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March 17, 2020

The Honorable Lourdes A. Leon Guerrero
Governor of Guam
Ricardo J. Bordallo Complex
513 West Marine Corps Drive
Hagatña, Guam 96910

Re: Regarding Economic Protections for Guam's Families

Dear Governor Leon Guerrero:

Thank you for providing the opportunity to discuss the government's efforts to protect our island's public health in response to the novel coronavirus (COVID-19). Through the powers granted to you as Governor, our island has taken a leap forward in safeguarding the people and mitigating the spread of this disease.

As your Administration has rightfully recognized, however, stopping the spread won't be enough to keep Guam's people safe. Restoring our community's wellbeing will require the implementation of policies that ease the economic disruption wrought by this virus.

Nowhere is this more necessary than in the lives of Guam's most vulnerable: our manámko', lower income populations, and those living with chronic conditions. Without adequate access to resources and care, these individuals aren't merely more susceptible to financial instability, they're also more likely – according to public health experts – to suffer most.

Due to the economic impact of this pandemic, more than we care to admit may experience unemployment, reduced hours or wages, or other financial constraints. Absent a safety net, this can lead to a loss in housing and other services necessary to follow basic public health precautions.

While I'm aware that some of these policies are being practiced by certain entities, I ask that you, through your power as Governor, mandate the following during this public health emergency:

1. No Disconnection of Basic Services

Proposal: That no public utility or private market provider shall disconnect service for electricity, water, sewer, gas, phone, cell phone, or internet based on failure to pay due to loss of employment or employment hours or wages as a result of the public health emergency.

Comment: While the Guam Waterworks Authority and Guam Power Authority have implemented this practice, this measure would apply to all utilities and services for any individual under the circumstances described above.

2. **No Collection of Debt for Those Quarantined**

Proposal: That no agency, or entity acting on behalf of such agency, shall assess overpayments of any public benefit, or pursue collection of debt, for any individual who is ill, quarantined, or in voluntary isolation due to coronavirus, or is caring for an ill, isolated, or quarantined household member.

Comment: Recognizing that the act of quarantine or voluntary isolation may result in a disruption of work hours and/or income, and therefore leave certain individuals unable to meet financial obligations, this policy would help ensure that individuals are not inclined to break from voluntary isolation or quarantine in order to earn necessary income.

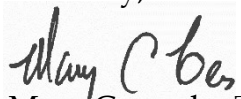
3. **No Foreclosures or Eviction Due to Nonpayment**

Proposal: That no bank, mortgage broker, loan servicer or other lender shall initiate new or prosecute previously initiated foreclosure proceedings for failure of a debtor to make any payment as agreed, due to loss of employment or employment hours or wages as a result of the public health emergency; and, that all pending property tax foreclosures or distraint actions shall be stayed, and no new foreclosure or distraint actions shall be initiated; and further, that no new eviction cases shall be filed, and that all pending eviction cases shall be stayed, and all writs of restitution shall not be executed.

Comment: As you are aware, containment and treatment efforts require that our people stay indoors. Loss of housing therefore poses a significant risk to the health and safety of Guam families—severely impacting the ability to exercise effective hygiene, voluntary isolation, social distancing, and quarantine. Put simply, telling families to stay home and keep their distance won't do much good if they can't afford to keep the home they're in.

Governor, you recently stated that there isn't anything you wouldn't do to protect this island and our families. I believe you. While some among us use fear to sound their own alarms, I am grateful for the calm and hopeful strength you've imparted on our People—reassuring us that, together, we can keep Guam safe. I respectfully ask, through these proposals, that you use your powers to do just that.

Sincerely,



Mary Camacho Torres