their property within the subdivision for the purpose of home expansion".

	<u>TO</u> <u>PASS</u>	<u>NOT TO</u> <u>PASS</u>	<u>ABSTAIN</u>	<u>INACTIVE</u> <u>FILE</u>
 SANTOS, Angel L.G., Chairman	✓			
 CHARFAUROS, Mark C., Vice Chairman	✓			
 ADA, Thomas C.	✓			
 CRISTOBAL, Hope A.	✓			
 LEON GUERRERO, Lou	✓			
NELSON, Ted S.				
 PANGELINAN, Vicente C.	✓			
 WON-PAT BORJA, Judith	✓			
BLAZ, Anthony C.				
 FORBES, Mark	✓			
LAMORENA V, Alberto				
LEON GUERRERO, Carlotta				
PARKINSON, Don, Ex-Officio				



COMMITTEE ON COMMUNITY, HOUSING, AND CULTURAL AFFAIRS

Twenty-Third Guam Legislature



REPORT

on

Bill No. 419, as substituted by the Committee

An act to allow recipients of joint government of Guam and Federal Emergency Management Agency land for the landless program in the villages of Agat and Yigo to mortgage their property within the subdivision for the purpose of home expansion.

February 8, 1995

COMMITTEE MEMBERS

Angel L.G. Santos, Chairman

Mark C. Charfauros, Vice-Chairman

Thomas C. Ada

Anthony C. Blaz

Hope A. Cristobal

Mark Forbes

Alberto Lamorena V

Carlotta Leon Guerrero

Lou Leon Guerrero

Vice Speaker Ted S. Nelson

Vicente C. Pangelinan

Judy Won Pat-Borja

Speaker Don Parkinson, Ex-Officio

I. OVERVIEW

The Committee on Community, Housing, and Cultural Affairs conducted a public hearing on January 30, 1996 at 9:00 AM at the Legislative Public Hearing Room, Agana, to receive public input on Bill No. 419. Public notice was given in the Pacific Daily News on January 26, 1996.

Committee members present were:

Senator Angel Santos, Chairman	Senator Mark Charfauros, Vice Chairman
Senator Tom Ada	Senator Ted Nelson
Senator Ben Pangelinan	Senator Judith Won Pat-Borja
Senator Tony Lamorena V	Senator Carlotta Leon Guerrero

Also present was Senator Joanne Brown.

Mr. Frank Ichihara submitted written testimony by Roke Borja Santos in support of the Bill.

II. SUMMARY OF THE HEARING

Mr. Santos supports and agrees in amending Public Law. 21-60 simply because the FEMA/GOV GUAM joint venture project to house 106 families displaced by Typhoon Omar did not give room to better our people's lifestyle. Those poorly designed pre-cast concrete homes were below minimum standards. They only serve one purpose and that is to shelter. A one-bedroom house for 5 to 8 people is unhealthy and does not breed a comfortable upbringing for children. What's happening now in that development is to each their own self-construction, creating a slum-looking environment. Scraps of used lumber and tin roof extensions are sprouting all over. Why? Because these families cannot afford anything else. Don't get me wrong. The 106 families are grateful for their \$1.00 house; they just want to better their lifestyle but they are not given the opportunity to invest in their very first real estate asset. Give them that opportunity so we don't have to create another eyesore. You know, the nice thing about the 106 families? 95% are Chamorros.

III. FINDINGS AND RECOMMENDATION

Bill 419 is a measure to amend section 11 of Public Law 21-60 and to add a new section 11-A in order to allow purchasers of land-for-the-landless lots to mortgage those properties for the purpose of expanding the dwellings thereon. The government of Guam sold public lands for \$2,500.00 each to people who suffered the ravages of typhoons past or, in other cases, houses were constructed with help from the Federal Emergency

Management Agency and then sold to qualified buyers through a lottery mechanism for \$1.00 each.

The Committee finds that the sale of so-called “land-for-the-landless” was terminated by Public Law 23-39, enacted September 8, 1995, for those government-owned real properties which have not been lotteried to qualified landless buyers as of July 1, 1995. Bill 419 makes reference to section 11 of P.L. 21-60, one of the statutory provisions repealed by P.L. 23-39. Consequently, the Committee has modified Bill 419 to reflect that change.

The Committee agrees with the Bill’s objective to permit mortgaging of public land already sold to qualified buyers. Those buyers, in turn, will have the opportunity to secure construction funds so that they may make additional improvements to their homes using the same material specifications.

Accordingly, the Committee on Community, Housing, and Cultural Affairs, to which was referred Bill No. 419, submits its findings and recommendation to the Twenty-Third Guam Legislature “TO DO PASS” Bill No. 419, as substituted by the Committee.

TWENTY-THIRD GUAM LEGISLATURE
1996 (SECOND) Regular Session

Bill No. 419
as substituted by the Committee on
Community, Housing, and Cultural Affairs

Introduced by

V.C. Pangelinan
J. Won Pat-Borja

AN ACT TO ALLOW RECIPIENTS OF JOINT GOVERNMENT OF
GUAM AND FEDERAL EMERGENCY MANAGEMENT AGENCY
LAND FOR THE LANDLESS PROGRAM IN THE VILLAGES OF AGAT
AND YIGO TO MORTGAGE THEIR PROPERTY WITHIN THE
SUBDIVISION FOR THE PURPOSE OF HOME EXPANSION.

1 BE IT ENACTED BY THE PEOPLE OF THE TERRITORY OF GUAM:

2 **Section 1. Legislative statement.** The Legislature has been petitioned by
3 homeowners of Sagan Lilajan, Subdivision in Dededo, the joint government of Guam and
4 Federal Emergency Management Agency subdivision, for assistance in lifting the
5 restrictions imposed by Section 11, P.L. 21-60, relative to their ability to mortgage their
6 property, for purposes of home improvement.

7 The homeowners want to continue to better the quality of their lives. However with
8 the current restrictions imposed by P.L. 21-60 they are unable to alleviate the
9 overcrowding they are experiencing in their homes that are structurally inadequate in
10 terms of living area. Some families with four (4) or eight (8) members are forced to live in
11 one bedroom homes which creates substandard living conditions.

12 The Legislature finds that if we allow this substandard condition to exist, we are
13 acting contrary to the intent of the program and defeating its purpose. This act seeks to
14 rectify that situation. The Legislature further finds that sale by the government of Guam of
15 so-called "land-for-the-landless", and restrictions associated with those sales, were
16 terminated as of July 1, 1995. However, the Legislature wishes to accommodate those

1 homeowners who purchased public property before that deadline and who are restricted
2 from mortgaging such property.

3 **Section 2. No resale of conveyance.** a) Any qualified individual who purchased a
4 lot before July 1, 1995 within the subdivisions of Lot No 7150-3-R4, municipality of
5 Yigo, as shown and delineated on Land Management Check Map No. 183FY-90, or Lot
6 No. 350-R5, municipality of Agat, as shown and delineated on Land Management Check
7 Map No. 289FY-79, shall covenant and warrant to the government that for a period of ten
8 (10) years from the date of purchase, the purchaser shall not sell, convey or otherwise
9 transfer, by any means, title of interest in the lot, except the right to mortgage for purposes
10 of expansion of existing home, subject to the same material specifications and regulations
11 and in compliance with the building codes of Guam and all other applicable government
12 requirements. Any attempt to sell, convey or otherwise transfer, by any means, title of
13 interests in the lot, subject to the exception herein, without the prior written consent of the
14 Governor of Guam, shall constitute a violation of this section and title to the property
15 shall automatically revert to the government of Guam. The Attorney General of Guam
16 shall incorporate provisions to effect the provisions of this section in the instrument of
17 conveyance issued by the government, and the certificate of title issued for each lot shall
18 contain a notation of this restriction. The restrictions of this section do not apply to
19 encumbrances to SBA as authorized by Guam law.

20 b) The Governor of Guam and the Department of Land Management shall ensure
21 that the mortgage and loan agreements facilitated by the provision of section 2.a. herein
22 contain provisions to ensure that the disbursement of loan proceeds are used only for
23 payment of the cost of improvements.



COMMITTEE ON RULES

Twenty-Third Guam Legislature
155 Hesler St., Agana, Guam 96910

November 13, 1995

MEMORANDUM

TO: Chairman, Committee on Community, Housing and
Cultural Affairs

FROM: Chairman, Committee on Rules

SUBJECT: Referral - Bill Nò. 419 -

The above Bill is referred to your Committee as the principal committee. Please note that the referral is subject to ratification by the Committee on Rules at its next meeting. It is recommended you schedule a public hearing at your earliest convenience.



SONNY LUJAN ORSINI

Attachment:

TWENTY-THIRD GUAM LEGISLATURE
1995 (FIRST) Regular Session

Bill No. 419
Introduced by:

V.C. Pangelinan
J. Won Pat-Borja

AN ACT TO AMEND SECTION 11 OF P. L. 21-60 RELATIVE TO ALLOWING RECIPIENTS OF JOINT GOVERNMENT OF GUAM AND FEDERAL EMERGENCY MANAGEMENT AGENCY LAND FOR THE LANDLESS PROGRAM IN THE VILLAGES OF AGAT AND YIGO TO MORTGAGE THEIR PROPERTY WITHIN THE SUBDIVISION FOR THE PURPOSE OF HOME EXPANSION.

1 BE IT ENACTED BY THE PEOPLE OF THE TERRITORY OF GUAM:
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3 Section 1. Legislative Findings: The Legislature has been petitioned by
4 homeowners of Sagan Lilajan, Subdivision in Dededo, the joint Government of Guam
5 and the Federal Emergency Management Agency subdivision, for assistance in
6 lifting the restrictions imposed by Section 11, P.L. 21-60, relative to their ability to
7 mortgage their property , for purposes of home improvement.

8 The homeowners want to continue to better the quality of their lives. However
9 with the current restrictions imposed by P.L. 21-60 they are unable to alleviate the
10 overcrowding they are experiencing in their homes that are structurally inadequate
11 in terms of living area. Some families with four (4) or eight (8) members are forced
12 to live in one bedroom homes which creates substandard living conditions.

13 The Legislature further finds that if we allow this substandard condition to
14 exist, we are acting contrary to the intent of the program and defeating its purpose.
15 and seeks to rectify this situation.

16 Section 2. Section 11 of P.L. 21-60 is hereby amended to read:

17 "Section II. No resale of conveyance. Any qualified individual who
18 purchases a lot within the subdivisions established in this Act shall
19 covenant and warrant to the government that for a period of ten (10)
20 years for the date of purchase the purchaser shall not sell, convey or
21 otherwise transfer, by any means, title of interest in the lot, except the
22 right to mortgage for purposes of expansion of existing home subject to
23 the same material specifications and regulations and in compliance

1 with the building codes of Guam and all other applicable government
2 requirements. Any attempt to sell, convey or ~~otherwise transfer~~, by
3 any means, title of interests in the lot, subject to the exception herein,
4 without the prior written consent of the Governor of Guam, shall
5 constitute a violation of this section and title to the property shall
6 automatically revert to the government of Guam. The Attorney General
7 of Guam shall incorporate provisions to effect the provisions of this
8 section in the instrument of conveyance issued by the government, and
9 the certificate of title issued for each lot shall contain a notation of this
10 restriction. The restrictions of this section do not apply to
11 encumbrances to SBA as authorized by this Act."

12 **Section 3.** Section 11-A is hereby added to P.L. 21-60 to read:

13 "The Governor of Guam and the Department of Land Management shall
14 ensure that the mortgage and loan agreements contain provisions to
15 ensure that the disbursement of loans proceeds are used only for
16 payment of the cost of improvements."

ATTN: Frank Schirano

I ROKE BORJA SANTOS SUPPORT AND AGREE IN AMENDING PUBLIC LAW NO. 21-60, 21-72, 21-46, SIMPLY BECAUSE THE FEMA/GOV GUAM JOINT VENTURE PROJECT TO HOUSE 106 FAMILIES DISPLACED BY TYPHOON OMAR DID NOT GIVE ROOM TO BETTER OUR PEOPLES LIFESTYLE. THOSE POORLY DESIGN PRE-CAST CONCRETE HOMES WERE BELOW MINIMUM STANDARDS. THEY ONLY SERVE ONE PURPOSE AND THAT IS TO SHELTER. A ONE BEDROOM HOUSE FOR 5 TO 8 PEOPLE IS UNHEALTHY AND DOES NOT BREED A COMFORTABLE UPBRINGING CHILD. WHAT'S HAPPENING NOW IN THAT DEVELOPMENT IS TO EACH THEIR OWN SELF CONSTRUCTION CREATING A SLUMP LOOKING ENVIRONMENT. SCRAP OF ^{USED} LUMBER AND TIN ROOF EXTENSION ARE SPROUTING ALL OVER. WHY BECAUSE THESE FAMILIES CANNOT AFFORD ANYTHING ELSE. DON'T GET ME WRONG THE 106 FAMILIES ARE GREATFUL FOR THEIR \$1.00 HOUSE. THEY JUST WANT TO BETTER THEIR LIFESTYLE BUT THERE ^{ARE} NOT GIVEN THE OPPORTUNITY TO INVEST IN THEIR VERY FIRST REAL ESTATE ASSET. GIVE THEM THAT OPPORTUNITY SO WE DON'T HAVE ^{TO} CREATE ANOTHER EYEBRE. YOU KNOW THE NICE THING ABOUT THE 106 FAMILIES? 95% ARE CHAMORROS. THANK YOU FOR ~~THE~~ YOUR SUPPORT MAY GOD BLESS YOU ALL.

Robb. A.

Bill No. 419 (LS)
Introduced by:

V.C. Pangelinan
J. Won Pat-Borja

AN ACT TO AMEND SECTION 11 OF P. L. 21-60 RELATIVE TO ALLOWING RECIPIENTS OF JOINT GOVERNMENT OF GUAM AND FEDERAL EMERGENCY MANAGEMENT AGENCY LAND FOR THE LANDLESS PROGRAM IN THE VILLAGES OF AGAT AND YIGO TO MORTGAGE THEIR PROPERTY WITHIN THE SUBDIVISION FOR THE PURPOSE OF HOME EXPANSION.

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9 with the current restrictions imposed by P.L. 21-60 they are unable to alleviate the
10 overcrowding they are experiencing in their homes that are structurally inadequate
11 in terms of living area. Some families with four (4) or eight (8) members are forced
12 to live in one bedroom homes which creates substandard living conditions.

13 The Legislature further finds that if we allow this substandard condition to
14 exist, we are acting contrary to the intent of the program and defeating its purpose.
15 and seeks to rectify this situation.

16 Section 2. Section 11 of P.L. 21-60 is hereby amended to read:

17 "Section II. No resale of conveyance. Any qualified individual who
18 purchases a lot within the subdivisions established in this Act shall
19 covenant and warrant to the government that for a period of ten (10)
20 years for the date of purchase the purchaser shall not sell, convey or
21 otherwise transfer, by any means, title of interest in the lot, except the
22 right to mortgage for purposes of expansion of existing home subject to
23 the same material specifications and regulations and in compliance

1 with the building codes of Guam and all other applicable government
2 requirements . Any attempt to sell, convey or otherwise transfer, by
3 any means, title of interests in the lot, subject to the exception herein,
4 without the prior written consent of the Governor of Guam, shall
5 constitute a violation of this section and title to the property shall
6 automatically revert to the government of Guam. The Attorney General
7 of Guam shall incorporate provisions to effect the provisions of this
8 section in the instrument of conveyance issued by the government, and
9 the certificate of title issued for each lot shall contain a notation of this
10 restriction. The restrictions of this section do not apply to
11 encumbrances to SBA as authorized by this Act."

12 **Section 3.** Section 11-A is hereby added to P.L. 21-60 to read:

13 "The Governor of Guam and the Department of Land Management shall
14 ensure that the mortgage and loan agreements contain provisions to
15 ensure that the disbursement of loans proceeds are used only for
16 payment of the cost of improvements."