

GOVERNMENT OF PUERTO RICO

# STATE CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS 2020-2024 & 2020 ANNUAL ACTION PLAN

AUGUST 2020



**FINAL PLAN**

PLAN CONSOLIDADO  
DE VIVIENDA Y DESARROLLO COMUNITARIO DEL  
ESTADO Y PLAN DE ACCIÓN ANUAL

DEPARTAMENTO DE LA  
VIVIENDA  
GOBIERNO DE PUERTO RICO

AFV

DEPARTAMENTO DE LA  
FAMILIA  
GOBIERNO DE PUERTO RICO

DEPARTAMENTO DE  
SALUD  
GOBIERNO DE PUERTO RICO

Aprobado por la Comisión Estatal de Elecciones CEE-SA-2020-4649

## Executive Summary

### ES-05 Executive Summary - 91.300(c), 91.320(b)

#### 1. Introduction

The Consolidated Plan of the Commonwealth of Puerto Rico is the five-year housing and community development plan required by the United States Department of Housing and Urban Development (HUD) to guide the distribution of its Community Planning and Development (CPD) formula grant funds.

HUD resources addressed by the Annual Action Plan include the state's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA) and the Housing Trust Fund (HTF) programs.

The lead agency of the 2020-2024 Consolidated Plan is the Puerto Rico Department of Housing (PRDOH). This agency coordinates all efforts toward the development of the housing and community development strategies that the PR-State government included on its five-year Consolidated Plan and executes annually as established in its action plan. In addition, the PRDOH is responsible for the administration of the PR-State CDBG Program allocation, as established by Local Law (Act 162, 2018). Other agencies currently responsible for the administration of Programs are:

1. The Puerto Rico Department of the Family, which administers the Emergency Solutions Grant Program (ESG);
2. The Puerto Rico Department of Health, which administers the Housing Opportunities for Persons with AIDS Program (HOPWA) in conjunction with the Municipality of San Juan; and
3. The Puerto Rico Housing Finance Authority, which administers the HOME Investment Partnerships Program (HOME) and the Housing Trust Fund program (HTF).

The *Consolidated Plan* addresses the community needs of the State Jurisdiction in the context of the goals and objectives of Title I of the Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990, as amended. Based on the needs assessment, which required the undertaking of a research and consultation process, the State developed the set of goals, strategies and activities to be undertaken during the 2020-2024 planning and implementation period.

The Consolidated Plan of the Commonwealth of Puerto Rico is the five-year housing and community development plan required by the United States Department of Housing and Urban Development (HUD) to guide the distribution of its Community Planning and Development (CPD) formula grant funds.

HUD resources addressed by the Annual Action Plan include the state's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA) and the Housing Trust Fund (HTF) programs.

The lead agency of the 2020-2024 Consolidated Plan is the Puerto Rico Department of Housing (PRDOH). This agency coordinates all efforts toward the development of the housing and community development strategies that the PR-State government included on its five-year Consolidated Plan and executes annually as established in its annual action plan. In addition, the PRDOH is responsible for the administration of the PR-State CDBG Program allocation, as established by Local Law (Act 162, 2018). Other agencies currently responsible for the administration of Programs are

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The strategic approach and actions to be undertaken by the responsible Commonwealth Agencies can be summarized into three main areas and related activities following the basic goals of Title I of the Housing and Community Development Act of 1974:

### **Provide Decent Housing**

- Provide street outreach, supportive services and emergency shelter
- Provide homeless prevention and rapid rehousing assistance
- Provide housing assistance and supportive services to persons living with HIV.
- Support homeownership by providing down payment and closing cost assistance
- Address the need of substandard housing by supporting rehabilitation of rental housing
- Increase the supply or preserve affordable rental housing by supporting rehabilitation and production of housing, prioritizing special needs projects
- Promote the development of special needs projects, which are those that provide supportive service.
- Address the need of substandard housing by supporting construction of rental housing

### **Create a Suitable Living Environment**

- Improve the quality of special needs populations, in particular the elderly, by supporting homecare services.
- Provide support services for youth, victims of domestic violence, and employment counseling.
- Improve safety and livability of neighborhoods by investing in public facilities, infrastructure and urban renewal.
- Set-aside funds for emergency relief.

### **Expand Economic Opportunity**

- Promote the development of microenterprises.
- Invest in public facilities that support business development.
- Create and retain jobs to low- and moderate-income persons.

The specific goals and other summary information is presented in the Appendix.

### **3. Evaluation of past performance**

This Consolidated Annual Performance Report (CAPER), provides an overview of the progress made during PY 2018-2019, the fourth year of the Puerto Rico State 2015-2019 Housing and Community Consolidated Plan. During Program Year 2018, the state undertook activities consistent with the approved strategic and annual action Plan, for the following programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA).

Each of these programs of the Consolidated Plan invested available resources in eligible activities to address the needs of the low- and moderate-income persons with the final goals of:

- increasing the availability, accessibility, and affordability of decent housing,
- create suitable living environments, and
- provide economic opportunities for low- and moderate-income individuals.

Even with the challenges faced by Puerto Rico in the social and economic context, the State has made progress in meeting its 2018 goals and objectives and is moving forward the 5 year goals.

The summary of each program performance during program year 2018 is included as an Appendix.

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### **4. Summary of citizen participation process and consultation process**

The State Citizen Participation Plan provides a framework and process by which the PR-State consolidated planning efforts comply with the citizen participation requirements in the regulations. It is the policy of the PRDOH to effectively incorporate meaningful citizen participation and consultation processes into the Consolidated Plan analysis and strategic decision-making processes. This action ensures adequate citizen involvement in the planning, implementation and evaluation of its housing and community development programs with a special emphasis on the participation of low- and moderate-income persons, Local and State government agencies and community organizations. As a result of this policy towards encouraging and facilitating a wide-range participation of residents and stakeholders in the development of all HUD required consolidated planning documents, the PRDOH develops the Five-Year Consolidated Plan, Annual Action Plans, Substantial Amendments, and the Consolidated Annual Performance and Evaluation Report (CAPER). The primary purpose of the participation processes is the

identification of needs, allocation of funding, and program recommendations related to the consolidated planning process.

## **Citizen Participation Actions**

### **Citizen Participation Actions**

The following citizen participation actions were taken as part of the 2020-2024 consolidated planning process:

**Public Hearing Notice:** The PRDOH posted a public notice on the *El Vocero* newspaper on the edition for Wednesday 19th, February 2020. It invited the general population to participate of the Public Hearings for the CDBG, HOME, ESG, HOPWA and HTF Programs 2020-2024 Consolidated Plan and PY 2020 Annual Action Plan. Complying with the Consolidated Plan regulations, the hearings were held at least two (2) weeks after the notice was published.

Also, the public notice was posted in the Official PRDOH's Web Page. This action expanded the outreach efforts with the objective of increasing the citizen feedback, buy-in and support of the Consolidated Plan activities. As well, notification was sent via email to stakeholders, including non-entitlement municipalities and non-for-profit organizations (NPOs).

**Public Hearing:** The Public Hearing was conducted on Friday, March 6, 2020, 8:00 a.m. at the Automobile Accident Compensation Administration (ACAA, for its Spanish acronym) Central Office, located at 249 Arterial Hostos, Esquina Chardón, San Juan, P.R. A total of 106 persons attended the hearing.

State Agencies officials (CDBG, HOME, ESG, HOPWA, HTF) made a presentation of the Plan process and each program. The presentation included a description of: objectives; content of the Plan, the consolidated planning process; identification of needs; proposed strategies and method of distribution and the opportunities for citizens and other stakeholders to comment. Attendees could present proposals and comments about the needs of their communities and how can they be addressed in the plan, as well as recommendations on the strategies and methods of distribution of funds that were presented. All information gathered at the public hearing, was analyzed and a summary of the comments and the state's response is included in a next section.

A second hearing was conducted on May 21, 2020 in the context of the CDBG-CV CARES Act allocations[1], which provided another opportunity to receive comments on the needs and the impediments to fair housing choice. A total of 71 persons participated of this second hearing, representing nonprofit organizations, municipalities, and public agencies. In accordance with the flexibilities provided by the CARES Act, five additional days were provided for public comments. No additional comments regarding the needs or barriers were received.

Copies of all the public notices, the webpage notice and attendance sheet are included in the Appendix Section.

## **5. Summary of public comments**

A total of six comments were received during the public hearings and no comments were received at the publication of the Plan. A table of the summary of public comments received during the public hearing is available in section PR-15.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

No comments from the public hearing were rejected. In the case of the consultation with the CoCs one comment was rejected. NPOs recommended the ESG Program to share administrative funds. In accordance with the regulations in 24 CFR § 576.108 b(1) and the need of resources to administer the Program, the PRDF decided not to make an allocation to NPOs during this program year.

## **7. Summary**

The 2020-2024 Consolidated Plan and the PY 2020 Annual Action Plan are the Puerto Rico State Government comprehensive housing affordability strategy and community development plan and an application for funding under the HUD's Community Planning and Development formula grant programs. The Plan includes strategic activities to address the State housing, economic and community development needs for the aforementioned period. The State is an Entitlement Community for the Community Development Block Grant (CDBG Program), for the Emergency Solutions Grant Program (ESG Program), for the Housing Opportunities for Persons with AIDS Program (HOPWA Program) and a participating jurisdiction for the HOME Investment Partnership Program (HOME Program) and the Housing Trust Fund Program (HTF Program).

The plan is prepared in accordance with the 24 CFR Part 91, Consolidated Submissions for Community Planning and Development Programs. The Consolidated plan and Annual action plan include strategies to be undertaken under the previously mentioned formula grant programs.

The Plan has three (3) statutory objectives established by HUD to address the needs of the low to moderate income individuals. The specific statutory objectives are:

- Providing Decent and Affordable Housing;
- Creating a Suitable Living Environment; and
- Expanding Economic Opportunities

The overall goal of the State plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate-income persons. The primary means towards this end is to extend and strengthen

partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PUERTO RICO	Puerto Rico Department of Housing (PRDOH)
HOPWA Administrator	PUERTO RICO	Municipality of San Juan & Department of Health
HOME Administrator	PUERTO RICO	Puerto Rico Housing Finance Authority (PRHFA)
ESG Administrator	PUERTO RICO	Puerto Rico Department of Family (PRDF)
	PUERTO RICO	Puerto Rico Housing Finance Authority (PRHFA)

Table 1 – Responsible Agencies

### Narrative

The lead agency of the 2020-2024 Consolidated Plan is the Puerto Rico Department of Housing. This agency coordinates all efforts toward the development of the housing and community development strategies that the PR-State government included on its five-year Consolidated Plan and executes annually as established in its action plan. In addition, PRDOH is responsible for the administration of the PR-State CDBG Program allocation, as established by Local Law (Act 162, 2018).

In this effort, the PRDOH works in conjunction with three (3) State agencies, that are responsible to act as HUD grantees and administrators for the Community Planning and Development Programs. These agencies are the Puerto Rico Housing Finance Authority (PRHFA) for the HOME and HTF Programs, the Department of Family for the ESG Program and the Department of Health for the HOPWA Program. In the case of the HOPWA Program, although the Health Department is the State HOPWA grantee, the Municipality of San Juan acts as the program administrator in accordance to a collaborative agreement originally signed between the parties back in year 2010.

### Consolidated Plan Public Contact Information

In compliance with the provisions of Section 91.115 of Title 24 of the Code of Federal Regulations, Part I of the Law of Housing and Community Development of 1974, as amended, and the flexibilities provided in the context of the CARES Act 116-136, the PRDoH announced the availability of the plan in a general circulation newspaper (see appendix for the announcement). Copies of the Consolidated Plan 2020-2024 were available from the date of its publication on August 25, 2020, for review and submitting comments in the Internet at <https://www.vivienda.pr.gov/cdbg-estado>. Due to the safety measures required in the context of COVID-19, a telephone number was provided to persons with difficulties to access Internet, to make the arrangements for a physical copy (787- 274-2527 extensions 5109 & 5110).

***Comments to the plan should be addressed to:***

Name: Ms. Aida Gracia

Position: Special Aide to the Secretary, PRDOH

[cdbg-municipal@vivienda.pr.gov](mailto:cdbg-municipal@vivienda.pr.gov)

***Questions regarding consolidated planning may be addressed to:***

Ms. Aida Gracia

Special Aide to the Secretary

[cdbg-municipal@vivienda.pr.gov](mailto:cdbg-municipal@vivienda.pr.gov)

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(I) and 91.315(I)**

### **1. Introduction**

The Puerto Rico Consolidated Plan 2020-2024 and the Annual Action Plan 2020 integrate the allocation of a variety of Federal funds for projects and activities benefitting low- and moderate-income persons. Applicable funds include those of the State Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Housing Trust Fund (HTF), Housing Opportunities of Persons with Aids (HOPWA) and Emergency Solutions Grant (ESG).

The Consolidated Plan represents a collective effort from the State to obtain the views of the Municipalities, Private, nonprofit, and public organizations, the private sector and other stakeholders. To obtain their views the state contacted and integrated them through meetings, email communications, a survey, focus groups, and an interagency committee, among other available means. Discussions included housing and community development needs, and barriers and constraints regarding housing and community development programs in Puerto Rico, among other topics.

The establishment of effective partnerships among the consolidated plan stakeholders and interested parties, offers a wide range of benefits to the plan institutional structure. All consolidated plan stakeholders have key data, financing, and other resources with which, the lead agency can align the goals and programs. In addition, the State can leverage other public and private resources such economic development, transportation, and public health funding. Further, establishing strong relationships provides greater opportunity across all parties, including the low- and moderate-income population groups and the communities.

The following sections provide a summary of the state's activities to enhance coordination with these stakeholders, as well as mandatory requirements regarding ESG and CoCs in the jurisdiction.

### **Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

Besides complying with the citizen participation and consultation minimum requirements, the PRDoH promotes and undertakes ongoing consultation, collaboration and interaction efforts throughout the program year. The objective behind these efforts is to develop strategic and accountable partnerships among the stakeholders that will lead to achieve greater results. Continued communication among the parties will allow to assess effectiveness of programs throughout the year, and what may be improved in future planning cycles. Based on this communication and feedback, the PRDOH may prioritize further consultation based on partnerships that will help to implement specific projects and activities. Building

partnerships with stakeholders around shared priorities provides a strong foundation that supports continued collaboration.

As well, the administrators of other Programs such as HOPWA's director and the ESG Director participate in different multisectoral committees and groups (ex. CoCs, HIV and STDs Public Policy Multisectorial Committee, HIV Integrated Planning Housing Committee), which provide for the coordination with of stakeholders.

This document represents a collective effort from a comprehensive array of State and private organizations. Coordination with all stakeholders was achieved during the two public hearings conducted, a series of focus groups that were conducted and the establishment of an interagency committee that met on a regular basis as part of the planning process.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Department of the Family actively participates in the CoCs and is the Collaborative Agency of the CoC 502. Currently, the State ESG Program is represented in both CoCs which facilitates the integration of ESG into the CoC planning processes. Meetings with both CoCs are held regularly. They continue collaborating to maintain veterans functional at zero to prevent and eradicate the situation of veterans, youth and chronic homeless. Similarly, the Department is actively participating of the coordinated entry system committee where different strategies are developed to prevent and eradicate the situation of homeless youth and families with children, as well as families and youth at risk of homelessness. To assure integration and participation of ESG's subrecipients, organizations and municipalities will continue requiring participating in CoC's subcommittees of their area and participating of the coordinated entry system.

As part of the consolidated planning process strategies are defined with the objective of addressing the main and core housing and supportive service needs of homeless individuals and families. In addressing the needs of the homeless population, the above described parties collaborate and interact through a multi-layered service model that involves the non-profit organizations, faith-based initiatives, and other available statewide services entities. The homeless strategy encourages active participation of community-wide agencies and providers to meet the full spectrum of needs of the homeless as well as to identify gaps and priorities in the provision of services to homeless persons. The critical components of the Continuum of Care Strategy include:

- Outreach, intake and assessment
- Emergency Shelter
- Transitional Housing
- Supportive Services
- Rapid Re-Housing

- Permanent Housing
- Homeless Prevention

As part of the FY 2019 competition, Puerto Rico received a total of \$20,554,364 in Continuum of Care allocated funds for both CoCs. With this funding the homeless strategy will be able to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly re-house homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effective utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. As well, in the context of the COVID-19 pandemic and the funding that will be available through ESG, the PRDF sustained meetings with the BoD of both CoCs in order to identify needs and develop the CARES Act amendments.

**Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

As required by the regulation applicable to the consolidated planning process, the PR Department of the Family, as a recipient of the ESG Funds and the Puerto Rico Department of Housing, as the Consolidated Planning Lead Agency, carried out a consultation with the two continuum of care systems, PR-502 and PR-503. The consultation was conducted through online virtual focus group sessions due to the COVID-19 pandemic. These were conducted on May 28 and June 4, 2020 through Zoom app. The participants had the opportunity to comment or ask questions verbally, by writing on the chat or via email after the sessions ended. The first focus group session was held with the members of PR502 and with the participation of around 30 persons from 21 different entities, including 12 non-profit organizations, 6 municipalities and 3 state government agencies. The second session was held with members of PR 503 had the participation of around 50 persons from 37 entities, including 19 non-profit organizations, 17 municipalities and 1 state government agency.

The focus groups were carried out using a semi-structured guide of questions and poll exercises through which they delved into:

- Changes in the needs and characteristics of the homeless;
- Distribution of funds by type of activity and geographical area.
- Development of performance standards and how to evaluate the results of programs and activities.
- Development of policies and procedures for the administration and management of the Homeless Management Information System (HMIS) in which they are required to participate.

See Appendix for details.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	PR Department of Housing
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through written communication. As a result the Agency provided input for the development of the plan. Also the Agency was part of the inter-agency committee in charge of developing the plan and provided input during the meetings conducted by such committee.
2	<b>Agency/Group/Organization</b>	Puerto Rico Department of Family
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Agency was part of the inter-agency committee in charge of developing the plan and provided input during the meetings conducted by such committee.
3	<b>Agency/Group/Organization</b>	Puerto Rico Department of Health
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment HOPWA Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Agency was part of the inter-agency committee in charge of developing the plan and provided input during the meetings conducted by such committee.
4	<b>Agency/Group/Organization</b>	MUNICIPALITY OF SAN JUAN
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Municipality of San Juan was part of the inter-agency committee in charge of developing the plan and provided input during the meetings conducted by such committee.
5	<b>Agency/Group/Organization</b>	Puerto Rico Housing Finance Authority (PRHFA)
	<b>Agency/Group/Organization Type</b>	Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Agency was part of the inter-agency committee in charge of developing the plan and provided input during the meetings conducted by such committee.

**Identify any Agency Types not consulted and provide rationale for not consulting**

Does not apply.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	CoC 502, PR Department of Family	The goals of the CoC 502 Strategic Plan are focused on addressing homelessness, especially the need of placing in permanent housing unsheltered chronic homeless persons. The population of persons with a chronic homeless problem is one of the priorities for the effects of ESG.
Puerto Rico State Housing Plan	PR Department of Housing	The Consolidated Plan was prepared and developed in accordance with the principles included in the Puerto Rico State Public Policy established by the Office of the Governor.
Puerto Rico Disaster Recovery Action Plan 2017	PR Department of Housing	This Plan was designed for the use of CDBG-DR funds in response to 2017 hurricanes Irma & MarÃ-a, (July 29, 2018), as amended. CPD Programs Action Plans include disaster policies and procedures, as well as actions to complement recovery efforts.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Puerto Rico CARES Act Strategic Plan	PR Department of the Treasury	CPD Programs and the flexibilities for their implementation incorporated in the framework of the CARES Act, provide a complementary source of funding to help address the needs and impacts of COVID-19.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))**

As required in 24 CFR 93.315 L, the agencies that administer CPD Programs, coordinate efforts with units of local government for the development and implementation of the consolidated plan. Through written communication and public notices, the programs maintain local governments informed of the planning process, providing additional spaces for comments and recommendations. As well, the staff of the programs provide technical assistance to municipalities about consolidated planning, in order for them to be in a better position to contribute with their input. Similarly, municipalities are subrecipients in many of the activities and collaborate with the implementation of housing and community development activities. In the case of CDBG, local laws require the Department of Housing to equally distribute funding to all entitlement municipalities for purposes of implementing the activities.

**Narrative (optional):**

The 24 CFR Part 91.110 provides the framework for the State to undertake a wide consultation process as an integral part of the statewide planning and preparation phases of the 2020-2024 Consolidated Plan and related Annual Action Plan. Through the consultation process, the PRDOH was able to obtain key programmatic and service data from agencies and service providers (public and private) who provide assisted housing, health services, social and fair housing, and those that serve the chronically homeless and address lead-based paint hazards. Also, consultation with local governments in non-entitlement areas of the state is required.

The consultation strategy of the State, provided data in the following planning elements:

- Incorporate local data into planning process and validate the accuracy of this data;

- Gather input on priority needs and target areas;

- Increase coordination among consultation partners;

- Leverage Consolidated Plan activities with other public and private funding sources and Programs;

- Expand upon the outreach efforts of existing planning processes; and

- Increase citizen feedback, buy-in, and support of Consolidated Plan activities.

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The Consolidated Plan is a process that promotes the collaboration of state, municipalities and other key stakeholders associated with housing and community development in Puerto Rico to establish a unified vision for community development activities. This strategic planning process allows citizens to participate in the development of a plan for housing and community development programs. The state's implementation of the plan, as well as the plan itself, will be evaluated based on three objectives: (1) To provide decent housing; (2) provide a suitable living environment; and (3) to expand economic opportunities.

For the preparation of the 2020-2024 Consolidated Plan and PY 2020 annual action plan the PRDOH followed the approved citizen participation process and went beyond the regulatory minimums and promoted a wide range engagement of all interested stakeholders, offering opportunities for involvement to all segments of the population in the planning process. The planning process efforts were guided by transparency and promoted freedom of access to the contents of the draft plan. All municipal governments and community planning and development agencies and organizations were invited to participate at the public hearings conducted and to provide comments on the proposed actions. Information was posted in the PRDOH web page.

The following actions were taken as part of the Citizen Participation process:

**Mailing database:** a stakeholder database containing all contact information of nonprofit organizations, municipalities, and other interested parties and groups was used. This information was used to generate a direct invitation by email for the parties to actively participate in the public hearings, including agencies, units of local government and NPOs.

**Public Hearing Notice:** As required by the regulations the State held a public hearing during the Citizen Participation process of the 2020-2024 Consolidated Plan and PY 2020 Annual Action Plan. posted a public notice on the *El Vocero* newspaper on the edition for Wednesday 19th, February 2020. It invited the general population to participate of the Public Hearing for the CDBG, HOME, ESG, HOPWA and HTF Programs 2020-2024 Consolidated Plan and PY 2020 Annual Action Plan. Complying with the Consolidated Plan regulations, the hearing was held at least two (2) weeks after the notice was published.

Also, the public notice was posted in the Official PRDOH's Web Page. This expanded the outreach efforts with the objective of increasing the citizen feedback, buy-in and support of the Consolidated Plan activities.

The meeting was held on Friday, March 6, 2020, 8:00 a.m. at the Automobile Accident Compensation Administration (ACAA, for its Spanish acronym) Central Office, located at 249 Arterial Hostos, Esquina Chardón, San Juan, P.R.

Copies of all the public notices, the webpage notice and attendance sheet are included in the Appendix Section.

A total of six comments were received during the hearing. As well, the state provided a 30-day period after the hearing to receive additional comments. No additional comments were received after the hearing. A summary of the comments received during the hearing are included in table "Summary of Citizen Participation Public Hearing" at the Appendix.

See Appendix for other opportunities for comments and public comment period.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Units of local government, Public Agencies, NPOs, general population	106	During the public hearing a total of 106 participants commented. After the meeting, citizens and municipalities could provide additional written comments for a period of 30 days (until April 10, 2020).		<a href="http://www.vivienda.pr.gov">www.vivienda.pr.gov</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Virtual Public Meeting	Units of local government, Public Agencies, NPOs, general population	71	A second hearing was conducted on May 21, 2020 in the context of the CDBG-CV CARES Act allocations , which provided another opportunity to receive comments on the needs and the impediments to fair housing choice. No additional comments regarding the needs or barriers were received.		<a href="http://www.vivienda.pr.gov">www.vivienda.pr.gov</a>
3	Internet Outreach	NPOs, Public Agencies, Municipalities, General Public	N/A	N/A	N/A	<a href="http://www.vivienda.pr.gov">www.vivienda.pr.gov</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Virtual Public Meeting	NPOs, Public Agencies, Units of local Government, General Public	N/A	No comments were received from the mailing.	N/A	
5	Virtual Public Meeting	NPOs, Units of local Government, and public agencies	80	A total of 80 people participated in the sessions, which were conducted on May 28 and June 4, 2020. Participants represented non-profit organizations, municipalities, government agencies, including two PHAs. The focus group discussion was combined with online polls, to promote more interaction with participants.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Virtual Public Meeting	NPOs, Public Agencies, Units of local Government, General Public		A summary of the consolidated plan was published in a general circulation newspaper.		

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

Puerto Rico is a jurisdiction affected by high poverty rates relative to national standards. This is reflected in all social indicators, including income, unemployment, foreclosures, and housing needs. As a result of several factors, main barriers to economic development, and a long-lasting fiscal crisis, the local economy has lost during the past twelve years close to 20% of its output and jobs, and 15% of its population during the 2010-2019 period. The local economic system was unable to recover from the 2009 U.S. Financial Crisis and is now confronting the economic and fiscal challenges brought upon by COVID-19. See Appendix for those issues considered the most pressing needs.

## NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

### Summary of Housing Needs

This section of the Consolidated Plan will examine the current status of Puerto Rico's housing market to determine what types of common housing problems may exist among all segments of the population to establish strategies that can be implemented across the Island with HUD-funded programs.

The contraction in the population of Puerto Rico and its changing demographic base affect the household formation and household growth. The population of Puerto Rico declined by 14% between 2010 and 2018. The strong contraction in population cohort below 40 years of age, is driving down the number of households. The number of households declined 4% during the 2010-2018 period. This trend has lowered housing demand and has increased the number of vacant housing on the Island. However, as shown by CHAS data, there is a substantial need for housing in Puerto Rico. As much as 300,040 households with incomes below 100 AMI are considered to have one or more housing problems.

In Puerto Rico, 14% of households with at least one-person age 62 and older and 19% of small family households, renter and owned units combined, have extremely low income (less than 30% HAMFI). According to the data provided in this section, 37% of households with one or more children six years old or younger, have very low income (less than 50% HAMFI).

According to the CHAS, a total of 374,410 households had one or more problems, 47% were renters, and 53% were homeowners. Of this total, 189,285 households were classified as severely low-income households, of which 54% were renters, and 46% were owners. The most represented housing problem is a cost burden, which accounted for 72% of housing problems. Severely cost burden problems among low- and moderate-income households amounted to 124,445 cases, of which 46% were renters and 54% homeowners.

The greatest need among severely cost burden households was among small related families, which accounted for half of the cases (49%) or 67,765 households.

When view by age, 37,820 severely cost burden cases were among the elderly. Those having the greatest need are 0-30% AMI elderly homeowners, which accounted for over 13,145 cases. This will be a fast-growing segment of the population.

Regarding substandard housing, the housing problem is more prevalent among low- and moderate-income homeowners (49,080); close to 27,000 renters also reported living in substandard housing. Very low-income households (0-30% AMI) accounted for the largest groups living in this condition, with 12,165 are renters and 10,990 homeowners.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	3,725,789	3,193,354	-14%
Households	1,227,039	1,179,637	-4%

<b>Demographics</b>	<b>Base Year: 2010</b>	<b>Most Recent Year: 2018</b>	<b>% Change</b>
Median Income	\$18,791.00	\$20,166.00	7%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

## Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	240,645	135,290	199,315	106,510	555,425
Small Family Households	109,670	48,840	76,140	45,740	306,230
Large Family Households	13,680	7,650	12,105	6,345	42,175
Household contains at least one person 62-74 years of age	45,480	41,715	60,665	34,030	146,930
Household contains at least one person age 75 or older	25,920	30,400	40,945	18,445	63,850
Households with one or more children 6 years old or younger	46,065	17,590	24,165	12,240	69,840

**Table 6 - Total Households Table**

**Alternate Data Source Name:**

2012-2016 CHAS

**Data Source Comments:**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	12,165	4,390	5,745	2,610	24,910	10,990	6,335	9,455	5,165	31,945
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,585	755	765	370	3,475	795	420	920	300	2,435
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5,240	2,360	3,055	1,275	11,930	3,160	2,115	3,765	1,870	10,910
Housing cost burden greater than 50% of income (and none of the above problems)	33,405	14,750	8,520	1,325	58,000	31,930	14,800	21,040	7,845	75,615
Housing cost burden greater than 30% of income (and none of the above problems)	38,655	21,065	23,220	7,670	90,610	43,010	24,860	34,850	19,830	122,550

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	44,95 5	0 0	0 0	0 0	44,95 5	29,41 5	0 0	0 0	0 0	29,41 5

**Table 7 – Housing Problems Table**

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	56,945	28,915	34,040	12,510	132,410	57,965	33,210	48,860	27,595	167,630
Having none of four housing problems	34,500	25,595	33,515	18,210	111,820	16,865	47,570	82,890	48,190	195,515
Household has negative income, but none of the other housing problems	44,955	0	0	0	44,955	29,415	0	0	0	29,415

**Table 8 – Housing Problems 2**

Alternate Data Source Name:

2012-2016 CHAS

Data Source  
Comments:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	26,700	12,915	14,315	53,930	19,670	10,490	16,665	46,825
Large Related	2,475	1,625	1,475	5,575	3,000	1,660	2,815	7,475
Elderly	6,320	5,140	5,555	17,015	19,505	12,305	14,020	45,830
Other	8,075	5,030	6,775	19,880	7,780	2,550	5,145	15,475
Total need by income	43,570	24,710	28,120	96,400	49,955	27,005	38,645	115,605

**Table 9 – Cost Burden > 30%**

Alternate Data Source Name:  
2012-2016 CHAS  
Data Source  
Comments:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	23,140	9,005	4,430	36,575	14,765	6,950	9,475	31,190
Large Related	2,120	1,100	405	3,625	2,195	980	1,305	4,480
Elderly	4,945	2,885	1,925	9,755	13,145	6,655	8,265	28,065
Other	7,315	3,615	2,340	13,270	6,195	1,640	3,615	11,450
Total need by income	37,520	16,605	9,100	63,225	36,300	16,225	22,660	75,185

**Table 10 – Cost Burden > 50%**

Alternate Data Source Name:  
2012-2016 CHAS  
Data Source  
Comments:

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	6,330	2,995	3,670	1,170	14,165	3,135	2,000	3,245	1,500	9,880
Multiple, unrelated family households	1,275	470	570	335	2,650	1,630	1,155	1,855	900	5,540
Other, non-family households	190	35	45	30	300	25	10	10	0	45
Total need by income	7,795	3,500	4,285	1,535	17,115	4,790	3,165	5,110	2,400	15,465

**Table 11 – Crowding Information – 1/2**

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	36,505	11,970	13,610	62,085	9,560	5,620	10,555	25,735

**Table 12 – Crowding Information – 2/2**

Alternate Data Source Name:  
2012-2016 CHAS  
Data Source:  
Comments:

## Describe the number and type of single person households in need of housing assistance.

According to the 2018 Puerto Rico Community Survey (five years), there are 330,870 single-person households, consisting of people living alone. Out of this total, 139,372 are male householders, 51,087 were male householders 65 years and over, and 191,498 are female householders, of which 103,863 were female householders 65 years and over. The Commonwealth of Puerto Rico does not have statistics on the specific needs of these households. Notwithstanding, from a social standpoint, elderly households living alone are more vulnerable, given that more than 175,000 have an independent living difficulty.

## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to 2018, Puerto Rico Community Survey 672,799 persons have disabled status, which represents represents 24% of the total civilian non-institutionalized population. The elderly account for 26% of the disabled population. Over 175,000 have an independent living difficulty, which is equivalent 26% of the elderly civilian non-institutionalized population. The ambulatory difficulty is the most common disability among the elderly (50%). See Appendix for table "Adults 65+ with an Independent Living Difficulty".

In terms of victims of domestic violence, dating violence and sexual assault and stalking, recent data from the Police Department, points to a total of 3,560 incidents have been registered. It is expected that a substantial amount of these will require housing services. This situation, according to several of the stakeholders, has been accentuated in the context of COVID-19

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## **What are the most common housing problems?**

The greatest need is among low and moderate income households that live in households with one or more severe housing problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden, which accounted for 44% of households. More than 56,855 households with incomes up to 100% AMI reported living in a substandard housing, of which 86% (49,080) were low and moderate income households.

Severely cost burdened households with a housing cost above 50% of income is also a challenging housing issue. Severely cost burden problems among low and moderate income households amounted to 124,445 cases. This is a reflection of the gap between the median income in Puerto Rico and the median cost of adequate housing. Puerto Rico is a jurisdiction with high housing cost. The CHAS

identified 94,885 households with incomes between 0 to 50% of the AMI severely cost burdened but without any other housing problems, of which 48,155 were renters, and 46,730 were homeowners.

The needs associated to severely overcrowded and overcrowded conditions are less of a problem relative to other housing issues. Households living in overcrowded conditions (1.01-1.5 people per room) amounted to 24,935 low and moderate income households, of which 13,760 were renters and 11,175 homeowners. The CHAS report also reflected that 5,240 low and moderate income households were living in severely crowded conditions (1.51 people per room), among which renters accounted for a larger share (3,105) than homeowners (2,135). Very low-income households (0-30% AMI renters) accounted for the largest share of severe cases, with 1,585 renters and 795 owners. The another of the largest group was 50-80% AMI homeowners with 920 severe cases.

### **Are any populations/household types more affected than others by these problems?**

The greatest need among severely cost burden households was among small related families, which accounted for half of the cases (49%) or 67,765 households, among which very low income 0-30%AMI small related rental households (23,140) and very low income homeowners (14,765) represented the largest share. The needs among 50-80% AMI homeowners (9,475) were also relatively large.

When view by age, 37,820 severely cost burden cases were among the elderly. Those having the greatest need are 0-30% AMI elderly homeowners, which accounted for over 13,145 cases. This will be a fast-growing segment of the population.

Regarding substandard housing, the housing problem is more prevalent among low- and moderate-income homeowners (49,080); close to 27,000 renters also reported living in substandard housing. Very low-income households (0-30% AMI) accounted for the largest groups living in this condition, of with 12,165 are renters and 10,990 homeowners.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Data from the HMIS on families receiving rapid-rehousing assistance, provide information on the characteristics and conditions that affect low-income individuals and families with children who may be at risk of either residing in shelters or becoming homeless. Out of the 458 individuals with an active RRH voucher as of Jun 30, 2020 in both CoCs, Almost three out of every ten (27.3%), have a mental health problem, while one out of every ten (12.0%) have a drug abuse problem. 18.8% have a chronic health condition, while 10% have a physical disability. In terms, of their level of income, based on the Latest Annual Assessment for Stayers one out of every five, have no source of income. This poses significant challenges, which go beyond the need to have the resources to maintain a permanent house in the

future. It raises the need for complementary services to achieve stability. Furthermore, this situation may become even more difficult in the context of COVID-19, and the impact on employment and the economy, and increase the number of persons in risk of homelessness. As of April 2020, one month after the implementation of the lockdown, unemployment rate was expected to increase up to 35% in the last quarter of the current calendar year, while over 200,000 unemployment claims were filed in Puerto Rico.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

In order to estimate at risks population data on cost burden was used. The analysis was complemented by recent indicators on the impacts of the pandemic.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The main cause of homelessness can largely be explained by economics: people who become homeless have insufficient financial resources to obtain or maintain housing. Multiple risk factors are linked with instability and increased risk of homelessness. Individual risk factors include poverty, lack of education, substance abuse, mental illness and domestic violence. They also include discrimination, lack of support for minors, absence of life skills, among other reasons.

The most specific housing characteristic that may cause instability and an increased risk of homelessness is cost burden. According to the data provided, more than 28.3% of Puerto Rico's households are cost burdened. If a household is spending more than 30 percent, and sometimes more than 50 percent, of their monthly income on housing costs, that means that less income remains to pay for other costs that must be sustained in order to live in a safe and acceptable environment. One of the main implications of the cost burden is vulnerability to unexpected life events. In an emergency or illness situation, any additional unexpected expenses could result in an inability to meet housing expenses and potentially result in homelessness.

**Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater number of housing problems is defined when a member of a racial or ethnic group at a given income level experiences housing problems at a rate greater than 10% of the income level. The data summarizes each minority group experiencing any of four housing problems which include lacking complete kitchen facilities, lacking complete plumbing facilities, more than one person per room, and cost burden greater than 30%.

Racial and ethnic groups statistics for Puerto Rico may hide actual levels of disproportional needs among different groups, because most of the community classifies itself as Hispanics, independently of its racial background. Thus, housing burdens for Hispanics is the same as that as the community. Also, this situation provides limited data on racial groups. Notwithstanding, 2008-2012 CHAS data indicates that Asian and African/Americans, and in some cases whites, are the racial or ethnic groups that have disproportionately greater need.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	114,910	51,365	74,370
White	575	155	515
Black / African American	80	0	95
Asian	0	10	45
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	114,090	51,145	73,580
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Alternate Data Source Name:**

2012-2016 CHAS

**Data Source Comments:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	62,125	73,165	0
White	395	315	0
Black / African American	125	55	0
Asian	35	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	61,450	72,690	0
0	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:  
2012-2016 CHAS  
Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	82,900	116,405	0
White	545	550	0
Black / African American	130	50	0
Asian	70	45	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	82,040	115,690	0
0	0	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:  
2012-2016 CHAS  
Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40,105	66,400	0
White	490	325	0
Black / African American	40	40	0
Asian	0	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	39,500	65,965	0
0	0	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Alternate Data Source Name:**

2012-2016 CHAS

**Data Source Comments:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

In Puerto Rico, the racial groups are not significantly diverse, most of the population is considered Hispanic. However, low- and moderate-income Blacks and Asians have disproportionate greater needs. A total of 55% of households have one or more of four housing problems (Lacks complete kitchen facilities, Lacks complete plumbing facilities, More than one person per room, Cost Burden greater than 30%). A total of 480 households with low and moderate income of Blacks, and Asians have one or more of four housing problems. However, as previously stated the sizes of the Black and Asians populations with problems be very small (or in the hundreds).

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

In this section of the Needs Assessment, the available data will be examined to determine the types of common housing problems faced by particular racial or ethnic segments of the population and the severity of each housing problem. In Puerto Rico most of the population is considered Hispanic, however, Black and Asians groups are also showing Disproportionately Greater Need associated to severe housing problems.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	97,870	68,405	74,370
White	520	210	515
Black / African American	80	0	95
Asian	0	10	45
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	97,125	68,110	73,580
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	45,320	89,965	0
White	345	365	0
Black / African American	85	95	0
Asian	35	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	44,760	89,380	0
Other	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	52,340	146,970	0
White	415	685	0
Black / African American	14	160	0
Asian	50	60	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	51,785	145,945	0
Other	0	0	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,405	86,105	0
White	210	605	0
Black / African American	25	55	0
Asian	0	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20,115	85,345	0
Other	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

There is also a disproportionately greater need when considering severe housing problems among low- and moderate-income Blacks and Asian groups. Asians have disproportionate needs among groups in the 30%-50% and 50%-80% AMI, a total of 290 households have severe housing problems. Among Blacks disproportionate greater needs were found among groups in the 0-30% AMI and 30%-50% AMI, a total 609 households have severe housing problems. However, as previously stated these are very small populations.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A household may be cost burdened when it spends more than 30 percent of its income for housing. A household may be severely cost burdened when housing costs are more than 50 percent of its income. Relatively larger needs associated to cost burden were identified among Blacks and Asian groups.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	828,795	159,555	162,180	86,655
White	6,230	1,205	1,430	615
Black / African American	655	215	225	105
Asian	525	130	110	45
American Indian, Alaska Native	30	15	30	0
Pacific Islander	0	0	0	0
Hispanic	820,265	157,805	160,105	85,725

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Alternate Data Source Name:**

2012-2016 CHAS

**Data Source Comments:**

### Discussion

There are is no substantial disproportionately greater needs associated to housing cost burdens among racial and ethnic groups. However, relatively larger needs were identified among Blacks and Asian groups.

### **NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Asians have disproportionate needs among groups in the 30%-50% AMI and 50%-80% AMI. Among Blacks disproportionate greater needs were found among groups in the 0-30% AMI and 30%-50% AMI.

**If they have needs not identified above, what are those needs?**

Specifics surveys on housing needs are not available.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

## NA-35 Public Housing – (Optional)

### Introduction

#### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	50,830	8,581	765	7,636	63	106	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

#### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	73	2	0	1	1		0
# of Elderly Program Participants (>62)	0	0	8,975	1,558	606	938	9		1
# of Disabled Families	0	0	3,611	760	149	589	16		5

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	50,830	8,581	765	7,636	63	106
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	41,687	8,490	764	7,550	62	104	0
Black/African American	0	0	9,127	86	1	81	1	2	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	15	2	0	2	0	0	0
Pacific Islander	0	0	1	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	50,643	8,562	762	7,622	61	106	0
Not Hispanic	0	0	187	19	3	14	2	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

There are 29,792 persons in the public housing waiting list (as of May 2014) and 7,955 (as of June 2014) on that for Section 8. The state does not keep a data base on the characteristics of applicants on the waiting list.

Preliminarily and subject to the final submission of the state's PHA Plan, the most immediate needs of public housing residents are crime prevention, drug elimination, workforce development and family self-sufficiency.

**How do these needs compare to the housing needs of the population at large**

Socioeconomic development in these communities is much lower than in the population at large. Public housing communities have higher rates of unemployment, lower educational attainment and a larger proportion of single-family female headed households (78 % vs. 23%) and disabled persons (7.8% vs. 3.3%) compared to the population at large.

**Discussion:**

## **NA-40 Homeless Needs Assessment – 91.305(c)**

### **Introduction:**

Data of the homeless population, their characteristics and needs derive from the Point in Time Surveys conducted in the jurisdiction and the HMIS. The following sections provide an assessment based on information from the period of 2017 to 2019.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	256	858
Black or African American	99	370
Asian	3	1
American Indian or Alaska Native	14	5
Pacific Islander	0	4
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	618	1,859
Not Hispanic	17	41

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

A total of 59 families with children were identified in the 2019 PIT. These families are composed of a total of 194 persons. The majority of the families identified are sheltered (69.5%), while 57% of the persons in those families are children 18 years old or younger. It is also important to mention that the majority of the persons who form these families are women (42.9%).

In the case of veterans, a total of 90 persons were identified. A total 18, or 20% are sheltered. In terms of their demographic profile, the majority (96%) are men, while 92% identified themselves as Hispanic. Of those accompanied, one family was identified as having a problem of chronic homelessness.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data from PIT, show how throughout the years, the problem of homelessness has become more complex in Puerto Rico. The difficult fiscal and socioeconomic situation that the Island has experienced in recent years directly impacts this population. As well, recent disasters and the effects of the COVID-19 pandemic are expected produce an increase in the number of homeless persons. The most recent PIT shows how one out of every ten persons became homeless due to the effects of hurricane María.

In terms of the nature and extent of homelessness, a total of 2,535 homeless persons were counted in the 2019 PIT, who constitute a total of 2,321 households. In 2017, the persons counted totaled 3,501. When compared to the 2017 data, results show a similar trend in terms of the demographic profile of the homeless population and the reasons for becoming homeless, among other aspects. This besides to the fact that one out of every ten became homeless due to a recent disaster. The population of

homeless persons is mainly composed of men 24 or older. However, some changes for 2019 include an increase in homeless families headed by women, persons with mental illness, veterans and older adults. These findings were considered when designing the goals and priorities of the consolidated Plan.

Data from the HMIS for both continuums of care shows that the sheltered population experiences homelessness in average for 2 years. This is considering persons in emergency shelters and transitional housing. The estimates included in the tables, however, are based in information gathered during the 2019 PIT, which includes the sheltered and unsheltered population. Estimates are based on the median obtained for each group. In the case of persons becoming homeless each year and persons exiting homelessness, two parameters were used for the estimates: the proportion of persons in each group who have been homeless for less than one year, and the proportion of persons who have been homeless for more than two years.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Data from PIT, show how throughout the years, the problem of homelessness has become more complex in Puerto Rico. The difficult fiscal and socioeconomic situation that the Island has experienced in recent years directly impacts this population.

A total of 2,535 homeless persons were counted in the 2019 PIT, who constitute a total of 2,321 households. In 2017, the persons counted totaled 3,501. When compared to the 2017 data, results show a similar trend in terms of the demographic profile of the homeless population and the reasons for becoming homeless, among other aspects. The population of homeless persons is mainly composed of men 24 or older. However, some changes for 2019 include an increase in homeless families headed by women, persons with mental illness and veterans. These findings were considered when designing the goals and priorities of the consolidated Plan.

Data from the HMIS for both continuums of care shows that the sheltered population experiences homelessness in average for 2 years. This is considering persons in emergency shelters and transitional housing. The estimates included in the tables, however, are based in information gathered during the 2019 PIT, which includes the sheltered and unsheltered population. Estimates are based on the median obtained for each group. In the case of persons becoming homeless each year and persons exiting homelessness, two parameters were used for the estimates: the proportion of persons in each group who have been homeless for less than one year, and the proportion of persons who have been homeless for more than two years.

### **Discussion:**

According to the 2019 PIT data, 686 are chronically homeless, while 1,255 suffer from chronic substance abuse. Of persons counted, (30.4%) were severely mentally ill, 4.6% have been victims of domestic violence, and 5.3% are affected by HIV/AIDS. Although there is a lower number of persons counted than that observed in 2017, it cannot be categorically concluded that there has been a reduction. Rather, the

number should be viewed in conjunction with other data on people who have been reached and placed in permanent housing as part of CoC efforts. It is also expected that with the pandemic, the number of homeless persons and their profiles, will change.

Regarding the reasons for being homeless, it was observed that one in ten cases are homeless as a consequence of Hurricanes Irma and María, this proportion being higher in the case of the municipalities of the CoC 503. In the case of CoC 502, the main reason for being homeless is related to substance abuse, while in the case of CoC 503 is due to family problems.

## NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

### Introduction

In addition to the homeless population, other groups also require supportive and complimentary services. These groups include persons with HIV/AIDS, persons living in poverty, the elderly population, victims of domestic violence, and persons with alcohol and drug addiction problems. The following sections provide a profile of these populations in Puerto Rico.

### HOPWA

<b>Current HOPWA formula use:</b>	
Cumulative cases of AIDS reported	38,756
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	436
Rate per population (3 years of data)	0
<b>Current HIV surveillance data:</b>	
Number of Persons living with HIV (PLWH)	11,261
Area Prevalence (PLWH per population)	240
Number of new HIV cases reported last year	436

Table 26 – HOPWA Data

Data Source Comments:

### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### Describe the characteristics of special needs populations in your community:

The following sections provide a summary of the characteristics of the identified special populations.

The following sections provide a summary of the characteristics of the identified special populations.

### Elderly

The elderly population is growing at a fast rate, while the overall population is declining. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, with emphasis on those with disabilities and lack of access to health and other basic needs. This was a segment of the population suffering disproportional effects from Hurricane María.

Over the past years, Puerto Rico has experienced a demographic transformation. The elderly population, those 65+, has experienced a consistent increase compared to other groups of the population. According to the 2010 Population Census, those over 65 years of age represent around 15% of the total population of Puerto Rico. An estimate for 2020 shows an even higher proportion of 17.6%. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, emphasizing those with disabilities and lack of access to health and other basic needs. This was a segment of the population suffering disproportional effects from Hurricane María.

Elderly households living alone are those who are more vulnerable, given that more than 172,000 have independent living difficulties, of which 33%, or approximately 57,000, are estimated to be low- and moderate-income households.

Between 2014 to 2018, the proportion of persons 50 years and older increased 1.3 percentage points, from 33.3% in 2014 to 34.5% in 2018. Conversely, the 24 years or less age-cohort proportion dropped one percentage point, from 34.2% in 2014 to 33.2% in 2018. This is being mostly driven by the emigration of a proportionally high number of the younger population and a long-term decline in births.

For details of more special needs population go to the Appendix.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Data from several sources shows that permanent housing and housing with supportive services, are some of the most pressing needs among these groups. This along with supportive services such as linkage to care, case management, assistive care and access to mental health services. These needs were determined based on several sources of information including the American Community Survey, the US Census, American Community Survey, data from the PIT regarding subpopulations of homeless persons and the focus groups celebrated as part of the consultation to the CoCs.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Since the late 80's, Puerto Rico has been among the top ten states/territories with the highest number of cumulative AIDS cases and HIV prevalence. As of July 31, 2020, a total of 50,223 HIV/AIDS cases have been reported in the Island by the HIV Surveillance Program.

**Discussion:**

Out of these cases reported as of July 31, 2020 (50,223), 29,811 persons have died, representing a fatality rate of 59%. With respect to persons affected by HIV, not AIDS, 11,345 persons were registered with the Department of Health as of July 31, 2020. Almost 37.8% of HIV/AIDS cases are residents of the San Juan Metropolitan Area. The high-risk populations for HIV infection in Puerto Rico differ from the high risk populations in most states and territories. Injection drug use (IDU) has been the predominant mode of exposure since the beginning of the epidemic, followed by Heterosexual Contact and men who have sex with men (MSM), including MSM-IDU. More recently, an increase has been experienced in the population of youth MSM.

Information available by municipality, for 2020, shows how the municipality of San Juan reflects the highest proportion of persons affected by HIV/AIDS. For table by Municipality go to the Appendix.

## **NA-50 Non-Housing Community Development Needs - 91.315 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities serve as the backbone of many communities in Puerto Rico. The interconnection between communities and their spatial surrounding is a catalyst for social interactions, which consequently render healthier and vibrant communities. Municipalities have invested in this infrastructure throughout the years providing its communities with sport facilities mainly baseball parks and basketball courts), passive parks, community/meeting centers, and more recently water and other active recreational parks. As local demographics change there is a greater need for new or adapted community facilities that serve the needs of the elderly population. Also, after Hurricane María it has been a priority of the State and municipalities strengthening the disaster preparedness and recovery capacity of vulnerable communities. Many communities need developing facilities that mitigate the adverse effects of environmental disasters.

### **How were these needs determined?**

Public facilities needs are determined by non-entitlement municipalities through their annual public participation processes. Such procedures are required for the annual submission of the municipality's CDBG proposals. Moreover, the historical use of funds provides a basis several CDBG applications are directed towards public facilities. Historic trends in the use of funds evidence the continuous need for facilities.

### **Describe the jurisdiction's need for Public Improvements:**

Non-entitlement municipalities have substantial challenges with public infrastructure under their jurisdictions. The main needs include: the construction or repair of pavement, sidewalks, curbs and gutters, sanitary and storm sewers and municipal bridges. Also municipalities are in need of improving landscaping in their communities.

### **How were these needs determined?**

Public improvements needs are determined by non-entitlement municipalities through their annual public participation processes. Such procedures are required for the annual submission of the municipality's CDBG proposals. Historic trends in the use of funds evidence the continuous need for improvements.

Moreover, a 2019 report prepared by the American Society of Civil Engineers Puerto Rico developed a report card which analyzed of eight categories of infrastructure: bridges, dams, drinking water, energy, ports, roads, solid waste, and wastewater. The report provides a detail analysis of Puerto Rico's infrastructure needs.

### **Describe the jurisdiction's need for Public Services:**

Puerto Rico's socioeconomic condition, particularly its demographic, labor and poverty indicators provide a baseline for determining the needs for public services. Traditionally under the CDBG program local communities can select from the whole array of eligible activities described in CDBG regulations and guidelines. Such services usually target low income population with special needs, such as the elderly in rural communities.

The above is particularly important due to Puerto Rico's aging population, and high migration of families in highly productive ages. Even though there are some differences between communities, i.e. urban vs. rural, these needs permeate along all communities in the Island.

### **How were these needs determined?**

To document such needs, PRDOH developed a web-survey to 29 non-entitlement municipalities which currently have public service programs. Within these municipalities the main service programs are for elderly persons (over 62 years old) particularly, homecare assistance. This is consonant with the tendencies outlined in the needs assessment. For the past years PRDOH's program evaluation has also pointed out the need for public services in communities with an elderly population and low income persons.

### **CDBG-DR Needs Assessment**

#### **CDBG-DR Needs Assessment:**

#### **Housing Unmet need**

Denial rates for FEMA Housing Assistance (81%) and percent of those applying for but not receiving SBA (61%) have been uniquely high for Puerto Rico. The remaining homeowners who have been unable to secure this or other assistance funding have been left with an overwhelming unmet recovery need. Utilizing best available data, the current unmet need for housing in Puerto Rico has been calculated by a methodology accounting for the gap between FEMA Verified Loss (FVL) and SBA award. FEMA's Individuals and Households Program assist with repairs and replacements that will make a home "habitable," whereas SBA awards loan funding for the full cost to restore a home.

HUD calculates "unmet housing needs" as the number of housing units with unmet needs times the estimated cost to repair those units minus repair funds already provided. However, because complete data sources are often difficult to obtain after a major disaster event, HUD has stated that empirically

justified calculations may be used to determine the average cost to repair a home fully. Generally, this is accomplished by “using the average real property damage repair costs determined by the Small Business Administration for its disaster loan program for the subset of homes inspected by SBA and FEMA.

Specifically, for Puerto Rico, FEMA loss estimates are lower than SBA estimates for real property and personal property. The average FEMA real property loss for Irma and María was \$4,506, based on 297,161 applicants with FEMA verified losses. SBA average verified losses per household were valued at \$31,341 based on 67,171 applicants representing 6.96 times higher verified loss amount than FEMA. SBA median loss value of \$25,118 is 31.9 times higher than FEMA’s value of \$785 for the same group of applicants. SBA’s average verified personal property losses at a value of \$8,989 per household are 5.39 times higher than FEMA’s \$1,667 per household.

Furthermore, matching FEMA’s applicant data with SBA’s loan data on FEMA registrant number for more than 122,000 applicants highlighted two other important facts utilized in identifying unmet housing needs. First, FEMA underestimates the number (count) of housing units with real property losses. Specifically, 25.41% of matching records (disaster victims) had \$0 FEMA real property losses, but greater than \$0 SBA verified property losses. Second, FEMA underestimates the number (count) of housing units with personal property losses. Specifically, 24.99% of matching records had \$0 FEMA personal property loss but greater than \$0 SBA verified contents losses.

**Go to Appendix for more information.**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section provides information on the affordability and condition of the housing market in Puerto Rico. Many of the data tables were populated by HUD and use the Puerto Rico Community Survey (2014-2018 ACS) and the Comprehensive Housing Affordability Strategy (CHAS) five-year (2012-2016) data set. Also, information is obtained from estimates presented in Puerto Rico's State Housing Plan.

Population growth and household formation have diminished considerably in Puerto Rico. According to the Bureau of the Census, the population of Puerto Rico declined by 14% between 2010 and 2019. This reduction has been driving mostly by outward migration. After Hurricane Maria in 2017, Puerto Rico's population reduction reached 123,399 persons for the year 2018. As a result of the decrease, the number of vacant housing units in Puerto Rico has increased. According to the 2018 PR Community Survey, Puerto Rico has 35,367 units vacant for rent and 30,696 units vacant for sale. As a result, the median housing prices have dropped by more than 5% since 2014, according to the Puerto Rico Community Survey (2014-2018 ACS).

Table 30 – Vacancy Status

### More info

Notwithstanding, many residents cannot afford affordable, safe, and decent housing. According to BLS data, from 2009 to 2019, more than 111,855 jobs have been lost, representing a 10.1% reduction in Puerto Rico's workforce. Foreclosures began to increase in Puerto Rico since 2008, as the local economic growth began to deteriorate in 2007 and issue that is also related to the level at which householders in Puerto Rico are cost-burdened by residential costs. Foreclosures peaked in 2016 with 5,554 cases after ten years of a prolonged contraction in the economy and a substantial reduction in jobs. Foreclosures increased in 2019, after two years of declines that were attributed to the protections provided to borrowers after Hurricane María. Delinquency rates on commercial banks' loan portfolios continued to decrease in 2019, averaging 5.58%, from 8.54% in 2018, and peaking at 13.68% in 2011. Economic perspectives are harmful because of COVID-19's impact on the economy. Thus, mortgage delinquency rates and foreclosures are expected to rebound.

## MA-10 Number of Housing Units – 91.310(a)

### Introduction

The following section describes the number of units, types, tenure, and size of housing in Puerto Rico.

The homeownership rate of Puerto Rico is 68.1%. Its housing stock of 1,563,159 units is mainly composed of single-family detached units, which account for 68% of the stock. 311,151 units are multifamily units (2 or more units), accounting for only 20% of the units. The above is associated with suburban development patterns, mostly driven by the lower construction cost related to single-family units, the considerably high cost of developing urban areas and consumer preferences of families with children who prefer single-family homes. Planning Board's proposed land-use policies are targeting this issue to promote housing development in urban areas.

Also, most of the occupied housing (75%) has three (3) or more bedrooms, where the norm is three bedrooms. Renters demand smaller units. Only 58% of renter-occupied housing has three or more rooms, in contrast to 83% among owner-occupied housing. Also, 29% of the renter-occupied housing has two (2) bedrooms and 10% one (1) bedroom, in contrast to 15% and 2% among owner-occupied. The number of 1-bedroom renter occupied units are more than twice as much as owner-occupied units, and those with no bedrooms- mainly studios- is three times as much.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,063,159	68%
1-unit, attached structure	183,041	12%
2-4 units	104,660	7%
5-19 units	116,425	7%
20 or more units	90,066	6%
Mobile Home, boat, RV, van, etc	5,437	0%
<b>Total</b>	<b>1,562,788</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9,717	2%	21,672	6%
1 bedroom	37,057	4%	84,572	22%
2 bedrooms	245,890	30%	227,362	59%
3 or more bedrooms	1,385,451	165%	437,556	114%

	Owners		Renters	
	Number	%	Number	%
<b>Total</b>	<b>1,678,115</b>	<b>201%</b>	<b>771,162</b>	<b>201%</b>

**Table 29 – Unit Size by Tenure**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

As of 2019, Puerto Rico had a total of 73,431 units Island wide supported by HUD programs. From this total, 73% of the units were public housing, while 25% were Section 8 or Housing Choice Voucher Program. Most of the units supported by these programs are located in important population centers of the Island, considering the services and amenities accessible to the population in such locations.

See Appendix for more details.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

During the next five-years a total of 1,765 units may be lost from the affordable housing inventory as a result of expiration of Section 8 project-base contracts. There is an opportunity to provide additional funding to these projects. The housing market is weak and does not provide developers sufficient economic incentives to reinvest and placed these units in the non-subsidized market.

**Number of Units Affected by Expiring Section 8 Project-Based Contracts by Expiration Date**

**Does the availability of housing units meet the needs of the population?**

Vacant housing data suggests that Puerto Rico has sufficient housing inventory to meet the needs of residents. However, there is a lack of affordable safe and decent housing for families with low and moderate earnings, particularly in urban settings served by public transportation. CHAS data shows that there are only 144,078 affordable units for households with incomes between 0-50%AMI. There are only 60,461 housing units affordable to very low-income individuals 0-30% AMI, representing only 5% of the Island's housing stock. For low-income individuals, 30-50% AMI, there is a total of 83,617 housing units accessible to the income group. Also, a substantial number of units occupied by low and moderate-income households in Puerto Rico require rehabilitation, mainly due to the structure's age or substandard housing conditions.

**Describe the need for specific types of housing:**

According to the above information, there is a need for more affordable housing for low-income individuals in Puerto Rico. Certain groups are in greater need, which determines the specific type of housing unit required. Based on the data discussed in the Plan the main types of housing that is needed includes the following:

1. Multifamily rental housing for the elderly in adequate locations and supportive services.
2. Affordable rental and for ownership housing in areas of economic opportunity served with adequate public transportation.
3. Housing for the homeless as homelessness is expected to increase because of the economic distress caused by the Covid-19 pandemic in Puerto Rico and the Puerto Rican community in the U.S. Unofficial data suggest that a wave of Puerto Ricans is returning to the Island as they have lost their jobs in their community of residence in the U.S. Many of these returning households will be technically homeless and without a job.

## **Discussion**

## MA-15 Cost of Housing – 91.310(a)

### Introduction

The cost of housing in Puerto Rico is very high in contrast to the median income. The median home value has not increased significantly between 2010 and 2018, for a change of 0.7%. However, the median contract rent has increased by 13.2% for the same period. The median household income on the island is \$20,166 in 2018, making it inaccessible for individuals to acquire housing in optimal conditions. There is a considerable gap in affordable housing in Puerto Rico.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	112,600	113,500	1%
Median Contract Rent	325	368	13%

Table 30 – Cost of Housing

**Alternate Data Source Name:**

2006-2010 ACS (Base Year), 2014-2018 ACS (Most Rec

**Data Source Comments:**

Rent Paid	Number	%
Less than \$500	166,269	82.8%
\$500-999	60,901	15.5%
\$1,000-1,499	5,857	1.2%
\$1,500-1,999	1,327	0.3%
\$2,000 or more	945	0.3%
<b>Total</b>	<b>235,299</b>	<b>100.0%</b>

Table 31 - Rent Paid

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	69,180	No Data
50% HAMFI	113,540	26,300
80% HAMFI	192,280	86,815
100% HAMFI	No Data	161,475
<b>Total</b>	<b>375,000</b>	<b>274,590</b>

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 33 – Monthly Rent**

Data Source Comments:

## Is there sufficient housing for households at all income levels?

Chas data shows that the local market does not have sufficient housing for households at all income levels. The source estimates the availability of 53,802 units affordable to owner-occupied households earning 30%- 50% AMI. In contrast, there are 80,785 owner-occupied households in this income segment, for a theoretical needs gap of 26,982 units. Meanwhile, close to 93,150 units are affordable for 50-80% AMI households, in contrast to 131,755 owner-occupied households in this income segment, for a theoretical needs gap of 38,605 units.

This above is an indication that homeownership is very unlikely among low- and moderate-income households. Most will have to seek housing in the rental market. Chas data indicates that the number of affordable rental housing for households with income of 30%-80% AMI is of close to 258,465 rental units, which is much larger than while the number of renters with that income (122,065). However, the CHAS identified 40,238 affordable rental housing for very low-income households, in contrast to 136,400 very-low-income renter occupied households, for a theoretical needs gap of 96,162 units.

## How is affordability of housing likely to change considering changes to home values and/or rents?

The large gap between income and housing values, particularly among owner-occupied housing, is directly related to the fact that housing values in Puerto Rico increased at a much faster rate than income. However, from 2014 to 2018, the median income in Puerto Rico has increased by 2.4%, and median housing value has decreased by 5.3%. Notwithstanding, although median housing prices increased, the fact is that property values (for the same properties) have dropped more than 30 percent since 2007, according to industry sources. Thus, housing in Puerto Rico has become and should continue to be more affordable. Statistics from the Department of Labor and Human Resources show deflationary trends in housing costs.

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Median contract rents in Puerto Rico increased 13.2% between 2010-2018. While Puerto Rico's economy has been in a contraction since 2007, families have experienced increases in rental housing costs.

Housing affordability on the island is considerably lower for very low-income families. The cost of rental housing in Puerto Rico is higher near the metropolitan area, for example, in San Juan or Guaynabo, renting a three-bedroom home is \$728, on average \$150 more than other parts of the island. It should be noted that the highest concentration of jobs in Puerto Rico is in the metropolitan area, which means that low-income people face the problem of labor mobility since the options are limited when choosing which housing is accessible to the individual. Moreover, as reflected by travel to work statistics, over 46.8% of Puerto Rico workers travel 30 minutes or more to work and use a private automobile to commute to work. There is also a need to promote affordable housing development near key employment centers served by public transportation.

## **Discussion**

## MA-20 Condition of Housing – 91.310(a)

### Introduction:

A total of 672,875 housing units in the Island were built before 1979. As much as 51% of owner-occupied units and 61% of renter-occupied units were built before this date. As a result, housing conditions in the Island have deteriorated. According to the ACS, a total of 349,917 occupied housing units have one or more conditions. Proportionally rental housing shows more challenges, with 34.5% of renter-occupied units having at least one of the selected conditions in contrast to 26.2% of owner-occupied units. Notwithstanding, there are almost twice as many owner-occupied housing units with one or more conditions than renter-occupied units (215,179 owner-occupied vs. 132,738 renter-occupied).

### Definitions

As defined by the Census, conditions of units are classified as lack of complete kitchen or plumbing facilities, having more than one person per room, or having a cost burden greater than 30% of the household income.

The standard condition may be defined as housing which meets all local building, fire, health and safety codes and HUD's minimum Housing Quality Standards. The substandard condition may be defined as housing that does not meet local building, fire, health and safety codes, or HUD's minimum Housing Quality Standards.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	262,650	31%	143,680	37%
With two selected Conditions	29,320	3%	22,086	6%
With three selected Conditions	1,619	0%	1,805	0%
With four selected Conditions	86	0%	70	0%
No selected Conditions	564,035	66%	218,851	57%
<b>Total</b>	<b>857,710</b>	<b>100%</b>	<b>386,492</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	119,307	14%	40,349	10%
1980-1999	296,228	35%	109,651	28%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	400,421	47%	206,102	53%
Before 1950	41,754	5%	30,390	8%
<b>Total</b>	<b>857,710</b>	<b>101%</b>	<b>386,492</b>	<b>99%</b>

**Table 35 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	442,175	52%	236,492	61%
Housing Units build before 1980 with children present	96,470	11%	57,715	15%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

The age of housing stock, foreclosures, very high mortgage delinquency rates, and the challenging socioeconomic conditions in Puerto Rico will have a significant impact on general housing conditions, particularly among those occupied by cost-burdened low and moderate-income households. According to key stockholders, this is already impacting many communities that are dealing with families living in poor conditions. Also, an increasing number of vacant and abandoned housing is a deteriorating urban landscape and promoting crime.

Also, housing retrofitting is required to help elderly populations “age in place”. Many elders live in housing in urban, suburban and rural areas that is inadequate for persons with physical limitations. They live in homes and communities designed for young families or in communities with inadequate public infrastructure to support their daily living needs. It is very likely that this is a substantial issue in the first ring of suburbs in Puerto Rico given the median age of the population and the home.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Exposure to lead-based paint is a public health issue. The exposure to lead dust represents a threat to the health of residents of contaminated and deteriorated housing. Local **risk of** lead-based paint hazard in the Island is considerable given the number of properties built in the Island before 1980 (close to 700,000), of which over 80,000 have children. Although there is no official estimate of the number of properties with lead-based paint hazards, the likelihood to find lead in these properties is very high. Many municipalities avoid rehabilitating old housing, given the substantial cost associated with lead decontamination and management.

### **Discussion:**

## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	55,974	8,772	1,414	7,358	360	798	0
# of accessible units			1						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 38 – Total Number of Units by Program Type**

Data PIC (PIH Information Center)  
Source:

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

**Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**

## MA-30 Homeless Facilities – 91.310(b)

### Introduction

According to the 2020 Housing Inventory Count[1], a total of 3,936 year round beds are available. Although the majority of the beds are PSH service providers and community organizations have been consistent in expressing the need for more permanent housing for persons with mental health problems and chronic homeless persons, due to the characteristics and nature of homelessness in Puerto Rico. As well, groups that have been consulted for purposes of the Plan, pointed out to the needs of units for women with children, and emergency shelters for families, and for those subjected to domestic violence. In addition, due to the increasing economic limitations and the rise in foreclosures, moreover in the context of the impact of COVID-19, the need may have broadened. There is also a gap in terms of complementary services for homeless and other special needs populations.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	57	0	112	416	0
Households with Only Adults	259	0	276	1,381	0
Chronically Homeless Households	4	0	0	1,151	0
Veterans	7	0	25	223	0
Unaccompanied Youth	10	0	8	7	0

**Table 39 - Facilities Targeted to Homeless Persons**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

To address the needs of homeless persons, service providers have collaborative agreements with government agencies, municipalities, and nonprofit organizations that provide services related to physical health, mental health, and employment. Citizen service offices and government agencies such as the Department of Health, the Mental Health and Addiction Administration, the Department of Family and WIOA consortia are some of the entities through which these services are provided. A next section (MA-35) provides additional details on the types of services available.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The table included as an appendix provides a list of services and facilities that meet the needs of homeless persons, organized by the type of subpopulations served, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. This is based on data obtained from the Continuums of Care and the Housing Inventory Count. Table MA-35 summarizes the services that are offered by these entities. Services are related to some of the most urgent needs of the homeless population, which were also the cause for becoming homeless. These include services such as Alcohol & Drug Abuse rehabilitation, employment services and mental health counseling. Other services provided, which complement these mainstream services, include childcare, transportation and life skills. It is also worth mentioning that a high proportion of the organizations identified, offer case management services, along with services of referral to government and to other entities.

## MA-35 Special Needs Facilities and Services – 91.310(c)

### Introduction

#### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

**Table 40 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

To the extent information is available, this section describes facilities and services for people who are not homeless but nonetheless require supportive housing and programs. This group includes persons returning from mental and/or physical health institutions.

#### ***Persons with HIV/AIDS and their families***

The Department of Health covers many of the specific needs of this population. Also, community-based organizations (including faith-based organizations) provide housing, food services, case management, medical services to both sexes, and services to women and their children. Such organizations also offer psychological services, referrals to mental and physical health professionals, and vocational training. They likewise provide a continuum of care that includes counseling and treatment for drug abuse and housing services. An inventory developed for the HIV Jurisdictional Plan, developed by the PRDOH, identified a total of 102 organizations that work with HIV/AIDS.

#### ***Victims of Domestic Violence***

The Department of the Family provides primary services. Cases received by the Department are eventually referred to nonprofit organizations that provide necessary support services such as orientation, temporary and transitory shelter, mental health, child care, food services, transportation

and escort to medical appointments, emotional therapy and psychological services, educational talks, and employment training.

### ***Persons with Disabilities***

The Department of Education provides educational services adapted to the needs of persons with disabilities. These services are provided at specialized centers designed to serve this specific population. All services are provided by personnel trained to work with disabled persons.

The Department of Health offers physical and mental health services to persons with disabilities through the Health Reform and other programs of the agency.

Municipal governments and local health centers provide medical equipment, medication, medical treatment, accessible physical and mental health services, and transportation to obtain services, employment training, employment opportunities, and rehabilitation and occupational therapy programs.

The Department of Housing provides housing adapted to the disabled's needs, ensuring that units are located near health and transportation centers.

### **More information**

#### ***Children who are victims of child abuse and neglect***

The Department of Health and the Division of Rehabilitation Services provides medical and rehabilitation services through the Department's seven pediatric centers.

The Department of Education provides specialized services to meet the needs of abused children. Such services include social orientation, tutoring, orientation and counseling to the child and family, and referral to the Department of Health in the case of conditions identified by teaching staff.

#### ***Persons with addiction to drugs and alcohol***

Most services aimed at this population are provided by **not-for-profit** organizations and the Administration of Mental Health and Other Drug Abuse Services. Services include rehabilitation, temporary shelter, food services, personal cleanliness, emotional therapy, orientation and counseling, and prevention talks. Some facilities are specifically designed for women.

The Puerto Rico Department of the Family has enacted and implemented a protocol for pre-discharge planning and services to youth in foster care, including areas of intervention, service activities, norms and procedures, staff responsible, assessment, and planning forms. The intervention areas include education, employment, daily living skills, physical and mental health, legal, social, and housing aspects. Services are carried out by the social work staff of the Independent Living Division of the Administration

for Families and Children with youth 16 to 21 years of age scheduled for discharge from the foster care system and directed to their socio-economic independence and emancipation. For youth able to live independently, rental housing alternatives are identified and coordinated, including stipends for a designated period. For handicapped youth requiring additional services, assisted housing is coordinated with mentoring services.

## **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

### ***Health Component***

The Puerto Rico Department of Health has enacted and implemented a protocol for persons to be discharged from hospitals and clinics under the Social Work Division. That includes norms and procedures for homeless patients, those in use of controlled substances, mothers with a history of drug abuse, alcoholic patients, patients living alone with conditions affecting their independent living, minors with physical or mental handicaps who do not have a known guardian or tutor, disabled patients, those who are mentally ill or suicidal. All homeless and potentially homeless patients are referred to the Medical Social Worker pre-discharge for assessment and coordination of services, generally with the Department of the Family or the Mental Health and Anti-Addiction Services Administration, or with community-based organizations providing services in the community of reference of the patient. Procedures may include coordination with institutions for patients unable to live independently due to their condition, the coordination with public and private agencies to identify the family or other supporting resources (tutors in the case of minors), or legal advice and coordination with courts under Puerto Rico Law 408 for involuntary institutionalization for those patients unable or unwilling to accept recommended alternatives and who are at risk of harm to self or others.

### ***Mental Health Component***

The Mental Health and Anti-Addiction Services Administration (MHAASA) of Puerto Rico have enacted and implemented a protocol for case management of homeless persons with mental health or substance abuse conditions (under the Assistant Administration for Treatment and Rehabilitation) and the policy for their discharge from mental health residential or hospital settings. This includes guarantees of a continuum of care for these patients through either their referral to less restrictive settings or supportive housing (permanent or transitional) in the community, with case management follow-up services, and referrals to other public or private service settings for other conditions, such as physical health or HIV, or other needs (employment, education, among others) that they may have. The case managers assigned these cases to serve as the liaisons for service planning, referral, and follow-up with discharged patients.

### ***Correctional Component***

The Puerto Rico Corrections Administration developed a Discharge Planning Policy based on the prior PR Law 130 of September 27, 2007, as amended. It calls for multi-sector and interagency coordination to promote homeless inmates' reinsertion upon discharge from the corrections system. The commitment is to define each agency and entity's responsibilities, collaborate in the provision of case management and services to serve these homeless individuals, and acquire funds to finance such services. The need to protect confidentiality (HIPAA) in the management of the crisis, service delivery, and case management is recognized in the policy. Related services (employment, education, case management) are provided to assist inmates, pre-discharge, in the transition to independent living in the community.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The state will be providing several activities to address the needs of persons who are not homeless but have other special needs. These activities include support to HOPWA as well as support to the programs mentioned above. Through HOPWA the State will provide housing assistance and supportive services to the HIV population by sponsoring the following activities: Housing Assistance Services (Temporary housing, transitional housing with supportive services, and permanent housing, and emergency financial assistance); and Support Services (Daycare, nutrition, health, and mental, and case management). These supportive services will be provided to clients who do not have health insurance plans to cover such expenses. CDBG public service activities will also complement such efforts. Following the State Housing Plan's proposed actions, the state will provide secure permanent housing for special needs populations. Incentives in the form of modifications to the method of distribution criteria to several federal programs (Unified NOFA) will increase the number of projects directed towards these populations. The one-year goals for the homeless provide supportive services and homeless prevention to the special need's population. See Section AP-25 for one-year goals.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## **MA-40 Barriers to Affordable Housing – 91.310(d)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The main policy barriers include construction taxes, the permitting process, land use regulations, environmental regulations and offsite requirements imposed by public utilities. The Builders Association (before the Home Builders Association) provided written comments. These are summarized below:

- Lack of inconsistent treatment and application of construction fees and taxes by municipalities increase tax costs and transactional costs, which cause budget shortfalls and increase the cost of housing and financial uncertainties. Municipalities should have a maximum tax load on housing projects and should apply their taxing power consistently across the Island to reduce transactional costs and budget uncertainties.
- Costly and unreasonable offsite requirements by public utility companies, which exceed need of the project. These have the impact of increasing the cost of development by delaying project planning, its approval and increasing the infrastructure cost per unit. Developers are of the opinion that utilities use their permitting power to solve infrastructure deficiencies, a practice that passes the cost of deferred maintenance and investment of existing infrastructure to new developments that disproportionately increases the cost of new construction housing.
- Although the Government of Puerto Rico has improved the permitting process, it is yet considered by the industry as an inefficient and ineffective system, when compared to other jurisdictions. The industry mentions as the main issues affecting the simplicity, agility and efficiency of the permitting process is the lack of technical capacity, transparency and the mechanisms used by OGPe and other public servants intervening in the permitting process. They are of the opinion the Puerto Rico's Certification Law has not been adequately implemented. This law passes the responsibility to certify building codes compliance to license professionals.
- The government of Puerto Rico has not reviewed the law to regulate detached housing developments. The law allowing neighborhoods to establish controlled access mechanisms has not been reviewed since its inception in 1987. The industry understands that the current law is obsolete and represents a barrier to the proper and effective planning of detached housing developments. This can be the basis for disputes or controversies with municipalities and agencies in the process of planning and developing new construction housing projects.
- The existence of overlapping environmental, infrastructure and planning laws and regulations, at the local level, some of which duplicate current federal regulations increase the predevelopment costs. The industry recommends evaluating and reviewing these regulations to identify necessary and relevant rules and procedures.
- Other planning and permitting instruments or regulations that merit being carefully reevaluated and reviewed are the Land Use Plan and the Joint Permit Regulation of Law 161 of 2009, as amended. According to developers, the first restricts potential developments in much of the available territory and establishes inflexible mechanisms that do not allow harmonizing development with the protection of the environment and resources. The Joint Regulations remain in a judicial controversy and it is expected that a review will be carried out.



## MA-45 Non-Housing Community Development Assets -91.315(f)

### Introduction

This section describes the local economy's structure by analyzing the contribution to jobs and income of economic sectors. The 2014-2018 American Community Survey reported 1,195,584 total population in the civilian labor force, of which 988,399 consisted of civilian employed population 16 years and over. It also reported an unemployment rate of 17%, primarily for ages 16 to 24.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	13,830	0	1	0	-1
Arts, Entertainment, Accommodations	99,529	0	10	0	-10
Construction	54,464	0	5	0	-5
Education and Health Care Services	242,192	0	24	0	-24
Finance, Insurance, and Real Estate	56,070	0	6	0	-6
Information	18,417	0	2	0	-2
Manufacturing	91,761	0	9	0	-9
Other Services	56,200	0	6	0	-6
Professional, Scientific, Management Services	102,012	0	10	0	-10
Public Administration	90,322	0	9	0	-9
Retail Trade	137,171	0	13	0	-13
Transportation and Warehousing	26,616	0	3	0	-3
Wholesale Trade	28,226	0	3	0	-3
Total	1,016,810	0	--	--	--

**Table 41- Business Activity**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:** 2014-2018 ACS (Workers). Jobs data from the Longitudinal Household Employer Dynamics (LODES) was discontinued for Puerto Rico.



## Labor Force

Total Population in the Civilian Labor Force	1,195,584
Civilian Employed Population 16 years and over	988,399
Unemployment Rate	17.00
Unemployment Rate for Ages 16-24	38.30
Unemployment Rate for Ages 25-65	14.00

**Table 42 - Labor Force**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	121,909
Farming, fisheries and forestry occupations	8,791
Service	213,927
Sales and office	271,820
Construction, extraction, maintenance and repair	86,320
Production, transportation and material moving	114,543

**Table 43 – Occupations by Sector**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	509,500	53%
30-59 Minutes	316,741	33%
60 or More Minutes	132,165	14%
<b>Total</b>	<b>958,406</b>	<b>100%</b>

**Table 44 - Travel Time**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	67,592	27,918	186,248

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	211,513	51,114	227,626
Some college or Associate's degree	256,062	43,007	151,933
Bachelor's degree or higher	360,721	27,809	110,800

**Table 45 - Educational Attainment by Employment Status**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	8,183	17,989	29,433	106,400	220,957
9th to 12th grade, no diploma	23,696	25,374	28,968	73,594	75,514
High school graduate, GED, or alternative	93,378	113,471	116,593	260,302	169,304
Some college, no degree	154,302	80,145	58,674	108,930	44,371
Associate's degree	27,334	54,986	58,308	90,606	31,151
Bachelor's degree	26,726	99,883	82,639	168,005	67,783
Graduate or professional degree	979	30,204	40,042	69,229	31,543

**Table 46 - Educational Attainment by Age**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	10,884
High school graduate (includes equivalency)	15,065
Some college or Associate's degree	17,362
Bachelor's degree	25,610
Graduate or professional degree	36,814

**Table 47 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

**Based on the Business Activity table above, what are the major employment sectors within the state?**

The major employment sectors within the state include Educational and Health Care Services (242,192), Retail Trade (137,171), Professional, Scientific and Management Services (102,012) Arts, Entertainment, Accommodations (99,529), Manufacturing (91,761), Public Administration (90,322), among which account for 74% of the jobs in the Island.

**Describe the workforce and infrastructure needs of business in the state.**

The labor force in Puerto Rico has been contracting since the start of the Puerto Rican recession in FY 2017. From 2007 through 2019, the labor force fell 24%. For this reason, the labor force participation rate plunged from 48.6% in 2007 to 40.6% in 2019. In other words, 6 of every 10 people who are of working age are not in the labor market. Since 2010, unemployment on the Island has decreased in number and rate. However, Puerto Rico continue being the jurisdiction with the highest unemployment rate among all states. Even more significant, Puerto Rico's low labor force participation rate remains not just as the lowest among all jurisdictions but also one of the lowest in the World.

The Puerto Rico Department of Economic Development and Commerce established its WIOA Unified State Plan 20-23 the economic sectors with the most significant opportunity to promote economic development and job creation on the island. The sectors are: Life sciences: pharmaceutical manufacturing and manufacturing of medical devices, Agricultural biotechnology, Outsourcing, Maintenance, repair, and operations (MRO) cluster, Tourism and Aerospace.

**Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The principal industrial sectors with the highest share of GDP output in FY 2018 were Manufacturing (47.3%), Real Estate and Rental (15.88%), Government (6.37%), Retail Trade (5.2%), and Finance and Insurance (4.47%). These top five sectors comprised almost 80% of Puerto Rico's 2018 GDP output.

When focusing on the GDP output changes among major industrial sectors between 2014 and 2018, additional movers emerged with Management of companies and enterprises increasing by 36.3%, Professional, Scientific and Technical services by 23.9%, and Transportation and Warehousing by 19.9%. On the other hand, Construction, Government, and Educational services have diminished the most by -23.6%, -17.7%, and -17.6%, respectively.

In 2018, the occupations with the largest net gain in employment between 2014 and 2018 were Assemblers and Fabricators, Combined Food Preparation and Serving Workers, Business and Financial Operations, Middle School Teachers, Cooks, and Teacher Assistants, among others.

Moreover, the top hiring occupations in 2018 were Business and Financial Operations (42,300), Security Guards (28,290), Registered Nurses (19,230), Stock Clerks and Order Fillers (17,790), and Combined Food Preparation and Serving Workers (13,720).

Construction is one of the largest industry sectors in Puerto Rico. Although it has been decreasing due to the housing crisis of 2006, it is expected to grow in the following years. This is due to the reconstruction funds allocated by the federal government following the 2017 hurricanes.

As stated before, the construction sector in Puerto Rico will grow in the following years, requiring trained personnel to satisfy the increase in demand. In 2018, the construction sector exhibited its first growth in employment since 2012. During those years, the disbursement of federal funds for different reconstruction and recovery projects had a positive effect on the amount of employment in this sector. In 2012, when the American Recovery and Reinvestment Act had been in effect, the employment in the construction sector increased by 11.3%. Following a similar pattern as in 2012, employment increased in the years 2018 and 2019, the same period in which FEMA funds were assigned to the island. Since these disbursements are only 30% of the total allocated funds for recovery, it can be argued that employment in the construction sector will be steadily increasing until all funds have been disbursed.

### **How do the skills and education of the current workforce correspond to employment opportunities in the state?**

According to estimates from the U.S. Census Bureau, there are around 2.39 million individuals over the age of 25 in Puerto Rico, of which 46.1% are males, and 53.8% are females. From these, 52.9% have a high school degree or less while the remaining 47.1% have some college/associate degree, bachelor's degree or higher. Approximately a third of the male population has achieved 12th grade (no diploma) or less. However, almost 30% of women have completed a bachelor's degree or more than around 20% of men.

By educational level, unemployment is concentrated among those with a post-secondary/technical/vocational preparation, while those with a bachelor's degree and higher have lower unemployment. On the other hand, among those employed to have a higher level of education. In other words, the higher the level of education, the lower the probability of being unemployed.

It is undeniable that the Puerto Rico labor market faces many difficulties caused by internal and external factors. Low participation rate and high unemployment prove that labor supply and demand do not match adequately. The government of Puerto Rico has important strategic initiatives, including an aerospace cluster, science, technology clusters, international insurance center, international financial center, Ponce's Port of the Americas, and Act 20 for service exports. Such initiatives will demand jobs in specific industries and occupations in the next years. These new jobs will require different education requirements and skills.

According to the PR Department of Labor projections by the year 2026, the occupations expected to grow will demand 28,411 new jobs. Almost 36% of these new jobs will require a high school diploma or equivalent, 34% will require no formal education, and 15% will require a bachelor's degree.

**Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

The Workforce Program under the Puerto Rico Department of Economic Development and Commerce administers the funds of the Workforce Innovation and Opportunity Act (WIOA). The core partners of this program are the Department of Labor and Human Resources, Vocational Rehabilitation Administration, and the Department of Education. These agencies together have developed the following initiatives for the period of 2020-23, which are:

1. Increase the utilization of Registered Apprenticeship programs as viable talent development opportunities.
2. Increase connections with employers and Vocational Rehabilitation agencies to provide support and employment for youth and adults with disabilities.
3. Partner with K-12 education, higher education, career, and technical education, and adult education to provide consistent rules and eliminate barriers to implementing training programs around the State.
4. Develop an image-building outreach campaign that educates citizens about the services and the career development opportunities available in the State.
5. Develop an integrated data system that will enable sharing information between partner agencies to more efficiently serve both employers and job seekers.
6. Promote training that leads to industry-recognized credentials and certification.
7. Improve the reach of the English language literacy activities throughout the population of job seekers in need of English language skills.
8. Improve coordination with programs that combine education, job training and preparation, counseling, and supportive services to benefit out-school youth.
9. Increase access to education for those that have barriers.
10. Integration of agricultural workforce development programs.
11. The AEP will initiate a pilot project with the (I-BEST) strategy, a model that boosts students' literacy and work and college readiness skills, so students earn credentials, get living-wage jobs, and put their talents to work.
12. Design of contextualized Instruction, including the STREAM approach.
13. The DEPR-AEP will foster the development and implementation of technology applications, translation technology, and distance education, including professional development, to support instructional technology use.

**Describe any other state efforts to support economic growth.**

The Department of Economic Development and Commerce (DEDC) is the umbrella entity for critical economic development agencies in Puerto Rico. Created in 1994, the DEDC is at the leading edge of Governor's policy of taking the most out of Puerto Rico's fiscal autonomy as a tool for promoting local and foreign investment. This vision allows for the creation of thousands of jobs in manufacturing, aerospace, telecommunications and information technology, engineering services, scientific research, and others.

To achieve these strategic goals, the DEDC is working on initiatives that:

- Create a new tax and economic incentives for high technology industries and start-ups and locally owned businesses;
- Improve Puerto Rico's regulatory and structural framework to enhance its competitiveness as a destination for investment and the production of high-value goods and services;
- Establish regional centers, or "poles," of economic activity throughout the island; and
- Grow critical sectors, including manufacturing, tourism, commerce and exportation, film and visual arts, banking, and insurance.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Households with multiple housing problems are concentrated in the following municipalities: Mayagüez (93.8%), Comerío (82.6%), Adjuntas (79.2%), Guánica (67.8%), Quebradillas (66.7%), Maricao (66.2%), San Sebastián (63.8%), Las Marías (63.6%), Santa Isabel (62.6%), Aguadilla (62.2%), Barranquitas (61.9%), Utuado (61.4%), Guayama (61.0%); Las Piedras (60.7%); and San Juan (60.6%).

These were identified based on the following criteria: municipalities having a percentage of housing with one or more housing problems 15% above the Commonwealth's average (45%), as per the CHAS data for Puerto Rico.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The CHAS identified a small number of non-hispanic minorities. In Puerto Rico, most of the population is considered Hispanic, so the representation of other ethnic groups is considerably lower in comparison. In the case of the municipalities of Culebra, Aguada, and Aguadilla, other ethnic groups that are not considered Hispanic are concentrated, 4.7%, 1.1%, and 1%, respectively.

### **What are the characteristics of the market in these areas/neighborhoods?**

The characteristics of these municipalities are diverse. Typically, minorities concentrate in communities having below-average housing values and above-average substandard housing conditions.

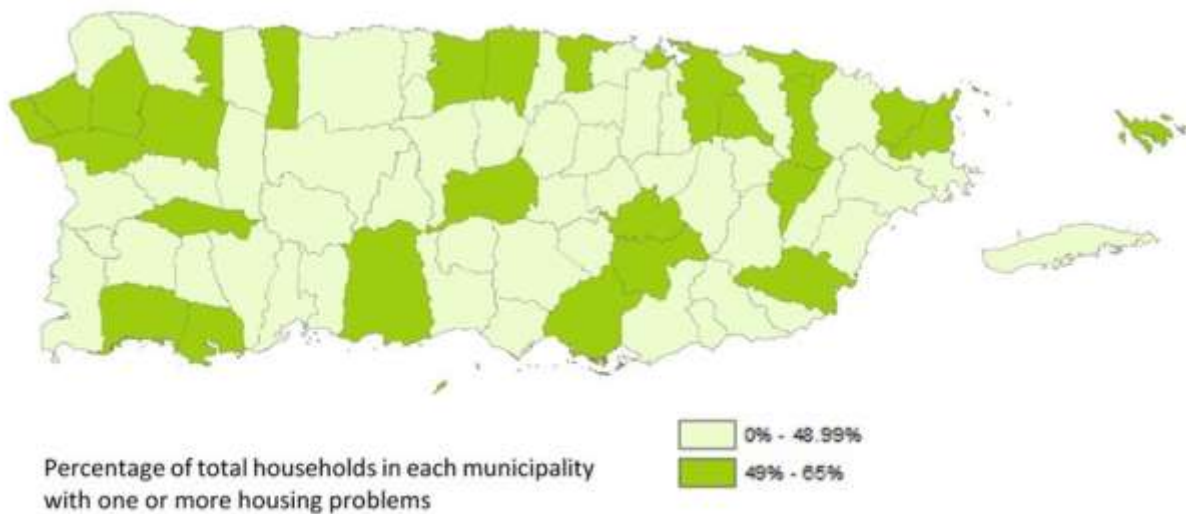
### **Are there any community assets in these areas/neighborhoods?**

### **Are there other strategic opportunities in any of these areas?**

Certain municipalities having a large concentration of households with housing problems are benefiting from local economic development initiatives. These communities may experience a greater need for housing for low and moderate-income workers. The following table summarizes the relation of each community with the Commonwealth's Economic Development Plan.

Region	Economic Development Initiative or Industry Focus
Aguadilla Region municipalities	Tourism/ Aeronautics/ Logistics/ Agriculture/ Manufacturing
Eastern Region	Tourism/ Strategic Projects- Roosevelt Roads Redevelopment
Southwest Region	Agriculture/ Local Tourism
North-Central Region (Dorado and nearby municipalities)	Tourism, Real Estate Development, Health, Tax Incentives for Individuals Relocating to Puerto Rico, Export of high value services
Central Mountainous Region	Agriculture/ Ecotourism

**Table with regions**



### **Municipalities with higher proportion of household with problems**

#### **CDBG-DR Market Analysis**

#### **CDBG-DR Market Analysis**

Fragility in the housing market has come to full exposure as a result of Hurricanes Irma and María. The degree of damage caused by the hurricanes was worsened due to the widespread destruction of inadequate housing structures and damage to unoccupied, unmaintained homes. It has been estimated that anywhere from 45% to 55% of Puerto Rican households have either erected or maintained houses through informal construction, a self-managed construction method completed without the use of an architect or engineer, proper permits, and often in non-conformance with land-use codes. In many cases, informal construction also occurs without proper title to the land. This construction type reduces the structural integrity of homes to withstand natural environmental conditions and renders them ineffective to withstand hurricane conditions.

The market's reality is that cost-burdened households face exacerbated challenges in the search for safe, affordable housing. More than 14,500 tenant households and more than 13,300 owned homes are overcrowded by one (1) or more persons. Funds are needed to repair or reconstruct aging and fragile structures, informally constructed homes, and homes unlawfully located on public lands or through an illegal subdivision. With compounded factors including overcrowding, thousands of financially overburdened households, an aging population, and out-migration of residents under forty (40), the need for comprehensive recovery is critical.

**For more information go to Appendix.**

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to ACS data, households in Puerto Rico reach 1,205,075. Of this total, 57% of households on the Island have some Internet subscriptions, while 43% do not have access to Internet service. It is worth noting that in households with a family income of less than \$10,000, 64% of them do not have Internet service. As family income increases, access to the internet in the home increases significantly. At the income threshold of more than \$75,000, only 10% do not have access to the internet. At a time when the world's population is facing the COVID-19 pandemic and distance education has become critical, Puerto Rico faces a severe problem for children in poor households to have access to education, which is a constitutionally guaranteed right and is affected by this factor.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Promoting access to broadband internet is one of the critical challenges of modern Puerto Rico and is indispensable in the face of the reality that the Island is experiencing with the COVID-19 pandemic. In Puerto Rico, the number of broadband service providers has increased in recent years, although the dominance of the leading companies in the market is latent, some of which are Claro, Liberty, T-Mobile, AT&T, among others. The inclusion of new service providers has a positive impact on the consumer, both in the supply and service provision. There are areas in Puerto Rico that are not yet covered, so the consumer is limited in the options they may have in broadband internet service. In Puerto Rico, Law 22 of 2017 has influenced new companies to enter the Island by granting tax incentives. Without a doubt, it is a crucial step to improve the broadband infrastructure on the Island.

## Internet Subscription:

Household Income Level	Internet Service	Total	%
		1,205,075	100%
Less than \$10,000:		333,145	28%
	With internet subscription	121,340	36%
	Without an Internet subscription	211805	64%
\$10,000 to \$19,999:		266,065	22%
	With internet subscription	121,443	46%
	Without an Internet subscription	144,622	54%
\$20,000 to \$34,999:		243,599	20%
	With internet subscription	150,202	62%
	Without an Internet subscription	93,397	38%
\$35,000 to \$49,999:		141,322	12%
	With internet subscription	105,570	75%
	Without an Internet subscription	35,752	25%
\$50,000 to \$74,999:		120,479	10%
	With internet subscription	99,119	82%
	Without an Internet subscription	21,360	18%
\$75,000 or more:		100,465	8%
	With internet subscription	90,137	90%
	Without an Internet subscription	10,328	10%

**Table 1: Internet Subscription in Household**

**Data Source:** 2018 ACS (5 Year Estimates)

## Internet subscription

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Climate change increases Puerto Rico's exposure to natural hazards, specially floods due to sea level rise, and stronger and more frequent extreme events such as storms. Other effects include an increase in the frequency and intensity of extreme heat events, in droughts, changing in rainfall patterns, and increase in ocean acidification and sea surface temperature.<sup>4</sup>

For details see Appendix.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low- and moderate-income households that are located in hazardous areas may be disproportionately affected by the effects of climate change. For instance, many of the residents in flood prone areas cannot afford flood insurance to repair or replace their property when the next flooding event occurs.<sup>13</sup> As previously indicated, climate change could exacerbate current flooding conditions and areas that were not susceptible to flooding or were flooded in certain events could be permanently inundated by sea level rise.

It is estimated that in Puerto Rico there are 408,279 housing units occupied by low- and moderate-income households<sup>14</sup> that are in areas that could be permanently inundated by an increase of 3ft in sea level rise. These constitutes 45.79% of these units.<sup>15</sup>

See Appendix for *Map 3. Low- and moderate-income households in areas Susceptible to 3ft slr*

On the other hand, higher temperatures increase the consumption of electricity due to the use of equipment to cool down the environment (air conditioning) in homes that can afford or are required to have these systems. These spending in electricity leaves low and moderate-income homeowners with less money, which can negatively affect the well-being of these populations. Health and wellbeing are also affected in houses whose design does not allow adequate ventilation and cannot afford electricity costs. This situation is exacerbated by the heat island effect, due to the concentration of buildings and other paved surfaces.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This section contains the Strategic Plan for Housing and Community Development that will guide the Commonwealth of Puerto Rico allocation of Community Development Block Grant, HOME, HTF, HOPWA and ESG programs for the 2020-2024 planning period.

The Consolidated Plan addresses the community needs of the State Jurisdiction in the context of the goals and objectives of Title I of the Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990, as amended.

The Commonwealth's goals for the five-year planning period focus on priority needs. The available resources have been targeted to address the needs of the local communities relevant to the CDBG, HOME, HTF, HOPWA and ESG programs and achieve their goals of the 2020-2024 Consolidated Plan.

This complex set of goals can be summarized into three main areas and related activities:

#### Provide Decent Housing

- Provide street outreach, supportive services and emergency shelter
- Provide homeless prevention and rapid rehousing assistance
- Provide housing assistance and supportive services to HIV population
- Support homeownership by providing down payment and closing cost assistance
- Address the need of substandard housing by supporting rehabilitation of rental housing
- Increase the supply or preserve affordable rental housing by supporting rehabilitation and production of housing, prioritizing special needs projects
- Increase the supply of affordable housing by supporting through the participation of CHDO
- Promote the development of special needs projects, which are those that provide supportive services

#### Create a Suitable Living Environment

- Improve the quality of special needs populations, in particular the elderly, by supporting homecare services.
- Provide support services for youth, battered spouses, and employment counseling.
- Improve safety and livability of neighborhoods by investing in public facilities, infrastructure and urban renewal.
- Set-aside funds for emergency relief.

#### **Expand Economic Opportunity**

- Promote the development of microenterprises
- Invest in public facilities that support business development
- Create and retain jobs to low- and moderate-income persons.

## SP-10 Geographic Priorities – 91.315(a)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	CDBG- Non-entitlement communities
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>2</b>	<b>Area Name:</b>	Statewide
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

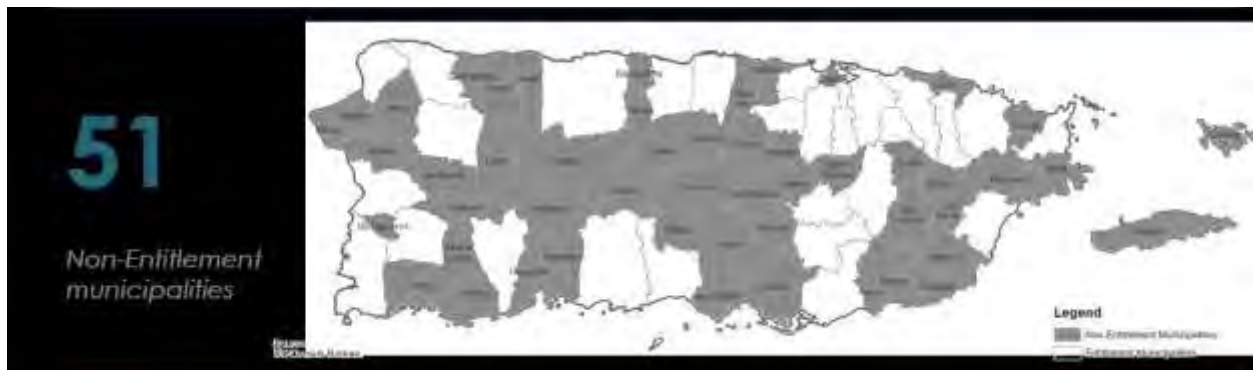
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

### CDBG

According to Law 137-2014, CDBG funds will be distributed on an equal basis, with the exception of Vieques and Culebra that will receive an additional 15% to the 51 non-entitlement municipalities. The ultimate geographic distribution of the CDBG funds is made by the non-entitlement municipalities once they complete their own citizen and consultation process. See *Map of non-entitlement municipalities* below.

For the explanation of the rest of the programs see Appendix.



**Map of non-entitlement municipalities**

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly
	<b>Geographic Areas Affected</b>	CDBG- Non-entitlement communities Statewide
	<b>Associated Goals</b>	Provide Decent Housing (C) Provide Decent Housing (D) Provide Decent Housing (E) Provide Decent Housing (F)
	<b>Description</b>	<ol style="list-style-type: none"> <li>1. Support homeownership by providing down payment and closing cost assistance</li> <li>2. Address the need of substandard housing by supporting rehabilitation of rental housing</li> <li>3. Increase the supply or preserve affordable rental housing by supporting rehabilitation and production of housing, prioritizing special needs projects</li> <li>4. Increase the supply of affordable housing by supporting through the participation of CHDO</li> <li>5. Promote the development of special needs projects, which are those that provide supportive services</li> <li>6. Provide assistance to individual households to help them afford the housing costs of market rate units.</li> </ol>
	<b>Basis for Relative Priority</b>	Puerto Rico State Housing Plan, Community Participation, Consultations, needs assessment results and Program Performance.
2	<b>Priority Need Name</b>	Non-housing Community Development- Public Faciliti
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	CDBG- Non-entitlement communities Statewide
	<b>Associated Goals</b>	Create Suitable Living Enviroments (B)
	<b>Description</b>	Public facilities such as community centers, recreational facilities, parking lots, parks and facilities for special needs populations.
	<b>Basis for Relative Priority</b>	Public facilities to enhance and facilitate community life are constantly requested by municipalities. Such facilities bring new opportunities to low income families and help create vibrant communities.
<b>3</b>	<b>Priority Need Name</b>	Non-housing Community Development- Public improvem
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	CDBG- Non-entitlement communities Statewide
	<b>Associated Goals</b>	Create Suitable Living Enviroments Create Suitable Living Enviroments (B)
	<b>Description</b>	Flood and drainage facilities, sidewalks, street improvements, water/sewer improvements.
	<b>Basis for Relative Priority</b>	Improvement of municipal infrastructure is constantly requested by local communities. These needs are highly important for low income communities due to the aging of Puerto Rico's core infrastructure. The planning process within the Island has rendered scatter developments with poor infrastructure for basic needs.
<b>4</b>	<b>Priority Need Name</b>	Non-housing Community Development- Public Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	CDBG- Non-entitlement communities Statewide
	<b>Associated Goals</b>	Create Suitable Living Enviroments
	<b>Description</b>	Public services for homecare assistance (elderly persons), youth services, counseling, crime prevention and educational programs, health services, among others
	<b>Basis for Relative Priority</b>	Puerto Rico has a high level of social needs due to poverty conditions. Over 45% of the population falls below the poverty line, labor force participation is low and several families depend on the Supplemental Nutrition Assistance Program. Based on a web survey conducted, over 29 municipalities demand public services for homecare assistance.
5	<b>Priority Need Name</b>	Non-housing Community Development- Economic Dev
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	CDBG- Non-entitlement communities
	<b>Associated Goals</b>	Expand Economic Opportunity
	<b>Description</b>	The economic conditions of the Island have placed job creation and development of new economic opportunities as the top priorities of the government. The strategy is focused on local SMEs facing limited funding for the initial working capital or the infrastructure required for startups.
	<b>Basis for Relative Priority</b>	Public facilities for commercial use, microenterprise assistance, and special economic development projects combining the efforts and resources of municipal enterprises.

6	<b>Priority Need Name</b>	Chronic Homeless
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic Homelessness Mentally Ill Chronic Substance Abuse Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Statewide
	<b>Associated Goals</b>	Provide Decent Housing
	<b>Description</b>	The PRDF will address homeless persons needs identified as part of the analysis by focusing its efforts in outreach and emergency shelter and transitional housing.
	<b>Basis for Relative Priority</b>	Puerto Rico State Housing Plan, Mandatory Consultations with CoC organizations, needs assessment results and Program Performance
7	<b>Priority Need Name</b>	Homelessness Prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low
	<b>Geographic Areas Affected</b>	Statewide
	<b>Associated Goals</b>	Provide Decent Housing (B)
	<b>Description</b>	The PRDF will address the needs of this population by providing prevention and rapid rehousing services.
	<b>Basis for Relative Priority</b>	Puerto Rico State Housing Plan, Mandatory Consultations with CoC organizations, needs assessment results and Program Performance.
8	<b>Priority Need Name</b>	Create and preserve affordable rental housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Elderly Individuals
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Address de need of substandard housing by the construction and rehabilitation of rental housing.
	<b>Basis for Relative Priority</b>	Puerto Rico State Housing Plan, Community Participation, Consultations, needs assessment results and Program Performance.

#### **Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.315(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>There is lack of small housing units to support single family. TBRA provide assistance to individual households to help them afford the housing costs of market-rate units. TBRA differ from other types of HOME rental housing activities in three key ways:</p> <ul style="list-style-type: none"> <li>• TBRA programs help individual households, rather than subsidizing particular rental projects.</li> <li>• TBRA assistance moves with the tenant- if the household no longer wishes to rent a particular unit, the household may take its TBRA and move to another rental property.</li> </ul> <p>The level of TBRA subsidy varies- the level of subsidy is based upon the income of the household, the particular unit the household selects, and the PJ's rent standard (rather than being tied to the PJ's high and low HOME rents).</p>
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	The excess inventory of housing in the Island and foreclosures do not support the production of new units for homeownership. However, there is a need for rental projects for low income persons, elderly households, young couples and female headed households. The second greatest need in the Island is cost burden housing problems.
Rehabilitation	The greatest need is among low- and moderate-income households that live in substandard housing.
Acquisition, including preservation	The state will not acquire properties nor allocate funding for the preservation of affordable housing. Market conditions and budgetary constraints do not support assuming the risk associated to this activity. Moreover, regarding expiring contracts under Section 8, it is unlikely that developers will reposition their projects for the non-subsidized market.

**Table 50 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)**

### **Introduction**

For the PY 2020, HUD allocated to the PR-State a total of \$44,540,047 among all CPD Programs. Specifically, the allocation by programs is: \$23,869,547 for the CDBG Program activities; \$13,333,944 for the HOME Program activities, \$2,203,742 for the HOPWA Program activities, \$3,618,910 for the ESG Program activities and \$1,513,904 for the Housing Trust Fund activities.

All funds were allocated to address the affordable housing needs of the low and moderate income persons and special needs population, the public services needs of the special needs population, the homeless housing and supportive service's needs, the non-housing community development needs, the prevention of homelessness actions of families and/or individuals, the low income economic development needs among other eligible service activities within the Puerto Rico State jurisdiction.

In addition to the 2020 resources the State estimates that it will have available the following resources Based on IDIS PR01:

- CDBG Previous Year Resources (PR01, available to commit)- \$31,626,311.41
- HOME Previous Years EN and CR Resources (Available to commit)- \$18,004,007 (Net of 10% Adm.)
- HOPWA Previous Years – \$1,756,081
- ESG Previous years (available to commit) - \$58,650.93
- HTF Previous Years- \$930,870 (Net of 10% Adm.)

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,869,547	330,171	31,626,311	55,826,029	95,478,188	Funding will be used for housing, community, and economic development activities, as well as assistance for special populations across the 51 non-entitlement municipalities of Puerto Rico.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	13,333,944	0	23,029,184	36,363,128	53,335,776	Funds will be allocated to provide incentives for meeting developing and supporting affordable rental and homeownership housing units. This will be achieved through new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities for rent and sale projects (funding for sale projects will be for CHDO's - set aside only). Also, funds will be used for acquisition of housing by homebuyers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,203,742	0	175,680	2,379,422	8,814,968	Funds will be distributed among municipalities and nonprofit organizations for the provision of housing assistance and supportive services for low-income persons living with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,618,910	0	58,650	3,677,560	14,475,640	Funds will be used primarily for, Outreach, Emergency, Shelter activities, and secondly to Homelessness Prevention, Rapid Re-housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,513,904	0	930,870	2,444,774	6,055,616	The Housing Trust Fund (HTF) is a new affordable housing production program that will complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.
Other	public - federal	Other	10,005,815,230	0	0	10,005,815,230	10,005,815,230	\$10,005,815,230 is the combined allocation, FOR UNMET NEEDS (PUB. L. 115-56 AND PUB. L. 115-123) expected to be available as part of the 4th amendment to the DR-2017 Action Plan.

**Table 51 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

**CDBG:**

Matching Requirements

Section 24 CFR 570.489 (a)(1) established the responsibility of the Government of the Commonwealth of Puerto Rico to pay with its own resources for all administrative costs incurred in administering the State CDBG Program. Regardless, the state may use CDBG funds to finance such costs in an amount not to exceed \$100,000, plus 50 percent of such costs in excess of \$100,000. The other 50% in excess of \$100,000 will be covered by PRDOH general budget.

Leverage of Federal Funds

The non-entitlement municipalities will provide leverage to their projects in the form of in-kind services and equity from municipal, state, and other federal funds.

For details of HOME, HTF, ESG and HOPWA programs got to APpendix.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

The Puerto Rico Housing Finance owns multiple properties statewide. The abandoned properties are often perceived as a problem, but the State understands that they are an opportunity for redevelopment. The State will implement a strategy to restore the abandoned properties to productive use and to address the need of persons affected by Hurricane Maria. This will require a commitment from different governmental agencies its residents and its neighborhood organizations. The State is committed and will articulate a long-term vision for the community and lay out the strategies to achieve that vision.

Non-entitlement municipalities occasionally donate land or property in support of activities designed to address the needs identified in the plan as part of their contribution to locally administered programs.

## Discussion

## SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PR Department of Housing	Government	Economic Development Non-homeless special needs Ownership neighborhood improvements public facilities public services	State
PR Department of Family	Government	Homelessness Non-homeless special needs neighborhood improvements public facilities public services	State
Puerto Rico Department of Health	Government	Homelessness public services	State
MUNICIPIO DE SAN JUAN	Government	Homelessness Non-homeless special needs public services	State
PUERTO RICO HOUSING FINANCE AUTHORITY	Government	Ownership Public Housing Rental	State

**Table 52 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The PRDOH is the lead agency appointed by the Governor of the Commonwealth of Puerto Rico. Its responsibilities associated with the Consolidated Plan are coordinated by the agency. The main component of the institutional structure consists of the PRDOH, the Puerto Rico Department of the Family, which administers the Emergency Solutions Grant Program (ESG); the Puerto Rico Department of Health, which administers the Housing Opportunities for Persons with AIDS Program (HOPWA) in conjunction with the Municipality of San Juan; and the Puerto Rico Housing Finance Authority, which administers the HOME Investment Partnerships Program (HOME).

Other institutions are also important stakeholders in executing State policies for housing, urban, and economic development. These include: COR3, Puerto Rico Public Housing Authority, the Puerto Rico Planning Board, the Puerto Rico Regulations and Permits Administration, the Puerto Rico Department of Labor and Human Resources, and the Puerto Rico Government Development Bank.

Mayors' Association

Mayors' Federation

the Community Based Organizations

In addition, private and non-private institutions play a vital role in addressing housing and community development needs.

### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

Table 53 - Homeless Prevention Services Summary

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

Services oriented to homeless and special populations cover a wide spectrum of options. The majority of the Homelessness Prevention Services, Street Outreach Services and Supportive Services, except for law enforcement, are available in the community. These are offered by different types of entities including local governments, community-based organizations, faith-based organizations, and other types of nonprofit organizations.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The majority of these services are available and targeted to the homeless populations, while in the case of persons living with HIV Aids there are certain gaps including mobile clinics and complementary services such as childcare and education.

Several studies, however, have pointed out to capacity building as one of the priorities to strength our organizations and local governments. Furthermore, in an environment of limited fiscal resources, training and capacity building activities become a key instrument to maximize and make more efficient the use of available resources.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

## SP-45 Goals Summary – 91.315(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Decent Housing	2020	2024	Homeless	Statewide	Chronic Homeless	ESG: \$13,303,870	Homeless Person Overnight Shelter: 12500 Persons Assisted
2	Provide Decent Housing (B)	2020	2024	Homeless	Statewide	Homelessness Prevention	HOME: \$5,002,750 ESG: \$3,433,590	Tenant-based rental assistance / Rapid Rehousing: 8640 Households Assisted
3	Provide Decent Housing (C)	2020	2024	Affordable Housing Non-Homeless Special Needs	Statewide	Housing	HOPWA: \$9,939,980	HIV/AIDS Housing Operations: 2000 Household Housing Unit  Other: 2100 Other
4	Create Suitable Living Enviroments	2020	2024	Non-Housing Community Development	CDBG- Non-entitlement communities	Non-housing Community Development- Public improvem Non-housing Community Development- Public Services	CDBG: \$13,370,530	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Create Suitable Living Enviroments (B)	2020	2024	Non-Housing Community Development	CDBG- Non-entitlement communities	Non-housing Community Development- Public Faciliti Non-housing Community Development- Public improvem	CDBG: \$89,313,930	Other: 975000 Other
6	Provide Decent Housing (D)	2020	2024	Affordable Housing	CDBG- Non-entitlement communities Statewide	Housing	CDBG: \$10,936,550 HOME: \$10,000,000	Homeowner Housing Added: 100 Household Housing Unit  Homeowner Housing Rehabilitated: 60 Household Housing Unit
7	Expand Economic Opportunity	2020	2024	Economic Development	CDBG- Non-entitlement communities	Non-housing Community Development- Economic Dev	CDBG: \$646,295	Jobs created/retained: 30 Jobs  Businesses assisted: 15 Businesses Assisted
8	Emergency Relief	2020	2024	Non-Housing Community Development	CDBG- Non-entitlement communities		CDBG: \$1,500,000	Other: 1500 Other
9	Provide Decent Housing (E)	2020	2024	Affordable Housing	Statewide	Housing	HOME: \$20,000,000	Homeowner Housing Added: 440 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Provide Decent Housing (F)	2020	2024	Affordable Housing		Housing	HOME: \$25,000,000 HTF: \$6,812,570	Rental units constructed: 165 Household Housing Unit  Rental units rehabilitated: 45 Household Housing Unit

Table 54 – Goals Summary

### Goal Descriptions

1	Goal Name	Provide Decent Housing
	Goal Description	Street outreach, supportive services and emergency shelter.
2	Goal Name	Provide Decent Housing (B)
	Goal Description	ESG program: Provide homeless prevention and rapid rehousing assistance. 8000 total HOME program: Provide tenant-based rental/rapid rehousing. 640 total.
3	Goal Name	Provide Decent Housing (C)
	Goal Description	Provides housing assistance and supportive services to HIV population.
4	Goal Name	Create Suitable Living Environments
	Goal Description	Social needs (public service).
5	Goal Name	Create Suitable Living Environments (B)
	Goal Description	Community Development (Infrastructure and public facilities) Infrastructure for disaster recovery.

<b>6</b>	<b>Goal Name</b>	Provide Decent Housing (D)
	<b>Goal Description</b>	Rehabilitation of units.
<b>7</b>	<b>Goal Name</b>	Expand Economic Opportunity
	<b>Goal Description</b>	Economic Development.
<b>8</b>	<b>Goal Name</b>	Emergency Relief
	<b>Goal Description</b>	Emergency Relief.
<b>9</b>	<b>Goal Name</b>	Provide Decent Housing (E)
	<b>Goal Description</b>	Down payment and closing costs assistance, direct assistance.
<b>10</b>	<b>Goal Name</b>	Provide Decent Housing (F)
	<b>Goal Description</b>	Rehabilitation and production of rental housing.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

**HOME Program:**

**Provide Decent Housing (B) - (640) Household Housing Unit (Low Income)**

**Provide Decent Housing (D) - (100) Household Housing Unit (Low Income)**

**Provide Decent Housing (F) - (440) Household Housing Unit (Low Income)**

**Provide Decent Housing (G) - (165) Household Housing Unit (Low Income)**

**HTF Program:**

**Provide Decent Housing (G) - (45) Household Housing Unit (Low Income)**

For details on CDBG-DR goals: <https://cdbg-dr.pr.gov/en/action-plan/>

**SP-50 Public Housing Accessibility and Involvement – 91.315(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

**Activities to Increase Resident Involvements**

**Is the public housing agency designated as troubled under 24 CFR part 902?**

**Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.315(h)**

### **Barriers to Affordable Housing**

The barriers to affordable housing development are a recurring issue in the Island. The following issues are those considered the most relevant barriers to affordable housing:

1. Affordable housing programs require large subsidies given the gap between housing construction cost and poverty levels in the Island.
2. Low Fair Market rents relative to residential construction cost.
3. The permitting process is not timely, which increases predevelopment cost.
4. The Nimby syndrome, “Not in My Backyard”, is affecting the development of affordable housing for the homeless persons.
5. There is a reduced number of Certified CHDOs with a proven experience and capacity to develop affordable housing in Puerto Rico. During past years, PJ is across the nation (including Puerto Rico) has received findings from HUD resulting in funds returned due to ineligible activities or projects not developed.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The strategies that are being adopted include:

1. LITHC 4% funds are being layered CDBG-DR funds to make financially viable the construction of rental housing for the elderly and the general population
2. The policy of the State is to prioritize the permitting of affordable housing being supported by CDBG-DR funds and other federal funds.
3. Request HUD to waive 15% CHDO Set-Aside. CHDOs with proven capacity and experience developing affordable housing will have preference in the evaluation process to receive funds.
4. PRHFA team is helping developers to follow-up governmental agencies to expedite construction permits.

## **SP-60 Homelessness Strategy – 91.315(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The state will address the needs identified in the homelessness assessment by giving priority to: Outreach and Rapid Re-Housing Service Projects; Emergency Shelter without Barriers (population, age, hours); Prevention or Rapid Rehousing Project for the mental health population; Emergency Shelters in conjunction with Rapid Rehousing with services that promote personal and economic self-sufficiency; Rapid Rehousing Projects for women, families and youth; Outreach projects and shelters for chronic individuals and families, and shelters for women and the elderly.

### **Addressing the emergency and transitional housing needs of homeless persons**

The strategies promoted by the Puerto Rico Department of the Family are centered in the public policy established by Law Number 130, as amended. As is established in Article 4 of the Law, “the Government of the Commonwealth of Puerto Rico recognizes the need to foster, plan, and carry out services and facilities to attend the needs of these persons, to enable their participation in the Puerto Rican community and allow them to lead a productive and social life. Services must be offered in a multi-sectorial manner, promoting the vision of a continuum of care system that guarantees the uninterrupted offering of services and housing, sharing responsibilities for such an important matter among the various sectors”.

Guided by this concept of shared responsibility, it was established that Public Policy regarding homelessness would be based in the following principles:

1. Homeless persons are entitled to a dignified way of life and to full enjoyment of their human and civil rights, including the right to the responsible and free use and enjoyment of public space; and the right to housing.
2. Homeless persons must be acknowledged, supported, protected, and empowered in order to be able to assume individual, familial, and social duties and responsibilities; including the duty to care for themselves, the commitment to self-respect and personal development, and the commitment to contribute their talents to social solidarity and development.
3. Homeless persons should receive services that include, but are not limited to: emergency shelter; transitory and permanent housing; daytime shelter; detoxification and treatment for alcohol and other drug abuse; nourishment, nutrition, hygiene, clothes, and access to sanitary services and showers; primary and specialized physical and mental health services; legal support and representation; law enforcement and judicial protection; information and guidance regarding their civil rights; social assistance; education and training; job placement; opportunities for developing entrepreneurial abilities focused on producing the necessary income; family reunification; and other services.

Within that framework, goals and actions of the state are focused in reducing the number of families and individuals living on the street and place them in emergency shelters, transitional or permanent housing; improving the quality of emergency shelters for homeless families and individuals; providing assistance to operate these shelters; and provide support services to shelter's residents.

In the context of COVID-19, the Government of Puerto Rico enacted the Executive Order 2020-25, which mandates the coordination and collaboration between the Secretary of Family, the Secretary of Housing, and the Secretary of Health for providing emergency assistance to the homeless population. As well, it urges these agencies to establish services centers to provide minimum, basic medical care and diagnostics, facilities for personal hygiene, laundry, food and other services aimed at preventing the spread of COVID-19, and addressing their most urgent needs.

During the program year, funding for emergency shelters will come mainly from the State's ESG program. Funds may be used for renovation of emergency shelter facilities and the operation of those facilities, as well as services for the residents (including case management, child care, education, employment assistance and job training, legal, mental health, substance abuse treatment, transportation, and services for special populations).

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Current Homelessness Strategy to end chronic homelessness in Puerto Rico includes the following strategies:

- Continued expansion of stakeholders involved in collaborative planning and service development within targeted areas with high prevalence of chronic homeless persons.
- Continued efforts to implement existing, and obtain new, commitments from Mayors to participate in planning processes to end chronic homelessness.
- Development and implementation of specific action steps with state and municipal governments that have established the elimination of chronic homelessness as a priority, outreach, such as supportive housing development, providing homeless family's public housing in municipalities that administer their own public housing projects, providing vouchers for permanent housing in those municipalities that administer voucher programs, coordinating supportive services to promote retention in permanent and supportive housing, including the development of mini-enterprises for homeless self-employment, etc.
- Implementation of specific action steps to improve access to services, reduce stigma and the criminalization of homelessness.

- Continued education and advocacy to increase the number of public and private funding sources for housing and supportive services for chronic homeless, emphasizing those with SA/MH conditions.
- Increased capacity building of municipal government representatives to partner with community-based organizations in the development, financing and delivery of services to chronic homeless.
- Continue with the implementation of the dedicated HMIS - currently under San Juan's Coalition and the Coalition of Coalitions - for uniform data collection to track populations served through the various systems to permit continuous monitoring of the number and quality of services provided, and outcomes in the homeless served.
- Collaborate with the San Juan's Coalition, the Coalition of Coalitions, and the entities that comprise the CoCs in order to strengthen homelessness data gathering processes, and the consistency of information provided by organizations.
- Continued identification and work with public and private housing developers to target homeless in the development of permanent supportive housing. The current strategies include primarily work with state and non-profit sectors so that more efforts will be directed to local governments and the for-profit stakeholders to improve housing accessibility and service infrastructures for the chronic homeless.
- Monitoring of the development of formal protocols and the implementation of discharge policies from all child welfare, correctional, health and SA/MH agencies and institutions, as a means of preventing chronic homelessness.
- Promote the expansion of the amount of permanent housing units for homeless persons.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The State is committed to provide the necessary assistance to quickly locate homeless individuals and families in permanent housing; and prevent individuals and families to become homeless. Based on that goal, will allocate funds for homeless prevention and rapid rehousing activities. NPOs and municipalities may use ESG funds to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place allowed by the regulation. ESG funds may also be used to provide housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

## **SP-65 Lead based paint Hazards – 91.315(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

#### **How are the actions listed above integrated into housing policies and procedures?**

All CDBG funded housing acquisition and rehabilitation, of pre-1978 units should meet the provisions established in Attachment 24-1 of HUD Manual 6509.2 REV. 6. See the table below for The new HUD requirements table: *Lead-based Paint Compliance for Housing Acquisition*. In 2015, the lead agency and administrator for CDBG State Funds, published a memorandum with the policies and procedures that should be followed for purposes of addressing LBP hazards and increasing access to housing without LBP hazards. As well, the Environmental Specialist at the Department of Housing is in charge of overseeing compliance with this policies and procedures and also provide guidance to municipalities in its implementation. The PRDOH will continue to provide guidance on the lead based paint compliance requirements assuring that all the non-entitlement rehabilitation manuals filed in the agency, includes the actions the municipalities will take on this issue.

Lead-based Paint Compliance for Housing Acquisition	
Acquisition, Leasing, Support Services, or Operation	<ul style="list-style-type: none"> <li>• Provision of pamphlet.</li> <li>• Visual assessment.</li> <li>• Option of paint testing and notice to occupants of evaluation.</li> <li>• Paint stabilization.</li> <li>• Ongoing LBP maintenance.</li> </ul>
Lead-based Paint Compliance for Housing Rehabilitation	
For all Properties	<ul style="list-style-type: none"> <li>• Provision of pamphlet.</li> <li>• Paint testing of surfaces to be disturbed, or presumed LBP. Notice to occupants of evaluation for paint testing or presumption.</li> <li>• Lead safe work practices during rehabilitation and lead hazard reduction.</li> </ul>
Properties receiving less than or equal to \$15,000 per unit federal rehabilitation assistance	<ul style="list-style-type: none"> <li>• Safe work practices during rehabilitation.</li> </ul>
	<ul style="list-style-type: none"> <li>• Repaired disturbed paint.</li> <li>• Clearance of the worksite.</li> </ul>
Properties receiving more than \$3,001 and up to \$15,000 per unit	<ul style="list-style-type: none"> <li>• Risk assessment.</li> <li>• Interim controls.</li> <li>• Notice to occupants of lead hazard reduction including clearance.</li> </ul>
Properties receiving more than \$15,000 per unit	<ul style="list-style-type: none"> <li>• Risk assessment.</li> <li>• Abatement of LBP.</li> <li>• Notice to occupants of lead hazard reduction including clearance.</li> </ul>

### Lead-based Paint Compliance for Housing

## **SP-70 Anti-Poverty Strategy – 91.315(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Close to 46% of the population in Puerto Rico falls under the federal poverty line, thus, the Government of Puerto Rico has developed several strategies to alleviate poverty. There are certain state agencies with programs targeted to reduce poverty. Such programs combine a safety net through direct public assistance, public education, community-based efforts and economic development. Some of the policies target inequality, educational gaps, sustainable community initiatives, community empowerment, and economic development.

For instance, the state manages the Community Services Block Grant [1] which program provides funds through a formula grant to alleviate the causes and conditions of poverty in communities. The grant is authorized by The Community Services Block Grant Act[2] to provide assistance to States[3] and local communities, working through a network of community action agencies and other neighborhood-based organizations, for the reduction of poverty, the revitalization of low-income communities, and the empowerment of low-income families and individuals in rural and urban areas to become fully self-sufficient.

In order to reduce the number of poverty-level families the PR-State Government will continue to coordinate the following efforts during the Program Year:

- Continue to create training and workforce development opportunities through the investment of funds of the Workforce Innovation and Opportunities Act (WIOA) Program. These funds are committed to assist low income individuals in acquiring the technical knowledge and developing the work skills needed to effectively transitioning to the job market;
- Continue to support the Universities and Technical College community in providing educational opportunities to low- and moderate-income students with the objective of improving their academic skills and achieved to be hire in the local and/or regional job market;
- Provide financial housing subsidies to low- and moderate-income households in order to alleviate the cost burden effect that housing has in the economic status of the families;
- Continue to support private investment in the development of affordable housing projects;
- Continue to provide Tenant Based Rent Assistance to HIV/AIDS individuals and family members;
- Continue to invest Section 8 funds in assisting eligible households in their rental needs;
- Promote the creation of Public-Private Alliances, as a business model to promote economic development activities, to create and maintain jobs opportunities and expand the business activities base around the Island;
- Support the active participation of the Cooperatives Sector within strategic regional projects as a tool to create job opportunities, promote local investment and promote an increase in the regional business activities throughout the Island.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Families in poverty are the main recipients of CPD funds in Puerto Rico. Even though a portion of Community Development funds could be used to benefit population with higher incomes, the tradition within the Island has been to use CDBG funds essentially for low- and moderate-income populations. Moreover, activities and programs are designed so that communities can match the federal resources with their in own resources in order to create a greater involvement with their surroundings and livelihood.

The CDBG and HOME programs provide direct relief to low income families by providing affordable housing projects, such as housing rehabilitation, and rental assistance projects.

## **SP-80 Monitoring – 91.330**

**Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Since the programs included in the Consolidated Plan are managed by different state agencies, each program has a different monitoring procedure and/or monitoring guide. During the past years several of these procedures have been updated to ensure a greater level of compliance of program participants. Past experiences and specialized technical assistance have provided a more robust set of monitoring standards.

For monitoring details of each program go to Appendix.

## Expected Resources

## AP-15 Expected Resources – 91.320(c)(1,2)

### Introduction

For the PY 2020, HUD allocated to the PR-State a total of \$44,540,047 among all CPD Programs. Specifically, the allocation by programs is: \$23,869,547 for the CDBG Program activities; \$13,333,944 for the HOME Program activities, \$2,203,742 for the HOPWA Program activities, \$3,618,910 for the ESG Program activities and \$1,513,904 for the Housing Trust Fund activities.

All funds were allocated to address the affordable housing needs of the low and moderate income persons and special needs population, the public services needs of the special needs population, the homeless housing and supportive service's needs, the non-housing community development needs, the prevention of homelessness actions of families and/or individuals, the low income economic development needs among other eligible service activities within the Puerto Rico State jurisdiction.

In addition to the 2020 resources the State estimates that it will have available the following resources Based on IDIS PR01:

- CDBG Previous Year Resources (PR01, available to commit)- \$31,626,311.41
- HOME Previous Years EN and CR Resources (Available to commit)- \$18,004,007 (Net of 10% Adm.)
- HOPWA Previous Years – \$1,756,081
- ESG Previous years (available to commit) - \$58,650.93
- HTF Previous Years- \$930,870 (Net of 10% Adm.)

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,869,547	330,171	31,626,311	55,826,029	95,478,188	Funding will be used for housing, community, and economic development activities, as well as assistance for special populations across the 51 non-entitlement municipalities of Puerto Rico.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	13,333,944	0	23,029,184	36,363,128	53,335,776	Funds will be allocated to provide incentives for meeting developing and supporting affordable rental and homeownership housing units. This will be achieved through new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities for rent and sale projects (funding for sale projects will be for CHDO's - set aside only). Also, funds will be used for acquisition of housing by homebuyers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,203,742	0	175,680	2,379,422	8,814,968	Funds will be distributed among municipalities and nonprofit organizations for the provision of housing assistance and supportive services for low-income persons living with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,618,910	0	58,650	3,677,560	14,475,640	Funds will be used primarily for, Outreach, Emergency, Shelter activities, and secondly to Homelessness Prevention, Rapid Re-housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,513,904	0	930,870	2,444,774	6,055,616	The Housing Trust Fund (HTF) is a new affordable housing production program that will complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.
Other	public - federal	Other	10,005,815,230	0	0	10,005,815,230	10,005,815,230	\$10,005,815,230 is the combined allocation, FOR UNMET NEEDS (PUB. L. 115-56 AND PUB. L. 115-123) expected to be available as part of the 4th amendment to the DR-2017 Action Plan.

**Table 55 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how**

## **matching requirements will be satisfied**

### **CDBG:**

#### Matching Requirements

Section 24 CFR 570.489 (a)(1) established the responsibility of the Government of the Commonwealth of Puerto Rico to pay with its own resources for all administrative costs incurred in administering the State CDBG Program. Regardless, the state may use CDBG funds to finance such costs in an amount not to exceed \$100,000, plus 50 percent of such costs in excess of \$100,000. The other 50% in excess of \$100,000 will be covered by PRDOH general budget.

#### Leverage of Federal Funds

The non-entitlement municipalities will provide leverage to their projects in the form of in-kind services and equity from municipal, state, and other federal funds.

For details of HOME, HTF, ESG and HOPWA programs got to APpendix.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The Puerto Rico Housing Finance owns multiple properties statewide. The abandoned properties are often perceived as a problem, but the State understands that they are an opportunity for redevelopment. The State will implement a strategy to restore the abandoned properties to productive use and to address the need of persons affected by Hurricane Maria. This will require a commitment from different governmental agencies its residents and its neighborhood organizations. The State is committed and will articulate a long-term vision for the community and lay out the strategies to achieve that vision.

Non-entitlement municipalities occasionally donate land or property in support of activities designed to address the needs identified in the plan as part of their contribution to locally administered programs.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Decent Housing	2020	2024	Homeless			ESG: \$2,660,774	Homeless Person Overnight Shelter: 2500 Persons Assisted
2	Provide Decent Housing (B)	2020	2024	Homeless	Statewide		HOME: \$1,000,550 ESG: \$686,718	Tenant-based rental assistance / Rapid Rehousing: 1728 Households Assisted
3	Provide Decent Housing (C)	2020	2024	Affordable Housing Non-Homeless Special Needs	Statewide		HOPWA: \$1,987,996	HIV/AIDS Housing Operations: 400 Household Housing Unit Other: 420 Other
4	Create Suitable Living Enviroments	2020	2024	Non-Housing Community Development	CDBG- Non-entitlement communities		CDBG: \$2,674,106	Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted
5	Create Suitable Living Enviroments (B)	2020	2024	Non-Housing Community Development	CDBG- Non-entitlement communities		CDBG: \$17,862,786	Other: 195000 Other
6	Provide Decent Housing (D)	2020	2024	Affordable Housing	CDBG- Non-entitlement communities Statewide		CDBG: \$2,187,310 HOME: \$2,000,000	Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
7	Expand Economic Opportunity	2020	2024	Economic Development	CDBG- Non-entitlement communities		CDBG: \$129,259	Jobs created/retained: 6 Jobs Businesses assisted: 3 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Emergency Relief	2020	2024	Non-Housing Community Development	CDBG- Non-entitlement communities		CDBG: \$300,000	Other: 300 Other
9	Provide Decent Housing (E)	2020	2024	Affordable Housing	Statewide		HOME: \$4,000,000	Homeowner Housing Added: 88 Household Housing Unit
10	Provide Decent Housing (F)	2020	2024	Affordable Housing	Statewide		HOME: \$5,000,000 HTF: \$1,362,514	Rental units constructed: 33 Household Housing Unit Rental units rehabilitated: 9 Household Housing Unit

**Table 56 – Goals Summary**

## Goal Descriptions

1	Goal Name	Provide Decent Housing
	Goal Description	
2	Goal Name	Provide Decent Housing (B)
	Goal Description	
3	Goal Name	Provide Decent Housing (C)
	Goal Description	
4	Goal Name	Create Suitable Living Enviroments
	Goal Description	
5	Goal Name	Create Suitable Living Enviroments (B)
	Goal Description	

6	Goal Name	Provide Decent Housing (D)
	Goal Description	
7	Goal Name	Expand Economic Opportunity
	Goal Description	
8	Goal Name	Emergency Relief
	Goal Description	
9	Goal Name	Provide Decent Housing (E)
	Goal Description	
10	Goal Name	Provide Decent Housing (F)
	Goal Description	

## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

Funding allocation priorities are based on the needs and strategies of each program. The next section discusses the rationale for each of the consolidated plan programs.

The PY 2020 Annual Action Plan allocation priorities are driven by the information obtained during the Citizen Participation process. Also, the information gathered through the consultation process was considered and included in the decision-making process of allocating the available CPD resources. The combination of both processes provided the citizens, the communities, the agencies and interested parties with a meaningful opportunity to actively determine where the housing and community development resources were allocated.

To validate the information gathered from the citizen participation and consultation process, the PRDOH also took into consideration the results of the five-year Consolidated Plan Needs Assessment report. This section of the plan, in conjunction with the information gathered through consultations and the citizen participation process, provides a clear picture of the State needs related to affordable housing, special needs housing, community development, and homelessness. This evaluation process allows PRDOH and Consolidated State Agencies to identify the highest priorities among the identified housing and community development needs.

HUD regulations provide that 3% of the CDBG allocation plus \$100,000 can be used for administration and technical assistance for the State administered program. In 2020, this equates to \$716,086. For the ESG program the Department of the Family will allocate \$271,418.25 for state administrative purposes, \$361.89 for subgrantees administration, and \$73,101.98 for HMIS.

The following table includes a description of the funding allocation priorities resulted from the evaluation of the information gathered:

### Funding Allocation Priorities

	Provide Decent Housing (%)	Provide Decent Housing (B) (%)	Provide Decent Housing (C) (%)	Create Suitable Living Enviroments (%)	Create Suitable Living Enviroments (B) (%)	Provide Decent Housing (D) (%)	Expand Economic Opportunity (%)	Emergency Relief (%)	Provide Decent Housing (E) (%)	Provide Decent Housing (F) (%)	Total (%)
CDBG	0	0	0	12	77	9	1	1	0	0	100
HOME	0	8	0	0	0	17	0	0	33	42	100

HOPWA	0	0	100	0	0	0	0	0	0	0	<b>100</b>
ESG	79	21	0	0	0	0	0	0	0	0	<b>100</b>
HTF	0	0	0	0	0	0	0	0	0	100	<b>100</b>

**Table 57 – Funding Allocation Priorities**

### **Reason for Allocation Priorities**

The proposed distribution of funds included in this Annual Action Plan is based on the information data regarding demographic environments, market conditions and geographic areas needs resulted from the combination of the citizen participation actions, the consultation process, and the Consolidated Plan Needs Analysis section.

The described processes provide opportunities to share data and expand available information useful to determine the housing and community development needs and priorities which are a key component of effective planning for HUD’s CPD low and moderate-income programs.

The evaluation and analysis of the information resulted from the aforementioned processes, provided the Consolidated State Agencies officials with the needed perspective to better understand the priority needs and allocate the available CPD resources to service activities directed to address the identified needs. Also, provided the officials with the information needed to align complementary resources streams and maximize the use of the available funds within the community to address the needs of the low-income persons and their communities.

## **How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

The proposed distribution of funds was prepared in accordance with the needs presented during the hearings and are consistent with the Consolidated Plan

### **HOME**

The needs assessment identified a considerable need for housing rehabilitation, affordable housing for rent and homebuyer assistance programs. The assessment identified that the main needs are associated to substandard housing, cost burden, housing costs and lack of economic opportunities for persons with low educational attainment.

### **ESG**

Allocation of funds is based in the assessment of homelessness conducted for the purpose of consolidated planning and the results of the consultation conducted to CoCs and their organizations. Specific results of the consultation are included in a previous section of the Strategic Plan. The specific allocation gives priority to the provision of services to chronic homelessness and particularly will address the needs identified in the homelessness assessment by giving priority to Emergency Shelters without restrictions that may be used as a Stabilization Unit (24 hour, 7 days a week entrance); Expand the range of Street Outreach services; Emergency Shelters without restrictions on population, age, and time; and Emergency Shelter Services. In the case of Prevention and Rapid Re-Housing attention will be given to people with mental health conditions; Projects for women; and Shelter proposals along with Rapid Re-Housing. Services that promote economic and personal self-sufficiency, will also be promoted due to the reasons observed for being homeless and the current social and economic context.

## AP-30 Methods of Distribution – 91.320(d)&(k)

### Introduction:

The Consolidated Plan regulations, specifically in 24 CFR 91.320, establishes the dispositions regarding the content of an Annual Action Plan. Among the components of the Plan, the PR-State must provide a description of the method for distributing funds to local governments and nonprofit organizations to carry out activities, or the activities to be undertaken by the State, using the funds that are expected to be received under the formula allocations and other HUD assistance during the PY 2020.

At a minimum, the Methods of Distributions must include the reasons for the allocation priorities, how the proposed distribution of funds will address the priority needs and specific objectives included in the Consolidated Plan and must describes any obstacles to addressing underserved needs.

The full explanation of the Methods of Distribution to be used during this program year are included in the Appendix Section.

### Distribution Methods

**Table 58 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	CDBG
	<b>Funding Sources:</b>	CDBG

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The State CDBG allocation for PY 2020 amounts to \$23,869,547. This program provides funding for housing, community, and economic development, as well as assistance for special populations across the 51 non-entitlement municipalities of Puerto Rico.</p> <p>The allocation for non-entitlement municipalities will be equally distributed among the municipalities, except for the islands of Vieques and Culebra, which both will receive an additional 15% above the Equal Allocation Grant. This method follows the distribution established via the enactment of local Law 137-2014, as amended.</p> <p>The following is the proposed allocation:</p> <p>Allocation for 49 Municipalities</p> <p>Administration \$75,732.72</p> <p>Public Service \$66,822.98</p> <p>Other Eligible Project (Housing, Community Development, Economic Development, Etc.) \$302,930.86</p> <p>TOTAL \$445,486.56</p> <p>Vieques and Culebra</p> <p>Administration \$87,092.62</p> <p>Public Service \$76,846.43</p> <p>Other Eligible Project (Housing, Community Development, Economic Development, Etc.) \$348,370.49</p> <p>TOTAL \$512,309.55</p> <p>PRDOH</p> <p>Planning and Administration \$716,086</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>
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	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Under Act 137 of 2014 (as amended by Law 10, 2017) the Commonwealth of Puerto Rico established that all non-entitlement municipalities will receive the same amount of CDBG funds, with the exceptions of Vieques and Culebra, which will receive an additional 15%. Thus, under this method of distribution municipalities will receive the same share of CDBG funds with no need for a competitive round.</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>
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	<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p><u>Proposal Requirements</u></p> <p>Submission of a budget breakdown is mandatory as required PRDOH for construction projects. For other projects under economic development, municipalities must still submit an estimated budget breakdown, which could include expected beneficiaries and detailed costs of the project.</p> <p>In determining an appropriate amount, PRDOH reserves the right to adjust requested funds, based on review of compliance with the following requirements:</p> <ol style="list-style-type: none"> <li>1. Compliance with the State CDBG requirements (Fair Housing and Citizen Participation).</li> <li>2. Compliance with the College of Engineers and Land Surveyors of Puerto Rico Guidelines, including the project breakdown detailing: cost of material, labor, equipment, insurance, administrative overhead, and other costs related to the project in order to determine reasonable project cost.</li> <li>3. Inadequate or incomplete description of activities to be developed.</li> <li>4. Past performance of the non-entitled municipality (open findings).</li> <li>5. Timely expenditure of funds (i.e. more than three (3) times the grant for its current program year, open activities for program year 2010 and earlier).</li> </ol> <p>All activities must be designed in compliance with the strategy developed by the municipality which should meet the needs of low and moderate-income individuals, addressing their special needs and ensuring maximum community development. The optional 15% Public Service Cap is based on the total CDBG State grant.</p> <p><b>Application Submission</b></p> <p>Application kits or Request for Proposals will be available 30 days from HUD's approval of the Plan. The proposals and all its components and supporting documentation will be submitted physically on or before 45 days from the publication of the guidelines, no later than 4:30p.m. as registered by the system.</p> <p>Applications for the Emergency Fund may be submitted at any time during Program Year 2020 as long as they comply with the requirements presented on Circular Letter Num. 2013-09 of May 21, 2013, and any other requirement that applies.</p> <p>Municipalities could submit applications for Section 108 loan and must follow the <i>Procedimiento de Solicitud y Administración de Préstamos Garantizados Sección 108</i>.</p>
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	<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable- Please refer to ESG program.</p>
	<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not Applicable- See HOPWA Section.</p>

	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>The State CDBG allocation for PY 2020 amounts to \$23,869,547 will be distributed among eligible categories of the program.</p> <p>No more than 20% of the CDBG funds will be allocated for eligible Administrative and Planning Activities (3% by PRDOH and 17% by the Municipalities); up to 15% of the CBDG funds can be allocated for Public Service purposes and the remaining of the funds can be allocated for housing, community development and economic development related activities.</p> <p>All CDBG eligible activities. Eligible activities under the State CDBG Program are listed on Section 105 (a) of Title I of the Housing and Community Development Act of 1974, as amended. Each activity must meet one of the national objectives as to benefit low and moderate-income persons (24 CFR 570.483 (b)), pursue the elimination of slums and blighted areas (24 CFR 570.483 (c)), or activities designed to address a particular urgency that poses an imminent threat to the health and safety of the community (24 CFR 570.483 (d)). Each activity should correlate with a matrix code, national objective and CDBG citation.</p> <p>All applications for Program Year 2020 State CDBG funds must establish that no less than 70% of State CDBG funds will benefit LMI persons. Projects which do not meet eligibility requirements under Section 105(a) of Title I of the Housing Development Act of 1974, as amended, will not be considered.</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>
	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Under Act 137 of 2014 (as amended) the Commonwealth of Puerto Rico established that all non-entitlement municipalities will receive the same amount of CDBG funds, with the exceptions of Vieques and Culebra, which will receive an additional 15%. Thus, under this method of distribution municipalities will receive the same share of CDBG funds with no need for a competitive round.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>The expected outcomes measures are included on the appendix section.</p>
2	<p><b>State Program Name:</b></p>	<p>Emergency Solutions Grant Program</p>

	<b>Funding Sources:</b>	ESG
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	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The Emergency Solutions Grant Program is administered by the Puerto Rico Department of the Family (PRDF). The Department of the Family uses a method of distribution of funds that includes, presenting a request for a competitive proposal the first year, and the second year the funds are distributed according to the level of performance of the projects and availability of the funds by part of HUD. This year constitutes the first year of a cycle. The PRDF will be receiving proposals from active entities, as well as new or inactive entities.</p> <p>If there are funds available during the Program Year, product of recapture processes or surplus funds, they will be distributed according to the needs identified by the PRDF. The criteria for distribution will be notified by invitation.</p> <p>In case of a declared disaster the PRDF reserves the right to implement the disaster recovery policy included as an appendix.</p> <p>The ESG allocation for Program Year 2020 is \$3,618,910.00. Funding is intended to serve the seventy-eight (78) Municipalities across the island within the 12 regions established by the Department of Family. PRDF's Regions are located in Aguadilla, Arecibo, Bayamón, San Juan-Carolina, Caguas, Loíza, Humacao, Guayama, Morovis, Ponce, Yauco y Mayagüez. Non-profit Organizations and Municipalities that comply with the requirements and evaluation criteria established on this plan will be eligible to receive funds under the following activities:</p> <p>The following are the ESG Program distribution by funding categories:</p> <ul style="list-style-type: none"> <li>• Outreach and Shelter    \$2,171,346.00 (60.0%)</li> <li>• Prevention                      \$ 560,569.16 (15.49%)</li> <li>• Rapid Re-Housing            \$542,474.62 (14.99%)</li> <li>• Data Collection (HMIS)      \$73,101.98 (2.03%)</li> <li>• Administration                \$271,418.25 (7.49%)</li> <li>• Total            \$3,618,910.00</li> </ul> <p>The Department of the Family may be allocating indirect costs to eligible activities.</p> <p>As described in the following sections, proposals will be evaluated according to two set of criteria: (1) strict compliance in order for proposals to be considered; and (2) competitive criteria. Proposals are due on July 17, 2020, via email. Due to the effects of the pandemic, an extension was provided.</p>
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	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>For purposes of carrying out the process of awarding contracts, a committee is appointed in charge of evaluating proposals. The Committee will evaluate proposals based on two sets of criteria: (1)strict compliance in order for proposals to be considered; and (2)competitive criteria which help determine the amount to be received by the applicants.</p> <p><b>Eligibility Criteria</b></p> <ul style="list-style-type: none"> <li>• Complete the proposal in all its parts and submit the required documentation, as applicable.</li> <li>• Be a municipality or nonprofit entity properly incorporated and in Good Standing, as applicable.</li> <li>• To have financial management systems that meet the minimum standards of accounting.</li> <li>• Have the Environmental Assessment.</li> <li>• Attend the Proposal Application orientation held on July 3, 2020 and which was publicly announced (see attachments).</li> <li>• No open findings of questioned costs, if applicable.</li> <li>• In the case of shelters, have the municipal endorsement.</li> <li>• Sources of matching available.</li> <li>• No open allocations of funds (original allocations) from Program Year 2016 or before.</li> </ul> <p><b>In case of active subrecipients, the following criteria will be considered:</b></p> <ul style="list-style-type: none"> <li>• In the case of shelters, bed utilization rate of 70% or more</li> <li>• Have spent at least 75% of the most recent allocation on the component requested.</li> <li>• Participation in the Coordinated Entry System (CES).</li> <li>• Compliance with Data Entry in the Homeless Management Information System (HMIS).</li> <li>• Compliance with previous allocations case closing in HMIS.</li> </ul> <p>Competitive Criteria for the Final Granting of Funds:</p> <p><u>Active Organizations:</u></p> <p>Consolidated Plan      PUERTO RICO      155</p> <p><i>Need</i></p> <ul style="list-style-type: none"> <li>• Number of homeless persons identified in the geographic region of service</li> </ul> <p><i>Experience and capacity of impact</i></p>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable to the ESG Program- (see CDBG section)</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Since program year 2011, the Puerto Rico Department of the Family uses a distribution method in which an award that is granted for two (2) year period, subject to an evaluation of the first year and the availability of funds. During PY 2020, eligible organizations and units of local governments will be initiating their second program year of the two-program year cycle. While, unused funds available during the Program Year will be distributed according to the needs identified by the Department of the Family, by invitation.</p>

<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	Not Applicable- See HOPWA Section.
<b>Describe how resources will be allocated among funding categories.</b>	<p>The following are the ESG Program distribution by funding categories:</p> <ul style="list-style-type: none"> <li>• Outreach and Shelter    \$2,171,346.00 (60.0%)</li> <li>• Prevention                      \$ 560,569.16 (15.49%)</li> <li>• Rapid Re-Housing            \$542,474.62 (14.99%)</li> <li>• Data Collection (HMIS)      \$73,101.98 (2.03%)</li> <li>• Administration                \$271,418.25 (7.49%)</li> <li>• Total            \$3,618,910.00</li> </ul> <p>The Department of the Family may be allocating indirect costs to eligible activities.</p>
<b>Describe threshold factors and grant size limits.</b>	<p>The grant size limits established for the ESG Program funds distribution are:</p> <ul style="list-style-type: none"> <li>• Outreach and Shelter    No more than 60.0%</li> <li>• Prevention                      No limits</li> <li>• Rapid Re-Housing            No limits</li> <li>• Data Collection (HMIS)      Does not apply</li> </ul>

	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>Non-profit organizations and units of local government that are awarded ESG funds, are expected to comply with the following outcome measures, depending in the different types of projects:</p> <p>Outcome Measures</p> <p>OUTREACH</p> <ul style="list-style-type: none"> <li>• Number of people receiving services</li> <li>• Number of people who left the program</li> <li>• Percentage of people who committed (engaged) to receive services</li> <li>• Percentage of people who fulfilled their service plan</li> <li>• Percentage of people who increased their income from any source</li> <li>• Percentage of people located in emergency shelter</li> <li>• Percentage of people located in temporary shelter</li> <li>• Percentage of people placed in permanent housing</li> </ul> <p>EMERGENCY SHELTER</p> <ul style="list-style-type: none"> <li>• Number of people who entered emergency shelter</li> <li>• Number of people who left the program</li> <li>• Percentage of people who fulfilled their service plan</li> <li>• Percentage of people who increased their income from any source</li> <li>• Percentage of people who entered transitional housing</li> <li>• Percentage of people who stayed in the shelter for less than three months</li> <li>• Percentage of people who stayed in the shelter for more than three months</li> <li>• Percentage of people placed in permanent housing</li> </ul> <p>PREVENTION</p> <ul style="list-style-type: none"> <li>• Number of people receiving prevention services.</li> <li>• Number of people who left the program</li> <li>• Number of people receiving economic assistance</li> <li>• Percentage of people who received housing relocation services and stabilization services during the</li> </ul>
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3	<b>State Program Name:</b>	HOME Investment Partnership Program
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	<p>The <b>PRHFA</b> will receive \$13,333,944 in HOME funds for PY 2020. All resources will be allocated to provide incentives for meeting the goal of developing and supporting 161 affordable rental and 108 homeownership housing units. This will be achieved through the Homebuyer Assistance, Rehab or New Construction by Owner (Techo Dorado), Rehabilitation or New Construction for Multifamily Rental Development and Tenant-Based Rental Assistance (TBRA). These eligible costs include site improvements, conversion, demolition, and other expenses such as financing costs and relocation expenses of displaced persons, families, businesses, or organizations. Funds will also be allocated to provide down payment assistance to homebuyers. Housing must be permanent or transitional and serve both low and very low-income families, according to the applicable qualifying standard associated to each activity. The distribution of HOME funds for PY 2020 is shown below:</p> <ul style="list-style-type: none"> <li>• Administration \$1,333,394</li> <li>• Homebuyer Assistance \$4,000,000</li> <li>• Rehab or New Construction by Owner (Techo Dorado) \$2,000,000</li> <li>• Rehab or New Construction for Multifamily Rental Dev. \$5,000,000</li> <li>• Tenant-Based Rental Assistance (TBRA) \$1,000,550</li> </ul> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Following previous joint efforts and on-going initiatives, the Puerto Rico Housing Finance Authority (PRHFA) will make the activity of New Construction or Rehabilitation for Rental Housing Development under the HOME Investment Partnership Program (HOME) Action Plan (AP) a component of the forthcoming Notification of Funds Availability the Authority will issue. The NOFA intends to leverage funds from multiple sources under joint selection and underwriting criteria compatible with the AP and the Low-Income Housing Tax Credit's (LIHTC) Qualified Allocation Plan (QAP) in order to maximize the use of public and private funds channeled to affordable rental projects meeting the housing needs and goals established in the State Housing Plan. Nonetheless, any representation and/or guideline contained in the NOFA will not be intended to, nor it statutorily could, modify or supersede the Authority's responsibility to comply with HOME requirements. Under the NOFA the HOME Program might implement a consolidated application for the HOME, LIHTC, which will combine the requirements of the programs to promote the development of multifamily rental projects.</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p> <p>Other activities will be delivered by the <b>PRHFA</b> in accordance with the applicable regulations.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable to the HOME Program- see CDBG section.</p>

	<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable to the HOME Program- see ESG section.</p>
	<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable to the HOME Program - See HOPWA Section.</p>
	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>The information that follows presents a description of the HOME Program activities and the criteria used for the distribution of funds addressing the priority needs, specific objectives, and performance measurements mentioned above. The minimum investment required by HOME activity is \$1,000 per unit.</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>

	<b>Describe threshold factors and grant size limits.</b>	No grants size limits will be applied to proposed housing development projects. For Homebuyer Financial Assistance activities, the cap are a minimum of \$1,000 and a maximum of \$45,000 will be available for eligible homebuyers. The Director of the Home Program will approve on case by case basis the amount of subsidy needed to acquire or maintain an affordable housing unit.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>The following are the HOME Program Outcome Measures:</p> <ul style="list-style-type: none"> <li>• Homebuyer \$4,000,000 – A total of 88 homebuyers</li> <li>• Techo Dorado \$2,000,000 – A total of 20 housing units</li> <li>• Multifamily Rental Dev. \$5,000,000 – A total of 33 housing units.</li> </ul> <p>Tenant-Based Rental Assistance (TBRA) - \$1,000,550 – A total of 128 families.</p>
<b>4</b>	<b>State Program Name:</b>	Housing Opportunities Persons With AIDS
	<b>Funding Sources:</b>	HOPWA

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The Housing Opportunities for Persons with AIDS (HOPWA) Program provides housing assistance and supportive services for low-income persons living with HIV/AIDS and their families. HOPWA funds are received by the Puerto Rico Department of Health to be distributed to Eligible Project Sponsors that include Municipal Governments and Non-Profit Organizations.</p> <p>Funds for PY 2020 will continue to be administered by the Municipality of San Juan. The Municipality will be responsible for its management, and distribution to sub recipients. Due to the Coronavirus the distribution of the funds to sub recipients will be conducted using the 2019-2020 competition. Due to the law restrictions, administrative funds will not be distributed to sub recipients.</p> <p>HOPWA funds may be used for a wide range of services such as housing, social services, program planning, and development costs. These included, but not limited to acquisition, rehabilitation or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds may be used for health care and mental health services, drug dependence treatment, nutritional services, case management, assistance with daily living, and other supportive services. If remainder funds are available after distribution, distribution of funds will not require a new competitive process but will be distributed among organizations and municipalities that previously submitted their proposals.</p> <p>For the purpose of this Plan the Puerto Rico EMSA will include the 78 municipalities for unobligated funds and the PR-EMSA Municipalities for the HOPWA grant.</p>
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	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>The following evaluations factors will be used to evaluate the proposals presented by potential sub recipients. An evaluation committee selected by the Municipality of San Juan will evaluate the applications with a standard instrument that will take into consideration: HIV/AIDS population within the proposed service area, level of experience of the proponent party, use of funds history by the proponent party and performance history of the proponent party. All criteria have the same weight in the evaluation process. The maximum value for a proposal is one hundred (100) points. The following are the areas of evaluation and its relative weight:</p> <p>The following evaluations factors will be used to evaluate the proposals presented by potential sub recipients. An evaluation committee selected by the Municipality of San Juan will evaluate the applications with a standard instrument that will take into consideration: HIV/AIDS population within the proposed service area, level of experience of the proponent party, use of funds history by the proponent party and performance history of the proponent party. All criteria have the same weight in the evaluation process. The maximum value for a proposal is one hundred (100) points. The following are the areas of evaluation and its relative weight:</p> <p>NON Profit subrecipients</p> <ul style="list-style-type: none"> <li>• Transmittal Letter - 3 Points</li> <li>• Description organization- 8 Points</li> <li>• Financial and Programmatic Background -4 Points</li> <li>• Action Plan- 35 Points</li> <li>• Budget - 36 Points</li> <li>• Required Documents - 4 Points</li> <li>• Performance – 10 Points</li> <li>• Total 100</li> </ul> <p>Municipal subrecipients</p> <ul style="list-style-type: none"> <li>• Transmittal Letter - 2 Points</li> <li>• General Information Municipality -3 Points</li> <li>• Financial and Programmatic Background - 15 Points</li> <li>• Proposed Project Description - 25 Points</li> <li>• Budget -35 Points</li> </ul>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable to the HOPWA Program- see CDBG section.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable to the HOPWA Program- see ESG section.</p>

	<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>For PY 2020 the Municipality of San Juan will accept island-wide applications, including potential sub recipients from the San Juan Eligible Metropolitan Statistical Area (SJ-EMSA). Priority will be given to potential sub recipients that are not included in the SJ-EMSA. Applicants located in the San Juan EMSA that are currently receiving HOPWA funds from the Municipality of San Juan cannot receive State HOPWA funds for the same purpose and uses.</p> <p>All the applications will be evaluated by the same standards and criteria.</p> <p>Support services eligible costs include:</p> <ul style="list-style-type: none"> <li>• Nutritional Services</li> <li>• Day care</li> <li>• Case Management</li> <li>• Mental Health</li> <li>• Medical services</li> <li>• Permanent housing costs</li> <li>• Any supportive service combined with housing</li> </ul> <p>All sub-recipients are required to register with Dun and Bradstreet to obtain a DUNS number, if they have not already done so. In addition, they need to be registered on the System for Award Management (SAM).</p>
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<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>The HOPWA Program funds will be distributed in the following categories:</p> <ul style="list-style-type: none"> <li>• Administrative Activities: 9.8%</li> <li>• TBRA Activities and related: 34.4%</li> <li>• Housing related Activities: 35.6%</li> <li>• Supportive Services Activities: 20.2%</li> </ul> <p>The final distribution by individual activity is:</p> <ul style="list-style-type: none"> <li>• Administration Salud \$66,112</li> <li>• Administration San Juan \$149,634</li> <li>• TBRA \$729,577</li> <li>• Delivery Cost TBRA \$29,246</li> <li>• Operation Costs Transitional Housing and STRMU \$783,654</li> <li>• Supportive Services \$445,519</li> </ul>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>No grant size limits are established for the HOPWA Program funds distribution.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>The following are the HOPWA Program Outcome Measures:</p> <ul style="list-style-type: none"> <li>• Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family - 70 Households</li> <li>• Tenant-based rental assistance - 120 Households</li> <li>• Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds - 80 housing units</li> <li>• Transitional short-term housing facilities developed, leased, or operated with HOPWA funds – 130 Households</li> <li>• Supportive Services – 420 Households</li> </ul>
5	<b>State Program Name:</b>	Housing Trust Fund
	<b>Funding Sources:</b>	HTF

	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The <b>PRHFA</b> will receive \$1,513,904 in HTF funds for PY 2020. The resources will be allocated for Multifamily Rental New Construction/Rehabilitation. The funds will be distributed as follow:</p> <p><b>GRANT FUNDS BY ACTIVITY ALLOCATION FOR PY 2020</b></p> <ul style="list-style-type: none"> <li>Assigned Budget: \$1,513,904</li> <li>Distribution by Category:</li> <li>State Administration \$151,390</li> <li>Multifamily Rental New Construction/Rehabilitation \$1,362,514</li> </ul> <p>Description of the Method to Distribute HOME and HTF Funds for Construction and Rehabilitation of Rental Housing</p> <p>As part of the joint efforts and on-going initiatives that relate to the 2020-2024 Puerto Rico State Housing Plan, the Puerto Rico Housing Finance Authority (PRHFA) will make available the Housing Trust Fund Activities of Rental Housing along the HOME Investment Partnership Program (HOME) Action Plan (AP). Funds will be awarded to eligible applicants following a competitive process. The competitive process will follow the criteria established in the HTF Allocation Plan.</p> <p>The <b>PRHFA</b> will receive \$1,513,904 in HTF funds for PY 2020. Funds will be allocated to provide incentives for meeting developing and supporting affordable rental housing units. This will be achieved through new construction or rehabilitation of non-luxury housing with suitable amenities for rent.</p> <p>Eligible Applicants</p> <p>The <b>PRHFA</b> is not limiting the potential pool of applicants for the HTF program. Thus, <b>PRHFA</b> will allow developers, non-profits and other organizations to apply for HTF funds. However, applicants must be able to participate in <b>PRHFA</b> funding round (NOFA). Applicants must comply with the requirements established in 24 CFR 93.2. These requirements are integral to the basic threshold criteria described in the tables below. It is important to note that applications must demonstrate that participants understand the specific requirements of the HTF program and that even if HTF funds are combined in a project with multiple funding sources, HTF unit(s) must be assisted only via HTF eligible activities (24 CFR 93.200).</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>
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<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applications requesting <b>HOME and HTF</b> funds will be evaluated based on joint rating factors, once applicants have satisfied the basic threshold requirements. Those factors include local considerations and State <b>HOME and HTF</b> Program's criteria, such as: Project location; project characteristics; project owner/developer characteristics; financing characteristics; special needs projects; Housing needs and additional criteria for rental housing projects.</p> <p>See the appendix for a description of the scoring <b>method</b> and selection criteria that was specifically developed for the HTF Program. The criteria is presented below to facilitate the <b>description of the priority funding factors</b>. The QAP and <b>PRHFA</b> NOFA will be used to determine the final scores and funding recommendations.</p> <p>The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable to the HTF Program- see CDBG section.</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable to the HTF Program- see ESG section.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable to the HTF Program- see HOPWA section.</p>

<b>Describe how resources will be allocated among funding categories.</b>	<p>The HTF Program funds will be distributed in the following categories:</p> <p>Distribution of HTF Funds</p> <ul style="list-style-type: none"> <li>• Multifamily Rental New Construction or Rehabilitation \$ 1,362,514 - 90%</li> <li>• Administration \$151,390 - 10%</li> <li>• Total \$1,513,904 -100%</li> </ul> <p>The HTF resources will be allocated for particular projects that serve HTF tenant population; these could include special needs population.</p>
<b>Describe threshold factors and grant size limits.</b>	<p><b>PRHFA</b> will use the maximum per unit subsidy standards adopted by the State <b>HOME</b> Program. This will allow income eligible families to meet the eligibility requirements pursuant to 24 CFR 92.203. For rental projects, the proposal should allow renters to be eligible, through compliance of 24 CFR 92.216. For the PY 2020 an application or proposal will include the Basic Threshold Requirements and the additional requirements as outlined originally in the previous JANOFAs efforts.</p> <p>The initial basic qualifications will be evaluated by the State HOME program personnel. If the project does not meet requirements for completeness, the applications will not be received. If received, only those applications that meet the joint basic threshold requirements and qualifications would be further considered for evaluation under joint the Point Ranking System.</p> <p>The project location and the targeted population will be key factors in determining the grant size limit.</p>
<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>The following are the HTF Program Outcome Measures:</p> <p>Multifamily Rental Dev. \$1,362,514– A total of 9 housing units.</p>

**Discussion:**

The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section.

## AP-35 Projects – (Optional)

### Introduction:

For details on CDBG-DR goals: <https://cdbg-dr.pr.gov/en/action-plan/>

#	Project Name

Table 59 – Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

For details on CDBG-DR allocation priorities: <https://cdbg-dr.pr.gov/en/action-plan/>

**AP-38 Project Summary**  
**Project Summary Information**

## **AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

**Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

Yes

### **Available Grant Amounts**

Loan Guarantees (LGA) under Section 108 of Title I of the Housing and Community Development Act of 1974, as amended, is not subject to the method of distribution of funds as set forth for the CDBG program. Section 910, of the National Affordable Housing Act of 1991 (NAHA), as amended, extended the Section 108 Loan Guarantee program to non-entitlement communities nationwide. As required in Section 104(a) of the Act, we are including the guidelines, regarding the determination to assist non-entitlement municipalities, in applying for guaranteed loan fund under 24CFR Subpart M. Non-entitled municipalities will be eligible to apply for Section 108 Loans as long as they comply with all regulatory requirements and PRDOH program guidelines.

### **Estimated Availability of Funds for PY 2020- \$119,347,735**

Section 108 provides the State CDBG Program with an additional source of financing, to meet housing and community development needs for the non-entitlement municipalities. The Act allows HUD to issue government bonds that would guarantee up to five times the current CDBG allocation to PRDOH. To secure the loans issued, PRDOH must ensure that any State CDBG funds that are pledged for a particular non-entitlement municipality does not affect prospective CDBG allocations for the remaining non-entitlement municipalities. To avoid payment default, PRDOH requires the municipal administration to present other collaterals, besides the required by HUD, in order to secure the re-payment of the loan. If PRDOH deems necessary a Memorandum of Collaboration could be executed with any governmental financing agencies, such as the Governmental Development Bank for Puerto Rico (GDB) and EDBPR. Further consultation could be made with the Tourism Company, the Industrial Development Corporation, the Puerto Rico Economic Development Administration and any other agency that could review the applications to determine risks factors. Specific requirements of feasibility, business plan and other supporting documents are required to make the financial assessment of the project in order to assure PRDOH the feasibility of the project.

Section 108 funds should be requested for economic development activities, or activities in support of economic development (24 CFR 570.703), including:

- Property acquisition
- Rehabilitation of publicly owned properties
- Housing rehabilitation eligible under the CDBG program
- Special economic development activities under the CDBG program,

- Payment of issuance costs associated financing loans 108
- Acquisition, construction, reconstruction, rehabilitation or installation of public facilities
- Reserves to pay debt service on the Section 108 loan
- Other related activities, including demolition and removal, relocation, interest payments, and insurance costs.

For the purposes of determining eligibility, the State CDBG rules and requirements should be observed in full compliance. PRDOH will evaluate the proposed activities on a case by case basis. The agency will also consider if the proposed project could generate income or has any other sources to assure debt repayment. Such measures will guarantee the long-term sustainability of the project.

## **Acceptance process of applications**

### **Application Requirements**

- The first requirement prior to the submission of a LGA application is the transmittal of a letter of intention to submit a 108 LGA Application to PRDOH. The Federal Programs Division at PRDOH will receive the letter of intent and commence the administrative requirement review first. Once the administrative review is completed, the non-entitlement municipality will be authorized to submit an application for Section 108 Loan Guarantee. Applications for the Section 108 Loan Guarantee Program may be submitted throughout PY 2020.
- The non-entitlement municipalities should comply with several administrative requirements, in order to receive the authorization to submit an application for participation in the LGA program.
- Requirements include: Status of monitoring reports, up to date Single Audit Reports, closing of previous program years (only last 5 PY can be open), no open findings, timeliness, among others.
- Municipalities can request up to a maximum of 5 times their CDBG allocation with a ceiling of \$2,000,000 per municipality.

For a more specific set of requirements and a detailed description of eligible activities, please see PRDOH Process Guideline for Section 108 Program.

**AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the state allow units of general local government to carry out community revitalization strategies?**

No

**State's Process and Criteria for approving local government revitalization strategies**

## **AP-50 Geographic Distribution – 91.320(f)**

### **Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed**

As the PR-State Consolidated Plan leading agency, the PRDOH is responsible to address the non-housing community development needs of the Non-Entitlement municipalities within the State jurisdiction. Thus, PRDOH is responsible to oversee that all CDBG program investment related to non-housing community development are made in eligible economically low income geographic areas.

By eligible low income geographic areas, PRDOH defines those geographic areas where, at least fifty-one percent of the population (in accordance with HUD CPD's Updated LMISD or low income surveys), are members of families whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families. Exception could be made by HUD to establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

As per the concentration of minorities within the State geographic areas, the 5-Yr. ACS Demographic and Housing Estimates (2011-2015) shows that ninety-nine percent of the statewide population are from hispanic or latino origins and that from this percentage, ninety-five percentage are from Puerto Rican origins.

### **DISPROPORTIONATELY GREATER NEED**

The Consolidated Plan identified that Low- and moderate-income Blacks and Asians have disproportionate greater needs. The percentage of Asians that have one or more of four housing problems is 68% among 0-30% AMI, 100% among 30%-50% AMI and 97% among 50%-80% AMI. In the jurisdiction as a whole households the percentages of those having one or more of four housing problems are much less (60% among 0-30% AMI, 53% among 30%-50% AMI and 47% among 50%-80% AMI). Among Blacks, 68% of those in the 0-30% AMI bracket has one or more of four housing problems, 81% among 30%-50% AMI and 58% among 50%-80% AMI. However, as previously stated the sizes of the Black and Asians populations with problems is very small (or in the hundreds). See (Discussion section below) for areas where assistance shall be directed.

### **Compliance with 70% Requirement**

The regulations require the State to use no less than 70 percent of the CDBG funds received during a period specified by the state, not to exceed three years, will be used for activities that benefit persons of low and moderate income persons. The PRDOH will require to all Non-Entitlement municipalities that receive CDBG funds allocation during the PY 2020 to invest the non-housing community development funds in economically eligible low income areas. Also, the PRDOH will require the municipalities to

certify that not less than seventy percent of the individuals benefited with CDBG funded activities complies with the low-income eligibility.

## **CDBG**

In 2014 the Government of Puerto Rico enacted Law 137-2014. Under this act the central government determined the allocation for non-entitlement municipalities under the State CDBG Program. With this legislation all non-entitlement municipalities will receive the same share of CDBG funds, except for Vieques and Culebra, which will receive an additional 15%. The municipalities will continue to define the specific allocation of such funds. The ultimate geographic distribution of the CDBG funds is made by the non-entitlement municipalities once they complete their own citizen and consultation process.

## **ESG, HOME, HOPWA and HTF**

The ESG, HOME, HOPWA and HTF programs accepts proposal and provide funding for projects Island-wide.

## **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG- Non-entitlement communities	54
Statewide	46

**Table 60 - Geographic Distribution**

## **Rationale for the priorities for allocating investments geographically**

As previously presented in the Annual Action Plan, the projects included for the PY 2020 are created to address the priority needs and specific objectives identified in the 5-Yr. Consolidated Plan. In addition, all projects are associated with one or more priority needs and one or more goals. Therefore, the priorities for the investment related with targeted geographic areas are related with non-housing community development activities that address the goals and objectives of the Consolidated Plan. The Non-Entitlement municipalities proposing this type of projects must invest the CBDG monies in eligible low-income areas, as defined by HUD.

### **Discussion**

The overarching goal of the Department of Housing and Urban Development's Community Planning and Development (CPD) programs covered by the Consolidated Plan is "to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities," principally for low- and moderate-income persons. In order to achieve the provision of suitable living environments within the low- and moderate-income communities, the PRDOH encourages non-entitlement municipalities to undertake non-housing community development activities.

These activities are designed to create, expand and/or improve the physical conditions of community's public facilities located within the benefited low- and moderate-income communities. As previously stated, an eligible low-income community is a geographic area where, at least fifty-one percent of the population, are members of families whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families.

The following Communities Municipalities has been identified by the states as priority areas with disproportionately greater need and minority concentration are included in the appendix.

Municipalities and subgrantees shall provide priority to the above areas when undertaking the eligible activities.

## Affordable Housing

### AP-55 Affordable Housing – 24 CFR 91.320(g)

#### Introduction:

The 2020-2024 5-Yr. Consolidated Plan of the PR-State includes the provision of decent housing as one of the main objectives to be achieved through the activities included in the referred plan. This particular objective includes a series of goals that at large includes the following:

- Housing activities directed to address the needs of the homeless persons;
- Housing activities directed to address the needs of the special needs populations;
- Promote activities directed to preserve and increase the stock of affordable housing units;
- Promote activities toward the ownership of low income persons of their housing units

To achieve these goals, the PR-State government propose a series of housing activities directed to address the housing and supportive services needs of the low-income population, which will comply with the PR-State responsibility of providing safe, decent and sanitary housing units that enable this population group to live with dignity and independence.

The following table includes a description of the number of households that will be benefited from the housing assistance activities proposed in this PY 2020 Annual Action Plan:

One Year Goals for the Number of Households to be Supported	
Homeless	10,457
Non-Homeless	1,399
Special-Needs	400
Total	12,256

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	120
The Production of New Units	500
Rehab of Existing Units	730
Acquisition of Existing Units	75
Total	1,425

**Table 62 - One Year Goals for Affordable Housing by Support Type**

#### Discussion:

ESG will provide will allocate funds for homeless prevention and rapid rehousing activities. NPOs and municipalities may use ESG funds to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an

emergency shelter or another place allowed by the regulation. ESG funds may also be used to provide housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. Meanwhile HOPWA will provide tenant based rental assistance (TBRA), transitional housing and short-term rent mortgage utility assistance (STRMU) for persons with special needs.

The HOME and CDBG Program provides the highest share of housing assistance, hence will provide the biggest outcomes for supported households during the year. Yet, the CDBG program can provide funding for infrastructure in support of housing, and public facilities. Such actions must be prioritized first in the local government. The ESG and HOPWA programs provides the largest assistance to the homeless and special needs population.

During the preparation of the 5-Yr. Consolidated Plan, the Needs Assessment and Market Analysis outline levels of relative need in the area of affordable housing for the low-income population in Puerto Rico. This level of need drive the State strategy created to address the immediate housing needs of the economically disadvantage persons in the Island. The main objective of this strategy is investing available resources in service activities that enhance access to affordable housing to the programs eligible low-income population groups. Via these efforts, low-income persons have the opportunities to stabilize their housing conditions and reduce the risk of homelessness.

To accomplish this objectives the PR-State Consolidated agencies determine to promote affordable housing service activities in the following way:

- CDBG funding will be invested in the creation of housing rehabilitation opportunities for owner occupied units or units to be occupied by low income persons;
- ESG funding will be invested in the creation of housing opportunities and supportive services for homeless population and individuals at risk of homelessness;
- HOME funding will be invested in the creation of homeownership opportunities as well as tenant based rental assistance opportunities for low-income persons;
- HOPWA funding will continue to be invested in the creation of rental assistance opportunities for HIV/AIDS individuals and their immediate families, as well as transitional housing and supportive services for low-income individuals with HIV/AIDS.
- HTF funding will be invested on Multifamily Rental New Construction/Rehabilitation and Single Family Homebuyer Assistance.

These consolidated housing activities fully engage and leverage additional mainstream housing assistance available within the PR-State public service structure. The State Housing Choice Voucher Program, commonly known as Section 8 Program, allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. The State Public Housing Program provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

As part of the State Government public policy and governmental vision, stable housing is an important tool in helping households achieve other life outcomes, and the PR-State Consolidated Plan Agencies are committed to work toward providing low-income families access to these opportunities.

## **AP-60 Public Housing - 24 CFR 91.320(j)**

### **Introduction:**

The public housing activities within the PR-State jurisdiction are funded through two (2) main funding streams of HUD Office of Public and Indian Housing. These funding streams are the Housing Choice Voucher Program (HCVP) and the Public Housing Program.

The HCVP, also known as Section 8 Program, allows very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. In the other hand, the Public Housing Program provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Within the PR-State Government, both programs are administered and managed by the PR Public Housing Administration (PR-PHA), a subsidiary agency of the State Department of Housing. For the public housing complexes, the PR-PHA has management agreements with Private Sector Administrators Firm that are responsible of the daily operation of the projects.

Under the State Government current public policy, the funds allocated to the PR-State public housing initiatives becomes a high priority among the consolidated plan housing and community development strategy. Puerto Rico is facing the most critical economic recession in modern history that has resulted in structural problems, economic shocks, most recently the COVID-19 pandemic, and weak public finances. This scenario has yielded a decade of stagnation, outmigration and debt, which improved after Hurricane María with billions of both private and public reconstruction funds that circulated in the economy. COVID-19 represents another socioeconomic setback. Under these circumstances, the public policy seeks to promote initiatives toward aligning available resources into unified and targeted impact strategies. As part of the development of the institutional structure of the Consolidated Plan strategy, the Puerto Rico Department of Housing fully engage and leverage these mainstream housing assistance programs to the Consolidated Plan housing initiatives. This management vision allows the Department to align the available resources to a unified and targeted housing strategy that results in maximize the impact of the public funds invested in housing initiatives.

This section describes the actions that the PR-State will take to address the needs of the public housing population groups during the planned PY 2020.

### **Actions planned during the next year to address the needs to public housing**

No CPD funded activity will exclusively serve any of the Public Housing projects located within the Municipality boundaries. Nevertheless, the local public policy service strategy includes the public housing population among the service delivery groups that benefits of the Municipality's public services and community development activities. Various activities included in the 2020 action plan benefit the public housing residents, among them:

### **CDBG**

### **Public Services**

- Home Care Assistance
- Academic Tutoring
- Sports and Recreational activities

### **Public Facilities**

- Park and recreational facilities
- Water Parks

### **Infrastructure**

- Re-pavement of Municipal roads

### **HOME**

Residents are offered the opportunities to acquire affordable housing units

### **HOPWA**

Supportive services are provided to PH residents with HIV/AIDS

### **Other Services**

- In addition, Municipal governments provide services to the Public Housing Residents. Among the services are:
- Educational services at the Head Start Centers
- Sport Clinics
- Summer Camps
- Cultural Activities
- Fines Arts workshops
- College Board workshops
- Adult Education
- Educational grants to high school students
- School supplies

As part of the PHA Plan actions proposed to improve the living conditions of the public housing residents and projects, the following activities will be undertaken by the Puerto Rico Public Housing Authority during the PY 2020:

- Homeownership initiatives will be offered to public housing residents with the objective of

assisting them to acquire an affordable housing unit and obtain the unit title;

- The PR-PHA will promote economic and social self-sufficiency initiatives with the objective of fostering the residents to develop their occupational skills, to improve their educational level, and to assist them in obtaining a job opportunity as a strategy to achieve economic independence;
- The PR-PHA will create the *Tenant Participation Fund Program*, a new initiative that seeks to improve the public services alternatives offered to the public housing residents. This initiative will promote full participation by the residents in the process of determining their community needs and identifying the service proposals that better fits the empowerment and self-sufficiency needs of the residents;
- Through the PR-State Agencies components and the local governments, the PR-PHA will coordinate public services actions to address the basic and essential needs of the population and communities. Among the initiatives toward this objective is the *Servi Movil* concept. This concept seeks to bring the basic and essential public services programs to the housing complex. This includes the development of health fairs, job fairs, universities fairs, recreational and sports fairs, among the other governmental services;

The PR-PHA will continue undertaking extraordinary improvements actions in public housing projects to improve the physical conditions of the projects and the housing units. In particular, the new State Government will give emphasis to the rehabilitation and modernization of the Elderly Public Housing Projects.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The State public housing strategy includes policies to promote social and economic self-sufficiency among the housing complexes residents. A key element within this strategy is achieve resident engagement and community leadership within the housing projects. Through the engagement of the residents, the PR-PHA and the Private Administrators Firm will be able to understand the residents views of their community, particularly the community needs and assets and how the residents view that socio-economic improvements can be achieved.

As previously stated, during the course of the PY 2020, the PR-PHA will undertake the *Tenant Participation Fund Program* and the *Servi Movil* initiative as part of the commitment that the State Government has with the public housing communities to improve their living conditions and engage them in the development of the management activities of their complexes and communities.

As per the participation of homeownership actions, the PR-PHA will promote *Casa Mía*, a new concept to promote homeownership within the low and moderate families in Puerto Rico. This housing initiative will engage the participation of the non-profit sector the mortgage business sector, among other components, to assure the acquisition and occupation of housing units by low income persons and/or families.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

As of June 30, 2016, the PR-PHA performance was standard under the HUD-Public Housing standards. Although no problems are in sight that can cause a decrease in the level of performance of the Agency, if needed the State Government Consolidated Plan Agencies will be available to provide technical assistance, management and financial consultant activities, programmatic and operational advice and capacity building actions, toward the Agency managerial and performance improvement.

**Discussion:**

The State Public Housing strategy is a key element among the PR State Government housing and community development policy. The main responsibility of the public housing initiative falls under the PR-PHA, a subsidiary agency of the State Housing Department, one of the main components of the PR-State Consolidated Plan Institutional Structure.

Under the new State Government vision and the economic hardship and constraints affecting the overall economic system, the alignment and maximization in the use of available resources for common and unified strategies plays an important role in the Housing and Consolidated Plan Strategies and Initiatives.

As a special need population group, the State Government through the PR Department of Housing will be responsible to develop strategic actions to address a number of interrelated community challenges in the areas of education, health, human services, affordable housing job training and creation and other public service offerings. Only with the commitment of promoting the alignment of resources and the maximization of its use, the strategy could achieve positive changes among the public housing communities and improve the living conditions of their residents.

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

The PR-State strategy behind the homeless initiative is from a network perspective in which collaboration, integration and partnerships will continue to be fostered to implement activities to prevent, reduce and end homelessness. This collaborative effort will also have the intention of streamlining the funding sources within the partnered organizations in order to promote a more effective utilization of the community wide available resources to address the needs of the individuals and families experiencing homelessness.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

According to the Point in Time Census (PIT) 2019 there are 2,535 homeless persons in Puerto Rico; seventy-five percent (75%) are unsheltered and twenty seven percent (27%) are considered chronic homeless. Seventy nine (79%) of the homeless population are men while twenty one (21%) are women. Homeless individuals are mainly located at the Municipalities of San Juan, Ponce, Arecibo, Caguas, Mayaguez, Guayama, Bayamón, Vega Baja, Guaynabo, Humacao and Aguadilla. Based on the data the State Department of Family, PR Government ESG Grantee, will continue supporting outreach, engagement, intake and initial assessment services to unsheltered persons activities that local governments and nonprofit organizations undertake during the PY 2020. The financial support of these organizations will be provided through the allocation of the ESG Program funding.

Through this component, the Department will support the provision of essential services necessary to reach out to unsheltered homeless individuals; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility.

Among the eligible activities that the Department will support are the following activities: engagement; case management; emergency and mental services; transportation services; housing search and placement, housing stability and case management and services for special needs populations. To enforce in our subrecipients the need to reduce the number of homeless individuals and families the ESG program established in its standards that street outreach activities must include the case management component to assure that services focus not only on satisfying the basic needs, but also stabilizing physically and emotionally the individuals and placing in some type of housing modality. Also, Street Outreach Projects must provide outreach services at least three times a week and services will be provided based on the client's needs. The DF is very committed to increase the number of persons served under this category and to reduce the time that homeless individuals are on the streets.

The ESG program will continue supporting innovative special projects targeted to provide outreach services for chronic homeless and emergency shelters in Municipalities of high demand.

Finally, the Department of Family will continue supporting low barriers emergency shelters, particularly only projects with 65% or more of bed utilization rate, will be considered to receive funds. It is expected that subrecipients works towards to removing administrative, institutional and programmatic barriers that limit access to emergency shelters. As well, the Department continues encouraging its sub-recipients, the inclusion of permanent housing as a goal in the services plans since the first day a homeless person enters a shelter.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Local public policies on homeless, (Law Number 130) recognizes the need to foster, plan, and carry out services and facilities to attend the needs of homeless individuals, to enable their participation in the Puerto Rican community and allow them to lead a productive and social life. Services must be offered in an integrated manner, promoting the vision of a continuum of care system that guarantees the uninterrupted offering of services and housing, sharing responsibilities for such an important matter among the various sectors”.

As part of the responsibilities of the Department of the Family, the Agency supports the operation of Emergency Shelter facilities throughout the Island. These types of facilities provide a safe and decent alternative to the streets for a determined period of time for a family or individual who is homeless, in addition to providing access to case management, health care assessment and referral services. This emergency placement includes meals, sleeping arrangements, and access to phone and mail services. Before the conclusion of the period of time limitation, each family or individual will have completed an assessment to determine self-sufficiency goals and housing needs. A family can then be referred to transitional housing, move to permanent supportive housing, or move into other low-income housing. Each client agrees to the conditions of stay within the facility and agrees to work on a case plan designed to make self-sufficiency possible.

According to PIT 2019 only twenty-five (25%) of the homeless are sheltered. To increase the number of persons who are placed in emergency shelters, this PY2020 the Department of the Family will continue to support low barriers emergency shelters. It has been established in the ESG standards that emergency shelters admission’s procedures have to reflect a housing first approach. Also, the DF will support emergency shelters with sixty five (65%) average rate utilization bed occupancy. ESG’s subrecipients will continue to be provided with plenty technical assistance to reduce the time of individuals in emergency shelters. Individual planning services are also set as requirements in the ESG standards and should focus placing individuals in some type of housing before ninety (90) days.

Funding for emergency shelters comes mainly from the State’s ESG program. These funds also are made available through the RFP process previously described. Funds may be used for renovation of emergency shelter facilities and the operation of those facilities, as well as supportive services for the

residents, which could include Case Management, Child Care, Education, Employment Assistance and Job Training Activities, Legal, Mental Health, Substance Abuse Treatment, Transportation, and Services for Special Populations.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

## **Discussion**

The provision of housing and supportive services to the homeless population is one of the main goals among the housing and community development strategies of the PR-State Government during this consolidated period. In leading this effort, the PR Department of Family administers the ESG Program allocation, which is used to make grants to Municipalities and Nonprofit Organizations for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance. Through this initiative, the Department leads the role toward the goal of ending homelessness in the State jurisdiction.

The Current Homelessness Strategy is included in the Appendix.

**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	70
Tenant-based rental assistance	120
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	80
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	130
Total	400

## **AP-75 Barriers to affordable housing – 91.320(i)**

### **Introduction:**

The enactment of public statutes, ordinances, regulations, administrative procedures and/or processes could have a negative effect in the cost to produce and/or maintain an affordable housing stock in the local market. In its continuously public responsibility, the State must deal with taking actions to ameliorate the effects that existing policies could have in promoting affordable housing initiatives.

Among the common policies that have an effect as a barrier to affordable housing in the local housing market, we can describe land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. Under the current Government structure, some of these policies are enacted at the local government level. Therefore, the State Government must deal with some jurisdictional level establishment in order to take care of the possible limitations that such policies represent to the affordable housing markets.

As previously stated in this plan, the State Government is currently putting in place a new public policy vision with the objective of promoting the sustainable development of Puerto Rico and addressing the deep economic and financial recession that had stall the Island economic development for the last decade. The *Plan para Puerto Rico* includes a series of strategies and initiative that promotes a change of vision in the form of managing the public sector and in the way the State Government conducts its public business.

Through the described plan, the State Government proposes to take actions that leads to the economic development of the Island in all business sectors including the housing markets. In this section, the PRDOH will present which of the proposed public policies address the needs of ameliorating the effect that enacted public policies have in the affordable housing market in Puerto Rico.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Many of the common policies that have a direct effect in the production and development of affordable housing units are related with permits process and land use planning process. To address most of the practices that are considered barriers for the production and development of affordable housing units, the Government vision must be from a planning and land use management context.

It is well known that, in Puerto Rico, the permits process is one of the multiple reasons for the economic stagnation experienced by the Island. To address the policies that are considered barriers for affordable housing actions, PR State Government established the Single Business Portal that streamlined the permits process and create a friendly and effective mechanism that assist in improving the business

environment in the Island.

Another factor that the State Government is addressing through the new government vision is the land use policies. Through the creation and implementation of a Strategic Planning Program, the State Government is creating medium and long period plans relating to the land space ordainment within the Island. The State Land Use Plan is under its final revision to align it to the Municipalities Local Land Use and Ordainment Plans. This initiative will have the effect of eliminating existing confronting policies for land use and will promote flexibility in the establishment of policies concerning the use of the land and the promotion of project development throughout the Island, including housing related activities.

In addition, the State Government policy has established affordable housing policies to benefit low income and special needs population groups. Among the proposed policies is the *Casa Mía* initiative that promote the establishment of an incentive program to facilitate the acquisition of an existing housing unit to low income worker's families, the *Nuevo Comienzo* initiative that proposed the provision of rent subsidies to women who are victims of domestic and gender violence actions and the *Egida del Siglo 21* initiative, an activity proposing the rehabilitation and modernization of elders housing projects.

The first two (2) of the described affordable housing initiative are promoting the acquisition and occupation of existing housing units that currently are vacant and available within the housing market in Puerto Rico. The vacancy of housing units has been arising in the last years due to the significantly migration wave that the Island has been experiencing. With initiative like the described, the State Government purpose of stabilizing communities that have suffered from significantly vacancy in their housing units and will limit the probability of abandonment of the communities housing stock.

### **Discussion:**

To tackle and ameliorate the effect of the actions that commonly are considered barriers for the development and establishment of affordable housing actions, the PR State Government is proposing pro-active initiatives that will foster activities to provide housing units to low income and special needs population groups. These actions consider planning and permits policies that will facilitate the undertaking of activities directed to address the housing needs of the economically disadvantaged individuals, as well as the creation of new initiatives toward the provision of incentives for acquisition, lease and/or rehabilitation purposes by low income worker families and/or special needs population groups.

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

In this Section of the Annual Action Plan for PY 2020, the PRDOH will include a description of the actions that the PR-State government it will undertake to foster and maintain a stable affordable housing stock; to reduce the risk of exposure to lead based paint hazards; to reduce the number of poverty-level families; to develop the institutional structure and to enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

As part of the State Government vision, the Consolidated Plan Agencies will be providing economic assistance and incentives to address the housing and socioeconomic needs of the underserved population groups. Under Puerto Rico current economic scenario, the lack of resources among the low income and underserved population is the main reason to obstacle the socioeconomic stability of these groups within the general society.

The particular actions that will be taken by the Agencies are:

- The State Department of Housing will be responsible to provide rent financial assistance to eligible low income families and/or individuals and rent assistance and the creation of economic development actions within the public housing projects to improve the economic and living conditions of this segment;
- The PRDOH will provide homeownership assistance to low income persons interested to acquire an affordable housing units;
- Also the PRDOH will make available CDBG funds for housing rehabilitation actions of low income owner occupied units within the Non-Entitlement municipalities of the Island. This action will promote improve the physical conditions of the low-income housing stock in the Municipalities;
- The State Department of Health, through the Municipality of San Juan Housing and Community Development Department, will promote tenant based rental assistance activities for HIV/AIDS individuals and their families. In addition, transitional housing and supportive services will be made available for HIV/AIDS homeless individuals reach out by Nonprofit Organizations providing housing and supportive services to this population.
- The State Department of Family will make available ESG funds for the provision of housing activities services for homeless individuals and/or at risk homelessness individuals. These assistances will be provided through Nonprofit Organizations and municipalities around the Island. In addition, the Department will strongly support the efforts of the Homeless Continuum of Care Coalitions operating within the Island jurisdiction and that are responsible to request and distribute Continuum of Care funding to address the basic and immediate needs of the homeless population in Puerto Rico.

Additional efforts, from administrative and planning management actions, will be taken in order to

improve the permits process and land use policies that will allow the promotion of actions to facilitate affordable housing initiative around the Island.

The Commonwealth is also taking tax measures to support affordable housing programs. For example, in 2014 the Commonwealth imposed a 2% special tax on Money Transmitting Business on money transmission processed or completed electronically or by check, fund Law 173 “Housing Rental and Improvement Subsidy Program for Low-Income Elderly Persons”.

Regarding CDBG, some of the most urgent needs of non-entitlement communities are infrastructure, housing rehabilitation and economic development. To expedite funding allocation and expenditure, the Commonwealth of Puerto Rico assigned by Law an equal amount of CDBG funds to non-entitlement municipalities, except for Vieques and Culebra that are granted 15% in additional funding. Based on their local knowledge, these units of local government decide the activities they want to support. PRDOH’s new policy is also a strategy to shift scarce municipal human and administrative resources from proposal writing activities to program implementation and compliance. Moreover, this action will allow PRDOH personnel to dedicate more time to technical assistance and oversight activities.

### **Actions planned to foster and maintain affordable housing**

As previously stated the provision of economic assistance to rehabilitate, acquisition and rent affordable housing units is the main action that the PR State Consolidated Plan Agencies will be undertaken to foster and maintain a healthy and stable affordable housing stock within the local housing market.

In addition, pro-active actions leading to promote the re-use and re-occupation of existing vacant housing units within the low-income communities of Puerto Rico, will promote the expansion of the low-income housing stock, will promote re-population actions in communities that has suffered of a high level of migration and will avoid the deterioration and abandonment of communities creating a public safety and health problems within the Municipalities.

The State Government is also proposing actions toward supporting the creation of housing activities under a cooperative business model. As part of the support that the new public policy will provide to the Puerto Rico Cooperative Movement, housing projects will be supported as part of this government economic development vision.

The main action of the Commonwealth is the use of a mechanism of a Unified NOFA. This strategy seeks leveraging expertise with funds and resources available for housing and community development from different programs to support the policies of the State Housing Plan.

The state will use HOME and HTF funds particularly through homebuyer assistance programs and single family rehab to foster and maintain affordable housing. Moreover, the state plans to use HOME funds to leverage other state projects which will increase the affordable housing inventory. The use of HOME resale and recapture provisions will support the affordability of such projects in the long-run.

Additionally, CDGB housing activities (Rehab, CDBG-DR Affordable rental housing, NSP) will serve to maintain the affordable housing stock in Puerto Rico.

### **Actions planned to reduce lead-based paint hazards**

The PRDOH have a pro-active approach to reduce lead-based- paint hazards in residential projects across the Island, such as:

- Professional assessment for deteriorated paint in units built before 1978
- Initial and annual HQS inspections
- Disclose information among residents of lead-based paint hazards
- Stabilization, removal and disposal of dangerous material. The State HOME Program has contracted companies to provide technical assistance for the evaluations, visual assessment, HQS inspections and paint testing (when necessary) for the housing units that will be rehabilitated with HOME funds in order to comply with lead-based paint requirements and other applicable federal environmental laws and regulations.

Housing providers funded through HUD provide decent, safe, and sanitary housing to their residents. Part of this responsibility is to protect these residents, particularly children under age six, from the health risks of lead-based paint. Public Housing Authorities (PHAs) and landlords protect these families by complying with HUD's lead-based paint regulations.

With respect to the Housing Choice Voucher Program (HCVP), the Lead Safe Housing Rule (LSHR) applies only to units constructed prior to 1978 occupied (or intended to be occupied) by a child under age six, the common areas servicing those units and exterior painted surfaces associated with those units and common areas. The Lead Disclosure Rule (LDR) applies to disclosure of lead-based paint and lead-based paint hazards in most housing constructed prior to 1978 ("target housing") at sale or lease, whether or not they are or will be occupied by a child, and whether it is federally assisted or not.

Target Housing is generally, housing constructed before 1978. Housing for the elderly, and housing for persons with disabilities, are not target housing, unless a child under 6 years old resides or is expected to reside in that housing, in which case, the housing is target housing. All zero-bedroom dwellings are not target housing. In jurisdictions which banned the sale or use of lead-based paint before 1978, HUD may use an earlier date for determining target housing. Refer to Lead Compliance Toolkit, Housing Choice Voucher Program, HUD's Lead-Based Paint Regulations (24 CFR Part 35).

### **Actions planned to reduce the number of poverty-level families**

In order to reduce the number of poverty-level families the PR-State Government will coordinate the following effort:

- Continue to create training and workforce development opportunities through the investment

of funds of the Workforce Innovation and Opportunities Act (WIOA) Program. These funds are committed to assist low income individuals in acquiring the technical knowledge and developing the work skills needed to effectively transitioning to the job market;

- Continue to support the Universities and Technical College community in providing educational opportunities to low and moderate income students with the objective of improving their academic skills and achieved to be hire in the local and/or regional job market;
- Provide financial housing subsidies to low and moderate income households in order to alleviate the cost burden effect that housing has in the economic status of the families;
- Continue to support private investment in the development of affordable housing projects;
- Continue to provide Tenant Based Rent Assistance to HIV/AIDS individuals and family members;
- Continue to invest Section 8 funds in assisting eligible households in their rental needs;
- Promote the creation of Public-Private Alliances, as a business model to promote economic development activities, to create and maintain jobs opportunities and expand the business activities base around the Island;

Support the active participation of the Cooperatives Sector within strategic regional projects as a tool to create job opportunities, promote local investment and promote an increase in the regional business activities throughout the Island.

### **Actions planned to develop institutional structure**

During the preparation of the Consolidated Plan the PRDOH, as Lead Agency, envisioned to carry out the designed housing, community, economic development, homeless and special population strategy from an inclusive and collaborative point of view through the Consolidated Stakeholders network. Using the leading role of the PRDOH, the PR State Government will continue to encourage the active participation of these entities in order to meet the needs of the very low to moderate income persons and their communities.

Strategic meetings, working meetings, oversight activities, among other follow-up activities, will be undertaken in order to continue strengthen and developing strategic and accountable partnerships among the Institutional Structure of the housing and community development activities within the State Government structure.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

During the preparation of the Consolidated Plan the PRDOH, as Lead Agency, envisioned to carry out the designed housing, community, economic development, homeless and special population strategy from an inclusive and collaborative point of view through the Consolidated Stakeholders network. Using the leading role of the PRDOH, the PR State Government will continue to encourage the active participation of these entities in order to meet the needs of the very low to moderate income persons and their communities.

Strategic meetings, working meetings, oversight activities, among other follow-up activities, will be undertake in order to continue strengthen and developing strategic and accountable partnerships among the Institutional Structure of the housing and community development activities within the State Government structure.

**Discussion:**

The PR-State Government will continue to use CPD funds to achieve the goals and objectives of the Consolidated Plan. In achieving these goals and objectives, the State will integrate to the CPD allocated funds, additional public funding streams and will leverage communitywide available funding to maximize the resources toward the provision of services to the most in need population groups.

The maximization in the use of available funding within the community, will require the development of strategic and accountable partnerships with all Consolidated Plan Community Stakeholders as part of the institutional structure created toward delivering the basic and essential public services to address the needs of the low-income population segments.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

#### Introduction:

Section 104(j) of the Act and Federal Register Vol. 77 No. 78, April 23rd, 2012 (Final rule) excludes from the definition of Program Income an amount of \$35,000 per year or less. Therefore, in compliance with federal laws and regulations, PRDOH does not require non-entitlement municipalities to return income up to \$35,000 provided that such revenue is counted as miscellaneous revenue. Nonetheless, PRDOH must be informed through quarterly financial reports issued to the agency of the nature and disposition of all revenues collected by the municipality, in order to determine compliance with the Program Income Rule.

Instructions regarding the reporting and expenditure of program income are available at PRDOH. The municipalities are required to send their program income estimates and reports through e-mail or fax.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	330,171
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>330,171</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	300,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

## **HOME Investment Partnership Program (HOME)**

### **Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A. The HOME program will use HUD-acceptable forms of investment described in 24 CFR Section 92.205(b)(1) for grants and loans. No alternative forms of investment will be used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

#### **Resale and Recapture Provisions**

The **HOME** Program will ensure that **HOME** rules regarding affordability will be observed, as stipulated at 24 CFR 92.254 for Homeownership. The assisted properties will meet affordable housing requirements. Thus, properties will provide modest housing, be acquired by a low-income family as its principal residence and meet affordability requirements for a specific period of time. Affordability restrictions for both Resale and Recapture provisions, as discussed below, will be included in the written agreements executed by the homebuyer and the **PRHFA** and will be enforced via deed restrictions separately recorded, and a soft second mortgage over the property.

The **PRHFA** will use both Resale and Recapture provisions. Resale provisions will only be used in cases in which HOME assistance has been awarded as development subsidy and will not be used to reduce the purchase price of the unit and in cases in which the permanent and primary financing for the acquisition would be affected due to the lender's policies regarding the treatment of the Recapture provisions. It has been the **PRHFA** experience that certain institutions equate subsidies awarded in lieu of Recapture provisions as payable loans and therefore must be considered when calculating the property's Loans to Value Ratio. Under these circumstances and when the Loans to Value Ratio exceeds the ratio authorized under the primary lender's policies, the developer or CHDO may request the sale of the HOME assisted unit under the Resale provisions. In any such case the developer or CHDO must seek the **PRHFA** prior written approval before selling the unit using Resale provisions.

Recapture provisions will not be used when a project receives only a development subsidy and is sold at fair market value, instead, resale provisions will be used.

Adequate controls are in place, particularly as revised deed restrictions and periodic inspections, to enforce **HOME** resale or recapture provisions. The abovementioned provisions and restrictions will also apply to CHDO's in the same manner. The **PRHFA** will determine which type of provision to use

with CHDO's. Such determination will be included in the written agreement with the CHDO's.

**See Recapture Provisions Below:**

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Resale or Recapture Guidelines that assures the affordability of units acquired with HOME funds are included below.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME Program funds will not be used to refinance existing debts.

**Emergency Solutions Grant (ESG)  
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

The ESG standards are included on the Appendix Section of this plan. The PRDF is in the process of revising its Written Standards.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Both PRCOC-502 and PRCOC-503 have established a Coordinated Entry System.

The PRCOC-502 Coordinated Entry System named "Derecho a Techo" is fully implemented in its geographic region. The use a comprehensive coordination of the services available through the CoCPR502 community and other leaders within the geographic area including 24 Municipalities. Through their outreach program they identify the most vulnerable homeless individuals and offers services conducive to obtaining housing. The CE is a hybrid since it has an easy access office from 8:00 a.m. to 8:00 p.m. Mondays through Fridays, a toll-free number, a mobile case management office and three access point partners. Participants' needs are prioritized considering crisis situations and conditions such as chronic homelessness, domestic violence, mental illness and substance abuse, resulting in a better match of services. Individuals are evaluated with a standardized intake assessment form in order to ensure equal access and confirm the immediate needs of the individual.

The PRCOC-503 Coordinated Entry System (CES) named “Sistema Coordinado de Acceso” is also implemented. The CES uses a comprehensive coordination of the services available through the CoCPR-503 community, network of homeless and mainstream housing and supportive service providers and other leaders within the geographic area, including of 54 municipalities. By implementing a comprehensive “Housing First-Assertive Community Treatment Intervention”, which includes outreach workers, community advocates, housing navigators, a community “Alternative Integrated Clinic” with primary, behavioral and substance abuse services, and case management. The CES identify the most vulnerable homeless individuals and offers services conducive to obtaining housing. The CES operates an emergency hotline available 24 hours a day 7 days a week, case management office and two access points located in Caguas and Ponce. Participants’ needs are prioritized considering their level of prioritization based on chronicity and urgency, crisis situations and conditions such as chronic homelessness, domestic violence, mental illness and substance abuse, resulting in a better match of services and housing options. Individuals are evaluated with a standardized intake assessment form in order to ensure equal access and confirm the immediate needs of the individual.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Please refer to Section AP-30, Method of Distribution, of this Plan for a complete description of how ESG Program funds are distributed among eligible Entities.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The State Department of Family complies with 24 CFR Section 576.405 requirements. The required homeless representation is met through the following actions:

Homeless population is represented in different entities:

- As required by the regulations the PR-502 has one chair on its board reserved for representatives of the homeless population, or persons who have experienced homelessness. In addition, the CoC has a separate committee formed by formerly homeless persons.

PR-503 CoC have two chairs at least two (2) representatives of the homeless population, who are or have experienced homelessness.

5. Describe performance standards for evaluating ESG.

*See Appendix for written standards.*

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.320(k)(5)**

1. How will the grantee distribute its HTF funds? Select all that apply:

☒ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Puerto Rico Housing Finance Authority (Authority) will make available the Housing Trust Fund Activities of Rental Housing along the HOME Investment Partnership Program (HOME) Action Plan (AP). Funds will be awarded to eligible applicants following a competitive process. The competitive process will follow the criteria established in the HTF Allocation Plan. Funds will be allocated to provide incentives for meeting developing and supporting affordable rental housing units. This will be achieved through new construction or rehabilitation of non-luxury housing with suitable amenities for rent.

Eligible Applicants: The PRHFA is not limiting the potential pool of applicants for the HTF program. Thus, PRHFA will allow developers, non-profits and other organizations to apply for HTF funds. However, applicants must be able to participate in PRHFA funding round (NOFA). Applicants must comply with the requirements established in 24 CFR 93.2. These requirements are integral to the basic threshold criteria described in the tables below. It is important to note that applications must demonstrate that participants understand the specific requirements of the HTF program and that even if HTF funds are combined in a project with multiple funding sources, HTF unit(s) must be assisted only via HTF eligible activities (24 CFR 93.200).

Please note that it should be at PRHFA's sole discretion to award HTF funds to any Participant (which has requested or not HTF funds), based on the merits of the project, available funds, specific needs of the cycle, economic conditions, in order to promote the new construction/rehabilitation of low-income housing projects.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applications requesting HOME and HTF funds will be evaluated based on joint rating factors, once applicants have satisfied the basic threshold requirements. Those factors include local considerations and State HOME and HTF Program's criteria, such as: Project location; project characteristics; project owner/developer characteristics; financing characteristics; special needs projects; Housing needs and additional criteria for rental housing projects. See the appendix for a description of the scoring method and selection criteria that was specifically developed for the HTF Program. The criteria is presented below to facilitate the description of the priority funding factors. The QAP and PRHFA NOFA will be used to determine the final scores and funding recommendations. The full explanation of the Method of Distribution of funds to be used during this program year is included in the Appendix Section (HTF Selection Criteria). Also, Section (e) below provides additional requirements for eligible recipients.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See Appendix. HTF Selection Criteria.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The PRHFA will distribute funds through a competitive process and cannot predict the ultimate geographic distribution of the HTF funds. The method of distribution does not include an allocation of resources based on geographic areas, so target areas are not earmarked. Yet, the HTF Program will consider the housing needs for eligible income families in non-metropolitan areas, by taking into account the upcoming new census figures by Municipalities. The merits of the proposal will be evaluated taking into consideration the needs in any particular location. The PRHFA will comply with regulations

(24 CFR 92.201 (b)(1)) requiring that resources be allocated in non-metropolitan areas. The final distribution will be based on the criteria established in the method of distribution.

The HTF allocation for PY 2020 will be distributed to benefit very low and extremely low income families (see HTF Funding Priorities 91.320(k)(5)(i) for the definition).

See Appendix [HTF Selection Criteria] for additional geographic considerations in the scoring system.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The PRHFA will consider applications from potential recipients that "have demonstrated experience and capacity to conduct other Tax Credit/HOME projects as evidenced by its ability to: (i) Own, construct, or rehabilitate, and manage and operate an affordable multifamily rental housing development" (24 CFR 93.2 – Definition). The term "full compliance and successful record" provides sufficient basis to determine the applicants capacity to obligate HTF funds and undertake activities in a timely matter.

Due to the limited amount of HTF funds, is not viable for the HTF allocation to be distributed via a stand-alone funding round. Thus, the State will distribute HTF funds via its regular funding round, which includes other federal funding sources such as HOME, LIHCT, among others. Under the abovementioned funding round, applicants will have to demonstrate with evidence that they have fulfilled the initial basic requirements established in the "Basic Threshold". The PRHFA has created an specific set of requirements that HTF potential applicants must satisfy. Not complying with such requirements causes applicants to be disqualified. If applicants demonstrate fulfillment of basic threshold requirements, then the specific point ranking evaluation criteria will be applied to the proposed projects.

The basic threshold for the HTF establishes that applicant must demonstrate experience. "If proposing to use o of HOME or NHTF Developer, General Partner or Managing Partner must demonstrate successful record and full compliance participating in same capacity in the development of HOME /NHTF projects in Puerto Rico." To validate such assertion the applicant must submit "Relevant project documentation to support experience in particular project." And "Certification issued by the Authority's Audit and Compliance Office, or the Department's Housing Subsidies and Community Development Division, as applicable."

See Appendix [HTF Selection Criteria] for the specifics of the scoring system. (Section IV of the NOFA Ranking Self-Evaluation).

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Section IV of the scoring method provides additional points for applicants that combine LIHTC or HOME projects that are specifically destined for long-term rental assistance. "If proposing to use only LIHTC or HOME, project demonstrating utilization of the respective LIHTC or HOME program, or in combination with other programs; if proposing to use LIHTC and HOME combined, or in combination with any other federal or state program, project utilization of similar program mix subsidizing development costs, long-term operations or providing long-term rental assistance." (See above, Section IV Scoring Method)

It is important to note that HTF units will include the 30 year restrictive covenants. These combined multifamily projects will provide for the preservation of affordable rental housing, particularly for extremely low families since HTF units will be required to comply with such income levels. Thus, projects which seek to increase the affordable rental housing stock will be scored favorably. Due to the limited amount of funds under HTF, leveraged funds will be the biggest portion of funds under these multifamily projects.

See Appendix [HTF Selection Criteria] for additional details.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All projects funded with HTF will be required to comply with a minimum of 30 years affordability restrictions. Additional points are given to projects which provide an affordability period beyond the 30 years. Proponents will be required to sign a Land Use Restrictive Covenant Agreement. (See Section III.4 of the Scoring method)

"If requesting NHTF, a project might earn up to 3 points for extending the term of affordability beyond the extended use period of thirty years" (Section III.4 of the Scoring method)

The specific priority funding factors established for the HTF program are described in Section IV of the NOFA Ranking Self-Evaluation. This section establishes a specific priority funding factor for developers or the applicant's capacity to undertake tax credit/HOME projects.

The following documents will be required to demonstrate the applicant's capacity to undertake an HTF project:

- Copy of HAP, IRS form 8609 for each project, as applicable.
- Relevant project documentation to support experience in particular project.
- Certification issued by the Authority's Audit and Compliance Office, or the Department's Housing Subsidies and Community Development Division, as applicable. Moreover the NOFA Ranking Self-

evaluation scoring system provides additional points for applicants who have financial capacity to undertake projects. Point ranking system requires a certain amount of liquid assets.

The required documents include:

- Compiled or revised financial statements certified by a licensed accountant.
- Sources and Uses

Also, recipients must comply with PRHFA selection requirements as established in the HOME program/LIHTC QAP. Again, it is important to emphasize that entities must demonstrate organizational ability, financial capacity and knowledge of Federal, State and local housing program requirements. Recipient must demonstrate capacity to manage and operate an affordable rental housing program.

See Appendix.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See Appendix.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

See Appendix. HTF Selection Criteria.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

N/A

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

**6. Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

**7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.**

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

PRHFA will use the maximum per unit subsidy standards adopted by the State HOME Program. This will allow income eligible families to meet the eligibility requirements pursuant to 24 CFR 92.203. For rental projects, the proposal should allow renters to be eligible, through compliance of 24 CFR 92.216. For the PY 2020 an application or proposal will include the Basic Threshold Requirements and the additional requirements as outlined originally in the previous JANOFAs efforts.

The initial basic qualifications will be evaluated by the State HOME program personnel. If the project does not meet requirements for completeness, the applications will not be received. If received, only those applications that meet the joint basic threshold requirements and qualifications would be further considered for evaluation under joint the Point Ranking System. The project location and the targeted population will be key factors in determining the grant size limit.

The Government of Puerto Rico is adopting the maximum HOME/HTF subsidy limits established in CPD Notice 15-03 for the HTF Program. There limits were adopted from Section 234 of Condominium Housing basic mortgage limits. As shown in the following table, limits vary by the number of bedrooms in the unit, and type of structure. The most recent Federal Register on Section 234-Housing Condominium (FR 72107) establishes the following limits:

Bedrooms Non-Elevator Elevator HCP Maximum Per Unit Subsidy (see appendix for table).

It is important to note that San Juan is listed in the High Cost Percentage Exception List with 270%, however it is capped at 240%. The last column is the resulting maximum per unit subsidy. The PRHFA will apply these limits statewide since construction costs do not vary significantly between different geographical areas of the Island. Based on PRHFA these subsidy limits are reasonable taking into account the current construction costs and the experience of the agency with previous projects. Puerto Rico has several well-connected distribution centers which provide a constant pool of construction and building materials throughout the Island. Transportation infrastructure, along with port facilities in the north and south of the Island facilitate this process. Moreover, human resources costs are fairly similar between regions, particularly in construction related activities.

The abovementioned analysis recognizes that there exists fundamental differences between individual projects costs, but variations between municipalities or regions are not significant enough to grant a variation by region in the subsidy limits. The PRHFA understand that HOME limits are appropriate as the initial cap for the amount of HTF funds that will be potentially allocated to units.

See Appendix for additional details. HTF Selection Criteria.

**8. Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

See Appendix.

**9. Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

See Appendix.

**10. HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

☒ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

<TYPE=[section 3 end]>

The Housing Trust Fund (HTF) statute, section 1338(c)(7)(B)(ii), requires housing for homeownership to have an initial purchase price that meets the requirements of section 215(b)(1) of the Cranston-Gonzalez National Affordable Housing Act (HOME statute). The HTF Interim Rule at 24 CFR § 93.305(a), requires that the initial purchase price or after-rehabilitation value of homeownership units assisted with HTF funds meet the definition of modest housing and that the purchase price of HTF assisted single family housing cannot exceed 95 percent of median purchase price for the area for newly constructed or standard housing.

**Newly Constructed Housing:** The HTF homeownership value limits for newly constructed HTF units is 95 percent of the median purchase price for the area based on Federal Housing Administration (FHA) single family mortgage program data for newly constructed housing. Nationwide, HUD has established a minimum limit, or floor, based on 95 percent of the U.S. median purchase price for new construction for nonmetropolitan areas. This figure is determined by the U.S. Census Bureau. HUD has used the greater of these two figures as their HTF homeownership value limit for newly constructed housing in each area.

Existing Housing: The HTF homeownership value limit for existing HTF units is 95 percent of the median purchase price for the area based on Federal FHA single family mortgage program data for existing housing and other appropriate data that are available nation-wide for sale of existing housing in standard condition. Nationwide, HUD has established a minimum limit, or floor, based on 95 percent of the state-wide nonmetropolitan area median purchase price using this data. HUD has used the greater of these two figures as their HTF homeownership value limits for existing housing in each area.

The PRHFA will use the limits published by HUD that can be found at:

<https://www.hudexchange.info/resource/4982/housing-trust-fund-homeownership-value-limits/>

The recapture provisions are included as attachment appendix of this Plan.

See Appendix.

**11. Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

The State will not limit beneficiaries and/or give preferences to any segments of the extremely low-income population.

**12. Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

The PRHFA will not refinance existing debt with the HTF funds.

**Discussion:**

The performance standards of the program, will evolve over the next few years as the ESG Rule is fully implemented and as ESG sub-grantees improve their program outcomes through the evaluation of HMIS data and through integration of ESG services into their local Continuum of Care.

## Attachments



**GOBIERNO DE PUERTO RICO  
DEPARTAMENTO DE LA VIVIENDA**

**AVISO PÚBLICO PARA VISTA PÚBLICA  
PLAN CONSOLIDADO DE VIVIENDA Y DESARROLLO COMUNAL DEL ESTADO  
2020-2024 Y PLAN DE ACCIÓN ANUAL 2020**

El Departamento de la Vivienda de Puerto Rico (DVPR), siguiendo las disposiciones de la Ley Federal del Departamento de la Vivienda y Desarrollo Urbano de los Estados Unidos de América (HUD, por sus siglas en inglés), se encuentra en el proceso de preparación del Plan Consolidado de Vivienda y Desarrollo Comunal del Estado 2020-2024 y Plan de Acción del año 2020. El Plan Consolidado y el Plan de Acción Anual integran el uso de los fondos federales de los Programas "Community Development Block Grant" (CDBG), "Home Investment Partnerships Program" (HOME), "Housing Trust Fund" (HTF), "Housing Opportunities for Persons with AIDS (HOPWA) y "Emergency Solutions Grant" (ESG). Estos fondos se utilizan en proyectos y actividades que benefician principalmente a las residentes de ingresos bajos y moderados de los municipios "non-entitlement" (menos de 50,000 habitantes) y otras poblaciones especiales alrededor de la Isla.

El Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos de América (HUD) notificó los fondos asignados para los programas CDBG, ESG, HOPWA y HOME para el año Programa 2020, que comprende del 1ra de julio de 2020 al 30 de junio de 2021. Estos fondos están disponibles para atender las necesidades de vivienda, desarrollo comunal, desarrollo económico, servicios sociales y de servicio público, a través de los diferentes programas, y se desglosan de la siguiente manera:

<p>1. Asignación en Bloque al Estado para el Desarrollo Comunal - "Community Development Block Grant" (CDBG)</p> <p><u>Agencia:</u> Departamento de la Vivienda del Gobierno de Puerto Rico <u>Cantidad aproximada:</u> \$ 23,869,547 <u>Actividades:</u> Obras públicas, facilidades públicas, actividades dirigidas a atender las necesidades</p>	<p>3. Oportunidades de Vivienda para Personas con VIH o SIDA – "Housing Opportunities for Persons with AIDS" (HOPWA)</p> <p><u>Agencia:</u> Departamento de Salud, Oficina Central Para Asuntos Del SIDA y Enfermedades Transmisibles (OCASET) <u>Cantidad aproximada:</u> \$2,203,742 <u>Actividades:</u> Asistencia de vivienda y servicios de apoyo para personas con</p>
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<p>de vivienda, desarrollo comunal, infraestructura, servicio público y aquellas que promueven el desarrollo económico.</p> <p><u>Cientela a Servir:</u> Residentes de los 51 municipios "non-entitlement".</p>	<p>diagnóstico positivo a VIH o SIDA y sus familiares.</p> <p><u>Cientela a Servir:</u> Residentes bajo la demarcación geográfica establecida por HUD, "Puerto Rico Eligible Metropolitan Statistical Area" (PR-EMSA) la cual incluye los residentes de los 78 municipios de la Isla.</p>
<p>2. Programa Soluciones de Emergencia - "Emergency Solutions Grant" (ESG)</p> <p><u>Agencia:</u> Departamento de la Familia</p> <p><u>Cantidad aproximada:</u> \$3,618,910</p> <p><u>Actividades:</u> Servicios de alcance a la población sin hogar, servicios de albergue de emergencia, reubicación y estabilización de vivienda, prevención, HMIS "Homeless Management Information System" y administraciones.</p> <p><u>Cientela a Servir:</u> personas sin hogar y en riesgo de perder su hogar.</p>	<p>4. Oportunidades de Vivienda "Home Investment Partnerships Program" (HOME)</p> <p><u>Agencia:</u> Departamento de la Vivienda del Gobierno de Puerto Rico</p> <p><u>Cantidad aproximada:</u> \$13,333,944</p> <p><u>Actividades:</u> Rehabilitación o Nueva construcción de viviendas para alquiler, asistencia directa al comprador, rehabilitación o nueva construcción de viviendas por el dueño y desarrollo de vivienda asequible a través de la participación de organizaciones comunitarias de desarrollo de vivienda (CHDO, por sus siglas en inglés). La actividad "Tenant-Based Rental Assistance" (TBRA) se atenderá con fondos de años anteriores, según disponibles.</p> <p><u>Cientela a Servir:</u> Residentes de los 78 municipios de Puerto Rico.</p> <p>5. Oportunidades de Vivienda "Housing Trust Fund (HTF)"</p> <p><u>Agencia:</u> Departamento de la Vivienda del Gobierno de Puerto Rico</p> <p><u>Cantidad aproximada:</u> según los fondos estén disponibles.</p> <p><u>Actividades:</u> Rehabilitación o Nueva Construcción de Vivienda para Alquiler.</p> <p><u>Cientela a Servir:</u> Residentes de los 78 municipios de Puerto Rico.</p>



El objetivo de estos fondos es el desarrollo de comunidades urbanas viables, proveer viviendas y facilidades adecuadas y expandir las oportunidades económicas para personas de ingresos bajos y moderados y otras poblaciones especiales. Se propiciará la participación de las unidades de gobierno local, los ciudadanos, organizaciones con y sin fines de lucro, entidades cívicas privadas y agencias de gobierno en el proceso de identificación de necesidades y desarrollo e implantación del referido Plan. A los fines de dialogar sobre el objetivo antes mencionado y obtener el insumo sobre las necesidades y prioridades, se invita a los alcaldes/alcaldesas de los municipios, funcionarios municipales, agencias públicas, organizaciones con y sin fines de lucro y público en general a participar de la siguiente:

#### **VISTA PÚBLICA**

**DIA:** viernes, 6 de marzo de 2020  
**HORA:** 8:00 a.m.  
**LUGAR:** Administración de Compensaciones por Accidentes de Automóviles (ACAA)  
**DIRECCIÓN:** Oficina Central  
249 Arterial Hostos, Esquina Chardón  
San Juan, Puerto Rico 00918

En esta Vista Pública se consultará a los participantes sobre el método de distribución de los fondos para los Programas antes mencionados. Las personas interesadas deberán presentar por escrito sus ponencias durante la Vista Pública o enviarlas a la dirección postal y de correo electrónico abajo indicada. El lugar seleccionado para llevar a cabo la vista es uno de fácil acceso a personas con impedimentos físicos. Además, se proveerá servicio de intérprete a personas con impedimentos auditivos.

Para información adicional, puede comunicarse al (787) 274-2527, extensiones 6526, por la red internet <https://www.vivienda.pr.gov/cdbg-estado/> o por correo postal al:

**Departamento de la Vivienda**  
**Secretaría de Planificación (5to piso)**  
**PO Box 21365**  
**San Juan, PR 00928-1365**

[cdbg-municipal@vivienda.pr.gov](mailto:cdbg-municipal@vivienda.pr.gov)



Comentarios a las Vistas Públicas no serán aceptados posterior al **lunes, 6 de abril de 2020**. Este aviso se publica de conformidad con el Título 24 del Código de Reglas Federales, Parte 91-115.

Se informa también, que se espera tener disponible Plan Consolidado del Estado 2020-2024 y el Plan de Acción 2020 propuesto, para la revisión de las agencias de gobierno, unidades de gobierno local, ciudadanos y personas interesadas desde el día **jueves, 9 de abril de 2020**, en las oficinas de las siguientes agencias durante horas laborables y en las páginas de Internet que se mencionan a continuación:

- Departamento de la Vivienda, Programa CDBG: Avenida Barbosa #606, Edificio Juan C. Cordero (Piso 4), Río Piedras, Puerto Rico. Sitio de la página Web del Departamento de la Vivienda y Desarrollo Urbano <https://www.vivienda.pr.gov/cdbg-estado/>
- Departamento de la Familia (Secretaría Auxiliar de Planificación e Informática): Avenida Roosevelt, Edificio Roosevelt Plaza #185, Piso 1, Hato Rey. Sitio de la página Web del Departamento de la de la Familia [www.familia.pr.gov](http://www.familia.pr.gov)
- Departamento de Salud: Calle Periferal #1, Frente a Hospital de Psiquiatría, Centro Médico, San Juan, Puerto Rico. Sitio de la página Web del Departamento de Salud [www.salud.pr.gov](http://www.salud.pr.gov)
- Oficina de Programas Federales de los 51 municipios "non-entitlement" de Puerto Rico.

Igualmente, se desea informar que el **Plan de Participación Ciudadana** del Estado y las enmiendas propuestas a este, están disponibles para comentarios del público en las oficinas y página Web indicadas previamente. El Plan de Participación Ciudadana contiene una descripción de las estrategias y canales para la participación ciudadana y entidades interesadas en los procesos de planificación consolidada para el uso de las asignaciones del estado de los programas CDBG, ESG, HOME, HTF y HOPWA. Aquellas personas y entidades interesadas en emitir comentarios al mismo, tendrán un periodo de quince (15) días a partir de la publicación de este aviso, a través de las direcciones postales y de correos electrónicos antes indicadas.

Hay, miércoles, 19 de febrero de 2020.

Lcda. Luis C. Fernández Trinchet  
Secretario

Departamento de la Vivienda  
Gobierno de Puerto Rico

Aprobado por la Comisión Estatal de Elecciones CEE-SA-2020-4649

# PUBLIC NOTICE FOR PUBLIC HEARING



## STATE CONSOLIDATED HOUSING AND COMMUNITY DEVELOPMENT PLAN 2020-2024 AND 2020 ANNUAL ACTION PLAN

The Puerto Rico Department of Housing (PDH), following the provisions of the Federal Laws related to the U.S. Department of Housing and Urban Development (HUD), is in the process of preparing the State Consolidated Housing and Community Development Plan 2020-2024 and the Action Plan for the year 2020. The Consolidated Plan and the Annual Action Plan integrate the use of federal funds from the Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Housing Trust Fund (HTF), Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG) programs. These funds are used in projects and activities that mainly benefit low and moderate income residents of the non-entitlement municipalities (less than 50,000 inhabitants) and other special populations around the island.

The U.S. Department of Housing and Urban Development notified the funds allocated for the Program year 2020, from July 1, 2020 to June 30, 2021 for the CDBG, ESG, HOPWA and HOME Programs. These funds are available to meet the needs of housing, community development, economic development, social services and public service, through the different programs, as follows:

<p><b>1. Block grant to the state - "Community Development Block Grant" (CDBG)</b></p> <p><b>Agency:</b> Puerto Rico Department of Housing</p> <p><b>Approximate amount:</b> \$23,869,547</p> <p><b>Activities:</b> Public works, public facilities, activities aimed at meeting housing needs, community development, infrastructure, public service and those that promote economic development.</p> <p><b>Beneficiaries:</b> Residents of the 51 "non-entitlement" municipalities.</p>	<p><b>5. Housing Opportunities for Persons with AIDS (HOPWA)</b></p> <p><b>Agency:</b> Department of Health, Central Office for AIDS and Transmissible Diseases (CADET, for its Spanish acronym)</p> <p><b>Approximate amount:</b> \$2,003,192</p> <p><b>Activities:</b> Housing assistance and support services for persons with a positive diagnosis of HIV or AIDS and their families.</p> <p><b>Beneficiaries:</b> Residents under the geographic demarcation established by HUD: "Puerto Rico Eligible Metropolitan Statistical Area" (PA-MSA) which includes the residents of the 73 municipalities of the island.</p>
<p><b>2. Emergency Solutions Grant Program (ESG)</b></p> <p><b>Agency:</b> Puerto Rico Department of the Family</p> <p><b>Approximate amount:</b> \$1,610,910</p> <p><b>Activities:</b> Outreach services to the homeless population, emergency shelter services, housing relocation and stabilization, prevention, HUD's "Homeless Management Information System" and administration.</p> <p><b>Beneficiaries:</b> persons who are homeless and at risk of homelessness.</p>	<p><b>4. Home Opportunities "Investment Partnerships Program" (HOME)</b></p> <p><b>Agency:</b> Puerto Rico Department of Housing</p> <p><b>Approximate amount:</b> \$13,123,944</p> <p><b>Activities:</b> Rehabilitation or new construction of housing for rent, direct assistance to the buyer, rehabilitation or new construction of housing by the owner and development of affordable housing through the participation of community housing development organizations (CHDO). The activity "Instant Based Rental Assistance" (IBRA) will be funded with funds from previous years, as available.</p> <p><b>Beneficiaries:</b> Residents of the 73 municipalities of Puerto Rico.</p> <p><b>5. Housing Opportunities "Housing Trust Fund" (HTF)</b></p> <p><b>Agency:</b> Puerto Rico Department of Housing</p> <p><b>Approximate amount:</b> according to the availability of funds.</p> <p><b>Activities:</b> Rehabilitation or New Construction of Housing for Rent.</p> <p><b>Beneficiaries:</b> Residents of the 73 municipalities of Puerto Rico.</p>

The objective of these funds is the development of viable urban communities, providing adequate housing and facilities and expanding economic opportunities for persons with low and moderate incomes and other special populations. The participation of local government units, citizens, non-profit organizations, private entities and government agencies in the process of development of work and development and implementation of the above-mentioned Plan will be encouraged. In order to discuss the aforementioned objective and obtain inputs of needs and priorities, input of municipalities, municipal officials, public agencies, non-profit organizations and the general public are invited to participate at the:

### PUBLIC HEARING

**DAY:** Friday, March 6, 2020

**HOUR:** 8:00 a.m.

**PLACE:** Automobile Accident Compensation Administration (ACAA, for its Spanish acronym)

**ADDRESS:** Central Office

**249 Arterial Hostos, Esquina Chardín**

**San Juan, Puerto Rico 00918**

In this Public Hearing, participants will be consulted on the method of distribution of funds for the aforementioned Programs. Interested persons may submit their prescriptions in writing during the Public Hearing or send them to the postal and email address indicated below. The place selected to carry out the hearing is aimed to give access to persons with physical disabilities. In addition, interpretation services will be provided to persons with hearing impairments.

For additional information, you may call (787) 274-2527, extension 6526, online at <https://www.municipalvendita.gr.gov> or by email at:

**Department of Housing  
Planning Secretariat (5th floor)  
PO Box 21365  
San Juan, PR 00918-1365  
[cdhg-municipalvendita.gr.gov](mailto:cdhg-municipalvendita.gr.gov)**

Comments related to the Public Hearings will not be accepted after **Monday, April 6, 2020**. This notice is published in accordance with Rule 24-04 (Rule Code of Federal Regulations, Part 91-115).

The Consolidated State Plan 2020-2024 and the proposed Action Plan 2020, will be available for the review of government agencies, units of local government, citizens and interested persons from **Thursday, April 9 of 2020**, in the offices of the following agencies during working hours and on the Internet pages mentioned below:

Department of Housing, CDBG Program Barrios Unidos (60), Juan C. Condés Building (4th floor), Río Piedras, Puerto Rico, Website of the Department of Housing and Urban Development (<https://www.vendita.municipalvendita.gr.gov>)

Department of the Family (Assistant Secretary of Planning and Information Technology) Roosevelt Avenue, Roosevelt Plaza Building 1185, San Juan, Puerto Rico, Website of the Department of the Family: [www.diaa.pr.gov](http://www.diaa.pr.gov)

Department of Health, Periferal Street #1, is located in the Psychiatric Hospital, Medical Center, San Juan, Puerto Rico, Website of the Department of Health: [www.gub.gobierno.pr](http://www.gub.gobierno.pr)

Office of Federal Programs in the 51 "non-entitlement" municipalities of Puerto Rico:

Likewise, the State Citizen Participation Plan and the proposed amendment to this plan are available for public comments at the offices and Web pages indicated previously. The Citizen Participation Plan contains a description of the strategies and demands for citizen participation and invites interested in the consolidated planning processes for the use of the state assignments of the CDBG, ESG, HOME, HTF and HOPWA programs. Persons and entities interested in presenting comments to the Citizen Participation Plan, will have a period of fifteen (15) days from the publication of this notice through the postal addresses and email indicated above.

Tués, Wednesday, February 16, 2020

# AVISO PÚBLICO PARA VISTA PÚBLICA



## PLAN CONSOLIDADO DE VIVIENDA Y DESARROLLO COMUNITARIO DEL ESTADO 2020-2024 Y PLAN DE ACCIÓN ANUAL 2020

El Departamento de la Vivienda de Puerto Rico (DVPRI), siguiendo las disposiciones de la Ley Federal del Departamento de la Vivienda y Desarrollo Urbano de los Estados Unidos de América (HUD) por sus siglas en inglés), se encuentra en el proceso de preparación del Plan Consolidado de Vivienda y Desarrollo Comunitario del Estado 2020-2024 y Plan de Acción del año 2020. El Plan Consolidado y el Plan de Acción Anual integran el uso de los fondos federales de los programas "Community Development Block Grant" (CDBG), "Home Investment Partnership Program" (HOME), "Housing Trust Fund" (HTF), "Housing Opportunities for Persons with AIDS (HOPWA)" y "Emergency" ("Solution Grant") (ESG). Estos fondos se utilizan en proyectos y actividades que benefician principalmente a las personas de ingresos bajos y moderados de los municipios "non-entitlement" (menos de 50,000 habitantes) y otras poblaciones especiales alrededor de la isla.

El Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos de América (HUD) asigna los fondos asignados para los programas CDBG, ESG, HOPWA y HOME para el año Programa 2020, que comprende del 1ro de julio de 2020 al 30 de junio de 2021. Estos fondos están disponibles para atender las necesidades de vivienda, desarrollo comunitario, desarrollo económico, servicios sociales y de servicio público, a través de los diferentes programas, y se desglosan de la siguiente manera:

<p><b>1. Asignación en Bloque al Estado para el Desarrollo Comunitario - "Community Development Block Grant" (CDBG)</b></p> <p><b>Agencia:</b> Departamento de la Vivienda del Gobierno de Puerto Rico</p> <p><b>Cantidad aproximada:</b> \$21,809,547</p> <p><b>Actividades:</b> Obras públicas, facilidades públicas, actividades dirigidas a atender las necesidades de vivienda, desarrollo comunitario, infraestructura, servicio público y aquellas que promuevan el desarrollo económico.</p> <p><b>Clientela/Servicio:</b> Residentes de los 51 municipios "non-entitlement".</p>	<p><b>3. Oportunidades de Vivienda para Personas con VIH o SIDA - "Housing Opportunities for Persons with AIDS" (HOPWA)</b></p> <p><b>Agencia:</b> Departamento de Salud, Oficina Central Para Asesorar, Udel SIDA y Enfermedades Transmisibles (OCCSET)</p> <p><b>Cantidad aproximada:</b> \$2,211,742</p> <p><b>Actividades:</b> Asistencia de vivienda y servicios de apoyo para personas con diagnóstico positivo a VIH o SIDA y sus familiares.</p> <p><b>Clientela/Servicio:</b> Residentes bajo la demarcación geográfica establecida por HUD, "Puerto Rico Eligible Metropolitan Statistical Area" (PR-EMSA) la cual incluye los residentes de los 78 municipios de la Isla.</p>
<p><b>2. Programa Soluciones de Emergencia - "Emergency Solution Grant" (ESG)</b></p> <p><b>Agencia:</b> Departamento de la Familia</p> <p><b>Cantidad aproximada:</b> \$3,618,930</p> <p><b>Actividades:</b> Servicios de atención a la población sin hogar, servicios de albergue de emergencia, rehabilitación y estabilización de vivienda, prevención, HWIS "Housing Management Information System" y actividades afines.</p> <p><b>Clientela/Servicio:</b> personas sin hogar y en riesgo de perder su hogar.</p>	<p><b>4. Oportunidades de Vivienda "Home Investment Partnership Program" (HOME)</b></p> <p><b>Agencia:</b> Departamento de la Vivienda del Gobierno de Puerto Rico</p> <p><b>Cantidad aproximada:</b> \$13,133,944</p> <p><b>Actividades:</b> Rehabilitación de o Nueva construcción de viviendas para alquiler, asistencia directa al propietario, rehabilitación o nueva construcción de viviendas por el dueño y desarrollo de vivienda asequible a través de la participación de organizaciones comunitarias de desarrollo de vivienda (CHDO, por sus siglas en inglés). La actividad "Tenant-Based Rental Assistance" (TBRA) se atenderá con fondos de años anteriores, según disponibilidad.</p> <p><b>Clientela/Servicio:</b> Residentes de los 78 municipios de Puerto Rico.</p> <p><b>5. Oportunidades de Vivienda "Housing Trust Fund" (HTF)</b></p> <p><b>Agencia:</b> Departamento de la Vivienda del Gobierno de Puerto Rico</p> <p><b>Cantidad aproximada:</b> según los fondos estén disponibles.</p> <p><b>Actividades:</b> Rehabilitación o Nueva Construcción de Vivienda para Alquiler</p> <p><b>Clientela/Servicio:</b> Residentes de los 78 municipios de Puerto Rico.</p>

El objetivo de estos fondos es el desarrollo de comunidades urbanas viables, mejorar viviendas y facilidades adecuadas, y ampliar las oportunidades económicas para promover el progreso de los hogares y comunidades. Se priorizará la participación en las unidades de gobierno local, los ciudadanos, organizaciones no gubernamentales, entidades de gobierno en Puerto Rico y la identificación de necesidades y desarrollo de infraestructura, infraestructura pública. A los fines de catalogar sobre el objetivo antes mencionado y promover el mismo, se han las necesidades y comunidades, se analiza las ciudades seleccionadas de los municipios, las divisiones municipales, agencias públicas, organizaciones con y sin fines de lucro y público en general a través de la siguiente:

### VISTA PÚBLICA

**DÍA:** viernes, 6 de marzo de 2020  
**HORA:** 8:00 a.m.

**LUGAR:** Administración de Compensaciones por Accidentes de Automóviles (ACCA)  
**DIRECCIÓN:** Oficina Central  
249 Artesanal Novena, Espina Chardón  
San Juan, Puerto Rico 00918

En esta Vista Pública se dará a conocer a los participantes sobre el estado de desarrollo de los fondos para los programas antes mencionados. Los personas interesadas desearán presentar por escrito sus comentarios durante la Vista Pública o enviarlos a la dirección postal y por correo electrónico digitalizado. El lugar seleccionado para llevar a cabo la vista es uno de los lugares públicos más accesibles. Además, se proveerá servicio de intérprete a personas con discapacidades auditivas.

Para información adicional, puede comunicarse al (787) 274-2527, extensión 8525, por la red Internet (<https://www.vivienda.pr.gov/cdci-es2020>) o por correo postal al:

**Departamento de la Vivienda**  
**Secretaría de Planificación (Sto. pna)**  
PO Box 21365  
San Juan, PR 00918-1365  
[rdg.municipal@vivienda.pr.gov](mailto:rdg.municipal@vivienda.pr.gov)

Comentarios a las vistas públicas se aceptan solamente el **viernes, 6 de abril de 2020**. Este día se recibirá de conformidad con el Título 24 del Código de Reglas Federales Parte 91-1-1.

Se informa también, que se respecto tiene disponible Plan Consolidado del Estado 2020-2024 y el Plan de Acción 2020 propuesto, para la revisión de las agencias de gobierno, unidades de gobierno local, ciudadanos y personas interesadas desde el día **viernes, 6 de abril de 2020**, en las oficinas de los siguientes agencias durante horas laborales y en las páginas de internet que se mencionan a continuación:

Departamento de la Vivienda, Programa CDBG: Avenida La Princesa #100, Edificio Juan C. Cordero (Fase 4), 3to. Pisos, Puerto Rico. Sitio de la página Web del Departamento de la Vivienda y Desarrollo Urbano (<https://www.vivienda.pr.gov/cdci-es2020/>)

Departamento de la Familia (Secretaría Auxiliar de Planificación y Administrativa), Avenida Roosevelt, Edificio Roosevelt Plaza #105, Piso 1, 1do. Piso, Sitio de la página Web del Departamento de la Familia ([www.familia.gobierno.pr/](http://www.familia.gobierno.pr/))

Departamento de Salud, Oficina Periférica #1, Frente al Hospital de Esiquián, Copey Medical, San Juan, Puerto Rico. Sitio de la página Web del Departamento de Salud ([www.salud.pr.gov](http://www.salud.pr.gov))

Oficina de Programas Federales de los 51 municipios "non-entitlement" de Puerto Rico.

Asimismo, se desea informar que el **Plan de Participación Ciudadana** del Estado y las emendaciones propuestas a este, están disponibles para comentarios del público en las oficinas y página Web indicadas previamente. El Plan de Participación Ciudadana contiene una lista de las estrategias y canales para la participación ciudadana y entidades interesadas en los procesos de planificación municipal para el uso de las asignaciones de fondos de los programas CDBG, ESG, HOME, HTF y HOPWA. Aquellas personas y entidades interesadas en emitir comentarios al mismo, tendrán un periodo de quince (15) días a partir de la publicación de este aviso a través de los diferentes portales y de correo electrónico antes indicados.

Hoy miércoles, 13 de febrero de 2020.



**Todos tenemos esperanza.**  
**Todos tenemos que responder al Censo 2020.**

Se necesitan ayudas para determinar cómo los fondos federales son asignados a Puerto Rico. Fondos que podrían mejorar la economía, la salud, la infraestructura y la educación. Si todos respondimos, contribuiremos a un mejor futuro. ¡Puntaje del censo votará su hogar para entregarle el quinquenio del censo 2020.

Conoce más en [2020census.gov/es](https://2020census.gov/es)  
¡Responde y gana premios!

Dale forma  
a tu futuro  
EMPIEZA AQUÍ

Censo  
2020

## Prueba de fuego para Buttigieg

¿Todos se preguntan si podrá atraer el voto de las minorías?

Por **Thomas H. Davenport**

Washington

Toda la atención se centra en Joe Biden y Kamala Harris, pero también en Pete Buttigieg, el gobernador de Indiana, quien se ha convertido en uno de los candidatos más populares entre los jóvenes y las minorías.

Buttigieg, de 34 años, es un hombre blanco, pero su estilo de liderazgo y su mensaje de unidad han resonado entre los votantes de color y los jóvenes. Su experiencia como alcalde de una ciudad diversa y su enfoque en la justicia social lo han convertido en un candidato atractivo para estas demografías.

En una encuesta reciente, Buttigieg se destacó como el candidato más atractivo entre los jóvenes y las minorías. Su mensaje de "unidos por la esperanza" y su enfoque en la justicia social han sido factores clave en su popularidad.

Buttigieg también ha sido elogiado por su enfoque en la justicia social y su compromiso con la comunidad. Su experiencia como alcalde de una ciudad diversa y su enfoque en la justicia social lo han convertido en un candidato atractivo para estas demografías.

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## Panamá reclama trato igual

El presidente reduce clasificación de paraíso fiscal

El presidente Trump ha anunciado que reducirá la clasificación de Panamá como paraíso fiscal, lo que podría afectar a las empresas que operan en el país.

La medida se toma como parte de una estrategia para reducir la evasión fiscal y aumentar los ingresos del gobierno. Panamá ha sido históricamente conocido por ser un paraíso fiscal, lo que ha atraído a muchas empresas internacionales.

La decisión de Trump podría tener un impacto significativo en la economía de Panamá, que depende en gran medida de las inversiones extranjeras. Sin embargo, el gobierno panameño ha expresado su preocupación por la medida.

En una declaración, el gobierno panameño afirmó que Panamá siempre ha sido un país que se compromete a la transparencia y la justicia fiscal. La medida de Trump podría dañar la reputación de Panamá como un destino seguro para las inversiones.

## AVISO PÚBLICO PARA VISTA PÚBLICA

El Departamento de Recursos Naturales y Ambiente (DRNA) de la Administración Municipal de San Juan, Puerto Rico, anuncia la apertura de un proceso de consulta pública para la revisión y actualización del Plan Maestro de Manejo del Sistema de Aguas de San Juan.

El proceso de consulta pública tendrá lugar del 15 de mayo al 15 de junio de 2020, a través de una plataforma en línea que permitirá a los ciudadanos expresar sus opiniones y sugerencias sobre el plan maestro.

Los interesados en participar en el proceso de consulta pública deben registrarse en la plataforma en línea antes del 15 de mayo de 2020. El registro se puede hacer a través del sitio web <https://www.drna.gov/pr/consulta-publica>.

El plan maestro de manejo del sistema de aguas de San Juan es un documento que establece las políticas y directrices para la gestión y conservación de los recursos hídricos de la ciudad. Su actualización es necesaria para garantizar la sostenibilidad y la calidad del agua para las generaciones futuras.

El DRNA agradece la participación activa de los ciudadanos en este proceso de consulta pública, ya que es fundamental para garantizar que el plan maestro refleje las necesidades y preocupaciones de la comunidad.

Para más información sobre el proceso de consulta pública, visite el sitio web <https://www.drna.gov/pr/consulta-publica> o contacte al personal del DRNA al teléfono (787) 261-1234.

El DRNA se compromete a tomar en cuenta todas las opiniones y sugerencias recibidas durante el proceso de consulta pública para mejorar el plan maestro de manejo del sistema de aguas de San Juan.

El proceso de consulta pública es una oportunidad única para que los ciudadanos participen en la toma de decisiones sobre el futuro de su ciudad. Se les invita a aprovechar esta oportunidad y expresar sus opiniones y sugerencias.

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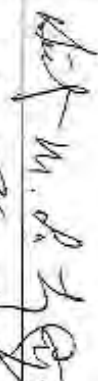


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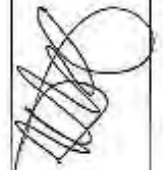




**VISTA PÚBLICA**

**PLAN CONSOLIDADO 2020-2024 & PLAN DE ACCIÓN 2020**

9 DE MARZO DE 2020  
1 año de Asistencia

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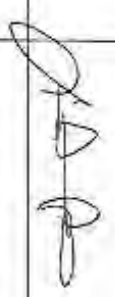


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Edoel dosme Ojeda				
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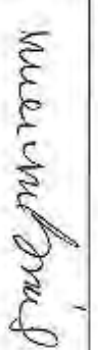
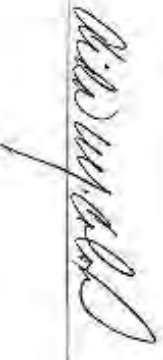
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**PLAN CONSOLIDADO 2020-2024 & PLAN DE ACCIÓN 2020**

6 DE MARZO DE 2020  
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Summary of comments – Public Hearing 2020

Person or entity who provided the comments	Programa	Summary of comment	Response
Iris Carrasquillo Martínez, consultant	CDBG	Ms. Carrasquillo highlighted the importance of CDBG funds for municipalities to carry out infrastructure works, promote economic development and provide services to the low- and moderate-income population. Ms. Carrasquillo noted that although the funds have been reduced, adversely affecting the municipalities, the greatest impact has been on the administration of the program. This is a product of the elimination of the Office of the Commissioner of Municipal Affairs and the program's transfers to other agencies. Among the recommendations to correct the areas of weakness in the administration of the program, she mentioned: the recruitment of personnel, not using timeliness criteria to evaluate proposals, equitable distribution of recaptured funds, requesting FEMA maps when requesting project proposals.	The PRDoH appreciates the comments provided, and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program. Other actions recommended by Ms. Carrasquillo will be also taken into consideration in the development of the 2020 proposals.

Johalys Rivera Rodríguez, Municipio de Corozal	CDBG	Ms. Rivera highlighted the situations the Program has faced in the past three years, with the transitions that have taken place. Among the difficulties she mentioned the late signing of contracts, the lack of personnel to attend to the administrative aspects of the Program and the collapse of the PROFE system.	The PRDoH appreciates the comments provided, and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program. As well, the Department is piloting other alternatives of platforms to substitute PROFE.
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Gil Mercado, Municipio de Naranjito	CDBG	He expressed his concern about administrative aspects that affect both, the execution of the municipality and the program's performance itself, including: the lack of personnel and the time it takes to release proposals, precisely because of this lack of personnel. To this end, he urged the state to recruit personnel to prevent projects in the municipalities from being affected.	The PRDoH appreciates the comments provided and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program.
Glenda Serrano, Municipio de Florida	CDBG	She agreed with the comments of the other participants on the situation of lack of staff in the Program, and how this affects other critical functions for the projects' implementation.	The PRDoH appreciates the comments provided and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program.
Sr. Pedro Díaz, Camp Hope	Comentario general	Mr. Díaz presented the concept of a project to provide housing for older adults.	As part of the fund distribution processes, Mr. Díaz is encouraged to keep in touch - through press

			announcements and the websites of the agencies that make up the consolidated planning process - to learn about the proposal processes and its requirements.
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## **EMERGENCY SOLUTIONS GRANTS PROGRAM**

### **CONSOLIDATED ACTION PLAN, 2020**

#### **CONSULTATION WITH COCs**

#### ***Methodology for the consultation***

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As required by the regulation applicable to the consolidated planning process, the PR Department of the Family, as a recipient of the ESG Funds, carried out a consultation with the two continuum of care systems, PR-502 and PR-503. The consultation was conducted through online virtual focus group sessions due to the COVID-19 pandemic, held on May 28 and June 4, 2020 through Zoom app. The participants had the opportunity to comment or ask questions verbally, by writing on the chat or via email after the sessions ended. The first focus group session was held with the members of PR502 and with the participation of around 30 persons from 21 different entities, including 12 non-profit organizations, 6 municipalities and 3 state government agencies. The second session was held with members of PR 503 and had the participation of around 50 persons from 37 entities, including 19 non-profit organizations, 17 municipalities and 1 state government agency.

The focus groups were carried out using a semi-structured guide of questions and poll exercises through which they delved into:

- Changes in the needs and characteristics of the homeless;
- Distribution of funds by type of activity and geographical area.

1 | Page

- Development of performance standards and how to evaluate the results of programs and activities.
- Development of policies and procedures for the administration and management of the Homeless Management Information System (HMIS) in which they are required to participate.

#### ***Summary of comments***

To four out of ten participants of the groups the current situation of homelessness in Puerto Rico in terms of magnitude, when compared to three years ago, is worse. According to most of those participants, the hard-economic situation of the Island for the past years in addition to the natural disasters, including hurricanes and earthquakes, have worsen the homeless situation. For some participants, this situation is worse, especially in the case of chronic homelessness. Other factors for the worsened of homelessness in the Island mentioned by the participants where: the unemployment situation in many areas, and the loss of hope in people as part of their reaction to the natural disasters. However, for three out of ten participants, the situation has stayed the same in the past three years, and for other three out of ten situation have improved, even with the natural disasters and economic situation.

The barriers identified to address the needs of homeless populations include aspects related to home inventories, regulation process, lack of adequacy of programs to accommodate this population with their particularities, including stigma, and lack of information for the clients. Some participants sustained the have problems to identify home availability for permanent and rental housing. For

population that require special characteristics in their homes, for example the geriatric population, the house inventory is even more limited. As part of this barrier, other participants indicated that Section 8 and public housing have their lists already filled out. As an example of regulation problems, some participants mention the credit barriers in banks for house loans. Others indicated that some housing projects have problems to deal with the existential situation that some participants have, for example emotional instability, mental health, or drug issues. Some of the participants indicated that the process is highly bureaucratic and the potential beneficiaries don't have enough information of the different steps they need to accomplish to fulfill their needs and resources available, discouraging them to end the process.

Regarding the distribution of funds by type of activity and geographical area, six out of ten participants consider it adequate, in general terms. For one quarter of the participants, the distribution is neither adequate nor inadequate, and one out of ten find them inadequate. Among the observations or recommendations, they mentioned the following:

- Increase the allocation in rapid rehousing to address the lack of permanent housing and fulfill the need identified in outreach.
- Include allocation for the administration of organizations to address cash flow problems for emergency services.

As for the specific criteria for the granting of funds, the participants provided some recommendations related to the performance evaluation of programs and activities. The recommendations were:

- Unify HUD criteria with CoC criteria.
- Create minimum performance standards that include the number of staff per participant to meet the objectives.

The participants also commented on the Homeless Management Information System (HMIS) to collect information. Regarding the system, some participants commented on the data entry in a particular time frame while they take steps to meet the needs of their service users. In this area different recommendations were proposed. The recommendations made were:

- Expand the time frame to enter the information.
- Eliminate the figure of data entry, and that the outreach managers, social workers o case managers can enter the data by themselves in real time.

Regarding the first point, some comments were made about information compliance and quality of the information provided. To deal with both comments, the Family Department recommended that the Directors of the organizations should be required in HMIS general meetings to supervise the information gathering process. Other participants suggested that this requirement will entail a very load calendar to the Directors, it will present conflicts with their functions and will impose a layer of additional costs to the organizations. These participants propose that this requirement should be imposed only to those

organizations that are presenting problems in these areas. On the second comment regarding the data entry figure, some participants mentioned that this will secure a more accurate information, but the variables for outreach activities should be revised.

## Public participation and consultation

### PUBLIC ENGAGEMENT ACTIVITIES

For the purpose of integrating the input from a variety of sectors and stakeholders in this analysis of impediments, the Puerto Rico Department of Housing (PRDoH), as the lead agency for the consolidated planning process, carried out the following activities:



In two public hearings, a space was set aside in the agenda to obtain citizens' input on housing needs and barriers to fair housing. The first of these hearings was carried out on March 6, 2020 as part of the 2020-2024 consolidated planning process. A total of 100 persons attended the hearing and 30 days were given for additional comments. A second hearing was conducted on May 21, 2020 in the context of the CDBG-CV CARES Act allocations<sup>1</sup>. A total of 71 persons participated at this second hearing, representing a total of 15 nonprofit organizations, municipalities, and public agencies. In accordance with the flexibilities provided by the CARES Act, five additional days provided for public comments.

The focus groups, on the other hand, were coordinated in collaboration with the State ESG Program and the PR CoCs. A total of 80 people participated in the sessions, which were conducted on May 28 and June 4, 2020. Participants represented non-profit organizations, municipalities, government agencies, including two PHAs. The focus group discussion was combined with online polls, to promote more interaction with participants.

<sup>1</sup> Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136.

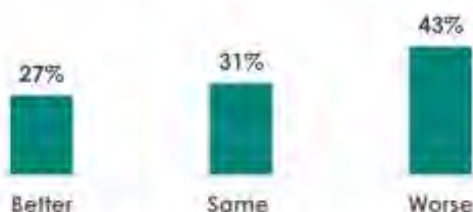


#### INPUT RECEIVED DURING THE FOCUS GROUPS

##### *General perceptions on homeless situation*

The focus groups participants were asked about the current situation of homelessness in Puerto Rico in comparison with the last three years. To four out of ten participants of the groups the current situation of homelessness in Puerto Rico in terms of magnitude, when compared to three years ago, is worse. According to most of those participants, the hard-economic situation of the Island for the past years in addition to the natural disasters, including hurricanes and earthquakes, have worsen the homeless situation. For some participants, this situation is worse, especially in the case of chronic homelessness. Other factors for the worsened of homelessness in the Island mentioned by the participants where: the unemployment situation in many areas, and the loss of hope in people as part of their reaction to the natural disasters or barriers in the process of coping with their needs. However, for three out of ten participants, the situation has stayed the same in the past three years, and for other three out of ten situation have improved, even with the natural disasters and economic situation. Some of these participants mentions that the overall homeless situation can be better or the same, but not in the case of chronic homelessness, and the conditions for those people are worse.

**Figure 5: Participant's perception on the homelessness situation in Puerto Rico in the past three years**



Note: The base of these illustrations is the 49 persons that answered the polls.

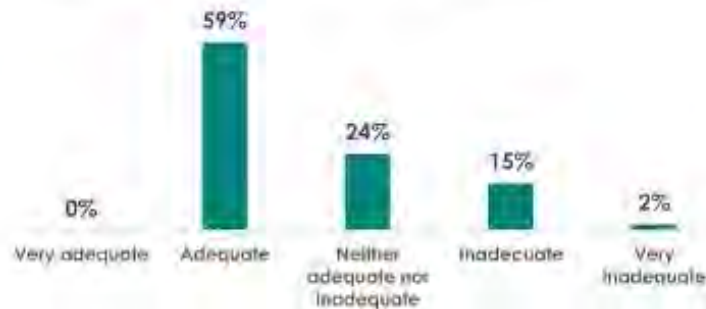
#### *Main barriers on homeless population identified by participants*

The barriers identified to address the needs of homeless populations include aspects related to home inventories, regulation process, lack of adequacy of programs to accommodate this population with their particularities, including stigma, and lack of information for the clients. Some participants sustained they have problems to identify home availability for permanent and rental housing. For population that require special characteristics in their homes, for example the geriatric population, persons with disabilities or families with pets, the house inventory is even more limited. As part of this barrier, other participants indicated that Section 8 and public housing have their own criteria and their lists are already filled out. As an example of regulation problems, some participants mention the credit barriers in banks for house loans. Others indicated that some housing projects have problems to deal with the existential situation that some participants have, for example emotional instability, mental health, drug issues or detox, and sexual orientation. Some of the participants indicated that the process is highly bureaucratic and the potential beneficiaries don't have enough information of the different steps they need to accomplish to fulfill their needs and resources available, discouraging them to end the process. As an action measure, some of the participants recommend that the Department of the Family can establish collaboration agreements with other agencies to facilitate the efforts that organizations make for their participants.

#### *Comments on fund distribution and metrics by participants*

Regarding the distribution of funds by type of activity and geographical area, six out of ten participants consider it adequate, in general terms. For one quarter of the participants, the distribution is neither adequate nor inadequate, and one out of seven find them inadequate.

**Figure 6: Participant's opinion on the method for distribution of funds proposed by ESG**



Note: The base of these illustrations is the 54 persons that answered the polls.

Among the observations or recommendations, they mentioned the following:

- Increase the allocation in rapid rehousing to address the lack of permanent housing and fulfill the need identified in outreach.
- Include allocation for the administration of organizations to address cash flow problems for emergency services.

As for the specific criteria for the granting of funds, the participants provided some recommendations related to the performance evaluation of programs and activities. The recommendations were:

- Unify HUD criteria with CoC criteria.
- Create minimum performance standards that include the number of staff per participant to meet the objectives.

#### Comments on the Homeless Management Information System (HMIS)

The participants also commented on the Homeless Management Information System (HMIS) to collect information. Regarding the system, some participants commented on the data entry in a particular time frame while they take steps to meet the needs of their service users. In this area different recommendations were proposed. The recommendations made were:

- Expand the time frame to enter the information.

- Eliminate the figure of data entry, and that the outreach managers, social workers or case managers can enter the data by themselves in real time.

Regarding the first point, some comments were made about information compliance and quality of the information provided. To deal with both comments, the Family Department recommended that the Directors of the organizations should be required in HMS general meetings to supervise the information gathering process. Other participants suggested that this requirement will entail a very load calendar to the Directors, it will present conflicts with their functions and will impose a layer of additional costs to the organizations. These participants propose that this requirement should be imposed only to those organizations that are presenting problems in these areas. On the second comment regarding the data entry figure, some participants mentioned that this will secure a more accurate information, but the variables for outreach activities should be revised.

Consolidated Plan 2020-2024 Puerto Rico

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## Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The strategic approach and actions to be undertaken by the responsible Commonwealth Agencies can be summarized into three main areas and related activities following the basic goals of Title I of the Housing and Community Development Act of 1974:

#### Provide Decent Housing

- Provide street outreach, supportive services and emergency shelter
- Provide homeless prevention and rapid rehousing assistance
- Provide housing assistance and supportive services to HIV population
- Support homeownership by providing down payment and closing cost assistance
- Address the need of substandard housing by supporting rehabilitation of rental housing
- Increase the supply or preserve affordable rental housing by supporting rehabilitation and production of housing, prioritizing special needs projects
- Increase the supply of affordable housing by supporting the participation of CHDOs
- Promote the development of special needs projects, which are those that provide supportive service.
- Address the need of substandard housing by supporting construction of rental housing

#### Create a Suitable Living Environment

- Improve the quality of special needs populations, in particular the elderly, by supporting homecare services.
- Provide support services for youth, victims of domestic violence, and employment counseling.
- Improve safety and livability of neighborhoods by investing in public facilities, infrastructure and urban renewal.
- Set-aside funds for emergency relief.

#### Expand Economic Opportunity

- Promote the development of microenterprises.
- Invest in public facilities that support business development.
- Create and retain jobs to low and moderate income persons.

The specific goals and other summary information is presented in the following table.

The goal of the Housing Trust Fund is to provide decent affordable housing to low-income and very low-income households and individuals.

The specific goals and other summary information is presented in the following table.

Goal	Category	Geographic Area	Needs Addressed	Funding	
Provide Decent Housing	Homeless	Statewide	Chronic Homeless	ESG :	\$13,303,870
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Provide decent affordable housing	
	Description:  Street outreach, supportive services and emergency shelter.				
	Goal Outcome Indicator	Quantity	UoM		
	Homeless Person Overnight Shelter	12,500	Persons Assisted		
Provide Decent Housing (B)	Homeless	Statewide	Homelessness Prevention	ESG :	\$3,433,590
				HOME :	\$5,002,750
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Provide decent affordable housing	
	Description:  ESG program: Provide homeless prevention and rapid rehousing assistance. 8000 total				
	HOME program: Provide tenant-based rental/rapid rehousing. 640 total.				
	Goal Outcome Indicator	Quantity	UoM		

	Tenant-based rental assistance / Rapid Rehousing	8,640	Households Assisted		
Provide Decent Housing (C)	Affordable Housing Non-Homeless Special Needs	Statewide	Housing	HOPWA :	\$9,939,980
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Provide decent affordable housing	
	Description:				
	Provides housing assistance and supportive services to HIV population.				
	Goal Outcome Indicator	Quantity	UoM		
	HIV/AIDS Housing Operations	2,000	Household Housing Unit		
	Other	2,100	Other		
Create Suitable Living Enviroments	Non-Housing Community Development	CDBG- Non-entitlement communities	Non-housing Community Development- Public improvem Non-housing Community Development- Public Services	CDBG :	\$13,370,530
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Create suitable living environments	
	Description:				
	Social needs (public service).				
	Goal Outcome Indicator	Quantity	UoM		

	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	2,750	Persons Assisted		
<b>Create Suitable Living Environments (B)</b>	Non-Housing Community Development	CDBG- Non-entitlement communities	Non-housing Community Development- Public Faciliti	CDBG :	\$89,313,930
			Non-housing Community Development- Public improvem		
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Create suitable living environments	
	Description:				
	Community Development (Infrastructure and public facilities)				
	Infrastructure for disaster recovery.				
	Goal Outcome Indicator	Quantity	UoM		
	Other	975,000	Other		
<b>Provide Decent Housing (D)</b>	Affordable Housing	CDBG- Non-entitlement communities	Housing	CDBG :	\$10,936,550
		Statewide		HOME :	\$10,000,000
	Start Year: 2020	End Year: 2024	Outcome: Affordability	Objective: Provide decent affordable housing	
	Description:				
	Rehabilitation of units.				

	Goal Outcome Indicator	Quantity	UoM		
	Homeowner Housing Rehabilitated	60	Household Housing Unit		
	Homeowner Housing Added	100	Household Housing Unit		
Expand Economic Opportunity	Other	CDBG- Non-entitlement communities	Non-housing Community Development-Economic Dev	CDBG :	\$646,295
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Create economic opportunities	
	Description: Economic Development.				
	Goal Outcome Indicator	Quantity	UoM		
	Jobs created/retained	30	Jobs		
	Businesses assisted	15	Businesses Assisted		
Emergency Relief	Non-Housing Community Development	CDBG- Non-entitlement communities		CDBG :	\$1,500,000
	Start Year: 2020	End Year: 2024	Outcome: Availability/accessibility	Objective: Create suitable living environments	
	Description: Emergency Relief.				
	Goal Outcome Indicator	Quantity	UoM		
	Other	1,500	Other		
	Affordable Housing	Statewide	Housing	HOME :	\$20,000,000

Provide Decent Housing (E)	Start Year: 2020	End Year: 2024	Outcome: Affordability	Objective: Provide decent affordable housing	
	Description:				
	Down payment and closing costs assistance, direct assistance.				
	Goal Outcome Indicator	Quantity	UoM		
	Homeowner Housing Added	440	Household Housing Unit		
Provide Decent Housing (F)	Affordable Housing		Housing	HOME :	\$25,000,000
				HTF :	\$6,812,570
	Start Year: 2020	End Year: 2024	Outcome: Affordability	Objective: Provide decent affordable housing	
	Description:				
	Rehabilitation and production of rental housing.				
	Goal Outcome Indicator	Quantity	UoM		
	Rental units constructed	165	Household Housing Unit		
	Rental units rehabilitated	45	Household Housing Unit		

## Goals

The rationale of the Goals, and activities of the plan was based on the results of the needs assessment, which in general, found the following:

1. The economy of Puerto Rico grew 1.5% in Fiscal Year 2019. This is the first time the local economy reported growth since 2012, when the Island benefited from a close to \$7.0 billion allocation from the American Recovery and Reinvestment Act (ARRA), a post U.S. 2009 Financial Crisis economic stabilization program. Nevertheless, COVID-19 is expected to dampen growth in Fiscal Year 2020 and 2021. Unemployment claims

reached 164,049 by the week of August 8th. Although the Government of Puerto Rico does not have official economic projections that account for the impact of the pandemic, there is a consensus among local economist that the economy will show a considerable decline during the third and fourth quarters of Fiscal Year 2020 and the first semester of Fiscal Year 2021. The Bureau of Labor Statistics reported that 117,000 salary jobs were lost by the end of March 2020 (year to year). With the opening of the economy, private employment improved in May and June of 2020, but by the end of the month 76,000 had not been recovered, which amounts to a 11% reduction in contrast to June 2019.

2. The economy has undergone structural challenges that will continue to limit long term growth prospects. Covid-19 is adding to this challenge, even considering the more than \$5.0 billion that have been allocated to the Government of Puerto Rico from the CARES Act.
3. It is reasonable to assume that COVID-19 will have a disproportionate impact on low and moderate income households, as the industries that are directly impacted by the pandemic are the hospitality, entertainment and retail industries, which have a disproportionate amount of workers earning low wages.
4. Moreover, a wave of inward migration for Puerto Ricans that have lost their jobs in the U.S. is occurring, as alerted the moving industry. This trend will have social consequences and will increase the demand for the safety net. The need for affordable housing, transitional and permanent housing for homeless persons or in risk of, supporting services, job creation and retention initiatives and economic development programs.
5. Mortgage delinquency rates and foreclosures continue to be high in Puerto Rico, which reflects the weak financial situation of consumers and of the effect of the economic situation on the risk of homelessness.
6. The greatest need is among low- and moderate-income households that live in households with one or more severe housing problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden, which accounted for 44% of households. More than 56,855 households with incomes up to 100% AMI reported living in a substandard housing, of which 86% (49,080) were low- and moderate-income households.
7. Puerto Rico has experienced a demographic transformation. The elderly population, those 65+, has experience a consistent increase, while persons with ages below 54 years old are declining. The number of children is declining at the fastest rate.

8. Elderly households living alone are those who are more vulnerable given that more than 175,000 have an independent living difficulty, of which 33%, or approximately 58,000, are estimated to be low- and moderate-income households.
9. During the most recent Point in Time Survey conducted in the Island (2019), a total of 2,535 homeless persons were identified, experiencing homelessness on a given night. Persons identified in the count sum a total of 2,321 households, out of which 7.1% were households with at least one adult and one child. In those households without children most persons are over 24 years old (98%), while in the case of households with at least one child, the majority of the household members are under age 18 (56.7%). The 27% are chronically homeless, while 49.5% suffer from chronic substance abuse. Of persons counted, 38.8% were severely mentally ill, 5.2% have been victims of domestic violence, and 6.8% are affected by HIV/AIDS. Data also shows how chronic unsheltered homeless, represent the most significant proportion of the homeless population.
10. In addition to the homeless population, other groups also require support services. These groups include: persons with HIV/AIDS, persons living in poverty, the elderly population, victims of domestic violence, and people with drug addiction problems.
11. Domestic violence constitutes one of the gravest and most complex problems affecting Puerto Rican society. As the Prologue to Law 54 for the Prevention and Intervention with Domestic Violence of August 15, 1989 indicates, domestic violence threatens the integrity of the family and its members and constitutes a serious threat to the stability and preservation of civilized coexistence in our society. Puerto Rico police statistics show that the problem of domestic violence has become increasingly complex. The most recent data (2019) shows a total of 6,725 cases of domestic violence.
12. As of July 31, 2020, a total of 50,223 HIV/AIDS cases have been reported in the Island. Out of these cases, 29,811 persons died, representing a fatality rate of 59% Individuals living with HIV/AIDS and their families present a series of needs related to housing and complimentary services.
13. Other needs of special populations include: Shelter and outreach services for homeless population, Chronic homelessness, Substance abuse, Mentally ill, and Victims Domestic Violence, Woman with Children; and prevention and rapid rehousing for persons at risk of becoming homeless.
14. Puerto Rico's socioeconomic condition, particularly its demographic, labor and poverty indicators provides a baseline for determining the needs for public services. Traditionally under the CDBG program local communities can select from the whole array of eligible activities described in CDBG regulations and guidelines. Such

services usually target low income population with special needs, such as the elderly in rural communities and disadvantaged youth.

15. Non-entitlement municipalities have many infrastructure needs. Traditionally, most CDBG allocations have addressed infrastructure needs of low income communities.

### 3. Evaluation of past performance

This Consolidated Annual Performance Report (CAPER), provides an overview of the progress made during PY 2018-2019, the fourth year of the Puerto Rico State 2015-2019 Housing and Community Consolidated Plan. The Plan set the goals and strategies to address community and economic development needs as well as affordable housing needs over the five-year planning period. During Program Year 2018, the state undertook activities consistent with the approved strategic and annual action Plan, for the following programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA).

Each of these programs of the Consolidated Plan invested available resources in eligible activities to address the needs of the low- and moderate-income persons with the final goals of:

- increasing the availability, accessibility, and affordability of decent housing,
- create suitable living environments, and
- provide economic opportunities for low- and moderate-income individuals.

Even with the challenges faced by Puerto Rico in the social and economic context, the State has made progress in meeting its 2018 goals and objectives and is moving forward the 5 year goals. The following is a summary of each program performance during program year 2018:

#### HOPWA Program

As per the service activities undertaken in PY 2018, the HOPWA Program sub-recipients provided short-term rent, mortgage and/or utility assistance payments, supportive services, Tenant-Based Rental Assistance, and other eligible activities to persons living with HIV/AIDS and their families. The sub-recipients spent \$1,512,242 that represent the seventy-five percentage (75%) of the allocated funds to undertake the contracted activities. HOPWA funds were used to support the following eligible activities:

- **Tenant-Based Rental Assistance (TBRA) Program:** The TBRA program provides tenant-based rental assistance to eligible individuals until they are able to secure other affordable and stable housing. This activity was undertaken by ten (10) Municipalities. A total of \$709,905.00 was allocated to TBRA, from this total, \$27,149.00 were allocated to activities delivery costs and the provision of housing assistance to eligible participants.

- **Short-Term Rent, Mortgage, and Utilities (STRMU) Assistance Program:** The STRMU program provides short-term rent, mortgage, and utility payments to eligible individuals for a maximum of 21 weeks of assistance in a 52-week period. During the reported program year these services were spread through 3 geographical regions within the Puerto Rico jurisdiction. The amount allocated to this activity was \$162,500.00 and the total amount draw was \$114,365.74.
- **Supportive Services Program:** Under this program supportive services and housing are offered by nonprofit organizations via contracts with the MSJ. Supportive services including health care, mental health assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutritional services, intensive care when required, and assistance in gaining access to local, state, and federal government benefits and services, were also provided to HOPWA recipients. Most services are provided in a residential setting. The total amount allocated for Supportive Services was \$637,204.50. A total of \$464,594.96 were disbursed for this activity.
- **Transitional Housing:** This category includes temporary housing, hospice care, detox services, permanent housing for chronically ill mental patients, and other types of housing with supportive services to maintain clients' quality of life. A total amount of \$512,950.50 was allocated to provide services within this activity and the total amount draw was \$327,486.89.

#### **ESG Program**

During Program year 2018, ESG funds were used to conduct street outreach, provide emergency shelter and rapid rehousing opportunities for homeless persons and homeless prevention activities. The largest proportion of funds were focused on providing outreach services and shelter to persons literally homeless. This is due to the characteristics observed in homelessness in the 2017, which reflected that out of the 3,501 persons identified the day of the count, 72.8% were unsheltered. In terms of the number of persons projected to be served in the Action Plan, the Program estimated 7,139. According to HMIS Data by the closing of the Program Year, subrecipients served 5,160 persons. This represents 72% of its goal, when combining all activity components.

#### **HOME Program**

The HOME program allocated the funds according to the priorities identified in the Strategic Plan to address the housing needs of low- and moderate-income persons. The program addresses both homeownership and rental needs through homebuyer assistance programs, subsidies to developers of multifamily rental projects, rental assistance programs and homeownership rehabilitation for substandard housing. These approaches address housing affordability issues in Puerto Rico, where the median cost of safe and decent housing is considerably higher than the median income of residents and

where a substantial amount of substandard housing is present and located in areas affected by environmental risks.

#### **Housing Trust Fund (HTF)**

The Housing Trust Fund (HTF) down payment assistance to homebuyers promote the acquisition of existing affordable housing for homeownership tenure to very and extremely low-income families is encountering challenges. HTF funds are used to subsidized part of the down payment and closing costs to prospective homebuyers in order to reduce the monthly mortgage payments. However, prospected beneficiaries, which are extremely low-income families, are no qualifying for private mortgage loans. The goal was to impact 3 families. Additional efforts are being undertaken to identify families that may qualify for a mortgage loan.

#### **CDBG**

Non-entitlement municipalities requested 2018 funds following the priorities identified in the Plan. The government's fiscal situation, the lack of access to capital, and constrained municipal finances, have all contributed to placing most CDBG efforts in housing, public service and infrastructure projects. CDBG activities have almost been exclusively destined to low and moderate-income population. The following is a summary of the CDBG activities performance (IDIS PR23) during program year 2018:

Activity Group	Activity Category	Open Count	Open Activities Disbursed	Completed Count	Completed Activities Disbursed	Program Year Count	Total Activities Disbursed
Economic Development	CI Building Acquisition, Construction, Rehabilitation (17C)	1	\$1,046.44	0	\$0.00	1	\$1,046.44
	Micro-Enterprise Assistance (18C)	2	\$3,333.33	1	\$5,000.00	3	\$8,333.33
	<b>Total Economic Development</b>	<b>3</b>	<b>\$4,379.77</b>	<b>1</b>	<b>\$5,000.00</b>	<b>4</b>	<b>\$9,379.77</b>
Housing	Rehab; Single-Unit Residential (14A)	23	\$373,981.23	21	\$101,499.92	44	\$475,481.15
	Rehab; Multi-Unit Residential (14B)	0	\$0.00	1	\$729.89	1	\$729.89
	<b>Total Housing</b>	<b>23</b>	<b>\$373,981.23</b>	<b>22</b>	<b>\$102,229.81</b>	<b>45</b>	<b>\$476,211.04</b>
Public Facilities and Improvements	Parks, Recreational Facilities (03F)	13	\$169,158.30	9	\$379,517.32	22	\$548,675.62
	Parking Facilities (03G)	1	\$129,679.50	3	\$16,553.08	4	\$146,232.58
	Flood Drainage Improvements (03I)	1	\$54,956.50	0	\$0.00	1	\$54,956.50
	Water/Sewer Improvements (03J)	0	\$0.00	1	\$37,800.00	1	\$37,800.00
	Street Improvements (03K)	18	\$1,106,942.28	37	\$3,307,812.76	55	\$4,414,755.04
	Other Public Improvements Not Listed in 03A-03S (03Z)	8	\$730,005.54	2	\$299,730.17	10	\$1,029,735.71
	<b>Total Public Facilities and Improvements</b>	<b>41</b>	<b>\$2,190,742.12</b>	<b>53</b>	<b>\$4,041,413.33</b>	<b>94</b>	<b>\$6,232,155.45</b>
Public Services	Senior Services (05A)	37	\$406,154.93	32	\$365,549.06	69	\$771,703.99
	Services for Persons with Disabilities (05B)	1	\$37,640.24	0	\$0.00	1	\$37,640.24
	Youth Services (05D)	5	\$63,623.01	4	\$53,062.60	9	\$116,685.61
	Employment Training (05H)	1	\$0.00	0	\$0.00	1	\$0.00
	Crime Awareness (05I)	0	\$0.00	1	\$515.28	1	\$515.28
	Child Care Services (05L)	0	\$0.00	1	\$688.53	1	\$688.53
	Health Services (05M)	3	\$0.00	2	\$3,937.01	5	\$3,937.01
	<b>Total Public Services</b>	<b>47</b>	<b>\$507,418.18</b>	<b>40</b>	<b>\$423,752.48</b>	<b>87</b>	<b>\$931,170.66</b>
General Administration and Planning	General Program Administration (21A)	176	\$1,294,311.76	22	\$140,453.94	198	\$1,434,765.70
	State Administration (21J)	7	\$2,827.95	1	\$0.00	8	\$2,827.95

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	<b>Total General Administration and Planning</b>	<b>183</b>	<b>\$1,297,139.71</b>	<b>23</b>	<b>\$140,453.94</b>	<b>206</b>	<b>\$1,437,593.65</b>
Repayment of Section 108 Loans	Planned Repayment of Section 108 Loan Principal (19F)	0	\$0.00	4	\$1,008,827.71	4	\$1,008,827.71
	<b>Total Repayment of Section 108 Loans</b>	<b>0</b>	<b>\$0.00</b>	<b>4</b>	<b>\$1,008,827.71</b>	<b>4</b>	<b>\$1,008,827.71</b>
<b>Grand Total</b>		<b>297</b>	<b>\$4,373,661.01</b>	<b>143</b>	<b>\$5,721,677.27</b>	<b>440</b>	<b>\$10,095,338.28</b>

**CDBG Sum of Actual Accomplishments by Activity Group and Accomplishment Type**

Activity Group	Matrix Code	Accomplishment Type	Metrics	Open Count	Completed Count	Program Year Totals
Economic Development	CI Building Acquisition, Construction, Rehabilitation (17C)	Jobs		0	0	0
	Micro-Enterprise Assistance (18C)	Jobs		2	6	8
	<b>Total Economic Development</b>			<b>2</b>	<b>6</b>	<b>8</b>
Housing	Rehab; Single-Unit Residential (14A)	Households		95	0	95
		Housing Units		126	688	814
	Rehab; Multi-Unit Residential (14B)	Housing Units		0	19	19
	<b>Total Housing</b>			<b>221</b>	<b>707</b>	<b>928</b>
Public Facilities and Improvements	Neighborhood Facilities (03E)	Persons		0	201	201
	Parks, Recreational Facilities (03F)	Persons		70,715	128,113	198,828
	Parking Facilities (03G)	Persons		2,585	9,300	11,885
	Flood Drainage Improvements (03I)	Persons		4,741	0	4,741
	Water/Sewer Improvements (03J)	Persons		0	3,410	3,410
	Street Improvements (03K)	Persons		57,745	426,962	484,707

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	Other Public Improvements Not Listed in 03A-035 (03Z)	Persons	44,682	11,860	56,542
	<b>Total Public Facilities and Improvements</b>		<b>180,468</b>	<b>579,846</b>	<b>760,314</b>
Public Services	Senior Services (05A)	Persons	509	821	1,330
	Services for Persons with Disabilities (05B)	Persons	10	0	10
	Youth Services (05D)	Persons	110	358	468
	Employment Training (05H)	Persons	0	0	0
	Crime Awareness (05I)	Persons	0	28	28
	Child Care Services (05L)	Persons	0	360	360
	Health Services (05M)	Persons	50	8,842	8,892
	<b>Total Public Services</b>		<b>679</b>	<b>10,409</b>	<b>11,088</b>
<b>Grand Total</b>			<b>181,370</b>	<b>590,968</b>	<b>772,338</b>

## The Process

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

**Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

### General perceptions on homeless situation

The focus groups participants were asked about the current situation of homelessness in Puerto Rico in comparison with the last three years. To four out of ten participants of the groups the current situation of homelessness in Puerto Rico in terms of magnitude, when compared to three years ago, is worse. According to most of those participants, the hard-economic situation of the Island for the past years in addition to the natural disasters, including hurricanes and earthquakes, have worsen the homeless situation. For some participants, this situation is worse, especially in the case of chronic homelessness. Other factors for the worsened of homelessness in the Island mentioned by the participants where: the unemployment situation in many areas, and the loss of hope in people as part of their reaction to the natural disasters or barriers in the process of coping with their needs. However, for three out of ten participants, the situation has stayed the same in the past three years, and for other three out of ten situation have improved, even with the natural disasters and economic situation. Some of these participants mentions that the overall homeless situation can be better or the same, but not in the case of chronic homelessness, and the conditions for those people are worse.

Figure 5: Participant's perception on the homelessness situation in Puerto Rico in the past three years



Note: The base of these illustrations is the 49 persons that answered the polls.

### Main barriers on homeless population identified by participants

The barriers identified to address the needs of homeless populations include aspects related to home inventories, regulation process, lack of adequacy of programs to accommodate this population with their particularities, including stigma, and lack of information for the clients. Some participants sustained the

have problems to identify home availability for permanent and rental housing. For population that require special characteristics in their homes, for example the geriatric population, persons with disabilities or families with pets, the house inventory is even more limited. As part of this barrier, other participants indicated that Section 8 and public housing have their own criteria and their lists are already filled out. As an example of regulation problems, some participants mention the credit barriers in banks for house loans. Others indicated that some housing projects have problems to deal with the existential situation that some participants have, for example emotional instability, mental health, drug issues or detox, and sexual orientation. Some of the participants indicated that the process is highly bureaucratic and the potential beneficiaries don't have enough information of the different steps they need to accomplish to fulfill their needs and resources available, discouraging them to end the process. As an action measure, some of the participants recommend that the Department of the Family can establish collaboration agreements with other agencies to facilitate the efforts that organizations make for their participants.

#### **Distribution of ESG Funds**

Entities were asked to express whether they agreed or not with the method for the distribution of funds. Regarding the distribution of funds by type of activity and geographical area, six out of ten participants (59%) consider it adequate, in general terms. For one quarter (24%) of the participants, the distribution is neither adequate nor inadequate, and 17% consider it inadequate or very inadequate.

Among the observations or recommendations, they mentioned the following:

- Increase the allocation in rapid rehousing to address the lack of permanent housing and fulfill the need identified in outreach.
- Include allocation for the administration of organizations to address cash flow problems for emergency services.

As for the specific criteria for the granting of funds, the participants provided some recommendations related to the performance evaluation of programs and activities. The recommendations were:

- Unify HUD criteria with CoC criteria.
- Create minimum performance standards that include the number of staff per participant to meet the objectives.

#### **HMIS**

The focus groups' participants also commented on the Homeless Management Information System (HMIS) to collect information. Regarding the system, some participants commented on the data entry in a particular time frame while they take steps to meet the needs of their service users. In this area different recommendations were proposed. The recommendations made were:

- Expand the time frame to enter the information.
- Eliminate the figure of data entry, and that the outreach managers, social workers or case managers can enter the data by themselves in real time.

Regarding the first point, some comments were made about information compliance and quality of the information provided. To deal with both comments, the Family Department recommended that the Directors of the organizations should be required in HMIS general meetings to supervise the information gathering process. Other participants suggested that this requirement will entail a very load calendar to the Directors, it will present conflicts with their functions and will impose a layer of additional costs to the organizations. These participants propose that this requirement should be imposed only to those organizations that are presenting problems in these areas. On the second comment regarding the data entry figure, some participants mentioned that this will secure a more accurate information, but the variables for outreach activities should be revised.

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

**Table: Summary of Citizen participation Public Hearing**

Person or entity who provided the comments	Program	Summary of comment	Response
Iris Carrasquillo Martinez, consultant	CDBG	<p>Ms. Carrasquillo highlighted the importance of CDBG funds for municipalities to carry out infrastructure works, promote economic development and provide services to the low- and moderate-income population. Ms. Carrasquillo noted that although the funds have been reduced, adversely affecting the municipalities, the greatest impact has been on the administration of the program. This is a product of the elimination of the Office of the Commissioner of Municipal Affairs and the program's transfers to other agencies.</p> <p>Among the recommendations to correct the areas of weakness in the administration of the program, she mentioned: the recruitment of personnel, not using timeliness criteria to evaluate proposals, equitable distribution of recaptured funds, requesting FEMA maps when requesting project proposals.</p>	The PRDoH appreciates the comments provided, and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program. Other actions recommended by Ms. Carrasquillo will be also taken into consideration in the development of the 2020 proposals.

Person or entity who provided the comments	Program	Summary of comment	Response
Johalys Rivera Rodríguez, Municipio de Corozal	CDBG	Ms. Rivera highlighted the situations the Program has faced in the past three years, with the transitions that have taken place. Among the difficulties she mentioned the late signing of contracts, the lack of personnel to attend to the administrative aspects of the Program and the collapse of the PROFE system.	The PRDoH appreciates the comments provided, and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program. As well, the Department is piloting other alternatives of platforms to substitute PROFE.
Gil Mercado, Municipio de Naranjito	CDBG	He expressed his concern about administrative aspects that affect both, the execution of the municipality and the program's performance itself, including: the lack of personnel and the time it takes to release proposals, precisely because of this lack of personnel. To this end, he urged the state to recruit personnel to prevent projects in the municipalities from being affected.	The PRDoH appreciates the comments provided and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program.
Glenda Serrano, Municipio de Florida	CDBG	She agreed with the comments of the other participants on the situation of lack of staff in the Program, and how this affects other critical functions for the projects' implementation.	The PRDoH appreciates the comments provided and would like to notify that is currently in the process of identifying additional staff to support the tasks related to the CDBG Program.

Person or entity who provided the comments	Program	Summary of comment	Response
Sr. Pedro Díaz, Camp Hope	Comentario general	Mr. Díaz presented the concept of a project to provide housing for older adults.	As part of the fund distribution processes, Mr. Díaz is encouraged to keep in touch - through press announcements and the websites of the agencies that make up the consolidated planning process - to learn about the proposal processes and its requirements.

**Other opportunities for comments:** A second hearing was conducted on May 21, 2020 in the context of the CDBG-CV CARES Act allocations<sup>1</sup>, which provided another opportunity to receive comments on the needs and the impediments to fair housing choice. A total of 71 persons participated of this second hearing, representing nonprofit organizations, municipalities, and public agencies. In accordance with the flexibilities provided by the CARES Act, five additional days were provided for public comments. No additional comments regarding the needs or barriers were received.

**Public Comment Period:** The draft plan was made public on August 25, 2020, a public notice was posted on *El Vocero*. In accordance with the flexibilities provided by the CARES Act, adopted by the state in its Public Participation Plan, citizens and interested parties had 5 calendar days from the day of the publication to submit written comments via e-mail [cdbg-municipal@vivienda.pr.gov](mailto:cdbg-municipal@vivienda.pr.gov). The 2020-2024 Consolidated Plan draft and 2020 Annual Action Plan draft was made available at PRDOH web page for the review by the general population and all interested parties. In addition, persons with difficulties accessing the Internet could coordinate with the CDBG Program for a hard copy. This, because of the safety measures that have to be taken in the context of the COVID-19 pandemic. No comments were received.

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<sup>1</sup> Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136.

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

Puerto Rico is a jurisdiction affected by relative high poverty rates relative to national standards. This is reflected in all social indicators, including income, unemployment, foreclosures, and housing needs. As a result of several factors, main barriers to economic development, and a long-lasting fiscal crisis, the local economy has lost during the past twelve years close to 20% of its output and jobs, and 15% of its population during the 2010-2019 period. The local economic system was unable to recover from the 2009 U.S. Financial Crisis and is now confronting the economic and fiscal challenges brought upon by COVID-19. The following issues are those considered the most pressing needs:

1. The elderly population is growing at a fast rate, while the overall population is declining. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, emphasizing those with disabilities and lack of access to health and other basic needs.
2. Both Hurricane Maria and the 2020 earthquakes exposed the vulnerability of low-income households and communities. There are now many households with more than one infrastructure problem resulting from the above-mentioned natural events.
3. Elderly homeowners with incomes below 50% HAMFI are disproportionally exposed to average and severe cost burden issues. The CHAS identified close to 32,000 cost-burdened elderly households, of which 62% were severely burdened. Affordable rental options are needed to address the issue among these populations, as the prevalence rate among rental tenure is below average.
4. The greatest need is among low- and moderate-income households that live in households with one or more severe housing problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden, which accounted for 44% of households. More than 56,855 households with incomes up to 100% AMI reported living in a substandard housing, of which 86% (49,080) were low- and moderate-income households.
5. Foreclosure rates in Puerto Rico are relatively high, as well as the repossessed housing inventory, which provides opportunities to promote housing rehabilitation programs for reposed properties un areas of economic opportunity. This is a market condition that will continue to be present during the next three to five years, given current delinquency rates and the expected rise in them because of COVID-19.
6. The vast majority of Puerto Rico's population is considered Hispanic. According to CHAS statistics, a total of 289 households had one or more housing problems, of which 36% of the households are Asian, and 64% are African American. Also, a total of 1,860 minority households group are classified as economically burdened, of which 41% of the

households are Asian, and 59% are African American. As mentioned above, most of the Puerto Rican population is considered Hispanic, although this is one of the minority categories, given the context of Puerto Rico, this is not relevant.

7. During the most recent Point in Time Survey conducted in the Island (2019), a total of 2,535 homeless persons were identified, experiencing homelessness on a given night. Persons identified in the count sum a total of 2,321 households, out of which 7.1% were households with at least one adult and one child. In those households without children most persons are over 24 years old (98%), while in the case of households with at least one child, the majority of the household members are under age 18 (56.7%). The 27% are chronically homeless, while 49.5% suffer from chronic substance abuse. Of persons counted, 38.8% were severely mentally ill, 5.2% have been victims of domestic violence, and 6.8% are affected by HIV/AIDS. Data also shows how chronic unsheltered homeless, represent the most significant proportion of the homeless population.
8. In addition to the homeless population, other groups also require support services. These groups include: persons with HIV/AIDS, persons living in poverty, the elderly population, victims of domestic violence, and people with drug addiction problems. Domestic violence constitutes one of the gravest and most complex problems affecting Puerto Rican society. As the Prologue to Law 54 for the Prevention and Intervention with Domestic Violence of August 15, 1989 indicates, domestic violence threatens the integrity of the family and its members and constitutes a serious threat to the stability and preservation of civilized coexistence in our society. Puerto Rico police statistics show that the problem of domestic violence has become increasingly complex. The most recent data (2019) shows a total of 6,725 cases of domestic violence.
9. As of July 31, 2020, a total of 50,223 HIV/AIDS cases have been reported in the Island. Out of these cases, 29,811 persons died, representing a fatality rate of 59% Individuals living with HIV/AIDS and their families present a series of needs related to housing and complimentary services.

## NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to 2018, Puerto Rico Community Survey 672,799 persons have disabled status, which represents 24% of the total civilian non-institutionalized population. The elderly account for 26% of the disabled population. Over 175,000 have an independent living difficulty, which is equivalent 26% of the elderly civilian non-institutionalized population. The ambulatory difficulty is the most common disability among the elderly (50%). See Appendix for table "Adults 65+ with an Independent Living Difficulty".

In terms of victims of domestic violence, dating violence and sexual assault and stalking, recent data from the Police Department, points to a total of 3,560 incidents have been registered. It is expected that a substantial amount of these will require housing services. This situation, according to several of the stakeholders, has been accentuated in the context of COVID-19.

**Adults 65+ with an Independent Living Difficulty**

Label	Puerto Rico / Estimate
Total (1):	2,578,460
<b>Male:</b>	<b>1,199,426</b>
18 to 64 years:	914,342
65 years and over:	285,084
<b>With an independent living difficulty</b>	<b>60,935</b>
No independent living difficulty	224,149
<b>Female:</b>	<b>1,379,034</b>
18 to 64 years:	1,010,791
65 years and over:	368,243
<b>With an independent living difficulty</b>	<b>114,294</b>
No independent living difficulty	253,949
<b>Subtotal (M+F, 65+) with Independent Living Difficulty</b>	<b>175,229</b>

(1) Total Civilian noninstitutionalized population 18 years and over

Source: American Community Survey 2018, five year set, Table C18107

## NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

### Describe the characteristics of special needs populations in your community:

The following sections provide a summary of the characteristics of the identified special populations.

#### Elderly

The elderly population is growing at a fast rate, while the overall population is declining. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, with emphasis on those with disabilities and lack of access to health and other basic needs. This was a segment of the population suffering disproportional effects from Hurricane María.

Over the past years, Puerto Rico has experienced a demographic transformation. The elderly population, those 65+, has experienced a consistent increase compared to other groups of the population. According to the 2010 Population Census, those over 65 years of age represent around 15% of the total population of Puerto Rico. An estimate for 2020 shows an even higher proportion of 17.6%. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, emphasizing those with disabilities and lack of access to health and other basic needs. This was a segment of the population suffering disproportional effects from Hurricane María.

Elderly households living alone are those who are more vulnerable, given that more than 172,000 have independent living difficulties, of which 33%, or approximately 57,000, are estimated to be low- and moderate-income households.

Between 2014 to 2018, the proportion of persons 50 years and older increased 1.3 percentage points, from 33.3% in 2014 to 34.5% in 2018. Conversely, the 24 years or less age-cohort proportion dropped one percentage point, from 34.2% in 2014 to 33.2% in 2018. This is being mostly driven by the emigration of a proportionally high number of the younger population and a long-term decline in births.

Age Group	2014		2018	
	Non-entitlement municipalities	Puerto Rico	Non-entitlement municipalities	Puerto Rico
Total Population	1,326,850	3,638,965	1,251,732	3,386,941
Male Population	48.6%	47.9%	48.3%	47.6%
Female Population	51.4%	52.1%	51.7%	52.4%
Under 5 years	5.9%	5.6%	4.8%	4.7%

5 to 14 years	13.6%	13%	12.2%	11.6%
15 to 24 years	14.7%	14.6%	13.9%	13.9%
25 to 34 years	12.9%	12.9%	12.5%	12.5%
35 to 49 years	19.6%	19.4%	19.3%	19%
50 to 59 years	12.6%	12.5%	13.2%	13.1%
60 to 64 years	6%	6%	6.5%	6.3%
65+	14.7%	16.0%	17.7%	18.9%

**Table 3: Population by age group, 2014 vs 2018**

Sources: American Community Survey 2014 & 2018 5-year estimates.

The population in Puerto Rico and non-entitlement municipalities is expected to continue declining at a somewhat slower rate as emigration trends are expected to wane. The population is expected to drop to 3,021,647 million in 2022 in Puerto Rico and to 1,137,993. Projections for 2022 indicate that the population of 65+ would reach a total of 623,653 individuals. Based on the projection, Puerto Rico's largest population group will be the aging population, revealing the aging trend on the island.

Age Group	Average Annual Growth (2014-2018)		Projected 2022	
	Non-entitlement municipalities	Puerto Rico	Non-entitlement municipalities	Puerto Rico
Total Population	-1.07%	-1.37%	1,137,993	3,021,647
Male Population	-1.15%	-1.45%	547,509	1,434,412
Female Population	-1.00%	-1.30%	590,484	1,587,235
Under 5 years	-3.59%	-3.96%	48,983	126,440
5 to 14 years	-2.45%	-2.92%	131,507	329,694
15 to 24 years	-1.92%	-2.09%	152,337	408,291
25 to 34 years	-1.60%	-1.90%	138,807	368,586
35 to 49 years	-1.35%	-1.79%	217,571	563,926
50 to 59 years	-0.60%	-0.83%	152,823	405,992

60 to 64 years	-0.21%	-0.80%	76,325	195,064
65+	1.08%	0.80%	219,641	623,653

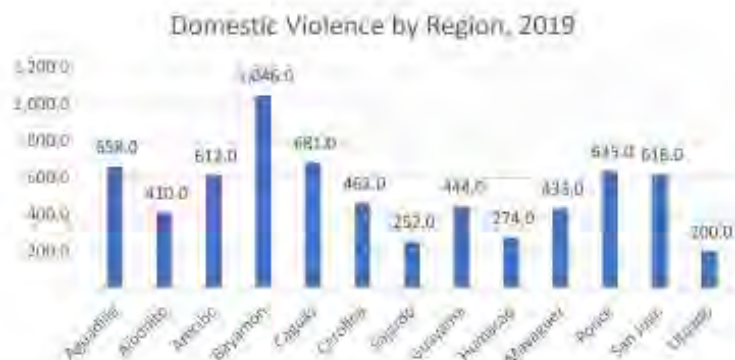
**Table 4: Population Trends by Age Group 2014 and 2018, and Projections to 2022 for Non-entitlement municipalities and Puerto Rico**

Sources: American Community Survey 2014 & 2018 5-year estimates.

### Victims of Domestic Violence

Domestic violence constitutes one of the gravest and most complex problems affecting Puerto Rican society. As the Prologue to Law 54 for the Prevention and Intervention with Domestic Violence of August 15, 1989, indicates, domestic violence threatens the integrity of the family and its members and constitutes a serious threat to the stability and preservation of civilized coexistence in our society.

Puerto Rico police statistics show that the problem of domestic violence has become increasingly complex. The most recent data (2019) shows a total of 6,725 cases of domestic violence. Of these cases, the most frequent type of assault is physical followed by psychological or emotional abuse. Victims of domestic violence are mostly women with children. Data from the CoCs PIT and HIC shows how victims of domestic violence are among the most significant subpopulations of homeless persons, particularly in the case of homeless families.



Source: Police Department of Puerto Rico, data from January to December 2019.

### Persons with alcohol or other drug addiction problems

Most recent data published by the Mental Health and Anti-Addiction Services Administration ("Administración de Servicios de Salud Mental y contra la Adicción") in 2008, shows that 76.8% or 2.2 millions of persons in Puerto Rico, among the ages of 15 and 74 years of age have consumed alcohol at

least once in their lifetime. Almost half of this persons (48.8% or 1.4 millions), consumed alcohol during the 12 months prior to the survey.

On the other hand, 22.7%, or 658,000 persons in this age group, has used drugs at least once in their lifetime, including both prescription and illicit drugs. Meanwhile, 9.2% or 268,000 used drugs in the 12 months prior to the study.

On the other hand, the most recent data of the "Population served in the Alcoholism Unit" in the Mental Health and Anti-Addiction Services Administration ("Administración de Servicios de Salud Mental y contra la Adicción") for the Fiscal year of 2018-2019 received a total of 813 admissions for a total of 489 participants served, 86% being male.

The magnitude of this situation in Puerto Rico is alarming when we take into account the implications of an alcohol or drug abuse problem in the different dimensions of a human being. This can also be observed when we analyze the data from the 2019 PIT which points to substance abuse as the main cause of homelessness. Furthermore, almost half of homeless persons suffer from chronic substance abuse.

## Discussion

Information available by municipality, for 2020, shows how the municipality of San Juan reflects the highest proportion of persons affected by HIV/AIDS.

HIV/AIDS accumulated cases as of July 30, 2020		
Municipality	Number of cases diagnosed	Percentage of cases diagnosed
Adjuntas	92	0.20%
Aguada	182	0.39%
Aguadilla	732	1.56%
Aguas Buenas	200	0.43%
Aibonito	192	0.41%
Añasco	238	0.51%
Arecibo	972	2.07%
Arroyo	152	0.32%
Barceloneta	201	0.43%
Barranquitas	203	0.43%
Bayamón	3925	8.37%
Cabo Rojo	272	0.58%
Caguas	1947	4.15%
Camuy	129	0.27%
Canóvanas	604	1.29%
Carolina	2599	5.54%

Cataño	766	1.63%
Cayey	590	1.26%
Ceiba	143	0.30%
Ciales	156	0.33%
Cidra	238	0.51%
Coamo	288	0.61%
Comerio	125	0.27%
Corozal	284	0.61%
Culebra	17	0.04%
Dorado	339	0.72%
Fajardo	549	1.17%
Florida	80	0.17%
Guánica	203	0.43%
Guayama	602	1.28%
Guayanilla	133	0.28%
Guaynabo	1188	2.53%
Gurabo	345	0.74%
Hatillo	219	0.47%
Hormigueros	70	0.15%
Humacao	636	1.36%
Isabela	218	0.46%
Jayuya	81	0.17%
Juana Díaz	578	1.23%
Juncos	418	0.89%
Lajas	111	0.24%
Lares	113	0.24%
Las Marías	29	0.06%
Las Piedras	210	0.45%
Loíza	409	0.87%
Luquillo	263	0.56%
Manatí	466	0.99%
Maricao	18	0.04%
Maunabo	121	0.26%
Mayagüez	1200	2.56%
Moca	144	0.31%
Morovis	185	0.39%

Naguabo	269	0.57%
Naranjito	229	0.49%
Orocovis	105	0.22%
Patillas	87	0.19%
Peñuelas	131	0.28%
Ponce	3513	7.49%
Quebradillas	124	0.26%
Rincón	85	0.18%
Río Grande	489	1.04%
Sabana Grande	127	0.27%
Salinas	314	0.67%
San Germán	200	0.43%
San Juan	11643	24.82%
San Lorenzo	278	0.59%
San Sebastián	221	0.47%
Santa Isabel	318	0.68%
Toa Alta	456	0.97%
Toa Baja	1119	2.39%
Trujillo Alto	831	1.77%
Utua	104	0.22%
Vega Alta	537	1.14%
Vega Baja	787	1.68%
Vieques	128	0.27%
Villalba	117	0.25%
Yabucoa	234	0.50%
Yauco	290	0.62%
<b>Total</b>	<b>46,911</b>	

The PR-EMSA is composed of 37 municipalities. As shown in the map, this region accounts for 26% of HIV/AIDS cases.

in the island.

## PR-EMSA



Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

Municipio	Number of cases	Deaths	%	Gender	Median Age	Modes of transmission		
						1	2	3
Adjuntas	97	55	57%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Aguada	185	108	58%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Aguadilla	746	420	56%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Añasco	234	130	56%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Arroyo	161	88	55%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Cabo Rojo	284	154	54%	Male	35 a 44	Heterosexual sex contact	injection drug use (IDU)	male-to-male sexual contact
Ceiba	156	81	52%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Coamo	307	197	64%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Fajardo	542	306	56%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Guánica	214	128	60%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Guayama	564	306	54%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Guayanilla	135	67	50%	Male	25 a 34	Heterosexual sex contact	male-to-male sexual contact	injection drug use (IDU)
Hormigueros	74	33	45%	Male	35 a 44	Heterosexual sex contact	male-to-male sexual contact	injection drug use (IDU)
Isabela	213	114	54%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact

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Municipio	Number of cases	Deaths	%	Gender	Median Age	Modes of transmission		
						1	2	3
Jayuya	77	39	51%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Juana Díaz	608	333	55%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Lajas	112	51	46%	Male	35 a 44	male-to-male sexual contact	Heterosexual sex contact	injection drug use (IDU)
Lares	105	61	58%	Male	35 a 44	Heterosexual sex contact	injection drug use (IDU)	male-to-male sexual contact
Las Marías	34	14	41%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Luquillo	266	134	50%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Maricao	19	9	47%	Male	25 a 34	Heterosexual sex contact	male-to-male sexual contact	injection drug use (IDU)
Mayagüez	1198	690	58%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Moca	147	79	54%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Patillas	97	48	49%	Male	25 a 34	Heterosexual sex contact	injection drug use (IDU)	male-to-male sexual contact
Ponce	3480	2165	62%	Male	25 a 34	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Rincón	94	51	54%	Male	35 a 44	Heterosexual sex contact	male-to-male sexual contact	injection drug use (IDU)
Sabana Grande	137	82	60%	Male	35 a 44	Heterosexual sex contact	male-to-male sexual contact	injection drug use (IDU)
Salinas	343	212	62%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
San Germán	219	117	53%	Male	35 a 44	injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact

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Municipio	Number of cases	Deaths	%	Gender	Median Age	Modes of transmission		
						1	2	3
San Sebastián	238	129	54%	Male	35 a 44	Injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Santa Isabel	339	205	60%	Male	35 a 44	Injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Utua	94	48	51%	Male	35 a 44	Heterosexual sex contact	Injection drug use (IDU)	male-to-male sexual contact
Vieques	129	72	56%	Male	35 a 44	Injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
Villalba	123	58	47%	Male	35 a 44	Heterosexual sex contact	Injection drug use (IDU)	male-to-male sexual contact
Yauco	304	147	48%	Male	35 a 44	Injection drug use (IDU)	Heterosexual sex contact	male-to-male sexual contact
<b>Total</b>	<b>12,075</b>	<b>6,931</b>						

Individuals living with HIV/AIDS and their families present a series of needs related to housing and complimentary services. These needs were evidence by recent needs assessments conducted as part of integrated planning processes required by the CDC and HRSA. ON the other hand, according to data from the PIT, one out of every homeless persons is affected by the condition. This situation is more complicated taking into account that injection drug use (IDU) has been the predominant mode of exposure. Furthermore, current social and economic context requires an environment of stable housing for families who are experiencing an economic crisis as a result of complications and situations that arise in people with HIV / AIDS.

The needs of persons with HIV and their families are also present in other groups with special needs such as the ones previously discussed. All of these groups need of supportive services, as well as services that would give them access to other social services. These include for example, transportation services to access health services or education services.

## CDBG-DR Needs Assessment

### Housing Unmet need

Denial rates for FEMA Housing Assistance (81%) and percent of those applying for but not receiving SBA (61%) have been uniquely high for Puerto Rico. The remaining homeowners who have been unable to secure this or other assistance funding have been left with an overwhelming unmet recovery need. Utilizing best available data, the current unmet need for housing in Puerto Rico has been calculated by a methodology accounting for the gap between FEMA Verified Loss (FVL) and SBA award. FEMA's Individuals and Households Program assist with repairs and replacements that will make a home "habitable," whereas SBA awards loan funding for the full cost to restore a home.

HUD calculates "unmet housing needs" as the number of housing units with unmet needs times the estimated cost to repair those units minus repair funds already provided. However, because complete data sources are often difficult to obtain after a major disaster event, HUD has stated that empirically justified calculations may be used to determine the average cost to repair a home fully. Generally, this is accomplished by "using the average real property damage repair costs determined by the Small Business Administration for its disaster loan program for the subset of homes inspected by SBA and FEMA.

Specifically, for Puerto Rico, FEMA loss estimates are lower than SBA estimates for real property and personal property. The average FEMA real property loss for Irma and María was \$4,506, based on 297,161 applicants with FEMA verified losses. SBA average verified losses per household were valued at \$31,341 based on 67,171 applicants representing 6.96 times higher verified loss amount than FEMA. SBA median loss value of \$25,118 is 31.9 times higher than FEMA's value of \$785 for the same group of applicants. SBA's average verified personal property losses at a value of \$8,989 per household are 5.39 times higher than FEMA's \$1,667 per household.

Furthermore, matching FEMA's applicant data with SBA's loan data on FEMA registrant number for more than 122,000 applicants highlighted two other important facts utilized in identifying unmet housing needs. First, FEMA underestimates the number (count) of housing units with real property losses. Specifically, 25.41% of matching records (disaster victims) had \$0 FEMA real property losses, but greater than \$0 SBA verified property losses. Second, FEMA underestimates the number (count) of housing units with personal property losses. Specifically, 24.99% of matching records had \$0 FEMA personal property loss but greater than \$0 SBA verified contents losses.

For Irma and María, when applying the average verified loss amount (\$31,341) of all SBA applicants with real property losses (67,171) to those who were disqualified or turned down for SBA loan assistance and those for whom a FEMA loss was established pushes the full extent of housing impact caused by Hurricane María to more than \$33.9 billion (before accounting for an increase in rebuilding for resilience or deductions for funds already provided). A few additional considerations are factored in to arrive at a more comprehensive picture of this estimated unmet need. Utilizing the median SBA real property damage amount of \$25,118 accounts for outliers in the SBA data (a few very high and very low damage amounts), driving the average SBA loss up. Applying the median SBA property loss amount of \$25,118 to the total number of SBA applicants who were not approved, in conjunction with HUD estimates of unmet housing needs for those without a determined real property loss, provides a more conservative and realistic view

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of losses to residential property across the Island. Utilizing the unmet needs values from HUD and FEMA data about the number of applicants (more than 1.13 million) results in an unadjusted housing impact of \$34.1 billion.

For details on damages and losses go to: <https://cdbg-dr.pr.gov/en/action-plan/>

#### **Homelessness**

Puerto Rico faces the potential for increased homelessness as homeowners face mortgage foreclosures, affordable housing continues to be in short supply, and the economy remains in the initial phases of recovery. Puerto Rico is eligible for annual formula-based grant funding from HUD for Continuum of Care (CoC) Services to end homelessness and provide critically needed support to local programs that serve individuals and families experiencing homelessness. Funding for these programs has gradually increased over the years.

In 2017, a sample study completed by the Department of the Family recorded 3,501 Puerto Ricans as homeless, with 31% being chronically homeless. Being homeless brings forth more complexity in recovery due to social problems such as substance abuse, mental health disorders, and poor health conditions. An estimated 37% of homeless persons are battling some form of substance addiction to either illicit drugs or alcohol, and 23% cannot return home due to familial problems. An estimated 15% are homeless due to financial reasons only.

The HUD Housing Damage Assessment and Recovery Strategies Report states that citing a 2013 study, "Of the total homeless population – 80% are men, 16% are children, 51.6% are chronically disabled, 45.3% suffer from substance abuse, 18.5% are severely mentally ill, 7.9% are victims of domestic violence, 7.4% suffer from HIV/AIDS, and 2.0% served in armed forces. Continuum of Care Providers (CoCs) has expressed a need for increased transitional and permanent housing for women and children and emergency shelters for domestic violence victims."

For details go to: <https://cdbg-dr.pr.gov/en/action-plan/>

#### **Infrastructure unmet need**

##### ***Catastrophic Impact to Power Grid***

Puerto Rico's electrical grid was already in a state of deterioration when the hurricanes hit. Irma first caused a power outage for nearly 50% of the Island, then María caused a complete loss of power in all 78 municipalities. By 2 a.m. on September 20, 2017, Puerto Rico reached a total blackout. Due to a damaged outage management system, Puerto Rico Electric Power Authority (PREPA) was initially unable to read meters to determine an accurate count of residents left without service. Nearly three months later, fiber optic cables were repaired, allowing the system to read meters and begin the targeted road to recovery.

Under these conditions, the impact has been staggering. Power restoration has been hampered due to the sheer scale and complexity of the damage. Much of the Island's 2,400 miles of transmission lines, 30,000 miles of distribution lines, and 342 substations were severely damaged in the hurricane.

Before the hurricanes, PREPA was already an underfunded public utility in need of an estimated \$4 billion to overhaul its outdated power plants and reduce its reliance on imported oil. In July 2017, PREPA filed for bankruptcy with \$9 billion in debt, according to the Puerto Rico Fiscal Agency and Financial Advisory

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Authority. As of May 2018, the Government of Puerto Rico is in the process of privatizing PREPA to incentivize innovation, boost efficiency, and improve services for the people.

Power restoration is a combined effort from the U.S. Army Corps of Engineers, FEMA, PREPA, and the utility industry which, as of March 21, 2018, have all come together to restore 93.4% of PREPA customers, translating to service for more than 1,368,864 residents.<sup>83</sup> The agency estimated full recovery by May 2018. However, there have been setbacks along the way. On April 12, 870,000 customers lost power when a tree fell on a major power line near the town of Cayey while workers were clearing vegetation. A week later, on April 18, power was lost to all of Puerto Rico when an excavator repairing 2017 damage from Hurricane María hit a line connecting two major power plants.

#### ***Impact on Critical Infrastructure***

Other infrastructures damaged by the Hurricanes are:

1. **Health Care Services:** The widespread failure of Puerto Rico's power grid had a crippling effect on the Island's 69 hospitals. Weeks after María made an impact, only a handful of hospitals were up and operating on generators, with operations threatened daily due to the shortage of diesel fuel and disruption in fuel distribution due to damaged roads. More details: <https://cdbg-dr.pr.gov/en/action-plan/>
2. **Dam Failure:** One of the Island's largest dams, the Guajataca Dam located in Puerto Rico's northwest corner, sustained such damage from Hurricane María from extreme winds and 15 inches of flooding rains that it failed 19 days after impact. Guajataca is a hydroelectric dam, 120 feet high, holding water from the Guajataca River in Terranova's neighborhood. The dam's reservoir lay between the municipalities of Quebradillas, Isabela, and San Sebastián and was built to hold back 55.3 million cubic yards of water. Weakened by the hurricane, the dam's emergency spillway eventually collapsed, flooding communities and contaminating the water supply for over 350,000 Puerto Ricans. The government ordered the evacuation of 70,000 residents in and surrounding the towns of Isabela and Quebradillas. More details: <https://cdbg-dr.pr.gov/en/action-plan/>
3. **Disrupted communication:** Communications disruptions across the islands complicated response efforts for months. Days after the hurricane, on September 27, 2017, the Federal Communications Commission issued a status report that both 911 centers on the Island were operational, but overall, 91.1% of the Island's cell sites were out of service. Every municipality reported that 75% or more of their cell sites were out of service. More details: <https://cdbg-dr.pr.gov/en/action-plan/>

For details, go to: <https://cdbg-dr.pr.gov/en/action-plan/>.

#### **Economic Unmet Need**

Economic impact caused by a major disaster event resulted in immediate loss of services and lowered, if not halted, business output for companies located in and around the impact zone. The real impact can be

far-reaching and continue in short and long-term waves as the local tax base recovers, making it difficult to pinpoint a total dollar amount for impact and recovery need.

The assessment focuses on identifying those immediate impacts on businesses (buildings and content) resulting from Irma and Maria. The Small Business Administration (SBA) makes low-cost disaster loans available to qualified businesses, and their services are an essential business impact indicator. Utilizing SBA business data in conjunction with HUD methods laid out in the Federal Register informs the approach to identify property and content impacts to businesses across Puerto Rico. According to SBA business loan information, there were 88,988 applications issued across the Island. Of these, 4,010 applicants had a verified property loss of \$312,990,105, and another 16,840 applicants are either "in-process," have withdrawn, or were declined for a loan from the program. An additional 68,773 applications were issued but not returned to the SBA. Note the high percentage of applications that were issued but not returned. Anecdotal evidence suggests that many Puerto Rican small business owners walked away from the SBA process because they feared they could not repay a business loan. Other applicants, particularly those who were declined, have seen an increase in advocacy from Congress members who hope to see higher rates of SBA approvals moving forward. The average verified loss for all applicants with SBA verified losses was \$78,052, and the median loss was \$34,109. First, known losses for those who applied for SBA loans and were visited by SBA inspection teams reveal a total loss (property and contents) of \$474.2 million for roughly 4,010 businesses.

These losses were combined with known losses from SBA business data to estimate a total initial economic impact to business real property and contents of over \$4.7 billion. Accounting for 38% in additional resilience costs on rebuilding damaged structures such as more stringent building codes, cost of compliance measures, elevations, or freeboard requirements increases the total cost of repairs to \$5.8 billion. SBA payouts to businesses totaled \$99.9 million for these lines of loss, leaving a potential unmet need of \$4.6 billion or \$5.7 billion when accounting for resilience costs.

For details go to: <https://cdbg-dr.pr.gov/en/action-plan/>

## Housing Market Analysis

### MA-10 Number of Housing Units – 91.310(a)

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

As of 2019, Puerto Rico had a total of 73,431 units Island wide supported by HUD programs. From this total, 73% of the units were public housing, while 25% were Section 8 or Housing Choice Voucher Program. Most of the units supported by these programs are located in important population centers of the Island, considering the services and amenities accessible to the population in such locations.

	202 (Elderly)	811 (Disable)	Project Based Section 8	Public Housing	Total
Total Units	989	149	18,713	53,580	73,431
Percent Occupied	95%	57%	92%	93%	92%
Total People	988	121	38,376	111,167	150,652
Rent per Month	\$ 129	\$ 68	\$ 125	\$ 88	\$ 102
Household Income	\$ 6,354	\$ 3,333	\$ 5,956	\$ 4,061	\$ 4,806

**Figure 1A profile of HUD Subsidized Housing in Puerto Rico**

Source: HUD, A Picture of Subsidized Households, 2019  
<https://www.huduser.gov/portal/datasets/assthsq.html>  
 This summary does not include other subsidy programs such as HOME, LITCH or CDBG

The State administers public housing in Puerto Rico. Currently, there are more than 53,000 units in operation. Vacancies typically occur due to remodeling works, demolition, or disposition of some of the facilities, among other reasons not associated with demand.

There is a total of 18,173 units under the project-based and Tenant-Based Section 8 Housing Choice Voucher Program. This program is administered by various agencies, including municipalities, the Puerto Rico Department of Housing, and the Puerto Rico Housing Finance Authority.

Regarding the HOME Program (State and PJs), this program committed \$60.1 million for a total of 670 units during the period from July 2015 to June 2020. Of this total close to \$40 billion were granted to projects producing 251 affordable units. Close to \$11 million were granted to assist homebuyers with the acquisition of 302 units. See the table below for further details. Moreover, a total of \$145 million in Low-Income-Tax Credits were also committed to projects receiving HOME funds from the State Program.

#### HOME FUNDS COMMITTED AND TAX CREDITS ALLOCATED TO HOME PROJECTS

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### Summary

<b>Total committed from 7/2015 to 6/2020</b>	\$60,135,572.45	
<b>Total units from 7/2015 to 6/2020</b>	670	
<b>Total Tax Credits to our HOME Projects</b>	\$145,095,315.00	
	<b>Commitment Detail</b>	<b>Units Detail</b>
<b>Homebuyer Assistance</b>	\$ 10,972,871.92	302
<b>Homeowner (Including Municipalities)</b>	\$ 4,695,739.40	65
<b>Projects</b>	\$ 39,978,625.93	251
<b>TBRA</b>	\$ 1,000,000.00	52
<b>Administration</b>	\$ 3,488,335.20	

Source: Puerto Rico Housing Finance Authority (2020).

## MA-30 Homeless Facilities – 91.310(b)

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The table below provides a list of services and facilities that meet the needs of homeless persons, organized by the type of subpopulations served, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. This is based in data obtained from the Continuums of Care and the Housing Inventory Count. Table MA-35 summarizes the services that are offered by these entities. Services are related to some of the most urgent needs of the homeless population, which were also the cause for becoming homeless. These include services such as Alcohol & Drug Abuse rehabilitation, employment services and mental health counseling. Other services provided, which complement these mainstream services, include childcare, transportation and life skills. It is also worth mentioning that a high proportion of the organizations identified, offer case management services, along with services of referral to government and to other entities.

### ORGANIZATIONS AND PROJECTS INCLUDED ON THE 2015 HIC

Proj. Type	Organization Name	Project Name	Target Pop. A	Target Pop. B
PSH	Albergue El Paraíso, Corp.	Gente Buena	HC	NA
PSH	Albergue El Paraíso, Corp.	Proyecto El Eden	SM	NA
PSH	Albergue El Paraíso, Corp.	Proyecto El Eden	SM	NA
TH	Casa de Restauración y	Casa de Amor y Esperanza	SM	NA
TH	Casa de Restauración y	Casa de Amor y Esperanza	SM	NA
TH	Casa Ismael, Inc.	Albergue Casa Ismael, Inc.	SM	HIV
TH	Casa Joven del Caribe, Inc.	Casa Grande	SM	HIV
TH	Casa la Providencia, Inc.	Casa la Providencia, Inc.	SF	NA
ES	Casa la Providencia, Inc.	Casa Providencia Albergue de Emergencia	SF	NA
ES	Casa Protegida Julia de	Albergue de la Casa	SFHC	DV
TH	Casa Protegida Julia de	Albergue Transitoria de Casa Protegida Julia de	SFHC	DV
PSH	Casa Protegida Julia de	Programa de Voucher Casa Protegida Julia de	HC	DV
OPH	Casa Rosa, Inc.	Casa Rosa I Housing	SM	NA
OPH	Casa Rosa, Inc.	Casa Rosa II- San Augustin Housing Associated SRO	SME	NA

OPH	Casa Rosa, Inc	Casa Rosa II- San Augustin Housing Associated SRO	SMF	NA
ES	Centro de Servicios a la Juventud, Inc.	Centro de Servicios a la Juventud	HC	NA
ES	Centro Transformacion Familiales, Inc.	CTSC Hogar Eliezer	SM	NA
TH	Coalicion de Apoyo Continuo para Personas	Hogar Amparo	SM	NA
PSH	Corporación La Fondita de Jesus	El Pueblito de Jesus (PH)	SMF+HC	NA

TH	Corporación La Fondita de Jesús	La Puerta de Jesús	SMF	NA
PSH	Corporación La Fondita de Jesús	Mi Hogar II	SMF+HC	NA
OPH	Doctor's Medical Center, Inc.	Hogar Amparo, SRO	SMF	NA
RRH	Forjando un Nuevo Corazón	Forjadores	HC	NA
TH	Guara BI, Inc.	Programa Guarabi, Inc.	SM	NA
ES	Hogar Crea, Inc.	Programa de Emergencia para Deambulantes	SF	NA
TH	Hogar Crea, Inc.	Proyecto Deambulante VIH/Sida para Varones	SM	HIV
TH	Hogar Crea, Inc.	Proyecto Vivienda Transitoria con Servicios de Apoyo Deambulantes	SMF	HIV
TH	Hogar Crea, Inc.	Proyecto Vivienda Transitoria con Servicios de Apoyo Deambulantes	SMF	HIV
TH	Hogar de Ayuda El Refugio	Madres con Niños	HC	NA
TH	Hogar de Ayuda El Refugio	Vivienda Transitoria	SF	HIV
TH	Hogar del Buen Pastor, Inc.	Hogar del Buen Pastor	SMF	NA
PSH	Hogar del Buen Pastor, Inc.	Hogar del Buen Pastor - Vouchers	SMF	NA
TH	Hogar del Buen Pastor, Inc.	Hogar del Buen Pastor II	SM	NA
TH	Hogar Dios es Nuestro Refugio	Hogar Dios es Nuestro	SM	NA
TH	Hogar Divino Niño Jesús, Inc.	Hogar Divino Niño Jesús, Inc.	SM	NA
TH	Hogar el Camino a la Salvación	El Camino a la Salvación II, Inc.	SM	NA
TH	Hogar Padre Venard, Inc.	Hogar Padre Venard, Inc.	SMF	NA
TH	Hogar Posada la Victoria, Inc.	Programa de Rehabilitación para Damas con Problemas de	SF	NA
ES	Hogar Ruth para Mujeres Maltratadas, Inc.	Albergue de Emergencia	HC	DV
TH	Hogar Ruth para Mujeres Maltratadas, Inc.	Guayacan Housing Development	HC	DV

ES	Hogar Santisima Trinidad, Inc.	Hogar Santisima Trinidad, Inc.	SM	NA
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TH	Iniciativa Comunitaria de	Compromiso de Vida I	SF	NA
ES	Instituto Pre-Vocacional e Industrial de Puerto Rico	Casa Protegida Mujeres y Niños	SFHC	DV
ES	Instituto Pre-Vocacional e Industrial de Puerto Rico	Casa Protegida Mujeres y Niños	SFHC	DV
ES	La Perla de Gran Precio	Albergue para Mujeres	SF	NA
PSH	La Perla de Gran Precio	Compartir Comunitario	SMF	HIV
TH	La Perla de Gran Precio	Hogar Intermedio Nancy	SF	HIV
TH	La Perla de Gran Precio	Hogar Intermedio Nancy	SF	HIV
TH	La Perla de Gran Precio	Hogar Seguro-Programa de Deambulantes de la	SF	NA
SH	La Perla de Gran Precio	Hogar Sin Barreras Safe	SF	NA
PSH	La Perla de Gran Precio	Proyecto Integracion	SMF+HC	HIV
PSH	La Perla de Gran Precio	Tu Casa Vale	SMF+HC	HIV
PSH	La Perla de Gran Precio	Tu Casa Vale	SMF+HC	HIV
PSH	Lucha Contra el SIDA Inc.	LCS Apartment Leasing	SMF+HC	NA
TH	Lucha Contra el SIDA Inc.	Programa Nuevo	SF	NA
TH	Lucha Contra el SIDA Inc.	Re- Encontrando el	SM	NA
TH	Lucha Contra el SIDA Inc.	Re- Encontrando el	SM	NA
PSH	Lucha Contra el SIDA Inc.	Sabana Village	SMF	HIV
TH	Mental Health and Anti-Addiction Services	De vuelta a la Vida,	SM	NA
PSH	Mental Health and Anti-Addiction Services	De Vuelta a la Vida,	SMF	NA
ES	Ministerio CODESH en	Programa Centro de	SM	NA
PSH	Municipality of Aibonito	Housing Voucher for the Needed	SMF+HC	NA
RRH	Municipality of Bayamon	Servicios Comunes	HC	NA
RRH	Municipality of Carolina	Emergency Solutions	SMF	NA
ES	Municipality of Carolina	Hogar Toque del Maestro	SM	NA

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ES	Municipality of Carolina	Hogar Toque del Maestro	SM	NA
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TH	Municipality of Carolina	Mi Techo Seguro	SM	NA
TH	Municipality of Naranjito	Municipal Program for Housing and Supportive	HC	NA
TH	Municipality of Naranjito	Municipio de Naranjito	HC	NA
ES	Municipality of San Juan	Casa Nuestra Gente- Albergue de Emergencia	SM	NA
TH	Municipality of San Juan	Centro de Acogida- TH	SMF	NA
TH	Municipality of San Juan	Centro de Acogida- TH	SMF	NA
TH	Municipality of San Juan	Hogar Nuevos Horizontes	SFHC	DV
RRH	Municipality of San Juan	Rapid Rehousing	SMF+HC	NA
SH	Municipality of San Juan	San Juan Safe Haven	SM	NA
PSH	Municipality of San Juan	Shelter + Care Renovation	SMF+HC	NA
PSH	Municipality of San Juan	Shelter Plus Care III	SMF+HC	NA
PSH	Municipality of San Juan	Shelter Plus Care New	SMF+HC	NA
TH	Municipality of San Juan	Transitional Housing for	HC	NA
TH	Municipality of Toa Baja	Toa Baja Transitional	HC	NA
PSH	Municipality of Vega Alta	Continuum of Care CoC	SMF+HC	NA
TH	Municipality of Vega Alta	Homeless Assistance	SMF	NA
PSH	Municipality of Vega Baja	Continuum of Care	SMF+HC	NA
PSH	Municipality of Vega Baja	Supportive Housing	SMF+HC	NA
PSH	Municipality of Vega Baja	VB SHP New Hope	SMF+HC	NA
PSH	Municipality of Vega Baja	Vega Baja SHP New Hope	SMF+HC	NA
PSH	PR Department of Housing	Rental Assistance Program	SMF+HC	NA
PSH	PR Department of Housing	CoC PR-502	SMF+HC	NA
TH	PR Department of Housing	VA - VASH PR Department	SMF+HC	NA
TH	Proyecto Oasis de Amor Inc.	Vivienda Transitoria para	SF	NA
TH	Proyecto Oasis de Amor Inc.	Vivienda Transitoria para	SM	NA
ES	Salvation Army	Albergue Esperanza	SM	NA
RRH	Salvation Army	Proyecto Esperanza-	SMF+HC	NA
RRH	Salvation Army	Proyecto Esperanza- San	SMF	NA
TH	SILO Mision Cristiana Inc.	Casa Silo	SM	NA
TH	Solo por Hoy, Inc.	Hogar Solo por Hoy	SF	NA

TH	Teen Challenge Inc.	Teen Challenge Arecibo	SM	NA
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TH	Teen Challenge Inc.	Teen Challenge Bayamón I	SM	NA
TH	Teen Challenge Inc.	Teen Challenge Buena Vista	SM	NA
ES	Casa de la Bondad, Inc.	Battered Woman Shelter	SFHC	DV
TH	Casa de la Bondad, Inc.	SHP-TH	SFHC	DV
RRH	Casa del Peregrino	SSVF	SMF+HC	
ES	Casa del Peregrino	Albergue-HOPWA	SMF	HIV
ES	Casa del Peregrino	Casa Del Peregrino	SMF	NA
TH	Casa del Peregrino	GPD-Proyecto David	SMF+HC	
ES	Casa del Peregrino	Proyecto San José	SMF	NA
TH	Casa Renuevo de Amor	Casa Renuevo de Amor	SF	NA
TH	Centro de Ayuda al	CAM Transitional Housing	SM	NA
TH	Centro Para Deambulantes Cristó	Cristo Pobre	SM	NA
PSH	Centro Para Deambulantes Cristó	La Caridad de Cristo	SM	NA
ES	Clara Lair	Hogar Clara Lair	SFHC	DV
ES	Coalition Pro-Homeless of the Eastern Area	Albergue la Alianza	SM	NA
ES	Coalition Pro-Homeless of the Eastern Area	Senderos de Esperanza	SMF	NA
ES	CORDA de PR	CORDA de PR	SM	NA
PSH	Corporación Milagros del Amor, Inc.	Por Mi Hogar	SMF+HC	NA
RRH	Corporación Milagros del Amor, Inc.	Programa de	SMF+HC	
SH	Corporación Milagros del Amor, Inc.	Vereda del Río	SMF	NA
TH	COSSMA	Esperanza Village	SM	NA
TH	COSSMA	Rayo de Esperanza	SM	NA
ES	Cristo Mi Fortaleza	Cristo Mi Fortaleza	SM	NA
PSH	Departamento de la	HUD VASH	SMF+HC	
PSH	Estancia Corazon Inc.	Comunidad Belén	SMF	NA
ES	Estancia Corazon, Inc.	Hogar de Adulto Albergue de Emergencia	SM	NA
TH	Estancia Corazon, Inc.	Hogar de Adultos	SMF	NA
ES	Fortaleza del Caído	Albergue Fortaleza del Caído	SMF	HIV

ES	Fortaleza del Caído	Albergue Fortaleza del Caído	SF	HIV
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SH	FUNDESCO	El Camino	SMF	NA
RRH	FUNDESCO	Hogar Dulce Hogar	SMF+HC	
TH	FUNDESCO	La Piedad	SFHC	DV
ES	FUNDESCO	Los Peregrinos	SMF	NA
PSH	FUNDESCO	Posada de Jesus	SM	NA
ES	Hogar Crea, Inc.	Damas Trujillo Alto	SFHC	NA
TH	Hogar Luz de Vida Inc.	Hogar Luz de Vida	SM	NA
TH	Hogar Luz de Vida Inc.	Hogar Luz de Vida II	SM	NA
ES	Hogar Maria Del Carmen	Hogar Maria Del Carmen	SMF	NA
ES	Hogar Nueva Mujer Santa Maria de la Merced, Inc.	Hogar Nueva Mujer	SFHC	DV
TH	Hogar Nueva Mujer Santa Maria de la Merced, Inc.	Vivienda Transitoria	SFHC	DV
ES	Hogar Nuevo Pacto	Hogar Nuevo Pacto	SM	NA
ES	Hogar Resurrección, Inc.	Hogar Resurreccion	SM	NA
TH	Instituto Pre Vocacional e Industrial de PR, Inc.	Hostal Getsemani	SM	NA
TH	Lucha Contra El SIDA	Lucero del Alba	SM	NA
PSH	Lucha Contra El SIDA	Remanso de Paz	SMF	NA
ES	Mision Alpha y Omega	Mision Alfa y Omega	SM	NA
TH	Municipio de Aguas Buenas	Leasing TH	SMF+HC	NA
RRH	Municipio de Añasco	Programa de Rentas	SMF+HC	
PSH	Municipio de Cayey	Shelter Plus Care Program	SMF+HC	NA
TH	Municipio de Cidra	Leasing TH	SMF+HC	NA
TH	Municipio de Cidra	Programa Renace	SFHC	NA
PSH	Municipio de Coamo	Coamo Shelter plus Care	SMF+HC	NA
PSH	Municipio de Guayama	Shelter Plus Care	SMF+HC	NA
OPH	Municipio de Hormigueros	HOPWA	SMF+HC	HPV
PSH	Municipio de Hormigueros	Shelter Plus Care Program	SMF+HC	NA
RRH	Municipio de Humacao	Programa de Rentas	SMF+HC	
PSH	Municipio de Humacao	Shelter Plus Care	SMF+HC	NA
PSH	Municipio de Isabela	Isabela Shelter plus Care	SMF+HC	NA
RRH	Municipio de Jayuya	Jayuya - RRH	SMF+HC	
PSH	Municipio de Jayuya	Jayuya Rental Assistance	SMF+HC	NA
ES	Municipio de Mayaguez	Albergue San Gabriel	SM	NA
RRH	Municipio de Mayaguez	ESG RRH	SMF+HC	
RRH	Municipio de Mayaguez	Mayaguez ESG-RRH	SMF+HC	NA
PSH	Municipio de Mayaguez	Shelter Plus Care	SMF+HC	NA
RRH	Municipio de Naguabo	Programa de Rentas	SMF+HC	

PSH	Municipio de Naguabo	Shelter Plus Care Program	SME	NA
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RRH	Municipio de Ponce	ESG RRH	SMF+HC	
ES	Municipio de Ponce	Hogar Ernestina Rodríguez	SMF	NA
PSH	Municipio de Ponce	Shelter Plus Care	SMF+HC	NA
PSH	Municipio de San Germán	Shelter Plus Care Program	SMF+HC	NA
ES	Municipio de Yauco	Albergue Renace	SM	NA
PSH	Municipio de Yauco	Permanent Housing	SMF+HC	NA
PSH	Municipio de Yauco	Shelter Plus Care	SMF+HC	NA
ES	O.B.R.A.S. Inc.	Hogar RUT	SF	NA
ES	Oficina ProAyuda Personas con	Hogar Casa Dorada	SMF	NA
TH	Proyecto Amor Que Sana, Inc.	Casa Ana Medina	SF	NA
SH	Proyecto Amor Que Sana, Inc.	Safe Haven	SMF	NA
ES	Proyecto Guara-Bi, Inc.	Albergue Guara Bi	SM	NA
PSH	Proyecto Guara-Bi, Inc.	Guara Bi Permanent Housing	SM	NA
TH	Proyecto Guara-Bi, Inc.	TH Proyecto Guara-bi	SM	NA
PSH	Proyecto MATRIA, Inc.	Gaia - Permanent Housing	SFHC	DV
TH	Proyecto MATRIA, Inc.	Gaia Transitional Housing	SFHC	DV
ES	Teen Challenge	Teen Challenge TH	SF	NA
TH	Veteran Homestead, Inc.	GPD-Hacienda El veterano	SM	NA

#### DESCRIPTION OF THE TYPE OF SERVICES PROVIDED BY ORGANIZATIONS THAT SERVE THE HOMELESS POPULATION

Organization Name	Project Name	Description
Albergue El Paraíso, Corp.	El Edén (Home)	Shelter, food, shower, clothing, and shoes. Supportive services
	Proyecto El Edén	Shelter, food, shower, clothing, and shoes. Supportive services
CAPHAE, INC.	Proyecto Senderos de	Medical services for patients with HIV/AIDS in
CAPHAE, Inc.	Albergue de Emergencia La Alianza	Emergency shelter, food, shower, and case referral. Supportive services
Casa de Restauración y		Shelter, food, rehabilitation services for men addicted to drugs and alcohol, social work, and service for
	Casa de Amor y Esperanza	homeless with HIV/AIDS. Supportive services
Casa Ismael, Inc.	Albergue Casa Ismael, Inc.	Shelter to homeless and assistance to persons with HIV/AIDS. Supportive services

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Casa Joven del Caribe, Inc.	Casa Grande	Food, shower, assistance to persons with HIV/AIDS, social work, mental health, and medical services.
Casa la Bondad, Inc.	Shelter	Shelter to women victims of abuse and their children, shower, food, assistance to persons with HIV/AIDS, mental health, social work, medical and nursing.
Casa la Providencia, Inc.	Casa la Providencia, Inc.	Shelter and rehabilitation services for women addicted to drugs and alcohol, food, shower, social
Casa del Peregrino	Emergency shelter, David Project.	Shelter, food, shower, assistance to persons with HIV/AIDS, mental health, treatment to homeless persons with addiction to drugs and alcohol, social work, medical and nursing services, prevention, and orientation.
	San José Shelter	Emergency shelter and transitional housing.
Casa Misericordia, Inc.	Casa Misericordia, Inc.	Food, shower, and medical services.
Casa Protegida Julia de Burgos, Inc.	Albergue de la Casa	Temporary shelter, food, shower, social work, support services, prevention, counseling and crisis
	Albergue Transitoria de Casa Protegida Julia de	Temporary shelter, food, shower, social work, support services, prevention, counseling and crisis
	Programa de Voucher Casa Protegida Julia de Burgos	Temporary shelter, food, shower, social work, support services, prevention, counseling and crisis
Casa Rosa, Inc.	Casa Rosa I Housing	Permanent Supportive Services
Casa Rosa, Inc.	Casa Rosa II- San Augustin Housing Associated SRO	Permanent Supportive Services
Centro de Deambulantes Cristo Padre, Inc.	Programa de Servicios	Food, shower, assistance to persons with HIV/AIDS, assistance obtaining permanent housing, social work, medical care, and job placement.
	Transitional Housing	Transitional housing, food, and other services for
	Ryan White Part A Program	Food, shower, assistance to persons with HIV/AIDS, assistance obtaining permanent housing, social work, medical care, and job placement.
Centro Transformación Social/Edison, Inc.	CTSC Hogar Eliezer	Shelter and rehabilitation services for men addicted to drugs and alcohol, food, shower, social work, and mental health.

Corporación La Fondita de Jesús	El Pueblito de Jesús (PH)	Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
	La Puerta de Jesús	Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
	Mi Hogar	Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
Mi Hogar II		Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
CORDA		Shelter for the homeless, persons with addiction to drugs and alcohol, prevention, food, shower, assistance obtaining permanent housing, and social work.
Corporación Salud Asegurada por Nuestra Organización (SANOS)	SSI/PRE	Evaluation and coordination of drug addiction cases for rehabilitation, case referral, mental health services, case management, clinical services for patients with HIV/AIDS, and other services.
COSSMA	Hogar Rayos de Esperanza	Transitional housing.
Doctor's Medical Center, Inc.	Hogar Amparo, SRO	
Estancia Corazón	Comunidad Belén Hogar de adulto Fondita Corazón	Shelter, food, shower, assistance to persons with HIV/AIDS, and social work.
Fortaleza del Caído Safe Haven		Shelter, 24/7 services, and day care.
	Albergue Los Peregrinos	Services for homeless individuals, emergency and transitional
FUNDESCO	El Camino Safe Haven Hogar La Piedad	

Corporación La Fondita de Jesús	El Pueblito de Jesús (PH)	Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
	La Puerta de Jesús	Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
	Mi Hogar	Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
Mi Hogar II		Food, shower, laundry, public assistance, primary health, social work, referral to government agencies, and personal hygiene. Also provides permanent transitional housing, psicho-social services, and microenterprise opportunities, among other services.
CORDA		Shelter for the homeless, persons with addiction to drugs and alcohol, prevention, food, shower, assistance obtaining permanent housing, and social work.
Corporación Salud Asegurada por Nuestra Organización (SANOS)	SSI/PRE	Evaluation and coordination of drug addiction cases for rehabilitation, case referral, mental health services, case management, clinical services for patients with HIV/AIDS, and other services.
COSSMA	Hogar Rayos de Esperanza	Transitional housing.
Doctor's Medical Center, Inc.	Hogar Amparo, SRO	
Estancia Corazón	Comunidad Belén Hogar de adulto Fondita Corazón	Shelter, food, shower, assistance to persons with HIV/AIDS, and social work.
Fortaleza del Caído Safe Haven		Shelter, 24/7 services, and day care.
	Albergue Los Peregrinos	Services for homeless individuals, emergency and transitional
FUNDESCO	El Camino Safe Haven Hogar La Piedad	

	Remanso de Esperanza	services for individual and patients with HIV/AIDS
Guara Bi, Inc.	Programa Guarabi, Inc.	Emergency, transitional shelter, permanent supportive services and other services for homeless
Hacienda de Veteranos	Hacienda de Veteranos ESG	Services program.
Hogar Crea, Inc.	Albergue de Emergencia para Personas sin Hogar Mujeres - Parcelas Falu	Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with
	Hogar Crea Arecibo	Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with
	Homeless Project for men with HIV/AIDS-Las Americas	Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with
	Transitional Housing Project and services for homeless individuals-	Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with
		Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with
		Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with

		Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with
		Services for homeless individuals.
Hogar de Ayuda El Refugio, Inc.	Vivienda Transitoria	Support services and medical care for women with HIV/AIDS, addicted to drugs and alcohol and their
Hogar del Buen Pastor, Inc.	Hogar del Buen Pastor	Shelter, prevention, food shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, service for homeless with HIV/AIDS, job
	Hogar del Buen Pastor -	Shelter, prevention, food shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, service for homeless with HIV/AIDS, job
	Hogar del Buen Pastor II	Shelter, prevention, food shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, service for homeless with HIV/AIDS, job
Hogar Dios es Nuestro	Hogar Dios es Nuestro	Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, social work, and medical care.
Hogar Divino Niño Jesús, Inc.	Hogar Divino Niño Jesús, Inc.	Mental health, treatment for men with addiction to drugs and alcohol, social work, and medical care.
Hogar el Camino a la	El Camino a la Salvación II, Inc.	Shelter and rehabilitation of men with addiction to drugs and alcohol.
Hogar Luz de Vida		Rehabilitation of men with addiction to drugs and services for homeless individuals.
Hogar María del Carmen, Inc.		Shelter, food, shower, mental health, social work, medical care, and job placement.
Hogar Nuevo Pacto		Shelter, food, shower, treatment for persons with addiction to drugs and alcohol, social work, medical care, and service for homeless with HIV/AIDS.
Hogar Posada la Victoria, Inc.	Programa de Rehabilitación para Damas con Problemas de Adicción	Shelter, treatment for women with addiction to drugs and alcohol, social work, medical care and job
Hogar Resurrección		Shelter, prevention, food, shower and treatment for persons with addiction to drugs and alcohol, social work, and job placement.

Hogar Ruth para Mujeres Maltratadas, Inc.	Albergue de Emergencia	Temporary shelter, food, legal assistance, social work, support services, counseling and crisis intervention for abused women and their children.
	Guayacán Housing	Temporary shelter, food, legal assistance, social work, support services, counseling and crisis intervention for abused women and their children.
	Programa Prevención	Temporary shelter, food, legal assistance, social work, support services, counseling and crisis intervention for abused women and their children.
Hogar Santísima Trinidad, Inc.	Hogar Santísima Trinidad, Inc.	Shelter for the homeless, prevention, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for the homeless with HIV/AIDS, job placement, and
Iniciativa Comunitaria de	Compromiso de Vida I	Temporary shelter for women, prevention, food, shower, treatment for persons with addiction to drugs
La Perla de Gran Precio Inc.	Albergue para Mujeres	Shelter, food, shower, mental health, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, medical care, service for homeless with HIV/AIDS, child care, and transportation.
	Compartir Comunitario	
	Hogar Intermedio Nancy	
	Hogar Seguro-Programa de Deambulantes de la Perla del Gran Precio	
	Hogar Sin Barreras Safe	
	Proyecto Integración	
	Tú Casa Vale	
La Tierra Prometida, Inc.		Shelter, prevention, treatment for men with addiction to drugs and alcohol, assistance obtaining permanent housing and social work, and job placement.
Logros de Puerto Rico, Inc.	Support Services	Day care for homeless, prevention, assistance obtaining permanent housing, social work, and job
Lucha Contra el SIDA Inc.	Centro Renacer de Vida	Services for persons with HIV/AIDS, persons with addiction to drugs and alcohol, homeless, women victims of physical abuse, elderly, LGBTT community,

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	LCS Apartment Leasing	Services for persons with HIV/AIDS, persons with addiction to drugs and alcohol, homeless, women victims of physical abuse, elderly, LGBTT community,
	Programa Nuevo Horizonte II	Services for persons with HIV/AIDS, persons with addiction to drugs and alcohol, homeless, women victims of physical abuse, elderly, LGBTT community,
	Re- Encontrando el	Services for persons with HIV/AIDS, persons with addiction to drugs and alcohol, homeless, women victims of physical abuse, elderly, LGBTT community,
	Sabana Village Apartments	Services for persons with HIV/AIDS, persons with addiction to drugs and alcohol, homeless, women victims of physical abuse, elderly, LGBTT community,
	Remanso de Paz	Permanent housing, transportation, assistance and consumer protection, legal services, services for persons with HIV/AIDS, mental health services, medical care, support services for drug addiction, job
Ministerio de Acción Social CIRENET, INC.	Ministerio de Acción Social Cirenet	Food, educational, health, and social services for the homeless.
Ministerio de Restauración Cristo Mi Fortaleza FI 4:13, INC.	Cristo Mi Fortaleza	Temporary shelter, and treatment for persons with addiction to drugs and alcohol.
Misión Alpha & Omega, Inc.		Temporary shelter for the homeless and rehabilitation for persons with addiction to drugs and alcohol.
O.B.R.A.S., Inc.		Services for homeless individuals.
Proyecto Amor que Sana, Inc.	Casa Ana Medina	Temporary shelter, food, household essentials, transportation, consumer assistance and protection, legal services, services for persons with HIV/AIDS, mental health, medical services, job placement, case management, services for persons with addiction to
	Safe Haven	Transitional housing, food, household essentials, transportation, consumer assistance and protection, legal services, services for persons with HIV/AIDS, mental health, medical services, job placement, case management, services for persons with addiction to
Proyecto Matría	Programa Gaia	Transitional housing and services for women.
Proyecto la Nueva Esperanza, Inc.	La Nueva Esperanza Soup Kitchen	Food, shower, social work, medical care, and referral to government agencies or rehabilitation programs.

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Proyecto Oasis de Amor Inc.	Vivienda Transitoria para	Shelter, treatment for persons with addiction to drugs and alcohol, social work, medical care, and service for homeless with HIV/AIDS.
	Vivienda Transitoria para	Shelter, treatment for persons with addiction to drugs and alcohol, social work, medical care, and service for homeless with HIV/AIDS.
Salvation Army	Albergue Esperanza	Emergency Shelter
SILO Misión Cristiana Inc.	Casa Silo	Shelter, treatment for persons with addiction to drugs and alcohol, social work, and service for homeless
SILO Misión Cristiana Inc.	SILO Misión Cristiana	Shelter, treatment for persons with addiction to drugs and alcohol, social work, and service for homeless
Solo por Hoy, Inc.	Hogar Solo por Hoy	Treatment for women with addiction to drugs and alcohol.
Teen Challenge Inc.	Teen Challenge Arecibo	Shelter, food, shower, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing, social work, and job placement.
	Teen Challenge Bayamon I	Shelter, food, shower, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing, social work, and job placement.
	Teen Challenge Buena Vista	Shelter, food, shower, treatment for persons with addiction to drugs and alcohol, assistance obtaining permanent housing, social work, and job placement.

#### General Allocation Priorities

##### ESG

Program funds are distributed through a competitive process. Thus the ultimate geographic distribution of the assistance cannot be predicted. For the last five years of consolidated planning, the Department of the Family has been promoting and encouraging participation of recipients in different activities island-wide, by establishing a criterion based on the geographic impact of the organization. These regions were defined based on data from the PIT Count and in consultation with CoCs.



#### CDBG-DR Market Analysis

Fragility in the housing market has come to full exposure as a result of Hurricanes Irma and María. The degree of damage caused by the hurricanes was worsened due to the widespread destruction of inadequate housing structures and damage to unoccupied, unmaintained homes. It has been estimated that anywhere from 45% to 55% of Puerto Rican households have either erected or maintained houses through informal construction, a self-managed construction method completed without the use of an architect or engineer, proper permits, and often in non-conformance with land-use codes. In many cases, informal construction also occurs without proper title to the land. This construction type reduces the structural integrity of homes to withstand natural environmental conditions and renders them ineffective to withstand hurricane conditions.

The market's reality is that cost-burdened households face exacerbated challenges in the search for safe, affordable housing. More than 14,500 tenant households and more than 13,300 owned homes are overcrowded by one (1) or more persons. Funds are needed to repair or reconstruct aging and fragile structures, informally constructed homes, and homes unlawfully located on public lands or through an illegal subdivision. With compounded factors including overcrowding, thousands of financially overburdened households, an aging population, and out-migration of residents under forty (40), the need for comprehensive recovery is critical.

#### **SINGLE FAMILY HOUSING MARKET**

Hurricanes Irma and María have exacerbated an already challenging housing market. A reduction in wage base in the economy has reduced the population's buying power, limiting homeowner mobility, reducing the purchase of higher value homes, and in many cases creating conditions for foreclosure. With changing economic conditions and evolving household makeup, Puerto Rico has seen little investment in homes valued above \$100,000, and more demand for affordable housing. An increase in single-parent households and a decrease in average household income shows a population of declining means. According to ACS 2012- 2016 data, Puerto Rican households have a median income of \$19,606, which is significantly lower than the poorest state in mainland US, Mississippi, with a median household income of \$40,528, and almost 60% less than the US median household income of \$55,322.

Fifty-five (55) % of the occupied housing units in Puerto Rico have less than \$150,000. Before the hurricanes, single-family housing stock was at 1,555,880 units, with approximately 1.2 million of those homes occupied. According to FEMA IA data, over 1.06 million households, or households representing 88% of total housing units, have applied for disaster assistance. As home prices have adjusted to economic conditions and devalued over time, homeowners have been unable to accumulate the capital required to improve their living conditions or accommodate expanding households. According to the Puerto Rico Builders' Association Study, Puerto Rico has seen a 25%

drop in property values over the last ten (10) years from \$219,170 in 2007 to \$164,470 in 2017. Total sales (and by price ranges) have been reduced to a compounded annual rate of 14.5% between 2004 and 2016. The reduction has been more robust in prices of more than \$160,000 per unit.

According to the Department of Housing and Urban Development (HUD), as of April 30, 2018, there were 116,789 FHA Forward Mortgages, representing \$10,262,381,738 in unpaid balance. With FHA-insured mortgages in default, some debtors, who were ineligible for FHA's Loss Mitigation Program, have been given an extended moratorium on foreclosure. There is a high risk of a foreclosure on these properties that will follow the moratorium expiration on August 16, 2018. The delinquent loan count increased from 17,475 on August 31, 2017 (before the hurricanes), to 28,940 on April 30, 2018. This represents a financial exposure of over \$2.6 billion in delinquent loans in Puerto Rico. This could lead to vacated homes adding to the already aging stock of unoccupied homes with significant deterioration or damage expected to prevent resale.

Aging housing stock further contributes to the decrease in property value, eroding residents' wealth, and asset accumulation. About 40% of the housing stock was built before 1970, with 31% of homes constructed between 1970 and 1989.

#### **MULTIFAMILY HOUSING MARKET**

According to ACS 2012-2016 data in 2016, there were 1,237,180 housing units in Puerto Rico, of which 31.4 % were occupied in 2016 by 388,445 renters. According to the Puerto Rico Builder's Association study, 56.8% of currently rented properties rent for less than \$500 a month, representing more than half of the renters' population. Approximately 36.4% of renters pay between \$500 and \$999 in rent per month, while 6.8% pay between \$1,000 to \$3,000 per month. An estimated 53,000 tenant households live in substandard housing. Although sufficient rental units may exist, demand for high-quality, affordable rental housing has increased with economic challenges. Households may earn income just above the poverty line, disqualifying them from critical assistance, but too little to afford higher quality rental housing options. These households may earn between \$15,000 to \$25,000 in annual income.

A recorded 345,333 renter households applied for FEMA IA assistance due to Hurricanes Irma and Maria.<sup>60</sup> This number of units with confirmed damage may increase as the assessment of damage and inspections for code compliance post-hurricane continues. There is a strong need to formalize the island-wide rental market reporting and standard housing compliance in the rental market recovery. Aging buildings impacted by the hurricane will need to be addressed with a focus on resilience. More than 76% of the Island's rental stock was constructed before 1990.

For details go to: <https://cdbg-dr.pr.gov/en/action-plan/>

#### **IMPACT TO PUBLIC HOUSING**

The Puerto Rico Public Housing Authority (PRPHA) is the second-largest housing authority in the US, with over 53,000 units across 327 properties. There are also approximately 30,000 households using Housing Choice Vouchers and 18,000 households in project-based Section 8

units. The PRPHA reported 15,386 public housing units with damage, with initial damage claims over \$119 million. Full damage assessments are still being completed, and the damage amount is expected to rise. As insurance claims are negotiated with insurers, the amount of unmet needs is expected to adjust. FEMA's available funding for public housing funding requests is under development and will not be complete before this Action Plan's due date. Until such funding levels can be determined, the real unmet need in public housing is incomplete.

There were 25,000 persons on the public housing waiting list before the hurricanes and 7,955 (as of June 2014) on the Section 8 waiting list. PRPHA has been implementing mixed-income, mixed-finance strategies as part of its Asset Repositioning Strategic Plan to generate high-quality, diversified housing options. The Gladiolas mixed-finance development, which was still being completed at the time of hurricane Maria, is an example of this new strategy, which incorporates public housing units, Section 8 voucher units, market rate, and tax-credit units. Asset repositioning will continue to play a vital role in the recovery process, leading to high-quality, diversified housing options for residents across all housing assistance and income categories.

For details go to: <https://cdbg-dr.pr.gov/en/action-plan/>

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Puerto Rico is exposed to multiple natural hazards. Climatic hazards include tropical cyclones and storms that often causes floods, coastal erosion and rainfall induced landslides. Extreme heat events and droughts are also climatic hazards that affect Puerto Rico. Geologic hazards include landslides, coastal erosion, earthquakes (including earthquake's induced landslides, liquefaction, amplification of seismic waves), and tsunamis.

The Puerto Rico Hazard Mitigation Plan identifies that the more frequent events that have required presidential disaster and emergency declarations are associated with flooding, tropical storms, and hurricanes, as well as landslides.

According to the most recent flood data, it is estimated that 1,186 km<sup>2</sup> (13%) of the island is susceptible to coastal and riverine flooding (A, AE, AO and VE).<sup>1</sup> The following map presents the amount of low- and median-income households per census tracts and the areas that are susceptible to riverine, coastal and storm surge flooding.

*Map 1. Low- and moderate-income households in areas susceptible to flooding*



Puerto Rico is also susceptible to landslides which range from nuisances to deadly events. A recent study identified that 1% of the island has an extremely high susceptibility to landslides that are likely to initiate during or soon after intense rainfall. Nine percent of the island is considered with Very High susceptibility, 20% with High, 30% Moderate and 40% Low.<sup>2</sup> The following map presents the amount of low- and median-income households per census tracts with respect to the areas that are susceptible to landslides.

*Map 2. Low- and moderate-income households in areas Susceptible to landslides*



**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Climate change increases Puerto Rico's exposure to natural hazards, specially floods due to sea level rise, and stronger and more frequent extreme events such as storms. Other effects include an increase in the frequency and intensity of extreme heat events, in droughts, changing in rainfall patterns, and increase in ocean acidification and sea surface temperature.<sup>1</sup>

**Sea level rise**

Sea level rise due to climate change is increasing coastal inundation and exacerbating existing flooding conditions. Since the mid-20th century Puerto Rico has documented increases in the sea level by 0.08 inches (2 mm), and a notable acceleration has been observed between 2010 and 2011 (by a factor of about 3).<sup>2</sup> Various scenarios indicate that the increase in sea level in the Caribbean region would be greater than the global average, which will continue during this century.<sup>3</sup> By 2050, relative sea levels are projected to rise by about 0.8 feet (under the Intermediate-Low scenario), 1.2 feet (Intermediate scenario) and 2.8 feet (Extreme scenarios), compared to levels in 2000.<sup>4</sup>

Higher sea levels will result in more frequent nuisance flooding, especially in low lying communities. Nuisance flooding occurs with high tides due to climate-related sea level rise, land subsidence, and the loss of natural barriers. Oftentimes these are not immediately destructive but can cause substantial negative socioeconomic impacts, compromising infrastructure and posing public health risks.<sup>10</sup> In Puerto Rico, these are of concern and peaks during the high-water stance during the months of August-September-October<sup>11</sup>. Communities in the southwest coast of Puerto Rico are facing a complex situation given that earthquakes and aftershocks that have occurred since January 2020 caused permanent changes to the ground surface that appeared to shift downward and slightly to the west, according to recent studies.<sup>12</sup> Some coastal communities, such as El Faro in Guayanilla, are experiencing flooding and are more vulnerable to future events.

**Stronger and more frequent extreme events**

In the Caribbean, some extreme events include droughts, extreme rainfall events and extreme storms. These are projected to increase in frequency and intensity. Recent droughts and resulting reductions in freshwater availability as well as extreme rainfall events, have caused economic losses and social disruption.

Stronger hurricanes and more active hurricane seasons are also projected. Increasing hurricane intensity and associated rainfall will cause further damages to homes, specially those located in hazard areas or that were not developed according to building codes. Intense rainfall associated with these extreme events also increases the susceptibility to landslides.

#### Temperature

In PR temperatures have increased 1.5°F since 1950. It is projected that the average and extreme temperatures will increase in minimum and maximum emission scenarios. It is expected that there will be more days with temperatures over 95°F and more nights with over 85°F. By 2050 an increase in average temperatures from 1.5°F to 4°F is projected.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low- and moderate-income households that are located in hazardous areas may be disproportionately affected by the effects of climate change. For instance, many of the residents in flood prone areas cannot afford flood insurance to repair or replace their property when the next flooding event occurs.<sup>14</sup> As previously indicated, climate change could exacerbate current flooding conditions and areas that were not susceptible to flooding or were flooded in certain events could be permanently inundated by sea level rise.

It is estimated that in Puerto Rico there are 408,279 housing units occupied by low- and moderate-income households<sup>15</sup> that are in areas that could be permanently inundated by an increase of 3ft in sea level rise. These constitutes 45.79% of these units.<sup>16</sup>

*Map 3. Low- and moderate-income households in areas Susceptible to 3ft slr*



On the other hand, higher temperatures increase the consumption of electricity due to the use of equipment to cool down the environment (air conditioning) in homes that can afford or are required to have these systems. These spending in electricity leaves low and moderate-income homeowners with less money, which can negatively affect the well-being of these populations. Health and wellbeing are also affected in houses whose design does not allow adequate ventilation and cannot afford

electricity costs. This situation is exacerbated by the heat island effect, due to the concentration of buildings and other paved surfaces.

## Strategic Plan

### SP-10 Geographic Priorities – 91.315(a)(1)

#### General Allocation Priorities

##### HOME & HTF

The PRHFA will distribute funds through a competitive process and cannot predict the ultimate geographic distribution of the HOME and HTF funds. The method of distribution does not include an allocation of resources based on geographic areas, so target areas are not earmarked. Yet, the HOME and HTF Program will consider the housing needs for eligible income families in non-metropolitan areas, by taking into account the upcoming new census figures by Municipalities. The merits of the proposal will be evaluated taking into consideration the needs in any particular location. The PRHFA will comply with regulations (24 CFR 92.201 (b) (1)) requiring that resources be allocated in non-metropolitan areas. The final distribution will be based on the criteria established in the method of distribution. Estimation of the Percentage of Funds it Plans to Dedicate to Target Areas.

The HOME allocation for PY 2020 will be distributed to benefit low income families in compliance with 24 CFR 92.203 (a), that Commonwealths *"The HOME program has income targeting requirements for the HOME program and for HOME projects. Therefore, the participating jurisdiction must determine each family is income eligible by determining the family's annual income."* This requirement opens the geographical area of the Commonwealth of Puerto Rico's 78 municipalities that could be served with the Commonwealth HOME Program. The PRHFA recognizes that the Municipalities of Aguadilla, Arecibo, Bayamón, Caguas, Carolina, Guaynabo, Mayagüez, Ponce, San Juan, Toa Baja, and Trujillo Alto are local PJs on their own, and that the program could complement any eligible request made from these municipalities in order to further the strategic objectives set forth by the PRHFA. Below is a map with the location of the municipalities designated as local participating jurisdictions for the HOME Program. The map illustrated on the next page shows the location of the non-metropolitan municipalities in the island.

The PRHFA will distribute funds through a competitive process and cannot predict the ultimate geographic distribution of HTF funds. The method of distribution does not include an allocation of resources based on geographic areas, so target areas are not earmarked. Yet, HTF Program will consider the housing needs for eligible income families in non-metropolitan areas, by taking into account the upcoming new census figures by Municipalities. The merits of the proposal will be evaluated taking into consideration the needs in any particular location. The PRHFA will comply with regulations (24 CFR 92.201 (b) (1)) requiring that resources be allocated in non-metropolitan areas. The final distribution will be based on the criteria established in the method of distribution. Estimation of the Percentage of Funds it Plans to Dedicate to Target Areas.

The HTF allocation for PY 2020 will be distributed to benefit very low and extremely low income families (see HTF Funding Priorities 91.320(k)(5)(i) for the definition). Section IV of the NOFA Ranking Self-

Evaluation establishes a specific priority funding factor for developers or the applicant's capacity to undertake tax credits/HOME projects. The term "full compliance and successful record" provides sufficient basis to determine the applicant's capacity to obligate HTF funds and undertake activities in a timely matter.

#### MUNICIPALITIES DESIGNATED AS PARTICIPATING JURISDICTIONS FOR THE HOME PROGRAM



#### MUNICIPALITIES DESIGNATED AS NON-METROPOLITAN COUNTIES



#### ESG

Program funds are distributed through a competitive process. Thus the ultimate geographic distribution of the assistance cannot be predicted.

**HOPWA** - the State HOPWA funds will be distributed by the Municipality of San Juan. For this reason, there is a single strategy in the implementation of HOPWA funds. Taking this into consideration, it is necessary to make HOPWA funds available to Municipalities and Nonprofit Organizations located within the 78 municipalities of Puerto Rico. Project sub recipients of the PREMSA will have priority over those

located in the San Juan EMSA. Also, potential sub-recipients located in the San Juan EMSA, that are currently receiving HOPWA funds from the City of San Juan, cannot receive State HOPWA funds for the same purpose and uses.

The PRDOH cannot predict the ultimate geographic distribution of HOPWA funds. Funds will be distributed using an open competition method. It is expected that 100% of the funds are distributed.

#### SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

##### **HOME:**

PRHFA coordinates with other agencies to speed up the permitting processes of projects.

The Authority promotes promptness, uniformity, and coherence among the agencies granting permits.

Section 42 of the Internal Revenue Code:

Provides financing by selling tax credits to United Commonwealth's investors.

The product of the sale contributes to creating and preserving rental housing units.

The Federal Tax Credit Program receives nearly \$8.2 million each year, which generates an investment of approximately \$67.7 million in Puerto Rico's economy.

Tax Credit Program (Act No. 140 of October 4, 2001) (program currently under moratory)

Offers tax credits for investing in new construction or in substantial rehabilitation of housing units for rent to low-income families.

This increases the inventory of social interest housing in the Island.

In addition, it guarantees rent affordability for low income families.

Such credit stimulates the substantial rehabilitation of existing facilities and structures that will help renovate and repopulate the urban centers of our towns.

The local Tax Credit Program is a new \$15 million program managed by the Development and Financing Area.

##### Interim Loans for Construction

PRHFA offers financing to construct housing projects for sale or rent. The per unit maximum price is established in the Agency's Financing policies and in procedures approved by the Board of Directors.

The Authority will charge a fee for the interim financing of up to 1.5% of the maximum amount approved.

The fee varies depending on the kind of project (new construction or rehabilitation), the per unit sale price, the profit percentage for the developer, whether or not the project is FHA insured, and whether or not the PRHFA will provide a subsidy to buyer families.

The Authority will finance up to 80% of the total development cost (land, site improvement, construction costs, and soft costs).

#### Direct Loans

To purchase primary residence up to \$150,000.

#### Act No. 87

Mortgage Insurance disbursed by Mortgage Banks.

#### New Market Tax Credits

The New Markets Tax Credit Program (NMTC Program) was established by Congress in 2000 to spur new or increased investments into operating businesses and real estate projects located in low-income communities. The program attracts investment capital to low-income communities by permitting individual and corporate investors to receive a tax credit against their Federal income tax return in exchange for making equity investments in specialized financial institutions called Community Development Entities (CDEs). In 2011, the PRHFA in collaboration with Citigroup launched "El Fondo de Desarrollo Comunitario", a \$45 million revolving loan program to grant loans to affordable housing developers in the Island.

#### Subsidy Contracts Administration

The US Department of Housing and Urban Development (HUD) chose the PRHFA to manage the subsidy contracts for all Section 8 projects in Puerto Rico. This program monitors project management to ensure the quality of life of residents and the adequate use of federal funds. In addition, the Authority is responsible of making subsidy payments to the project owner, renovating subsidy contracts for projects, approving and processing rent increases, monitoring that any deficiencies found in the projects during physical inspections are corrected, and carrying out administrative audits of the projects each year.

#### Loans for Multifamily Rental Housing

The Authority provides interim and permanent financing for the development of rental housing projects.

#### Private Sources

Private developers must demonstrate their financial capability and resources for developing housing projects that involve construction or rehabilitation of units for both rent and sale. Private funds are required as leverage for the commitment of HOME funds. Interim financing should be clear with the banking institution before the commitment of HOME funds.

Lending institutions contribute to financing affordable housing by providing flexibility on mortgage loans, conventional mortgages, and FHA mortgage insurance.

It is necessary to point out that permanent financing for HOME assisted Homebuyers may be processed through any qualified mortgage Institution. The Homebuyer purchase assistance will be granted directly to low-income families.

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## ESG

These funds will finance services such as Nutritional Assistance (NAP), Soup Kitchen, Temporary Assistance to Needy Families (TANF), Services to the Families, Child Support, Child Care, and others. These Programs provide support services for the homeless in the transitional phase. Furthermore, the Government of Puerto Rico assigned funds to expand services and, in some cases, to comply with the Program's matching fund requirements. The following table provides detailed information:

OTHER FEDERAL AND STATE RESOURCES (FY-2017-2018)

PROGRAM	FEDERAL	STATE	TOTAL	DESCRIPTION
Nutritional Assistance Program (PAN Spanish Eponymous)	\$1,923,537,000	\$46,479,000	\$1,970,016,000	Provides supplemental income to families in need in order to address their nutritional needs.
Temporary Assistance to Needy Families (TANF)	85,937,000	32,651,000	118,588,000	Provides economic assistance to none and low income persons and families to help them fulfill basics needs.
Social and Economic Rehabilitation of the Family (PRES, Spanish Eponymous)	0	5,324,000	5,324,000	Helps poor families become self-sufficient.
Services to the Families and Children	\$31,804,000	\$191,867,000	\$223,671,000	Provides care and protection to children for their constructive development. Also, provide support to individuals and families who offer social work services and intervention in child adoption, abuse, domestic violence and care and protect the elderly and the disabled. Furthermore, to work in community development, emphasizing prevention.
Child Support	18,271,000	9,482,000	27,753,000	To ensure that the father and mother provide alimony to their child.
Elderly Support	0	473,000	473,000	Ensures that people aged 60 years or more that are in need of sustenance or livelihood obtain alimony from their legally responsible direct descendants. Establishes alimony orders by the administrative procedures of mediation or court proceedings. Locates descendants whose whereabouts are unknown and require them to comply with their obligation to provide sustenance to their relatives.

Child Care	\$55,547,523	\$3,339,000	\$60,886,523	To assist low-income families with child care in order to: 1. Promotes parental choices that empower working parents to make their own decisions on the type of child care that best suits their needs; 2. Provides consumer education information to help parents make informed choices about child care; 3. Provides child care to parents trying to achieve independence from public assistance.
Head Start	\$43,572,562	\$1,434,000	\$45,006,562	Head Start and Early Head Start are comprehensive child development programs that serve children from birth to age 5, as well as pregnant women and their families. They are child-focused programs that aim to improve school readiness of young children in low-income families.
Disability Determination	14,075,676	0	14,075,676	Determines the eligibility of handicapped persons who request Social Security benefits.
TOTAL	\$2,172,739,761	\$293,049,000	\$2,465,788,761	

## SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

### **CDBG**

The Program's monitoring guidelines were revised on 2014 based on HUD's CDP Monitoring Handbook. The guidelines and work plan identifies the actions that will be taken to assess program participant performance, including which participants will be monitored, the type of monitoring (e.g., in-depth, limited, on-site, remote), the programs/functions to be monitored, the expected monitoring dates, and needed resources (staff, travel funds, etc.).

The plan covers several stages of the monitoring process.

- Preparing for monitoring
- Conducting the monitoring
- Monitoring conclusions
- Sanctions
- The monitoring letter
- Required concurrences
- Closing findings
- Building an administrative record
- Documentation

The standards established considered six important elements. These are:

#### **Risk Analysis**

The risk analysis is undertaken at the end of the PY to evaluate the performance carried out by the non-entitlement municipalities. The statistics lifted provide an scenario on their performance, thus ranking such performance as: High Risk, Medium Risk and Low Risk.

#### **Calendar**

The PRDOH prepares an annual calendar on the type of monitoring that they will perform according the data provided by the Risk Analysis. High Risk municipalities will be scheduled for field monitoring reviews, while Medium Risk are scheduled for field or desk review, depending on their ranking. Low Risk municipalities are schedule for desk review,

#### **Desk Review**

This is the standard use for Low Risk and those Medium Risk municipalities that their actions could be monitor through telephone inquiries. Any request for documentation could be transmitted through mail, fax, e-mail or personally. With this technique PRDOH expects to clear the task in agenda without any complication.

#### **Field Review**

This is the standard use for High Risk and those Medium Risk municipalities that their actions warrant a field visit. The monitoring official is in the field verifying documentation on any project or activity, interviewing municipal officials and contractors if needed. Findings made are presented to the Program Director before the preparation of the monitoring report.

#### **Preparation of the Monitoring Letter**

The Monitoring Report is prepared 60 days after the completion of monitoring. In this communication an explanation of the issues worked and findings made is presented to the Municipality. The report mentions the concerns, question costs and disallowed costs, if any, were found during the field visit. The municipality has 30 days to clear any recommendation made by the Program Director.

#### **Follow up and Closing Report**

All follow-up actions are documented and communicated to the Municipalities. Target dates are assigned when corrective actions are required and relayed to the participant in the monitoring letter

#### **ESG**

It is the PRDF responsibility to assure that the entities' comply with ESG Program statutory and regulatory requirements and to enhance management capacity and the use of funds effectively to assist the homeless or at risk to become homeless individuals and families.

During this program year the PRDF will undertake a monitoring process to ensure compliance which will consist of:

- Identifying organizations and municipalities at higher risk.
- On-site visits as an opportunity to identify recipient's needs measure their performance and provide technical assistance;
- Tracking system of the grant awards, activities and performance measurement;
- A technical assistance tracking system of monitoring aspects;
- Review the uses of funds to determine that non-profit agencies conform to the requirement of the ESGP and other federal regulations.

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- Risk Evaluation for Projects Subsidized with ESG Funds

Due to the safety measures that have to be taken in the context of the COVID-19 pandemic, the PRDF will conduct monitoring through desk reviews instead of visits.

Questions to evaluate the risk of projects subsidized with ESG funds have been formulated to establish the level of risk of such projects and to determine which projects require on-site monitoring.

Risk Evaluation Factors	Responses with points	Points	Evaluation
Funds Provided	Less than \$20,000	1	
	Over \$20,000	2	
Findings from previous audits	Yes	1	
Number of findings in previous audits	2 or more	1	
Date of latest on-site monitoring	Over two years	1	
Changes in key personnel: executive director, project director and/or supervisor, fiscal agent, service personnel, and other personnel directly related to the project	Yes	1	
Relatives working on project	Yes	2	
Significant purchases with funds	Yes	2	
Remaining funds from previous allocations	Yes	1	
Problems with reimbursement requests	Yes	2	
Problems with programmatic progress reports	Yes	1	
Problems with evidence ...	Yes	2	
Has a record or an open grant that was supposed to be closed by the evaluation date	Yes	2	
Currently is or will be in the process of recovering money	Yes	2	
Noncompliance with payment schedule	Yes	2	
Number of people serviced per proposal was smaller	Yes	2	
Adverse publicity/complaints		1	
Total Risk Points			

Mark (O) Result of Risk Evaluation

Low risk (less than 6 points)

Moderate Risk (6-12 points)

High Risk (13 points or more)

Each sub-grantee will be reviewed and points will be awarded in accordance with the above table; Sub-grantee will be ranked in accordance with the points awarded from high to low. Those sub-grantee recipients with total scores above 13 points will be considered high risk and will be monitored by the staff of the DF. In-depth on site monitoring must be completed for high-risk grantees.

Sub-grantees with a score of 6 to 12 points will be considered moderate risk. Limited monitoring may be performed for medium-and low-risk grantees.

#### **Monitoring Schedule**

The Department of the Family will conduct at least 25% on-site monitoring reviews. The monitoring schedule will be developed during the program year. The DF will monitor compliance within the 24 month expenditure deadline by implementing the high risk analysis assessment. The Department of the Family will continue desk reviews for all sub-grantees.

To monitor timeliness the desk review officer evaluates the expenditure ratio of each sub-grantee. Every month the Department monitor spending against budget to ensure that there is regularity of expenditure and that the project is operating as planned. Budget variations are evaluated in order to modify as needed. To monitor expenditure ratio the DF uses IDIS PR91 report. Warning letters are submitted to sub-grantees who are not spending according to plan and to those that will not comply with the term of the agreement. If necessary and justified the expenditure period can be extended. If the agreement expires and the funds were not used they will be reallocated in accordance with the requirements of the ESGP.

#### **HOME & HTF**

PRHFA carries out the HOME program compliance through an ongoing process involving continuous communications with project owners and regulatory evaluations. Monitoring activities are performed according to the regulations established in the Code of Federal Regulation (CFR) Title 24 Part 92 for the HOME Investment Partnership Program. Monitoring responsibilities are exercised by the State through The Federal Fund Compliance Office (FFCO) at PRHFA. The FFCO asserts its monitoring duties through a dual process. This consists of compliance enforcement by education, technical assistance through training and support and compliance reviews involving constant system/files reviews, on-site visits and physical inspections.

In addition, outside controls are incorporated into the procedures, as required by the Single Audit Act and the associated local rules and procedures. The Single Audit Act of 1984 (Public Law 98-502) was passed by Congress to improve auditing and management for federal funds provided to state and local governments. The Director of the Office of Management and Budget (OMB), a federal agency, is responsible for dictating policies, procedures, and guidelines to carry out the act. These policies, procedures, and guidelines are contained in OMB Circular No. A-133. This circular establishes uniform audit requirements for non-Federal entities that administer Federal awards and implements the Single Audit Act Amendments of 1996, which were signed into law on July 5, 1996 (Public Law 104-156) Audits of States, Local Governments, and Non-Profit Organizations “. Circular No. A-133 and the act require the following annually.

- I. An audit of the state or local government's (entity's) general-purpose or basic financial statements made in accordance with generally accepted government auditing standards covering financial and compliance audits.

- Z. Tests of internal accounting and other control systems to provide reasonable assurance that the entity is managing federal-assisted programs in compliance with applicable laws, regulations, and the specific provisions of contracts or grants.

An Independent Auditors' Report for both Compliance and Internal Control and on Financial Reporting will be conducted in accordance with government auditing standards. The Audit will be presented to the Director of the PRHFA at the term of the nine month time requirement, to HUD's CPD Division in hard copy and an electronic copy to the National Single Audit Clearinghouse. Another outside control is provided by the Commonwealth's Comptroller's Office. Comptroller's auditors perform comprehensive reviews of the fiscal operations of the PRHFA issuing a full report on the findings found. It is not unusual that the Comptroller's auditors request guidance to HUD officials on any issue raise on a federal finding. Finally, the local HUD Field Office, the Community Planning and Development Division in San Juan, that will review any formal report issued by the IPA and the Comptroller's Office, requesting prompt corrective action if it is the case. The HUD Field Office may conduct its own monitoring reviews and may request the participation of the HUD's Office of the Inspector General, to assist them in any specialized auditing review.

Compliance will be evaluated taking into consideration four main activities:

1. Homeowner Occupancy
2. HOME Project Development
3. HOME Rental Projects
4. TBRA

**Homeowner Occupancy:**

Home funds can be provided in the form of a grant to lower the monthly mortgage payments. To monitor compliance with this process we will review:

- Owner Income Limit- The homebuyer and his family must qualify as a low-income family
- Owner Occupancy-The unit must be the principal residence.
- Property type- Must be a single-family housing, should be a modest housing as established in CFR 92.254 (2) (i) (ii) (iii)
- Property Standards- Unit must meet all local code/regulations. ARPE and HQS regulations must be met.
- Special conditions- Homebuyer must be explained and must acknowledge and understand conditions and restraint on homeownership programs such as, Periods of affordability, Resale and Recapture, and additional conditions as they may apply.

In all processed cases, the files should include written rehabilitation standards for the project in addition to the budget, certifications, agreements and periodic inspections.

For the homebuyer projects the length of the affordability period is based on the amount of HOME funds invested in the property. The required affordability period are described as follow:

HOME FUNDS PROVIDED	AFFORDABILITY PERIOD
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years

Annually a sample of 20% (per each activity in an affordability period of 5, 10 or 15 years) of the active homebuyer activities will be reviewed through random sampling. This review will be performed through documentation evidence, that will confirm that the assisted HOME unit is been occupied by the person/family that executed the promissory note. PRHFA will send a letter through the U.S. mail to each of the assisted homebuyers included in the sample. This letter will require the homebuyer to return a signed certification verifying that the residence continued as their principal place of residence. It is prohibited to sell, lease, donate, or execute a permutation of the property without previous consent and authorization from PRHFA. If the beneficiary fails to comply with the requirements, he is compelled to repay the total HOME funds assigned.

The FFCO also select a sample of 20% of all homebuyer activities worked during the fiscal year and performed a compliance review of the program record keeping, property eligibility, occupancy requirements, written agreement, information in IDIS System and financial documentation requirements of the HOME program.

#### **Project Development**

During the construction phase the HOME Program requires progress reports, and a submission of any topic that may disclose anticipated or current problems on the construction progress. Eligible cost will be monitored regarding the HOME expenditures through the development of the project.

As a means of compliance with the timeliness, expenditures and complete the process as per established by both parts, a monthly fiscal review report has been established. Through this report we can evaluate the expenses, disbursements and tendencies related to the HOME program, looking forward to meet the 5 year expenditure threshold. To ensure long term compliance with Housing codes, on-site inspections will be conducted during all activities, related to the HOME program housing, including home buying, rehabilitation and rental activities.

#### **Rental Projects**

To verify compliance with property standards, and to assert the information provided by owners, on tenant's incomes, rents and other HOME requirements and regulations during the projects period of affordability, HOME requires on-site inspections of Home assisted units in a project. Property reviews are conducted on-site every three years. These inspections will consider a sample of 20% of the HOME assisted units. During the physical inspection visit, the inspector completes an inspection of the exterior

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buildings, the grounds and common areas, and the interior of the units to ensure that the project is maintained in accordance with HUD regulations and continue to meet on going property standards requirements.

In addition, a review of project files will be completed. This review will consider a sample of 20% of the HOME assisted units in the project. For project with 10 units or less, all tenants' files will be review. Included in the file review will be a verification of the income certifications, rent levels and utility allowances, verification of the appropriate number of HOME units and designated High and Low HOME units, review of lease provisions and verification that the property management has taken the appropriate actions based upon changes in tenant incomes. Property owners will be notified of any compliance issues and will be required to take corrective actions in a timely manner.

As part of the monitoring process, the FFCQ requires that owners annually complete the "Owners Annual Certification of Compliance" form, which certifies that HOME assisted units are in compliance with program regulations. Owners are required also to maintain records that demonstrate compliance through submission of a "HOME Monitoring Report" annually. File audit standards are listed in 24 CFR Part 5. Guidance provided for the implementation of the standards in Part 5 are outlined in HUD Handbook 4350.3 REV-3 CHG 4. Owners are required to establish initial and ongoing tenant eligibility using the guidance found in Handbook 4350.3 REV-3 CHG-4, in combination with HUD's published annual income and rent limits.

#### **TBRA**

The FFCQ will ascertain whether the beneficiaries under the TBRA Activity were properly certified under the HOME Program rules in 24 CFR Part 92. This task is accomplished through the evaluation of a sample of the TBRA's transactions completed by the HOME Program Department (Department) during a specific period of time.

The FFCQ review objective is to ascertain that the sample cases selected are in compliance with 24 CFR Part 92 requirements related to the following aspects Participant eligibility, Unit compliance, Lease provisions, Property eligibility, Processing applications, Rental Assistance Calculations, Occupancy standards, Security deposits, Subsidy Administration and Termination of tenancy and non-renewal standards.

#### **HOPWA**

##### ***Standards and procedures that will be used to monitor activities carried out in compliance of the plan***

The monitoring of the HOPWA funded activities will be undertaken by the Municipality of San Juan using own staff and contractors. The Municipality of San Juan will use a risk analysis tool to determine which organizations or municipalities will be monitored during PY 2015. During this program year the Municipality will follow up on compliance with Single Audit requirements and previous year findings. A monitoring schedule (Monitoring Plan) will be prepared during the first quarter of the program year identifying the organizations and the areas to be monitored. The Monitoring tools will be developed according to the activities undertaken by each organization but focusing on:

- TBRA
  - HIV/AIDS Eligibility

- Income Eligibility
- Accuracy of monthly payments
- Reconciliation and bank account management
- Facility based
  - Single audit
    - Previous Year Findings
  - Accuracy of monthly payments
  - Invoice documentation
  - Habitability standards
  - HIV/AIDS Eligibility
  - Client Eligibility(Income)
  - Individual Housing Plans

In addition to the sub recipient monitoring reviews, the Puerto Rico Department of Health will monitor the Municipality of San Juan to evaluate contract compliance. The quality control unit of the Municipality of San Juan will follow up on the corrective action plan presented by the sub recipients.

***Actions to be taken by the State to monitor its performance in meeting its goals and objectives set forth in its Consolidated Plan and steps/actions being taken to ensure compliance with program requirements***

- The PRDOH will monitor the terms and conditions of the contract with the Project Sponsor, assisting in the administration of the HOPWA funding. This includes: compliance with the timeframe of the agreement, rate of expenditures, eligibility of expenses, and implementation of eligible activities under the HOPWA Program and financial Management. In addition, the State will review the distribution of funds to determine if they are distributed in an unbiased, equitable, and consistent manner.
- The monitors from the Municipality of San Juan will visit the projects in order to ensure service provision according to the contracts, support documentation of reports presented, clients housing assessments, clients housing plans, cost allocation, and the use of time-sheets.
- Project sub recipients receiving HOPWA funding will be required to submit quarterly reports in electronic format, including statistical information that will be entered and maintained electronically to be included in the CAPER.

***Steps/actions taken to ensure compliance with program requirements, including requirements involving the timeliness of expenditures***

In order to assure that funding for the activities are expended in a timely manner, the contracts executed by the PRDOH and the Municipality of San Juan will have a duration of 12-month. Progress reports will be submitted in a quarterly manner along with the invoices for HOPWA reimbursement. Compliance with this requirement will be monitored by the finance division of the Housing Department of the Municipality of San Juan.

***Steps/actions to ensure long-term compliance with housing codes, including any actions or on-site inspections it plans to undertake during the program year***

The Municipality provider of the HOPWA tenant based rental assistance must inspect the assisted units for compliance with the required standards. The standard to be used by the HOPWA program is the Housing Quality Standard of the Housing Choice Voucher Program. Inspections must be performed by trained inspectors every time a recertification or new admission voucher is issued.

In addition, a property standard inspection is conducted by HOPWA staff to the housing type facilities that serve as shelter and transitional housing for the HIV/AIDS patients. This inspection is conducted prior to the execution of the contract with the project sub recipient.

***Actions taken by the State to monitor its sub recipients***

The PRDOH will monitor the execution of the agreement with the Municipality of San Juan.

***Monitoring Standards to be used by the Municipality of San Juan***

The HOPWA program recognizes and fulfills the monitoring requirements of the regulations. All sub recipients are monitored by program staff. Monitoring activities are conducted in accordance with OMB circulars and the applicable regulations. The following actions are standards actions for the monitoring activities:

- Explanation of grant contract requirement and deadlines for all sub recipients;
- Field visits to monitor work in progress and completed projects;
- Telephone or office conference assistance to sub recipients,
- Detailed explanation of ways to improve grant administration; and
- Suspension of grant activities where warranted,

Desk review monitoring activities for the HOPWA program include:

- Financial Management
- Project Development/administration
- Quarterly Fiscal Reports
- Compliance with law and regulations of Acquisition and relocation, Environmental Review, Labor Standards, Civil Rights, Procurement, Section 504, etc.
- Close out programs
- Rate of Expenditure
- Use of program income
- Compliance with single audits

The Municipality will follow its Monitoring Plan to evaluate and assure compliance with all the applicable regulations. In addition, the HOPWA program will evaluate accomplishments towards goals of the Consolidated Plan. The monitoring review conducted by the municipality includes the following:

- Perform desk reviews for all open year grant projects funded under the HOPWA program
- Rank recipients using the risk assessment forms
- Determine monitoring needs and priorities and evaluate resources
- Prepare monitoring schedule
- Pre-Monitoring preparation for on-site review
- On-site monitoring

- Prepare monitoring reports
- Preliminary reports
- Final Reports

For PY 2020 the Municipality of San Juan will use a limited review process in which the existing monitoring guidelines have been modified to reduce the scope of the review. The established work plan requires monitoring reviews of the recipients at least once annually and to concentrate monitoring reviews on the initial phase of the project sub recipient's operations to detect and correct problems at the outset and to identify potential lack of adequate performance. Additionally, other ongoing processes that involve periodic written communications, frequent telephone and fax communication, meetings, and analysis of financial and programmatic report, is conducted on an almost daily basis. Those projects deemed to require one or more annual reviews, as well as those that frequently demand technical assistance, will be selected. Progress reports will be used as the basis for selection of projects to be monitored.

In addition, the Municipality of San Juan will monitor HOPWA funds commitment and disbursement deadlines to assure compliance with applicable regulations. To monitor this area the Municipality will use the IDIS systems and reports at the evaluation of the invoicing.

## AP-30 Methods of Distribution – 91.320(d)&(k)

### ESG Disaster Funding Policy

The Department of the Family seeks to be a strong partner to local geographies affected by natural disasters and health emergencies, such as COVID-19. In these situations, the DF will leverage all resources under its purview to provide support to vulnerable homeless clients. The ESG funding awarded to Puerto Rico is one of the resources that the DF may use to support homeless people impacted by natural disasters.

In order to provide flexible and meaningful support, the DF reserves the right to focus funding awarded under previous years grants and corresponding eligible component types to the most impacted areas. In these situations, the DF may make targeted grant sub awards to subrecipients that are governments and/or nonprofits. These awards may be used to address direct deficits to existing programs, comply with local preparedness needs and requirements, provide temporary support to expand shelter/program occupancy or fund a new activity such as street outreach or case management that can be utilized to move new and existing clients into permanent housing. The DF may also make strategic awards to renovate shelters damaged by the disaster. All activity that may be funded must still align with regulations that govern the Emergency Solutions Grant and with the local policies and procedures.

The DF will temporarily modify its traditional rating and ranking process to award funding to areas of the Commonwealth experiencing disasters. The modification of the traditional rating and ranking process serves two purposes. First, it acknowledges that areas affected by disasters may not have the bandwidth to put forward applications. Second, it allows funding to be focused on the areas where it is most needed and will have the greatest impact.

### HOME Program

#### **Puerto Rico Housing Finance Authority – HOME Recapture Provisions**

The affordability restriction running with the deed will ensure that all of the HOME assistance to the homebuyer is recuperated. Recapture provisions will ensure that the property remains the beneficiary's principal residence for the term of the affordability. Thus, in case the recapture restriction is triggered, the **PRHFA** will recapture the entire amount of the HOME investment (net proceeds available from sale). Net Proceeds are defined as the sales price minus superior loan repayment (other than Home funds) and any closing costs. The **PRHFA** will not recapture more that is available from the net proceeds of the sale.

In the case of an investment from the homebuyer, in the form of additional funds for down payment and the amount of capital improvements, such amount could be recovered by the homebuyer if net proceeds are enough to cover the HOME assistance. Thus, net proceeds will first cover the HOME assistance, secondly, any initial investments from the homebuyer and finally any amount in excess of net proceeds

(surplus) will be shared on equal basis between the **PRHFA** and the program beneficiary (50% retained by the **PRHFA** and 50% to beneficiary). Such surplus will be treated as Recaptured funds.

The **PRHFA** will share any net proceeds if the net proceeds are not sufficient to recapture the full Home assistance plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the grantee may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than Home funds) and closing costs. Capital Improvement investment will be valued by appraisal. A capital improvement is the addition of a permanent structural change or the restoration of some aspect of a property that will either enhance the property's overall value, increase its useful life or adapt it to new uses. This type of improvement, according to the Internal Revenue Service (IRS), must have a life expectancy when installed of more than one year.

Examples:

- Must fix some defect or design flaw.
- Must substantially improve the value of a property.
- Must become a permanent part of the property so that removal would cause some impactful damage to the property.
- Must be added with the intention of becoming a permanent part of the property or asset.

The IRS makes a distinction between capital improvements and repairs, which cannot be included in a property's cost basis. Repairs done as part of a larger project, such as replacing all of a home's windows, do qualify as capital improvements. Repairs that are necessary to keep a home in good condition, however, are not included if they do not add value. Examples of such non-qualifying repairs, according to the IRS, include painting, fixing leaks or replacing broken hardware.

The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{HOME\ investment}{HOME\ investment + homeowner\ investment} \approx Net\ proceeds = HOME\ amount\ to\ be\ recaptured$$

$$\frac{homeowner\ investment}{HOME\ investment + homeowner\ investment} \approx Net\ proceeds = amount\ to\ homeowner$$

The affordability restrictions will not run against the developer's subsidy, hence, only direct subsidy is subject to recapture. Direct subsidy is the amount of HOME assistance- including any program income- that enabled the homebuyer to buy the unit (down payment, closing costs, interest subsidies, or other HOME-assistance). The direct subsidy also includes any assistance

that reduced the purchase price from fair market value to an affordable price. Recaptured funds will be used in HOME eligible activities.

The **HOME**-assisted units must meet the affordability requirements for no less than the applicable period specified below, beginning after project completion or occupancy, whichever is last. Particularly, for rehabilitation and construction projects completion will be evidenced by the use and occupancy permit. For rental projects completion will be evidenced when the construction is finished. For homebuyer sales projects completion will be evidenced when the last unit is sold. If the homebuyer transfers the property, either voluntary or involuntarily, during the period of affordability, the **PRHFA** will recover all the HOME assistance from the net proceeds.

#### TIME RESTRICTIONS ON AFFORDABILITY LIMITATIONS

HOME Investment per unit	Length of Affordability
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

The affordability period requirements are enforced through a written agreement executed by the homebuyer and the **PRHFA**, and will be enforced via deed restrictions separately recorded, and a soft second mortgage over the property. The time limit for such lien will be determined by the amount of the subsidy granted by the State HOME Program, as shown in the above table.

The **PRHFA** will only approve refinancing for better rate and terms of the first mortgage, and immediate property repairs or improvements. Such approval requires the expressed written consent of **PRHFA**. The **PRHFA** will not approve debt consolidations or 'cash-out' refinance (other than for a nominal cash remainder that may be result from the adjustment of a closing date, etc.). Assisted households wishing to do a cash-out refinance during the affordability period should expect to repay the HOME-assistance.

#### **Puerto Rico Housing Finance Authority – HOME Resale Provisions**

##### **Description of the Resale Guidelines for the Homebuyer Activity:**

Provisions follow the requirements established in 24 CFR 92.254 (a) (5) (i) to ensure affordability in compliance titled **Qualification as Affordable Housing: homeownership.**

The **PRHFA** will use both Resale and Recapture provisions. Resale provisions will only be used in cases in which HOME assistance has been awarded as development subsidy and will not be used to reduce the

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purchase price of the unit and in cases in which the permanent and primary financing for the acquisition would be affected due to the lender's policies regarding the treatment of the Recapture provisions. It has been the **PRHFA's** experience that certain institutions equate subsidies awarded in lieu of Recapture provisions as payable loans and therefore must be considered when calculating the property's Loans to Value Ratio. Under these circumstances and when the Loans to Value Ratio exceeds the ratio authorized under the primary lender's policies, the developer or CHDO may request the sale of the HOME assisted unit under the Resale provisions. In any such case the developer or CHDO must seek the **PRHFA's** prior written approval before selling the unit using Resale provisions.

Recapture provisions will not be used when a project receives only a development subsidy. Instead, resale provisions will be used. Resale provisions may require selling properties below fair market value in order to make the property affordable to the subsequent low-income homebuyer. Recapture provisions allow for sale at fair market value.

In order to assure the maintenance of the affordable housing stock, the **HOME** program provides a set affordability periods that relate to the resale of the property. These periods are based on the amount of **HOME** funds provided for the property, in compliance with the Table below.

TIME RESTRICTIONS ON AFFORDABILITY LIMITATIONS

HOME Investment per unit	Length of Affordability
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

The period of affordability will be based on the total amount of HOME funds invested in the housing, including any program income expended in the unit.

The resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original **HOME**-assisted owner a fair return on investment (including, the value of the original down payment, and capital improvements) and ensure that the housing will remain affordable to a reasonable range of low-income Homebuyers.

The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The **PRHFA** would announce in the restrictive covenants that may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived

according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

The term of affordability shall be secured in the written agreements executed by the homebuyer and the **PRHFA** and enforced via deed restrictions separately recorded, and a soft second mortgage over the property. The restrictive deed of trust would be presented at the corresponding office of the Department of Justice Property Register for presentation, qualification and inscription.

The recorded restricted deed of trust would include the following covenants on the land in two instances: in the fee title simple and in the **PRHFA** direct mortgage that will secure the affordability period of the assisted housing.

- (1) The housing must be the principal residence of the family throughout the affordability period established in the recorded deed. The Homebuyer would not rent the dwelling or use it in any other manner than the principal residence of the family.
- (2) The Homebuyer must meet the affordability requirements for not less than the applicable period specified in the previous table, beginning after project completion.
- (3) Refinancing of the first mortgage would be allowed if two of the following conditions are met:
  - (a) That the dwelling unit has been continuously occupied by the Homebuyer;
  - (b) That the funding raised by the mortgage refinancing would be used for **HOME** improvements, approved by the **HOME** Program and that no cash will be used for other means;
  - (c) That the refinancing would improve the current mortgage payment, either lowering the monthly installments, interest rate or maturity term.
- (4) The **PRHFA** would conduct periodic inspections on the **HOME** assisted housing during the affordability period to verify program compliance.
- (5) Resale of the property should be authorized in advanced by the **PRHFA**, and such offering should be made only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale price should provide the original **HOME**- assisted owner a fair return on investment. The homebuyer's fair return on investment will be based in the percentage change of Puerto Rico's Consumer Price Index (CPI, as published by the Puerto Rico Department of Labor and Human Resources) over the period of ownership. Capital improvements will be valued based on actual costs of the improvements as documented by an appraisal. Any improvements on the property will require written consent from the **PRHFA**.

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- (6) Additionally, any approval of improvements on the property will require the submission of quotes from a valid contractor. The housing will remain affordable to a reasonable range of low-income Homebuyers.
- (7) The **HOME** equity, other than homeowner's investment and any capital improvement, and any increase in the appraised value of the property should be kept in the property, to help meet the affordability criteria for the new Homebuyer.
- (8) The property must be sold to a homebuyer complying with the following criteria: A price that is affordable to a family below 80 percent of the median income of Puerto Rico at the time of the transaction that will pay no more in PITI (the sum of loan payments of principal and interest, taxes and insurance) than 30 percent of annual (gross) income or depending on compensatory factors.
- (9) The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.
- (10) **PRHFA** may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

#### **Puerto Rico Housing Finance Authority – HTF Recapture Provisions**

The affordability restriction running with the deed will ensure that all of the HTF assistance to the homebuyer is recuperated. Recapture provisions will ensure that the property remains the beneficiary's principal residence for the term of the affordability. Thus, in case the recapture restriction is triggered, the **PRHFA** will recapture the entire amount of the HTF investment (net proceeds available from sale). Net Proceeds are defined as the sales price minus superior loan repayment and any closing costs. The **PRHFA** will not recapture more that is available from the net proceeds of the sale.

In the case of an investment from the homebuyer, in the form of additional funds for down payment and the amount of capital improvements, such amount could be recovered by the homebuyer if net proceeds are enough to cover the HTF-assistance. Thus, net proceeds will first cover the HTF assistance, secondly, any initial investments from the homebuyer and finally any surplus will be shared between the **PRHFA** and the beneficiary.

The **PRHFA** will share any net proceeds if the net proceeds are not sufficient to recapture the full HTF assistance plus enable the homeowner to recover the amount of the homeowner's

down payment and any capital improvement investment made by the owner since purchase, the grantee may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HTF funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{HTF investment}}{\text{HTF investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{HTF amount to be repaid}$$

$$\frac{\text{homebuyer investment}}{\text{HTF investment} + \text{homeowner investment}} \times \text{Net proceeds} = \text{amount to homeowner}$$

If net proceeds are not enough to cover HTF assistance, then the homebuyer will not recuperate their investment. Capital improvements will be defined as any structural improvement made to the property that increased the unit's value and be explicit in the appraisal. A capital improvement is the addition of a permanent structural change or the restoration of some aspect of a property that will either enhance the property's overall value, increase its useful life or adapt it to new uses. This type of improvement, according to the Internal Revenue Service (IRS), must have a life expectancy when installed of more than one year.

Examples:

- Must fix some defect or design flaw.
- Must substantially improve the value of a property.
- Must become a permanent part of the property so that removal would cause some impactful damage to the property.
- Must be added with the intention of becoming a permanent part of the property or asset.

The IRS makes a distinction between capital improvements and repairs, which cannot be included in a property's cost basis. Repairs done as part of a larger project, such as replacing all of a home's windows, do qualify as capital improvements. Repairs that are necessary to keep a home in good condition, however, are not included if they do not add value. Examples of such non-qualifying repairs, according to the IRS, include painting, fixing leaks or replacing broken hardware.

The **PRHFA** will share any appreciation in the value of the HTF-assisted unit with the homebuyer. Any amount in excess of net proceeds (surplus) will be shared on equal basis between the **PRHFA** and the program beneficiary (50% retained by the **PRHFA** and 50% to beneficiary). Such surplus will be treated as Program Income.

The affordability restrictions will not run against the developer's subsidy; hence, only direct subsidy is subject to recapture. Direct subsidy is the amount of HTF assistance- including any

program income- that enabled the homebuyer to buy the unit (down payment, closing costs, interest subsidies, or other HTF-assistance). The direct subsidy also includes any assistance that reduced the purchase price from fair market value to an affordable price. Recaptured funds will be used in HTF eligible activities.

The HTF-assisted units must meet the affordability requirements for no less than the applicable period specified below, beginning after project completion or occupancy, whichever is last. Particularly, for rehabilitation and construction projects completion will be evidenced by the use and occupancy permit. For rental projects completion will be evidenced when the construction is finished. For homebuyer sales projects completion will be evidenced when the last unit is sold. If the homebuyer transfers the property, either voluntary or involuntarily, during the period of affordability, the PRHFA will recover all the HTF assistance from the net proceeds.

#### TIME RESTRICTIONS ON AFFORDABILITY LIMITATIONS

HTF Investment per unit	Length of Affordability
Less than \$30,000	10 years
\$30,000 - \$50,000	20 years
Over \$50,000	30 years

The aforementioned affordability period requirements are enforced through a written agreement executed by the homebuyer and the PRHFA, and will be enforced via deed restrictions separately recorded, and a soft second mortgage over the property. The time limit for such lien will be determined by the amount of the subsidy granted by the State HTF Program, as shown in the above table.

The PRHFA will only approve refinancing for better rate and terms of the first mortgage, and immediate property repairs or improvements. Such approval requires the expressed written consent of PRHFA. The PRHFA will not approve debt consolidations or 'cash-out' refinance (other than for a nominal cash remainder that may be result from the adjustment of a closing date, etc.). Assisted households wishing to do a cash-out refinance during the affordability period should expect to repay the HTF-assistance.

#### **Puerto Rico Housing Finance Authority – HTF Resale Provisions**

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**Description of the Resale Guidelines for the Homebuyer Activity:**

Provisions follow the requirements established to ensure affordability in compliance with 24 CFR 93.305(b) titled Qualification as Affordable Housing: modest housing requirements for homeownership; resale or recapture requirements.

The **PRHFA** will use both Resale and Recapture provisions. Resale provisions will only be used in cases in which HTF assistance has been awarded as development subsidy and will not be used to reduce the purchase price of the unit and in cases in which the permanent and primary financing for the acquisition would be affected due to the lender's policies regarding the treatment of the Recapture provisions. It has been the **PRHFA's** experience that certain institutions equate subsidies awarded in lieu of Recapture provisions as payable loans and therefore must be considered when calculating the property's Loans to Value Ratio. Under these circumstances and when the Loans to Value Ratio exceeds the ratio authorized under the primary lender's policies, the developer or CHDO may request the sale of the HTF assisted unit under the Resale provisions. In any such case the developer or CHDO must seek the **PRHFA's** prior written approval before selling the unit using Resale provisions.

Recapture provisions will not be used when a project receives only a development subsidy. Instead, resale provisions will be used. Resale provisions may require selling properties below fair market value in order to make the property affordable to the subsequent extremely-low or very-low income homebuyer. Recapture provisions allow for sale at fair market value.

In order to assure the maintenance of the affordable housing stock, the **HTF** program provides a set affordability periods that relate to the resale of the property. These periods are based on the amount of **HTF** funds provided for the property, in compliance with the Table below.

**TIME RESTRICTIONS ON AFFORDABILITY LIMITATIONS**

<b>HTF investment per unit</b>	<b>Length of Affordability</b>
Less than \$30,000	10 years
\$30,000 - \$50,000	20 years
Over \$50,000	30 years

The period of affordability will be based on the total amount of HTF funds invested in the housing, including any program income expended in the unit.

The resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a **[extremely-low or very]** low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HTF-assisted owner a fair return on investment (including the homeowner's

investment and any capital improvement) and ensure that the housing will remain affordable to **[extremely-low or very low-income]** Homebuyers.

The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure. The **PRHFA** would announce in the restrictive covenants that may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

The term of affordability shall be secured in the written agreements executed by the homebuyer and the **PRHFA** and enforced via deed restrictions separately recorded, and a soft second mortgage over the property. The restrictive deed of trust would be presented at the corresponding office of the Department of Justice Property Register for presentation, qualification and inscription.

The recorded restricted deed of trust would include the following covenants on the land in two instances: in the fee title simple and in the **PRHFA** direct mortgage that will secure the affordability period of the assisted housing.

- (11) The housing must be the principal residence of the family throughout the affordability period established in the recorded deed. The Homebuyer would not rent the dwelling or use it in any other manner than the principal residence of the family.
- (12) The Homebuyer must meet the affordability requirements for not less than the applicable period specified in the previous table, beginning after project completion.
- (13) Refinancing of the first mortgage would be allowed if two of the following conditions are met:
  - (a) That the dwelling unit has been continuously occupied by the Homebuyer;
  - (b) That the funding raised by the mortgage refinancing would be used for **HTF** improvements, approved by the **HTF** Program and that no cash will be used for other means;
  - (c) That the refinancing would improve the current mortgage payment, either lowering the monthly installments, interest rate or maturity term.
- (14) The **PRHFA** would conduct periodic inspections on the **HTF** assisted housing during the affordability period to verify program compliance.
- (15) Resale of the property should be authorized in advanced by the **PRHFA**, and such

offering should be made only to a buyer whose family qualifies as an extremely low-income family and will use the property as its principal residence. The resale price at resale should provide the original **HTF**-assisted owner a fair return on investment. The homebuyer's fair return on investment will be based in the percentage change of Puerto Rico's Consumer Price Index (CPI, as published by the Puerto Rico Department of Labor and Human Resources) over the period of ownership. Capital improvements will be valued based on actual costs of the improvements as documented by an appraisal. The housing will remain affordable to a reasonable range of extremely low-income homebuyers. Any improvements on the property will require written consent from the **PRHFA**. Additionally, any approval of improvements on the property will require the submission of quotes from a valid contractor.

- (16) The **HTF** equity, other than homeowner's investment and any capital improvement, and any increase in the appraised value of the property should be kept in the property, to help meet the affordability criteria for the new Homebuyer.
- (17) The property must be sold to a homebuyer complying with the following criteria applicable to HTF regulations at 24 CFR § 93.305(b), 24 CFR § 93.2, and 24 CFR § 93.250: At a price that is affordable to a family at below 30 percent (extremely low income) or below 50 percent (very low income) of the median income of Puerto Rico at the time of the transaction that will pay no more in PITI (the sum of loan payments of principal and interest, taxes and insurance) than 30 percent of annual (gross) income or pending on compensatory factors.
- (18) The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.
- (19) **PRHFA** may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

#### *HOME PROGRAM*

##### **1. DESCRIBE THE STATE PROGRAM (HOME) ADDRESSED BY THE METHOD OF DISTRIBUTION.**

The **PRHFA** will receive \$13,333,944.00 in HOME funds for PY 2020. All resources will be allocated to provide incentives for meeting the goal of developing and supporting 157 affordable rental and homeownership housing units. This will be achieved through the Homebuyer Assistance, Rehab or New

Construction by Owner (Techo Dorado) and Rehabilitation or New Construction for Multifamily Rental Development. These eligible costs include site improvements, conversion, demolition, and other expenses such as financing costs and relocation expenses of displaced persons, families, businesses, or organizations. Funds will also be allocated to provide down payment assistance to homebuyers. Housing must be permanent or transitional and serve both low and very low-income families, according to the applicable qualifying standard associated to each activity. The distribution of HOME funds for PY 2020 is shown below:

GRANT FUNDS BY ACTIVITY ALLOCATION FOR PY 2020	
Assigned Budget:	\$13,333,944.00
State Administration:	\$1,333,394
Homebuyers Assistance:	\$4,000,000
Rehab or New Construction for Multifamily Rental Development:	\$5,000,000
Rehab or New Construction by Owner (Techo Dorado)	\$2,000,000
Tenant-Based Rental Assistance (TBRA)	\$1,000,550

**2. DESCRIBE ALL OF THE CRITERIA THAT WILL BE USED TO SELECT APPLICATIONS AND THE RELATIVE IMPORTANCE OF THESE CRITERIA.**

As part of the joint efforts and on-going initiatives that relate to the 2020-2024 Puerto Rico State Housing Plan, the Puerto Rico Department of Housing (PRHFA) will make the activity of Construction and Rehabilitation of Rental Housing under the HOME Investment Partnership Program (HOME) Action Plan (AP) a component of the forthcoming Notification of Funds Availability the Authority will issue. The NOFA intends to leverage funds from multiple sources under joint selection and underwriting criteria compatible with the AP and the Low-Income Housing Tax Credit's (LIHTC) Qualified Allocation Plan (QAP) in order to maximize the use of public and private funds channeled to affordable rental projects meeting the housing needs and goals established in the State Housing Plan. Nonetheless, any representation and/or guideline contained in the NOFA will not be intended to, nor it statutorily could, modify or supersede the Authority's responsibility to comply with HOME requirements. Under the NOFA the HOME Program might implement a consolidated application for the HOME, LIHTC, which will combine the requirements of the programs to promote the development of multifamily rental projects.

Outreach for program funds is based on the methodology for open market competition. A notice of HOME funds to be released under the NOFA will be published in a general circulation newspaper. The number, nature and location of public hearings will be announced in the Notice. Any interested

qualifying parties may submit an application to finance their project. This process assures equal participation of any party in the affordable housing business.

**Announcement and application:** HOME will announce and publish in a general circulation newspaper the quantity of funds to be released and the proposal submission deadline. The announcement could be jointly with other funding programs (if available) according to PRHFA Annual Plan and government Plan.

Interested applicants could obtain HOME information and application form at PRHFA's office or its site, [www.afv.pr.gov](http://www.afv.pr.gov). The proponents must submit applications according to the corresponding procedures and deadlines.

Please note that it should be at **PRHFA's** sole discretion to award Home funds to any Participant (which has requested or not HOME funds), based on the merits of the project, available funds, specific needs of the cycle, economic conditions, in order to promote the new construction/rehabilitation of low-income housing projects. This will also apply to projects requesting 4% tax-exempt bonds, where, depending of the merits and conditions of the project, HOME funds might be awarded. Although projects under the 4% tax-exempt bonds are not presently subject to a competitive cycle, HOME funds might be awarded. As of today, \$785,893,650 (2017-2019) in private activity bond volume-related 4% tax-exempt credits are available.

The public hearing is announced with the publication of the NOFA, inviting all interested parties to attend the conference in order to learn in advance about the requirements established to access all programs funds. Once the application dates are established, the proponents submit their applications in a competitive method, ensuring the fair and unbiased contracting procedure that allows a foremost opportunity of open competition and the absence of conflicts of interests. Because the method of distribution of the State HOME Program runs as a competitive process, the PJ cannot predict the geographic distribution of the assistance.

As presented earlier, the State HOME Program will allocate the amount of \$13,333,944.00 for the eligible activities established in the SYHS, amended accordingly to reflect funding changes and the needs and policy priorities announced in the State Housing Plan 2014-2018. Additional details are provided in the 2020-2024 Consolidated Plan and State Housing Plan. The method for distributing HOME funds to local governments, developers, CHDOs, minority groups, and small businesses will be through the submittal of an application.

The applications for housing construction and rehabilitation must benefit low and very low-income families. The subsidy requested should be enough, without exceeding the maximum per unit subsidy standards adopted by the State HOME Program. This will allow income eligible families to meet the eligibility requirements pursuant to 24 CFR 92.203. For rental projects, the proposal should allow renters to be eligible, through compliance of 24 CFR 92.216; and for Homeownership housing, the proposal should allow prospective homeowners to be eligible in compliance of 24 CFR 92.217, among other Federal requirements and the State HOME Program criteria.

The HOME Program designated employee will receive the applications and will refer them for the corresponding analysis. Upon completion of the analysis, the HOME Program Director will approve which applicants comply with the minimum threshold requirements and therefore can proceed with the point ranking evaluation.

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Applications requesting HOME funds will be evaluated based on joint rating factors. Those factors include but are not limited to local considerations and State HOME Program's criteria, such as:

- project location;
- project characteristics;
- housing needs characteristics;
- project developer characteristics;
- financing characteristics; and
- supportive services.

#### Project Evaluation and Selection

To be considered for an allocation of HOME Funds, the applicant must submit a complete application with the following information and documents. Incomplete applications will not be accepted for evaluation or scoring.

Complete applications will be reviewed for compliance with the basic threshold requirements set forth below:

BASIC THRESHOLD REQUIREMENTS	
Authority's HOME Program application and inspection fees:	<ul style="list-style-type: none"> <li>• CHDDs: \$0.00.</li> <li>• 1/5 of 1% of requested amount; with a minimum payment of \$2,500 and a maximum of \$10,000. This is a non-refundable and non-transferable payment.</li> <li>• \$50 per HOME unit during the HOME compliance period. This amount will be due and payable by January 31 of each year.</li> </ul>
2. Application's Agreement and Certification was:	<ul style="list-style-type: none"> <li>• Signed by the Owner, the President or Secretary of the General Partner;</li> <li>• Person who signed is a duly authorized officer of the applicant (as evidenced by an applicable resolution);</li> <li>• Document shows corporate seal (Please, make sure the seal is legible in digital documents).</li> </ul>
3. Submitted certified copies of the organizational documents of <b>all entities</b> (for example: owner, general partners, sponsors, developer, officers, members, etc.) involved in the project, including:	
a)	Certificate of Incorporation (in USA and PR, as might apply) for the following entities: Owner, Developer, General Partner/Manager and Sponsor.
b)	Articles of Incorporation for the following entities: Owner, Developer, General Partner/Manager and Sponsor.
c)	Partnership (or Operating) Agreement of the entity to claim ownership of the Project (LP, LLC, etc.), as may apply, indicating cash contributions by the General Partner(s) and/or Limited Partner(s).
d)	IRS form SS-4, Application for Employer Identification Number, or other evidence indicating

BASIC THRESHOLD REQUIREMENTS	
	taxpayer identification number for the following entities: Owner, Developer, General Partner/Manager and Sponsor.
e)	Names, addresses and telephone numbers of officers, members, directors, principal stockholders or managing partner of the following entities: Owner, Developer, General Partner/Manager and Sponsor.
f)	The owner, developer and their shareholders, directors, officers and partners, as applicable, with previous participation in the program, must demonstrate (through a certification letter from the Director of the Authority's Audit and Compliance Department) that they comply with Section 42/HOME requirements and that, as of the most recent audit/compliance review, there is no outstanding finding of noncompliance (including any fees due to the Authority) in another project that received Tax Credits/HOME funds and in which they have an interest or participation.
g)	Financial statements ( <b>updated within six months of the application</b> ) of the owner, developer, general partners, sponsors and principal officers of each entity. Financial statements will be <b>audited</b> if they belong to juridical persons; <b>compiled</b> or <b>revised</b> if they belong to natural persons. In case of for-profit, must evidence a combined net worth of all entities and natural persons involved in the ownership structure of the project (excluding actual or future limited partners and/or Tax Credit equity providers) equal to or greater than \$500,000.00.
h)	Certificate of Authorization of US Foreign Limited Liability Company from PR Department of State (as it may apply) for the following entities: Owner, Developer, General Partner/Manager and Sponsor.
i)	Good Standing Certificate (in USA and PR, as may apply) for the following entities: Owner, Developer, General Partner/Manager and Sponsor.
j)	Company by-laws and internal rules for the following entities: Owner, Developer, General Partner/Manager and Sponsor.
k)	Organizational chart of project structure identifying Owner, Developer, General Partner/Manager and/or Sponsor and any other related entity.
l)	Certification attesting that Owner, Developer, General Partner/Manager and Sponsor or any grantee or contractor at any tier to any of the stated parties is not currently debarred, suspended or otherwise excluded from or ineligible for participation in federal assistance programs subject to 2 CFR part 2424 and are not included on the U.S. General Services Administration list of parties excluded from federal procurement and non-procurement programs.
The owner, developer, general contractor and their respective shareholders, directors, officers and partners, as applicable, must demonstrate via <u>sworn statement</u> ( <i>affidavit</i> ) that:	
they have not been involved in any way (either personally or as shareholders, directors, officers, members or partners of a corporation, partnership or other form of business organization or joint venture) in any other project for which the Authority has provided any financing and /or grant (as lender, conduit, custodian of funds, or otherwise) and in which a default notice under the terms and conditions of the applicable financing documents has been issued and not cured. All previous must also evince via sworn statement that they have not been involved or are in any conflict of interest (fact or appearance) in any way (either personally or in any other juridical capacity) with the Authority or its employees. Any conflict of interest will immediately disqualify the applicant of any participation in the Authority/HOME programs.	

BASIC THRESHOLD REQUIREMENTS
Any identity of interest with any other party involved with the project has been identified and explained in the application package.
they have not been involved or are in any conflict of interests (fact or appearance) in any way (either personally or as shareholders, directors, officers, general contractors or partners of a corporation, partnership or other form of business organization or joint venture) with the Authority or its employees. Any conflict of interest will immediately disqualify the applicant with regard to any of the Authority's programs.
Projected income & expenses schedule and a pro-forma cash flow, for the applicable compliance period, showing a feasible operation and certified by the proposed management agent.
Designer's Preliminary Opinion Letter with the Fair Housing Act Accessibility Requirements Checklist completed by the designer.
Applicant demonstrates readiness to proceed, through <b>submission of:</b>
Certification of the percentage of construction completion prepared by the resident inspector and lender's inspector for projects under construction. Both reports are required. <b>(Be advised that existing construction might affect the environmental review and eventual assignment of HOME Funds).</b>
Unexpired evidence of site control (99 years or more is required for lease contracts under HOME-AP).
Unexpired Construction Permit, Green Construction Permit or Notification of Construction Permit issued by the applicable permitting office and agencies endorsement letters, as applicable.
Written, unqualified endorsement from the Mayor of the Municipality where the project will be located. The letter must indicate any other municipal assistance that the project will receive.
Technical Assistance or Final Determination Letter from the State Historic Preservation Office (36 CFR 800).
Wetland Inventory Map from the US Fish and Wildlife Service (Wetlands Protection-Executive Order 11990). The project location must be identified in the map. The project must be out of any wetland or a mitigation measure should have been <u>completed and approved</u> by the Corps of Engineers or the Department of Natural Resources.
FEMA Map (Floodplain Management Act (24 CFR 55; Executive Order 11988)  The project location must be identified in the NFIP map. The project must be located out of the 100-year floodplain, coastal high hazard areas and Floodways. If the project is located in the 100-year floodplain, an approved letter of map amendment (LOMA) or letter of map revision (LOMR) by FEMA must be submitted.
USFWS Map (Coastal Barrier Resources Act (24.CFR 58.6(b)(2). The project location must be identified in the map. Federal assistance may not use in the Coastal Barrier Resources System.
Certification of consistency filed with the State Coastal Management Program, if required.
Technical Assistance or Final Determination Letter from the U.S. Fish & Wild Life Service-Department of Interior -(Endangered Species Act (50 CFR 402). The technical assistance shall indicate that no endangered species are affected by the project. If mitigation required as per Final Determination, must specify expected timeframe and cost for required actions.

BASIC THRESHOLD REQUIREMENTS
<p>Noise Study for any proposed project of new construction, major rehabilitation, or conversion located:</p> <ul style="list-style-type: none"> <li>▪ 1,000 feet of a major noise source, road or highway</li> <li>▪ 3000 ft. of a railroad; or</li> <li>▪ 5 miles of a civil airport</li> </ul> <p>Noise Study must be in accordance to the requirements set forth in the American National Standard Method for the Physical Measurement of Sound. The result of the noise level must comply with the acceptable noise level of 65 decibels established in 24 CFR 51.100 Noise Abatement and Control. The Noise Study must comply with the HUD Noise Guidebook: Day/Night Noise Electronic Assessment Tool. (<a href="https://www.onecpd.info/resource/313/hud-noise-guidebook/">https://www.onecpd.info/resource/313/hud-noise-guidebook/</a>).</p>
<p>Archaeological, if required by the SHPO pursuant to its review under Section 106, or if required by the Institute of Puerto Rican Culture (ICP), or copy of the recommendation issued by the ICP as part of the construction permit consultancy process evidencing that the study is not required.</p>
<p>Hydraulic/Hydrologic Study, if the project meets the conditions established under The Department of Natural and Environmental Resources' Administrative Order No. 2013-12, or a certification issued by a civil engineer attesting that the study is not required.</p>
<p>Resumes, applicable licenses and contracts with the Development team in place:</p> <ul style="list-style-type: none"> <li>▪ Architect/Designer</li> <li>▪ General Contractor</li> <li>▪ Resident Inspector</li> <li>▪ Management Agent</li> <li>▪ Consultant Agent</li> </ul>
<p>Final construction drawings and outline specifications certified by the licensed professional (project architect or engineer in charge of design) submitted to the competent permitting office.</p>
<p>Construction cost breakdown (itemized schedule of values) that substantially conforms to form HUD 2328 (form not required), certified by the proposed general contractor or project designer.</p>
<p>Conditional or firm financing commitment, specifying terms of each financing source. Projects with permanent financing other than the Authority's will need a letter of intent from the financial institution. The letter should detail:</p> <ul style="list-style-type: none"> <li>▪ amount and term of the loan;</li> <li>▪ fixed interest rate;</li> <li>▪ non-recourse nature of the loan;</li> <li>▪ amortization period;</li> <li>▪ prepayment penalties; and</li> <li>▪ agreements governing the various reserves which are capitalized at closing</li> </ul>

BASIC THRESHOLD REQUIREMENTS	
Phase I environmental assessment report. (Must comply with ASTM E 1527-13 or any updated version promulgated by ASTM which meets the requirements of the EPA's AAI regulations).	
Comprehensive market study report by an Authority approved provider that is also unaffiliated to the developer ( <b>prepared within six months of the application</b> ).	
Appraisal report of site and project performed by an Authority approved appraiser unaffiliated to the developer ( <b>prepared within six months of the application</b> ).	
For rehabilitation and acquisition/rehabilitation projects, a comprehensive capital needs assessment report prepared by a licensed architect or engineer unaffiliated to the developer that includes: an opinion of proposed construction budget and assesses the condition, among other, of site, structural systems (roof, bearing walls and columns, foundations), plumbing systems, electrical systems, fire protection systems, building envelope and insulation, interiors (including units and common areas), and mechanical systems; in projects with more than 26 units, it must specify the remaining useful life of major systems; and paint testing and/or risk assessment report, for substantial rehabilitation projects.	
Site selection standards checklist evidencing compliance with 24 CFR 983.57(e).	
Project timeline for project activities including specific benchmarks for acquisition, assembly of the development team, completion of plans and specifications, completion of financial approvals, municipal approvals, building permits, project construction start date, completion date and the estimated date of lease-up.	
Certification by owner attesting compliance with restrictions on real property acquisition or rehabilitation under the URA, and 49 CFR 24.101(b).	
Letter of intent to sign the Land Use Restrictive Covenant Agreement for the HOME program, including: designation of HOME-assisted units (24 CFR 92.252(j)); occupancy of assisted units (24 CFR 92.216(a) and 92.252(a) and (b)); initial and ongoing rent restrictions (24 CFR 92.252(a) through (c) and (f)); tenant eligibility (24 CFR 92.203 and 92.252(h) and (i)); and period of affordability (24 CFR 92.252(e)).	
Certification from applicant as to Federal, State, or Local subsidies received or expected to be received for the development and operation of the project. If executed, copies of subsidy/grant contracts or commitment letters must be submitted with the application.	
If the project has, or will have, Federal, State, or Local subsidies copies of the contracts or firm commitment letters must be attached to the owner's subsidy certification, as applicable.	
Detail sources and uses of funds schedule and projected cash flow during construction period.	
ADDITIONAL TRESHOLDS REQUIREMENTS	

BASIC THRESHOLD REQUIREMENTS	
1. "Non Profit Organizations ( <b>NP</b> ) requesting funds from the Community Housing Development Organization (CHDO) Set-Aside must file an independent application to be certified as an organization within the meaning of 24 CFR 92.2, Subpart A, and comply with the following requirements:	
The NP is organized under State or local laws, as evidenced by a Certificate of Organization issued by the State Department.	
No part of its earnings, inure to the benefit of any member, founder, contributor, or individual as evidenced by its Articles of Incorporation.	
Evidence that it is a qualified organization by including copy of the IRS document designating the NP as a 501(c)(3) or 501(c)(4) entity; is classified as a subordinate of a central organization non-profit under section 905, or is a wholly-owned entity that is regarded as an entity separate from its exempted owner for tax purposes.	
The NP is not affiliated with or controlled, nor receives direction from individuals, or entities seeking profit from the organization.	
Evidence that the NP has among its purposes the provision of decent housing that is affordable to low and moderate-income people.	
Evidence that the NP conforms to the financial accountability standards of 24 CFR 84.21, "Standards for Financial Management Systems."	
Evidence of demonstrated capacity for carrying out activities assisted with HOME funds; and that the NP has a history of at least one year of serving the community within which housing to be assisted with HOME funds is to be located.	
The NP maintains at least one-third of its governing board's membership for residents of low-income community residents or elected representatives of low-income neighborhood organizations or, if chartered by a State or local government or sponsored or created by a for-profit organization, complies with applicable membership restrictions; and provides a formal process for low-income beneficiaries to advise on its activities regarding affordable housing projects.	
If the owner, developer or sponsor applies under the Authority's HOME program Community Housing Development Organization (CHDO) set aside must include evidence of such application meeting the requirements in 24 CFR 92.300(a)(2) to (4), as applicable.	
Projects financed by Rural Housing Services/ HUD 202 Program or any other federal, state or local program funding-source not included under the NOFA must submit reservation or commitment letter with the application. The letter must identify the funding amount.	
Affirmative Fair Housing Marketing Plan.	

#### BASIC THRESHOLD REQUIREMENTS

Projects with tax exempt financing, certifications from: financing institution stating the tax exempt status of the obligations to be issued to finance the Project, and Owner's Tax Attorney and/or CPA opinion regarding this matter.

The initial basic qualifications will be evaluated by **PRHFA**. If the project do not meet requirements for completeness, the applications will not be received. If received, only those applications that meet the joint basic threshold requirements and qualifications would be further considered for evaluation under joint the Point Ranking System.

#### Point Ranking System

The HOME Program Director will approve which applicants comply with the minimum threshold requirements and therefore can proceed with the point ranking evaluation. **PRHFA** will consider qualified applications for HOME Funds after a project satisfies all basic threshold requirements, using the Point Ranking System established hereinafter to determine the allocation of HOME Funds. The project can accumulate up to 100 points on the Point Ranking System and a minimum of 30 points to be further considered for an allocation of HOME Funds.

The Authority reserves the right not to reserve or allocate HOME funds to any applicant, regardless of that applicant's point ranking, if the Authority determines, subject to program requirements, that a reservation is not in line with the purpose and goals of the State Housing Plan or this Action Plan; the applicant's proposed project is not financially viable; there is not a substantial likelihood that the project will be able to execute in a timely manner; or the project do not comply with any other applicable requirement. The information that might be weighed to make such determination includes, but is not limited to, comments of officials of local governmental jurisdictions, the market appropriateness of the project, market's information other than the submitted market study, and the prior experience of sponsor or its representatives with multifamily projects.

Every sponsor, developer, owner, or consultant attests to the correctness of the information provided as a condition to rank the project's application according to the Point Ranking Criteria. Failure to uphold the information submitted or the representation made to support the application's evaluation and ranking throughout the allocation process will result in a finding of noncompliance and limited participation in further rounds for every person, developer, owner or consultant which participates in the project's application. The Authority might pursue any other available or enforceable remedies under federal or state laws, regulations and or any applicable professional code of ethics.

Point Ranking Evaluation		Score
I	Project Location	Up to 12 pts
I.1	Location: Project located within one of the following areas:	Up to 5 pts

	Point Ranking Evaluation	Score
	5 points: Urban area defined as: Central Urban Area in the Planning Board's <i>Reglamento de la Infraestructura en el Espacio Público</i> or Urban Center designated by the Department of Transportation and Public Works or adopted under an Urban Center Area Plan; or a state designated Historical Zone or federally designated Historical District.	5
	<b>Documentation required:</b> certification of location by a licensed land surveyor; physical address and coordinates. Any project property straddling the limit of the designated urban area will be considered as located within.	
	The portion of a census tract outside an urban area that has a rate of:	
	20% or less below poverty line.	3
	More than 20% and less than 30% below poverty line.	2
	More than 30% and less than 40% below poverty line.	1
	<b>Documentation required:</b> certification of location by a licensed land surveyor; census tract number; census tracts' "% Below Poverty Line" as per the Federal Financial Institutions Examination Council's (FFIEC) 2015 Census Report. Any project property straddling the limit of the designated census tract will be considered as located within.	
	The zone of influence around an Urban Train Station, as defined under section 3(e) of Law 74-1965, as amended.	1
	<b>Documentation required:</b> certification of location by a licensed land surveyor; physical address and coordinates. Any project property straddling the limit of the zone of influence will be considered as located within.	
<b>I.2</b>	<b>Desirable Activities</b>	Up to 7 pts
<b>I.2.1</b>	<b>General.</b> Projects located within 500 meters of the following amenities will be awarded a point each, up to 5 points:	Up to 5 pts
	Town square of an urban center.	1
	Public park (must incorporate a passive non-sports area).	1
	Traditional town market ( <i>plaza de mercado</i> ).	1
	Public or licensed elementary, middle or high school.	1
	Shopping center (100,000 square feet or more of net commercial space; no other listed use is eligible if located within a shopping mall).	1
	Grocery store or supermarket with meat, produce and dairy.	1
	Hospital, diagnostic and treatment center (DOT) or federally qualified health center.	1
	Pharmacy.	1
	Federal post office.	1
	Public transit terminal (bus, <i>públicos</i> ).	1

	Point Ranking Evaluation	Score
	<b>Documentation required:</b> map certified by a licensed land surveyor attesting to location of the facilities and the distance along a walkable public pathway or roadway between the project's main pedestrian entrance and the closest point of a town square or park facility or a public entrance to any target facility (in case of a shopping mall, to the commercial concourse or a big box-type facility entrance). If close to more than one installation belonging to the same type, only one point will be awarded. In case of a scattered-site project, distance will have to be certified from the nearest point of the closest building in the project. Amenities must also be referenced by the market study.	
<b>I.2.2</b>	<b>Targeted:</b> Projects targeted to the following special needs populations located within 500 meters of the following amenities will be awarded a point for each one, up to 2 points:	Up to 2 pts
	Single headed household:	
	Grocery store with WIC contract.	1
	Licensed or chartered child-care facility.	1
	<b>Documentation required:</b> name and physical address of facilities; verification of inclusion in the WIC Vendor Registry published at <a href="http://wicpuertorico.com">wicpuertorico.com</a> ; child care facility charter issued by ACUDEN.	
	Elderly household:	
	Physician or dental office.	1
	OWC center or voluntary work facility.	1
	<b>Documentation required:</b> name and physical address of facilities.	
	Homeless (as defined under HEARTH Act)	
	Certified WIOA training center.	1
	ASSMCA licensed public or private institution for the ambulatory treatment of mental disabilities, drug addiction or substance dependency.	1
	<b>Documentation required:</b> name and physical address of facilities; authorization for WIOA training center issued by Local Workforce Development Area; copy of license issued by ASSMCA.	
	<b>Documentation required:</b> map certified by a licensed land surveyor attesting to location of facilities and distance along a walkable public pathway or a roadway between the project's main pedestrian entrance and the public entrance to any target facility; if close to more than one installation belonging to the same type, only one point will be awarded. In case of a scattered-site project, distance will have to be certified from the nearest point of the closest building in the project. Amenities must also be referenced by the market study.	
<b>I.3</b>	<b>Undesirable Activities.</b> Even if compliant with required environmental review, projects will be discounted one point for each one of the listed undesirable activities, up to 5 points, if located:	Down by as many as 5
	Within one-eighth mile of a:	
	lunkyard.	-1
	Landfill or dumpsite.	-1
	Industrial site.	-1
	Airport.	-1
	Wastewater treatment plant.	-1
	Adjoining a property which is or contains a:	

Point Ranking Evaluation		Score
	Gas station.	-1
	Auto repair, paint or tire repair shop.	-1
	Woodworking shop.	-1
	Unabated nuisance, as declared by a Municipality.	-1
	<b>Documentation required:</b> map prepared by a licensed land surveyor certifying due diligence by identifying any of the listed nuisances within the established distance measured along the shortest straight line between the project lot and the nuisance property. In case of a scattered-site project, the distance will have to be certified from the closest point of the project's lot closest to the identified nuisance.	
<b>II</b>	<b>Project Characteristics</b>	Up to 52 pts
<b>II.1</b>	<b>Infill or nuisance.</b> Projects will be awarded one point if proposed to develop an infill site or a site expropriated as part of a nuisance abatement process; and one additional point, up to 5 points, for each non-contiguous infill site or expropriated as part of a nuisance abatement process that is incorporated into a scattered-site project, located within an area with a radius no larger than one-quarter mile. An infill site shall be defined as a site that is bound on all except one of its sides, or two of its sides in case of a corner-type property, by adjoining built-up properties, and that has immediate access to existing public infrastructure of roads, water, sewer, and power.	Up to 5 pts
	<b>Documentation required:</b> aerial photograph for each infill site showing adjoining properties; cadastral numbers of properties; nuisance abatement completed by Municipality supported by property deed and certification provided by Municipality.	
<b>II.2</b>	<b>Historic property.</b> A substantial rehabilitation project site is located in or incorporates a state designated historic property, federally designated historic place or a contributing resource to a federally designated Historic District.	3
	<b>Documentation required:</b> Act citation or Planning Board's Resolution number and date in case of state designated properties; listing in the National Register of Historic Places, in case of federally designated properties; State Historic Preservation Office's (SHPO) certification of contributing resource.	
<b>II.3</b>	<b>Adaptive reuse.</b> The residential use is an adaptive reuse of an existing non-residential property.	1
	<b>Documentation required:</b> appraisal certifying present land use of the property.	
<b>II.4</b>	<b>Site Characteristics</b>	Up to 9 pts
<b>II.4.1</b>	<b>Mobility.</b> Projects (or the totality of the building sites, in the case of scattered-site projects), that incorporate improvements aimed at facilitating the mobility of its residents and promoting public transportation will be awarded up to 4 points, as follows:	Up to 4 pts
	The project provides an accessible and dedicated pedestrian network within the project site to connect the building(s) main pedestrian entrance(s) with egress points on all property sides adjoining a public street.	1
	<b>Documentation required:</b> site plan certified by the project's designer identifying the proposed improvements.	
	Provided it is not required by a competent authority as an off-site improvement, the project includes the construction or rehabilitation of all non-conforming sidewalks in the perimeter of the project site adjoining a public roadway, in compliance with applicable accessibility standards and local codes.	1

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	Point Ranking Evaluation	Score
	<b>Documentation required:</b> a separate plan drawing certified by the project's designer identifying any segments of the existing pedestrian pathways requiring accessibility improvements or in need of repair; and proposed improvements or new construction required to comply with applicable accessibility standards and local codes; approval from Municipality and competent transit authority, if applicable; letter from competent authority attesting the improvement is not a required off-site.	
	Provided it is not required by a competent authority as an off-site improvement, the project includes the construction or rehabilitation of transit pull-offs or public transit stops and required signage in any point of the roadway perimeter of the project site; or the provision or improvement of the sidewalks, crosswalks, refuge islands, and required signage to connect an off-site existing public transit stop with the project site, in compliance with applicable accessibility standards and local codes.	1
	<b>Documentation required:</b> a separate architectural drawing certified by the project's designer identifying any segments of the existing pedestrian pathways requiring accessibility improvements or in need of repair; and proposed improvements or new construction required to comply with applicable accessibility standards and local codes; approval from Municipality and competent transit authority, if applicable; letter from competent authority attesting the improvement is not a required off-site.	
	The project provides an enclosed (covered, secured room within the building limits) bicycle storage facility for residents on the ground floor with at least one bicycle rack space for every two units; and an unenclosed bicycle storage facility accessible to visitors with at least one bicycle rack space for every 10 vehicle-parking spaces.	2
	<b>Documentation required:</b> ground floor plan certified by the project's designer showing location and capacity of facilities.	
II.4, 2	<b>Urban Considerations.</b> A proposed development that strengthens and improves the neighborhood's general urban character may be awarded one point for each one of the following criteria, up to 5 points, as follows:	Up to 5 pts
	The project achieves the maximum allowable gross floor area, housing density and/or height under applicable code provisions.	1
	<b>Documentation required:</b> table with applicable code provisions, maximum parameters and project parameters certified by the project's designer.	
	The parking spaces and service areas are screened from any public sidewalk or roadway by green hedges, fences or walls with a void-to-solid area ratio of 1 or less.	1
	<b>Documentation required:</b> site plan and elevation details certified by the project's designer identifying visual barriers and certifying compliance.	
	The building(s) main entrance(s) open(s) to the sidewalk of an adjoining public roadway.	1
	<b>Documentation required:</b> site plan certified by the project's designer showing the location of the building's main entrance(s).	
	The commercial spaces offered to the project tenants serve the general public and can be directly accessed from a public space.	1

	Point Ranking Evaluation	Score
	<b>Documentation required:</b> entry-level floor plan, certified by the project's designer, identifying commercial spaces and access from a public space; deed identifying commercial use.	
	The project dedicates an open garden or plaza to public use connected to or adjoining a sidewalk or roadway.	1
	<b>Documentation required:</b> site plan, certified by the project's designer, identifying public space, area and relation to a sidewalk or roadway; documentation supporting property dedication to public use.	
II.5	<b>Building Characteristics.</b>	Up to 10 pts
II.5.1	<b>Unit Mix.</b> Projects might earn up to 2 points for a unit mix preferring 2-bedroom units as follows:	Up to 2 pts
	75% or more non elderly 2-bedroom units.	2
	50% or more non elderly 2-bedroom units.	1
	<b>Documentation required:</b> floor plans, certified by the project's designer; project pro-forma.	
II.5.2	<b>Accessibility.</b> Exceeding the allocation required under 24 CFR 8.22(b), projects could earn up to 3 points for the amount of fully accessible units for mobility disabilities (compliant with requirements applicable to Type A dwellings as defined under section 1003 of ICC ANSI A117.1 (2008)), as follows:	Up to 3 pts
	At least 20% of total units are fully accessible units for mobility disabilities.	3
	At least 15% of total units are fully accessible units for mobility disabilities.	2
	At least 10% of total units are fully accessible units for mobility disabilities.	1
	<b>Documentation required:</b> floor plans and elevations, certified by the project's designer, showing accessibility features; designer's certification of compliance; designer's opinion letter specifying compliance; affirmative marketing plan in provided Fair Housing format.	
II.5.3	<b>Building Amenities.</b> Projects will be awarded one point, up to 5 points, for each one of the following building or unit features benefiting all units and, if applicable, not required by code or a permit authority:	Up to 5 pts
	Centrally located courtyard or patio with an area of no less than 30 sq. ft. per unit directly accessible from the main entrance(s) of the building(s).	1
	Community or meeting center with and area of no less than 15 sq. ft. per unit, with kitchen and public bathrooms.	1
	Open balcony in each unit with an area of no less than 24 sq. ft.	1
	Equipped exercise room or rooms with an aggregate area of no less than 300 sq. ft.	1
	Common laundry or laundries equipped with at least a washer-dryer pair per 15 units or washer/dryer combo provided in each unit.	1
	Equipped playground outdoor area with visual control from the main entrance.	1
	Night shift security guard.	1
	Trash chutes (for mid or high rise facilities).	1
	Storm windows or shutters in all units.	1

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	Point Ranking Evaluation	Score
	Ceiling fans for all bedrooms and living room areas.	1
	<b>Documentation required:</b> floor plans and elevations certified by the project's designer showing designated spaces and floor area; designer's certification of compliance.	
II.6	<b>Innovative Design.</b> The Authority favors projects that advance the State Housing Plan's policy that seeks to identify, adopt and implement design, construction and rehabilitation standards and technologies that are appropriate for the Island's climate, aimed at reducing construction costs and promoting energy efficiency.	Up to 14 pts
II.6.1	<b>Cost Containment.</b> The Authority's total development cost for new construction averages close to \$232,504 for non-elderly units and \$180,632 for elderly; substantial rehabilitation averages close to \$167,552 and \$130,771, respectively. Projects that demonstrate the capacity to effectively curb costs while complying with applicable standards, threshold requirements and minimum scoring, might earn up to 5 points, as follows:	Up to 5 pts
	Total development cost per unit more than 20% below the applicable benchmark.	5
	Total development cost per unit more than 15% below the applicable benchmark.	4
	Total development cost per unit more than 10% below the applicable benchmark.	3
	<b>Documentation required:</b> construction cost breakdown (itemized schedule of values) that substantially conforms to form HUD 2528, certified by the proposed general contractor or project designer; project development costs; construction cost estimate prepared and certified by a third-party (licensed architect or engineer, Professional Cost Estimator or a Certified Cost Professional); Sources and Uses of Funds; required fees to cover the Authority's third-party assessment of proposed cost estimates.	
II.6.2	<b>Energy Efficiency.</b> Projects might earn up to 9 points by advancing energy efficiency and green design best-practices and protocols, as follows:	Up to 9 pts
	A point each will be awarded for any project that specifies and factors in the initial costs of any the following:	Up to 9 pts
	All appliances initially placed in common areas and apartments, and/or building envelope products (specifically: refrigerators, bath fans, clothes washers-dryers, and/or windows, doors, and skylights), as well as their replacement are specified to be Energy Star-qualified.	1
	Kitchen range directly vents to exterior and all hoods vent to the exterior tempered; Energy Star qualified bath fan where required with timer or humidistat.	1
	Energy Star qualified light fixtures throughout.	1
	All initial water conserving appliances and fixtures and their on-going replacements conform to or exceed the EPA's Water Sense standards for toilets, kitchen faucets, bathroom faucets, and showerheads.	1
	Recycling space and equipment, including recycling bins for each apartment.	1
	<b>Documentation required:</b> architectural drawings specifying spaces, equipment and/or systems required; designer's certification of compliance; construction cost estimates identifying initial cost of equipment; proposed covenant provision for on-going replacements adopting most current program standard.	

	Point Ranking Evaluation	Score
	Construction permit is a Green Construction Permit ( <i>Permiso de Construcción Verde</i> ) from OGPc.	3
	<b>Documentation required:</b> Copy of Green Construction Permit from OGPc.	
	An Enterprise Green Communities' pre-build or a LEED Neighborhood Development Plan certification completed at date of application.	1
	<b>Documentation required:</b> Copy of certification.	
II.7	<b>Construction Readiness.</b> Project has one of the following:	Up to 10 pts
	Unexpired construction permit or notification of approval of the construction permit.	10
	<b>Documentation required:</b> Document issued by the Permits Management Office (OGPe), an Autonomous Municipality or a <i>Profesional Autorizado</i> .	
III	<b>Housing Needs Characteristics</b>	Up to 9 pts
III.1	<b>Income Targeting.</b> A project might earn 3 points if at least 50% of the units in the project are targeted for households with incomes at 50% AMI.	3
	<b>Documentation required:</b> Restrictive covenant agreement provision; tenant selection procedures.	
III.2	<b>Targeted Units.</b> A project will be awarded up to 3 points if it sets-aside the applicable percentage of units for any of the following special populations categories identified in both the State Housing Plan and the Consolidated Plan: elderly households (62 years and older); homeless persons or families as defined under the HEARTH Act; single headed households; persons with HIV/AIDS.	Up to 3 pts
	At least 75% of total project unit's set-aside for the targeted group during the length of the HOME compliance period.	3
	At least 50% of total project unit's set-aside for the targeted group during the length of the HOME compliance period.	2
	At least 25% of total project unit's set-aside for the targeted group during the length of the HOME compliance period.	1
	<b>Documentation required:</b> restrictive covenant agreement provision recording the targeted set-aside for the length of the compliance period; for permissible target populations under the applicable provisions of the programs subsidizing the project, an affirmative marketing plan in the provided Fair Housing format and tenant selection procedures.	
III.3	<b>Preservation.</b> To strengthen the State Housing Plan policies that seek to maintain the stock of affordable rental housing, a substantial rehabilitation project that meets the threshold expenditure level established under IRC 42(c)(3)(A)(ii), might earn up to 3 points, if:	Up to 3 pts
	The project curbs the risk of loss due to physical condition by replacing more than one major building component, which includes roof, bearing wall, floor or foundation structures; plumbing system; electrical system; fire prevention and safety system; vertical transportation; or building envelope.	2
	<b>Documentation required:</b> Comprehensive capital needs assessment certified by a licensed architect or civil engineer including the identification of the condition of major building systems and the extent of required code compliance retrofitting.	
	The project curbs a significant risk for market conversion of a tax credit or otherwise rent-assisted property; or preserves a comparable level of existing project-based rental subsidies that will expire within two years of the application date.	1

	Point Ranking Evaluation	Score
	<b>Documentation required:</b> Housing market study must demonstrate the capacity of the project to compete for market rate tenants; copy of existing HAP, if applicable.	
<b>IV</b>	<b>Project Developer Characteristics</b>	Up to 9 pts
<b>IV.1</b>	<b>Experience.</b> Developer, General Partner or Managing Partner can demonstrate successful record and full compliance participating in same capacity in the development of Tax Credit projects in Puerto Rico. Up to 5 points, a point will be awarded for each documented project, up to a maximum of 5 projects, for each one of the following comparable characteristics:	Up to 5 pts
	If proposing to use only HOME, project demonstrating utilization of HOME program or in combination with other programs; if proposing to use HOME in combination with any other federal or state program, project utilization of HOME combined with Tax Credits, project-based rental assistance or another federal or state program subsidizing development costs, long-term operations or providing long-term rental assistance.	Up to 3 pts
	Similar or deeper share of income targeted populations.	Up to 3 pts
	<b>Documentation required:</b> Copy of IRS form 8609 for LIHTC projects; relevant project documentation; letter certifying compliance issued by the Authority or the Department of Housing.	
<b>IV.2</b>	<b>Financial Strength.</b> Developer, general partner and manager partner have:	Up to 4 pts
	Combined current liquid assets equivalent to the greater of one million dollars (\$1,000,000) or 5% of the total development costs.	2
	<b>Documentation required:</b> Compiled or revised financial statements certified by a licensed accountant; sources and uses of funds.	
	Combined net worth equivalent to the greater of three million dollars (\$3,000,000) or 15% of total development costs.	1
	<b>Documentation required:</b> Compiled or revised financial statements certified by a licensed accountant; sources and uses of funds.	
<b>V</b>	<b>Financing Characteristics</b>	Up to 13 pts
<b>V.1</b>	<b>Funds Leveraging.</b> The leveraging of capital funding from public grants or non-financing sources, other than those being managed by the Authority, the Department of Housing or the Municipalities is encouraged by awarding a project up to 5 points as follows:	Up to 5 pts
	At least 15% of the total development cost covered by other sources of public funding.	5
	At least 10% of the total development cost covered by other sources of public funding.	3
	<b>Documentation required:</b> Sources and uses of funds; binding commitment, agreement or award documentation.	
<b>V.2</b>	<b>Local Government Funding.</b> Up to 5 points are awarded for projects that leverage local government capital funding through cash contributions, land donated or discounted, site or off-site improvements, grants, or a municipal construction tax abatement which is granted to the project and is not available under a local or state statute of general application, with a total value of:	Up to 5 pts
	At least 5% of the total development cost.	5
	At least 3% of the total development cost.	3

	Point Ranking Evaluation	Score
	At least 1% of the total development cost.	1
	<b>Documentation required:</b> sources and uses of funds; binding commitment, agreement, contract, award or documentation supporting property transaction or construction tax abatement.	
V.3	<b>Operating Expenses.</b> Project might be awarded 1 point if it meets the corresponding operating expense requirement on a per-unit per-annum (PUPA) basis in the first year:	1
	For developments with 79 units or less, a PUPA not less than \$3,000 but not more than \$3,600.	
	For developments with 80 to 120 units, a PUPA not less than \$2,900 but not more than \$3,400.	
	For developments with 121 units or more, a PUPA not less than \$2,800 but not more than \$3,400.	
	<b>Documentation required:</b> Certification provided by the management agent.	
V.4	<b>State Funding.</b> Projects which have been contributed federal or State-owned land for redevelopment will be awarded 2 points.	2 pts
	<b>Documentation required:</b> Copy of long-term lease agreement, deed, or letter of commitment.	
VI	<b>Supportive Services</b>	Up to 5 pts
VI.1	<b>Supportive Services.</b> To advance the public policy of the State Housing Plan to increase the provision supporting services by integrating agencies that provide these services and coordinate their actions to support permanent housing for populations with special needs, any project might earn up to 5 points for sustaining a funding allocation for the provision of supportive services of the type: 1) authorized under a federally subsidized program and that can be funded with resources obtained directly as a grantee in competitive or demonstrative grants, or as a recipient of any admissible operational assistance (i.e., CoC, VASH, GPID, SSVF, Veteran Per Diem, CDBG, HOIWA, FSS Program, etc.), or indirectly as sub-grantee or provider, or by contracting the services of a sub-grantee or provider, of any state or municipally managed program (i.e., ADFAN's CSGB, VRA's Independent Living, ASSMCA's Homeless and Chronic Mental Health, ADFAN's Adult and Person with Disabilities Services, Medicaid's Home and Community-Based Service Waivers, among other); or 2) contracted for a certified Assisted Living facility under Act 244-2003, as follows:	
	Up to 5% of the project's annual operational cost for the length of the compliance period of affordability.	5
	Up to 3% of the project's annual operational cost for the length of the compliance period of affordability.	3
	Up to 1% of the project's annual operational cost for the length of the compliance period of affordability.	1
	<b>Documentation required:</b> Pro-Forma agreement provisions specifying operational budget commitment; if available, binding commitment, agreement or award documentation. On-going compliance will have to be demonstrated through financial reporting evidencing compliance with funding commitment) and supporting documentation of managed, contracted or purchased services funded or authorized by any federally subsidized program) relevant reporting under Act 244-2003.	
	<b>Maximum Score</b>	<b>100</b>
VII	<b>Tie-Breaking Criteria</b>	

	Point Ranking Evaluation	Score
	Will favor the project that is the readiest to proceed.	
	Will favor the project that is located in an urban area as defined in I.1.	
	Will favor the project with highest average debt service coverage ratio (ADSCR).	
	Will favor the project that is located in a CCT and contributes to a concerted Community Revitalization Plan consistent with the policies of the Commonwealth or of a Municipality. Endorsement from competent entity must be provided, if case arises.	
	Will favor the project that is located in a non-metropolitan Municipality with the least amount of HOME funds allocated from the Authority's HOME program for Construction and Rehabilitation of Rental Housing.	

An applicant may submit a written petition for reconsideration to the Executive Director of the Puerto Rico Housing Finance Authority (**PRHFA**) within ten (10) calendar days after the notification by mail of the letter denying the application. A copy of the petition for reconsideration must be filed with the **PRHFA** HOME Program.

The **PRHFA** shall consider the petition for reconsideration within ten (10) calendar days of filing. If the **PRHFA** makes a determination upon the merits of the petition for reconsideration, the term to petition for judicial review shall commence as of the date of the notification by mail of the final determination. If the **PRHFA** takes no action with respect to the petition for reconsideration within ten (10) calendar days of filing, the petition for reconsideration shall be deemed to have been denied outright and the term for judicial review shall commence to run as of that date.

An applicant adversely affected by a decision of the **PRHFA**, may present a petition for review before the Court of Appeals within ten (10) calendar days after the notification by mail of the letter denying the application, or within ten (10) calendar days after the expiration of the term provided to the **PRHFA** to consider the petition for reconsideration.

The filing of a petition for reconsideration or a petition for judicial review shall not stop the PRDOH allocation of HOME Funds to successful applicant. The reconsideration and judicial review procedure provided herein shall be the exclusive proceeding to review the merits of a decision of the **PRHFA** regarding the allocation of HOME Funds pursuant to this Action Plan. Other regulations regarding formal or informal adjudicatory proceedings before the **PRHFA** are not applicable to HOME Funds allocation decisions.

Selection and notification (conditional): HOME will evaluate the projects according to their specifications, available funds, and their best use. A written notice will be sent to all proponents indicating whether they were selected or not, the results of the threshold evaluation and the score assigned to their proposals. The notice will not confirm the assistance amount and MUST be considered conditional in nature and pending the determinations of the subsidy layering and other reviews of the project.

**3. IF ONLY SUMMARY CRITERIA WERE DESCRIBED, HOW CAN POTENTIAL APPLICANTS ACCESS APPLICATION MANUALS OR OTHER STATE PUBLICATIONS DESCRIBING THE APPLICATION CRITERIA? (CDBG ONLY)**

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Not applicable to the HOME Program- (see CDBG section Above)

4. **DESCRIBE THE PROCESS FOR AWARDING FUNDS TO STATE RECIPIENTS AND HOW THE STATE WILL MAKE ITS ALLOCATION AVAILABLE TO UNITS OF GENERAL LOCAL GOVERNMENT, AND NON-PROFIT ORGANIZATIONS, INCLUDING COMMUNITY AND FAITH-BASED ORGANIZATIONS. (ESG ONLY)**

Not applicable to the HOME Program- see ESG section Above.

5. **IDENTIFY THE METHOD OF SELECTING PROJECT SPONSORS (INCLUDING PROVIDING FULL ACCESS TO GRASSROOTS FAITH-BASED AND OTHER COMMUNITY-BASED ORGANIZATIONS). (HOPWA ONLY)**

Not applicable to the HOME Program - See HOPWA Section.

6. **DESCRIBE HOW RESOURCES WILL BE ALLOCATED AMONG FUNDING CATEGORIES.**

The information that follows presents a description of the HOME Program activities and the criteria used for the distribution of funds addressing the priority needs, specific objectives, and performance measurements mentioned above. The minimum investment required by HOME activity is \$1,000 per unit.

**ACTIVITY NAME:** HOMEBUYERS ASSISTANCE  
**HOME Allocation:** \$4,000,000

**Description:** The scope of this activity is to promote the acquisition of existing affordable housing for homeownership tenure; increasing the supply of safe, sound and sanitary dwellings available to low income families and helping them to improve their quality of life.

**HOME** funds will be used to subsidized part of the down payment and closing costs to prospective homebuyers in order to reduce the monthly mortgage payments. The dwelling should met property standards set forth in CFR 92.251 and the homebuyer should met income targeting requirements set forth in sections 24 CFR 92.203 (income determination) and 24 CFR 92.217 (income targeting: Homeownership).

Permanent financing would be secure through a private financial institution or the Puerto Rico Department of Housing. The subsidy per family is up to \$45,000.00.

Nevertheless, the amount of the subsidy to be awarded could be higher if the subsidy layering analysis done to the family in compliance with 24 CFR 92.250(b), justify a higher subsidy.

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On this basis, the Government Program will be able to consider the approval of individual homebuyer activity with a sale price up to the Homeownership Sales Price Limits published by HUD for every Municipality yearly. This value varies in each publication and depending of the property's location.

In order to qualify as homebuyer, the applicant should meet the criteria mentioned below:

- a. To qualify as a low income family in the municipality where he/she is interested in purchasing the housing unit. Eligible families are Section 8, public housing, private tenants and married or unmarried couples looking to relocate because of marriage or job replacement. We encourage single parents, handicapped and elderly looking for secure housing opportunities. Income eligibility will be determined using Annual Gross Income as defined in 24 CFR Part 5. We also encourage occupation in Projects financed by the Puerto Rico Department of Housing if of any interest by the solicitants of the Home Program.
- b. To look into the housing market and request a sale offering from the owner seller once the family has decided on a property.
- c. To request a pre-qualification from a mortgage bank, calculating the equity available for down payment, the amount of Home funds needed for down payment assistance and the monthly mortgage.
- d. To obtain the final eligibility and subsidy analysis form the Commonwealth Home Program, in order to obtain the final program commitment. Individualized analysis and criteria per family will take place in this step.
- e. To qualify in the Home Program solicitants must be living in Puerto Rico for at least one year and the head of household and co-head must be American Citizens.
- f. The homebuyer will execute a lien through covenants running with the property and deed restrictions for the affordable period, calculated for funds invested in the unit. The share will be secure in compliance with section 24 CFR 92.254 (affordability terms). HOME assistance could be matched with any other state, federal or municipal subsidy.

**ACTIVITY NAME:** REHAB OR NEW CONSTRUCTION BY OWNER (TECHO DORADO)  
**HOME Allocation:** \$2,000,000

**Description:** The scope of this activity is to promote the rehabilitation of a substandard Homeowner unit, or the replacement of such unit if it is unsound or represents an environmental hazard, in compliance with the housing rehabilitation standards. This would maintain the existing housing stock for Homeownership tenure, increase the supply of safe, sound, and sanitary dwellings available to low and very-low income families, and help them improve their quality of life. In order to meet the activity objective, the Commonwealth HOME Program will receive applications that comply with the Housing Rehabilitation Standards and under the following criteria:

- a. Very Low and Low Income families
- b. In the case of minor or specialty repair if they are required to bring units up to applicable

- codes and standards and comply with minimum investment thresholds per HOME-assisted unit in a project;
- f. Moderate and substantial rehabilitation, which include rehabilitating all items that do not meet code or may involve substantial repairs throughout the home in order to bring it up to code and to improve the overall livability and functionality of the unit, given that subsidy limits established by Home are not exceeded (221 (d) (3).
- d. Non compliance of Section 8- Housing Quality Standards;
- e. Structural deterioration of the dwelling, for instance: current rehabilitation will exceed 25% cost of the unit;
- i. Architectural barrier removal for persons with physical impediments that need reasonable accommodation;
- g. Construction of additional bedrooms to clear overcrowding.
- h. The homebuyer will execute a lien through covenants running with the property and deed restrictions for the affordable period, calculated for funds invested in the unit. The share will be secure in compliance with section 24 CFR 92.254 (affordability terms). HOME assistance could be matched with any other state, federal or municipal subsidy.
- i. To qualify in the HOME Program, solicitants must be living in Puerto Rico for at least one year and the head of household and co-head must be American Citizens.
- j. Any reconstruction may not be greater than the Homeownership Sales Price Limits under 1 unit new construction values per Municipality.
- k. All Properties to be eligible must be 1 unit.

Very Low and Low-income families will receive a grant from the Commonwealth HOME Program depending of the number of bedrooms for the rehabilitation of the dwelling.

The property may not have any lien on the title. The title must be under the name of the Home program participant(s).

Any additional cost beyond the subsidy limit needed to complete the rehabilitation of the HOME would be obtained by the participant.

**ACTIVITY NAME: REHAB OR NEW CONSTRUCTION FOR MULTIFAMILY RENTAL DEVELOPMENT**

**HOME Allocation: \$5,000,000**

**Description:** HOME funds will be distributed as a grant to provide incentives or a direct loan to developers in order to reduce financing expenses in the construction loan.

The rental construction, rehabilitation, or conversion will be carried out in compliance with sections 24 CFR 92.205 (eligible activities), 92.206 (eligible project costs), 24 CFR 92.251, HOME Program property standards, and Commonwealth construction requirements. Eligible project costs will be evaluated by the HOME staff, with the Reasonable Cost Certification issued by the HOME Program.

The amount of the subsidy to be awarded will be granted after the subsidy layering analysis is done to the project in compliance with 24 CFR 92.250 (b).

For rental housing, 90 percent of the occupants of HOME-assisted rental units must have incomes that are 60 percent or less of the area median; and 20 percent of the units in each rental housing

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project of five or more units must be occupied by tenant families with incomes at or below 50 percent of median income.

Enforcement of the affordability period, rent and occupancy requirements will be secured through covenants running with the property and deed restrictions. Covenants and deed restrictions may be suspended upon transfer by foreclosure or deed-in-lieu of foreclosure.

Every **HOME**-assisted unit is subject to rent limits designed to help make rents affordable to low income households. These maximum rents are referred to as "**HOME Rents**."

The **PRHEA** will annually announce the maximum monthly rents approved by HUD, as well as disclose the utilities allowances for **HOME**-assisted rental projects.

There are two **HOME** rents applicable to the **HOME** program:

**High HOME Rents:** Maximum **HOME** rents are the lesser of: the Section 8 Fair Market Rents (FMRs) (or area-wide exception rents) for existing housing; OR thirty (30) percent of the adjusted income of a family whose annual income equals 65 percent of median income.

**Low HOME Rents:** For properties with five or more **HOME** assisted units, at least 20 percent of **HOME**-assisted units must have rents which are no greater than:

- Thirty (30) percent of the tenant's monthly adjusted income, or thirty (30) percent of the annual income of a family, whose income equals 50 % of median income (Low **HOME** Rent), or if a project has a Federal or Commonwealth project-based rental subsidy and the tenant pays no more than 30 percent of his or her adjusted income toward rent, the maximum rent may be the rent allowable under the project-based rental subsidy program.
- Rental developers are advised that the payment standard applicable to the **HOME** Program is the High or Low **HOME** rent established by HUD for the market areas defined in Puerto Rico. The payment standard includes the utilities that should be paid by the landlord. In case the tenant pays any of these utilities, the contract rent executed by the tenant should discount the amount paid for such utilities. The **HOME** Program will use the utilities adopted by the PRDOH Section 8 Program.
- This activity significantly boosts the housing construction industry by developing new rental housing Island-wide.

**ACTIVITY NAME:** TENANT-BASED RENTAL ASSISTANCE (TBRA) (NUEVO COMIENZO)  
**HOME Allocation:** \$1,000,550

Description: Assistance from 12 to 24 months in rental vouchers with preference to families displaced by Hurricane Maria and victims of domestic violence.

**ACTIVITY NAME:** HOME PROGRAM PLANNING AND ADMINISTRATION

**HOME Allocation:** \$1,333,394

Description: The scope of this activity is to provide the framework to support planning and administrative roles exclusively for the HOME Program

10% of the total allocation of HOME Program funds for PY 2020 will be used to cover reasonable administrative and planning costs for general management and coordination of the program, and other eligible costs in accordance with 24 CFR Part 92.207

**7. DESCRIBE THRESHOLD FACTORS AND GRANT SIZE LIMITS.**

No grants size limits will be applied to proposed housing development projects. For Homebuyer Financial Assistance activities the cap are a minimum of \$1,000 and a maximum of \$45,000 will be available for eligible homebuyers.

**8. WHAT ARE THE OUTCOME MEASURES EXPECTED AS A RESULT OF THE METHOD OF DISTRIBUTION?**

The following are the HOME Program Outcome Measures:

GRANT FUNDS BY ACTIVITY ALLOCATION FOR PY 2020			
Activity	Allocation	Percentage	Expected Goal
STATE ADMINISTRATION:	\$1,333,394	10.00%	N/A
HOMEBUYERS ASSISTANCE:	\$4,000,000	30.00%	88
REHAB OR NEW CONSTRUCTION FOR MULTIFAMILY RENTAL DEVELOPMENT:	\$5,000,000	37.50%	33
REHAB OR NEW CONSTRUCTION BY OWNER (TECHO DORADO):	\$2,000,000	15.00%	20

TENANT-BASED RENTAL ASSISTANCE (TBRA)	\$1,000,550	7.50%	128
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## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

#### Housing Trust Fund (HTF) Reference 24 CFR 91.320(k)(5)

**7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds. The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Bedrooms Non-Elevator Elevator HCP Maximum Per Unit Subsidy

Bedrooms	Non-Elevator	Elevator	HCP	Maximum Per Unit Subsidy
0	\$55,474	\$58,378	240%	\$140,107.20
1	\$63,962	\$66,923	240%	\$160,615.20
2	\$77,140	\$81,377	240%	\$195,304.80
3	\$98,747	\$105,276	240%	\$252,662.40
4+	\$110,002	\$115,560	240%	\$277,344.00

**8. Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

This section provides the minimum acceptable standards for existing multi-family household dwelling units rehabilitated in whole or in part with National Housing Trust Fund (HTF) program funds in Puerto Rico. These standards are not intended to reduce or exclude the requirements of any local or state building or housing codes, standards or ordinances that may apply. In the event of any conflicting code(s),

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the more restrictive code(s) will apply. These standards were designed to assist in achieving consistency for all rehabilitation activities funded with HTF funds. The goal of the Puerto Rico Housing and Finance Authority HTF program is to provide functional, safe, affordable and durable housing that meets the needs of the tenants and communities in which the housing is located. The purpose of the HTF Standards is to ensure that property rehabilitation puts each building in the best possible position to meet this goal over its extended life and that, at a minimum, all health and safety deficiencies are addressed.

The project developer will formally contract licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable Federal, State and local codes.

In addition, the architect or engineer will provide contract specifications which stipulate quality standards, materials choices and installation methods and standards. By meeting the various code requirements as a minimum standard, each building rehabilitation project is assured to be brought up to an acceptable level of rehabilitation. Warranties shall be required per the standard construction contracts on all materials, equipment and workmanship.

This Standard ensures that HTF assisted projects are completed in a thorough and workmanlike manner in accordance with industry practice and contractually agreed upon plans and specifications as well as subsequent mutually agreed upon change orders during the construction process. HTF assisted projects and developers will employ best practice industry standards relating to quality assurance to verify all work completed.

#### **I. Health and Safety**

If the housing is occupied at the time of rehabilitation, any life-threatening deficiencies must be identified and addressed immediately. These items include:

- 1 Air Quality -Propane/Natural Gas/Methane Gas Detected
- 2 Blocked Egress/Ladders
- 3 Electrical Hazards -Exposed Wires/Open Panels
- 4 Electrical Hazards -Water Leaks on/near Electrical Equipment
- 5 Emergency Fire Exits -Emergency/Fire Exits Blocked/Unusable
- 6 Missing Outlet Covers
- 7 Missing/Damaged/Expired Extinguishers
- 8 Blocked Ventilation System
- 9 Outlets/Switches/Cover Plates -Missing/Broken
- 10 Smoke Detector -Missing/Inoperable
- 11 Windows -Security Bars Prevent Egress

See Appendix B (UPCS) for a list of Inspectable Items and Observable Deficiencies, including the identification of life threatening deficiencies for the property site, building exterior, building systems, common areas, and units.

## **II. Expected Useful Life (Capital Needs Assessment)**

All PRDOH HTF assisted projects and developers will consider the remaining expected useful life of all building components with regard to building long term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable HTF period of affordability (10, 20 or 30 years, depending on amount of HTF assistance provided) shall be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than the period of affordability shall be considered for future replacement.

A Capital Needs Assessment (CNA) is necessary for all HTF assisted multifamily housing with 26 or more total units that determines the useful life of systems, the long terms physical needs of the project and the work to be performed. Specifications for the assessment are listed below:

1. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the HTF affordability period are anticipated and planned for.
  - a. If the projects affordability period is 30 years (\$50,000 or more in assistance provided).The initial CNA will cover years 1-20. The first 5-year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.
  - b. If a project's affordability period is 20 years (\$30,000 to \$50,000 in assistance provided). The initial CNA will cover years 1-20. The first 5-year update will be done in year 5 and cover years 6-20. The second 5-year update will be done in year 10 and will cover years 11-20.
  - c. If a project's affordability period is 10 years (Under \$30,000 in assistance provided). The initial CNA will cover years 1-10. The first 5-year update will be done in year 5 and cover years 6-10.
- 1 HTF assisted projects and their development teams should ensure that all building components are analyzed in the CNA as part of a comprehensive effort to balance rehabilitation scope and capital planning in a way which maximizes long-term building performance as much as possible within the parameters of both development and projected operational funding available.
- 2 The CNA will take into account any extraordinary circumstances of the prospective occupants of the dwelling (i.e. physical, sensory, developmental disabilities) and reflect a means to address such circumstances in their inspection and in the preparation of a work write-up/project specifications for that dwelling.
- 3 The CNA report must be prepared by a qualified professional (architect or engineer) who has no financial

interest in the project and no identity of interest with the developer. For purposes of this document, a "qualified professional" is a licensed professional architect or engineer, who can substantiate a minimum of five (5) years' experience providing CNA reports in accordance with PRDOH standards and who performs the assessment and supplies the PRDOH with their professional opinion of the property's current overall physical condition. The CNA must include the identification of significant deferred maintenance, existing deficiencies, and material building code violations that affect the

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property's use and its structural or mechanical integrity. Furthermore, the CNA must examine and analyze the following building components:

- a. Site, including topography, drainage, pavement, curbing, sidewalks, parking, landscaping, amenities, water, storm drainage, gas and electric utilities and lines.
  - b. Structural systems, both substructure and superstructure, including exterior walls and balconies, exterior doors and windows, roofing system and drainage.
  - c. Interiors, including unit and common area finishes (carpeting, vinyl tile, interior walls, paint condition, etc.), unit kitchen finishes and appliances, unit bathroom finishes and fixtures and common area lobbies and corridors.
  - d. Mechanical systems, including plumbing and domestic hot water, Air Conditioning, electrical and fire protection.
  - e. Elevators (if applicable).
  - f. Provide building life cycle study that lists each building component, the base cost and opinions of probable cost immediately (critical repair item), along with an analysis of the reserves for replacement needed to fund long-term physical needs of the project, accounting for inflation, the existing reserves for replacement balance and the expected useful life of major building systems.
1. Provide written cost estimates in order that the PRDOH may and determine that costs are reasonable.
  2. The assessment will consider the presence of environmental hazards such as asbestos, lead paint and mold on the site. The assessment will include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives.
  3. If the remaining useful life of any component is less than fifty percent (50%) of the expected useful life, immediate rehabilitation will be required unless capitalized. If the remaining useful life of a component is less than the term of the affordability period, the application package must provide for a practical way to finance the future replacement of the component.
    - B. The professional preparing the CNA report must:
      - a. The assessment must include a site visit and physical inspection of the interior and exterior of all units and structures, as well as an interview with available on-site property management and maintenance personnel, to inquire about past repairs, improvements and an examination of invoices, contracts or work orders relating to the repairs/improvements over the last twenty-four (24) months, pending repairs and existing or chronic physical deficiencies. Any information from the interview must be included in the CNA. The assessment must also consider the presence of hazardous materials on the site.
      - b. Identify physical deficiencies, including critical repair items, immediate physical needs and long term physical needs. These must include repair items that represent an immediate threat to health and safety and all other significant defects, deficiencies, items of deferred maintenance and material building code violations that would limit the expected useful life of major components or systems.
      - c. Explain how the project will meet the requirements for accessibility to persons with disabilities. Identify the physical obstacles and describe methods to make the project more

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accessible and list needed repair items in the rehabilitation plan.

- d. Prepare a rehabilitation plan, addressing separately all immediate and long-term physical needs.
- e. Work Specifications and Scope of Repairs
- f. Work specifications should include enough detail to specify each item to be repaired, the quantity of materials to be used and the exact location of each repair.
- g. Repairs needed to correct basic safety, durability, mechanical and efficiency deficiencies.

- 1. All materials used must meet the Puerto Rico Building Code standard material specifications. All work must be done with skilled craftsmen and accomplished with care.

10. Upon completion of repairs, the contractor will:

- a. Remove all construction debris from the site.
- b. Clean all floors impacted by the work.
- c. Clean all new and existing paint from other finished surfaces including window glass and mirrors.
- d. Leave all newly installed items in operating condition.
- e. Start all other electrical and mechanical systems.
- f. Put all hardware in operating condition.
- g. Deliver new keys to homeowners for any newly installed hardware.

### III. Major Systems

HTF Rehabilitation assisted projects must comply with the requirements indicated in this document and the HOME Program Rehabilitation and new Construction Standards, 2015 "*Estandares de rehabilitación y nueva construcción, 2015*".

#### 1. Site Standards

- a. The HTF assisted project must assure that the site is safe, clean and usable, and designed with details, assemblies and materials to provide ongoing durability without undue future maintenance.
- b. Site design and engineering shall be by a qualified professional.
- c. The access to a building shall be safe, logical, readily identifiable, sheltered from the weather, and meeting the exit requirements to a public way. Pathways of circulation within a building shall also be safe and logical.

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- d. Design and systems shall conform to the "Reglamento Conjunto" 2015 and the Puerto Rico Building code, 2011.
- e. Sprinkler water service - Underground water service as required for building sprinkler system shall be in accordance with NFPA 24.
- f. Sewer connections to municipal sewage systems and on-site sewage disposal must have a minimum useful life same as the affordability period.
- g. Means of egress components shall be in conformance with Chapter 10 of the International Building Code
- h. Vehicular access to public way - site design shall conform to local zoning code ("Reglamento Conjunto") and the "Departamento de Transportación y Obras Públicas" regulations, as well as be sensible in its layout to maximize vehicular and pedestrian safety.
- i. On-site Parking - parking shall be adequate for project type, meet local codes, and be designed to drain well, with a durable appropriate surface material. Handicapped parking shall be provided as required. Designers may utilize the "Reglamento Conjunto" to determine the guidelines in the design.
- j. Pedestrian access and hardscape - In general, paved walkways within the site will be designed to provide sensible pedestrian access from the public way into the site, from parking areas, and provide access to buildings. All walkways should generally conform to applicable codes for width and slopes, and fall protection. Site stairs shall be safe and sound, constructed of durable materials, with proper rise and run, and with code approved railings as required. Accessible routes into buildings shall be provided as required by code.
- k. Site amenities - site amenities may be provided which enhance the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills, and fencing, etc.
- l. Mailboxes -Provision will be made for USPS-approved cluster mailbox units if required by the USPS.
- m. Landscaping - lawns, ground cover, planting beds, perennial plants, shrubs and trees may be provided to enhance the livability, and to provide a positive aesthetic sense. Planting choices specified should be low maintenance, non-invasive species, of an appropriate size and scale and located, when adjacent to building structures, with regard to their size at maturity.
- n. Solid waste collection & storage - if necessary, provision shall be made for the outdoor storage and collection of solid waste and recycling materials in receptacles (dumpsters, wheeled trash cans, totes). Enclosures may be provided and should be accessible as required by code.
- o. Site lighting with shielded fixtures may be provided

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to illuminate parking and pedestrian walkways, and will conform to local zoning code. Energy efficient lighting shall conform to the International Energy Conservation Code of Puerto Rico, 2011.

p. The lot or defined site must be free of debris, garbage or other accumulations of site stored items that create possibilities of infestations. The site should be generally level, well drained and accessible.

q. All exterior property and premises must be maintained in a clean, safe and sanitary condition.

r. Drainage - assure that the grading surrounding the building will slope away from the building and drain properly, without ponding or erosion. Replacement landscaping and grading must direct water away from structures.

s. Fencing and gates must not be damaged: missing sections or has holes per UPCS.

t. Grounds must be erosion and rut free, not overgrown or penetrating vegetation and have functional ponding and site drainage per UPCS.

u. Hazardous and substandard conditions include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the

lack of functional viability of a single feature of a home. These conditions must include but not be limited to:

- i. Accumulated debris, waste or garbage, either in enclosed areas such as storage buildings or in yard areas.
- ii. Environmental conditions such as flooding, mudslides, abnormal air pollution, smoke or dust, gas smells, sewer odor.
- iii. Eroding soil and accumulation of stagnant water.
  - iv. Excessive noise, vibration or vehicular traffic.
  - v. Excessive accumulations of trash.
- vi. Excessive weeds or plant growth.
- vii. Fire hazards.
- viii. Deteriorated and/or irreparable outbuildings, sheds, or other structures that are no longer in use or are made unusable by their condition.
- ix. Holes, ditches, exposed meter boxes or other conditions that create a tripping hazard, excluding drainage ditches that are part of a designed drainage system.
- x. Rodents, insects or other infestations.
- xi. Grading that directs water toward any structure.
- xii. Sewer odor. Standing water or depressions that hold water during wet weather, leaking water

supply, percolating or leaking sewage.

- xiii. Exposed pipes, railings or other installations creating tripping hazards.
- xiv. Damaged, missing or deteriorated walkways, steps and decks that create tripping hazards or are otherwise unsafe.
- xv. Stairways or steps with four (4) or more risers and without a functional handrail. Stairways, decks, porches, balconies and all appurtenances without proper anchorage or capable of supporting the imposed loads.
- xvi. Handrails and guards in poor condition or not properly fastened or capable of supporting normally imposed loads.
- xvii. All structures in which insects or rodents are found shall be promptly exterminated by approved processes that will not be injurious to human health. After extermination, proper precautions shall be taken to prevent re-infestation.

## **2. Interior Spaces**

a. Means of egress components shall be in conformance with Chapter 10 of the IBC "*Means of Egress*" and Chapter 7 of NFPA 101, including complete layout of the exits, corridor and stair dimensional requirements and arrangement, doors sizes and swings, door hardware, panic exit devices, door self-closers, interior finishes, walking surfaces, fire separations, stair enclosures, guards and railings, ramps, occupant load calculations, illumination, and signage.

b. Minimum Space and Use Standards

i. The dwelling unit must have a living room, a kitchen area and a bathroom.

ii. Dwelling units shall not be occupied above the maximum occupant load of space requirements according to the PRBC 1021.2.

c. Minimum Standards for Ceilings

i. Habitable spaces including hallways, corridors, shall have a ceiling height of no less than eight feet (8'), laundry areas, bathrooms, toilet rooms and kitchens may have a ceiling height of not less than seven feet six inches (7'-6") according to the PRBC 1208.2, unless the following exceptions:

o Where beams or girders are spaced not less than four (4) feet on center and project not more than six (6") inches below the required ceiling height.

o If any room in a building has a slope ceiling, the prescribed ceiling height for the room is required at the lower level of the ceiling. Any portion of the room measuring less than five feet (5') from the finished floor to the ceiling shall not be included in any computation of the minimum area thereof.

d. Minimum Room Widths

i. Habitable rooms, other than kitchens, shall not be less than seven feet (7') wide in any plan dimension according to the IBC 1208.1.

ii. Kitchens shall have a minimum floor area of fifty square feet and shall provide clear passageways of not less than three feet (3') between counter fronts, counter fronts and appliances or counter fronts and walls according to the IBC 1208.1

iii. All kitchens must have a working refrigerator, cook-top and oven. All equipment must be in proper operating condition.

iv. The kitchen must have a sink in proper operating condition, with a sink trap and hot and cold running water connected, to an approvable water supply system and an approvable sewer disposal system.

v. There must be facilities and services for the sanitary disposal of food waste and refuse, including temporary storage facilities where necessary (i.e. garbage cans).

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- e. Minimum Standards for Bathrooms
  - i. Each dwelling unit will have a functional and code compliant bathroom in accordance with IBC 1210
  - ii. The bathroom must be located in a separate private room with lockable doors.
  - iii. The bathroom must have a fixed basin in proper operating condition, with a sink trap and hot and cold running water. The kitchen sink cannot be used as the required lavatory or basin.
  - iv. The bathroom must have a tub or shower in proper operating condition with hot and cold running water.
  - v. A flush toilet in proper operating condition is required.
  - vi. The bathtub and or shower may be in the same room as the flush toilet, water closet and lavatory or basin or said bathtub or shower may be in a separate room. The facilities must utilize an approvable water supply system and an approvable waste water disposal system.
- f. Minimum Standards for Bedrooms
  - i. Every bedroom shall have a minimum area of 120 square feet according to the IBC 1208.3.
  - ii. Efficiency Units minimum area is 220 square feet plus 100 square feet for every additional occupant according to the IBC 1208.4.
  - iii. Every bedroom shall have access to at least one (1) water closet and one (1) lavatory without passing through another bedroom. Every bedroom in a dwelling unit shall have access to at least one (1) water closet and lavatory located within one (1) story (floor) from the story in which the bedroom is located.
  - iv. Bedrooms must not constitute the only means of access to other bedrooms or habitable spaces and shall not serve as the only means of egress from other habitable spaces, except when the unit contains fewer than two (2) bedrooms.
- g. Minimum Standards for Living Rooms
  - i. Living rooms shall have a minimum area of 120 square feet
  - h. Storage -adequate clothes closets, pantry and general storage shall be provided.
  - i. Amenity Spaces -provision for laundry facilities, bike storage, trash & recycling, and other utility or common spaces may be made in accordance with the goals of the project program. The project developers are encouraged to consider adding such amenities as may be appropriate to enhance the livability of the housing for the tenants.

### 3. Structure

- a. A qualified professional shall examine each building's load-bearing structure, and assess its existing condition to determine suitability of continued use.
- b. In general, structure evaluation and design shall be in conformance with IBC Chapter 16 and the American Society of Civil Engineers Minimum Design Loads for Buildings and Other Structures (ASCE 10), 2013.
- c. In most residential rehabilitation projects where there is no change in use, it is not expected that the structure will be brought up to new construction standards. Consideration shall be given if there are any proposed changes in use which would impact the occupancy load.
- d. Deficiencies identified shall be addressed and repairs will be designed and specified as determined necessary to correct such conditions:
  - i. Repairs shall be made to any deteriorated load-bearing structural elements.
  - ii. Reinforce, install supplemental or replace structural members determined not to be adequate for use.
  - iii. The minimum life expectancy of repairs to the structural elements must be same as the

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affordability period.

#### 4. Foundations

- a. Existing foundations shall be examined by qualified professionals
- b. All foundation walls shall be maintained free from open cracks, broken components or deterioration which may compromise the load bearing structural integrity.
- c. New below-grade structures to conform to Chapter 18 of IBC "*Soils and Foundation*" as appropriate.
- d. All newly installed foundations should be designed and constructed in accordance with the Puerto Rico Building Code.
- e. The minimum life expectancy of repairs to the foundation must be same as the affordability period.
- f. Basement floors
- i. Mechanical rooms - Provide sound concrete floors with raised housekeeping pads for equipment.
- ii. Tenant accessed utility spaces (storage, laundry rooms, etc.) - provide sound concrete floors.
- iii. Where earthen floors are to remain, provide wear layer of peastone (or similar suitable material) over vapor barriers.
- g. Moisture mitigation
  - i. Provide waterproofing or damp proofing as appropriate where possible and as may be required by existing conditions of groundwater and stormwater intrusion into subsurface portions of buildings.
  - ii. Provide vapor barriers covered with a wear layer of peastone over earthen basement or crawl space floors to remain..
  - iii. Ventilation of basements and crawl spaces per IBC, Chapter 1203.

#### 5. Floors

- a. Minimum Floor System Standards
  - i. All flooring must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing parts or other serious damage.
  - ii. All sub-floors should be solid and continuous, without liberal movement or bounce, free from deterioration.
  - iii. All flooring must be free from tripping hazards with a minimum of seams spaced at logical locations, such as doorways and matched to the existing floor.
  - iv. All flooring must be sealed and tight at the edges.
  - v. All floors shall be covered with water resistant flooring.
  - vi. Basement floors should be continuous concrete. If not, certain appliances located in this area will be properly elevated above grade with concrete blocks.

- vi. The minimum life expectancy of repairs to flooring must be same as the affordability period.

## **6. Walls**

### **a. Minimum Wall System Standards**

- i. The minimum life expectancy of repairs to structural walls, interior walls, interior surfaces, exterior surfaces and firewalls, must be same as the affordability period
- ii. All walls including doors and windows should be maintained in good, sanitary condition and free from any serious defects such as severe bulging or leaning, holes, cracks, breaks, loose surface materials, severe buckling, missing parts, rotting materials, chipped, cracked or peeling paint, falling cement plaster or other serious damage.
- iii. Exterior wall surfaces should be free from chipped, cracking or peeling paint. All such loose paint should be properly prepared, primed, properly painted and maintained weatherproof and properly surface coated where required to prevent deterioration.
- iv. Interior wall surfaces, including doors and windows, shall be maintained in good, sanitary condition and free from chipping, cracking or peeling paint with no loose, cracked or falling cement plaster.
- v. All such loose paint should be completely removed and surfaces primed. All primed surfaces should be properly painted

## **7. Roofs**

### **a. Minimum Roof Systems Standards**

- i. The roof and cap flashings must be structurally sound and weather tight.
- ii. Roof surfaces should be free from defects. No indication of excessive wear or potential failure will be acceptable.
- iii. Roof drainage must be adequate to prevent dampness or deterioration in the walls and interior portion of the structure.
- iv. Roof drains, gutters and downspouts must be in good repair and free from obstructions.
- v. Roof water discharge shall not be directed toward foundations, splash blocks must be included where necessary.
- vi. The minimum life expectancy of repairs must be same as the affordability period.

## **8. Windows and Doors**

### **a. Minimum Window and Door Standards**

- i. Every window and door must meet egress requirements (IBC Chapter 10) for dimensions, swing and clearances, and be accessibility (ADA) compliant as required.

- ii. Every window, exterior door and basement or cellar hatchway must be substantially tight, water and rodent proof and be kept in a state of maintenance and repair.
- iii. All exterior doors to the outside or to a common public hall must be solid core and be equipped with adequate security locks. All windows accessible from ground level must be lockable.
- iv. Every exterior and interior door, when closed, must fit tightly within its frame.
- v. Every exterior and interior door, door hinge and door latch and/or lock must be maintained in good working condition.
- vi. Every exterior window, door and frame must be constructed and maintained in such a manner as to be weather tight with adequate weather stripping.
- vii. All doors and windows must be capable of providing adequate seal against air infiltration, weather elements, and be determined to be appropriately energy efficient in keeping with the overall energy efficiency strategy of the project.
- viii. Every basement or cellar hatchway must be constructed and maintained as to prevent the entrance of rodents, vermin, rain and surface drainage water into the dwelling or structure.
- ix. Natural ventilation shall be through windows, doors, louvers or other approved openings to the outdoor air. Such openings shall be provided with ready access or shall otherwise be readily controllable by the building occupants.
- x. A kitchen and or bathroom may pass without a window area provided there is a mechanical means of ventilation which is maintained in working order.
- xi. The requirements for emergency egress from sleeping rooms must be per the Puerto Rico Building Code 1018.1.
- xii. Every window or other opening to outdoor space which is used or intended to be used for ventilation must likewise be supplied with screens covering the entire window areas required for ventilation. The material used for all such screens (doors and windows) must be not less than sixteen (16) mesh per twenty-five (25) mm and must be properly installed, maintained and repaired to prevent the entrance of flies, mosquitoes or other insects. Half screens on windows may be allowed provided they are properly installed and are bug and insect tight.
  - b. Existing doors and windows
    - i. Doors and windows to remain should be examined and determined to be suitable for reuse with a minimum remaining useful life the same as affordability period and repaired if necessary
    - ii. Repaired doors and windows shall be tested and modified as necessary to operate properly. Hardware shall be intact and operational, or be replaced with new hardware as required
    - iii. Where existing doors or windows do not meet the standards for egress, condition, and/or energy efficiency deemed appropriate to the project, they shall be replaced by new windows.
  - j). New doors and windows

- i. New doors and windows shall be code compliant, and conform with the IBC Chapter 10 "Means of Egress", Puerto Rico Building Code 2011, and the International Energy Conservation Code of Puerto Rico, 2011.
- ii. All doors and windows shall be installed per manufacturer's installation guidelines and specifications, and shall incorporate appropriate detail, flashings, joint sealers, and air sealing techniques.
- iii. Replacement of doors (both interior and exterior) and windows must have a minimum life expectancy the same as the affordability period.

#### 9. Electrical

- a. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
- b. Project electrical must be installed by a licensed electrician.
- c. Design shall comply with Fire Code of Puerto Rico, 2011, the International electrical Code, 2011 and the International Energy Conservation Code of Puerto Rico, 2011 and the National Fire Protection Association codes.
- d. In general, the electrical system should be new throughout a building:
  - i. Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, they will be examined and determined to be in good condition, code compliant and have a minimum remaining useful life of the affordability period. The designer, in concert with the electrical inspector, shall examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code compliant components shall be replaced.
- e. Electrical service and metering:
  - i. The service entrance size shall be calculated to handle the proposed electrical loads.
  - ii. Metering and disconnects shall be per code and mounted at approved locations.
- f. Electrical distribution system:
  - i. Lighting and receptacle circuits shall be designed per code.
  - ii. Locations and layout of devices and lighting to be logical and accessibility compliant where required.
  - iii. Provision shall be made for the wiring of dedicated equipment circuits and connections for heating, ventilation equipment/exhaust fans, pumps, appliances, etc.
    - g. Developers are encouraged to upgrade to Energy Star® Category.
    - h. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
    - i. Emergency and exit lighting/illuminated signage shall be per the NFPA 101, Life Safety Code.
- j. Fire detection and alarms:
  - i. Shall be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.
  - ii. Smoke detectors shall be installed per NFPA 30.3.4.5 and 9.6.2.10.
  - iii. Each dwelling unit must have at least one (1) hard-wired smoke detector, in proper

operating condition, on each level of the dwelling unit on the ceiling or wall outside of each separate sleeping area in the immediate vicinity of bedrooms, including basements but excepting crawl spaces and unfinished attics.

- iv. Smoke detectors must be installed in each room used for sleeping purposes.
- v. If the dwelling unit is occupied by any hearing impaired person, smoke detectors must have an alarm system, designed for hearing impaired persons as specified in the National Fire Protection Standard.
- vi. CO detectors shall be installed per Fire Code of Puerto Rico, 2011 and NFPA 101, Chapter 30.3.4.6 and NFPA 720.
- vii. Where required – system annunciation shall be in accordance with NFPA 1.
  - k. Communication low-voltage wiring – provisions for TV, telephone, internet data, security, and intercoms should be considered and installed as appropriate to the project's use and livability.
  - l. Optional solar powered photovoltaic panel system may be installed in accordance with the International Energy Conservation Code of Puerto Rico, 2011.

#### 10. Mechanical

- a. All mechanical systems shall be designed by a mechanical engineer or other qualified professional.
- b. All mechanical systems shall meet all applicable codes such as International Plumbing Code of Puerto Rico, 2011, Mechanical Code of Puerto Rico, 2011, Fuel and Gas Code of Puerto Rico, 2011, International Energy Conservation Code of Puerto Rico, 2011, Fire Code of Puerto Rico, 2011, and the National Fire Protection Association codes.
- c. Fire protection
  - i. In general, all buildings assisted with HTF funds shall have fire suppression as required by the Puerto Rico Fire Department with approved sprinkler systems installed as required by NFPA 101.
  - ii. System design to conform to applicable NFPA standard 13 or 13R
  - iii. Underground water services for sprinkler system shall meet NFPA 24
  - iv. Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
  - v. Where possible, piping for the sprinkler system shall be concealed.
- d. Plumbing
  - i. Where existing components of a system are to be reused, they will be examined and determined to be in good condition, code compliant and with the International Plumbing Code of Puerto Rico, 2011, have a remaining useful life of the applicable affordability period. Critical non-code compliant components shall be replaced.
  - ii. All fixtures, piping fittings and equipment shall be lead-free.
  - iii. Kitchen fixtures – When existing kitchen fixtures are not in good condition, new sinks and faucets, and associated plumbing shall be installed in each apartment.
  - iv. Bath fixtures – When existing bath fixtures are not in good condition, new water saving toilets, tubs and tub surrounds, lavatory sinks, and faucets shall be installed in each apartment.
  - v. Three and four-bedroom apartments are encouraged to be designed to include 1½ baths minimum where adequate space is available.
  - vi. Provision for laundry rooms or laundry hook-ups may be made per project's program requirements.
  - vii. Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains

for dehumidification systems, etc., may be made as desired or required.

e. Ventilation

i. Indoor air quality will be addressed by the installation of either exhaust only or balanced ventilation systems as required by the Mechanical Code of Puerto Rico, 2011, Fuel and International Energy Conservation Code of Puerto Rico, 2011, Fire Code of Puerto Rico, 2011, and the National Fire Protection Association codes.

ii. Air Conditioning systems must be designed per the Mechanical Code of Puerto Rico, 2011 and the International Mechanical Code. Energy Conservation measures are recommended.

iii. Dwelling units must have access to natural ventilation. Bedrooms must have the provision for the installation of an air conditioning unit if applicable.

iv. Balanced mechanical ventilation systems are encouraged.

v. Ventilation controls shall be per applicable codes.

f. Domestic Hot Water:

i. Hot water system shall be designed as required by the Puerto Rico Building Code P2801.

ii. Water heating facilities shall be properly installed in accordance with manufacturer's installation and per code requirements, be maintained and capable of providing an adequate amount of water to be drawn at every required sink, lavatory, bathtub, shower and laundry facility at a temperature of not less than 110 degrees Fahrenheit.

iii. The water supply system shall be installed and maintained to provide a supply of water to plumbing fixtures, devices and appliances in sufficient volume and at pressures adequate to enable the fixtures to function properly, safely and free from defects and leaks. Each unit should be equipped with a functioning pressure release valve and temperature release valve.

g. Water supply and Waste Water

i. A potable water supply system shall be installed so as to prevent contamination. Every dwelling unit must have an accessible and properly functioning main shut-off valve with a provision for discharge near the water service entrance point.

ii. Supply lines and fittings for every plumbing fixture shall be installed to prevent backflow.

iii. All galvanized piping is to be replaced. Deteriorated, rotted, broken or otherwise worn water supply, vent pipes or waste water pipes must be replaced.

iv. All deteriorated, blocked, inoperable or leaky equipment shall be repaired or replaced.

v. Every dwelling unit must contain a bathtub or shower that is properly connected to both hot and cold running water lines under pressure and must be maintained in working order. Faucets shut off valves and plumbing lines should be maintained free from leaks or drips and should be capable of shutting off completely. New tub and shower valves must have balanced pressure thermostatic valves.

vi. Existing plumbing equipment and fixtures and repairs must be inspected for durable condition. Replacement fixtures must have a life expectancy of a minimum of twenty (20) years.

vii. Connection to a continuously functioning sanitary wastewater disposal system.

h. Elevators

i. If a HTF assisted multifamily project has 4 floors or more, a minimum of two elevators must be installed.

ii. Elevators must be installed per code NFPA 101, Chapter 9.4 and must comply with the International Building Code Chapter 30 "Elevators and Conveying Systems" and Chapter 10 "Means of Egress" as indicated in the Puerto Rico Building Code, 2011.

iii. Existing elevators and lifts may be retained if they are appropriate to the use of the

building and in serviceable condition with a minimum expected useful life of the affordability period.

#### **11. Furnishing, Fixtures and Appliances**

- a. Signage and identification
  - i. Building signage shall be provided, including building address, apartments' identification, building directory, exits, stairways, common and utility spaces, etc. shall be in conformance with NFPA 101 Life Safety Code, and be accessibility compliant.
  - ii. Exit signage will be provided as required by code and be accessibility (ADA) compliant as required.
- b. Fire protection specialties
  - i. Provide fire extinguishers in buildings, and in apartments as required by Fire Code of Puerto Rico, 2011 and as directed by the Puerto Rico Fire Department.
- c. Equipment
  - i. All new equipment to be ENERGY STAR® rated.
  - ii. Existing equipment to be retained and continued to be used shall be in serviceable condition with a minimum expected lifetime as the affordability period.
  - iii. Equipment shall conform to the International Energy Conservation Code of Puerto Rico, 2011
- d. Toilet accessories
  - i. Each bath will have appropriate accessories such as towel bars, robe hooks, bath tissue holders, etc., installed and securely fastened in place. Accessories shall be located per accessibility requirements (ADA) where necessary.
  - ii. Medicine cabinets and mirrors – install in each apartment bath as appropriate.
- e. Shelving must be durable and cleanable. Include shelving for pantries, linen closets, clothes closets and other storage as appropriate, securely fastened in place.
- f. Kitchen appliances
  - i. Provide new, full-size (30", 4 burner) stove and refrigerator in each apartment.
  - ii. Existing appliances to be reused shall be in good and serviceable condition.
  - iii. Provide other appliances (such as microwaves) as may be appropriate to the project.
  - iv. All appliances in accessible (ADA) apartment units shall be accessibility compliant, and located in an arrangement providing required clear floor spaces.
- g. Laundries may be included where adequate space is available and when appropriate to meet the project goals. Washers and dryers may be provided in laundry rooms or in apartments.
- h. Playground equipment, if applicable, must be safe and code-approved.
- i. Existing Kitchen cabinetry or countertops proposed to remain shall be in good condition with a minimum remaining useful life same as the affordability period.
- j. New Kitchen cabinetry and counters shall be of good quality and be provided with a cleanable sanitary surface material (impervious to water such as high pressure laminate (HPL)).
- k. Shop fabricated as one piece assembly where possible. Seal field joints.
- l. Installed level and securely fastened to cabinetry

- m. Bath cabinetry and vanity lavatory tops, when used, should be one piece integral bowl with integral backsplash

## 12. Finishes

### a. Interior Finishes

- i. In general, all interior finishes will be new and installed per manufacturer's recommendations and the standards of quality construction per trade practices and associations related to the particular product or trade, and per Chapter 8 of the IBC "*Interior Finishes*" as instructed by the Puerto Rico Building Code, 2011.
- ii. Walls & ceilings -Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than the affordability period.
- iii. Flooring -All new flooring materials (resilient flooring, wood flooring, laminate flooring, carpet, and/or ceramic tile) shall be installed over suitable substrates per manufacturer's specs and the trade association practices.
  - iv. Paint-In general, all interior ceiling, wall, and trim surfaces shall receive renewed coatings of paint (or other clear/stain) finishes. Painting shall be done in a workmanlike manner, and in accordance with the manufacturer's recommendations. All painting including preparation of existing surfaces shall be done in a lead-safe manner.
  - v. Acoustical Treatments - Dwelling units separated acoustically using Section 1207 of the IBC as a guideline minimum standard.

### b. Exterior Finishes

- i. All exterior finishes must comply with Chapter 14 of the IBC "*Exterior Walls*" as instructed by the Puerto Rico Building Code, 2011.
- ii. Paint
  - o In general, all existing exterior concrete or wood surfaces shall receive new paint coatings, except as appropriate due to the recent application of paint or the sound condition of existing coatings.
  - o Examine surfaces and apply paint only to sound acceptable materials and surfaces.
  - o Prepare surfaces properly, removing loose or peeling previous paint.
  - o Paint prep shall be done in accordance with applicable lead safe standards.
  - o Before painting, assure that any moisture issues which may compromise the life expectancy of the paint system are remedied.
  - o Exterior paint systems shall be compatible, and installed in accordance with manufacturers' specifications.
- i. Porches, decks, balconies and steps
  - o Existing porches, decks, balconies, steps and railings proposed to remain shall be examined and repaired as necessary. Repair and reconstruction shall be carried out to assure that they will have a continued useful life of the remaining affordability period.
  - o Inspect structure for soundness and reconstruct any deteriorated members as required.
  - o Install new support piers as may be required.
  - o Patch existing decking with matching materials, or install new durable decking.
  - o Railings shall be sound and adequately fastened to meet code requirements for structural loading.

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Repair or replace in-kind as appropriate. Railings shall meet code requirements for height of protective guards, or have supplemental guards installed.

□ Steps shall be safe and sound and meet applicable codes, with railings as necessary.

□ All balconies and porch elements shall be able to withstand the weather elements to prevent premature deterioration.

## **12. Construction Materials**

Please refer to the HOME Program Rehabilitation and new Construction Standards, 2015 "*Estándares de rehabilitación y Nueva Construcción, 2015*", for particular requirements in multifamily housing and the Technical

Specifications, 2006 of the HOME Program Rehabilitation and New Construction division for structural and material specifications regarding particular construction methodologies in Puerto Rico.

## **IV. Lead Based Paint**

All HTF funded projects must conform to all applicable provisions of 24 CFR Part 35 regarding lead-based paint. HTF assisted projects must also conform to all Puerto Rico laws and regulations, as well as EPA requirements regarding lead-based paint, including protection of workers who may be exposed to lead paint during the construction process. Some provisions include:

1. All homes constructed before January 1, 1978 will be evaluated for lead based paint hazards. Evaluation will be done by a qualified, certified or licensed person as required under the regulations at 24 CFR 35. A qualified lead based paint inspector or risk assessor is certified or regulated by a state or local health or housing agency or an organization recognized by HUD.
  2. As required under 24 CFR 35, 24 CFR 570.608, 24 CFR 982.401 all lead based hazards will be identified and reduced through paint stabilization, interim controls or abatement as required.
  3. Safe work practices will be followed at all times in a manner which insures the health and safety of workers and residents, especially children.
  4. During lead hazard reduction efforts, the work area will be sealed and the family will be protected or relocated as required by the regulations.
  5. Final Clearance will be achieved on all lead hazard reduction activities as required under the regulations.
6. Applicable Federal Regulations must be employed, such as:
- a. HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing.
  - b. EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child occupied facilities to be licensed by EPA and use lead safe work practices to complete the work. Developers must ensure contractors are properly trained and licensed.
  - c. HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners of target housing to disclose all lead paint records and related information to potential buyers and/or tenants.
  - d. OSHA Lead in Construction Rule (29 CFR Part 1926.62) -Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects.

## **V. Accessibility**

Housing that is rehabilitated with HTF funds must meet all applicable federal and state regulations regarding accessibility for persons with disabilities. An overview of these requirements is provided below; however, the applicability of these rules is complex and therefore it is recommended that developers seeking HTF funds consult with a qualified design professional.

### **General Requirements:**

- 1 Projects shall meet applicable Federal and Local Regulations and Rules
- 2 The number of accessible apartment units shall be determined by the code requirements
- 3 Projects shall comply with the American's with Disabilities Act (ADA), Title II (for public entities) and Title III (for places of public accommodations) implemented at 24 CFR parts 35 and 36, and 2010 ADA Standard for Accessible Design and attendant Design Guide (DOJ), as applicable
- 4 Projects, if applicable, shall comply with the Fair Housing Act, which states in part that covered multifamily dwellings as defined by HUD's implementing regulations at 24 CFR 100.201 must meet the design requirements at 24 CFR 100.205.
- 5 Projects, if applicable, shall comply with Section 504 of the Rehabilitation Act of 1973 implemented at 24 CFR Part 8.
- 6 For "substantial" rehabilitation (projects with 15 or more total units and the cost of rehabilitation is 75% or more of the replacement cost):
  - a. At least 5% of the units (1 minimum) must be made fully accessible for persons with mobility impairments based on the Uniform Federal Accessibility Standards (UFAS).
  - b. In addition, at least 2% of the units (1 additional unit minimum) must be made accessible for persons with sensory impairments.
  - c. Common spaces must be made accessible to the greatest extent feasible
- 6 For projects with "less-than-substantial" rehabilitation (anything less than "substantial"), the project must be made accessible to the greatest extent feasible until 5% of the units are physically accessible, and common spaces should be made accessible as much as possible.

## **VI. Disaster Mitigation**

To the extent applicable or relevant, the housing must be improved to mitigate the potential impact of potential disasters (e.g. earthquakes, hurricanes, floods, wildfires, extended power outages) in accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish.

- 1 Projects shall meet FEMA federal regulation, and HUD's floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
- 2 Projects shall meet the Puerto Rico Building Code regulations Section 1613 for Earthquake Loads protection; and the American Society of Civil Engineers Minimum Design Loads for Buildings and Other Structures ASCE 10 Section 9.0.
- 3 Projects shall meet the American Society of Civil Engineers Minimum Design Loads for Buildings and Other Structures ASCE 10 Section 9.13.6.2.3 for Hurricane (Wind Force) protection.

## **VII. State and Local Codes, Ordinances, and Zoning Requirements.**

Eligible Projects must meet all applicable international and local codes, ordinances and requirements. In the absence of state or local building codes, the housing must meet the International Building Code of the

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International Code Council.

All work shall comply with all applicable international and Puerto Rico local codes, ordinances, regulations and zoning requirements.

Applicable state codes include but are not limited to:

- 1 Reglamento Conjunto para la Evaluación y Expedición de Permisos Relacionados al Desarrollo o uso De Terreno, 2015
- 2 Puerto Rico Building Code, 2011
- 3 International Building Code (IBC), 2015
- 4 Residential Code for One and Two Family Dwellings of Puerto Rico, 2011
- 5 Fire Code of Puerto Rico, 2011
- 6 National Fire Protection Association (NFPA), 2015
- 7 Mechanical Code of Puerto Rico, 2011
- 8 International Plumbing Code of Puerto Rico, 2011
- 9 Fuel and Gas Code of Puerto Rico, 2011
- 10 International Energy Conservation Code of Puerto Rico, 2011
- 11 Existing Puerto Rico Building Code, 2011
- 12 Private Sewage Disposal Code of Puerto Rico, 2011
- 13 American Society of Civil Engineers Minimum Design Loads for Buildings and Other Structures (ASCE 10), 2013.
- 14 Fair Housing Act Design Manual, 1998
- 15 Section 504 of the Rehabilitation Act
- 16 Americans with Disabilities Act Design Standards, 2010
- 17 29 CFR Part 1910 Occupational Safety and Health Administration (OSHA)

Please note that the PRDOH HTF assisted project must demonstrate compliance with all local codes. The HTF Standards are designed to exceed the Uniform Physical Condition Standards (UPCS) and ensure that upon completion the HTF assisted project and units will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703. See Appendix B (UPCS) for a list of inspectable items and Observable Deficiencies, including descriptions of the type and degree of deficiency for each item that any HTF assisted project must address, at a minimum.

#### **VIII. Uniform Physical Condition Standards (UPCS)**

Housing assisted with HTF funds and which are placed in service must follow property standards which include all inspectable items and inspectable areas specified by the US Department of Housing and Urban Development (HUD) based on the HUD physical inspection procedures, known as the Uniform Physical Condition Standards (UPCS) prescribed by HUD pursuant to 24 CFR Part 5.703. These standards address the major areas of the HUD housing: the site, the building exterior, the building systems, the dwelling units, the common areas, and health and safety considerations. The Uniform Physical Condition Standard (UPCS) responds to inspectable items and observable deficiencies for the site, building exterior, building systems (multifamily housing only), and common areas (multifamily housing only).

All HTF assisted projects must ensure that the housing will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703. The PRDOH will adopt and create a specific variation of the Uniform Physical Condition Standard (UPCS) incorporating the specific construction methodologies and materials utilized in Puerto Rico. Each performance requirement has an established acceptability criteria for determining

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the minimum acceptable conditions. The inspection staff of the PRDOH will be qualified to perform the assessment of the UPCS

Variation and employ "good judgment" when an evaluation criteria may be open for interpretation.

Please refer to the HOME Program Rehabilitation and new Construction Standards, 2015 "*Estándares de rehabilitación y Nueva Construcción, 2015*", for particular requirements in multifamily housing and the Technical Specifications, 2006 of the HOME Program Rehabilitation and New Construction division for structural and material specifications regarding particular construction methodologies in Puerto Rico.

See appendix B for a complete list of items regarding the Uniform Physical Condition Standard for Multifamily Rehabilitation, and Appendix B for the Uniform Physical Condition Standard for Single Family Rehabilitation.

#### **IX. Energy Efficiency**

9. All additions, alterations or renovations shall comply with latest local building and the International Energy Conservation Code of Puerto Rico, 2011
10. Comply with Energy Star standards and above code where feasible and contributing to significant energy savings.
11. If possible, avoid or minimize air-conditioning with natural ventilation or other passive cooling strategy. Ensure that adequate cooling and ventilation is included in all elderly developments.
12. Consider renewable energy sources such as solar thermal collectors, photovoltaics (or pre-wire and provide adequate roof structure so that systems can be added when feasible), using research grants and rebates when possible.

#### **X. Historic Buildings**

Any building or structure that is listed in the State or National Register of Historic Places, designated as a historic property under local or state designation law or survey, certified as a contributing resource with a National Register listed or locally designated historic district and is considered a Historic Building by the State Historic Preservation Office; shall be rehabilitated in a manner consistent with the requirements of Section 106 of the National Historic Preservation Act and any imposed guidelines by the Institute of Puerto Rican Culture and the State Historic Preservation Office. It shall comply with Existing Puerto Rico Building Code, 2011 and with NFPA 101, Chapter 43.10.4

## Appendix C – Other standards for Housing

### UNIFORM PHYSICAL CONDITION STANDARDS FOR MULTIFAMILY HOUSING REHABILITATION

Requirements for Site	
Reportable Item	Observable Deficiency
Fencing and Gate	<ul style="list-style-type: none"> <li>Damaged/Falling/Leaning</li> <li>Males</li> <li>Missing Sections</li> </ul>
Grounds	<ul style="list-style-type: none"> <li>Erosion/Runoff Areas</li> <li>Overgrown/Penetrating Vegetation</li> <li>Flooding/Size Drainage</li> </ul>
Health & Safety	<ul style="list-style-type: none"> <li>Air Quality - Sewer Odor Detected</li> <li>Air Quality - Propane/Natural Gas/Methane Gas Detected</li> <li>Electrical Hazards - Exposed Wires/Open Panels</li> <li>Electrical Hazards - Water Leaks on Near Electrical Equipment</li> <li>Flammable Materials - Improperly Stored</li> <li>Garbage and Debris - Outdoors</li> <li>Hazards - Other</li> <li>Hazards - Sharp Edges</li> <li>Hazards - Tripping</li> <li>Infestation - Fleas</li> <li>Infestation - Rats/Mice/Vermin</li> </ul>
Mailboxes/Project Signs	<ul style="list-style-type: none"> <li>Mailbox Missing/Damaged</li> <li>Signs Damaged</li> </ul>
Parking Lots/Driveways/Roads	<ul style="list-style-type: none"> <li>Cracks</li> <li>Ponding</li> <li>Potholes/Loose Material</li> <li>Settlement/Anchoring</li> </ul>
Play Areas and Equipment	<ul style="list-style-type: none"> <li>Damaged/Broken Equipment</li> <li>Designated Play Area Surface</li> </ul>
Refuse/Trash	Broken/Damaged Enclosure - inadequate Outside Storage Space
Retaining Walls	Damaged/Falling/Leaning
Roofs/Drainage	Damaged/Obstructed
Walkways/Stairs	<ul style="list-style-type: none"> <li>Broken/Missing Hand Railing</li> <li>Cracks/Settlement/Anchoring</li> <li>Spalling/Exposed rebar</li> </ul>

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Requirements for Building Exterior	
Inspectable Item	Observable Deficiency
Doors	Damaged Frames/Threshold/Units/Trim
	Damaged Hardware/Hooks
	Damaged Surface (Holes/Paint/Rusting/Glass)
	Damaged/Missing Joints/Storm/Security Door
	Deteriorated/Missing Caulking/Seals
Fire Exits	Missing Door
	Blocked Exits/Stairways
Foundations	Visibly Missing Components
	Cracks/Gaps
Health and Safety	Spalling/Exposed Rebar
	Electrical Hazards - Exposed Wires/Open Panels
	Electrical Hazards - Water Leaks on/near Electrical Equipment
	Emergency Fire Exits - Emergency/Tire Exits blocked/Unusable
	Emergency Fire Exits - Missing Exit Signs
	Flammable/Combustible Materials - Improperly Stored
	Garbage and Debris - Outdoors
	Hazards - Other
	Hazards - Sharp Edges
	Hazards - Tripping
Lighting	Infestation - Insects
	Infestation - Rats/Mice/Venom
Roofs	Broken Fixtures/Bulbs
	Damaged Soffits/Fascia
Walls	Damaged Vents
	Damaged/Clogged Drains
	Damaged/Torn Membrane/Missing Balloon
	Missing/Damaged Components from Downspout/Gutter
	Missing/Damaged Shingles
	Ponding
Windows	Cracks/Gaps
	Damaged Climmings
	Missing/Damaged Caulking/Mortar
	Missing Pieces/Holes/Spalling
Windows	Stained/Peeling/Needs Paint
	Broken/Missing/Cracked Panes
	Damaged Sills/Frames/Units/Trim
	Damaged/Missing Screens
	Missing/Deteriorated Caulking/Seals/Glazing Compound
	Peeling/Needs Paint
Windows	Security Bars Prevent Egress

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Requirements for Building Systems	
Inspectable Item	Observable Deficiency
Domestic Water	Leaking Central Water Supply
	Mixing Pressure Relief Valve
	Rust/Corrosion on Hot Water Chimes
	Water Supply Inoperable
Electrical System	Exposed Wires/Improper Storage
	Burnt Breakers
	Evidence of Leaks/Corrosion
	Frayed Wiring
	Missing Breakers/Fuses
	Missing Outlet Covers
Elevators	Not Operable
Emergency Power	Auxiliary Lighting Inoperable (if applicable)
Fire Protection	Missing Sprinkler Head
	Missing/Damaged/Expired Extinguishers
Health & Safety	Air Quality - Mold and/or Mildew Observed
	Air Quality - Propane/Natural Gas/Methane Gas Detected
	Air Quality - Sewer Odor Detected
	Electrical Hazards - Exposed Wires/Open Panels
	Electrical Hazards - Water Leaks on/near Electrical Equipment
	Elevators - Tripping
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable
	Emergency Fire Exits - Missing Exit Signs
	Hazardous Materials - Improperly Stored
	Garbage and Debris - Injurious
	Hazards - Other
	Hazards - Sharp Edges
	Hazards - Tripping Hazards
	Infestation - Insects
	Infestation - Rats/Mice/Vermes
HVAC	Boiler/Pump Leaks
	Fuel Supply Leaks
	General Rust/Corrosion
	Misaligned Chimney/Ventilation System
Roof Exhaust System	Roof Exhaust Fans Inoperable
Sanitary System	Broken/Leaking/Clogged Pipes or Drains
	Missing Drain/Manhole/Manhole Covers

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Requirements for Common Areas	
Inspectible Item Location	Observable Deficiency
Basement/Garage/Carpport	Support Side Railings - Damaged
Closet/Utility/Mechanical	Cabinets - Missing/Damaged
Community Room	Cat/Fur Aid - Inoperable
Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panel/Cracks
Kitchen	Ceiling - Peeling/Needs Paint
Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew
Lobby	Countertops - Missing/Damaged
Office	Dishwasher/Garbage Disposal - Inoperable
Other Community Spaces	Doors - Damaged Frames/Thresholds/Lintels/Trim
Patio/Porch/Balcony	Doors - Damaged Hardware/Locks
Restrooms	Doors - Damaged Surface (Holes/Paint/Rust/Glass)
Storage	Doors - Damaged/Missing Screens/Storm/Security Door
	Doors - Distorted/Missing Seals (Thru-Only)
	Doors - Missing Door
	Dryer Vent - Missing/Damaged/Inoperable
	Electrical - Blocked Access to Electrical Panel
	Electrical - Burnt Breakers
	Electrical - Evidence of Leaks/Corrosion
	Electrical - Frayed Wiring
	Electrical - Missing Breakers
	Electrical - Missing Covers
	Floors - Bulging/Buckling
	Floors - Floor Covering Damaged
	Floors - Missing Floor Tiles
	Floors - Peeling/Needs Paint
	Floors - Rot/Deteriorated Subfloor
	Floors - Water Stains/Water Damage/Mold/Mildew
	GFI - Inoperable
	Graffiti
	HVAC - Convection/Radiant Heat System Covers Missing/Damaged
	HVAC - General Rust/Corrosion
	HVAC - Inoperable
	HVAC - Misaligned Chimney/Ventilation System
	HVAC - Noisy/Vibrating/Leaking
	Lavatory Sink - Damaged/Missing
	Lighting - Missing/Damaged/Inoperable Fixture
	Mailbox - Missing/Damaged
	Outlets/Switches/Cover Plates - Missing/Loose
	Pedestrian/Wheelchair Ramp
	Plumbing - Clogged Drain
	Plumbing - Leaking Faucet/Apex
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable
	Range/Stove - Missing/Damaged/Inoperable
	Refrigerator - Damaged/Inoperable
	Restroom Cabinet - Damaged/Missing
	Shower/Tub - Damaged/Missing

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Inspectable Item Location	Observable Deficiency
	Fire - Missing/Damaged
	Smoke Detector - Missing/Inoperable
	Stairs - Broken/Damaged/Missing Steps
	Stairs - Broken/Missing Hand Railing
	Ventilation/Exhaust System - Inoperable
	Walls - Bulging/Buckling
	Walls - Damaged
	Walls - Damaged/Deteriorated Trim
	Walls - Peeling/Needs Paint
	Walls - Water Stains/Water Damage/Mold/Mildew
	Water Closets/Toilet - Damaged/Clogged/Missing
	Windows - Cracked/Broken/Missing Panes
	Windows - Damaged Window Sill
	Windows - Inoperable/Not Lockable
	Windows - Missing/Deteriorated Caulking/Seals/Gasket Compound
	Windows - Peeling/Needs Paint
	Windows - Security Bars Prevent Egress
Health & Safety	Air Quality - Mold and/or Mildew Observed
	Air Quality - Propane/Natural Gas/Methane Gas Detected
	Air Quality - Sewer Odor Detected
	Electrical Hazards - Exposed Wires/Open Panels
	Electrical Hazards - Water Leaks on/near Electrical Equipment
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable
	Emergency Fire Exits - Missing Exit Signs
	Flammable/Combustible Materials - Improperly Stored
	Garbage and Debris - Indoors
	Garbage and Debris - Outdoors
	Hazards - Other
	Hazards - Sharp Edges
	Hazards - Tripping
	Infiltration - Insects
	Infiltration - Rats/Mice/Venom
Pests and Related Sources	Feeding - Damaged/Not Intact
Trash Collection Areas	Crates - Damaged/Missing Components

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Requirements for Unit	
Inspectable Item	Observable Deficiency
Bathroom	Bathroom Cabinets – Damaged/Missing
	Lavatory Sink – Damaged/Missing
	Plumbing – Clogged Drains/Faucets
	Plumbing – Leaking Faucet/Pipes
	Shower/Tub – Damaged/Missing
	Ventilation/Exhaust System – Absent/Inoperable
	Water Closet/Toilet – Damaged/Clogged/Missing
Call-for-Aid (If available)	Inoperable
Ceiling	Bulging/Buckling/Leaking
	Holes/Missing Tiles/Panels/Crown
	Peeling/Flaking Paint
Doors	Water Stains/Water Damage/Mold/Mildew
	Damaged Frames/Threshold/Lintels/Trim
	Damaged Hardware/Locks
	Damaged/Missing Screen/Storm/Security Door
	Damaged Surface – Floor/Paint/Plumbing/Glass/Rubbing
	Deteriorated/Missing Seals (Entry Only)
	Missing Door
Electrical System	Blocked Access to Electrical Panel
	Burnt Breakers
	Evidence of Leaks/Corrosion
	Exposed Wiring
	GFI – Inoperable
	Missing Breakers/Fuses
	Missing Covers
Floors	Bulging/Buckling
	Floor Covering Damage
	Missing/Flaking Tiles
	Peeling/Flaking Paint
	Rub/Deteriorated Subfloor
Health & Safety	Water Stains/Water Damage/Mold/Mildew
	Air Quality – Mold and/or Mildew Observed
	Air Quality – Sewer Odor Detected
	Air Quality – Propane/Natural Gas/Methane Gas Detected
	Electrical Hazards – Exposed Wires/Open Panels
	Electrical Hazards – Water Leaks on/near Electrical Equipment
	Emergency Fire Exits – Emergency Fire Exits Blocked/Unusable
	Emergency Fire Exits – Missing Exit Signs
	Flammable Materials – Improperly Stored
	Garbage and Debris – Indecent
	Garbage and Debris – Obstructions
	Hazards – Other
	Hazards – Sharp Edges
	Hazards – Tripping

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Imperceptible Item	Observable Deficiency
	Infestation - Insects
	Infestation - Rats/Mice/Vermis
Hot Water Heater	Misaligned Chimney/Ventilation System
	Inoperable Unit/Components
	Leaking Valves/Tanks/Pipes
	Pressure Relief Valve Missing
	Rust/Corrosion
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged
	Inoperable
	Misaligned Chimney/Ventilation System
	Noisy/Vibrating/Leaking
	Rust/Corrosion
Kitchen	Cabinets - Missing/Damaged
	Countertops - Missing/Damaged
	Dishwasher/Garage (Island) - Inoperable
	Plumbing - Clogged Drain
	Plumbing - Leaking Faucet/Pipes
	Range Hood/Exhaust Fans - Excessive Noise/Inoperable
	Range/Stove - Missing/Damaged/Inoperable
	Refrigerator Missing/Damaged/Inoperable
	Sink - Damages/Missing
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable
Lighting	Missing/Inoperable Fixture
Outlets/Switches	Missing
	Missing/Broken Cover Plates
Patio/Porch/Balcony	Baluster/Side Railings Damaged
Smoke Detector	Missing/Inoperable
Stairs	Broken/Damaged/Missing Steps
	Broken/Missing Hand Railing
Walls	Bulging/Buckling
	Damaged
	Damaged/Deteriorated Trim
	Peeling/Peeling Paint
	Water Stains/Water Damage/Mold/Mildew
Windows	Cracked/Broken/Missing Panes
	Damaged Window Seal
	Missing/Deteriorated Caulking/Seal/Glazing Compound
	Inoperable/Not Lockable
	Peeling/Peeling Paint
	Security Bars Prevent Egress

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Requirements for Site	
Inspectable Item	Observable Deficiency
Fencing and Gates	Damaged/Falling/Leaning
	Holes
	Missing Sections
Grounds	Erosion/Rutting Areas
	Overgrown/Penetrating Vegetation
	Fencing/Site Damage (Addressing area)
Hazards & Safety	Air Quality - Sewer Odor Detected
	Air Quality - Propane/Natural Gas/Methane Gas Detected
	Electrical Hazards - Exposed Wires/Open Panels
	Electrical Hazards - Water Leaks on/over Electrical Equipment
	Flammable Materials - Improperly Stored
	Garbage and Debris - Outdoors
	Play Equipment - Broken or Damaged
	Hazards - Other (e.g., outbuildings)
	Hazards - Sharp Edges
	Hazards - Tripping
	Infestation - Insects
	Infestation - Rats/Mice/Vermin
Mailboxes/Project Signs	Mailbox Missing/Damaged
	Signs Damaged
Driveways	Cracks
	Potholes/Loose Material
	Settlement/Heaving
Retaining Walls	Damaged/Falling/Leaning
Storm Drainage	Damaged/Obstructed
Walkways/Steps	Broken/Missing Hand Railing
	Cracks/Settlement/Heaving
	Spalling

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**UNIFORM PHYSICAL CONDITION STANDARDS FOR SINGLE FAMILY  
HOUSING REHABILITATION**

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Requirements for Building Exterior	
Inspectable Item	Observable Deficiency
Doors	Damaged Frames/Threshold/Units/Trim
	Damaged Hardware/Locks
	Damaged Surface (Joints/Paint/Finishing/Glass)
	Damaged/Missing Screens/Storm/Security Doors
	Deteriorated/Missing Caulking/Seals
Foundations	Missing Door
	Cracks/Gaps
Health and Safety	Spalling/Exposed Rebar
	Electrical Hazards - Exposed Wires/Open Panels
	Electrical Hazards - Water Leaks on/near Electrical Equipment
	Flammable/Combustible Materials - Improperly Stored
	Garbage and Debris - Outdoors
	Hazards - Other
	Hazards - Sharp Edges
	Hazards - Tripping
	Infestation - Insects
Lighting	Infestation - Rats/Mice/Vornes
	Broken Fixtures/Bulbs
Roofs	Damaged Soffits/Fascia
	Damaged Vents
	Damaged/Clogged Drains
	Damaged/Torn Membrane/Missing Ballast
	Missing/Damaged Components from Downspout/Gutter
	Missing/Damaged Shingles
Walls	Ponding
	Cracks/Gaps
	Damaged Chimneys
	Missing/Damaged Caulking/Mortar
	Missing Points/Notes/Spalling
Windows	Stained/Peeling/Needs Paint
	Broken/Missing/Cracked Panels
	Damaged Sills/Frames/Units/Trim
	Damaged/Missing Screens
	Missing/Deteriorated Caulking/Seals/Glazing Compound
	Peeling/Needs Paint
	Security Bars Prevent Egress

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Requirements for Unit	
Inspectable Item	Observable Deficiency
Bathroom	Bathroom Cabinets – Damaged/Missing
	Lavatory Sink – Damaged/Missing
	Plumbing – Clogged Drains
	Plumbing – Leaking Faucet/Pipes
	Shower/Tub – Damaged/Missing
	Ventilation/Exhaust System – Inoperable (if applicable)
Casing	Water Closet/Toilet – Damaged/Clogged/Missing
	Bulging/Buckling
	Holes/Missing Tiles/Panels/Caps
	Peeling/Needs Paint
Doors	Water Stains/Water Damage/Mold/Mildew
	Damaged Frames/Threshold/Letters/Trim
	Damaged Hardware/Lock
	Damaged/Missing Screen/Storm/Security Door
Electrical System	Damaged Surface – Holes/Paint/Rusting/Scuff
	Redecorated/Missing Sign (Entry Only)
	Missing Door
	Blocked Access to Electrical Panel
Floors	Burnt Breakers
	Evidence of Leaks/Corrosion
	Frayed Wiring
	GFI – Inoperable
	Missing Breakers/Fuses
	Missing Covers
Health & Safety	Bulging/Buckling
	Floor Covering Damage
	Missing Flooring Tiles
	Peeling/Needs Paint
	Rot/Decay/mild Stain
	Water Stains/Water Damage/Mold/Mildew
Hot Water Heater	As Quality – Mold and/or Mildew Observed
	As Quality – Sewer Odor Detected
	As Quality – Propane/Natural Gas/Methane Smell Detected
	Electrical Hazards – Exposed Wires/Open Panels
	Electrical Hazards – Water Leaks on/near Electrical Equipment
	Flammable Materials – Improperly Stored
	Garbage and Debris – Indoor
	Garbage and Debris – Outdoor
	Hazards – Other
	Hazards – Sharp Edges
	Hazards – Tripping
	Infestation – Insects
	Infestation – Bats/Mice/Vermis
	Inoperable Unit/Components
	Leaking Valves/Tanks/Pipes

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## Appendix D – ESG Written Standards

Additional Information Annual Action Plan

Appendix D – ESG Written Standards

Annual Action Plan

2019

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GOBIERNO DE PUERTO RICO  
Departamento de la Familia

## Manual de Estándares para la Administración de los Fondos ESG



MAYO 2017

# **MANUAL DE ESTÁNDARES PARA LA ADMINISTRACIÓN DE LOS FONDOS ESG**

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## I. INTRODUCCIÓN

El Departamento de la Familia de Puerto Rico recibe anualmente fondos de Programa *Emergency Solutions Grant (ESG)* del *Department of Housing and Urban Development (HUD)*, como parte del Plan Consolidado y el Plan de Acción Anual. Estos planes prescriben los requisitos legales de planificación y aplicación para los siguientes programas de subelidos: *Community Development Block Grant (CDBG)*; *HOME Investment Partnership (HOME)*; *Housing Opportunities for Persons with AIDS (HOPWA)* y *Emergency Solutions Grant (ESG)*. El Título 24 del Código de Regulaciones Federales 24 CFR 91.220 (l) (4) (i) y 24 CFR 576.400 (e) (1) establece como requisito que los recipientes de fondos del Programa ESG, también conocido en español como el Programa de Soluciones de Emergencia para Personas sin Hogar, implanten un mínimo de estándares escritos para proveer asistencia utilizando estos fondos.

Cóncorde con la reglamentación de HUD, el Departamento de la Familia de Puerto Rico (DF), como recipiente de los fondos ESG, desarrolló un conjunto de estándares para la administración del Programa. A su vez, las entidades sin fines de lucro y municipios, que son subrecipientes de fondos ESG, deben cumplir consistentemente con los estándares aplicables a todos sus componentes de servicio.

Los estándares deben incluir como mínimo:

- A. Políticas y procedimientos para evaluar la elegibilidad de los individuos y familias que pueden recibir asistencia bajo ESG
- B. Normas para proveer servicios esenciales relacionados con el "alcance en la calle"
- C. Políticas y procedimientos para la admisión, referidos y alta por albergues de emergencia atendidos bajo ESG, incluyendo estándares sobre la duración del servicio, si los hay, y políticas para garantizar la seguridad de poblaciones especiales en albergues

Gobierno de Puerto Rico Departamento de la Familia Secretaría Auxiliar de Planificación e Informática Programa de Soluciones de Emergencia (ESG)		
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<div style="margin-left: 40px;"> <p>D. Políticas y procedimientos para evaluar, priorizar y reevaluar las necesidades individuales y familiares para proveerles servicios esenciales relacionados con albergues de emergencia</p> <p>E. Políticas y procedimientos para la coordinación entre los diferentes proveedores de servicios relacionados con vivienda</p> <p>F. Políticas y procedimientos para determinar elegibilidad de los individuos o familias sin hogar para recibir ayuda de prevención y <i>rapid re-housing</i></p> <p>G. Mecanismos para determinar el porcentaje de alquiler de vivienda que cada participante del programa debe pagar, y asistencia para pagar el alquiler de vivienda y gastos de servicios de agua y electricidad bajo prevención y <i>rapid re-housing</i></p> <p>H. Criterios para determinar cuánto tiempo se proporcionará asistencia de alquiler a un participante, y si se ajustará la cantidad a lo largo del tiempo</p> <p>I. Criterios para determinar el tipo, la cantidad y la duración de los servicios de estabilización y/o reubicación de viviendas a ser proporcionados a un participante del componente de prevención y <i>rapid re-housing</i>.</p> </div> <p style="margin-left: 40px;">Estos estándares se establecen como normas básicas o mínimas para la implementación del Programa ESG. Estos ayudarán a asegurar que el Programa ESG sea administrado de manera justa y metódica.</p>		
<p><b>II. TRASFONDO</b></p> <p>En el año 2009, la ley para atender asuntos de vivienda relacionada con personas sin hogar conocida como <i>McKinney-Vento Homeless Assistance Act</i> fue enmendada por la ley <i>Homeless Emergency Assistance and Rapid Transition to Housing Act</i> del 2009 (<i>HEARTH Act</i>). Con la nueva ley, se enmendó significativamente el <i>Emergency Shelter Grant</i>, que ahora se conoce</p>		

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como *Emergency Solution Grant* (ESG); y además, se integró una nueva definición de personas sin hogar consistente y aplicable a todos los programas del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés).

En Puerto Rico, el Departamento de la Familia (DF) es la entidad designada por el Gobernador para la administración de este Programa. Los fondos de ESG se reciben anualmente a través de HUD, como parte del proceso del Plan de Acción Anual. El DF se rige por la Ley Núm. 171 del 30 de junio de 1988, según enmendada y por el Plan de Reorganización Núm. 1 del 28 de julio de 1995, según enmendado. El Programa ESG está diseñado para identificar a individuos y familias sin hogar, así como aquellos en riesgo de perder su hogar, y proporcionar los servicios necesarios para ayudarles a recuperar rápidamente su estabilidad en vivienda permanente después de experimentar una crisis de vivienda.

La reglamentación del Programa ESG permite al DF delegar los fondos a entidades sin fines de lucro de base comunitaria y base de fe, y a municipios para que estos lleven a cabo actividades elegibles. Es responsabilidad de las entidades y los municipios administrar, coordinar, desarrollar y operar el proyecto subvencionado con fondos del Programa ESG cumpliendo en todo momento con los criterios de elegibilidad, normas y procedimientos establecidos por HUD y el DF. Las entidades podrán desarrollar sus protocolos para hacer cumplir las normas, siempre y cuando estos no violen los estándares mínimos aquí establecidos.

Este documento contiene los estándares mínimos que deben cumplir las entidades que son subrecipientes de fondos ESG. La reglamentación federal (CFR) aplicable a cada sección está colocada en forma de hipervínculo ("hyperlink"), en caso de que las entidades necesiten consultar la fuente original de la regulación o estándar. Los procedimientos detallados en torno a la implementación de estos estándares, así como los formularios a utilizarse, deberán ser

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consultados en el Manual Operacional de ESG. El personal de la entidad que labora en el Programa ESG debe utilizar, tanto los estándares, como el Manual Operacional del Programa.

### III. PROPÓSITO

Este Manual tiene el propósito de establecer los estándares para la administración de los fondos ESG, por los cuales se regirán las entidades subreceptores y el personal del Departamento de la Familia responsable de la adjudicación y monitoreo de su buen uso.

### IV. APLICABILIDAD

Los estándares mencionados en este Manual aplican a todas las entidades subreceptoras de fondos del Programa ESG.

### V. DEFINICIONES

- A. **CoC (Conditium of Care)** – Programa adscrito al *Department of Housing and Urban Development (HUD)*, el cual promueve el compromiso de la comunidad para poner fin a la falta de vivienda, provee financiamiento a entidades que ofrecen servicios para reintegrar a individuos y familias sin hogar, entre otras funciones. En Puerto Rico existen dos CoC, conocidos como *Balanco del Estado (CoC Puerto Rico Balance of Commonwealth, CoC PR 502)* y *Coalición de Coaliciones (CoC South/Southeast Puerto Rico, CoC PR 503)*.
- B. **Entidad** – incluye a las organizaciones sin fines de lucro de base comunitaria y base de fe y a los municipios.
- C. **HMIS (Homeless Management Information System)** - Es un sistema local de tecnología de la información utilizado para recopilar datos sobre la provisión de vivienda y servicios a personas y familias sin hogar y personas en riesgo de falta de vivienda.
- D. **Secretaría Auxiliar de Planificación e Informática** – Unidad de trabajo del Departamento de la Familia en donde se trabajan los asuntos relacionados a la administración de los fondos del Programa ESG.

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## VI. ESTÁNDARES GENERALES

Los siguientes estándares se establecen como normas básicas o mínimas aplicables a todos los componentes auspiciados por ESG. Estos estándares deben ser aplicados por todas las entidades que reciben fondos de ESG.

### A. POBLACIÓN ELEGIBLE

Los individuos y familias elegibles para recibir asistencia a través de los componentes de servicios del programa ESG deben ser personas sin hogar o en riesgo de perder su hogar, según definido por HUD. La siguiente tabla describe las características de cada categoría de persona sin hogar según establecidas por HUD:

**Tabla 1. Criterios para definir persona sin hogar**

#### **Categoría 1: Literalmente sin hogar**

Individuo o familia que carece de un lugar fijo, regular, y adecuado para pernoctar (pasar la noche), significando que:

- a. Tiene como residencia nocturna principal un lugar público o privado no apto para la habitación humana<sup>1</sup>
- b. Vive en un albergue público o privado designado para proveer ubicación temporal (incluyendo albergue de emergencia, vivienda transitoria, hoteles y moteles pagados por organizaciones caritativas o por programas federales, estatales o locales)
- c. Está saliendo de una institución donde ha residido durante los pasados 90 días o menos, y que residió en un albergue de emergencia o lugar no apto para la habitación humana inmediatamente antes de entrar a la institución.

<sup>1</sup> En términos generales, el término no apto para la habitación humana es una condición que hace imposible la vida en un lugar particular, residencial o sus alrededores. Algunos ejemplos incluyen, pero no se limitan a: carros, parques, acampas, edificios abandonados, estaciones de tren o guaguas, aeropuerto, áreas de campar, etc. Por otro lado, también podría incluir una residencia que no tiene la capacidad para la habitación de múltiples personas (por ejemplo, tuberías de agua rotas, cable de energía, etc.).

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**Tabla 1. Criterios para definir persona sin hogar**

**Categoría 2: En inminente riesgo de deambulancia**

Individuo o familia que se encuentra en inminente riesgo de perder su residencia nocturna principal, y que:

- a. perderá la residencia dentro de los próximos 14 días a partir de la fecha de solicitud de asistencia como persona sin hogar;
- b. otra alternativa de residencia no ha sido identificada y
- c. carece de recursos o redes de apoyo necesarios para obtener otra vivienda permanente.

**Categoría 3: Persona sin hogar bajo otros estatutos federales**

Persona sola menor de 25 años de edad, o familias con jóvenes y niños, que de otra manera no cualifican como personas sin hogar bajo esta definición, pero:

- a. Es definida como persona sin hogar bajo otra reglamentación federal
- b. No ha tenido arrendamiento, interés propietario o acuerdo de ocupación en vivienda permanente durante los pasados 60 días anteriores a la solicitud de asistencia
- c. Ha experimentado inestabilidad persistente, medida por dos mudanzas o más durante los pasados 60 días
- d. Se espera que continúe en esta situación por un periodo de tiempo indeterminado debido a una necesidad especial o barrera

**Categoría 4: Huyendo / Intentando huir de violencia**

Cualquier individuo o familia que:

- a. Está huyendo o intenta huir de una situación de violencia doméstica, violencia de pareja, agresión sexual o acoso
- b. No tiene otra residencia
- c. Carece de recursos o redes de apoyo para obtener otra vivienda permanente

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La Tabla 2 describe los criterios para definir persona en riesgo de perder su vivienda según HUD:

**Tabla 2. Criterios para definir persona en riesgo de perder su hogar**

**Categoría 1: Individuos y familias**

- a. Tiene ingreso anual por debajo del 30% de la mediana de ingreso familiar del área; y
- b. No tiene suficientes recursos o redes de apoyo inmediatamente disponibles para prevenir que tengan que moverse a un Albergue de Emergencia o cualquier otro lugar definido en la Categoría 1 de la definición de persona sin hogar; y
- c. Reúne una de las siguientes condiciones:
  1. Se ha movido por razones económicas en dos o más ocasiones durante los pasados 60 días anteriores a la solicitud de asistencia; o
  2. Está viviendo en la vivienda de otra persona debido a una situación económica; o
  3. Ha sido notificado de que su derecho a ocupar su vivienda actual o el lugar donde habita terminará dentro de los próximos 21 días a partir de la fecha de solicitud de asistencia; o
  4. Vive en un hotel o motel y cuyo costo no está siendo pagado por una organización caritativa o programa federal, estatal o municipal para personas de ingresos bajos; o
  5. Vive en un *Single Room Occupancy* (SRO) o apartamento eficiente, en el cual residen más de dos personas o viven en una unidad de vivienda más grande, en la cual viven más de una persona y media por habitación; o
  6. Está saliendo de una institución pública o sistema de cuidado; o
  7. Vive en una unidad de vivienda que tiene características asociadas con inestabilidad y en riesgo creciente de éxodo, como ha sido identificado en el Plan Consolidado aprobado.

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**Tabla 2. Criterios para definir persona sin hogar o en riesgo de perder su hogar**

**Categoría 2: Jóvenes y Niños Solos**

- a. Joven o niño que no cualifica como persona sin hogar bajo la definición de persona sin hogar, pero cualifica como persona sin hogar bajo otra reglamentación federal.

**Categoría 3: Familias con Niños y Jóvenes**

- a. Joven solo que no cualifica como persona sin hogar bajo la definición de persona sin hogar, pero cualifica como persona sin hogar bajo la sección 725(2) del McKinney-Vento Homeless Assistance Act<sup>2</sup>, y cuyos padres o guardianes viven con él o ella.

Las entidades que reciben fondos de ESG deben asegurarse de que los individuos y familias que solicitan asistencia relacionada con vivienda cumplen con los criterios de elegibilidad y con la definición de persona sin hogar o en riesgo de perder su hogar. HUD requiere que la ubicación en alternativas de vivienda a través de ESG no esté condicionada a recibir servicios. Por lo tanto, individuos que han recibido órdenes del Tribunal para ingresar a tratamiento bajo la Ley Núm. 408-2000 (Ley de Salud Mental) o la Ley Núm. 87-1993 (Ley de la Administración de Servicios de Salud Mental y Contra la Adicción) no son elegibles para recibir servicios financiados por ESG. Los fondos ESG deben ser utilizados para responder a situaciones de emergencia relacionadas exclusivamente con falta de vivienda y no como facilidades para tratamiento.

<sup>2</sup> Niños y jóvenes sin hogar sin hogar: individuos que carecen de una residencia fija, regular y adecuada para pasar la noche; e incluye: (i) niños y jóvenes que comparten la vivienda de otras personas debido a la pérdida de vivienda, dificultades económicas o una razón similar; viven en moteles, hoteles, parques o áreas no designadas debido a la falta de una alternativa adecuada; viven en albergues de emergencia o transitorios; son abandonados en hospitales; o están esperando la ubicación en un hogar sustituto; (ii) niños y jóvenes que tienen como residencia nocturna principal un lugar público o privado no apto para la habitación humana; (iii) Niños y jóvenes que viven en calles, parques, espacios públicos, edificios abandonados, viviendas precarias, estaciones de autobuses o trenes o entornos similares; y (iv) niños migrantes que cualifican como personas sin hogar para los fines de este subtítulo, porque los niños viven en circunstancias descritas en las cláusulas (i) a (iii).

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**B. ADMISIÓN Y EVALUACIÓN INICIAL**

Conforme con la reglamentación de HUD, 24 CFR 576.401 (a), el proceso de admisión para recibir servicios subvencionados por ESG, como mínimo incluirá un compromiso (*screening*) inicial para determinar si el solicitante cumple o no con una de las definiciones categóricas de HUD de personas sin hogar o en riesgo de quedarse sin hogar. En caso afirmativo, el personal de la entidad realizará una evaluación del solicitante en persona para verificar su estatus como persona sin hogar, y determinar los componentes del servicio ESG para los que cualifican. Como estrategia para evaluar se utilizará la entrevista para verificar la elegibilidad y explorar las necesidades del solicitante, orientar sobre los procesos para la ubicación en un programa y los servicios que están disponibles. La ubicación de individuos y familias en un programa de vivienda estará contrada en la preferencia de la persona y sus necesidades.

Es importante aclarar que, siguiendo los requisitos establecidos en 24 CFR 576.400 (d-e), el proceso de admisión debe ser cónsono con el sistema coordinado de entrada (*Coordinated Entry System-CES*) adoptado por los CoCs). Una vez aprobado y adaptado al sistema coordinado de entrada, todas las entidades que reciben fondos de ESG deberán utilizarlo para hacer la entrada y evaluación inicial de sus participantes.

Los siguientes aspectos forman parte del proceso de admisión y evaluación inicial:

**1. SISTEMA COORDINADO DE ENTRADA (COORDINATED ENTRY SYSTEM-CES)**

El **sistema coordinado de entrada** es un proceso a ser diseñado por los CoC para facilitar el acceso de individuos y familias sin hogar a los servicios disponibles relacionados con vivienda. El objetivo principal de un sistema coordinado de entrada

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es que la asistencia se distribuya lo más eficazmente posible y que sea de fácil acceso, sin importar dónde o cómo las personas se presentan para solicitar servicios. Un sistema de entrada coordinado efectivo es un componente crítico para apoyar los esfuerzos de cualquier comunidad para lograr la meta de prevenir y reducir la cantidad de personas sin hogar. Este sistema debe estar centrado en la persona, sus preferencias, y necesidades; debe proveer cominientos estandarizados; utilizar herramientas de evaluación uniforme y; asegurar la ubicación del participante en el tipo de servicio que mejor responda a lo que desea y a sus necesidades.

De acuerdo con los requisitos de HUD [24 CFR 578.7 (a) (8)], una vez cada sistema de cuidado continuo – *Balance del Estado (CoC Puerto Rico Balance of Commonwealth, en adelante CoC PR 502)* y *Coalición de Coaliciones (CoC South/Southeast Puerto Rico, en adelante CoC PR 503)* – haya desarrollado y adoptado el sistema coordinado de entrada, todos los proveedores de servicios deberán participar y utilizar las herramientas diseñadas para llevar a cabo la entrada o admisión de participantes de servicios relacionados a vivienda que reciben fondos de los CoC y ESG [24 CFR 576.400 (d)].

De forma general, un sistema coordinado de entrada debe consistir de los siguientes pasos<sup>3</sup>:



<sup>3</sup> Los pasos de un sistema coordinado de entrada pueden variar según los acuerdos de los CoC. El *Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT)* es una herramienta de evaluación integral y universal. Este instrumento deamiento ofrece la oportunidad de tomar una decisión informada y objetiva basada en el nivel de necesidad de cada individuo o familia y agotar las determinaciones de elegibilidad y ubicación de los participantes.

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Una vez aprobados estos sistemas por los CoCs, cada entidad que recibe fondos ESG o que tienen requerimientos reglamentarios de otros fondos de HUD para vivienda y servicios de apoyo para personas sin hogar deberá suscribirse y participar activamente en los procesos establecidos por el sistema coordinado de entrada, como medida de cumplimiento y ejecución. La falta de participación activa de un subreceptor de fondos ESG del sistema coordinado de entrada podrá ser razón para retirar o no otorgarle los fondos correspondientes del Programa ESG.

## 2. PRIORIDADES

Las entidades subvencionadas por ESG se acogerán a las prioridades del CoC al que pertenecen para la ubicación de individuos o familias con la opción de vivienda y servicio más apropiado. Según el plan estratégico a nivel federal - Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, enmendado en el 2015, la meta es priorizar las siguientes poblaciones:

- a. Veteranos
- b. Personas sin hogar crónicas
- c. Jóvenes
- d. Familias con hijos

## 3. DOCUMENTACIÓN

En acuerdo con la reglamentación 24 CFR 576.500 (b), cuando un individuo o familia solicita servicios relacionados con vivienda, las entidades deben documentar el estatus de vivienda del solicitante. Los documentos que evidencian la determinación de elegibilidad deben ser incluidos en el expediente de los participantes. El orden de prioridad para la validación del estatus como persona sin hogar es el siguiente:

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La determinación debe hacerse preferiblemente mediante certificaciones por terceros. Estas deben estar por escrito y pueden provenir de diversas fuentes. Por ejemplo: manejador de caso de otra entidad, trabajador de alcance en la calle, orden de protección, propietario de la vivienda donde reside el participante certificando fecha de desalojo, familiar o amigo que certifique que no podrá continuar ofreciendo alojamiento al participante, personal del municipio (no adscrito al Programa ESG) u oficial del orden público.

Las observaciones y certificación por parte del manejador de casos o la autocertificación de los participantes para determinar elegibilidad pueden utilizarse como documentación cuando la verificación por terceros no está disponible. Para quienes salen de una institución, además de solicitar la certificación como persona sin hogar, también debe mostrar:

- Evidencia de alta/salida o referido oral o escrito<sup>4</sup>.
- Documentación en expediente que demuestre el esfuerzo del entrevistador para obtener el documento de evidencia de alta/salida y certificación del participante como que salió de una institución.

La siguiente tabla describe otros estatus de vivienda elegible y la evidencia requerida según el estatus:

<sup>4</sup> Es importante que el documento de salida de una institución señale el tiempo que la persona estuvo en la institución y que una persona sin hogar previo a volver a la institución.

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**Tabla 3. Evidencia requerida**

**Estatus de vivienda: En inminente riesgo de deambulación**

**Tipo de evidencia:**

- Sentencia de desahucio por Tribunal; o
- Evidencia de que tiene que abandonar el motel u hotel porque no tiene los recursos económicos para permanecer allí; o
- Declaración oral verificada y documentada; y
- Certificación de que no se ha identificado otra residencia; y
- Declaración personal u otra documentación de que el individuo carece de los recursos financieros y el apoyo necesario para obtener vivienda permanente.

**Estatus de vivienda: Persona sin hogar bajo otros estatutos federales**

**Tipo de evidencia:**

- Certificación de la organización sin fines de lucro, estado o gobierno municipal que el individuo o jefe de familia que solicita asistencia reúne los criterios de deambulación bajo otras reglamentaciones federales; y
- Certificación de que no ha tenido vivienda permanente en los pasados 60 días; y
- Certificación de otro individuo o jefe de familia, y otra forma de documentación disponible, de que se ha mudado en dos o más ocasiones en los pasados 60 días; y
- Documentación de necesidades especiales o dos hamacas o más.

**Estatus de vivienda: Huyendo o intentando huir de violencia**

**Tipo de evidencia:**

- Declaración oral de la persona o jefe de la familia buscando asistencia y razón por la que están huyendo. Esta declaración puede ser documentada por una auto-certificación o por el manejador de caso; y
- Certificación de la persona que no se ha identificado otra vivienda; y
- Certificación personal u otra documentación que evidencia que no cuenta con los recursos financieros y las redes de apoyo para obtener otra vivienda permanente.

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Sin embargo, bajo ninguna circunstancia se negará acceso inmediato a un individuo o familia a un albergue o se negarán otros servicios de vivienda por falta de documentación que certifique la elegibilidad de un participante al momento de ser atendido. Tampoco se pedirá documentación adicional como: identificación, evidencia que certifique residencia legal, ingresos o empleo, plan médico, certificado de salud, certificado de antecedentes penales, y certificado de servicios de desintoxicación como requisito inicial para que el solicitante pueda acceder y recibir servicios relacionados con vivienda.

**C. COORDINACIÓN DE SERVICIOS**

Los programas de asistencia dirigidos a personas sin hogar deben funcionar como redes de apoyo, cuyas responsabilidades incluyen la promoción del acceso y la utilización efectiva de los servicios por las personas sin hogar. Las entidades deben coordinar e integrar, en la medida de lo posible, sus recursos financiados por ESG con otros programas que sirven a personas sin hogar o en situación de riesgo de perder su hogar dentro de su área de servicio.

Los estándares mínimos para la conexión y coordinación con otros recursos consisten en ayudar a cada participante a obtener, en el caso que aplique, servicios de apoyo adecuados incluyendo:

- Vivienda permanente
- Tratamiento médico
- Servicios de salud mental
- Consejería

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<ul style="list-style-type: none"> <li>• Supervisión</li> <li>• Otros servicios necesarios para una vida independiente.</li> </ul> <p>Esto dependerá de la elegibilidad del participante y los componentes de servicio ESG para los cuales la entidad recibe fondos.</p> <p>Otros tipos de asistencia gubernamental y/o privada disponibles con los que se debe conectar a los participantes para promover la estabilidad en vivienda incluyen:</p> <ul style="list-style-type: none"> <li>• <i>Medicaid</i></li> <li>• Seguro médico del estado</li> <li>• Programa de Asistencia Nutricional Suplementaria</li> <li>• <i>Women, Infants and Children (WIC)</i></li> <li>• <i>Head Start</i></li> <li>• Programa de Seguro de Desempleo Federal-Estatal</li> <li>• Seguro de Incapacidad del Seguro Social (SSDI)</li> <li>• Programas de Alimentos para el Cuidado de Niños y Adultos</li> <li>• Programas dirigidos a Veteranos</li> <li>• Otras asistencias disponibles</li> </ul> <p>De igual manera, las actividades financiadas por fondos ESG (principalmente Albergues de Emergencia) se deben coordinar o integrar con los servicios y actividades que ofrecen los gobiernos municipales. Además, se debe establecer coordinación con las agencias y sectores agrupados bajo el Concilio Multisectorial en Apoyo a la Población sin Hogar, según establecido mediante la Ley Núm. 130-2007, Ley para crear el Concilio Multisectorial en Apoyo a la Población sin Hogar. Las agencias y sectores representados son:</p> <ul style="list-style-type: none"> <li>• Departamento de la Familia</li> <li>• Departamento del Trabajo y Recursos Humanos</li> <li>• Departamento de Educación</li> <li>• Departamento de Corrección y Rehabilitación</li> </ul>		

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<ul style="list-style-type: none"> <li>• Departamento de Salud</li> <li>• Administración de Servicios de Salud Mental y Contra la Adicción (ASSMCA)</li> <li>• Policía de Puerto Rico</li> <li>• Oficina del Comisionado de Asuntos Municipales (OCAM)</li> <li>• Coalición de Servicios a las Personas sin Hogar</li> <li>• Empresas privadas representadas</li> </ul> <p><b>D. POLÍTICAS PARA ELIMINAR BARRERAS</b></p> <p>Las entidades deberán cumplir con requisitos de no discriminación, igualdad de acceso y alcance afirmativo, además de estándares para eliminar barreras en la entrada y provisión de servicios dirigidos a personas sin hogar. Los estándares mínimos incluyen:</p> <p><b>1. NO DISCRIMINACIÓN 24 CFR 6.4</b></p> <p>Las entidades deben asegurarse de que el uso de las instalaciones, la asistencia y los servicios están disponibles para todos, basados en la no discriminación. Ninguna persona será excluida de participar, se le negarán beneficios o estará sujeto a discriminación bajo cualquier programa o actividad financiada, en su totalidad o en parte, por fondos del gobierno federal por motivos de raza, color, religión, género, orientación sexual, edad, origen nacional, estatus migratorio, ascendencia, estado civil, discapacidad física o mental, porque la persona recibe asistencia pública estatal o federal o porque el individuo o familia es de un municipio diferente al que busca la asistencia.</p> <p><b>2. IGUALDAD DE ACCESO (<i>Equal Access Inform Rule</i>)</b></p> <p>La determinación de elegibilidad se realizará de acuerdo con los requisitos de elegibilidad provistos para cada programa por HUD. Las opciones de vivienda se pondrán a disposición sin importar la orientación sexual real o percibida, identidad de</p>		

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<p>           género o estado civil. La ubicación de los participantes se determinará de acuerdo con la identidad de género con que se autoidentifique cada solicitante u ocupante, sin importar el sexo asignado al nacer u otros factores. Ningún dueño o administrador de una propiedad financiada con asistencia de HUD o entidad que reciba fondos de HUD puede indagar sobre la orientación o identidad de género de un solicitante o participante con el propósito de determinar la elegibilidad para recibir el servicio de vivienda. Ninguna agencia será eximida de esta reglamentación de HUD; no hay excepción para organizaciones de base de fe que reciben fondos de ESG.         </p> <p>           Un albergue podrá preguntar por la orientación sexual o identidad de género de un participante solo cuando se refiere directamente a las áreas para dormir y/o baños compartidos, o para determinar el número de habitaciones que una familia pudiera utilizar.         </p> <p>           Un albergue que recibe fondos ESG para las operaciones y/o servicios esenciales, y que sirve a las familias, no puede discriminar a base de su estado civil o preferencia sexual. Los albergues deben servir a los participantes elegibles, independientemente de si 1) los padres están casados, o 2) los padres son una pareja lesbiana, gay, o bisexual. No se acepta ninguna excepción.         </p> <p> <b>3. ACCESO AFIRMATIVO 24 CFR 576.407 (b)</b> </p> <p>           Los subrecipientes de fondos ESG deben dar a conocer y promover que el uso de las instalaciones, la asistencia y los servicios están disponibles para todas las personas de forma no discriminatoria. Las entidades deben tomar medidas apropiadas para asegurar una comunicación efectiva con las personas y promover información en la         </p>		

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comunidad sobre la ubicación de servicios, tipos de asistencia, accesibilidad para personas con discapacidad.

**4. SERVICIO CENTRADO EN LA PERSONA**

Servicio centrado en la persona se define como aquel servicio en el que el participante toma un rol activo en la identificación y priorización de sus necesidades de apoyo y servicios, y en el proceso de toma de decisiones en cuanto a los mismos. El manejador de caso o personal de la entidad que brinda el servicio directo debe servir como facilitador o guía del proceso. Sin embargo, como estándar mínimo se requiere que el participante sea quien determine en última instancia el tipo de servicio o apoyo que necesita. Brindar servicios desde un acercamiento centrado en la persona, promueve que el participante se apodere de su proceso de manera más proactiva.

**5. REDUCCIÓN DE BARRERAS**

Los individuos y familias que solicitan servicios relacionados con vivienda no serán excluidos de la asistencia debido a barreras percibidas, incluyendo, pero no limitado a, la falta de identificación personal, tarjeta de seguro social, empleo o ingreso, el consumo de drogas o alcohol, tener antecedentes penales o falta de plan médico, evidencia que certifique residencia legal, ingresos o empleo, falta de plan médico, certificado de salud. Los programas de vivienda reducirán sus barreras de evaluación en colaboración con el proceso coordinado de entrada una vez este sea establecido por los CoC. Se podrán considerar excepciones en caso de enfermedades contagiosas por aire (Ejemplo: tuberculosis) que puedan afectar la salud de los otros participantes que reciban servicio en la entidad.

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**6. ENFOQUE HACIA VIVIENDA PRIMERO**

Vivienda Primero es un modelo que ofrece a los individuos y familias sin vivienda acceso inmediato a vivienda permanente asequible sin requisitos clínicos, tales como: completar un tratamiento o evidenciar sobriedad, y con requerimientos mínimos para el ingreso. Vivienda Primero obtiene altos niveles de retención de vivienda, bajos retornos de personas a estar sin hogar, y reducciones significativas en el uso de servicios de crisis y en instituciones. Los estándares mínimos de Vivienda Primero incluyen los siguientes principios:

- a. La falta de vivienda es ante todo una crisis de vivienda y se puede abordar a través de la provisión de viviendas seguras y asequibles.
- b. Todas las personas sin hogar, independientemente de su historial de vivienda y la duración de la falta de vivienda, pueden lograr la estabilidad en vivienda permanente. Algunos pueden necesitar apoyo por un breve período de tiempo, mientras que otros pueden necesitar apoyo más intensivo y a largo plazo.
- c. Todo el mundo está "listo para tener vivienda". La sobriedad, el cumplimiento con determinado tratamiento o incluso la ausencia de historial criminal no son necesarios para tener éxito en la vivienda. Más bien, los programas de vivienda y los proveedores de vivienda deben estar "listos para atender a los participantes".
- d. Muchas personas experimentan una mejora en su calidad de vida, en las áreas de salud, salud mental, uso de sustancias y empleo, como resultado de tener una vivienda.
- e. Las personas sin hogar tienen derecho a la autodeterminación y deben ser tratadas con dignidad y respeto.

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- f. La combinación exacta entre vivienda y servicios depende de las necesidades y preferencias de las personas.

**E. ACTIVIDADES RELIGIOSAS 24 CFR 576.400**

Los estándares mínimos relacionados con actividades basadas en la fe son:

1. Los proveedores que reciben fondos ESG no deben llevar a cabo actividades intrínsecamente religiosas como parte de los programas o servicios financiados por ESG. Tales actividades deben ser ofrecidas por separado de los programas y servicios financiados por ESG.
2. Una organización de base de fe que recibe fondos ESG puede conservar su independencia y puede continuar con su misión, siempre y cuando los fondos ESG no se utilicen para apoyar las actividades religiosas.
3. Una organización que recibe fondos ESG no discriminará en contra de un participante o potencial participante por su religión o sus creencias religiosas.
4. La participación de individuos o familias en actividades religiosas tiene que ser voluntaria. Estas actividades no pueden ser parte del plan de servicio de un participante como modalidad de tratamiento formal.
5. Los fondos ESG no se utilizarán para la rehabilitación de estructuras utilizadas específicamente para actividades religiosas, pero pueden ser usados para la rehabilitación de las estructuras que se utilizan para las actividades elegibles de ESG.
6. El uso de fondos de ESG para el pago de retiros espirituales, pago de meriendas para servicios religiosos, pago de recursos para llevar a cabo actos religiosos o proveer transporte para actividades religiosas está prohibido.

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De constatar – mediante monitoria, visita ocular a la entidad y/o evidencia en documentos escritos – que la entidad está utilizando fondos de ESG para auspiciar actividades religiosas, podrá ser razón para retirar o no otorgarle los fondos correspondientes a ESG.

**F. PLAN DE SERVICIO INDIVIDUALIZADO**

Las entidades deben asegurar que a cada participante que recibe asistencia a través de fondos ESG se le diseñe un plan de servicios individualizado. Este plan debe estar enfocado en la ubicación y estabilidad en vivienda permanente. Los manejadores de casos deben elaborar los planes junto al participante. El plan debe girar en torno a las metas del participante, pero enfocado hacia lograr vivienda permanente.

Los planes de servicio individualizado deben ser revisados al menos cada tres meses, excepto en el componente de *rapid re-housing* que será mensual. Sin embargo, el plan podrá ser revisado antes, de acuerdo a la necesidad del participante.

**G. MANEJO DE EXPEDIENTES**

La creación y mantenimiento de expedientes es un aspecto importante en la administración de los proyectos de ESG. Se deben establecer y mantener expedientes con la documentación necesaria para determinar si se cumplen los requisitos de ESG. Por otro lado, la evaluación de desempeño del proyecto depende de la información sobre los servicios y actividades reportadas, y entradas al HMIS. Los estándares mínimos relacionados con los expedientes son:

1. Asegurar la entrada de datos de los participantes al HMIS en un periodo máximo de 48 horas calendario. Las entidades deben asegurarse de tener personal disponible para entrar los datos.

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Programa de Soluciones de Emergencia (ESG)

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Validado por: <i>Marta de Camero Castro</i> Secretaría Auxiliar	Revisado por: Oficina de Sistemas y Procedimientos	Página 22 de 33
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2. Las entidades deberán mantener los expedientes en un lugar seguro y con acceso limitado para el personal autorizado.
3. Los expedientes deben mantenerse por un periodo mínimo de 6 años a partir del último servicio.
4. Las entidades no podrán divulgar datos de un expediente a entes u agencias fuera del proyecto sin la autorización por escrito del participante; a menos que así lo permita la ley. Los participantes deberán dar su consentimiento informado para usar o compartir los datos si se utilizan para una investigación, educar e interpretación del público.
5. Verificar o certificar de forma impresa y/o electrónica que el individuo o familia es elegible para participar de los servicios y/o ayuda financiera, según las categorías establecidas.
6. Si luego de hacerle la evaluación se determina que el individuo o la familia es inelegible, se debe colocar el expediente en un archivo asignado para mantener los expedientes de participantes que son evaluados y clasificados como no elegibles. Dicho expediente se mantendrá por 6 años. Los requisitos de manejo de expediente y documentación de ESG estipulan que, para cada individuo y familia no elegible para recibir asistencia de ESG, el expediente debe incluir documentación del motivo de dicha determinación (Véase 24 CFR 576.500 (d)).

Como mínimo, los expedientes de los participantes deben contener lo siguiente, según aplique al tipo de programa de asistencia:

1. Certificación o verificación de que el individuo o familia es persona sin hogar o está en riesgo de perder la vivienda
2. Formulario firmado para autorizar la divulgación de información

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3. Formularios correspondientes a la admisión y la evaluación de necesidades del individuo o familia
4. Evidencia de que el solicitante no tiene opciones de vivienda y carece de recursos suficientes para retener la vivienda
5. Plan individualizado de servicios
6. Evidencia de que los servicios de manejo de casos fueron provistos por lo menos mensualmente.
  - a. Se deben registrar todos los acercamientos realizados con cada participante y entrar la información a HMIS.
7. Cantidad y tipo de servicios esenciales provistos
8. Evidencia de referidos para obtener servicios y recursos básicos
9. Re-avalúo de elegibilidad
10. Notificación por escrito de que los servicios fueron terminados de acuerdo con 24 CFR 576.402 y/o 24 CFR 578.91.

Para los participantes bajo el componente **Alcance en la Calle**:

1. Se requiere que todas las entidades bajo ESG que reciben fondos para ofrecer Alcance en la Calle abran un expediente a cada participante en HMIS desde el primer contacto.
2. Luego, cuando haya un compromiso de parte del participante para recibir servicios, se documentarán todos los servicios ofrecidos.
3. Si a los 90 días de haber abierto el expediente, el individuo o familia no aparece, se podrá cerrar el expediente y dar salida en el HMIS.

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Para los participantes bajo **Albergue de Emergencia**:

1. Para los albergues donde los participantes pasan la noche y tienen que salir por la mañana, la documentación se debe obtener cada noche.
2. Para los albergues diurnos se debe documentar la entrada y salida de los participantes cada día.
3. Si los participantes del programa puedan permanecer más de una noche, entonces la documentación debe ser obtenida en la primera noche que pasa en el albergue.
4. Evaluación visual relacionada con la pintura a base de plomo.
5. Luego de la entrevista inicial, los participantes del programa se volverán a evaluar según el caso vaya progresando o por lo menos cada treinta (30) días.

Para los participantes bajo **Prevención y Rapid Re-Housing**:

1. Verificación / certificación de que el participante del programa cumple con los requisitos de ingresos
2. Verificación de estándares de revisión ambiental (solo aplica para *Rapid Re-housing*)
3. Evaluación visual relacionada con la pintura a base de plomo
4. Documentación relacionada con el cumplimiento de la renta con el mercado justo y la razonabilidad de alquiler
5. Acuerdo de asistencia de alquiler firmado entre la entidad sub-recipiente y propietario
6. Contrato de arrendamiento firmado entre participante y propietario
7. Verificación de atrasos relacionados con renta o alquiler pendientes
8. Documentación de los pagos realizados a nombre del participante

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9. Las notas de manejo de casos deben evidenciar las gestiones realizadas dirigidas a la auto-suficiencia del participante y ubicación en vivienda permanente. El manejo de casos en *Rapid Re-Housing* se realizará mínimo una vez al mes.

10. El expediente debe incluir notas que verifiquen que se hizo el re-avalúo de elegibilidad por lo menos cada 3 meses para Prevención, o al menos 1 vez al año para Rapid Re-Housing.

#### H. REVISIÓN AMBIENTAL

A fin con la reglamentación 24 CFR 58, las entidades deben presentar su certificado de revisión ambiental para poder operar. Esta certificación también será requerida antes de rehabilitar, convertir o renovar un albergue o posible albergue y antes de proveer asistencia para alquilar. Las revisiones ambientales son aceptables por un periodo de cinco años. Los costos para llevar a cabo la revisión ambiental pueden ser financiados con fondos administrativos.

#### I. MEDIDAS DE DESEMPEÑO ESTABLECIDAS POR HUD

La Ley HEARTH (2009) en el artículo 427 describe los criterios establecidos por HUD para evaluar los sistemas que proveen asistencia relacionada con vivienda para personas sin hogar. El propósito de establecer estos criterios es fomentar el uso eficiente de los servicios dispuestos para las personas sin hogar, mejorando así la coordinación e integración de las ayudas disponibles, y fomentando la medición de progreso y éxito de las organizaciones subvencionadas. El buen desempeño de las entidades subvencionadas por fondos ESG estará sujeto al cumplimiento de las medidas establecidas por HUD para

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cada componente de servicio. Los estándares relacionados con las medidas de desempeño por componente se detallan más adelante en este documento<sup>5</sup>.

#### J. POLÍTICA DE TERMINACIÓN DE ASISTENCIA

Se podrá terminar la asistencia a un participante de ESG si este viola los requisitos del Programa<sup>6</sup> o si deja de cumplir con los requisitos de elegibilidad (ej: cambios en el ingreso).

Sin embargo, la terminación de asistencia debe ocurrir solamente en los casos más severos y después que otras medidas remedialivas hayan sido consideradas. La terminación de asistencia debe llevarse a cabo mediante un proceso formal que reconozca los derechos del participante siguiendo el debido proceso de ley (24 CFR 576.402).

Las entidades deben hacer una distinción entre la terminación de asistencia para la vivienda y la terminación de otros servicios complementarios (ej: manejo de casos, mediación, asesoría legal). En los casos en que el individuo o la familia reciban otros servicios complementarios a la asistencia para la vivienda, la terminación de asistencia para la vivienda no necesariamente implica la terminación de los demás servicios complementarios. Esto, siempre y cuando el individuo o la familia continúen siendo elegibles para recibir dichos servicios complementarios y que los mismos estén vinculados con la estabilización u obtención de una nueva vivienda.

La terminación de asistencia no necesariamente impide que una entidad pueda volver a ofrecer en un futuro los mismos servicios complementarios y/o asistencia para la vivienda.

<sup>5</sup> El Departamento de la Familia, en acuerdo con los CoC's, se reserva el derecho de revisar y/o modificar las medidas de desempeño periódicamente.

<sup>6</sup> Refusarse a recibir tratamiento de salud mental, uso de sustancias y/o refusal participar de actividades religiosas, no deben ser razones para la terminación de asistencia.

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dicho participante. La entidad podrá volver a ofrecer los servicios al participante siempre y cuando se cumplan las siguientes condiciones:

1. Las causas que provocaron la terminación de asistencia sean resueltas
2. El participante cumpla con los criterios de elegibilidad
3. No haya excedido el tiempo máximo de duración del servicio
4. En el caso de Prevención o *Rapid Re-Housing* que hayan pasado 3 años

Una vez esté operando el sistema coordinado de entrada (*Coordinated Entry System*), en los casos de terminación de asistencia que lo ameriten, el participante deberá ser referido a dicho sistema para una reevaluación y ubicación en algún otro servicio o programa que sea parte del CoC. Así mismo, las entidades deben tomar las medidas necesarias para coordinar con distintas agencias de gobierno según los casos de terminación de lo requieran (es altamente recomendable que las entidades desarrollen sus políticas para manejar la terminación de asistencia sin violentar la reglamentación de HUD).

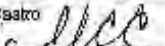
**PROCESO PARA LA TERMINACIÓN DE ASISTENCIA**

La entidad deberá orientar de manera efectiva al participante sobre el proceso de terminación de asistencia y de revisión formal. Para que un proceso de terminación de asistencia sea considerado formal debe consistir mínimamente de lo siguiente:

1. Notificación escrita al participante que exprese claramente las razones de la terminación de asistencia.
2. Un procedimiento formal de revisión de la decisión en el cual el participante pueda expresar verbalmente o por escrito cualquier objeción. Este proceso de revisión debe llevarlo a cabo una persona que no sea la misma que tomó la determinación o un subordinado de esta.

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3. Emitir una notificación escrita al participante con la decisión final.

**NOTIFICACIÓN ESCRITA DE TERMINACIÓN DE ASISTENCIA**

La notificación escrita de terminación de asistencia deberá incluir mínimamente lo siguiente:

1. La acción o decisión de la entidad
2. Las razones por las cuales se termina la asistencia
3. La fecha en que dicha acción o decisión es efectiva
4. El derecho de la familia o individuo a una explicación sobre la base de la decisión de la entidad
5. Los procedimientos para pedir una vista si la familia o el individuo disputa la acción o decisión
6. El tiempo límite para pedir la vista
7. A quién se dirigirá la petición para la vista
8. Una copia de los procedimientos de vista de la entidad

**PROCEDIMIENTO REVISIÓN FORMAL**

La revisión formal no puede ser realizada por la persona que tomó o aprobó la decisión bajo revisión, ni por un subordinado de dicha persona. Una petición para una revisión formal deberá ser recibida por escrito al cierre de las horas de oficina, no más tarde de diez (10) días calendario desde la fecha de la notificación emitida por la entidad. La revisión formal será programada dentro de diez (10) días calendario de la fecha de recepción de la petición. La entidad deberá notificar por escrito al participante lo siguiente:

1. La fecha y la hora de la vista
2. El lugar donde se celebrará dicha vista

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3. El derecho de la familia o individuo de traer evidencia, testigos, abogados u otra clase de representación legal costeado con su dinero
4. El derecho a revisar cualquier documento o evidencia en posesión de la entidad, sobre la cual se ha basado la acción propuesta y pagado por la familia, obtener copias de todos los documentos antes de la vista

El participante podrá objetar verbalmente o por escrito la decisión. Se enviará una notificación de los hallazgos de la revisión por escrito al solicitante dentro de treinta (30) días calendario después de la revisión. Esta incluirá:

1. La decisión del oficial de la entidad
2. Una explicación de las razones para la decisión
3. El derecho del participante a iniciar un proceso judicial una vez concluya la revisión formal, si esta entiende que se han violado sus derechos.

#### K. SISTEMA DE QUERELLAS

Toda entidad financiada por fondos ESG deberá tener un procedimiento para manejar reclamaciones hechas por los participantes. La política para el manejo de reclamaciones debe garantizar un proceso justo y eficiente para presentar, atender y resolver las mismas. Para fines de los proyectos subvencionados con fondos ESG, cada entidad deberá regirse por la política de reclamaciones del CoC (Sistema de Cuidado Continuo) al que pertenece. Por lo tanto, toda el personal de ESG debe estar al tanto de la política de reclamación del CoC al que pertenece su entidad.

Los estándares mínimos para atender reclamaciones deben contener:

Proceso para llevar a cabo una investigación imparcial



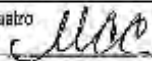
Proceso de intervención



Proceso de resolución de la situación planteada

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Además, los siguientes aspectos deben ser considerados a la hora de manejar un proceso de reclamación:

1. Las denuncias verbales de primera o segunda mano pueden ser consideradas una reclamación.
2. Una notificación escrita por la persona y/o denuncia documentada para manejar un reclamo o queja es considerada como una reclamación.
3. La entidad debe asegurarse de que el reclamante conozca a cabalidad el proceso para someter la reclamación, y el proceso para objetarla si no estuviera satisfecho con la resolución de la misma.
4. Si la resolución proporcionada por la organización no fue satisfactoria para el reclamante, este puede presentar su reclamo por escrito al Departamento de la Familia, al CoC al que pertenece la entidad y/o al Concilio Multisectorial en Apoyo a la Población sin Hogar.
5. Si el reclamante no quiere que su nombre figure en cualquier documento, se protegerá su identidad.
6. Si el reclamante no está dispuesto a documentar la reclamación por escrito, algún representante del Departamento de la Familia, del CoC o del Concilio Multisectorial en Apoyo a la Población sin Hogar puede documentar lo sucedido.

Cada situación debe ser tratada con seriedad y sensibilidad, y se documentará en el expediente con fecha, hora, nombre del programa y la naturaleza del reclamo, así como cualquier acción tomada hacia la resolución. Todas las quejas o reclamaciones que incluyan adultos o niños vulnerables deben ser entregadas inmediatamente a las autoridades correspondientes.

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**L. CONFLICTO DE INTERESES**

Según establecido por HUD (24 CFR 576.404) y el documento "Organizaciones Sin Fines de Lucro: Uso de la Propiedad y los Fondos Públicos" publicado por la Oficina del Contralor de Puerto Rico, los estándares mínimos relacionados a conflicto de intereses incluyen:

**1. CONFLICTO DE INTERESES ORGANIZACIONALES**

- a. Adoptar normas de conducta ética que apliquen a todo el personal, incluyendo al cuerpo directivo. Estas deben contener disposiciones que atiendan, entre otras, situaciones:
  - 1) Conflicto de interés, en apariencia o real
  - 2) Nepotismo<sup>7</sup>
  - 3) Favoritismo, aparente o real
- b. Se prohíbe a los empleados de la entidad participar en procesos, donde la persona o la familia de la persona, solo o cualquier organización que tenga interés financiero (directo, pueda obtener beneficio de cualquier transacción financiada con fondos de este Programa.
- c. Además, se prohíbe la aceptación de remuneración, favores o cualquier pago de un contratista, consultor u otra entidad cuyos servicios sean prestados a la organización o municipio. El código debe contener disposiciones para evitar el nepotismo que aplique tanto al personal como a la junta de directores.
- d. La entidad no puede estar a nombre del director ejecutivo de la entidad o algún miembro específico de la junta de directores de la entidad.

<sup>7</sup> Se refiere a nepotismo como: usar el poder o la influencia para conceder el favoritismo a los parientes sin importar el mérito.

<p style="text-align: center;">Gobierno de Puerto Rico Departamento de la Familia Secretaría Auxiliar de Planificación e Informática Programa de Soluciones de Emergencia (ESG)</p>		
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<p>e. Una persona no puede ocupar las posiciones de director ejecutivo y presidente de la junta de directores en una entidad.</p>		
<p><b>2. CONFLICTO DE INTERESES INDIVIDUALES</b></p>		
<p>a. Se prohíbe a cualquier persona, en una posición de toma de decisión o que haya ocupado un puesto en la entidad, que se beneficie u obtenga provecho personal de actividades financiadas con fondos ESG. Esta exclusión debe continuar por un año adicional una vez la persona ha dejado de trabajar en la entidad. Esto aplica a cualquier persona que sea empleado, agente, miembro de la junta de directores, consultor, funcionario o funcionario electo o designado de los municipios o entidad.</p>		
<p>HUD puede otorgar una excepción caso a caso cuando determine que servirá para adelantar el propósito del Programa ESG y que promoverá el uso eficiente de los fondos. Al solicitar una dispensa la entidad debe proveer lo siguiente:</p>		
<ol style="list-style-type: none"> <li>1. Un relato de la naturaleza del conflicto acompañado por la evidencia mostrando que se ha revelado el conflicto públicamente y una descripción de cómo se llevó a cabo el proceso.</li> <li>2. Una opinión del abogado de la entidad donde establezca que el interés para el cual solicita la excepción no viola la ley local ni estatal.</li> </ol>		

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## VII. ESTÁNDARES POR COMPONENTE

### A. ALCANCE EN LA CALLE

Los servicios de **Alcance en la Calle** están diseñados para satisfacer las necesidades inmediatas de las personas sin hogar en lugares inhóspitos, conectándolos con albergues de emergencia, vivienda y/o servicios críticos como servicios de salud. El servicio de **Alcance en la Calle** debe estar centrado en localizar, identificar y establecer relaciones con las personas sin hogar que se encuentran en la calle con el objetivo de apoyarlas en la obtención de una vivienda permanente y sostenible. Todo servicio de **Alcance en la Calle** estará acompañado de un manejo de casos.

#### 1. Participantes Elegibles

Los servicios de **Alcance en la Calle** deben estar dirigidos a individuos o familias cuya situación de vivienda sea cónsona con las siguientes categorías:

- a. **Categorías 1.a:** Individuos o familias que pasan la noche en un lugar público o privado, el cual no está diseñado para ser habitado por seres humanos. Esto incluye, pero sin limitarse, automóviles, parques, edificios abandonados, estaciones de tren o de autobuses, aeropuertos o áreas de acampar.
- b. **Categorías 4:** Cualquier individuo o familia que esté huyendo o intenta huir de violencia doméstica; no tiene otra residencia; y carece de recursos o redes de apoyo para obtener una vivienda permanente.

#### 2. Servicio en la Calle

Toda actividad y servicio de **Alcance en la Calle** deberá ser proporcionado directamente en la calle o en otros lugares no aptos para ser habitados por humanos. Por lo tanto, no se pagará por actividades de alcance que se llevan a cabo en

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facilidades, oficinas u organizaciones. Toda entidad que reciba fondos para ofrecer los servicios de alcance deberá ofrecer los mismos al menos tres (3) veces en semana. El itinerario de servicios será provisto en la solicitud de la propuesta. El Plan Individualizado de Servicios para los participantes debe estar enfocado en proveer alguna intervención apropiada relacionada con la obtención de vivienda.

3. Personal de Alcance

Las entidades deben asegurar que el personal destacado para ofrecer servicios de **Alcance en la Calle** esté debidamente adiestrado. El personal de alcance debe ser competente para identificar las necesidades y tener las destrezas para conectar y vincularse de manera efectiva y empática con los individuos, según cada caso. Deberán estar enfocados y comprometidos en proveer asistencia inmediata, intervención y conexiones con programas de servicio para personas sin hogar y/o servicios sociales y de salud necesarios. El horario del personal de alcance debe ser flexible para que le permita responder a las necesidades de los participantes y atender los conflictos que se produzcan.

4. Duración del Servicio

Las entidades que reciben fondos para actividades de **Alcance en la Calle** deben proveer servicios de alcance a las personas y familias sin hogar durante el período que se le proporcionan los fondos ESG.

5. MEDIDAS DE DESEMPEÑO

Cónsono con HUD, los estándares mínimos relacionados a las medidas de desempeño como parte del componente de **Alcance en la Calle** son como se detallan en la Tabla

4.

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**Tabla 4. Medidas de Desempeño – Alcance en la Calle**

- Número de personas que recibieron los servicios
- Número de personas que salieron del programa
- Porcentaje de personas que se comprometieron a recibir los servicios
- Porcentaje de personas que tuvieron un Plan Individualizado de Servicios
- Porcentaje de personas que cumplieron con su Plan Individualizado de Servicios
- Porcentaje de personas que aumentaron sus ingresos de cualquier fuente
- Porcentaje de personas ubicadas en albergue de emergencia
- Porcentaje de personas ubicadas en albergue transitorio
- Porcentaje de personas ubicadas en vivienda permanente

**6. Actividades Elegibles**

La Tabla 5 muestra las actividades elegibles para los servicios de **Alcance en la Calle**.

**Tabla 5. Actividades Elegibles para Alcance en la Calle**

**Servicios Esenciales**

Los costos elegibles y estándares mínimos para proveer servicios de **Alcance en la Calle** son:

➔ **Servicios de "Engagement"** – Estos servicios consisten en actividades para localizar, identificar, establecer relaciones con personas sin hogar con el propósito de proveer servicios de apoyo inmediato, intervención y referido a programas de ayuda para personas sin hogar, servicios sociales fundamentales y vivienda. Se considera que hay *engagement* cuando un individuo o familia se compromete a recibir los servicios que ofrece el programa. Las actividades elegibles como parte del "engagement" consisten de:

- Comienzo de elegibilidad y evaluación de necesidades
- Servicios de intervención en crisis
- Atender necesidades de salud física crítica

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• Proveer alimentación

• Ropa, sábanas, artículos de aseo personal

• Referidos

⇒ **Manejo de Casos** – Las actividades de manejo de casos deben consistir en evaluar las necesidades de vivienda y de servicios, organizar, coordinar y supervisar la prestación de servicios individualizados para satisfacer las necesidades del participante. Los servicios elegibles y actividades son las siguientes:

• Evaluación integrada según lo establezca el CoC

• Evaluación inicial, incluyendo la verificación y documentación de elegibilidad

• Consejería

• Coordinación de los servicios para obtener beneficios tanto federales como estatales

• Monitorear y evaluar el progreso de los participantes

• Desarrollar un plan individualizado de vivienda y servicios, dirigido hacia la obtención de una vivienda permanente y estable.

⇒ **Servicios de Salud de Emergencia** – Las actividades relacionadas con salud de emergencia son elegibles en la medida en que otros servicios y tratamientos adecuados no estén disponibles o sean inaccesibles en la comunidad. Esto incluye el tratamiento de salud ambulatorio provisto por profesionales de la salud que puedan trabajar en ambientes comunitarios, tales como: calles, parques, campamentos, etc. Entre los costos elegibles se considerarán:

• Evaluar la condición de salud y desarrollar un plan de tratamiento

• Ayudar al participante a entender sus necesidades de salud

• Proveer tratamiento médico de emergencia y servicios de seguimiento

• Proveer medicamentos

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- ⇒ **Servicios de Emergencia de Salud Mental** – Los servicios de salud mental son actividades elegibles en la medida en que otros servicios y tratamientos adecuados no estén disponibles o sean inaccesibles en la comunidad. El tratamiento debe ser ofrecido por un profesional con licencia para tratar condiciones de salud mental y que pueda ofrecer los servicios en ambientes comunitarios, tales como: calles, parques, etc. Los servicios de salud mental consisten en intervenciones de índole terapéutica, problemas personales, familiares o laborales, con el fin de solucionar el problema o mejorar las circunstancias tanto personales como familiares. Los tratamientos elegibles son:
- Intervenciones en crisis
  - Prescripción de medicamentos psicotrópicos
  - Orientaciones sobre el uso y manejo de medicamentos
  - Combinaciones de enfoques terapéuticos para enfrentar múltiples problemas
- ⇒ **Transportación** – Los gastos de viaje elegibles son los incurridos por el personal de servicio de alcance (trabajadores sociales, médicos, profesionales de la salud u otros proveedores de servicio) para prestar el servicio directo contemplado en la reglamentación. Estos incluyen:
- Gastos para transportar a los participantes a lugares de servicios, tratamiento, albergue, vivienda u otra facilidad de servicio
  - El costo de transportación pública de los participantes
  - El pago de millaje al personal de servicios mientras utiliza su vehículo privado para prestar el servicio directo contemplado en la reglamentación
  - La compra o alquiler de vehículos para transportar al personal de servicio y participantes elegibles
  - El costo de gasolina, seguros, impuestos y mantenimiento del vehículo
- ⇒ **Servicios para poblaciones especiales** 24 CFR 876.101 (a)(6) – Los fondos de Alcance en la Calle pueden ser utilizados para servir a poblaciones con necesidades especiales de acuerdo con la definición de la reglamentación de HUD (jóvenes, víctimas de violencia doméstica, personas con VIH/SIDA, víctimas de explotación, abuso, etc.).

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**D. ALBERGUE DE EMERGENCIA**

Por **Albergue de Emergencia** se entiende cualquier instalación utilizada principalmente para proveer servicios de albergue temporero para personas sin hogar o poblaciones específicas sin hogar. Las camas financiadas por ESG no podrán ser reportadas bajo ningún otro fondo federal. Bajo **Albergue de Emergencia** no se puede requerir que los ocupantes firmen un contrato o acuerdos de ocupación para recibir servicios. Tampoco se cobrará cargo económico alguno a individuos o familias que participen de los servicios de **Albergue de Emergencia**.

**1. Participantes Elegibles**

Los servicios de **Albergue de Emergencia** deben estar dirigidos a individuos o familias que su situación de vivienda sea consona con las siguientes categorías:

- **Categoría 1:** literalmente sin hogar
- **Categoría 2:** en riesgo inminente de perder su hogar
- **Categoría 3:** persona sin hogar bajo otros estatutos federales
- **Categoría 4:** huyendo/intentando huir de violencia doméstica

Los fondos de **Albergue de Emergencia** pueden ser utilizados para servir a poblaciones con necesidades especiales de acuerdo con la definición de la reglamentación de HUD (jóvenes, víctimas de violencia doméstica, personas con VIH/SIDA, víctimas de violencia, acoso, etc.). Solamente las entidades que tengan un historial documentado de servir efectivamente a estas poblaciones podrán acceder a estos fondos. Las protecciones básicas establecidas a través del *Violence Against Women Act (VAWA)* aplican a las unidades de albergue de emergencia subvencionadas a través de ESG.

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Los proveedores de servicio de **Albergue de Emergencia** para familias no podrán denegar la admisión utilizando como criterio que haya menores de 18 años. De no haber espacios disponibles en el **Albergue de Emergencia**, la entidad podrá utilizar los fondos para vales de hotel o motel para el individuo o la familia hasta un período máximo de 30 días.

Los albergues de emergencia deben asegurarse de siempre tener una persona adiestrada que pueda hacer la entrada de los participantes e ingresar los datos a HMIS. La entrada de los datos debe hacerse en un periodo de 48 horas calendario.

2. Ambiente del Albergue

Las entidades, a través de su personal de servicio, deberán proveer un ambiente acogedor, seguro, cómodo, con respeto y dignidad para todos los participantes sin importar su procedencia. La ubicación de los participantes se determinará de acuerdo con la identidad de género con que se autoidentifique cada solicitante u ocupante, sin importar el sexo asignado al nacer u otros factores.

3. Operación de Albergue

Los fondos ESG podrán ser utilizados para mantenimiento (incluyendo reparaciones menores o rutinarias), alquiler, seguridad, servicios de agua y energía eléctrica, equipos, seguros, alimentos, mobiliario y materiales necesarios para la operación del albergue. Las actividades de mantenimiento:

- No añaden valor al edificio/propiedad
- No prolongan considerablemente la vida útil del edificio/propiedad
- No adaptan el edificio/propiedad para nuevos usos.

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Algunos ejemplos de actividades de mantenimiento podrían incluir actividades, tales como: sellado de un techo que gotea, arreglo de tubo roto, reemplazo de una ventanilla rota, arreglo de grieta en una acera, tapar hoyos en estacionamiento y la reparación de partes de una verja. De tener que recurrir en gastos significativos, debe consultar primero al DF para obtener la autorización.

4. Vivienda Primero

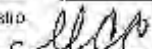
Todas las entidades que reciben fondos ESG deben seguir los principios del modelo de Vivienda Primero. Bajo este modelo, los participantes deben tener acceso a una vivienda permanente con la mayor agilidad posible. Las entidades que reciben fondos para **Albergue de Emergencia** deben documentar que sus participantes están recibiendo algún tipo de servicio coordinado conducente a la obtención de vivienda permanente.

5. Diferidos

Los programas de desviación de albergues son identificados por la *National Alliance to End Homelessness* como una práctica de prevención dirigida a personas que buscan entrar en un albergue. Esta práctica ayuda a individuos o familias que buscan albergue a identificar vivienda alternativa (como quedarse con amigos o familiares) en lo que se encuentra la vivienda más estable disponible. También permite conectar a individuos o familias con servicios y asistencia financiera para ayudarlos a regresar a una vivienda permanente. Los casos diferidos tienen el potencial de reducir la demanda en los albergues de emergencia retrasando la entrada o evitando el tiempo de estadía por completo. Además, puede reducir el estrés y el trauma que la entrada a un albergue pueda causar en la vida cotidiana de un individuo o familia.

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6. Referidos

Los participantes que son ubicados en **Albergues de Emergencia** deben tener acceso a los servicios esenciales elegibles bajo el componente, ya sea mediante la prestación directa de servicios por parte de las entidades y/o referidos a otros recursos y proveedores de servicios.

7. Duración del Servicio

La estadia prolongada en albergues de emergencia se debe evitar en la medida de lo posible. El tiempo promedio que un participante debe permanecer en un **Albergue de Emergencia no debe exceder de 90 días** sin que se haya ubicado en vivienda permanente. Las entidades deben re-evaluar a los participantes de **Albergue de Emergencia**, de forma continua, para agilizar el tiempo en que se pueda ubicar en vivienda permanente.

Se dejará de ofrecer servicios de **Albergue de Emergencia** a los participantes en caso de que estos decidan salir o cuando han obtenido con éxito una vivienda segura y permanente. Se recomienda a los proveedores de servicios de albergue no concluir los servicios a individuos y familias que no han obtenido una vivienda permanente.

Una vez cada CoC haya desarrollado y adoptado su sistema de entrada coordinada, los programas de albergues de emergencia están obligados a trabajar estrechamente con los sistemas coordinados de entrada de las entidades para asegurar que los participantes se refieren a los recursos de vivienda más apropiados, incluyendo, pero no limitados a *Rapid Re-Housing* y Vivienda Permanente [24 CFR 576.100 (d)].

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8. Separación Involuntaria de la Familia 24 CFR 576.102 (B)

Cualquier grupo de personas que se presentan juntos para recibir servicios relacionados a vivienda y se identifican como una familia, independientemente de la edad o de la relación u otros factores, se tienen que considerar como una familia y deben ser servidos juntos como tal.

Además, cualquier albergue que recibe fondos bajo ESG, incluyendo las organizaciones de base de fe, no pueden discriminar a un grupo de personas que se presenta como familia basado en su composición familiar (por ejemplo, adultos y niños o solo adultos), la edad de cualquier miembro de la familia, el estado de incapacidad de algún miembro de la familia, el estado civil, orientación sexual percibida o real, o identidad de género. La edad y el sexo de un niño menor de 18 años no deben ser utilizados como base para denegar la admisión de cualquier familia a cualquier albergue que recibe fondos ESG.

9. Seguridad y Protección 24 CFR 576.403 (B)

Las entidades que proveen servicios de **Albergue de Emergencia** deben crear políticas y procedimientos que proporcionen un ambiente seguro para los participantes de los albergues y el personal. Todos los participantes deben ser informados sobre medidas de seguridad básicas del albergue. El personal a cargo debe conocer las medidas de seguridad, reglas del albergue y protocolos a seguir en caso de una emergencia.

Cualquier **Albergue de Emergencia** que recibe asistencia para las operaciones del albergue también debe cumplir con estándares mínimos de seguridad, sanidad, y de privacidad. Los estándares mínimos incluyen, pero no se limitan a:

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- a. **Estructura y materiales:** Los edificios tienen que estar estructuralmente firmes, de manera que no representen una amenaza a la salud y a la seguridad de los ocupantes, protegiendo a los residentes de cualquier peligro o amenaza. Cualquier renovación (incluyendo rehabilitación mayor y transformación) llevada a cabo con la ayuda de ESG debe considerar productos certificados como Energy Star y Water Sense.
- b. **Acceso:** Los albergues tienen que ser accesibles y con capacidad para ser utilizados sin tener que acceder al mismo a través de otra unidad. Los edificios han de proveer medios alternos para salir en caso de fuego.
- c. **Espacio y seguridad:** Excepto aquellos albergues diseñados solo para uso durante el día, todo albergue debe proveer a cada residente espacio adecuado y seguridad tanto para ellos como para sus pertenencias. Cada participante debe tener una cama con sábanas limpias.
- d. **Calidad del aire:** El aire interior debe estar libre de contaminantes que pudiera poner en peligro o perjudicar la salud de los participantes. Cada habitación o espacio ha de ser provisto con ventilación natural o mecánica. Las estructuras han de estar libres de contaminantes en el aire que puedan representar una amenaza a la salud de los residentes.
- e. **Suministro de agua:** El suministro de agua en el albergue debe estar libre de contaminación.
- f. **Instalaciones sanitarias:** Cada participante debe tener acceso a instalaciones sanitarias que se encuentren en condiciones óptimas de operación, sean privadas, y adecuadas para el aseo personal.

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- g. **Ambiente Termal:** La vivienda ha de tener equipo adecuado para calefacción o enfriamiento de la unidad.
- h. **Iluminación y electricidad:** El albergue ha de tener iluminación adecuada ya sea natural o artificial. Dicha iluminación debe permitir llevar a cabo actividades en el interior del albergue y apoyar la salud y seguridad de los residentes. Además, debe tener la capacidad eléctrica suficiente para permitir el uso de enseres eléctricos sin causar peligros y riesgos de fuego.
- i. **Preparación de alimentos:** Si hay áreas para la preparación de alimentos, han de contener suficiente espacio y equipo para guardar, preparar y servir alimentos de manera sanitaria.
- j. **Las condiciones sanitarias:** El albergue debe estar en condiciones que no representen una amenaza a la salud del participante.
- k. **La seguridad contra incendios:** El albergue debe cumplir con las siguientes condiciones:
- 1) Tener al menos un detector de humo (de batería o alambrado) en condiciones apropiadas para su funcionamiento, en cada nivel de la unidad. En cuanto a seguridad contra incendios, cada unidad ha de tener al menos un detector de humo, en condiciones apropiadas para su funcionamiento, en cada nivel de la unidad. Los detectores han de estar colocados en los pasillos contiguos a las habitaciones. Si la unidad está ocupada por una persona con problemas de audición, los detectores han de tener un sistema de alarma diseñado para personas con impedimentos auditivos en cada habitación ocupada por una persona con problemas de audición.

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- 2) Las áreas públicas de todo albergue han de estar equipadas con detectores de humo; un número suficiente pero no menos de uno para cada área. Las áreas públicas incluyen pero no se limitan al "laundry", área de ruido de niños, pasillos, escaleras y otras áreas comunes.

10. Medidas de Desempeño

Cóncsono con HUD, los estándares mínimos relacionados a las medidas de desempeño como parte del componente de **Albergue de Emergencia** son como se detallan en la Tabla 6.

Tabla 6. Medidas de Desempeño – Albergue de Emergencia

- Número de personas que ingresó en albergue de emergencia
- Número de personas que salieron del programa
- Por ciento de personas que tuvieron un plan individualizado de servicios
- Por ciento de personas que cumplieron con su plan individualizado de servicios
- Por ciento de personas que aumentaron sus ingresos de cualquier fuente
- Por ciento de personas que ingresaron en vivienda transitoria
- Por ciento de personas que permanecieron en el albergue por menos de tres meses
- Por ciento de personas que permanecieron en el albergue por más de tres meses
- Por ciento de personas ubicadas en vivienda permanente
- Por ciento de utilización de camas

La Tabla 7 muestra las actividades elegibles para los servicios de **Albergue de Emergencia**.

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Tabla 7. Actividades Elegibles para el Albergue de Emergencia

**SERVICIOS ESENCIALES**

Los siguientes servicios son elegibles como parte del componente de **Albergue de Emergencia**:

⇒ **Manejo de Casos** -- Las actividades relacionadas al manejo de caso deben estar dirigidas a la evaluación de necesidades de vivienda y de servicios, organizar, coordinar y supervisar la prestación de servicios individualizados para satisfacer las necesidades del participante. Los servicios y actividades elegibles son las siguientes:

- Evaluación inicial, incluyendo verificar y documentar la elegibilidad
- Consecución
- Desarrollar y coordinar servicios para obtener beneficios tanto federales como estatales
- Monitorear y evaluar el progreso de los participantes
- Proveer una evaluación de riesgo y un plan de seguridad para aquellas víctimas de violencia doméstica, abuso sexual, y acoso
- Desarrollar un plan individualizado de vivienda y servicios, dirigido hacia la vivienda permanente.

⇒ **Cuido de niños** -- Las actividades de cuido son elegibles siempre y cuando los niños sean menores de 13 años o aquellos con discapacidades que podrán recibir el servicio hasta los 18 años. Los centros de cuido deben estar licenciados por el Departamento de la Familia. Los costos elegibles son:

- Cuido
- Meriendas y comidas
- Actividades para el desarrollo de los menores

⇒ **Servicios de Educación** -- Los servicios elegibles de educación son actividades dirigidas a la enseñanza y aprendizaje para que los participantes mejoren su capacidad para obtener y mantener una vivienda, recibir educación en salud, prevención de uso problemático de sustancias, alfabetización, y preparación para

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- el GED (*General Educational Development Test*) y diversas habilidades para la vida. Los costos elegibles son:
- o Educación en Salud
  - o Prevención de uso de sustancias
  - o Inglés
  - o Cursos para obtener el cuarto año
- ⇒ **Asistencia en el empleo y adiestramiento** – Los costos para la asistencia relacionada con empleo y los programas de capacitación laboral son elegibles, incluyendo cursos presenciales y/o en línea; formación relacionada con el espacio de trabajo; y servicios para ayudar a las personas a obtener empleo, adquirir habilidades de aprendizaje y/o aumentar el potencial de ingresos. Las destrezas de aprendizaje incluyen aquellas destrezas que pueden usarse para asegurar y retener un trabajo, incluyendo la adquisición de licencias vocacionales y/o certificados. Los servicios para asistir en la obtención de empleo consisten en pruebas vocacionales, adiestramiento para la búsqueda de empleo, adiestramiento y tutorías especiales, libros y material didáctico, asesoramiento laboral y referidos a los recursos de la comunidad.
- ⇒ **Servicios ambulatorios de salud** – Los gastos elegibles son para tratamiento ambulatorio de condiciones médicas y deben ser provistos por profesionales médicos con licencia. Los fondos ESG solamente pueden ser utilizados para servicios de salud siempre y cuando los mismos estén inaccesibles o no estén disponibles en el área de servicio. Los fondos pueden ser utilizados para servicios de salud de emergencia tales como:
- o Evaluar la condición de salud y desarrollar un plan de tratamiento
  - o Ayudar al participante a entender sus necesidades de salud
  - o Proveer tratamiento médico de emergencia y de seguimiento
  - o Proveer medicamentos
  - o Proveer servicios dentales preventivos y no cosméticos
- ⇒ **Servicios Legales** – Los fondos pueden ser utilizados para contratar un abogado (pago por hora) para prestar servicios de asesoramiento legal para garantizar al

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- participante el derecho a obtener o mantener una vivienda. Si la organización tiene un abogado como parte de su personal podrá subvencionar el salario de este. No se podrán pagar servicios legales relacionados a inmigración, ciudadanía e hipotecas. No se podrán pagar gastos por adelantado ni contingentes. Los criterios para ofrecer los servicios legales serán los siguientes:
- o El programa provee hasta \$500.00 de costos de abogados (la facturación deberá ser por hora de servicio prestada)
  - o Los servicios legales estarán relacionados con:
    - Manutención
    - Custodia
    - Paternidad
    - Emancipación
    - Separación
    - Órdenes de protección
    - Remedios civiles para poblaciones con necesidad especial
    - Apelaciones de veteranos
    - Reclamaciones por beneficios gubernamentales denegados
    - Órdenes de arresto
  - o **Habilidades de Vida** - Estos servicios están dirigidos a ayudar al participante a funcionar de manera independiente en la comunidad. Las actividades para proveer habilidades de vida a los participantes podrán ser costeadas con los fondos ESG. Las actividades elegibles son:
    - o Manejo de presupuesto
    - o Manejo del hogar
    - o Manejo de conflictos
    - o Compra de alimentos y artículos de primera necesidad
    - o Nutrición
    - o Transportación Pública
    - o Paternidad/maternidad responsable

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⇒ **Salud Mental** – Los servicios de salud mental son intervenciones terapéuticas dirigidas a problemas personales, familiares o laborales, con el fin de solucionar el problema o mejorar las circunstancias tanto personales como familiares. El servicio debe ser provisto por un profesional con licencia para trabajar condiciones de salud mental. Los fondos ESG podrán ser utilizados para estos fines en la medida en que los servicios de salud mental adecuados no estén accesibles o disponibles en la comunidad. Las actividades elegibles son:

- Intervención en crisis
- Prescripción de medicamentos psiquiátricos
- Orientaciones sobre el uso y manejo de medicamentos
- Orientaciones sobre combinaciones de enfoques terapéuticos para enfrentar múltiples problemas.

⇒ **Tratamiento uso problemático de sustancias** – Estos servicios deberán estar diseñados para prevenir, reducir, eliminar y evitar recurrencias (recadas) relacionadas con el uso problemático de sustancias. Los servicios deben ser provistos por profesionales licenciados o certificados. Estos servicios solamente pueden ser provistos con fondos ESG siempre y cuando los mismos estén inaccesibles o no estén disponibles en el área de servicio. Las actividades elegibles son:

- Admisión y evaluación del participante
- Tratamientos ambulatorio hasta 30 días
- Consejería individual y grupal
- Pruebas de dopaje

**Los gastos de hospitalización para tratamientos de desintoxicación de drogas y alcohol son ilegibles.**

⇒ **Transportación** – Las actividades elegibles consisten en los costos de transporte de los viajes de un participante hacia y desde la asistencia médica, empleo, cuidado de niños u otras instalaciones de servicios esenciales elegibles. Las categorías de gastos elegibles de transporte incluyen:

- El costo de transporte público de los participantes.

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- o El pago de millaje al personal de servicios mientras utiliza su vehículo privado para prestar el servicio directo contemplado en la reglamentación (se sugiere como herramienta la calculadora de DTOR)
- o La compra o alquiler de vehículos para transportar al personal de servicio o a los participantes.
- o El costo de gasolina, seguros, impuestos y mantenimiento del vehículo

**SERVICIOS DE REHABILITACIÓN Y/O RENOVACIÓN DE FACILIDADES**

Toda renovación/rehabilitación de un albergue tiene que cumplir con los requisitos de evaluación ambiental establecidos por HUD en el 24 CFR 58. Además, la entidad que propone el proyecto deberá entregar el permiso de construcción<sup>21</sup> al Departamento de la Familia antes de comenzar las obras de renovación/rehabilitación para obtener la autorización para la liberación de fondos. Los fondos de ESG podrán cubrir la labor, materiales y otros costos necesarios para la rehabilitación o transformación de una estructura que será utilizada como un **Albergue de Emergencia**. Es requisito que el edificio sea propiedad del municipio o de la entidad sin fines de lucro que propone el proyecto.

**Periodo mínimo de uso de la estructura** - El periodo de utilización del edificio como albergue dependerá de los fondos ESG utilizados para la renovación de la estructura, en relación al costo del bien inmueble (establecido bajo tasación), según se describe en la siguiente tabla:

Rehabilitación y/o Renovación de Facilidades		
Subcomponente	Tiempo de uso requerido	Orientación
<b>Rehabilitación mayor</b> - La mano de obra, materiales, herramientas y otros costos de la mejora de los edificios, que no sean reparaciones menores o de rutina.	10 años	Rehabilitación de un albergue que conlleve costos mayores al 75% del valor del edificio antes de ser rehabilitado.

<sup>21</sup> El Permiso de Construcción se puede conseguir a través de la Oficina de Gerencia de Proyectos (OGP).

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<b>Conversión</b> - un cambio en el uso de un edificio a un albergue de emergencia para personas sin hogar.	10 años	El costo de la transformación exceda el 75% del valor del edificio después de la transformación.
<b>Renovación</b> - rehabilitación que implica costos del 75% o menos del valor del edificio antes de la rehabilitación.	3 años	Renovación de un albergue que conlleva costos de 75% o menos del valor del edificio antes de ser renovado.

En general, una actividad que agregue de forma sustancial al valor del edificio, prolongue su vida útil o lo adapte a usos nuevos sería considerada renovación o conversión. Dependiendo del costo de la renovación y valor del edificio se considerará una rehabilitación menor o una rehabilitación mayor. Las entidades que solicitan fondos para renovación, rehabilitación mayor o conversión deben:

- Incluir planes para la inspección de pintura a base de plomo si se sospecha que el albergue a ser rehabilitado contiene este material peligroso y/o si fue construido antes de 1978.
- Presentar el certificado de revisión ambiental.
- Presentar Permiso de Construcción.

Las actividades ilegales relacionadas a renovación, rehabilitación y conversión son:

- Adquisición de bienes inmuebles.
- Nueva construcción.
- Limpieza de la propiedad para la demolición.
- Administración de rehabilitación.
- Capacitación del personal o actividades de recaudación de fondos asociadas con la rehabilitación.
- Mantenimiento y reparación del edificio (podrían ser elegibles como parte de la operación de albergue).

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Bajo esta componente se consideran los siguientes albergues:

1. **ALBERGUE DIURNO**

Los fondos de ESG pueden ser usados para **Albergues Diurnos** (los participantes no pernoctan en la facilidad) que cumplan con los criterios bajo la definición de albergue de emergencia 24 CFR 578.102. Si el propósito principal de la entidad es brindar albergue temporal a las personas sin hogar en general o a subpoblaciones específicas, y no requiere que los ocupantes firmen contratos de arrendamiento o de ocupación, el **Albergue Diurno** cumple con la definición de Albergue de Emergencia y puede ser financiado como un Albergue de Emergencia en virtud de ESG. El objetivo principal debe ser evidente en las características del albergue.

Como mínimo, las personas sin hogar deben poder permanecer en la instalación durante las horas que esté abierto. Para que un **Albergue Diurno** use los fondos de ESG para servir como un Albergue de Emergencia, la entidad debe cumplir con los requisitos que se aplican a los sub-recipientes de ESG con respecto a los fondos y actividades de albergue. Solo se considerarán **Albergues Diurnos** si cumplen con lo siguiente:

- a. Cada participante debe ser evaluado para verificar la elegibilidad como persona sin hogar e identificar el tipo de asistencia y servicios que necesita. Esta evaluación debe realizarse de acuerdo con el 24 CFR 578.401 (a).
- b. La elegibilidad de cada participante y su estatus como persona sin hogar deben ser documentados de acuerdo con los requisitos del 24 CFR 578.500 (b).

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- c. Los datos del participante y de los servicios ofrecidos deben entrarse en el HMIS local. Esto debe ser completado de acuerdo con los requisitos en 24 CFR 576.400 (f).
- d. La entidad debe seguir los estándares escritos (requeridos bajo 24 CFR 576.400 (e)) relacionados con albergues de emergencia y servicios esenciales (servicios de salud mental, trabajo social, manejo de casos, enfermería y establecer un plan de servicio dirigidos a ubicar en vivienda permanente, etc.).
- e. Los costos de servicios como manejo de casos, servicios de salud mental, trabajo social, consejería, etc., proporcionados a personas sin hogar en el albergue serán elegibles bajo servicios esenciales, siempre y cuando los costos cumplan con la regla 24 CFR 576.100 (d) y 24 CFR 576.102.
- f. Los costos de proveer lavandería o comidas en el albergue serán elegibles bajo las operaciones de Albergue de Emergencia, siempre y cuando los costos cumplan con la regla 24 CFR 576.100 (d) y 24 CFR 576.102.

2. ALBERGUE TRANSITORIO

Los **Albergues Transitorios** están diseñados para proveer a familias o individuos vivienda provisional y servicios de apoyo necesarios para que puedan moverse a una vivienda permanente. La cláusula de excepción de HUD, conocida como *grandfather clause*, permite que las entidades que fueron financiadas en el año fiscal 2010 puedan ser elegibles para recibir fondos de ESG para albergues transitorios.

Todas las entidades que estén amparadas bajo la *grandfather clause* deberán cumplir con los estándares mínimos que aplican a los albergues de emergencia en las siguientes áreas:

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- a. Participantes elegibles
- b. Ambiente del albergue
- c. Separación involuntaria de la familia<sup>8</sup>
- d. Seguridad y protección

Toda entidad que ha recibido fondos de ESG **ininterrumpidamente** como **Albergue Transitorio** desde el año 2010 podrá continuar operando bajo esta clasificación. Sin embargo, los CoC y/o el DF podrán evaluar los proyectos de albergue transitorio para determinar si el programa debe ser reasignado bajo otro componente o modelo de servicio como por ejemplo: *rapid rehousing*. Los proyectos nuevos no podrán operar como albergue transitorio.

Los siguientes aspectos deben ser tomados en consideración al administrar fondos destinados a ofrecer servicios de **Albergue Transitorio**:

a. Participantes Elegibles

Los servicios de **Albergue Transitorios** deben estar dirigidos a individuos o familias cuya situación de vivienda sea consona con las siguientes categorías:

- 1) **Categoría 1:** literalmente sin hogar
- 2) **Categoría 2:** en riesgo inminente de perder su hogar
- 3) **Categoría 4:** huyendo/intentando huir de violencia doméstica

Los participantes que estén bajo la **Categoría 3** (persona sin hogar bajo otros estatutos federales) podrán ser elegibles para albergue transitorio si el CoC al que

<sup>8</sup> Cualquier grupo de personas que se presentan juntos para recibir servicios relacionados a vivienda y se identifican como una familia, independientemente de la edad o de la relación u otras factores, se tienen que considerar como familia y deben ser servidos juntos como tal (24 CFR 678.102 (b)).

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perteneciente la entidad ha solicitado y recibido la aprobación de HUD para servir a esta población.

Los **Albergues Transitorios** deben priorizar las siguientes poblaciones:

- 1) Jóvenes que no estén emancipados
- 2) Personas huyendo/intentando huir de violencia doméstica
- 3) Personas que buscan recuperarse de alguna adicción

Toda entidad que bajo la *grandfather clause* opere como albergue transitorio, lo aplicarán los mismos estándares que a los albergues de emergencia en términos de participantes elegibles, ambiente del albergue, separación involuntaria de la familia, seguridad y protección.

b. Duración del Servicio

Los fondos pueden ser utilizados para cubrir costos de vivienda y servicios de apoyo hasta un máximo de veinticuatro (24) meses. Los participantes del programa de vivienda transitoria deberán completar un acuerdo de arrendamiento por un término de, al menos, un (1) mes. El mismo debe ser renovado automáticamente al expirar, excepto cuando sea notificado por escrito con antelación por cualquiera de las dos partes, o hasta un máximo de 24 meses. Los servicios de apoyo deben estar disponibles en todo momento mientras el participante resida en el albergue transitorio.

Algunos servicios complementarios de seguimiento pueden ser provistos hasta seis (6) meses después que el participante deje de recibir los servicios de albergue transitorio.

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c. Limitaciones Aplicables a Albergues Transitorios 24 CFR 578.79

Una persona sin hogar puede permanecer en un **Albergue Transitorio** por un periodo mayor de veinticuatro (24) meses, si el participante no ha podido ser ubicado en una vivienda permanente y/o si requiere más tiempo de ajuste para prepararse para la vida independiente. Sin embargo, el DF puede discontinuar los fondos para los proyectos de **Albergue Transitorio** si más de la mitad de sus participantes permanecen en el proyecto por más de 24 meses.

La entidad debe tomar en consideración que, ubicar un participante o familia en un **Albergue Transitorio** podría afectar su elegibilidad para otros programas. Por ejemplo, las personas que están ubicadas en albergues transitorios, en ocasiones no cualifican para programas los de *rapid re-housing* financiados por CoC. En los casos de personas sin hogar crónicas, la ubicación en un **Albergue Transitorio** elimina su estatus de cronicidad. Esto podría limitar el acceso de esta población a servicios especializados de salud y/o vivienda permanente.

d. Medidas de Desempeño

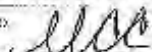
Cónsono con HUD, los estándares mínimos relacionados a las medidas de desempeño como parte del componente de **Albergue Transitorio** son como se detallan en la Tabla 8:

Tabla 8: Medida de Desempeño - Albergue Transitorio

- Número de personas que ingresó en albergue de transitorio
- Número de personas que salieron del programa
- Porcentaje de personas que cumplieron con su plan de servicios
- Porcentaje de personas que aumentaron sus ingresos de cualquier fuente

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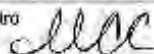
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**Tabla 8: Medida de Desempeño – Albergue Transitorio**

- Porcentaje de personas que permanecieron en el albergue por menos de 24 meses
- Porcentaje de personas que permanecieron en el albergue por más de 24 meses
- Porcentaje de personas ubicadas en vivienda permanente

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C. **PREVENCIÓN Y RAPID RE-HOUSING 24 CFR 576.103 24 CFR 576.104**

Las actividades de **Prevención** están diseñadas para prevenir la entrada a albergues y promover la retención de vivienda. Mientras, las actividades de **Rapid Re-Housing** están diseñadas para mover a las personas sin hogar de forma rápida a una vivienda permanente. Estos dos componentes de servicio tienen algunas diferencias (ver Tabla 9); sin embargo, ambos ofrecen servicios de reubicación y estabilización, y asistencia financiera. Además, proveen para asistencia de alquiler a corto y mediano plazo.

Tabla 9: Comparación entre Prevención y Rapid Re-Housing

	 <b>Prevención</b>	 <b>Rapid Re-Housing</b>
<b>Participantes elegibles</b>	<ul style="list-style-type: none"> <li>• Categoría 2: en riesgo inminente de perder su hogar</li> <li>• Categoría 3: persona sin hogar bajo otros estatutos federales</li> <li>• Categoría 4: huyendo o intentando huir de violencia doméstica</li> <li>• En riesgo de perder el hogar: todas las categorías</li> <li>• Ingreso anual por debajo del 30%</li> </ul>	<ul style="list-style-type: none"> <li>• Categoría 1: literalmente sin hogar</li> <li>• Categoría 4: huyendo o intentando huir de violencia doméstica (si individuos o familia también están literalmente sin hogar)</li> </ul>
<b>Propósito</b>	<ul style="list-style-type: none"> <li>• <u>Prevenir o evitar</u> que personas con vivienda se queden sin hogar.</li> <li>• Ayudar a estas personas a <u>recuperar la estabilidad</u> en su vivienda actual u otra vivienda permanente</li> </ul>	<ul style="list-style-type: none"> <li>• Ayudar a las personas sin hogar que viven en la calle o en un albergue de emergencia en el proceso de transición a una vivienda permanente para que sea lo más rápido posible, y luego</li> <li>• Ayudar a estas personas a <u>lograr la estabilidad</u> en la vivienda</li> </ul>
<b>Re-evaluación</b>	<ul style="list-style-type: none"> <li>• Cada <u>3 meses</u></li> <li>• Debe tener un ingreso <u>igual o inferior a</u> <u>30%</u> de la renta media del área geográfica donde vive, y</li> <li>• Carecer de recursos y red de apoyo</li> </ul>	<ul style="list-style-type: none"> <li>• Cada <u>12 meses</u></li> <li>• Debe tener un ingreso <u>igual o inferior al</u> <u>30%</u> de la renta media del área geográfica donde vive, y</li> <li>• Carecer de recursos y red de apoyo</li> </ul>
<b>Actividades elegibles</b>	<ul style="list-style-type: none"> <li>• Servicios de reubicación y estabilización, y asistencia financiera</li> <li>• Asistencia de alquiler a corto y mediano plazo</li> </ul>	<ul style="list-style-type: none"> <li>• Servicios de reubicación y estabilización, y asistencia financiera</li> <li>• Asistencia de alquiler a corto y mediano plazo</li> </ul>

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Los siguientes aspectos deben ser tomados en consideración al administrar fondos destinados a ofrecer servicios de **Prevención y Rapid Re-Housing**:

**1. Elegibilidad por Ingresos**

Durante la evaluación inicial se verificarán los ingresos del individuo o familia para determinar la elegibilidad de acuerdo a lo requerido por HUD para servicios de **Prevención** (no aplica a *Rapid-Re Housing*). Esta indagación es importante, ya que le permitirá al manejador de casos verificar los documentos entregados por el participante y así validar el ingreso anual. El ingreso del individuo o familia no podrá exceder el 30% de la mediana para el área geográfica y el tamaño familiar. Para facilitar la verificación de la mediana, HUD tiene disponible la calculadora de ingresos. Las entidades podrán utilizar la calculadora de ingresos como una herramienta para determinar la elegibilidad de ingresos, y la cantidad de asistencia para los beneficiarios de los programas.

Los estándares mínimos para la determinación del ingreso anual de un individuo o familia consisten en el cálculo de ingresos de acuerdo con 24 CFR 5.609. El ingreso anual se define como la suma de la cantidad de ingresos monetarios o la ausencia de estos. Los siguientes criterios serán utilizados para determinar el ingreso de la familia:

- a. Los ingresos pueden estar a nombre del jefe de familia o cónyugo (aunque esté temporalmente ausente) o bajo cualquier otro miembro de la familia.
- b. La cantidad proyectada que la familia recibirá en un periodo de 12 meses después de la admisión o reevaluación anual; y que no estén excluidos específicamente en 24 CFR 5.609 (c).

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- c. Los Ingresos anuales pueden ser las cantidades que se deriven (durante el período de 12 meses) de bienes a los que cualquier miembro de la familia tiene acceso. Consono con la reglamentación 24 CFR 5.609 (b), para determinar el ingreso máximo del grupo familiar se utilizará como guía lo siguiente:
- a. **Ingreso por empleo** - La cantidad completa de ingresos bruto que recibe el participante adulto antes de contribuciones y deducciones. Esto incluye ingresos de salarios, sueldos, propinas, bonificaciones, comisiones y otros.
  - b. **Ingresos de Negocios** - Ingreso neto devengado en la operación de un negocio o profesión.
  - c. **Ingreso por intereses y dividendos** - Ingresos por concepto de activos incluyendo los intereses de cuentas de cheques o de ahorros, intereses y dividendos de certificados de depósito, acciones o bonos, o ingresos provenientes de rentas de propiedad inmueble.
  - d. **Ingreso por pensión y retiro** - Ingreso mensual por concepto de beneficios de seguro social, anualidades, pólizas de seguros, retiro, pensiones, incapacidad o cualquier pago similar que reciba periódicamente la familia.
  - e. **Ingresos por incapacidad y/o desempleo** - Pago mensual de desempleo, incapacidad, seguro social por incapacidad, Fondo del Seguro del Estado.
  - f. **Asistencia Económica** - Ingreso mensual proveniente de agencias gubernamentales (TANF) excluyendo las cantidades designadas para albergue, utilidades, WIC, cupones de alimentos (asistencia nutricional o PAN) y cuidado de niños.

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g. **Pago por manutención, pensión "foster care"** - Ingresos por concepto de pensión de niños menores o pensión personal por concepto de divorcio y pagos por "foster care".

h. **Ingreso de las Fuerzas Armadas**- Ingresos por ser miembro de las fuerzas armadas de los Estados Unidos (Reserva, Guardia Nacional, ARMY, etc.).

Las entradas que se excluirán del cálculo de ingreso son las siguientes, según 24 CFR 5.609 (c):

a. **Ingresos de hijos menores** - Ingreso por el trabajo de los hijos menores de 18 años (Incluyendo "foster kids").

b. **Ingresos por Cuidado Sustituto** - Ingresos recibidos por el cuidado de menores bajo el Programa de Cuidado Sustituto o por cuidado de adultos bajo el programa de "foster care" (usualmente incluye personas con discapacidad).

c. **Herencias y pagos de seguros** - Pagos globales por herencias, seguros, ganancias capitales, pagos por seguros médicos y de accidentes y compensación del trabajador, y arreglos económicos por pérdidas personales o patrimoniales.

d. **Reembolsos por gastos médicos** - Cantidades recibidas por la familia destinadas específicamente a reembolso o gastos médicos por cualquier miembro de la familia.

e. **Amas de llaves** - Ingreso por ser un ama de llaves viviendo en la unidad de vivienda donde provee servicio de apoyo.

f. **Becas a estudiantes** - La cantidad total de la asistencia económica a estudiantes pagada directamente al estudiante o a la institución educativa.

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g. **Paga especial a miembros de las fuerzas armadas en servicio activo** - El ingreso recibido por un miembro de la familia que está sirviendo en las fuerzas armadas.

h. **Pagos de autosuficiencia** - Los ingresos recibidos por lo siguiente:

- 1) Ingreso recibido como resultado de programas de adiestramiento financiados por HUD
- 2) Ingreso recibido por una persona con impedimentos que recibe ayuda bajo algún programa
- 3) Ingreso recibido por un participante en otros programas de asistencia pública como reembolso por los gastos que haya incurrido en (equipo especial, ropa, transportación, cuidado de niños) y que se otorgan solo para permitir la participación en un programa específico
- 4) Ingresos y beneficios que resulten de la participación de un miembro de la familia en programas de capacitación de empleo estatales o locales. Las cantidades excluidas por esta sección deben haberse recibido bajo programas de capacitación de empleo con metas y objetivos claramente definidos, y solo serán excluidas por el período durante el cual el miembro de la familia participe en el programa de capacitación de empleo.

i. **Regalos** - Dinero regalado, esporádico no recurrente y temporero.

j. **Ingresos de estudiantes a tiempo completo que son mayores de 18 años** - Ingreso de estudiantes a tiempo completo, y que son mayores de 18 años, que excedan los \$480. Si es el jefe de familia o el cónyuge se incluyen en su totalidad.

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2. Seguridad y Protección 24 CFR 576.403 (B).

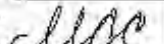
a. **Estructura y materiales** - La construcción de la vivienda tiene que estar estructuralmente firme, tal que no represente una amenaza a la salud y a la

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<p>seguridad de los ocupantes, protegiendo a los residentes de cualquier peligro o amenaza.</p>		
<p>b. <b>Acceso</b> - La vivienda tiene que ser accesible y con capacidad para ser utilizada sin tener que acceder a la misma a través de otra unidad.</p>		
<p>c. <b>Espacio y seguridad</b> - La vivienda debe proveer a cada residente espacio adecuado y seguridad tanto para ellos como para sus pertenencias.</p>		
<p>d. <b>Calidad del aire</b> - Cada habitación o espacio debe contar con ventilación natural o mecánica. La vivienda ha de estar libre de contaminantes en el aire que amenacen la salud de los residentes.</p>		
<p>e. <b>Suministro de agua</b> - El suministro de agua debe estar libre de contaminación.</p>		
<p>f. <b>Instalaciones sanitarias</b> - La vivienda debe contar con acceso a facilidades sanitarias que funcionen de manera apropiada, puedan ser utilizados en privado y que sean adecuados para la higiene personal, y para disponer de manera adecuada de desperdicios humanos.</p>		
<p>g. <b>Iluminación y electricidad</b> - La vivienda debe tener iluminación natural o artificial adecuada para permitir las actividades normales de interior, y apoyar la salud y la seguridad de los residentes. Debe tener la capacidad eléctrica suficiente para permitir el uso de enseres eléctricos sin causar peligros y riesgos de fuego.</p>		
<p>h. <b>Preparación y disposición de alimentos</b> - Las áreas para preparar alimentos han de contener suficiente espacio y equipo para guardar, preparar y servir alimentos de manera sanitaria.</p>		
<p>i. <b>Condiciones sanitarias</b> - La vivienda debe estar en condiciones que no representen una amenaza a la salud del participante.</p>		

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<p><b>J. Seguridad contra Incendios</b> - La vivienda debe cumplir con las siguientes condiciones:</p> <ol style="list-style-type: none"> <li>1) Tener una salida alterna en caso de incendio u otra emergencia.</li> <li>2) Cada unidad deberá tener al menos un detector de humo (de batería o alambreado) en condiciones apropiadas para su funcionamiento, en cada nivel de la unidad ocupada. Los detectores han de estar colocados en los pasillos contiguos a las habitaciones. Si la unidad está ocupada por una persona con problemas de audición, los detectores han de tener un sistema de alarma diseñado para personas con impedimentos auditivos en cada cuarto ocupado por una persona con problemas de audición.</li> </ol> <p><b>3. <u>Habitabilidad de la Vivienda</u></b></p> <p>El Programa ESG requiere que todas las unidades de vivienda estén en cumplimiento con los estándares de habitabilidad. Las entidades que reciben fondos ESG deberán inspeccionar las unidades y documentar la inspección. Ninguna entidad deberá comprometer o desembolsar fondos ESG para alquilar de vivienda hasta que la inspección esté realizada y la vivienda esté aprobada.</p> <p><b>a. <u>Inspección Visual de la Pintura Deteriorada para Determinar Riesgo de Plomo</u></b></p> <p>Las entidades que reciben fondos de ESG son responsables de asegurarse que en las viviendas no haya materiales peligrosos que puedan afectar la salud o seguridad de los participantes/residentes (ej. pintura de plomo). Esto según los requerimientos identificados en <u>24 CFR 576.403</u> y <u>24 CFR 578.99(f)</u>, incluyendo la <u>Política de Prevención de Envenenamiento por Pintura a Base de Plomo (42 USC 4821-4848)</u> y la <u>Política de Reducción de Riesgos Provocados por Pintura a Base</u></p>		

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de Plomo en Residencias (42 USC 4851-4856). Es requisito que se realice la inspección de pintura de plomo en todas las unidades bajo ayuda, incluyendo aquellas unidades en las que solo se pagan las utilidades. Las viviendas que sufren mayor riesgo de contaminación por pintura a base de plomo son principalmente aquellas construidas antes del 1978. La inspección puede ser realizada por un empleado de la entidad o del municipio. Esta persona debe haber tomado y aprobado el curso de evaluación visual ofrecido por HUD. La certificación del empleado debe ser incluida como anexo al formulario de inspección en el expediente del participante. Para acceder al curso de evaluación visual puede ir a la siguiente dirección electrónica: <http://www.hud.gov/offices/lead/training/visualassessment/h00701.html>.

**L. Inspección Visual de Estándares de Habitabilidad**

De igual manera, la estructura debe cumplir con estándares básicos de habitabilidad (ej: ventilación, iluminación y electricidad, espacio para preparación de alimentos, condiciones sanitarias, seguridad contra incendios, entre otras). La inspección de estándares de habitabilidad se debe llevar a cabo en aquellas unidades en las que el participante se muda por primera vez.

**4. Notificación de Reparaciones al Dueño de la Vivienda**

En caso de que la unidad de vivienda no cumpla con alguno de los estándares establecidos se deberá notificar al dueño de la unidad de las fallas para que este corrija las mismas. Será responsabilidad del dueño llevar a cabo las reparaciones en el tiempo requerido. Los siguientes aspectos serán considerados de emergencia y deben ser corregidos por el dueño o el residente (el que sea responsable) dentro de las 24 horas desde la notificación del inspector:

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*[Signature]*

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- a. Falta de seguridad en la unidad
- b. Agua acumulada en el techo, con inminente peligro de derrumbe
- c. Filtraciones o inundaciones causadas por tubería defectuosa
- d. Problema de electricidad que pueda ocasionar choque eléctrico o fuego
- e. Falta de servicio de agua o electricidad
- f. Vidrios rotos que puedan ocasionar daños a personas
- g. Obstáculo que evite la entrada o salida de la unidad
- h. Falta de un inodoro en función

La entidad podrá conceder una extensión de un día adicional si la persona responsable no pueda ser notificada o si es imposible hacer la reparación dentro del período de 24 horas.

5. Re-Evaluación de Elegibilidad

La siguiente tabla muestra los estándares mínimos para la re-evaluación de individuos y familias:

Tabla 10. Re-evaluación de Individuos y Familias

TIEMPO	
• <b>Prevención</b>	los participantes deben ser re-evaluados al menos 1 vez cada 3 meses.
• <b>Rapid Re-Housing</b>	los participantes deben ser re-evaluados por ingresos al menos 1 vez al año.

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Tabla 10. Re-evaluación de Individuos y Familias

ELEGIBILIDAD

- En el caso de Prevención debe tener un ingreso igual o inferior a 30% de la renta media del área geográfica donde vive, según determinado por HUD en el momento de la reevaluación anual; y
- Carácter de recursos y red de apoyo.

8. Medidas de Desempeño

Los estándares para las medidas de desempeño como parte del componente de Prevención son:

Tabla 11. Medidas de Desempeño - Prevención

- Número de personas que recibieron los servicios de prevención
- Número de personas que salieron del programa
- Número de personas que recibieron asistencia económica
- Porcentaje de personas que recibieron servicios de relocalización de vivienda y servicios de estabilización durante el período de servicio
- Porcentaje de personas que cumplieron con su plan de servicio
- Porcentaje de personas que aumentaron sus ingresos de cualquier fuente
- Porcentaje de personas que permanecieron en vivienda permanente

Los estándares para las medidas de desempeño como parte del componente de Rapid Re-Housing son:

Tabla 12. Medidas de Desempeño - Rapid Re-Housing

- Número de personas que recibieron los servicios de RRH
- Número de personas que salieron del programa
- Número de personas que recibieron asistencia económica
- Porcentaje de personas que recibieron servicios de relocalización de vivienda y servicios de estabilización durante el período de servicio

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**Tabla 12. Medidas de Desempeño – Rapid Re-Housing**

- Porcentaje de personas que cumplieron con su plan de servicio
- Porcentaje de personas que aumentaron sus ingresos
- Porcentaje de personas que se ubicaron en vivienda permanente

Las actividades elegibles para los componentes de **Prevención y Rapid Re-Housing** son las indicadas en la Tabla 13 a continuación:

**Tabla 13. Actividades elegibles para Prevención y Rapid Re-Housing**

**SERVICIO ELEGIBLE: ASISTENCIA DE ALQUILER**

Según establecido por HUD, se puede proporcionar a un participante hasta 24 meses de ayuda para el alquiler durante un periodo de 3 años, sujeto a las condiciones generales contenidas en el 24 CFR 576.103 y 24 CFR 576.104. Se podrá ofrecer asistencia de alquiler a corto-mediano plazo, pago de los atrasos de alquiler, o cualquier combinación de estas ayudas. Se requiere que las organizaciones y municipios certifiquen, y documenten la elegibilidad de los participantes **al menos, una vez cada tres meses**. La asistencia de alquiler puede ser **"tenant-based"** o **"project-based"**. Al momento, todos los casos atendidos de Prevención y Rapid Re-Housing son **tenant-based**.

La asistencia **"tenant-based"** permite a los participantes del programa seleccionar una unidad de vivienda. El individuo o familia debe mudarse dentro del área geográfica a la que la entidad ofrece servicios. Si el participante decide mudarse a otro lugar que no está dentro de la jurisdicción geográfica en la que opera el CoC del cual forma parte la entidad, el participante deberá darse de baja del sistema HMIS. De esta manera se evitan los duplicados de servicios que arroja el sistema HMIS.

La asistencia de alquiler bajo **"project-based"** requiere que la entidad, municipio o una agencia contratada identifique unidades de vivienda **permanente** que cumplan con los requisitos de ESO. En esta modalidad, la entidad firma un contrato de asistencia de alquiler con el propietario para reservar la unidad y hacerla disponible para alquiler a participantes elegibles del programa.

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Según dispuesto por HUD en 24 CFR 576.106, la asistencia de alquiler debe cumplir con los estándares del programa que incluyen:

Asistencia a corto plazo

- La ayuda **no puede exceder de tres meses** para cubrir el alquiler de la vivienda.
- Luego de 3 meses, si un participante necesita asistencia de alquiler para permanecer en la vivienda, este ha de ser evaluado para determinar su elegibilidad para recibir asistencia por 21 meses adicionales, bajo asistencia de alquiler a mediano plazo para un total de 24 meses.

Asistencia a mediano plazo

- La asistencia de alquiler a mediano plazo puede ser provista por un periodo de entre 4 y 24 meses.
- Ningún participante del programa puede recibir **más de 24 meses** de asistencia.
- Cada pago de renta se sustrará del total de meses por los que se puede ofrecer la asistencia (24 meses).

Asistencia para pago de atrasos de alquiler

- La ayuda para pagar atrasos en renta **no puede exceder de 6 meses**. Se pagará el atraso de los últimos 6 meses según la factura. El pago por utilidades atrasadas se sustrará del total de meses por los que se puede ofrecer la asistencia (24 meses).

Asistencia para cubrir gastos de moteles y hoteles

- Bajo el Programa ESG los fondos pueden ser utilizados para cubrir los gastos razonables de hoteles y moteles. El periodo máximo permitido por el programa es de 30 días, si no hay causas apropiadas de albergue disponibles y si se ha identificado vivienda de alquiler, pero la misma no está inmediatamente disponible. El pago máximo de hotel será de \$200.00 por noche.

Restricciones para proveer la asistencia de alquiler

- La asistencia de alquiler es posible solo si la cantidad del alquiler no excede el monto de mercado justo establecido (*Fair Market Rent*) por HUD, como se

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dispone en 24 CFR 888, y conforme a la norma de razonabilidad de alquiler de HUD, según lo establecido en 24 CFR 982.507. Es responsabilidad de la entidad buscar los estimados del Fair Market Rent anualmente. Para conocer los estimados, las entidades también pueden usar la siguiente herramienta móvil: PD&R/FMR/IL Lookup.

- En caso de que la vivienda tenga más de 5 habitaciones se utilizará la renta máxima de 4 cuartos añadiéndole un factor de aumento del 15% por cada habitación adicional. Las rentas se ajustarán anualmente según sean publicadas por HUD.
- Si el participante ocupa una vivienda de alquiler donde el pago mensual es mayor a los límites establecidos por HUD, deberá buscar otra vivienda que se considere asequible. No puede exceder los límites establecidos por la reglamentación federal para el municipio donde está ubicada la propiedad.
- Un participante no puede recibir pagos de asistencia de alquiler por parte de otro programa de vivienda local, estatal o federal para pagar alquiler durante el mismo período de tiempo que recibe ayuda del Programa ESG [24 CFR 376.106 (c)].

**Contrato de alquiler:** La asistencia de alquiler a corto y mediano plazo requiere un contrato de alquiler tanto entre la entidad y el propietario, así como uno entre el propietario y participante del programa. Las entidades están obligadas a hacer pagos de asistencia para alquiler solo a un propietario con quien la entidad ha entrado en un acuerdo de asistencia de alquiler. Un acuerdo de asistencia de alquiler es un documento separado al contrato de alquiler. El acuerdo de asistencia de alquiler debe establecer los términos bajo los que se proveerá la asistencia de alquiler, incluyendo los siguientes requisitos:

- En el primer pago se incluirá el primer y último mes de renta, además del depósito de fianza.
- Durante el término del acuerdo, el propietario debe notificar por escrito a la entidad sobre su intención de desahuciar al participante antes de iniciar cualquier trámite.
- Fecha de vencimiento de los pagos, el período de gracia y las penalidades, de haber alguna.

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- Si la asistencia de alquiler es "tenant-based" o "project-based".

El contrato con el propietario se considerará terminado y los pagos para alquiler cesarán si:

- El participante de programa se muda de la unidad para la cual tiene un contrato.
- El contrato entre el participante y el dueño se termina y no es renovado.
- El participante del programa es ineligible para recibir la ayuda de alquiler ESG.

**Pagos atrasados:** Las entidades deben hacer los pagos a tiempo a cada propietario conforme al contrato de arrendamiento. La entidad es responsable de pagar las multas por pagos atrasados en que ha incurrido. Sin embargo, no podrá utilizar fondos de ESG para pagar.

La entidad debe hacer los pagos a tiempo a cada propietario conforme a lo estipulado en el contrato de arrendamiento. El pago debe utilizarse en un periodo no mayor de 30 días. No se podrá utilizar fondos de ESG para pagar penalidades.

**SERVICIO ELEGIBLE: ASISTENCIA FINANCIERA**

Sujeto a las condiciones generales en 24 CFR 576.103 y 24 CFR 576.104, los fondos ESG pueden ser utilizados para pagar a propietarios de vivienda, compañías de servicios públicos, y terceros. La asistencia financiera debe cumplir con los estándares del programa que incluyen:

**Tarifa de solicitud para alquiler:** Los fondos ESG pueden pagar la tarifa de solicitud de viviendas de alquiler que cobra el propietario a todos los solicitantes.

**Depósitos de seguridad:** El pago por depósito de seguridad no excederá de dos (2) meses de alquiler de la vivienda (Un mes de depósito inicial y uno final). Cuando se emita un cheque para pagar el depósito del alquiler, el mismo se hará a nombre del arrendador.

**Ultimo mes de alquiler:** El pago no excederá de un (1) mes de alquiler y se incluirán en el cálculo de la asistencia total del alquiler del participante.

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Depósito para pago de agua y energía eléctrica: Se puede pagar con fondos ESG la energía eléctrica (Autoridad de Energía Eléctrica) y el agua (Autoridad de Acueducto y Alcantarillado).

Pago por agua y energía eléctrica:

- Los pagos no deben exceder veinticuatro (24) meses por participante, incluyendo hasta seis (6) meses de pagos por agua o energía eléctrica atrasadas (se emitirá un solo pago para saldar la deuda).
- Los pagos a deudas atrasadas pueden incluir cargos adicionales debido al retraso; sin embargo no se podrá utilizar los fondos ESG para hacer pagos por penalidades.
- Un pago parcial cuenta como un (1) pago mensual.
- El pago solo se hará si la cuenta de la utilidad está a nombre del participante o un miembro de la misma familia.
- Los participantes no podrán recibir asistencia para el pago de agua o energía eléctrica por más de veinticuatro (24) meses en un periodo de tres (3) años.
- El pago por agua o energía eléctrica se hará conforme al Manual Operacional del Programa ESG.

Pago por mudanza: Los costos de asistencia para mudanza pueden ser gastos cubiertos con fondos ESG, tales como: alquiler de camiones, mudanza por una compañía, gastos de almacenaje o "storage" por un máximo de tres (3) meses o hasta que el participante del programa se encuentre en una vivienda, el que sea más corto. Todo pago por concepto de mudanzas se hará a nombre del proveedor.

La siguiente tabla muestra los gastos máximos de mudanza permitidos por el programa.

Subsidio máximo por mudanza, según el tamaño de la unidad de vivienda.	
Número de cuartos	Subsidio Mensual
Estudio (Efficiency)	
0 cuarto	\$300
1 cuarto	\$350
2 cuartos	\$400
3 cuartos	\$450
4 cuartos	\$500

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Los fondos de ESG pueden ser utilizados para pagar:

- Costos de mudanza, como el alquiler de camiones o la contratación de una compañía de mudanzas.
- Costos por espacio de "storage" o almacén temporero, por hasta tres (3) meses, siempre que los costos se acumulen después de la fecha en que el participante del programa reciba la asistencia de servicios y antes de que el participante se traslade a una vivienda permanente.
- Los pagos de cuotas atrasadas de un almacén temporero o "storage" no son elegibles.

**SERVICIOS ELEGIBLES: RELOCALIZACIÓN DE VIVIENDA Y DE ESTABILIZACIÓN**

Los fondos de ESG pueden ser utilizados para brindar servicios dirigidos a obtener una vivienda de alquiler y lograr la estabilización de los participantes. Según dispuesto por HUD en 24 CFR 576.105 (b), las actividades de relocalización y estabilización deben cumplir con los estándares del programa, los cuales incluyen:

**Búsqueda y ocupación de viviendas** — El pago solo se hará para ayudar a los participantes a localizar, obtener y retener una vivienda permanente adecuada mediante la prestación de los siguientes servicios:

- Evaluación de barreras, necesidades y preferencias de vivienda
- Elaboración de un plan de acción para la localización de viviendas
- Búsqueda de vivienda
- Alcance y negociación con los propietarios
- Asistencia en la presentación de solicitudes de alquiler y en la comprensión de los contratos de arrendamientos
- Evaluación de la vivienda para el cumplimiento de los requisitos de ESG para la habitabilidad, la pintura a base de plomo y la razonabilidad del alquiler
- Asistencia en la obtención de servicios públicos y en la organización de mudanzas
- Asesoramiento a inquilinos

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El pago de estos servicios no excederá de veinticuatro (24) meses durante un periodo de tres (3) años.

Unidades de Vivienda Inelegibles

El arrendamiento no puede ser aprobado si la unidad seleccionada es una de las siguientes:

- Unidad de vivienda con renta negativa
- Asilos de ancianos, pensiones y hogares que prestan cuidados a otras personas, y otras facilidades que prestan constantemente servicios psiquiátricos, médicos o de enfermería
- Hospedajes de universidades
- Unidades dentro de instituciones penales, reformativas, médicas, de salud mental, y similares ya sean públicas o privadas
- Unidades donde el dueño de la unidad sea familiar del participante
- Unidades que sean propiedad del municipio o del Estado Libre Asociado

La entidad no podrá aprobar el arrendamiento si el propietario de la unidad es el padre, madre, hijo, abuelo, nieto, hermana o hermano de un miembro de la familia que está siendo asistida, a menos que la aprobación del arrendamiento permita que se le dé la unidad necesaria a un miembro de la familia que tenga impedimentos.

Manejo de casos para la estabilidad en vivienda. - El pago solo se hará para evaluar, organizar, coordinar y supervisar la prestación de servicios individualizados para facilitar la estabilidad en vivienda del participante que resida en vivienda permanente o para ayudar a un participante a superar obstáculos inmediatos a través de los siguientes servicios:

- Uso del sistema coordinado de entrada una vez estén desampliados y adoptados por los CoC.
- Evaluación Inicial
- Consejería
- Desarrollar, asegurar y coordinar servicios y obtener beneficios federales, estatales y locales.
- Seguimiento y evaluación del progreso de los participantes del programa

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- Proporcionar información y referidos a otros proveedores.
  - Desarrollar un plan individualizado de vivienda y servicios, incluyendo la planificación de una ruta hacia la estabilidad permanente de la vivienda.
  - Realizar las reevaluaciones requeridas bajo 24 CFR 576.401 (b).
- Mediación** – Los fondos de ESG pueden pagar gastos para la mediación entre el participante del programa y el propietario o personas que viven con el participante, siempre que la mediación sea necesaria para evitar que el participante pierda la vivienda permanente en la que reside al momento.
- Servicios legales** – Los fondos podrán ser utilizados para proveer servicios legales a individuos y familias participantes del programa. Los servicios incluyen asesoría legal y/o representación en procedimientos administrativos o judiciales relacionados a conflictos entre el propietario y los inquilinos. No se podrá prestar asesoría legal a propietarios de vivienda relacionados con ejecución de la vivienda o con cualquier otro asunto hipotecario. El programa provee hasta \$500.00 de costos de abogados.
- Reparación del crédito** – Los fondos de ESG pueden ser utilizados para pagar por asesoría sobre crédito y otros servicios necesarios para ayudar a los participantes del programa a tener habilidades críticas para manejar el presupuesto familiar, manejo de dinero, acceso a un informe de crédito personal gratuito y resolución de problemas de crédito personal. Esta asistencia no incluye el pago o modificación de una deuda.

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D. **HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)**

Es requisito federal que toda información de los participantes servidos por cualquiera de los componentes de Programa ESG sea entrada en un sistema de información conocido como el *Homeless Management Information System* (HMIS) desde el primer contacto [24 CFR 576.400 (F)]. El HMIS es un sistema computarizado para almacenar la información de las personas sin hogar servidas por los programas de HUD. Este sistema permite recopilar información de los participantes sin duplicar los beneficiarios, analizar patrones y evaluar la efectividad de los programas, cumplimentar los formularios establecidos y entrar la información al sistema. El DF proporcionará los recursos económicos para costear las licencias y aquellos gastos operacionales necesarios para cumplir con este requisito, siempre que los fondos sean autorizados por HUD.

Como estándar mínimo se requiere que todas las entidades de reciben fondos ESG deberán recopilar la información de los participantes, completar los formularios establecidos y entrar la información al sistema al menos 48 horas después de atender un caso. Solo cuando la entidad es un proveedor de servicios a víctimas de violencia de género o agresión sexual (según definido por la ley VAWA) se prohíbe la entrada de datos a nivel de cliente en un HMIS [24 CFR 576.107 (3)]. Como alternativa, se pueden utilizar los fondos de ESG o CoC para establecer una base de datos alterna que recoja datos comparables a nivel del participante a lo largo del tiempo y generar informes agregados no duplicados en base a los datos. La información entrada en una base de datos alterna no se debe ingresar directamente a un HMIS. La entidad es responsable de trabajar con el "lead" de HMIS para determinar si el sistema es una base de datos comparable. Esto

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significa que se debe documentar que el sistema alterno cumple con todos los requisitos de HUD.

Por otro lado, la entidad será responsable de corregir los datos que el administrador del HMIS identifique en sus informes como datos nulos o incompletos. La entidad tendrá un máximo de 30 días para corregir cualquier situación en sus datos del HMIS a partir de recibir la carta para la acción correctiva. El incumplimiento con la entrada y/o calidad de los datos podrá ser razón para detener, reducir o no asignar fondos del Programa ESG. Una vez desamullados y adoptados los sistemas coordinados de entrada, se debe establecer la coordinación entre los proveedores de ESG y los CES para evitar la duplicación de servicios y datos de los participantes. Si faltara algún dato, será responsabilidad de la entidad que recibe al participante completar el expediente en HMIS.

**1. CONFIDENCIALIDAD Y DERECHOS DE PRIVACIDAD**

Las agencias financiadas por ESG deben respetar todos los estándares de protección de la privacidad establecidos por las políticas de colaboración y procedimiento de HMIS, y las leyes y reglamentos federales y estatales pertinentes que protegen la confidencialidad de los registros de los participantes. Los expedientes confidenciales de los participantes solo se liberarán con el consentimiento del participante o del tutor del participante, a menos que se disponga otra cosa en las leyes y regulaciones.

Todos los expedientes escritos de solicitantes y participantes serán guardados bajo llave en un sitio que no sea accesible a empleados que estén autorizados a utilizar o revisar los mismos. Los expedientes nunca serán dejados sin atender o puestos en áreas comunes. Los manejadores de caso no discutirán información sobre el solicitante o su familia que esté incluida en un expediente, a menos que haya una razón oficial.

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para hacerlo. Discusiones inapropiadas sobre información de la familia o revelación inapropiada de información sobre la familia por el personal puede resultar en una acción disciplinaria y en una violación a las leyes federales de privacidad.

## **2. EXPLICACIÓN VERBAL**

Antes de la evaluación inicial de cada participante, se debe proporcionar una explicación verbal sobre cómo la información del participante se entrará en una base de datos electrónica que almacena la información de los participantes y una orientación sobre el consentimiento del participante a divulgar información. Los participantes también deben ser informados que pueden ser removidos de la base de datos en cualquier momento por escrito o completando un formulario de revocación del consentimiento para proporcionar y revelar información.

## **3. CONSENTIMIENTO POR ESCRITO**

Luego de ofrecer una explicación verbal, cada participante que se comprometa a tener su información personal entrada en HMIS debe firmar un formulario de consentimiento. Los participantes que no firmen el consentimiento se entran al HMIS usando solo un número identificador.

Las actividades elegibles para HMIS son las mencionadas en la Tabla 14.

**Tabla 14. Actividades Elegibles para HMIS**

Las entidades pueden utilizar los fondos de ESG para pagar los siguientes costos elegibles como parte del componente de HMIS<sup>10</sup>:

- Compra o alquiler de equipo de computadoras
- Comprar software o licencias de software

<sup>10</sup> Al momento, el Departamento de la Familia solo paga por la licencia de HMIS. Cualquier gasto adicional debe ser aprobado mediante propuesta o autorización previa del Departamento de la Familia.

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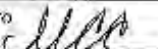
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**Tabla 14. Actividades Elegibles para HMIS**

- Comprar o alquilar de equipo, incluyendo teléfonos, máquinas de fax y muebles para los equipos
- Apoyo técnico
- Alquiler de oficinas
- Pagar los gastos de electricidad, gas, agua, servicio telefónico o Internet de alta velocidad necesarios para operar o aportar datos al HMIS
- El pago de salarios para la operación de HMIS, incluyendo:
  - o Completar la entrada de datos
  - o Monitorear y revisar la calidad de los datos
  - o Completar análisis de datos
  - o Reportar datos al "Lead" de HMIS
  - o Capacitar al personal en el uso del HMIS o de una base de datos comparable
  - o Implementar y cumplir con los requisitos de HMIS
- Pagar los costos del personal para viajar y asistir a capacitaciones auspiciadas y aprobadas por HUD sobre HMIS
- Pagar los gastos de viaje del personal para llevar a cabo la entrada
- Pagar honorarios del "Lead" de HMIS, si la entidad no es "Lead" de HMIS

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**E. ADMINISTRATIVO 24 CFR 576.108**

El Programa ESG permite utilizar los fondos para cubrir gastos administrativos seleccionados. Según establece la reglamentación 24 CFR 576.100 (c), solo el 7.5% de los fondos delegados pueden ser utilizados para actividades administrativas por el Departamento de la Familia. El Departamento de la Familia, como recipiente de los fondos administrativos, puede compartirlos con sus sub-recipientes que figuren como gobiernos locales (municipios), así como con sub-recipientes que son organizaciones sin fines de lucro [24 CFR 576.108 (b)]. Esto incluye los gastos de personal y los gastos generales directamente relacionados con las actividades elegibles según los componentes de servicio establecidos en 24 CFR 576.101 a la 24 CFR 576.107. Los fondos de ESG solo pueden ser destinados para actividades que el Departamento de la Familia y HUD consideren elegibles, por lo que las entidades deben acogerse a las normativas (2 CFR 200). El modelo de distribución de fondos puede variar de un año a otro.

Los estándares mínimos relacionados con asuntos administrativos son:

1. Las entidades son responsables de la administración eficiente y efectiva de los fondos federales que reciben mediante la aplicación de buenas prácticas de administración.
2. Los fondos recibidos por las entidades solo serán utilizados para implementar el proyecto o proporcionar los servicios del proyecto en conformidad con el presupuesto y no serán utilizados para ningún otro propósito.
3. Las entidades subvencionados por fondos ESG deben administrar los fondos recibidos de acuerdo con los principios de costos aplicables en 2 CFR 200 (e).
4. Las entidades deben asumir la responsabilidad de administrar los fondos federales de una manera consistente con los acuerdos, los objetivos del programa, los términos y

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condiciones del fondo federal, y procurar la razonabilidad de los gastos operacionales y costos.

5. Según, 2 CFR 200.404, se considera un costo razonable si este, en su naturaleza y cantidad, no excede el costo que incurriría una persona prudente en las circunstancias que prevalecían al momento de tomar la decisión de incurrir en dicho costo.
6. Para determinar la razonabilidad de un costo, se debe tener en cuenta:
  - a. Si el costo es de tipo generalmente reconocido como ordinario y necesario para el funcionamiento de la entidad o el desempeño adecuado y eficiente de los fondos.
  - b. Las restricciones o requisitos impuestos por factores, tales como: las buenas prácticas comerciales; negociación de libre competencia; leyes y reglamentos federales, estatales, locales, tribales y de otro tipo; y los términos y condiciones del fondo.
  - c. Precios de mercado de bienes o servicios comparables para la zona geográfica.
  - d. Si las personas involucradas actuaron con prudencia en las circunstancias considerando sus responsabilidades con la entidad, sus empleados, el público en general y el gobierno federal.

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**VIII. ENMIENDA**

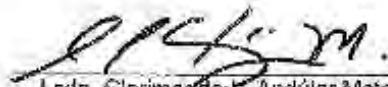
Estos estándares pueden ser enmendados por disposición de la secretaria o su representante autorizado, cuando sea necesario. Toda modificación o enmienda propuesta tiene que cumplir con los requisitos de leyes y disposiciones reglamentarias vigentes que apliquen. Además, las enmiendas deben ser informadas a todas las entidades subreceptores de los fondos ESG.

**IX. APROBACIÓN Y VIGENCIA**

Estos estándares entrarán en vigor a partir de la fecha de aprobación y firma por la Secretaría del Departamento de la Familia.

15/ MAYO / 2017

Fecha



Lda. Glorimar de L. Andújar Matos  
Secretaria

El "Manual de Estándares para la Administración de los Fondos  
ESG" se trabajó a petición de la Secretaría Auxiliar de  
Planificación e Informática del Departamento de la Familia.  
Toda pregunta o comentario sobre su contenido debe ser  
dirigido a la siguiente dirección postal:  
DEPARTAMENTO DE LA FAMILIA  
SECRETARÍA AUXILIAR DE PLANIFICACIÓN E INFORMÁTICA  
P. O. Box 11398  
San Juan, Puerto Rico 00910-1398

# PUERTO RICO 2020-2024 CONSOLIDATED PLAN ANALYSIS OF IMPEDIMENTS



June, 2020



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## EXECUTIVE SUMMARY

The Fair Housing Act of 1968, (42 U.S.C. 3608), prohibits discrimination in access to housing opportunities based on race, color, national origin, religion, sex, familial status or disability. Beyond protecting people from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other transactions related to housing, it requires that individuals and families should have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers. It also requires the Department of Housing and Urban Development (HUD) to administer programs and activities related to housing and urban development in a manner that affirmatively furthers the policies promoted by the Act. Regulations define affirmatively furthering fair housing as:

"taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development" (24 CFR § 5.152).

An integral part of promoting fair housing is the analysis of those impediments, problems or barriers that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs. The analysis should be focused on providing information that will allow the jurisdiction to establish fair housing priorities and goals to advance fair housing.

This document provides the analysis of impediments conducted for the Puerto Rico State Consolidated Planning period of 2020-2024.

For the purpose of integrating the input from a variety of sectors and stakeholders in this analysis of impediments, the Puerto Rico Department of Housing (PRDoH), as the lead agency for the consolidated planning process, carried out several activities and provided different channels of communication, including: public hearings, written consultations, in depth interviews with officials of consolidated planning agencies, focus groups combined with virtual polls and opportunities for comments via email.

According to the stakeholders consulted in the focus groups conducted for purposes of the analysis, barriers and problems associated to fair housing choice are related to five main areas:

- Lack of adequate inventory;
- Lack of coordination among entities that provide housing related services;
- Lack of understanding of program requirements, including those that are not in line with Puerto Rico's socio-economic reality;
- Institutional barriers related to public policies and bureaucracy; and
- Lack of education on housing related programs.

Almost all the participants of the focus groups (98%) understand that there are groups in the population more affected by these barriers and needs, being the most frequently mentioned persons with disabilities, LGBTQ population, persons with a criminal record, persons with a substance abuse problem, homeless persons (particularly youth), women and families with children.

To address these barriers stakeholders recommended actions in three areas:

- Provision of housing counseling services and education to citizens about their rights;
- Improve coordination between government entities and NPOs; and
- Provide orientation and technical assistance to organizations that work with housing related services on program requirements and ways of optimizing their assistance.

The analysis of secondary data confirms and adds to the above findings. Protected classes and other vulnerable populations are subjected a challenging economic and

social context, which is more complex for those residing in non-entitlement municipalities. These municipalities have been disproportionately affected by the economic contraction and have sustained substantial impacts to their fiscal budgets, reducing their capacity to address mounting social and economic development needs. Social and economic development gaps are expected to widen between non-entitlement municipalities and the much more diverse urban economies in the entitlement municipalities due to the COVID-19 health crisis. The development of differentiated policy priorities, strategies, and actions for both classes of municipalities is then necessary. In fact, according to HUD's Low Poverty Index, most census tracts in non-entitlement municipalities have a significantly higher exposure to poverty. Thus, protected classes living in these municipalities are also exposed. The highest concentrations of non-white populations- those having a concentration above 53.7% of its population- are in the West-Southwest, the Southeast and North east regions of Puerto Rico. Many of these occur in non-entitlement municipalities.

The analysis identified certain trends and disparities among protected classes and disadvantaged populations that require attention:

- The elderly population in Puerto Rico, which is growing very rapidly and many reside in suburban areas lacking adequate mass transportation and urban infrastructure, limiting their access to basic activities and needs such as shopping, recreation and health.
- 32,000 cost burdened elderly households, of which 62% were severely burdened.
- 672,799 persons have disabled status, which represents 24% of the total civilian non-institutional population. 26% of the disabled population are elders.
- Over 150,000 persons with disabilities have an independent living difficulty, which is equivalent to almost half of elderly civilian non-institutional population (40%). Ambulatory difficulty is the most common disability among the elderly (50%). There are no substantial differences in the prevalence of disability by racial group or gender.
- Most the minority households with housing problems live in urban areas. The largest concentrations in relative terms in non-entitlement municipalities are in the

following: Hormigueros, Rincón, Aguada, Aguadilla, Quebradillas, Dorado, Ceiba, Vieques and Culebra. Black populations with housing problems are concentrated in urban areas with three clusters in the following non-entitlements municipalities: Dorado, Ceiba and Rincón. Severe housing problems are similarly distributed.

- According to HMDA, for the U.S., the races with the highest percentage of denied applications are American Indian and Black or African American. Overall, the denial rate does not differ greatly between races, except for the American Indian population. Thus, there is a need for targeted homebuyer assistance programs, rent to own programs and financial training programs for these groups.
- Among American Indian or Alaska Native groups, the most common denial was debt to income ratio and credit history and among Black or African American the lack of collateral, credit history, and debt to income ratio. When compared to white persons, the percentage in both groups do not suggest a disparate treatment. Denial reasons that show substantial differences among certain groups are the following:
  - Asian applicants are 10 times more likely to be denied a mortgage for employment reasons than Caucasians
  - American Indian or Alaska natives and Asian are approximately 2 times as likely to be denied a mortgage for having insufficient cash at closing for down payment and closing costs.
- ACS data on housing tenure shows moderate homeownership disparities among races similar to those identified by HMDA data. Black or African American have similar homeownership rates in non-entitlement municipalities, and three percentage points lower in Puerto Rico as a whole. Greater disparities were found among American Indian and Alaska Natives, Asians and Native Hawaiian and other Pacific Islanders. White Alone not Hispanic or Latino householder had lower homeownership rates, but this may reflect transitory populations that prefer to rent instead of purchasing a home.
- Both Hurricane Maria and the 2020 earthquakes exposed the vulnerability of low-income households and communities to environmental risks. CDBG-DR funds provide an opportunity to address housing problems, environmental concerns,

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- and economic development among protected classes and vulnerable populations. Outreach efforts should prioritize reaching protected classes and other disadvantaged populations so that they can participate of these programs.
- Foreclosure rates in Puerto Rico are relatively high as well as the repossessed housing inventory, which provides opportunities to promote housing rehabilitation programs for repossessed properties in areas of economic opportunity.

## PUBLIC PARTICIPATION AND CONSULTATION

### PUBLIC ENGAGEMENT ACTIVITIES

For the purpose of integrating the input from a variety of sectors and stakeholders in this analysis of impediments, the Puerto Rico Department of Housing (PRDoH), as the lead agency for the consolidated planning process, carried out the following activities:



In two public hearings, a space was set aside in the agenda to obtain citizens' input on housing needs and barriers to fair housing. The first of these hearings was carried out on March 6, 2020 as part of the 2020-2024 consolidated planning process. A total of 106 persons attended the hearing and 30 days were given for additional comments. A second hearing was conducted on May 21, 2020 in the context of the CDBG-CV CARES Act allocations<sup>1</sup>. A total of 71 persons participated of this second hearing, representing nonprofit organizations, municipalities, and public agencies. In accordance with the flexibilities provided by the CARES Act, five additional days were provided for public comments.

<sup>1</sup> Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136.

The focus groups, on the other hand, were coordinated in collaboration with the State ESG Program and the PR CoCs. A total of 80 people participated in the sessions, which were conducted on May 28 and June 4, 2020. Participants represented non-profit organizations, municipalities, government agencies, including two PHAs. The focus group discussion was combined with online polls, to promote more interaction with participants.



#### INPUT RECEIVED DURING THE FOCUS GROUPS

*General perceptions on the availability and access to housing and suitable living environments*

The focus groups participants were asked about their perceptions on the availability and access to housing and suitable living environments, including the availability of economic and social mobility opportunities.

**Figure 1: Participants' perceptions about the availability and access to adequate rental housing for low- and moderate-income persons**

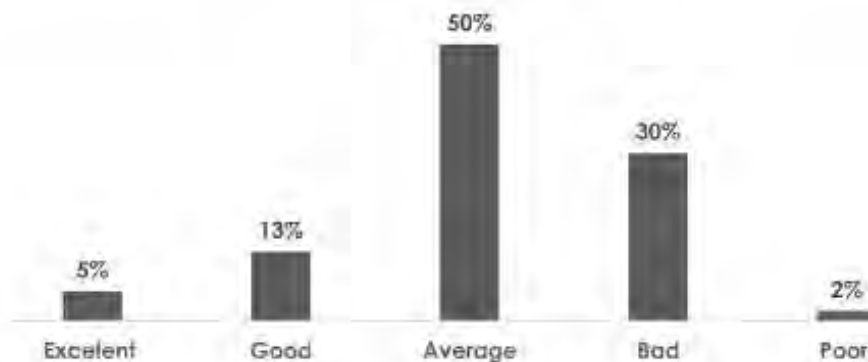


Figure 2: Participants' perceptions about the availability and access to adequate housing to own for low- and moderate-income persons

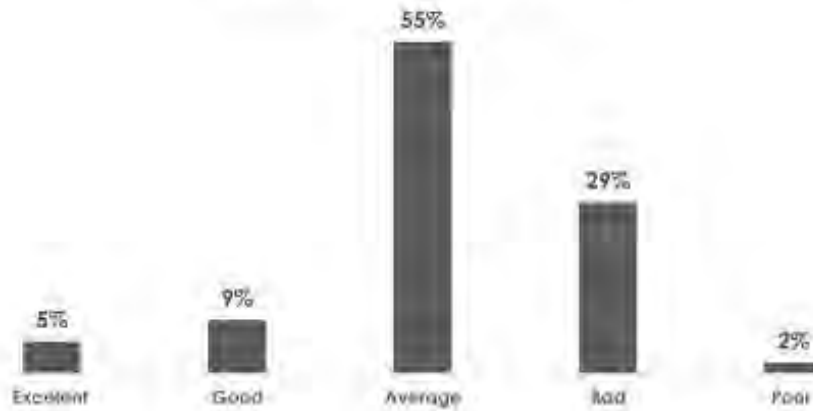
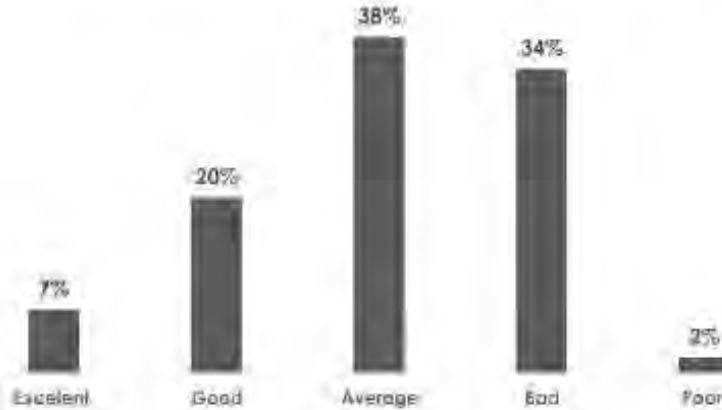
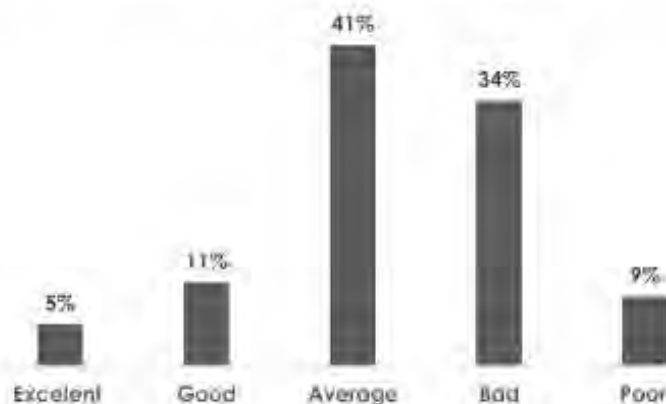


Figure 3: Participants' perceptions about the availability of suitable environments for living in terms of safety and health, public facilities, among other aspects



**Figure 4: Participants' perceptions about the availability of economic development opportunities that benefit communities, particularly the population of low and moderate income**



Note: the base of these illustrations is the 56 persons that answered the polls.

Concerning availability of rental housing units, half (50%) of participants think the situation is average (neither good, nor bad) and 3 out of 10 (30%) expressed that it is bad. Some participants commented that there is a substantial need / lack of inventory of affordable renting housing units and waiting lists of programs such as Section 8 are extensive. Also, some participants mentioned programs requirements are very demanding and difficult to meet. Emergencies like the earthquakes in the southwest region aggravated an already complicated situation in terms of the housing stock. In this direction, participants of the focus groups stressed out the need to educate the public on the different programs and the ways in which one could qualify or combine different sources. As well, participants mentioned the need to address institutional barriers related to coordination among agencies, municipalities and NPOs that provide housing related services, and bureaucracy.

In terms of the availability of housing for ownership, more than half (55%) of participants consider that the situation is average and 29% believe it is bad. The reasons are like the ones they expressed about rental housing. Also, for low- and moderate-income persons, it is challenging to access mortgage loans. The availability of a suitable environment to

live is another important element. This includes safety, health, public facilities, among other. Around 2 out of 5 (38%) participants indicated that it is average and 1 out of 3 (34%) think it is bad. Pertaining to the availability of opportunities for economic development that benefit communities, the proportion is the same as the availability of suitable environment. Thereby, 2 out of 5 (41%) participants indicated that it is average and 1 out of 3 (34%) think it is bad. In both instances, participants pointed out to the social and economic situation that Puerto Rico has been facing for years, which was aggravated by the recent disasters (Hurricane María and the Earthquakes).

#### *Main barriers and needs identified by participants*

As part of the discussion participants mentioned barriers and needs that affect or limit low- and moderate-income persons of accessing affordable housing of their choice. These include:

- Lack of housing inventory with the conditions for persons with disabilities
- Fair Market Rents and eligibility income levels in the context of Puerto Rico
- Lack of availability of housing for single persons, especially with mental health conditions
- In the case of the homeless population, documentation required for placement or acquiring a unit
- Criteria for housing that complies with HUD's Housing Quality Standard is very rigorous
- Section 8 program is full and with a waiting list
- Requirements of Financial Institutions when acquiring a housing unit and the limitation this represents for persons with affected credit
- Limitations on housing for persons with criminal record
- Education on housing program requirements and ways to combine the assistance
- limited economic development programs to address the need for employment
- Bureaucratic procedures
- Lack of coordination between government, non-profit organizations, and non-profit organizations

In summary, the needs and barriers identified with more frequency are related to four areas:

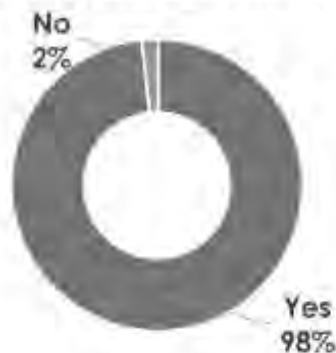
**Figure 5: Barriers and areas of need (summary)**



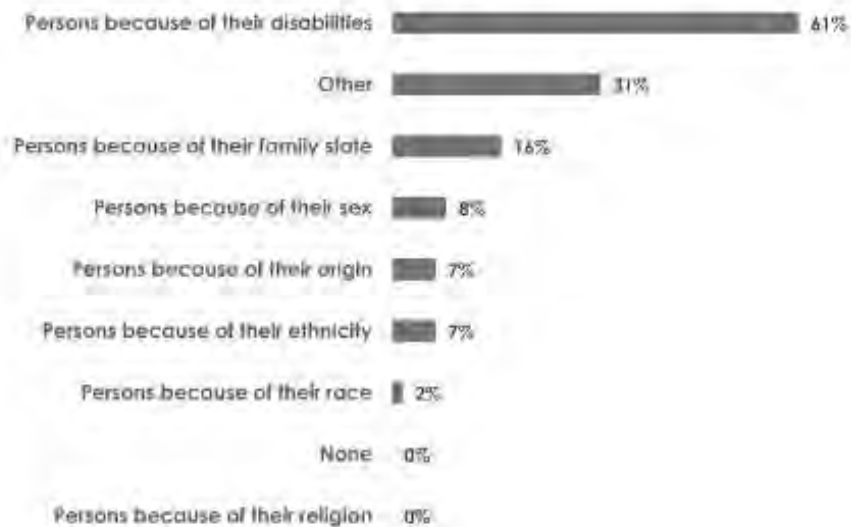
#### GROUPS AFFECTED BY THESE BARRIERS AND AREAS OF NEED

Almost all the participants of the focus groups (98%) understand that there are groups in the population more affected by these barriers and needs. Specifically, 6 out of 10 (61%) participants pointed to persons with disabilities as one of the most affected groups. Besides, 3 out of 10 (31%) mentioned "other" groups like LGBTQ persons, persons with criminal record, persons with problematic substance use, homeless persons (particularly youth), women and families with children.

**Figure 6: Participants who think there are groups in the population that are affected to a greater extent by these barriers or needs**



**Figure 7: Groups that they understand are more affected by these barriers and needs related to housing**



#### ACTIONS AND RECOMMENDATIONS TO RESPOND TO BARRIERS AND NEEDS

To address the needs and barriers mentioned previously and further fair housing choice, participants provided a series of recommendations. The recommendations are mainly focused on education and coordination:

- Offer housing counseling services to educate persons about their rights and housing alternatives
- Improve coordination between government entities and NPOs
- Provide orientation and technical assistance to organizations that work with housing related services on program requirements and way of combining the assistance

## DEMOGRAPHIC PROFILE

### POPULATION

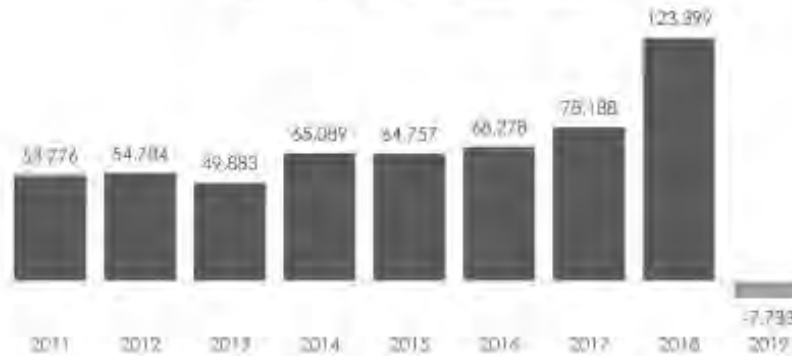
The population of Puerto Rico declined by 14% between 2010 and 2019. This reduction has been driving mostly by outward migration. Population trends are also being affected by a reduction in the number of births, which were below the number of deaths contributing to a slightly to population decline.

**Table 1: Population in Puerto Rico**

Year	Puerto Rico	Non-entitlement municipalities
2010	3,725,789	1,348,013
2011	3,678,732	1,336,716
2012	3,634,488	1,325,039
2013	3,593,077	1,314,713
2014	3,534,874	1,297,901
2015	3,473,232	1,279,480
2016	3,406,672	1,259,231
2017	3,325,286	1,233,154
2018	3,193,354	1,188,138
2019	3,193,694	1,192,810

*Source: 2010: US Census Bureau, Census 2010. 2011-2019: Annual Estimates of the Resident Population, U.S. Census Bureau, Population Division*

**Graphic 1: Net migration 2011-2018**



*Source: US Census Bureau (2021). Annual Estimates of the Components of Resident Population*

#### SEX AND AGE

The median age of the population for 2018 is 41 years old, 4 years more when compared to 2010 (37 years old). The age group of 15 to 59 years represent 59% of the population for both Puerto Rico and non-entitlement municipalities, the population of 60 years and older represent 25.2% for Puerto Rico and 24.2% for the non-entitlement municipalities, this represents a 24% of growth for Puerto Rico when compared to 2010 in that age group.

**Table 2: Population by age group, 2018**

Age group	Non-entitlement municipalities	Puerto Rico
<b>Total Population</b>	<b>1,251,732</b>	<b>3,386,941</b>
<b>Male population</b>	<b>48.3%</b>	<b>47.6%</b>
<b>Female population</b>	<b>51.7%</b>	<b>52.4%</b>
Under 5 years	4.8%	4.7%
5 to 14 years	12.2%	11.6%
15 to 24 years	13.9%	13.9%
25 to 34 years	12.5%	12.5%
35 to 49 years	19.3%	19.0%
50 to 59 years	13.2%	13.1%
60 to 64 years	6.5%	6.3%
65+	17.7%	18.9%

*Source: American Community Survey 2014-2018 5-year estimates.*

#### PROJECTED CHANGE IN POPULATION BY AGE GROUP

Puerto Rico is a rapidly aging population. Between 2014 to 2018, the proportion of persons 50 years and older increased 1.3 percentage points, from 33.3% in 2014 to 34.5% in 2018. Conversely, the proportion of the 24 years or less age-cohort dropped 1 percentage point, from a 34.2% in 2014 to 33.2% in 2018. This is being mostly driven by emigration of a proportionally high number of younger population and a long-term decline in births.

**Table 3: Population by age group, 2014 vs 2018**

Age group	2014		2018	
	Non-entitlement municipalities	Puerto Rico	Non-entitlement municipalities	Puerto Rico
<b>Total Population</b>	<b>1,326,850</b>	<b>3,638,965</b>	<b>1,251,732</b>	<b>3,386,941</b>
<b>Male population</b>	<b>48.6%</b>	<b>47.9%</b>	<b>48.3%</b>	<b>47.6%</b>
<b>Female population</b>	<b>51.4%</b>	<b>52.1%</b>	<b>51.7%</b>	<b>52.4%</b>
Under 5 years	5.9%	5.6%	4.8%	4.7%
5 to 14 years	13.6%	13.0%	12.2%	11.6%
15 to 24 years	14.7%	14.6%	13.9%	13.9%
25 to 34 years	12.9%	12.9%	12.5%	12.5%
35 to 49 years	19.6%	19.4%	19.3%	19.0%
50 to 59 years	12.6%	12.5%	13.2%	13.1%
60 to 64 years	6.0%	6.0%	6.5%	6.3%
65+	14.7%	16.0%	17.7%	18.9%

*Source: American Community Survey 2014 & 2018 5-year estimates.*

Population in Puerto Rico and in Non-entitlement municipalities is expected to continue declining at a somewhat slower rate as emigration trends are expected to wane. Population is expected to drop to 3,021,647 million in 2022 in Puerto Rico and to 1,137,993.

**Table 4: Population Trends by Age Group 2014 and 2018, and Projections to 2022 for Non-entitlement municipalities and Puerto Rico**

Age group	Average Annual Growth (2014-2018)		Projected 2022	
	Non-entitlement municipalities	Puerto Rico	Non-entitlement municipalities	Puerto Rico
Total Population	-1.07%	-1.37%	1,137,993	3,021,647
Male population	-1.15%	-1.45%	547,509	1,434,412
Female population	-1.00%	-1.30%	590,484	1,587,235
Under 5 years	-3.59%	-3.96%	48,983	126,440
5 to 14 years	-2.45%	-2.92%	131,507	329,694
15 to 24 years	-1.92%	-2.09%	152,337	408,291
25 to 34 years	-1.60%	-1.90%	138,807	368,586
35 to 49 years	-1.35%	-1.79%	217,571	563,926
50 to 59 years	-0.60%	-0.83%	152,823	405,992
60 to 64 years	-0.21%	-0.80%	76,325	195,064
65+	1.08%	0.80%	219,641	623,653

Sources: American Community Survey 2014 & 2018 5-year estimates;  
US Census Bureau, Census 2010, 2011-2019: Annual Estimates of the Resident Population: U.S.  
Census Bureau, Population Division.

#### PERSONS WITH DISABILITIES

The Community Survey of the Census Bureau of 2018 indicates that 21.4% of the population in Puerto Rico have a disability, the proportion for the non-entitlement municipalities is very similar with 21.1%. Of all the municipalities Guánica, Sabana Grande, Cayey, Orocovis, Aguas Buenas and Naranjito have more than 30% of the population with disabilities. In general, there are no substantial differences in disability between non-entitlement municipalities and Puerto Rico, but most of the municipalities

with the highest disability rates are non-entitlement municipalities, in particular in municipalities in the Central and Southwest Puerto Rico.

**Table 5: Population with disabilities, 2018**

Disability	Non-entitlement municipalities	Puerto Rico
Total civilian noninstitutionalized population	1,247,801	3,361,571
With a disability	263,210	718,344
%	21.1%	21.4%
Male	602,074	1,594,465
Male with a disability	126,574	335,630
%	21.0%	21.0%
Female	645,727	1,767,106
Female with a disability	136,636	382,714
%	21.2%	21.7%

Source: American Community Survey 2014-2018 5-year estimates.

Figure 8: Population with disabilities by Municipality, 2018



## RACE AND ETHNICITY

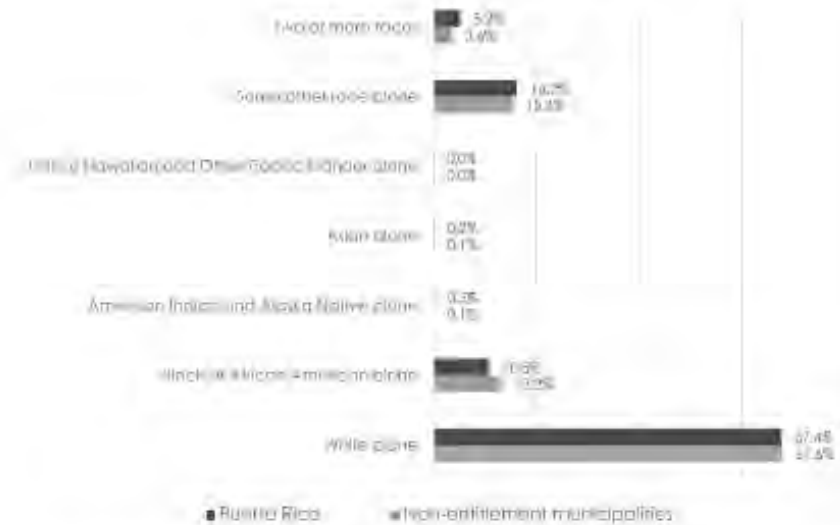
According to the Community Survey of the Census Bureau for 2018, the racial composition for Puerto Rico is 67.4% White alone, for the non-entitlement municipalities is very similar with 67.6%. In Puerto Rico 10.8% of the population is Black or African American alone, non-entitlement municipalities have a 13.2% and 5.2% in Puerto Rico defined themselves as multiracial (two or more races), non-entitlement municipalities have a 3.6%. For both Puerto Rico and non-entitlement 98.9% of the population is Hispanic or Latino.

**Table 6: Population by Race, 2018**

Race	Non-entitlement municipalities	Puerto Rico
<b>Total</b>	<b>1,251,732</b>	<b>3,386,941</b>
White alone	67.6%	67.4%
Black or African American alone	13.2%	10.8%
American Indian and Alaska Native alone	0.1%	0.3%
Asian alone	0.1%	0.2%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%
Some other race alone	15.3%	16.2%
Two or more races	3.6%	5.2%
<b>Hispanic or Latino</b>	<b>98.9%</b>	<b>98.9%</b>

Source: American Community Survey 2014-2018 5-year estimates.

**Graphic 2: Population by Race, 2018**



Source: American Community Survey 2014-2018 5-year estimates.

Municipalities with the highest concentrations of non-white populations, those having a concentration above 53.7% of its population- not including latinos- are all non-entitlement municipalities. (See the next figure.). The highest concentrations are in the West-Southwest, the Southeast and North east regions of Puerto Rico. Many of these municipalities are non-entitlement municipalities. Census tracts considered racially or ethnically concentrated areas of are also all mostly non-entitlement municipalities.

Figure 9: Percentage of non-white population by Municipality



Figure 10: Racially/Ethnically Concentrated Area of Poverty



\*Source: ACS 2009-2013, U.S. Census.

### Housing tenure by Race

ACS data on housing tenure shows moderate homeownership disparities among some races. Black or African American have similar homeownership rates in non-entitlement municipalities, and three percentage points lower in Puerto Rico as a whole. Greater disparities were found among American Indian and Alaska Natives, Asians and Native Hawaiian and other Pacific Islanders. White Alone not Hispanic or Latino householder had lower homeownership rates, but this may reflect transitory populations that prefer to rent instead of purchasing a home.

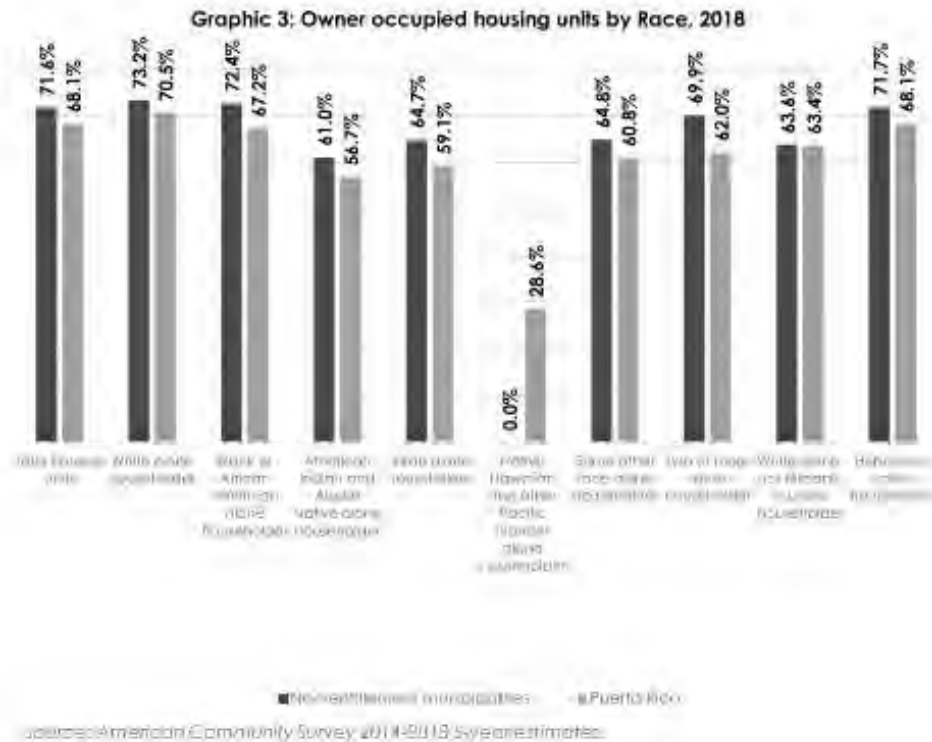


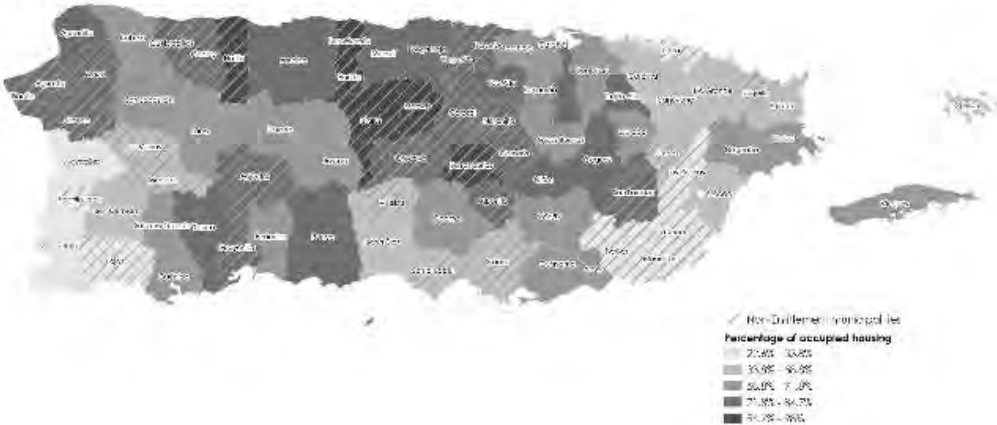
Table 7: Housing tenure by Race, 2018

Geographic Area	Non-entitlement municipalities	Puerto Rico
Total households	420,075	1,205,075
Owner occupied (Homeownership rate)	71.6%	68.1%
Renter occupied (Rental rate)	28.4%	31.9%
White alone householder (% of households)	66.9%	67.0%
Owner occupied (Homeownership rate)	73.2%	70.5%
Renter occupied (Rental rate)	26.8%	29.5%
Black or African american alone householder (% of households)	13.9%	11.3%
Owner occupied (Homeownership rate)	72.4%	67.2%
Renter occupied (Rental rate)	27.6%	32.8%
American Indian and Alaska Native alone householder (% of households)	0.1%	0.3%
Owner occupied (Homeownership rate)	61.0%	56.7%
Renter occupied (Rental rate)	39.0%	43.3%
Asian alone householder (% of households)	0.1%	0.2%
Owner occupied (Homeownership rate)	64.7%	59.1%
Renter occupied (Rental rate)	35.3%	40.9%
Native Hawaiian and other Pacific islander alone householder (% of households)	0.0%	0.0%
Owner occupied (Homeownership rate)	0.0%	28.6%
Renter occupied (Rental rate)	0.0%	71.4%
Some other race alone householder (% of households)	15.5%	16.2%
Owner occupied (Homeownership rate)	64.8%	60.8%
Renter occupied (Rental rate)	35.2%	39.2%
Two or more races householder (% of households)	3.5%	5.0%
Owner occupied (Homeownership rate)	69.9%	62.0%
Renter occupied (Rental rate)	30.1%	38.0%
White alone, not Hispanic or Latino householder (% of households)	0.9%	0.8%
Owner occupied (Homeownership rate)	63.6%	63.4%
Renter occupied (Rental rate)	36.4%	36.6%
Hispanic or Latino householder (% of households)	98.9%	98.9%
Owner occupied (Homeownership rate)	71.7%	68.1%
Renter occupied (Rental rate)	28.3%	31.9%

Source: American Community Survey 2014-2018 5-year estimates

Figure 11: Percentage of occupied housing by Race, 2018

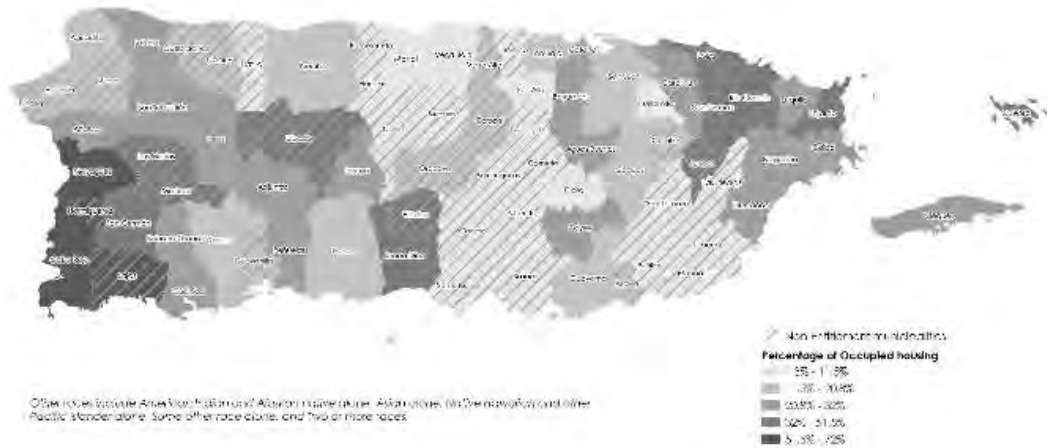
*White householder*



## Black or African American householder



## Other races householder



Source: American Community Survey 2014-2018 5-year estimates.

## EMPLOYMENT

The 2018 Community Survey indicates that only 44.4% of the population 16 years and over (1,240,092) is in the labor force in Puerto Rico. This represents a 2.4% decrease in comparison with 2014 Community Survey. A total of 210,815 (17%) were unemployed in 2018, an improvement when compared to the 242,387 workers that were unemployed in 2014. Among females over 16, 54.4% are in the workforce, of which 16.5% are unemployed. Regarding non-entitlement municipalities, 40.4% of the population 16 years and over are in the labor force and 18.8% were unemployed.

It is important to note that unemployment rates published by the Census are typically much higher than those published by the Department of Labor. For instance, the unemployment rate for Puerto Rico in 2018 was 11.4%.

**Table 8: Employment and Unemployment, 2018**

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate
Non-entitlement municipalities	1,023,026	40.4	18.8
Puerto Rico	2,793,000	44.4	17.00

*Sources: American Community Survey 2014-2018 5-year estimates*

The highest unemployment rates are in the Central mountainous region of Puerto Rico, all of which are non-entitlement municipalities, in Guánica and Fajardo.

Figure 12: Unemployment rate, 2018



According to the Bureau of Labor Statistics, total non-farm employment decreased more than 5% from 2014 to 2018. The industrial sectors of Agriculture, Information, and Mining fell by more than 15%. On the other hand, the industries of Management of companies, Administrative and waste services, Professional and technical services, and Transportation and Warehousing registered the best results with growths of 30.1%, 8.0%, 7.7%, and 7.4%, respectively. It should be noted that 2018 data was significantly affected by Hurricane María which took place in September 2017.

**Figure 13: Change in non-farm salaried employment by industrial sector: 2014-2018**

Industrial Sector	2014	2018	Change %
Management of companies and enterprises	11,681	15,193	30.1%
Administrative and waste services	71,849	77,591	8.0%
Professional and technical services	29,418	31,670	7.7%
Transportation and Warehousing	18,575	19,947	7.4%
Arts, entertainment, and recreation	3,625	3,875	6.9%
Real estate and rental and leasing	12,837	13,372	4.2%
Construction	26,793	26,265	-2.0%
Manufacturing	74,418	71,959	-3.3%
Health care and social assistance	91,496	86,827	-5.1%
Retail Trade	130,453	122,828	-5.8%
Federal Government	30,408	28,555	-6.1%
Wholesale trade	31,474	29,185	-7.3%
Accommodation and food services	76,438	70,854	-7.3%
Public administration	135,823	124,410	-8.4%
Educational services	98,853	86,455	-12.5%
Utilities	9,684	8,236	-15.0%
Agriculture, forestry, fishing and hunting	11,565	9,697	-16.2%
Information	20,015	16,644	-16.8%
Mining, quarrying, and oil and gas extraction	611	500	-18.2%
Other services, except public administration	20,985	16,614	-20.8%
<b>Private</b>	<b>677,460</b>	<b>657,381</b>	<b>-3.0%</b>
<b>Total, all industries</b>	<b>907,001</b>	<b>860,677</b>	<b>-5.1%</b>

Source: Bureau of Labor Statistics (2020), QCEW.

HUD's Labor Market Engagement Index summarizes the relative intensity of labor market engagement and human capital in a given geography. The index is dependent on the level of employment, labor force participation rate, and educational attainment. The

index indicates that most non-entitlement municipalities have very low labor market engagement index which is consistent with the indicators presented above. The census tracts showing very good labor market engagement are in the San Juan Metropolitan Area and in specific areas of economic activity concentration scattered through entitlement coastal municipalities. Only a few non-entitlement municipalities have census tracts with average or above average results. This reflects economic development barriers in these municipalities and the need to develop regional economic development plans.

Figure 14: Labor Market Engagement Index



Sources: American Community Survey (ACS), 2009-2013  
Note: The higher the score, the highest access to job opportunities.

## INCOME AND POVERTY

The 2018 Community Survey reflects a median household income for Puerto Rico of \$20,166 and for the non-entitlement municipalities is of \$18,298. In entitlement municipalities 54% of the households have an income level of \$19,999 or less, while in Puerto Rico the percentage was 47%. The lowest median household incomes are in the Central mountainous region of Puerto Rico and in the Western Region. Poverty has a very high prevalence in most of Puerto Rico. According to HUD's Low Poverty Index, most census tracts in non-entitlement municipalities are have a significantly higher exposure to poverty. Thus, protected classes living in these municipalities are also exposed.

**Table 9: Median Household income, 2018**

Geographic Area	Households	Median income
Non-entitlement municipalities	420,075	\$18,298
Puerto Rico	1,205,075	\$20,166

Source: American Community Survey 2014-2018 5-year estimates.

Table 10: Household Income levels, 2018

Income level	Non-entitlement municipalities	%	Puerto Rico	%
<b>Households</b>	<b>411,789</b>	<b>100%</b>	<b>1,205,075</b>	<b>100%</b>
Less than \$10,000	123,737	30.0%	333,145	27.6%
\$10,000 to \$14,999	55,007	13.4%	143,400	11.9%
\$15,000 to \$19,999	45,468	11.0%	122,665	10.2%
\$20,000 to \$24,999	34,478	8.4%	96,672	8.0%
\$25,000 to \$29,999	28,171	6.8%	79,401	6.6%
\$30,000 to \$34,999	22,486	5.5%	67,526	5.6%
\$35,000 to \$39,999	19,277	4.7%	56,023	4.6%
\$40,000 to \$44,999	15,083	3.7%	47,119	3.9%
\$45,000 to \$49,999	11,741	2.9%	38,180	3.2%
\$50,000 to \$59,999	18,092	4.4%	61,015	5.1%
\$60,000 to \$74,999	16,501	4.0%	59,464	4.9%
\$75,000 to \$99,999	11,056	2.7%	46,497	3.9%
\$100,000 to \$124,999	4,856	1.2%	22,355	1.9%
\$125,000 to \$149,999	2,352	0.6%	10,992	0.9%
\$150,000 to \$199,999	1,662	0.4%	10,094	0.8%
\$200,000 or more	1,822	0.4%	10,527	0.9%

Source: American Community Survey 2014-2018 5-year estimates.

Public assistance income refers to assistance programs that provide either cash assistance or in-kind benefits to individuals and families from any governmental entity. Social Security income is received by nearly half of all households or 47% in Non-entitlement municipalities while Puerto Rico is 44%. The Mean income from Social Security is similar in Non-entitlement municipalities and Puerto Rico with a difference of \$500. Supplemental Security Income in its beneficiaries is minute compared to other public assistance income. Only 0.3% of all households in non-entitlement municipalities benefit from it, similar to the 0.4% for Puerto Rico. The mean income for SSI is not computed since the census reports too few sample cases for the municipality level. Households receiving Food Stamps/SNAP has the biggest difference of public assistance when compared between Non-entitlement municipalities and Puerto Rico. In Non-entitlement municipalities 47% receive Food Stamps/SNAP whereas in Puerto Rico only 40% do. The

40

Mean income from Food Stamps/SNAP is not available. Retirement income is similar between Non-entitlement municipalities and Puerto Rico, with a 1% difference. The mean income however diverges by \$ 1,319 with \$ 16,246 and \$ 17,565 for Non-entitlement municipalities and Puerto Rico, respectively.

**Table 11: Public assistance mean income in the past 12 months (Households)**

Geographic Area	% With Social Security income	Mean Income Social Security income	% With Supplemental Security Income (SSI)	Mean Income Supplemental Security Income (SSI)	% With cash public assistance income or Food Stamps/SNAP	Mean Income Cash public assistance or Food Stamps/SNAP	% With retirement income	Mean Income retirement income
Non-entitlement municipalities	47%	\$ 12,517	0.3%	(X)	47%	(X)	15%	\$ 16,246
Puerto Rico	44%	\$ 13,017	0.4%	\$ 10,079	40%	(X)	16%	\$ 17,565

Source: American Community Survey 2014-2018 5-year estimates. Inflation-adjusted dollars.

Figure 15: Median Household Income, 2018



Figure 16: Low Poverty Index by Census Tract



"Source: ACS 2008-2013 U.S. Census  
 Note: The higher the score, the less exposure to poverty in a neighborhood.

## Hazards/Risks to Community Amenities & Housing

### A. COMMUNITY AMENITIES

Parks are the most common type of outdoor recreation facility, according to the Statewide Comprehensive Outdoor Recreation Plan (SCORP) for Puerto Rico 2013-2018 (Puerto Rico National Parks Company, 2013).<sup>2</sup> However, parks are not adequate to meet the populations' preferences and needs. In Puerto Rico, public parks are administered by Commonwealth agencies and municipalities.

According to the SCORP, most of these parks are sports related, being baseball/softball parks and basketball courts the most abundant (Puerto Rico National Parks Company, 2013). However, changes in demographics, such as an increase in the older population segments, may require modifying these public spaces to address population's recreation needs and preferences. In fact, the SCORP identified the need to adapt many of the facilities as these were developed before the enactment of the American with Disabilities Act (ADA). Respondents to the SCORP demand survey in whose homes lives a person with disability indicated that the lack of accessibility for people with disabilities was an obstacle to enjoy outdoor recreation activities. The SCORP identified this as an important issue and recognized the need to increase the opportunities for people with disabilities and elders as an important step to improve the outdoor recreation in Puerto Rico. To address this issue, the plan proposes to conduct periodic inspections to facilities in order to identify barriers that could arise after the construction of those facilities, instead of waiting for complaints from the affected people (Puerto Rico National Parks Company, 2013).

In addition, recent natural events have caused several damages to parks and public spaces in Puerto Rico. It is estimated that 30% of parks were severely damaged by Hurricane Maria (Central Office of Recovery, Reconstruction, and Resiliency (COR3).

<sup>2</sup> Puerto Rico National Parks Company, 2013. Statewide Comprehensive Outdoor Recreation Plan (SCORP) for Puerto Rico, 2013-2018.

2018)<sup>21</sup>. Damages could be more widespread as a result of recent earthquakes that affected Puerto Rico in 2020.

Besides the condition of the parks, proper access is a concern for many communities. Parks are not distributed evenly through Puerto Rico, concentrating in the San Juan Metropolitan Area. As a result, other municipalities through Puerto Rico, especially the non-entitled, have fewer available parks and public places, as shown in the following map.

**Figure 17: Distribution of parks in Puerto Rico and non-entitled municipalities**



In Puerto Rico it is required that every new residential development provides community amenities such as outdoor recreational and cultural facilities, according to Chapter 17 of the Joint Permit Regulation (JPR), Regulation No. 31 of 2010. However for the purpose of increasing the offer of affordable housing in urban areas by reducing construction costs, the Puerto Rico Planning Board exempts developers from providing neighborhood facilities although they are required to leave an area for a park properly graded and leveled (JPR, Section 18.2.6).

<sup>21</sup> Central Office of Recovery, Reconstruction, and Resiliency (COR3). 2018. Transformation and Innovation in the wake of devastation and economic disaster recovery plan for Puerto Rico. Retrieved from: <https://recovery.pr/document/transformacion-innovacion-para-construccion-y-sustentabilidad>

## B. STRUCTURES EXPOSED TO SELECTED ENVIRONMENTAL RISKS

Puerto Rico has approximately 750,000 industrial, commercial, and residential structures in areas susceptible to environmental risk. This is one of the most pressing issue affecting access to safe and decent housing. Of this total 375,362 are subject to landslide hazards, 152,915 to flood hazard and 148,857 to liquefaction hazard. According, to Estudios Técnicos, Inc., in structures developed in in flood zones there are an estimated 277,592 housing units. Ensuring the safety of elderly and disabled populations is an area of concern given the extend of the problem. These risks materialized during Hurricane Maria, as discussed in the CDBG-DR Action Plan.

**Table 12: Number of Structures Exposed to Selected Environmental Risks, Puerto Rico**

Environmental Risk <sup>a</sup>	Area (km2)	# Structures
Landslide Hazard-Highest susceptibility	78	5,616
Landslide Hazard-High susceptibility	272	39,604
Landslide Hazard-Moderate susceptibility	5,045	375,362
Flood Hazard (A, AE, AO, VE)	1,174	152,915
Coastal Erosion Hazard (30 yr projected)	3	489
Sea Level Rise (3ft)	146	5,920

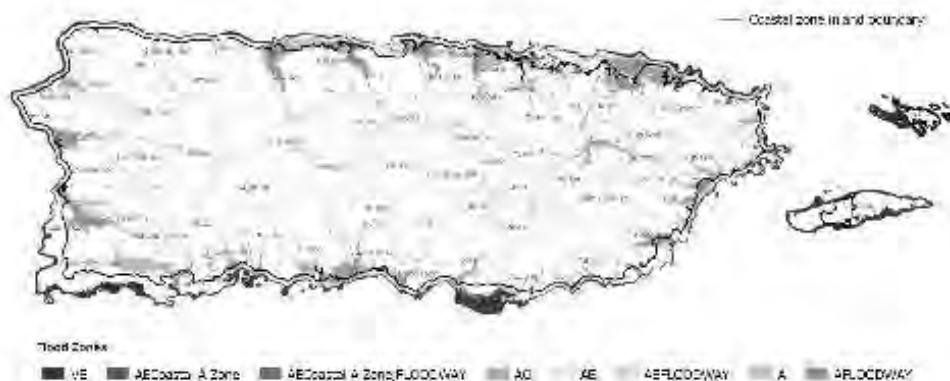
<sup>a</sup> Federal Emergency Management Agency (FEMA). 2018. Advisory Maps; Monroe, W.H. 1979. Map showing landslides and areas of susceptibility to landsliding in Puerto Rico. U.S. Geological Survey, Miscellaneous Investigations Series, MAP 1-1148; National Oceanic and Atmospheric Administration (NOAA). Coastal Service Center. 2012. Detailed Methodology for Mapping Sea Level Rise Inundation; URS. 2002. Integrated Hazard Assessment for the Island of Puerto Rico, Prepared for Universidad Metropolitana under a Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant to the Puerto Rico Governor's Authorized Representative (GAR) following Hurricane Georges.

Liquefaction Hazard (Moderate/High/Highest)	793	148,857
Landslide Earthquake-Induced (Moderate/High/Highest)	430	22,886
<b>Total</b>	<b>7,940</b>	<b>751,649</b>

Sources: USGS, FEMA, NOAA, URS

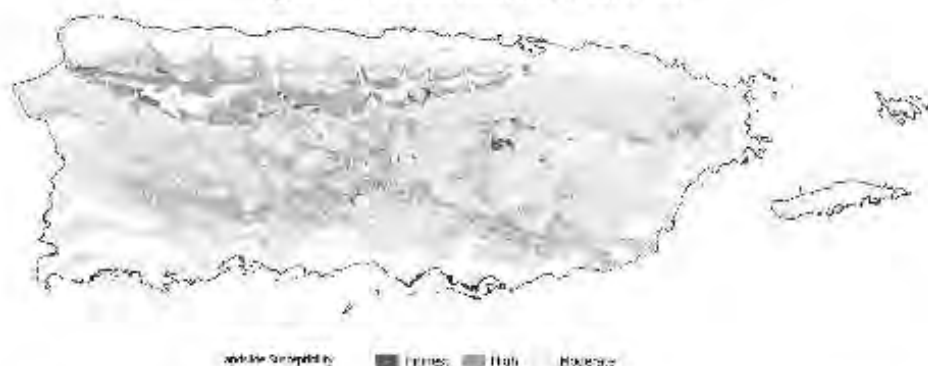
As mentioned, over 152,915 structures are in flood hazard zones classified as A, AE, AO and VE. These areas are represented in the following map. San Juan, Loíza and Yabucoa have large areas affected by floods. These areas are known for having a higher concentration of black and other minority populations. Development in Special Flood Hazard Areas (SFHAs) are regulated by the PRPB Regulation No. 13, Special Flood Hazard Areas Regulation of 2010, as amended. Section 13, Surveillance and Inspection of the Flood Hazard Zones, provides that the PRPB<sup>3</sup>, the Puerto Rico Department of Natural and Environmental Resources (DNER) and the Puerto Rico Department of Housing, as applicable, are responsible for the vigilance of all flood hazard zones in Puerto Rico and for enforcing the provisions of such regulation.

**Figure 18: Flood Zones Map, Puerto Rico**



<sup>3</sup> The Regulation provides that the responsible entity is OGP. However, with the approval of Law 161-2009 as amended these responsibilities were transferred to the PRPB.

Figure 19: Landslide Zones Map, Puerto Rico



### C. ENVIRONMENTAL HEALTH INDEX

The environmental health index shows potential exposure of neighbors to harmful toxins using the Environmental Protection Agency (EPA) data (HUD, 2019).<sup>6</sup> This index combines standardized EPA estimates of air quality carcinogenic, respiratory and neurological data with census tracts.

According to this index, the areas with the poorest environmental health are located in the San Juan Metropolitan Area, continuously from Arecibo to the west to Carolina to the east. Northern San Juan is the area with the worst environmental health according to the index. This area is home to industrial parks, PREPA power plant, industries and facilities that handle oil and other chemical products. In fact, the San Juan area (covering San Juan, Cataño, Guaynabo, Toa Baja, and Bayamón) does not comply with the Sulfur Dioxide (2010 Standard) as well as Salinas in the South.<sup>7</sup> Sulfur dioxide is associated with respiratory diseases.<sup>8</sup>

<sup>6</sup> HUD Office of Policy Development and Research, 2019, *Alternatives Furthering Fair Housing Data and Mapping Tool (AFFH-1) Data Documentation Data Version AFFH0004a*. Retrieved from: [https://files.hudexchange.info/resources/documents/AFFH-1\\_Data\\_Documentation\\_AFFH0004a-1\\_March1016.pdf](https://files.hudexchange.info/resources/documents/AFFH-1_Data_Documentation_AFFH0004a-1_March1016.pdf)

<sup>7</sup> Federal Register / Vol. 83, No. 6 / Tuesday, January 9, 2018 / Rules and Regulations, Retrieved from: <https://www.govinfo.gov/content/pkg/FR-2018-01-09/pdf/2018-01-09.pdf#page=11>.

<sup>8</sup> <https://www.epa.gov/so2-pollution/sulfur-dioxide-basics#effects>

Figure 20: Environmental Health Index



Source: National Air Toxics Assessment (NATA), 2014. Note: The lower the number the highest the exposure to environmental health risks.

## Housing

This section of assessment examines the current status of Puerto Rico's housing market to determine what types of common housing problems may exist among all segments of the population. As shown by CHAS data there is a substantial need of housing in Puerto Rico. As much as 300,040 households with incomes below 100 AMI are considered to have one or more housing problems.

### HOUSEHOLDS

The contraction in the population of Puerto Rico and its changing demographic base is affecting household formation and household growth. The strong contraction in population cohort below 40 years of age, is driving down the number of households. ACS annual data shows that the number of households declined 6.1% during the 2011-2018 period, or by 76,514 households. This trend has lowered housing demand and has increased the number of vacant housing the island. As discussed in this report, Housing sales in Puerto Rico are well below sales prior to the 2009 U.S. Financial Crisis.

**Table 13: Number of Households, 2011 - 2018, ACS 1-yr data**

Year	Households	Change
2011	1,256,151	
2012	1,263,694	0.6%
2013	1,253,690	-0.8%
2014	1,233,490	-1.6%
2015	1,221,851	-0.9%
2016	1,208,438	-1.1%
2017	1,191,305	-1.4%
2018	1,179,637	-1.0%
<b>Change 2010-2018</b>	<b>-76,514</b>	<b>-6.1%</b>
<b>Average per year</b>	<b>(9,564)</b>	

Source: 2010-2018 ACS (Base Year), 2014-2018 ACS, Annual Estimates of the Resident Population (Vintage 2019) - Population in 2010 and 2018.

According to the CHAS 2012-2016, out of a total of 1,237,185 households, 47% or 575,250 are considered low- and moderate-income households for having an income below 80% of the HUD adjusted Median Family Income (HAMFI). Puerto Rico has a relatively large share of households with at least one person of age 62 years or older, representing

.50

as much as 48% of households (508,380). Close to half of them are low- and moderate-income households (245,125), a ratio comparable to the average of all types of households.

Income disparity is observed among households that contain at least one person age 75 or older. Out of 179,560 households within the group, 54% (97,265) have low and moderate income. Among households with one or more children 6 years old or younger income disparities are much more pronounced. Although 52% are low- and moderate-income households, among the group as much as 37% have very low income (less than 50% HAMFI), 27% of which is extremely low income.

**Table 14: Number of Households by Income, 2016**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI	Total
Total Households	240,645	135,290	199,315	106,510	555,425	1,237,185
Small Family Households	109,670	48,840	76,140	45,740	306,230	586,620
Large Family Households	13,680	7,650	12,105	6,345	42,175	81,955
Household contains at least one person 62-74 years of age	45,480	41,715	60,665	34,030	146,930	328,820
Household contains at least one person age 75 or older	25,920	30,400	40,945	18,445	63,650	179,560
Households with one or more children 6 years old or younger	46,065	17,590	24,165	12,240	69,840	169,900

Source: CHAS, 2016 5-year estimates.

#### HOUSEHOLD BY INCOME AND HOUSING TENURE

Housing tenure in Puerto Rico is relatively high. The homeownership rate for Puerto Rico was estimated at close to 70% in the CHAS 2012-2016 5-year estimates. Nevertheless,

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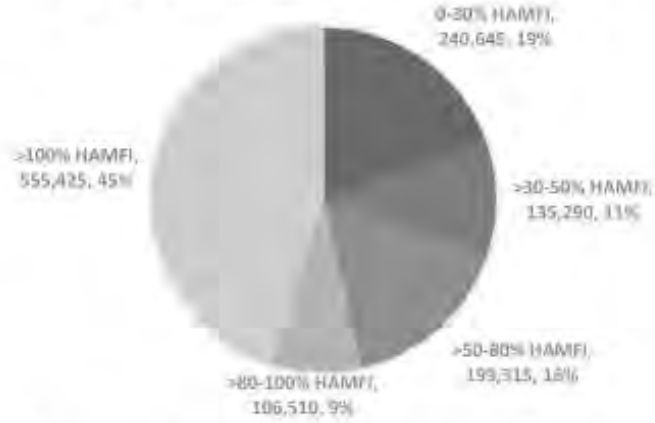
homeownership rates are much lower among low- and moderate-income households, which account for 60% of renters, in contrast to 37% among homeowners. The lowest homeownership rate is among households with incomes below 30% HAMFI, of which 43% percent are homeowners and 57% are renters. The homeownership rate was reported at 60% in the income strata of more than 30% to less than 50% HAMFI. Among the income strata of more than 50% to less than 80% HAMFI, the homeownership rate increases to 66%. In the income strata of incomes above 80% homeownership rates were much higher: 71% among the 80% to less than 100% HAMFI strata and 82% in the 100% HAMFI and above strata.

**Table 15: Income by tenure**

Income by tenure	Renters only	% Renters	Owners only	% Owners	Total
Household Income <= 30% HAMFI	136,405	57%	104,245	43%	240,645
Household Income >30% to <=50% HAMFI	54,505	40%	80,785	60%	135,290
Household Income >50% to <=80% HAMFI	67,560	34%	131,755	66%	199,315
Household Income >80% to <=100% HAMFI	30,720	29%	75,790	71%	106,510
Household Income >100% HAMFI	99,260	18%	456,165	82%	555,425
Total	388,445	31%	848,735	69%	1,237,180

*Source: CHES 2012-2016 5-year estimates.*

**Figure 21: Distribution of Households by Income, 2018**



**Figure 22: Distribution of Households by Income, , 2018**

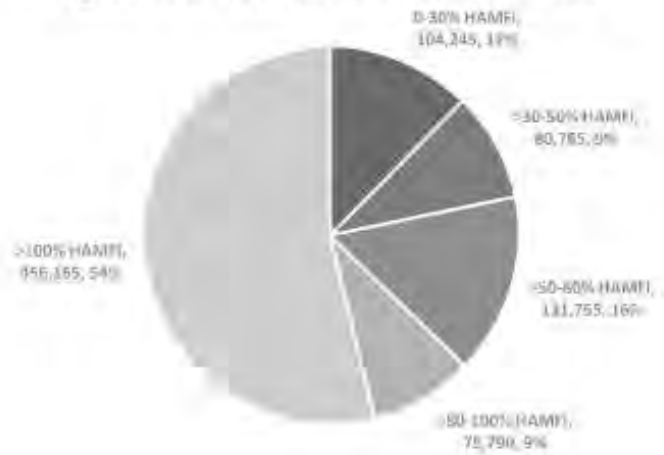
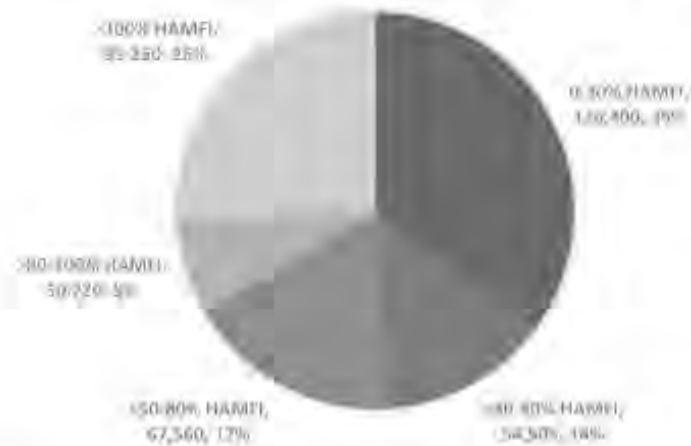


Figure 23: Distribution of Households by Income, Renters, 2018



#### HOUSING PROBLEMS SUMMARY

According to the CHAS a total of 374,410 households had one or more problems. 47% were renters and 53% were homeowners. Of this total, 189,285 households classified as a severely low income household, of which 54% were renters and 46% were owners. The greatest most represented housing problem is cost burden, which accounted for 72% of housing problems. More than 56,855 households with incomes up to 100% AMI reported living in a substandard housing, of which 86% (49,080) were low- and moderate-income households.

Severely cost burdened households with a housing cost above 50% of income is also a challenging housing issue. Severely cost burden problems among low- and moderate-income households amounted to 124,445 cases, of which 46% were renters and 54% homeowners. Puerto Rico is a jurisdiction with high cost of housing. Cost burden issues reflect the gap between the median income in Puerto Rico and the median cost of adequate housing, which impacts the general population and minorities alike. The CHAS identified 94,885 households with incomes between 0 to 50% of the AMI severely cost

burdened but without any other housing problems, similarly, distributed among renters (48,155), and homeowners (46,730).

The needs associated to severely overcrowded and overcrowded conditions are less of a problem relative to other housing issues. Households living in overcrowded conditions (1.01-1.5 people per room) amounted to 24,935 low- and moderate-income households, of which 13,760 were renters and 11,175 homeowners. The CHAS report also reflected that 5,240 low- and moderate-income households were living in severely crowded conditions (1.51 people per room), among which renters accounted for a larger share (3,105) than homeowners (2,135). Very low-income households (0-30% AMI renters) accounted for the largest share of severe cases, with 1,585 renters and 795 owners. The another of the largest group was 50-80% AMI homeowners with 920 severe cases.

The greatest need among severely cost burden households was among small related families, which accounted for half of the cases (49%) or 67,765 households, among which very low income 0-30%AMI small related rental households (23,140) and very low income homeowners (14,765) represented the largest share. The needs among 50-80% AMI homeowners (9,475) were also relatively large.

When view by age, 37,820 severely cost burden cases were among the elderly. Those having the greatest need are 0-30% AMI elderly homeowners, which accounted for over 13,145 cases. This will be a fast-growing segment of the population.

Regarding substandard housing, the housing problem is more prevalent among low- and moderate-income homeowners (49,080); close to 27,000 renters also reported living in substandard housing. Very low-income households (0-30% AMI) accounted for the largest groups living in this condition, of with 12,165 are renters and 10,990 homeowners.

**Table 16: Housing Problems, Summary Table (Households with one of the listed needs)**

	Income				Total	Density				Total	All Income	% of total with problems	Renter	Owner
	0-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI		0-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI					
Substandard Housing - lacking complete plumbing or kitchen facilities	12,160	8,398	5,745	2,610	24,913	10,990	6,330	9,455	5,165	31,940	56,855	19%	44%	55%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,320	620	670	340	2,950	735	400	770	244	2,179	3,125	2%	38%	92%
Overcrowded - With 1.01-1.51 people per room (and none of the above problems)	4,600	2,160	2,710	1,190	10,660	2,735	1,840	3,400	1,690	9,675	20,335	7%	32%	68%
Housing cost burden greater than 50% of income (and none of the above problems)	33,405	14,750	6,320	1,320	56,000	31,930	14,800	21,640	7,645	75,415	133,615	45%	43%	57%
Housing cost burden greater than 30% of income (and none of the above problems)	5,460	3,950	16,395	7,045	35,850	11,580	7,815	14,165	12,660	46,220	104,110	28%	43%	57%
Zero/negative income (and none of the above problems)	44,955	0	0	0	44,955	29,415	0	0	0	29,415	74,370	25%	60%	40%
Having 1 or more of four housing problems	56,945	28,913	34,040	12,510	132,410	57,970	33,210	48,865	27,595	167,630	300,040	100%	44%	56%

Figure 24: Households with Housing Problems as percent of Total Households

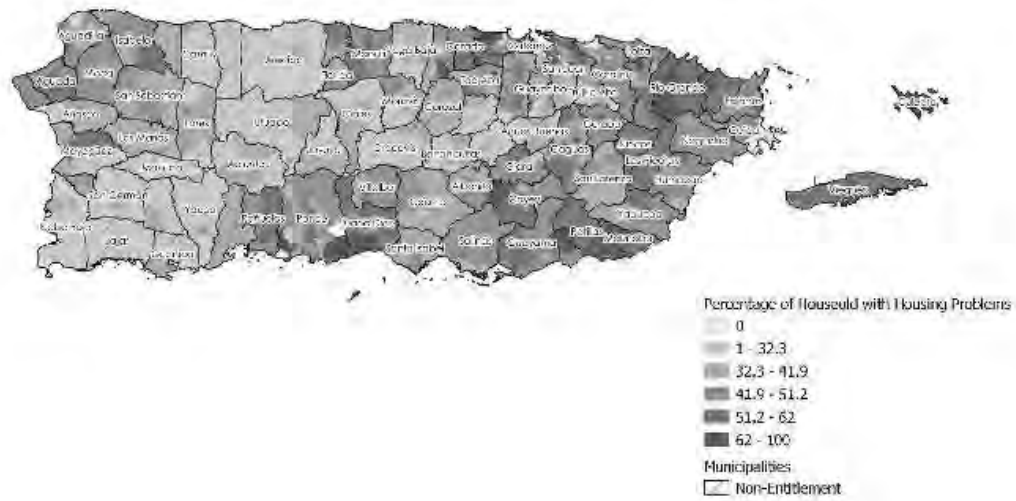
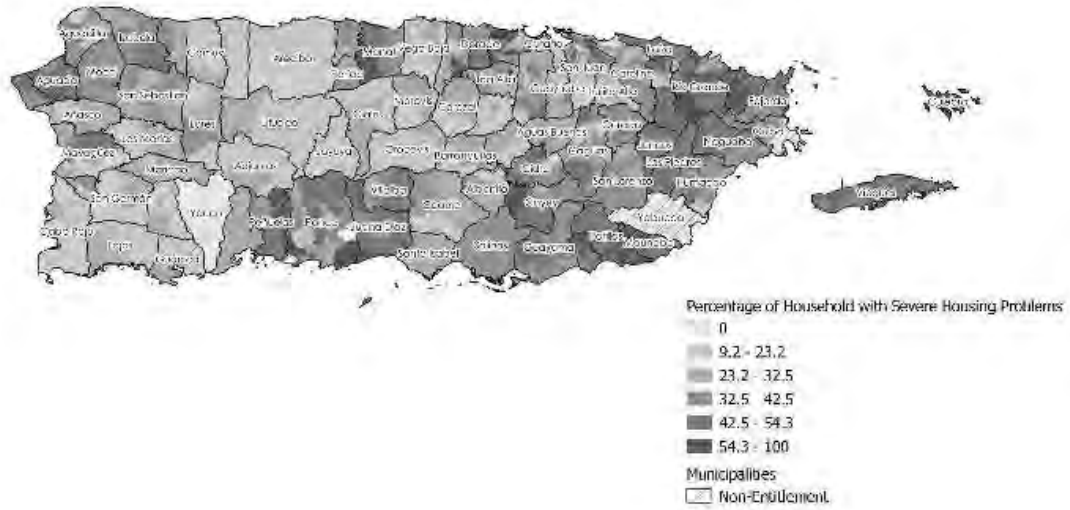


Figure 25: Households with Severe Housing Problems as percent of Total Households



#### HOUSING COST BURDENS

Of households with a cost burden > 30% of income, 50% are small related renter households with severely low incomes, while 42% of small related owner households have severely low incomes. A total of 42,370 of elderly households, renter and owned units combined, with a cost burden >30% have very low incomes.

The households with severe cost burdens (housing costs >50% of income), 61.7% of them are small related renter households with severely low incomes and 40.6% are small related owned households with severely low income. A total of 31% of elderly renter households with housing costs >50% have very low incomes, while 77% of elderly owned households with the same cost burden have very low incomes. The main concern with the poor elderly households is their incapacity to adapt to changing housing needs. This is particularly more of an issue among those already experiencing cost-burden issues.

**Table 17: Cost Burden > 30%**

	Renter				Owner				All Types
	0-30% AMI	>30-50% AMI	>50-60% AMI	Total	0-30% AMI	>30-50% AMI	>50-60% AMI	Total	
NUMBER OF HOUSEHOLDS									
Small Related	26,700	12,915	14,315	53,930	19,670	10,490	16,665	46,825	100,755
Large Related	2,475	1,625	1,475	5,575	3,000	1,660	2,815	7,475	13,050
Elderly	6,320	5,140	5,555	17,015	19,505	12,305	14,020	45,830	62,845
Other	8,075	5,030	6,775	19,880	7,780	2,550	5,145	15,475	35,355
Total need by income	43,570	24,710	28,120	96,400	49,955	27,005	38,645	115,605	212,005
Percent of Total Households, All Types									
Small Related	26%	13%	14%	54%	20%	10%	17%	46%	100%
Large Related	19%	12%	11%	43%	23%	13%	22%	57%	100%
Elderly	10%	8%	9%	27%	31%	20%	22%	73%	100%
Other	23%	14%	19%	56%	22%	7%	15%	44%	100%
Total need by income	21%	12%	13%	45%	24%	13%	18%	55%	100%

Source: CHAS 2012-2016

**Table 18: Cost Burden > 50%**

	Renter				Owner				All Types
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	Total
NUMBER OF HOUSEHOLDS									
Small Related	23,140	9,005	4,430	36,575	14,765	6,950	9,475	31,190	67,765
Large Related	2,120	1,100	405	3,625	2,195	960	1,305	4,460	8,105
Elderly	4,945	2,885	1,925	9,755	13,145	6,655	8,265	28,065	37,820
Other	7,315	3,615	2,340	13,270	6,195	1,640	3,615	11,450	24,720
Total need by income	37,520	16,605	9,100	63,225	36,300	16,225	22,660	75,185	138,410
Percent of Total Households, All Types									
Small Related	34%	13%	7%	54%	22%	10%	14%	46%	100%
Large Related	26%	14%	5%	45%	27%	12%	16%	55%	100%
Elderly	13%	8%	5%	26%	<b>35%</b>	<b>18%</b>	22%	74%	100%
Other	30%	15%	9%	54%	25%	7%	15%	46%	100%
Total need by income	27%	12%	7%	46%	26%	12%	16%	54%	100%

Source: CHAS 2012-2016

#### OVERCROWDING

A small percentage of renter and owner-occupied units in Puerto Rico experience severe overcrowding or are overcrowded. The CHAS report also reflected that 5,240 low- and moderate-income households were living in severely crowded conditions (1.51 people per room), among which renters accounted for a larger share (3,105) than homeowners (2,135). Very low-income households (0-30% AMI renters) accounted for the largest share of severe cases, with 1,585 renters and 795 owners. The another of the largest group was 50-80% AMI homeowners with 920 severe cases.

**Table 19: Crowding (More than one person per room)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	8,330	2,995	3,670	1,170	14,165	3,135	2,000	3,245	1,500	9,880
Multiple, unrelated family households	1,275	470	570	335	2,650	1,830	1,155	1,855	900	5,540
Other, non-family households	190	35	45	30	300	25	10	10	0	45
Total need by income	7,795	3,500	4,285	1,535	17,115	4,990	3,165	5,110	2,400	15,665

Source: CHAS 2012-2016

	Renter				Owner			
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	Total	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	Total
Households with Children Present	36,505	11,970	13,610	62,085	9,560	5,620	10,555	25,735

Source: CHAS 2012-2016

## HOUSING PROBLEMS BY RACE

HUD's CHAS 2009-2013 provides data on housing problems by race based. As mentioned above, housing problems are quite prevalent in Puerto Rico due to systemic poverty conditions and the high cost of decent and safe housing. Therefore, there are not large gaps in disparities in housing conditions among races or ethnic backgrounds. The highest disparity was among a small group of Asian/ Pacific Islanders, Other Race households (49% vs 43% in the general population) and Black households (48% vs 43% in the general population).

**Table 20: Housing Problems by Race**

	Total Households	With one or more Housing Problems	With one or more Housing Problems	With one or more Severe Housing Problems	With one or more Severe Housing Problems
White households	9,088	3,987	44%	2,786	31%
Black households	1,288	621	48%	477	37%
Asian/Pacific Islander households	50	50	100%	40	80%
Native American households	753	318	42%	263	35%
Hispanic households	1,217,294	522,695	43%	392,330	32%
Other race households	1,965	954	49%	789	40%
<b>Total</b>	<b>1,230,844</b>	<b>528,729</b>	<b>43%</b>	<b>396,919</b>	<b>32%</b>

Source: Comprehensive Housing Affordability Strategy (CHAS), 2009-2013.  
Retrieved from Affirmatively Furthering Fair Housing Data.

Most of these minority households live in urban or areas. The largest concentrations in relative terms in non-entitlement municipalities are in the following: Hormigueros, Rincón, Aguada, Aguadilla, Quebradillas, Dorado, Ceiba, Vieques and Culebra. Black populations with housing problems are concentrated in urban areas with three clusters in the following non-entitlements municipalities: Dorado, Ceiba and Rincón. Severe housing problems are similarly distributed.

Figure 26: Households of All Other Races (not including Hispanics or Non-White) with Housing Problems as percent of Total Households

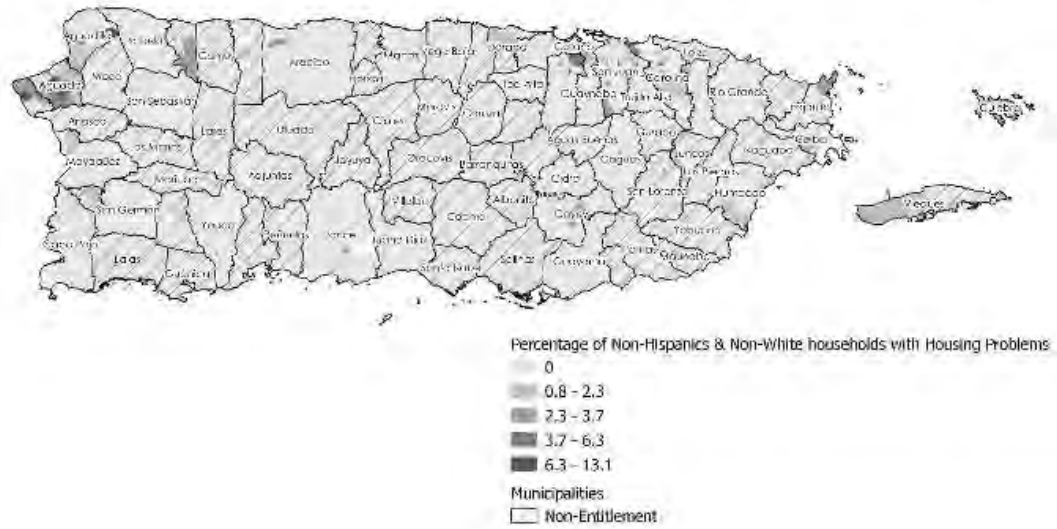


Figure 27: Households of All Other Races (not including Hispanics or Non-White) with Severe Housing Problems as percent of Total Households

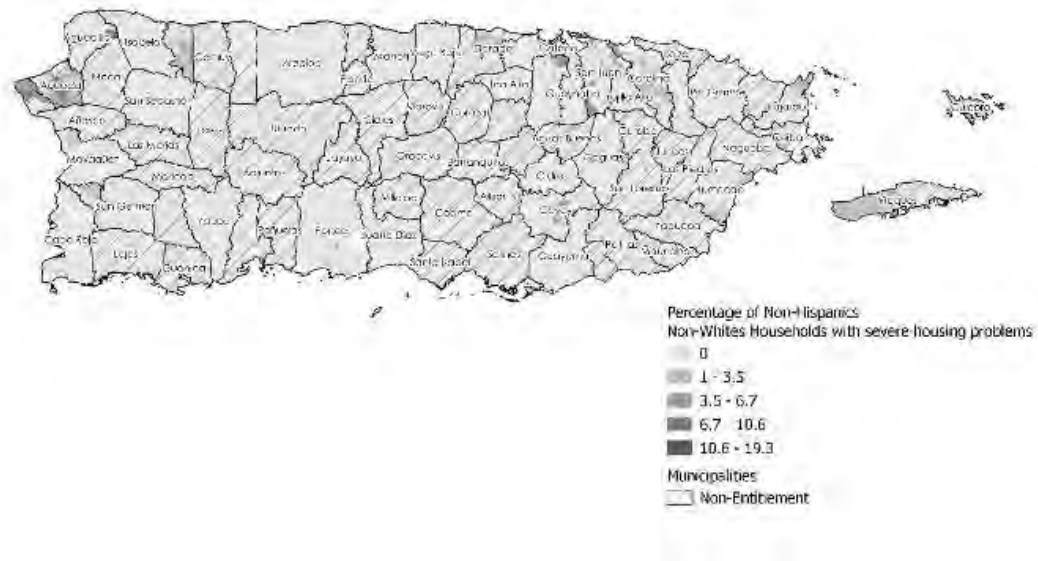
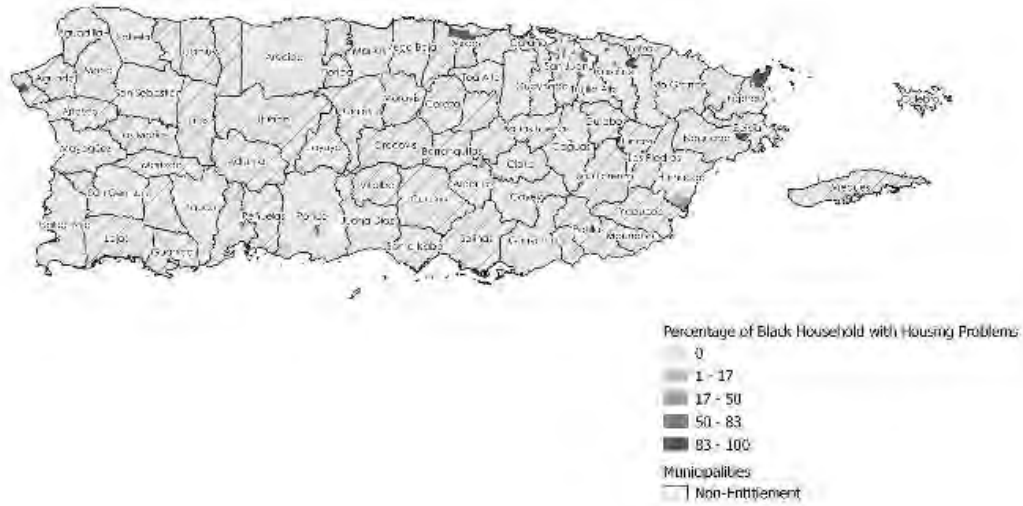


Figure 28: Black Households with Housing Problems as percent of Total Households



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**SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE**

According to the 2018 Puerto Rico Community Survey (five years) there are a total of 330,870 single person households, which are those consisting of people living alone. Out of this total, 139,372 are male householders, of which 51,087 were male householders 65 years and over, and 191,498 are female householders, of which 103,863 were female householders 65 years and over. The Commonwealth of Puerto Rico does not have statistics on the specific needs of these households. Notwithstanding, from a social standpoint elderly household living alone are those who are more vulnerable given that more than 150,000 have an independent living difficulty.

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**NEED OF HOUSING ASSISTANCE FOR DISABLED PERSONS OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING.**

According to the 2018 Puerto Rico Community Survey 672,799 persons have disabled status, which represents this figure represents 24% of the total civilian non-institutionalized population. The elderly account for 26% of the disabled population. Over 150,000 have an independent living difficulty, which is equivalent to almost half of elderly civilian non-institutionalized population (40%). Ambulatory difficulty is the most common disability among the elderly (50%).

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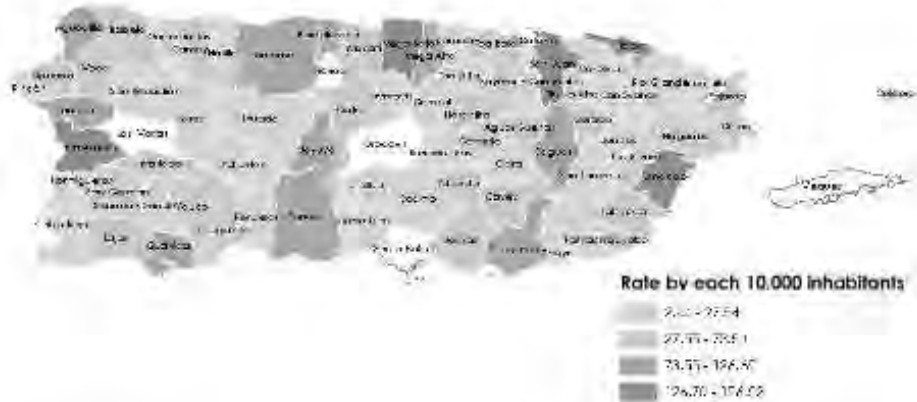
**HOMELESS PERSONS**

Continuum of Care (CoCs) data reported to HUD for 2019 identified a total of 2,535 homeless persons. In addition to those identified as homeless on the night of the count, 2,227 people were counted in the CoCs transitional and permanent housing projects.

**Figure 29: Distribution of homeless persons by municipality**



Source: 2019 PIT Count



Source: 2019 PIT Count

In terms of their demographic characteristics:

- 79% are men and the median age is 48, while 36% are 50+
- 27% are chronically homeless
- 63.5% suffer from chronic substance abuse
- 38.8% has a mental health condition

- 18.8% have a physical disability
- 6.8% are HIV positive

**Figure 30: Distribution of homeless population by ethnicity and race**



Source: 2019 PIT Count

The distribution of homeless by their shelter status shows that a vast majority of homeless persons were unsheltered (75.0%).



Source: 2019 PIT Count

#### FORECLOSED PROPERTIES AS A SOURCE OF AFFORDABLE HOUSING

Foreclosures began to increase in Puerto Rico since 2008, as the local economic growth began to deteriorate in 2007 and issue that is also related to the level at which householders in Puerto Rico are cost burdened by residential costs. Foreclosures peaked 2016 with 5,554 cases after 10 years of a prolonged contraction in the economy and a substantial reduction in jobs. Foreclosures increased in 2019, after two years of declines that were attributed to the protections provided to borrowers after Hurricane María. In the last quarter of 2019, the number of foreclosures was slightly below that in Q4-18.

Table 21: Residential Units Foreclosed

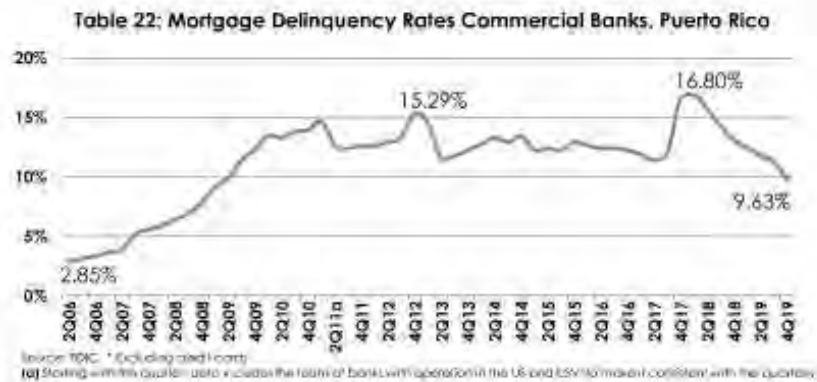


Delinquency rates of the loan portfolio of commercial banks continued to decline in 2019 reaching an average of 5.58%, from 8.54% in 2018, and high of 13.68% in 2011. The biggest drop has been in construction loans, which decline to 8.09%, from 14.10% the year before, as banks were able to clean their portfolio from nonperforming loans. Residential mortgage loans have also improved, dropping to 11.25% in 2019 from 15.68% in 2018. Year-end rates towards the end of 2019 dropped below 10%, the first time they had been at this level since the second quarter of 2009. Local economic activity in 2019 improved driven by increase in spending resulting from post-Hurricane María reconstruction efforts.

Mortgage delinquency rates in Puerto Rico were 2.5% at the time the Governor declared on the 1st of May of 2006 a shutdown of the central government of Puerto Rico, due to a budget deficiency to pay the salary of public employees for the months of May and

June. The shutdown only lasted two weeks, but the economy was sent into a declining cycle that latter was accelerated by the 2009 Financial Crisis. The economic contraction was prolonged due to Puerto Rico's 2014 debt crisis and eventual default on its obligations. The Island is currently under the supervision of the Financial Oversight and Management Board for Puerto Rico.

Economic perspectives are negative because of COVID-19's impact on the economy. Thus, mortgage delinquency rates and foreclosures are expected to rebound.



Foreclosed properties broaden the inventory of affordable housing. As of June 2019, the Puerto Rico Commissioner of Financial Institutions (OCIF) reported a total of 2,578 foreclosed properties, 1,811 (30%) of which are in non-entitlement municipalities. The average price of the units was reported at \$82,007 based on the stated value of the portfolio. Although, the average stated value is considerable below the average price of \$154,341<sup>9</sup> in 2019 for a mortgaged residential unit in Puerto Rico. Median incomes are below the required level of income to purchase an average price home from the portfolio, exceeding the income by a factor of 3.5. The challenge is that most of these units require improvements to bring them to code compliance, which increases the price of the unit. Education and outreach programs combined with rehabilitation subsidies and

<sup>9</sup> Puerto Rico Office of Commissioner of Financial Institutions, New and Use Housing Demand Data. (May, 2020).

homebuyer assistance programs may improve the opportunity for a low- and moderate-income households to access housing from the repossessed portfolio.

**Table 23: Residential Foreclosure Inventory and Median Household Income**

Geographic area	Units	% of Total	Average Price	Median Household Income
Entitlement	1,811	70.20%	\$82,007.00	\$22,137.00
Non-entitlement	767	29.80%	\$60,798.00	\$17,154.00
Puerto Rico	2,578	100.00%	\$82,634.00	\$20,166.00

Source: Puerto Rico Office of Commissioner of Financial Institutions Residential Foreclosure Inventory.

## Code, zoning, and other public policies

### LAND USE AND CONSTRUCTION CODES AND REGULATIONS

In Puerto Rico land use and construction permit regulations are enacted and overseen by the Puerto Rico Planning Board (PRPB). This is the Commonwealth agency responsible for adopting and overseeing zoning throughout the 78 municipalities. Municipalities are empowered to prepare their land use plans, which are revised and approved by the PRPB, according to the provisions of the Autonomous Municipalities Act 181 of 1991. This law also provides that municipal land use plans must have an "Affordable Housing Program", that should include projects and programs to meet these needs, according to the land use policies. Affordable housing is defined by Act 81-1991 as amended as "any housing unit for those families that, due to their income characteristics, are prevented from acquiring or do not qualify for seeking housing in the formal private sector."

The PRPB also regulates land use development, construction processes and compliance. These are ruled, mainly, by the Puerto Rico Permit Process Reform Act (Law No. 161 of December 1, 2009, as amended), the Autonomous Municipalities Act 181 of 1991; the Joint Permits Regulation for Construction Works and Land Uses (Regulation No. 7951 of

71

2010), and the Puerto Rico Building Codes of 2018. These laws and regulations delegate in various entities, described below, the powers and responsibilities for evaluating and issuing land use and construction permits and supervising their compliance. However, The PRPB has the power to oversee compliance with the final determinations and permits granted by the Puerto Rico Permit Management Office (OGPe by its Spanish acronym), the municipalities, the Authorized Professionals and Authorized Inspectors, according to Law 161-2009, as amended.

- The OGPe is an Auxiliary Secretariat within the Puerto Rico Department of Economic Development and Commerce.<sup>10</sup> OGPe evaluates and makes final determinations for permits and environmental compliance determinations.
- Authorized Professionals and Authorized Inspectors are non-government professionals regulated by OGPe, that can evaluate and issue ministerial permits and certifications, as well as some certifications related to the use of a property.
- Municipalities<sup>11</sup> can request to the PRPB and with the Governor's approval, the power to evaluate and issue permits related to some land use decisions and permit powers from the PRPB and OGPe. This is according to the Law 81-1991, as amended. These delegations, known as "hierarchies," range from one to five, and the municipalities need to have an approved municipal land use plan and a municipal permits office, among other requisites that demonstrate they are competent to make certain permit-related decisions.

At present, there are 18 municipalities that are responsible for evaluating and issuing permits according to the powers delegated. These are arranged in 13 municipal permit offices, as some municipalities have permit offices in consortium with neighboring ones.

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<sup>10</sup> Law 141 of 2018.

<sup>11</sup> Law 81-1991 as amended includes the following definition: "Municipality or autonomous municipality" shall mean a geographic demarcation with all its wards, which has a specific name and is governed by a local government composed of a Legislative Power and an Executive Power.

**Map 1. Municipalities that can issue permits and municipal permit offices in Puerto Rico**



In addition, other 24 government agencies, including the Department of Housing, provide, as applicable recommendations in the permit process evaluation.<sup>12</sup> These are non-binding for instances other than those related to their policies and regulations. Concerned government entities must ensure that permits granted are in compliance with their laws and regulations and are empowered to issue fines which can be reviewed before the Court of First Instance.<sup>13</sup> Concerned Government Entities, and OGPs, may request in a court of law an injunction or permanent order stop a project if it poses a risk to the health or safety of people or damage to the environment, using mechanism established in Article 14.3 of the Permit Reform Act. Section 14, 6 provides that citizens can file a complaint if a permit does not comply with the laws and regulations of Concerned government entities. Moreover, Concerned Government Entities recommendations are

<sup>12</sup> These are collectively known as the Concerned Government Entities and include: the PR Aqueduct and Sewer Authority, the Energy Public Policy Office, Historic Preservation Office (SHPO), Consumer Affairs Department, Department of Agriculture, Department of Education, the Ports Authority, the Department of Health, the Department of Natural and Environmental Resources, the Department of the Family, the Firefighters Corps, the Department of the Treasury, the Department of Transportation and Public Works, the Electric Power Authority, the General Services Administration, the Highways and Transportation Authority, the Horse Racing Sport and Industry Administration, the Industrial Development Company, the Institute of Puerto Rican Culture, the Public Service Commission, the Puerto Rico Police, the Department of Sports and Recreation, the Telecommunications Regulatory Board, the Tourism Company, the Trade and Export Company, and any other agency or instrumentality as the Governor may determine through Executive Order, and that may have influence on the evaluation process of applications for the development and land uses, consultations, permits, licenses, certifications, authorizations, or any process for the operation of business in Puerto Rico or that has a direct or indirect influence on said operation.

<sup>13</sup> Section 14.3, Puerto Rico Permit Reform Act, Law 141 of 2009 as amended.

required and are considered essential when proposed activities are in lands that might endanger the health and safety of the population such as flood prone areas.<sup>14</sup>

Land use planning can be carried out at municipal level in all 78 municipalities, following the PRPB planning and zoning regulations. At present, 61 municipalities have approved land use plans and therefore they have detailed zoning maps for their territory. In all municipalities land and zoning regulations require public participation. Public hearings should be carried out various phases in the planning process (there are at least three public hearings during the plan development process). In addition, the Autonomous Municipalities Act requires the establishment of community boards, composed of residents, that serve an advisory body during the planning process.

Although Puerto Rico has in place an extensive legal framework related to land use, and the revision and issuance of construction permits, informal housing and the location of housing in high hazard areas are two of the most pressing issues in the island. Informal housing is also defined as those "which the State does not codify or recognize formally in its construction, form, or tenure".<sup>15</sup> This is a very complex issue since lack of tenure is a barrier to getting necessary construction permits. Nevertheless, in order to request a construction permit to formalize housing it is necessary to provide evidence that the proposer is the owner, the buyer or the lessee duly authorized by the owner of the property.<sup>16</sup> The PRPB estimated that 85,000 to 90,000 structures were informally constructed<sup>17</sup>, which suggests that these were not built in compliance with the land use and construction permit regulations. These is housing that were required an Authorization Letter to hookup to public utilities for not having a formal building permit.

Furthermore, as mentioned above, there are formal and informal housing in high hazard areas. It is estimated that there are 277,592 housing units in Puerto Rico, either formally or informally constructed, located in areas susceptible to coastal and riverine flooding (A.

<sup>14</sup> Section 2.3, Puerto Rico Permit Reform Act, Law 161 of 2009 as amended.

<sup>15</sup> See: Resilient Puerto Rico Advisory Commission, 2018. Housing Sector Report, [https://www.muhat.puertoricogov.gov/wp-content/uploads/2019/05/Housing\\_Sector\\_Report\\_Reimagino\\_Puerto\\_Rico\\_ENG\\_09-21-2018.pdf](https://www.muhat.puertoricogov.gov/wp-content/uploads/2019/05/Housing_Sector_Report_Reimagino_Puerto_Rico_ENG_09-21-2018.pdf)

<sup>16</sup> Said evidence can be satisfied through one or more of these means: 1. Public deed; 2. Lease agreement; 3. Purchase option contract; 4. Registry certification; 5. Declaration of heirs.

<sup>17</sup> See: [https://p.r.gov/Portals/0/RFP/RFP%20OGPe/4339-0001%20RFP%20REV%2002\\_15\\_2019%20OGPe%20Inspection%20services.pdf?ver=2019-02-15-203802-960](https://p.r.gov/Portals/0/RFP/RFP%20OGPe/4339-0001%20RFP%20REV%2002_15_2019%20OGPe%20Inspection%20services.pdf?ver=2019-02-15-203802-960)

AE, AO and VE).<sup>18</sup> However, development in Special Flood Hazard Areas (SFHAs) is regulated by the PRPB Regulation No. 13, Special Flood Hazard Areas Regulation of 2010, as amended. Section 13 of such regulation, *Surveillance and Inspection of the Flood Hazard Zones*, provides that the OGPe<sup>19</sup> will be responsible for the vigilance of all flood hazard zones in Puerto Rico and for enforcing the provisions of such regulation. This section also provides that the Puerto Rico Department of Housing will collaborate with OGPe in the surveillance of flood hazard zones, excluding the coastal zone, which is under the purview of the DNER.<sup>20</sup>

At present, the PRPB is addressing this situation through a comprehensive code enforcement program, which emphasizes in the education, awareness and surveillance to ensure that future developments comply with land use, and construction codes and regulations to reduce informal housing and exposure to natural hazards. The PRDH is a key partner in this effort that will significantly address both issues previously mentioned.

Although it has not been documented, arguably most informal housing and housing in risk areas is in low-income communities. It is a well-known fact among planning practitioners and municipal officials that lack of education, permitting and building costs are the main barriers for a low-income person to comply with building code and land use regulations, thus to access safe and decent housing.

According to the State Housing Plan<sup>21</sup>, major obstacle to affordable housing programs is the availability and cost of land, which is a market driven issue, but influenced by land use policy. A planning environment that made available additional land for residential development outside urban areas, fueled over the years the development of affordable housing toward the periphery of urban areas. These areas lack affordable mass transit systems, thus low- and moderate-income families have had to incur high transportation

18 Programa de Manejo de la Zona Costanera. 2019. Análisis espacial y económico: comunidades, infraestructura y biodiversidad en riesgo. Preparado por Estudios Técnicos, Inc. para la Oficina del Programa de Manejo de la Zona Costanera y Cambio Climático del Departamento de Recursos Naturales y Ambientales.

19 The Regulation provides that the responsible entity is OGPe. However, with the approval of Law 161-2009 as amended these responsibilities were transferred to the PRPB.

20 \* Puerto Rico's coastal zone, generally, extends 1,000 meters inland; however, it extends further inland in certain areas to include important coastal resources. Puerto Rico's seaward boundary is 3 marine leagues (9 nautical miles). [Source: <https://coast.prra.gov/data/czm/media/StateCZBoundaries.pdf>].

21 Puerto Rico State Housing Plan, Fiscal Years 2014-2018, Puerto Rico Department of Housing, Commonwealth of Puerto Rico (November 5, 2014), pages 39-40

costs. It has also resulted in "very high social costs in terms of pollution, high energy consumption and the loss of green areas and productive agricultural lands"<sup>22</sup>, to the extent that affordable housing programs adopt the low density, detached single family approach the land constraint becomes even more powerful. Since 2014 the Commonwealth has prioritized redevelopment of mixed-income affordable housing in urban areas. The redevelopment in the site of the demolished high-density Las Gladiolas project in Hato Rey used the row house format to achieve higher densities and incorporated layered a number of housing program to achieve a mix-income community and solve the poverty concentration issue so prevalent in many housing projects in Puerto Rico and the U.S.

The State Plan also identified as an obstacle for affordable housing "the inefficiency and the length of time it takes to have a project approved was so extensive that costs for developers were prohibitive"<sup>23</sup>. The plan also mentions that the lack of a land use plan has meant that site approvals on case by case basis without a coherent land use policy driving urban growth. The Government of Puerto Rico has approved in 2010 of a new Permitting Law that did not solve the problems, and according to the plan its implementation resulted in a complex, costly process. The approved Reglamento Conjunto mentioned above standardized land use rules, but it is not until the PRPB completes the final Land Use Plan this issue will persist as a barrier to develop affordable housing that broadens the opportunities of low and moderate income households by comprehensively addressing the need to broaden access to education, jobs, health and security.

## Fair Housing Profile

### INSTITUTIONAL FRAMEWORK

The Puerto Rico Department of Housing (PRDoH), established in 1972, is the state agency responsible for developing and implementing the public policy on housing and

<sup>22</sup> Ibid

<sup>23</sup> Ibid, page 40-41.

community development in the Commonwealth of Puerto Rico, and to administer government programs in this field, in virtue of Law No. 97-1972.

Its mission is to increase the housing inventory, manage existing public housing projects and offer subsidy programs to individuals and families with low or medium income to allow them to have a decent, safe and own home that contributes to the improvement of their quality of life and self-sufficiency. Its mission is to provide accessibility to own, dignified and safe housing and facilitate the development and acquisition of affordable housing for all Puerto Ricans, particularly those in need. The PRDoH is the state that administers several federal housing programs (including State CDBG, NSP, Disasters Recovery and Section 108, among others), and is the lead agency for purposes of consolidated planning. As it is shown in the following illustration, there are other public agencies that manage other federally funded housing programs.



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#### PR CIVIL RIGHTS COMMISSION & OTHER ORGANIZATIONS

**PR Civil Rights Commission** ("Commission") is an entity created by law to protect human rights and ensure compliance with the laws that protect them. Its members are citizens with expertise on the field that work *ad honorem*. Among its responsibilities, the Commission should educate people about their rights; ensure that individuals and government comply with human rights laws; make studies and investigations about fundamental rights, including citizens' complaints about related violations; and recommend the Government with actions and reforms for civil rights protection. The Commission does some of its work in the housing context, including discrimination in housing, which is forbidden by the Puerto Rico Civil Rights Law, among others.

**Ayuda Legal Puerto Rico** provides free and accessible education and legal support to low-and moderate-income persons and communities. One of the areas they work on is housing, emphasizing decent and safe housing as a fundamental human right. As part of educating and supporting persons, they provide information and counseling about local and federal laws that protect this right, prohibiting discrimination against people who are in the process of buying, renting, or financing housing services.

**Servicios Legales de Puerto Rico** ("SLPR") is a non-profit organization that provides free legal advice, representation, and education in civil cases, including housing matters, to people and groups of low income who qualify. Currently, they have 15 service centers throughout Puerto Rico: Aguadilla, Aibonito, Arecibo, Bayamón, Caguas, Carolina, Fajardo, Guayama, Humacao, Manatí, Mayagüez, Metropolitan (San Juan), Ponce, Sabana Grande, and Utuado. In relation to housing issues, SLPR offers legal aid in cases of foreclosure, rights of residents of public housing, access to homeless shelters, safe homes, among others.

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#### PUERTO RICO LEGAL FRAMEWORK

**Constitution of the Commonwealth of Puerto Rico of 1952, Art. II (Bill of Rights), §1.** It is established that human beings' dignity is inviolable. Discrimination based on race, color, sex, birth, social origin or condition, and political or religious beliefs is prohibited. All laws and the public education system will be based on these human equality principles.

**Law Number 131 of 1943, as amended.** This is the "Puerto Rico Civil Rights Law". Prohibits discrimination because of politics, religion, race, color, or sex. In the context of housing, these reasons shall not be used as a condition to grant a purchase option, to sell, to lease, to sublease, or to grant a loan for housing construction.

**Law Number 100 of 1959, as amended.** Prohibits employment discrimination based on age, race, color, sex, social or national origin, social status, political affiliation, political or religious ideas, or for being a victim or being perceived as a victim of domestic violence, sexual assault or harassment, being a soldier, former soldier, or veteran.

**Law Number 97 of 1972, as amended.** It is the organic law for the Puerto Rico Department of Housing and establishes its public policy. Among his responsibilities, the Secretary should direct and supervise all government activities related to the development, financing, and administration of social interest housing programs and urban renewal or rehabilitation projects on site.

**Law Number 44 of 1985, as amended.** This is the "Law to Prohibit Discrimination against Persons with Physical, Mental, and Sensory Disabilities". It applies to public and private institutions and empower the Ombudsman for People with Disabilities to implement this law and impose administrative fines for its violations.

**Law Number 66 of 1989, as amended.** It is the organic law for the Puerto Rico Administration of Public Housing and establishes its public policy.

**Law Number 124 of 1993, as amended.** Creates the Subsidy for Social Interest Housing Program to make feasible for persons of low or moderate resources to acquire existing or newly constructed homes. This law provides the authorization for the Puerto Rico Department of Housing and the Puerto Rico Authority of Housing Financing to establish covenants with the municipalities to finance low income housing.

**Law Number 173 of 1996, as amended.** Authorizes the Secretary of Housing to create a program to subsidize the monthly rent payment of housing and interest on loans to elderly or relatives with whom they reside, to make improvements that facilitate mobility and enjoyment of their home.

**Law Number 103 of 2001, as amended.** This law establishes the Puerto Rico Authority of Housing Financing. The mission of this public entity is to finance affordable housing. The Authority have the purpose to provide the necessary financing tools and services to further the construction of affordable housing, helping the construction of housing for families of low and very low income in Puerto Rico.

**Law Number 209 of 2004, as amended.** This law establishes the Corporation for the Rehabilitation of Urban Centers and Urban Areas. Also, It creates a market cap on housing development in the urban centers, and thus providing affordable housing.

**Law Number 238 of 2004, as amended.** This law establishes the Persons with Disabilities Bill of Rights. The State recognizes its responsibility to establish the appropriate conditions that promote the enjoyment of a full life and their natural, human, and legal rights, free from discrimination and barriers of all kinds. The person with disabilities has the right to housing adapted to their needs without barriers that restrict movement and guarantee their safety.

**Law Number 219 of 2006, as amended.** Declares as public policy of the Commonwealth of Puerto Rico that the public agencies, dependencies, and corporations include at least five (5) percent of qualified persons with disabilities in their workforce.

**Executive Order 2009-039.** Executive order of the Governor of Puerto Rico that assigns additional funding to the Department of Housing to finance a housing program for disaster relief.

**Law Number 184 of 2011, as amended.** Authorizes the Puerto Rico Authority of Housing Financing to adopt and establish systems of sale and financing of mortgages for low-income housing, to facilitate the financing and acquisition of a home for Puerto Rican citizens.

**Law Number 22 of 2013, as amended.** Establishes the public policy of the Government of Puerto Rico against public or private employment discrimination based on sexual orientation or gender identity.

**Executive Order 2014-060.** Executive order of the Governor of Puerto Rico that directs the Puerto Rico Housing Financing to advance funds to finance a housing program for low- and moderate-income persons to buy homes.

**Law Number 158 of 2015, as amended.** Creates the Advocacy of Persons with Disabilities of the Commonwealth of Puerto Rico. The Advocate of Persons with Disabilities is empowered to investigate, process, and adjudge complaints of violation of persons with disabilities rights. He can impose administrative fines.

**Law Number 16 of 2017, as amended.** Establishes a public policy of equal payment for equal work to eradicate wage discrimination based on sex on public and private sectors.

**Law Number 266 of 2018, as amended.** Creates the "Law of Equal Access to Information for the Deaf in the Publicity Campaigns of the Government of Puerto Rico". Requires that all visual advertising that contains sound, is purchased, generated, created or produced by or for public entities belonging to any of the three branches of government, use a sign interpreter to effectively communicate the message to the deaf community.

**Law Number 84 of 2019, as amended.** It is known as the "Law to Improve the Quality of Life of People with Disabilities". Among its provisions, the Secretary of Housing should promote and encourage the continuation or development of housing projects or housing rental services and the modification of residences in order to provide greater freedom of movement and quality of life to the people with disabilities.

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**EXISTING VOLUNTARY COMPLIANCE AGREEMENTS (VCAs)**

Certain pre-existing obligations exist through Voluntary Compliance Agreements (VCAs) that involve HUD and certain functions of the Puerto Rico Department of Housing (PRDOH), Puerto Rico Public Housing Administration (PRPHA), and/ or the Puerto Rico Housing Finance Authority (PRHFA), which serves as the State Credit Agency responsible for monitoring Low Income Housing Tax Credit Program (LIHTC) projects.

These VCA's include:

*Karla Velázquez Conciliation Agreement (CA)- Voluntary Compliance Agreement (VCA) with the Puerto Rico Housing Finance Authority (PRHFA); HUD Case Number 02-17-5446-8; Filed on December 13, 2016*

- The Effective Date of this agreement is August 23, 2017 for a period of three (3) years from the effective date.
- The Puerto Rico public entity party to the agreement is the Puerto Rico Housing Finance Authority (PRHFA) in their position as the agency of the Commonwealth of Puerto Rico charged with the Performance Based Contract Administration of multiple housing properties insured and/or subsidized by HUD under the Multifamily Program.
- The Agreement contains design and construction, 504 Coordinator, needs inventory, reasonable accommodations and modifications policy, Fair Housing training and other Civil Rights obligations applicable to multifamily-funded properties within PRHFA's administration as a Project Based Contract Administrator (PBCA).
- It further contains an agency-wide obligation for a Fair Housing Act-ADA-504 civil rights compliance policy to be created and implemented by PRHFA.

*Wanda Alicia Conciliation Agreement (CA)- Voluntary Compliance Agreement (VCA) with the Puerto Rico Department of Housing (PRDOH) and the Puerto Rico Housing Finance Authority (PRHFA); HUD Case Number 02-16-4637-8; Filed on July 21, 2016*

- The Effective Date of this agreement is June 21, 2017 for a period of five (5) years from the effective date.
- The Puerto Rico public entities party to the agreement are the Puerto Rico Housing Finance Authority (PRHFA) in their position as the Puerto Rico state housing finance agency that allocates the Low-Income Housing Tax Credit program (LIHTC) and the Puerto Rico Department of Housing (PRDOH), which subsidizes elderly projects contracted under the Puerto Rico Law 173 program.

- The Agreement contains design and construction, ADA Coordinator and other obligations applicable to LIHTC and/or PR Law 173 elderly properties within PRDOH's administration and/or PRHFA's allocating jurisdiction.
- It further contains an agency-wide obligation for a Fair Housing Act-ADA civil rights compliance policy to be created and implemented by both PRDOH and PRHFA.

#### **HUD 2016 PUBLIC HOUSING VOLUNTARY COMPLIANCE AGREEMENT (VCA) WITH PUERTO RICO PUBLIC HOUSING ADMINISTRATION (PRPHA)**

- The Effective Date of this agreement is September 29, 2016 for a period of five (5) years from the effective date.
- The Agreement is third in a sequence of agreements which cover the Puerto Rico public housing inventory in Voluntary Compliance Agreements. The first agreement in 2003 was for a period of seven (7) years, followed by an extension in 2011 for four (4) years, followed by this third and final non-extensible agreement in 2016.
- [https://archives.hud.gov/news/2016/pr16-157-PRPHA\\_VCA\\_09292016.pdf](https://archives.hud.gov/news/2016/pr16-157-PRPHA_VCA_09292016.pdf)
- The agreement contains requirements to comply with Section 504, Title II of the ADA, the FHAct, the ABA and their respective regulations.
- Specific provisions include requirements for a VCA Administrator, Section 504/ADA coordinators, the provision of accessible units, needs assessment, reasonable accommodations documentation, effective communication, employee education and other policies and procedures.

#### **HUD COMPLAINTS**

No recent complaints were identified in the programs' files.

### **PRIVATE SECTOR POLICIES**

The Fair Housing Act of 1968 protect people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Puerto Rico's declared a similar policy in the Civil Rights Act of 1943 (P.R. Law 131-1943, §13-192<sup>44</sup>) prohibiting discrimination in the sale, lease or rental of

<sup>44</sup> Ley Núm. 131 de 13 de Mayo de 1943.

all housing based on "political affiliation, religious, race, color or sex issues, or for of any other reason not applicable to all persons in general". This act also covers the following actions: refusal to grant an option for selling, or to sell, lease or sublease said dwelling; publication or circulation of advertisements, notices or any other forms of disclosure, establishing discriminatory limitations or requirements, as a condition for the acquisition of living quarters, or for the granting of loans for the construction of dwelling shall be illegal; and refusal to render lending services. Violation is typified as a misdemeanor punishable by fine of \$100 to \$500 or imprisonment of no less than 30 days and not more than 90. Claimants may pursue damages in a civil suit. If granted, the court of law must impose punitive damages as additional compensation for consequential damages. Puerto Rico also legislated a Bill of Rights for Disable Persons (P.R. Law 238-2004), which includes the right to accessible and adaptable housing.

In terms of Fair Lending, local lenders and servicers abide by both Federal and local laws and procedures. Federal policy applies to mortgage lending in Puerto Rico, including the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, which amended the Real Estate Settlement Procedures Act of 1974. The Consumer Financial Protection Bureau, the entity in charge of implementing the law, does oversight to local banks. The entity reviews that its rules which govern several parts of the relationship between mortgage servicers and homeowners are being implemented in Puerto Rico. Local legislation has also focus on consumer protection, which benefit all residents including protected classes.

This section provides an analysis of the current situation regarding Private Policy mainly focused on Fair Housing awareness and education. It also evaluates lending activity based on Home Mortgage Disclosure Act (HMDA) data. Foreclosure statistics are also analyzed, and brief overview of lender protection laws is provided.

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#### **FAIR HOUSING AND ADA AWARENESS AND EDUCATIONAL REQUIREMENTS**

Puerto Rico has a tradition of antidiscrimination policies and a highly regulated real estate and financial industry. In this sense private policy addresses civil rights issues, as they apply to housing. However, the analysis conducted as part of this exercise shows that the residential brokerage industry supplies little opportunities for Fair Housing or ADA

awareness and training. On the contrary, Fair Lending is a hot topic within the financial industry, as these institutions have compliance check and balances both internal and external.

A consultation to two highly regarded persons in the residential brokerage industry showed that this is a topic that is not receiving much attention. They understood that most people believe that this is not an issue in Puerto Rico because of our legal and cultural background. Nevertheless, they pointed out that people are not necessarily aware to what extent their behavior or action may be considered a discrimination practice. They also pointed out that many industry professionals have little knowledge of ADA rules, which exposes them to substantial legal risks. They also said that they understood that ADA violations are much more common than discriminatory practices.

They pointed out that the institutions offering continuing education have supplied Fair Housing courses, but that they are not common because they are not demanded by professionals. They added that discriminatory practices are addressed in the 6 credit hours of the Ethics coursework within the required curriculum to become a licensed Broker or real estate agent in Puerto Rico. But they opined that the matter requires a separate course addressing Fair Housing issues with improved instructional methods.

One of the interviewees mentioned that the Puerto Rico Association of Realtors, a chapter of the National Association of Realtors, furthers awareness of fair housing practices by addressing the issue in their ethics code, which directly addresses fair housing practices. (See Article 10 of NAR's Code of Ethics, Duties to the Public).

They recommended that to further Fair Housing training the Puerto Rico Examination Board of Brokers, Agents and Real Estate Companies (P.R. Law 10-1994) must specifically require credits in Fair Housing. Under local rules, real estate brokers and agents must undergo a licensing process which requires the completion of 90 credit hours for brokers and 60 credit hours for agents in an accredited institution and approve a bar examination.

Our independent examination of the applicable regulation showed that Fair Housing is in fact not a specific topic within the required curriculum for the license of or continuing

education. (State Dept., Regulation to establish the educational program, continuum education, distance learning, license requirements (renovation) and functions of schools and real estate schools and instructors, Rule 9101, July 24, 2019). The curriculum requires 6 credit hours of ethics in which discrimination is discussed. In our view, the Ethic Rules governing the real estate industry is deficient as is very limited in this area (State Dept, Ethics Rule 5571, April 3, 1997)<sup>25</sup>, hence this is a concern as to the quality of the instruction in Fair Housing.

Also, a review of five randomly selected websites of locally accredited educational institutions showed that these did not have courses or documentation in Fair Housing, as they are not required by law to further Fair Housing awareness. There is an opportunity for the Government of Puerto Rico to promote legislation in this area. Also, there is an opportunity to engage local accredited institutions to improve Fair Housing education.

Puerto Rico's real estate industry is well organized around professional organizations, which offers an opportunity to engage these organizations in an outreach and communications program to further Fair Housing Awareness and policies. Key organizations include the following:

- **Puerto Rico Association of Realtors** mentioned above.
- **Asociacion de Arrendadores de Bienes Inmuebles de PR**- This is a local organization that integrates professionals and business dedicated to the leasing of residential and commercial properties. Its membership includes many developers of affordable rental housing. They have been active in promoting affordable housing policies to address barriers to affordable housing.
- **Builders Association of Puerto Rico** (affiliated to the U.S. Home Builders Association)- This association has been very active in land use, permit compliance and code enforcement initiatives, more so after Hurricane Maria. They supply seminars to the industry in many topics. Since the adoption in Puerto Rico of the International Building Code 2018 (IBC 2018), they have been very active in supporting training initiatives to professionals and have conducted outreach

<sup>25</sup> <http://www.msercion.gobierno.gov/Agencias/123/informacion/2019/20Reglamento%20de%20Normas/5571.pdf>

initiatives to the general public. They have traditionally been active in supporting initiatives to address housing needs and barriers through outreach programs and policy formulation.

- **Mortgage Bankers Association**- Is the local chapter of the National Mortgage Bankers Association. This organization also offers training. A review of their website showed that they lacked training relating to the Fair Housing Act or ADA.
- **Puerto Rico Bankers Association**- It's an association of mostly commercial banks operating in Puerto Rico. For many years the association supported policy to promote the development of affordable housing. A review of their website showed that they lacked training relating to the Fair Housing Act or American Disabilities Act, But they do promote Fair Lending training.
- **Puerto Rico Architect Association**- Its A Chapter of the American Institute of Architects. The association also supplies continuing education and promotes policy discussions and initiatives relating to land use, building codes, environmental issues, and housing needs.

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#### FAIR LENDING

HMDA Data on the approval, denial and status of mortgage loans is reported by financial institutions as a requirement of the Home Mortgage Disclosure Act. This data includes information on the race, ethnicity, and age of applicants. The following section presents an overview of the type of loans approved in the Puerto Rico and an analysis mortgage lending ending activity by race based on the 2018 HMDA dataset for Puerto Rico.

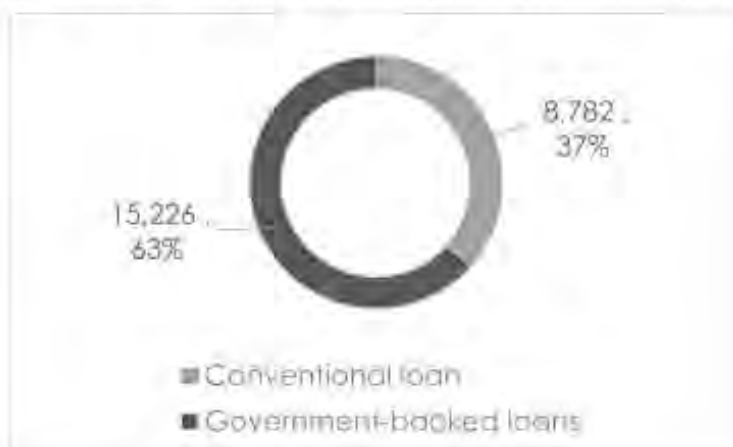
#### *Conventional and Government Backed Loans*

The main source of mortgage financing in Puerto Rico is through government backed loans, which include Federal Housing Administration (FHA), Veteran's Affairs (VA), Farm Service Agency (FSA), and Rural Housing Service (RHS) guaranteed loans. Most are GSAs (Government sponsored enterprise). In 2018, government-backed loans accounted for 63% of loan originations, with for 15,226 loans and a volume of disbursement of \$1,841,890,000. Conventional lending accounted for 37% of all mortgage loans. Among government backed loans of the total applications 57.9% were originated and 68% were

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approved, originated or sold to another institution. The percentage of denied applications was 20%. The rates of denial and origination among conventional and government back loans were similar.

**Figure 31: Loan Applications by Type, Conventional and Government-Backed Loans**



Source: HMDA, 2018.

#### *Analysis of Disparities in Mortgage Lending*

Issues with the interpretation of race and ethnicity questions in Puerto Rico have been pointed out in the past<sup>28</sup>. Nonetheless, data on approval and denial by race is useful to detect if any group is favored over another during a loan approval.

Race and ethnicity data from the applicants add other insights into loan approvals and applications. In terms of ethnicity, most applicants (87%) identified themselves as Hispanic or Latino. In terms of race, applicants identifying themselves as White accounted for 82% of applications. The lowest number of applications was received from Native Hawaiians (13) and it amounted to \$4,160,000. In lending activity.

Asian applicants have the highest loan origination rate with 75%, followed by white applicants with 59.6%. On the other hand, American Indian or Alaska Native applicants

<sup>28</sup> <https://www.nytimes.com/2020/02/09/us/puerto-rico-racial-black-rate.html>

had the highest denial rate with 42%, followed by Black applicants with a 28% denial rate. Overall, as shown in the table below, the denial rate does not differ greatly between races, except for the American Indian population<sup>27</sup>.

The percentage of denied applications was calculated by grouping applications denied by financial institution and preapproval requests denied by financial institution.

Given this backdrop, Puerto Rico's regulatory framework has evolved to provide locally legislated protections to mortgage holders (P.R. Laws Ann. tit.30, §§ 2701 to 2725). For example, under Section 2703 of the law, the lender must give a borrower a written notice allowing the lender 20 days to cure the default (P.R. Laws Ann. tit.30, § 2703). The servicer cannot go ahead with the foreclosure process until this period elapses. Under provisions provide ample opportunities for the borrower to cure the default and reinstate the loan before the foreclosure sale.

Moreover, The, "Law for Compulsory Mediation and Preservation of your Home in Foreclosure Proceedings involving a Principal Residence" (P.R. Law 184-2012), affords a local borrower a compulsory mediation in all foreclosure proceedings of a primary residence, even if the lender had already engaged in a loss mitigation prior to foreclosure proceedings. The law also mandates that homeowners whose primary residence is being foreclosed due to a mortgage default or a court sale will have to be informed of all the alternatives available to help them keep their home. The local policy provides additional procedures to increase the opportunity of the debtor to remain in its primary place of residence provided that the debtor has payment capacity. The legislature is very active in evaluating and proposing new laws to protect mortgage holders. Private lenders and servicers actively participate in these procedures to inform, oppose, and/or provide guidance to local legislators. Lenders typically have opposed certain rules that by extending foreclosure procedures and increasing transactional costs reduce the value of mortgage portfolios and have negative impacts on the pricing of mortgage paper in secondary markets. Puerto Rico's mortgage industry is highly reliant on these markets.

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<sup>27</sup> The percentage of denied applications was calculated by grouping applications denied by financial institution and preapproval requests denied by financial institution

Finally, local mortgage and commercial banks in Puerto Rico prior to the 2009 Financial Crisis had strategies and procedures in place to control foreclosures rate. Puerto Rico had and still has one of the highest mortgage delinquency rates in the U.S. due to local economic conditions. Thus, local mortgage servicing standard practices that local banks had in place prior to the enactment of the Dodd-Frank were designed to avoid foreclosures. These practices were adapted and continue to evolve to comply with both local and federal consumer protection laws. According to Commissioner of Financial Institution Statistics foreclosure data, these were effective to mitigate actual foreclosures. Only one in five delinquent mortgage loan was foreclosed. Many were brought current, underwent a mitigation process, or were protected under the Federal Bankruptcy Law.

Loan Applications, Denials and Other, Disparate Treatment Analysis

Loan Origination, purchase by an institution, or approved but not accepted	Denials				Reasons in which the applicant did not complete or withdraw from the process			
	total applications	% of applications	Loan approved by year institution	Application denied by institution	% of applications	Application withdrawn by applicant	The cause for incompletion	Reason for not completing (applicant response)
<b>American Indian or Alaska Native</b>	41	37%	44	18	43%	18	15	6
Conventional loan	38	28%	40	21	55%	7	3	7
Government-backed loan	31	65%	24	11	35%	11	8	4
<b>Asian</b>	44	55%	24	9	20%	11	11	4
Conventional loan	40	53%	21	9	22%	9	6	3
Government-backed loan	4	100%	3	0	0%	2	1	1
<b>Black or African American</b>	1,031	98%	640	265	25%	144	100	44
Conventional loan	277	47%	228	43	15%	53	26	11
Government-backed loan	434	57%	373	160	37%	91	44	27
<b>Native Hawaiian or Other Pacific Islander</b>	30	50%	10	4	13%	5	3	3
Conventional loan	21	54%	7	1	4%	1	1	1
Government-backed loan	7	43%	3	3	43%	4	2	2
<b>White</b>	13,528	64%	11,149	1,872	14%	1,771	1,979	776
Conventional loan	7,103	55%	4,714	1,387	19%	1,201	1,365	512
Government-backed loan	1,340	55%	1,170	170	13%	125	125	424
<b>Other races</b>	4,236	81%	3,666	570	13%	377	283	24
Conventional loan	1,126	75%	942	184	16%	160	66	20
Government-backed loan	3,110	89%	2,820	289	9%	217	123	22
<b>Total - loans</b>	14,096	87%	11,657	2,439	17%	2,148	2,262	807
Conventional loan	9,762	68%	7,853	1,909	19%	1,661	1,779	555
Government-backed loan	4,334	85%	3,804	530	12%	487	483	252
<b>Hypocrite or Latino</b>	30,148	61%	22,715	4,432	15%	4,474	3,140	865
Conventional loan	1,646	48%	1,028	618	37%	1,028	618	279
Government-backed loan	13,502	53%	7,779	2,953	22%	2,953	1,825	465
<b>% of total applications</b>	44%	75%	95%	33%	33%	33%	33%	33%

To gather some insight into the reasons for denial between races, the following table was prepared. It shows the distribution of denial reasons by applicant's race. Here, attention is drawn to other races. Among American Indian or Alaska Native, the most common denial was debt to income ratio and credit history. Among Black or African American the most prevalent reasons for denial were lack of collateral, credit history, and debt to income ratio. Denial reasons that show substantial differences among certain groups are the following:

- Asian applicants are 10 times more likely to be denied a mortgage for employment reasons than Caucasians.
- American Indian or Alaska natives and Asian are approximately 2 times as likely to be denied a mortgage for having insufficient cash at closing for down payment and closing costs.

**Table 24: Home Purchase Denial Reasons (%) by race, 2018**

Applicant Race	Collateral	Credit application incomplete	Credit history	Debt-to-income ratio	Employment history	Insufficient cash (down payment, closing costs)	Mortgage insurance denied	Other
American Indian or Alaska Native	23.7%	0.0%	<b>26.3%</b>	<b>31.6%</b>	5.3%	<b>10.5%</b>	0.0%	2.6%
Asian	33.3%	0.0%	11.1%	11.1%	<b>22.2%</b>	<b>11.1%</b>	0.0%	11.1%
Black or African American	<b>32.3%</b>	1.0%	<b>21.5%</b>	<b>26.0%</b>	1.0%	4.9%	0.3%	8.3%
White	34.0%	1.2%	17.1%	29.0%	2.4%	4.7%	0.2%	8.3%
Joint	34.1%	0.0%	24.6%	23.0%	1.6%	4.8%	0.0%	7.9%
Native Hawaiian or Other Pacific Islander	50.0%	0.0%	25.0%	25.0%	0.0%	0.0%	0.0%	0.0%
Race Not Available	23.3%	0.3%	17.0%	23.6%	1.0%	6.9%	0.0%	23.6%

Source: HMDA data, 2018.

#### *Analysis of 2018 Mortgage Applications by Race*

The following table evaluates the representation of different races and ethnicities in mortgage loan applications. As it has been presented in previous sections, Puerto Rico has a predominantly Hispanic population amounting 98.9% of the population. Although Hispanics are the largest ethnic group in the island, they are underrepresented by 14.8 percentage points. Viewed by race, applicants identifying as white or black have the

largest disparities. White applicants are overrepresented by 9.8 percentage points, and Black applicants are underrepresented by 6.5 percentage points.

**Table 25: Representation by Race in Mortgage Applications, 2018**

Race and Ethnicity	% of Total Applications	% of Total Population
American Indian or Alaska Native	0.4%	0.3%
Asian	0.2%	0.2%
Black or African American	4.3%	10.8%
Native Hawaiian or Other Pacific Islander	0.1%	0.0%
White	77.2%	67.4%
Hispanic or Latino	84.1%	98.9%

#### *Analysis of 2018 Mortgage Applications by Age groups*

The applicant age was revised in order to precise if a disproportionate denial rate was present among different age brackets. A 6.4% difference can be observed between the age group with the lower denial rate and the one with the highest. Applicants that are 25 year or younger have the highest denial rate followed by those who are 55 years old or older. Although differences are present, the denial rates are very similar among the age groups.

**Table 26: Home Purchase Approval/Denial by age, 2018**

Applicant age	Loan originated	Percentage Originated loans (%)	Application denied	Percentage Denied (%)	Total Applications
<25	296	59.3%	129	25.9%	499
25-34	3578	66.2%	1056	19.5%	5,405
35-44	3428	61.1%	1210	21.6%	5,614
45-54	2476	57.4%	1007	23.4%	4,312
55-64	1607	56.1%	675	23.6%	2,865
65-74	899	51.8%	446	25.7%	1,736
>74	300	50.2%	142	23.7%	598
Not identified	43	1.4%	13	0.4%	2,979

Source: HMDA data, 2018.

#### LOCAL CONSUMER FINANCIAL PROTECTION LEGISLATION

Very high mortgage delinquency rates and residential foreclosures have persisted in Puerto Rico after the U.S. Financial Crisis due to Puerto Rico's secular economic contraction. The regulatory framework evolved to provide locally legislated protections to mortgage holders which include many provisions (P.R. Laws Ann. tit.30, §§ 2701 to 2725). One such protection is that under Section 2703 of the law, the lender must give a borrower a written notice allowing the lender 20 days to cure the default (P.R. Laws Ann. tit.30, § 2703). The servicer cannot go ahead with the foreclosure process until this period elapses. Under provisions provide ample opportunities for the borrower to cure the default and reinstate the loan before the foreclosure sale. This legislation followed a trend in many other states.

Moreover, The, "Law for Compulsory Mediation and Preservation of your Home in Foreclosure Proceedings Involving a Principal Residence" (P.R. Law 184-2012), affords a local borrower a compulsory mediation in all foreclosure proceedings of a primary residence, even if the lender had already engaged in a loss mitigation prior to foreclosure proceedings. The law also mandates that homeowners whose primary residence is being foreclosed due to a mortgage default or a court sale will have to be informed of all the alternatives available to help them keep their home. The local policy provides additional procedures to increase the opportunity of the debtor to remain in its primary place of residence provided that the debtor has payment capacity. The legislature is very active in evaluating and proposing new laws to protect mortgage holders. Private lenders and servicers actively participate in these procedures to inform, oppose, and/or provide guidance to local legislators. Lenders typically have opposed certain rules that by extending foreclosure procedures and increasing transactional costs reduce the value of mortgage portfolios and have negative impacts on the pricing of mortgage paper in secondary markets. Puerto Rico's mortgage industry is highly reliant on these markets.

Before this legislation and Dodd Frank, local mortgage, and commercial banks in Puerto Rico prior to the 2009 Financial Crisis had strategies and procedures in place to control foreclosures rate. This was necessary because Puerto Rico had and still has one of the highest mortgage delinquency rates in the U.S. due to local economic conditions. Thus,

local mortgage servicing standard practices that local banks had in place prior to the U.S. Financial Crisis were designed to avoid foreclosures. Puerto Rico mortgage industry was characterized by a fixed rate-fixed term market. Predatory lending was not an issue in the Island due to the need of local banks to sell a considerable share of their mortgage production in secondary markets. Moreover, the industry engaged their clients as soon as they identified a greater probability of default within regulatory norms and were proactive in providing mitigation alternatives. These practices were adapted and continue to evolve to comply with both local and federal consumer protection laws. According to Commissioner of Financial Institution Statistics foreclosure data, these were effective to mitigate actual foreclosures. Only one in five delinquent mortgage loan was foreclosed. Many were brought current, underwent a mitigation process, or were protected under the Federal Bankruptcy Law. These practices were adapted and continue to evolve to comply with both local and federal consumer protection laws. Puerto Rico continues to be a fix rate market and banks are dedicating many resources to comply with Dodd Frank and workout a large delinquent mortgage portfolio.

## Progress since Previous AI

### SUMMARY OF 2007 ANALYSIS OF FAIR HOUSING IMPEDIMENTS AND BARRIERS

The most recent Analysis of Impediments conducted by the former, lead agency of consolidated planning, Office of the Commissioner of Municipal Affairs (OCMA), identified the following:

1. Municipalities were starting to implement the Fair Housing Policies and it was at an early development stage. They were beginning to understand the policies and informing the participants.
2. Persons were not well informed about their fair housing rights and responsibilities and it was understood that more education about these programs was needed.
3. Modern housing developments had the effect of segregating people by income levels.
4. Housing affordability was been affected by the rising costs of construction and housing rehabilitation.


5. The economic feasibility of retrofitting existing buildings for accessibility was also identified as an impediment.




In order to address these barriers or issues, OCMA, proposed the following actions:

1. Educating persons about their fair housing rights, how to identify discrimination and what to do about it.
  - a. Education efforts to municipalities and their officials so they could, in turn, educate citizens and provide them support to address potential barriers to fair housing.
  - b. Support consumer educational programs.
  - c. Provide information to residents through brochures, newsletters, and public events, including tenant/landlord rights and laws.
  - d. Support agencies to provide better affordable housing opportunities and assist the homeless.
  - e. Study government regulations to address fair housing impediments.
2. To address the segregation by income levels, they proposed to study and support transportation improvements, including for persons with disabilities, and develop specific actions to develop mixed income neighborhoods. Some groups like persons with disabilities, homeless persons, low income persons, and black persons may face neighborhood opposition for publicly assisted housing. They proposed education initiatives to address the neighborhood opposition.
3. Enforce fair housing norms by:
  - a. Maintain a Standing Review Board to respond and follow up housing discrimination cases and provide education and resources for citizens to report housing discrimination.
  - b. Coordinate with the Puerto Rico Department of Justice and HUD to gather and share information about fair housing issues.
4. Address the accessibility issues for persons with disabilities, by:
  - a. Educating developers, non-profit organization, and architects about how to enhance accessibility of existing units.



- b. Informing residents about their right to reasonable accommodations under fair housing laws.
- c. Reviewing the costs of making homes more accessible for persons with physical disabilities.
- d. Creating incentives for owners of housing built before 1991 to make their units more accessible for persons with disabilities.
- 5. Availability of affordable housing was identified as an increasing challenge in Puerto Rico. To address it, a review of local regulations was recommended (taxation, zoning, building codes), and to coordinate and develop local financing alternatives, and enhance partnerships with municipalities. Some specific initiatives in this direction were:
  - a. Promoting the revitalization of older neighborhoods, develop additional housing opportunities in downtown of non-entitlement municipalities, and encourage maintenance of existing housing stock.
  - b. Encouraging dispersion of affordable housing throughout the community, fund down payment assistance program, utilize the Section 8 homeownership program, and develop a housing trust fund.

The following sections provide a summary of some of the most relevant actions taken to implement these recommendations.

Actions and progress since the most recent AI			
Design and implementation of CDBG Homeownership Program. This included the recapture of unused funds and reallocation to this activity and the developing of manuals, program guidelines and the corresponding training to municipalities.			2011

Actions and progress since the most recent AI		
Development of a guide on affirmative marketing and provision of training for purposes of the NSP Program		2011
Promulgation of Fair Housing Manual for non-entitlement municipalities and subrecipients of other CPD Programs (ex. NSP and CDBG-DR 2008). The manual was prepared when the CDBG, NSP and DR 2008 programs were under OCAM, and the PRDoH has continued to implement it.	<p>Memorando Circular Núm. 2015-12 <a href="http://www.ocam.pr.gov/sites/default/files/MC_2015-12_Normativa_sobre_Vivienda_Justa_y_Derechos_Civiles_Aplicable_a_los_Actividades_Financiadas_con_Fondos_CDBG.pdf">http://www.ocam.pr.gov/sites/default/files/MC_2015-12_Normativa_sobre_Vivienda_Justa_y_Derechos_Civiles_Aplicable_a_los_Actividades_Financiadas_con_Fondos_CDBG.pdf</a></p> 	2013
Development and implementation of monitoring checklists for purposes of supervising the implementation of Fair Housing Policies by municipalities		2014-2015

Actions and progress since the most recent AI		
Provision of technical assistance and training to municipalities and NPOs on fair housing and civil rights		2011-2016
Leadership of the Committee of Best Practices established as part of the strategies of the State Housing Plan. One of the outcomes of this Committee was the development of the <b>Center for Social Innovation</b> , a knowledge generation center that sought to contribute to the development of our communities and municipalities by strengthening the skills and knowledge of our civil servants and community leaders in topics related to management of federal programs, community development and affordable housing, including fair housing and civil rights.		2011-2016
Provision of support to municipalities in designing promotional campaigns for housing units		2012

Actions and progress since the most recent AI		
Joint Media Campaign for marketing of units and educating citizens on housing opportunities		2014
Joint efforts of engagement and consultation of stakeholders on fair housing issues and barriers (PRDoH and the Puerto Rico Department of Family)		2020

## CONCLUSIONS: SUMMARY OF HOUSING NEEDS, CHALLENGES, AND BARRIERS TO FAIR HOUSING CHOICE

Puerto Rico is jurisdiction affected by relative high poverty rates relative to national standards. This is reflected in all social indicators including income, unemployment, foreclosures, and housing needs, among other indicators discussed above. As a result of a number of factors, mainly barriers to economic development and a long-lasting fiscal crisis, the local economy has lost during the past twelve years close to 20% of its output and jobs, and 15% of its population during the 2010-2019 period. The local economic system was unable to recover from the 2009 U.S. Financial Crisis and is now confronting the economic and fiscal challenges brought upon by COVID-19.

Protected classes and vulnerable populations are subjected to this challenging economic and social context. Nevertheless, these issues are more complex for those residing in non-entitlement municipalities. These municipalities have been disproportionately affected by the economic contraction and have sustained substantial impacts to their fiscal budgets, reducing their capacity to address mounting social and economic development needs. Non entitlement municipalities in the West-Southwest, the Southeast and North east regions of Puerto Rico also have relatively high proportions (above 50%) of non-white populations. Social and economic development gaps are expected to widen between non-entitlement municipalities and much more diverse urban economies due to the COVID-19 health crisis, which requires the development of differentiated policy priorities, strategies, and actions.

The analysis identified certain disparities as summarized below:

- The elderly population is growing at a fast rate, while the overall population is declining. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, with emphasis on those with disabilities and lack of access to health and other basic needs. This was a segment of the population suffering disproportional effects from Hurricane Maria.
- Elderly homeowners with incomes below 50% HAMFI are disproportionately exposed to average and severe cost burden issues. The CHAS identified close to 32,000 cost

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burdened elderly households, of which 62% were severely burdened. Affordable rental options are needed to address the issue among these populations, as the prevalence rate among rental tenure is below average.

- According to the 2018 Puerto Rico Community Survey 672,799 persons have disabled status, which represents 24% of the total civilian non-institutionalized population. The elderly account for 26% of the disabled population. Over 150,000 have an independent living difficulty, which is equivalent to almost half of elderly civilian non-institutionalized population (40%). Ambulatory difficulty is the most common disability among the elderly (50%).
- There are not large gaps in disparities in housing conditions among races or ethnic backgrounds. The highest disparity was among a small group of Asian/ Pacific Islanders, Other Race households (49% vs 43% in the general population) and Black households (48% vs 43% in the general population).
- Most the minority households with housing problems live in urban or areas. The largest concentrations in relative terms in non-entitlement municipalities are in the following: Hormigueros, Rincón, Aguada, Aguadilla, Quebradillas, Dorado, Ceiba, Vieques and Culebra. Black populations with housing problems are concentrated in urban areas with three clusters in the following non-entitlements municipalities: Dorado, Ceiba and Rincón. Severe housing problems are similarly distributed.
- Poverty has a very high prevalence in most of Puerto Rico. According to HUD's Low Poverty Index, most census tracts in non-entitlement municipalities are have a significantly higher exposure to poverty. Thus, protected classes living in these municipalities are also exposed.
- There is a need for targeted homebuyer assistance programs, rent to own programs and financial training programs. According to HMDA, the races with the most percent of denied applications are American Indian and Black or African American. Overall, the denial rate does not differ greatly between races, except for the American Indian population.
- Among American Indian or Alaska Native, the most common denial was debt to income ratio and credit history. Among Black or African American the most prevalent reasons for denial were lack of collateral, credit history, and debt to

income ratio. When compared to persons of white race, the percentage in both groups do not suggest a disparate treatment. Denial reasons that show substantial differences among certain groups are the following:

- Asian applicants are 10 times more likely to be denied a mortgage for employment reasons than Caucasians.
  - American Indian or Alaska natives and Asian are approximately 2 times as likely to be denied a mortgage for having insufficient cash at closing for down payment and closing costs.
- ACS data on housing tenure shows moderate homeownership disparities among some races similar to those identified by HMDA data. Black or African American have similar homeownership rates in non-entitlement municipalities, and three percentage points lower in Puerto Rico as a whole. Greater disparities were found among American Indian and Alaska Natives, Asians and Native Hawaiian and other Pacific Islanders. White Alone not Hispanic or Latino householder had lower homeownership rates, but this may reflect transitory populations that prefer to rent instead of purchasing a home.
- Both Hurricane Maria and the 2020 earthquakes exposed the vulnerability of low-income households and communities to environmental risks. CDBG-DR funds provide an opportunity to address housing problems, environmental concerns, and economic development among protected classes and vulnerable populations. Outreach efforts should prioritize reaching protected classes and other disadvantage populations so that they can participate of these programs.
- Foreclosure rates in Puerto Rico are relatively high as well as the repossessed housing inventory, which provides opportunities to promote housing rehabilitation programs for reposed properties in areas of economic opportunity. This is a market condition that will continue to be present during the next three to five years, given current delinquency rates and the expected rise in them because of COVID-19.

## GOALS AND ACTIONS TO ADDRESS BARRIERS TO FAIR HOUSING

Based on the identified needs, challenges, and barriers, the PRDoH is establishing the following goals and actions for the period of 2020-2024. The goals are related to four main themes or areas:

- The need to strengthen the institutional framework and coordination among stakeholders.
- The need to increase knowledge and capacities on fair housing among service providers and the community.
- The lack of inventory for housing with supportive services and for persons with disabilities, and
- The need of processes and procedures for the supervision and oversight of these measures and compliance with the corresponding norms and regulations.

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
To increase the level of knowledge and collaboration of stakeholders that work with housing programs					Provide training and technical assistance in fair housing choice and civil rights	x	x	x	x	x					
					Develop and disseminate guides on best practices and protocols templates for the implementation of fair housing choice and civil rights practices	x	x			x					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
					Encourage professional associations (ex. Realtors), to incorporate housing choice and civil rights topics as a requirement of continuous education	X	X	X	X	X					
To contribute to the implementation of an	X	X		X	Establish a Public Policy Committee to identify and provide	X	X	X	X	X					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
Integrated public policy on Fair Housing and equal rights					recommendations on barriers to fair housing choice and promote collaboration among stakeholders										
					Conduct in-depth assessment and potential solutions of barriers that limit fair housing and coordination among housing-	x	x	x	x	x					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
					related service providers										
					Develop recommendations to address barriers										
To promote the implementation of practices in the municipalities that encourage housing choice					Revise and disseminate the municipalities' manual on fair housing and civil rights	x									
					Provide training and technical assistance to	x									

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
and social equity					municipalities on fair housing and civil rights										
					Continue monitoring of implementation of fair housing and civil rights in municipalities										
To increase the level of knowledge of the population regarding fair housing choice					Conduct social marketing and educational campaigns to educate the population about	x	x		x						

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
and housing opportunities					their rights and housing opportunities										
To contribute to the increase of supply of affordable housing and permanent supportive housing for persons with disabilities and other					Provide orientation and technical assistance to sub-recipients of housing funds about the combination of sources of funding for purposes of										

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
vulnerable populations					providing housing services										
					Promote the creation and continuation of housing programs through consolidated planning processes										

## Appendix

### Population by Age

Geographic area	Population by age 2018										
	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Adjuntas	18,181	48.7%	51.3%	4.9%	12.4%	13.7%	12.3%	18.2%	13.9%	6.8%	17.8%
Aguada	38,643	48.9%	51.1%	4.4%	10.9%	13.6%	12.3%	19.2%	14.9%	7.5%	17.2%
Aguadilla	54,166	48.6%	51.4%	4.4%	11.7%	13.6%	12.0%	18.8%	12.7%	6.7%	20.1%
Aguas Buenas	26,275	48.5%	51.5%	4.3%	12.2%	13.7%	12.4%	19.1%	14.1%	6.1%	18.0%
Albarrisa	23,457	48.0%	52.0%	4.8%	11.4%	13.0%	12.4%	17.5%	14.5%	7.4%	18.9%
Añasco	27,368	48.4%	51.6%	4.2%	11.2%	13.7%	11.8%	20.0%	13.8%	6.2%	19.1%
Arecibo	87,242	47.9%	52.1%	4.6%	10.9%	13.8%	12.0%	19.2%	12.8%	6.3%	20.4%
Arroyo	18,111	47.0%	53.0%	4.8%	13.5%	13.7%	12.3%	19.5%	11.5%	6.6%	17.9%
Barceloneta	24,299	47.5%	52.5%	5.2%	11.9%	14.0%	12.9%	20.7%	10.6%	6.4%	18.2%
Barraquitas	28,755	49.3%	50.7%	5.8%	13.0%	15.7%	13.8%	17.7%	13.2%	6.4%	14.4%
Bayamón	182,955	47.2%	52.8%	4.5%	10.7%	13.6%	13.6%	18.0%	13.3%	6.0%	20.3%
Cabo Rojo	49,005	47.4%	52.6%	4.0%	11.4%	13.2%	10.9%	20.3%	12.5%	6.0%	21.8%
Caguas	131,363	46.6%	53.4%	4.4%	11.7%	13.7%	12.5%	19.6%	13.3%	5.8%	18.9%
Camuy	32,222	47.9%	52.1%	4.4%	11.4%	14.0%	11.9%	19.9%	13.7%	6.2%	18.5%
Canóvanas	46,108	48.2%	51.8%	5.1%	12.6%	14.1%	12.2%	21.1%	12.6%	6.4%	15.8%
Carolina	157,453	45.8%	54.2%	4.5%	10.9%	13.8%	12.2%	19.3%	12.9%	5.6%	20.8%
Cataño	24,888	47.3%	52.7%	5.0%	12.1%	14.0%	13.4%	17.2%	14.1%	6.2%	18.0%
Cayey	44,530	48.0%	52.0%	4.4%	11.2%	13.7%	12.4%	19.0%	13.8%	6.4%	19.1%
Ceiba	11,853	47.8%	52.2%	4.5%	11.3%	14.0%	11.9%	18.6%	10.9%	6.9%	22.0%
Ciales	16,912	48.7%	51.3%	5.4%	11.8%	13.3%	12.5%	17.2%	14.1%	7.3%	18.4%
Cidra	40,343	48.5%	51.5%	4.9%	11.9%	13.9%	12.8%	19.6%	14.2%	6.6%	16.0%
Coamo	39,265	48.5%	51.5%	4.6%	12.7%	12.6%	12.4%	20.7%	13.9%	6.6%	16.5%
Comerio	19,539	49.6%	50.4%	4.9%	12.3%	14.1%	13.7%	18.2%	14.6%	5.4%	16.7%

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Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Carozal	34,165	48.5%	51.5%	5.2%	12.6%	14.1%	13.1%	18.4%	13.4%	6.5%	16.7%
Culebra	1,314	51.4%	48.6%	4.3%	12.9%	8.6%	20.0%	11.4%	12.4%	8.4%	21.8%
Dorado	37,208	47.6%	52.4%	4.9%	13.3%	13.6%	11.3%	22.4%	11.8%	6.5%	16.2%
Fajardo	32,001	46.7%	53.3%	5.1%	11.7%	14.2%	11.8%	19.0%	12.4%	4.8%	20.8%
Florida	11,910	47.8%	52.2%	5.2%	12.1%	14.7%	11.7%	20.7%	11.1%	7.4%	17.0%
Guánica	16,783	48.2%	51.8%	5.2%	11.8%	13.1%	11.4%	18.2%	11.2%	6.8%	22.2%
Guayama	41,706	49.7%	50.3%	4.6%	12.3%	14.9%	14.0%	19.2%	12.8%	5.6%	16.7%
Guayanilla	19,008	47.7%	52.3%	4.9%	12.6%	13.5%	12.3%	18.4%	11.7%	7.5%	19.1%
Guaynabo	88,643	47.2%	52.8%	4.1%	9.9%	12.6%	12.6%	19.1%	13.9%	7.3%	20.5%
Gurabo	46,894	47.3%	52.7%	4.4%	12.8%	14.1%	12.8%	22.6%	12.6%	6.0%	14.7%
Hatillo	40,390	48.0%	52.0%	4.2%	11.6%	13.2%	12.6%	20.2%	12.9%	6.7%	18.7%
Hormigueros	16,180	46.1%	53.9%	3.7%	10.3%	12.3%	10.1%	19.0%	12.1%	6.4%	26.1%
Humacao	53,466	47.3%	52.7%	4.7%	11.2%	13.4%	11.5%	19.2%	13.6%	6.4%	20.0%
Isabela	42,420	48.6%	51.4%	4.2%	11.5%	13.4%	12.1%	20.4%	13.3%	6.5%	18.7%
Jayuya	14,906	49.8%	50.2%	5.3%	13.1%	14.9%	13.3%	18.9%	12.0%	7.0%	15.4%
Juana Díaz	46,960	47.7%	52.3%	5.4%	12.9%	14.6%	12.3%	19.5%	13.0%	5.9%	16.3%
Juncos	39,128	47.6%	52.4%	5.0%	13.0%	14.4%	13.5%	21.7%	12.1%	5.3%	14.9%
Lojas	23,315	48.7%	51.3%	4.1%	10.9%	13.3%	11.2%	18.1%	12.9%	6.8%	22.7%
Lares	26,451	49.2%	50.8%	4.8%	11.2%	13.3%	12.7%	18.6%	14.1%	6.1%	19.2%
Las Marías	8,599	48.2%	51.8%	5.4%	12.2%	13.4%	12.3%	17.6%	13.1%	7.2%	18.9%
Las Piedras	37,768	48.1%	51.9%	4.5%	12.6%	13.4%	13.0%	21.3%	12.2%	6.6%	16.4%
Lolita	26,443	46.6%	53.4%	4.7%	13.0%	14.3%	13.6%	18.1%	14.6%	5.8%	15.9%
Luquillo	18,547	46.9%	53.1%	4.5%	11.8%	14.5%	11.5%	19.1%	12.3%	6.3%	20.1%
Manati	39,692	47.2%	52.8%	4.9%	11.9%	13.8%	11.8%	18.0%	13.2%	6.4%	19.8%
Maricao	6,202	49.5%	50.5%	4.7%	11.2%	13.9%	10.5%	20.2%	13.3%	8.0%	18.3%
Mauabo	11,023	49.1%	50.9%	4.8%	11.6%	12.6%	11.2%	18.1%	14.3%	6.7%	20.6%
Mayaguez	77,255	47.8%	52.2%	4.1%	10.2%	19.3%	11.3%	14.7%	11.4%	6.9%	22.4%
Moca	36,872	48.9%	51.1%	4.8%	12.4%	14.3%	12.8%	19.6%	12.9%	7.1%	16.1%

Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Moravia	31,320	49.6%	50.4%	4.9%	12.9%	14.9%	13.7%	19.2%	14.3%	5.5%	14.6%
Naguabo	26,266	47.0%	53.0%	4.7%	14.0%	14.1%	13.4%	20.3%	11.4%	5.3%	16.8%
Naranjito	28,557	49.2%	50.8%	5.2%	11.7%	14.0%	13.2%	17.8%	13.7%	6.8%	17.5%
Orocovis	21,407	50.1%	49.9%	5.4%	12.2%	15.2%	12.7%	18.3%	14.4%	6.1%	15.6%
Pafillos	17,334	48.9%	51.1%	4.4%	11.4%	13.1%	11.5%	17.5%	14.8%	7.2%	20.0%
Peñuelas	20,984	48.6%	51.4%	5.8%	13.5%	14.3%	13.3%	18.2%	13.4%	6.2%	15.2%
Ponce	143,926	48.1%	51.9%	5.1%	11.7%	14.3%	12.6%	17.2%	12.3%	6.7%	20.0%
Quebradillas	24,036	48.3%	51.7%	4.7%	11.9%	13.5%	12.4%	19.2%	13.8%	5.8%	18.7%
Rincón	14,269	48.0%	52.0%	4.1%	10.5%	11.6%	10.1%	19.9%	13.9%	6.7%	23.2%
Rio Grande	50,550	48.3%	51.7%	4.4%	11.6%	14.2%	12.6%	19.8%	14.0%	4.9%	18.6%
Sabana Grande	23,054	47.2%	52.8%	4.8%	11.7%	13.6%	11.3%	18.7%	12.0%	6.6%	21.4%
Salinas	28,633	48.3%	51.7%	5.0%	12.8%	14.8%	12.0%	19.0%	12.4%	6.0%	18.0%
San Germán	32,114	48.6%	51.4%	4.7%	11.0%	14.4%	11.0%	17.0%	13.0%	5.9%	23.0%
San Juan	344,606	45.8%	54.2%	4.6%	10.4%	13.4%	12.6%	18.1%	13.2%	6.5%	21.1%
San Lorenzo	37,873	48.7%	51.3%	4.4%	11.5%	13.8%	12.7%	19.4%	13.8%	7.2%	17.3%
San Sebastián	37,964	48.6%	51.4%	4.5%	11.7%	12.7%	11.0%	18.2%	13.1%	7.2%	21.6%
Santa Isabel	22,066	48.3%	51.7%	5.0%	13.6%	15.2%	12.1%	22.2%	11.1%	5.5%	15.3%
Toa Alta	73,405	48.1%	51.9%	4.6%	12.9%	15.2%	13.2%	21.6%	13.9%	5.7%	13.0%
Toa Baja	79,726	46.9%	53.1%	4.7%	11.7%	13.9%	13.3%	19.4%	13.2%	5.8%	18.0%
Trujillo Alto	67,780	47.1%	52.9%	4.4%	12.2%	13.8%	12.7%	20.1%	13.2%	6.2%	17.5%
Utuado	29,402	48.6%	51.4%	4.6%	11.8%	13.4%	11.8%	17.4%	13.9%	7.0%	20.0%
Vega Alta	37,724	47.8%	52.2%	4.9%	13.0%	14.1%	13.0%	19.3%	12.8%	5.8%	17.0%
Vega Baja	53,371	47.9%	52.1%	4.8%	11.8%	13.7%	12.6%	18.9%	13.2%	6.5%	18.7%
Vieques	8,771	49.4%	50.6%	5.6%	12.6%	10.2%	11.7%	16.9%	14.7%	7.5%	20.8%
Villalba	22,993	48.6%	51.4%	5.4%	12.4%	15.8%	12.2%	17.9%	14.8%	5.8%	15.9%
Yabucoa	34,149	48.4%	51.6%	4.3%	11.9%	13.8%	11.5%	18.7%	13.7%	7.5%	18.6%
Yauco	36,439	48.0%	52.0%	4.4%	11.5%	12.8%	11.4%	18.7%	14.7%	6.2%	20.3%

Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Non-entitlement municipalities	1,251,732	48.3%	51.7%	4.8%	12.2%	13.9%	12.5%	19.3%	13.2%	6.5%	17.7%
Puerto Rico	3,386,941	47.6%	52.4%	4.7%	11.6%	13.9%	12.5%	19.0%	13.1%	6.3%	18.9%

Source: American Community Survey 2014-2018 5 year estimates.

#### Population with disabilities

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Adjuntas	18,125	3,663	20.2%	8,840	1,983	22.4%	9,285	1,680	18.1%
Aguada	38,597	10,815	28.0%	18,890	5,186	27.5%	19,707	5,629	28.6%
Aguadilla	52,717	11,890	22.6%	24,942	5,764	23.1%	27,775	6,126	22.1%
Agüas Buenas	26,165	7,930	30.3%	12,699	3,964	31.2%	13,466	3,966	29.5%
Aibonito	23,423	6,117	26.1%	11,245	2,763	24.6%	12,178	3,354	27.5%
Añasco	27,283	6,914	25.3%	13,227	3,045	23.0%	14,056	3,869	27.5%
Arecibo	86,532	17,640	20.4%	41,150	8,346	20.3%	45,382	9,294	20.5%
Arroyo	18,099	4,231	23.4%	8,514	1,996	23.4%	9,585	2,235	23.3%
Barceloneta	24,286	4,974	20.5%	11,528	2,466	21.4%	12,758	2,508	19.7%

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Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Barraquitas	28,630	7,377	25.8%	14,067	3,832	27.2%	14,563	3,545	24.3%
Bayamón	177,645	47,640	26.8%	81,627	21,190	26.0%	96,018	26,450	27.5%
Cabo Rojo	48,876	7,608	15.6%	23,188	3,568	15.4%	25,690	4,040	15.7%
Caguas	130,769	31,075	23.8%	60,944	14,514	23.8%	69,825	16,561	23.7%
Camuy	32,139	6,449	20.1%	15,351	3,010	19.6%	16,788	3,439	20.5%
Canóvanas	45,962	8,521	18.5%	22,109	3,883	17.6%	23,853	4,638	19.4%
Carolina	156,747	35,455	22.6%	71,884	15,690	21.8%	84,863	19,765	23.3%
Cataño	24,834	5,707	23.0%	11,729	2,850	24.3%	13,105	2,857	21.8%
Cayey	44,494	14,277	32.1%	21,366	6,631	31.0%	23,128	7,646	33.1%
Ceiba	11,843	1,084	9.2%	5,650	396	7.0%	6,193	688	11.1%
Ciales	16,895	4,454	26.4%	8,236	2,089	25.4%	8,659	2,365	27.3%
Ciara	40,196	11,618	28.9%	19,470	5,433	27.9%	20,726	6,185	29.8%
Coamo	39,230	9,676	24.7%	19,038	4,519	23.7%	20,192	5,157	25.5%
Comerio	19,528	5,642	28.9%	9,681	2,699	27.9%	9,847	2,943	29.9%
Corozal	33,932	8,690	25.6%	16,416	3,999	24.4%	17,516	4,691	26.8%

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Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Culebra	1,314	94	7.2%	676	37	5.5%	638	57	8.9%
Dorado	37,067	5,690	15.4%	17,620	2,633	14.9%	19,447	3,057	15.7%
Fajardo	31,837	7,449	23.4%	14,862	3,377	22.7%	16,975	4,072	24.0%
Florida	11,895	2,297	19.3%	5,687	1,204	21.2%	6,208	1,093	17.6%
Guanica	16,768	5,735	34.2%	8,078	2,539	31.4%	8,690	3,196	36.8%
Guayama	39,535	9,829	24.9%	18,621	4,476	24.0%	20,914	5,353	25.6%
Guayanilla	18,948	2,952	15.6%	9,055	1,418	15.7%	9,893	1,534	15.5%
Guaynabo	88,333	20,151	22.8%	41,649	9,077	21.8%	46,684	11,074	23.7%
Gurabo	46,709	10,754	23.0%	22,066	4,781	21.7%	24,643	5,973	24.2%
Hafilo	40,329	3,713	9.2%	19,363	1,707	8.8%	20,966	2,006	9.6%
Hormigueros	16,158	4,801	29.7%	7,446	2,125	28.5%	8,712	2,676	30.7%
Humacao	53,119	5,310	10.0%	25,057	2,366	9.4%	28,062	2,944	10.5%
Isabela	42,149	11,158	26.5%	20,471	5,675	27.7%	21,678	5,483	25.3%
Jayuya	14,650	3,178	21.7%	7,192	1,759	24.5%	7,458	1,419	19.0%
Juanq Díaz	46,746	9,540	20.4%	22,196	4,508	20.3%	24,550	5,032	20.5%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Juncos	39,067	8,593	22.0%	18,588	4,209	22.6%	20,479	4,384	21.4%
Lajas	23,272	5,058	21.7%	11,352	2,642	23.3%	11,920	2,416	20.3%
Lares	26,237	4,671	17.8%	12,901	2,449	19.0%	13,336	2,222	16.7%
Las Marías	8,524	653	7.7%	4,112	305	7.4%	4,412	348	7.9%
Las Piedras	37,727	4,606	12.2%	18,142	2,326	12.8%	19,585	2,280	11.6%
Loíza	26,428	5,234	19.8%	12,334	2,474	20.1%	14,094	2,760	19.6%
Luquillo	18,438	4,769	25.9%	8,596	2,185	25.4%	9,842	2,584	26.3%
Manatí	39,538	7,647	19.3%	18,663	3,783	20.3%	20,875	3,864	18.5%
Maricao	6,202	522	8.4%	3,069	259	8.4%	3,133	263	8.4%
Mauabo	11,018	1,334	12.1%	5,406	619	11.5%	5,612	715	12.7%
Mayaguez	76,714	20,843	27.2%	36,504	9,650	26.4%	40,210	11,193	27.8%
Moca	36,682	7,792	21.2%	17,944	4,240	23.6%	18,738	3,552	19.0%
Moravia	31,296	6,867	21.9%	15,528	3,432	22.1%	15,768	3,435	21.8%
Naguabo	26,235	2,419	9.2%	12,327	1,130	9.2%	13,908	1,289	9.3%
Naranjo	28,500	8,569	30.1%	14,017	4,329	30.9%	14,483	4,240	29.3%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Oracovis	21,317	6,716	31.5%	10,670	3,593	33.7%	10,642	3,123	29.3%
Pailas	17,319	1,906	11.0%	8,466	934	11.0%	8,853	972	11.0%
Peñuelas	20,958	3,297	15.7%	10,177	1,891	18.6%	10,781	1,406	13.0%
Ponce	141,270	24,756	17.5%	66,936	11,454	17.1%	74,334	13,302	17.9%
Quebradillas	24,030	5,016	20.9%	11,601	2,279	19.6%	12,429	2,737	22.0%
Rincón	14,235	3,855	27.1%	6,818	1,684	24.7%	7,417	2,171	29.3%
Río Grande	49,917	11,852	23.7%	23,868	5,829	24.4%	26,049	6,023	23.1%
Sabana Grande	22,938	7,537	32.9%	10,824	3,147	29.1%	12,114	4,390	36.2%
Salinas	28,497	5,876	20.6%	13,707	2,735	20.0%	14,790	3,141	21.2%
San Germán	32,024	3,516	11.0%	15,581	1,618	10.4%	16,443	1,898	11.5%
San Juan	341,130	66,338	19.4%	155,902	28,862	18.5%	185,228	37,476	20.2%
San Lorenzo	37,819	6,965	18.4%	18,411	3,315	18.0%	19,408	3,650	18.8%
San Sebastián	37,826	8,329	22.0%	18,426	4,110	22.3%	19,400	4,219	21.7%
Santa Isabel	22,066	5,152	23.3%	10,650	2,320	21.8%	11,416	2,832	24.8%
Tóa Alta	73,262	12,266	16.7%	35,169	5,842	16.6%	38,093	6,424	16.9%

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Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Torres	79,485	16,219	20.4%	37,300	7,457	20.0%	42,185	8,762	20.8%
Trujillo Alto	67,497	11,877	17.6%	31,647	5,370	17.0%	35,850	6,507	18.2%
Utuado	29,382	5,311	18.1%	14,271	2,801	19.6%	15,111	2,510	16.6%
Vega Alta	37,055	6,637	17.9%	18,010	2,993	16.6%	19,045	3,644	19.1%
Vega Baja	53,196	11,958	22.5%	25,463	5,710	22.4%	27,733	6,248	22.5%
Vieques	8,771	598	6.8%	4,332	161	3.7%	4,439	437	9.8%
Villalba	22,845	5,681	24.9%	11,032	2,766	25.1%	11,813	2,915	24.7%
Yabucoa	34,101	4,639	13.6%	16,495	2,356	14.3%	17,606	2,283	13.0%
Yauco	36,252	10,372	28.6%	17,396	4,873	28.0%	18,856	5,499	29.2%
<b>Non-entitlement municipalities</b>	<b>1,247,801</b>	<b>263,210</b>	<b>21.1%</b>	<b>602,074</b>	<b>126,574</b>	<b>21.0%</b>	<b>645,727</b>	<b>136,636</b>	<b>21.2%</b>
<b>Puerto Rico</b>	<b>3,361,571</b>	<b>718,344</b>	<b>21.4%</b>	<b>1,594,465</b>	<b>335,630</b>	<b>21.0%</b>	<b>1,767,106</b>	<b>382,714</b>	<b>21.7%</b>

Source: American Community Survey 2014-2018 5-year estimates.

Race and ethnicity

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Adjuntas	18,181	75.4%	0.8%	0.1%	0.0%	0.0%	23.0%	0.6%	99.7%
Aguada	38,643	79.5%	2.8%	0.0%	0.0%	0.0%	4.0%	13.7%	93.5%
Aguadilla	54,166	77.0%	3.7%	0.2%	0.7%	0.0%	16.2%	2.2%	97.6%
Aguas Buenas	26,275	63.6%	7.7%	1.0%	0.0%	0.0%	3.2%	24.5%	99.2%
Aibonito	23,457	76.4%	11.9%	0.1%	0.1%	0.0%	10.8%	0.8%	99.6%
Añasco	27,368	75.1%	2.8%	0.0%	0.0%	0.0%	11.0%	11.2%	96.2%
Arecibo	87,242	82.2%	4.2%	0.3%	0.8%	0.0%	11.3%	1.2%	99.4%
Arroyo	18,111	60.4%	18.9%	0.0%	0.0%	0.0%	19.4%	1.2%	99.8%
Barceloneta	24,299	86.2%	3.5%	0.0%	0.6%	0.0%	8.8%	1.0%	99.8%
Barraquitas	26,755	88.9%	4.8%	0.1%	0.0%	0.0%	4.7%	1.5%	100.0%
Bayamón	182,955	66.9%	7.8%	0.1%	0.1%	0.0%	6.3%	18.7%	99.1%
Cabo Rojo	49,005	27.9%	2.0%	0.2%	0.0%	0.0%	69.4%	0.5%	99.9%
Caguas	131,363	76.5%	8.5%	0.2%	0.2%	0.0%	11.8%	2.8%	99.0%

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Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Camuy	32,222	81.3%	1.7%	0.0%	0.0%	0.0%	16.1%	0.8%	99.3%
Canóvanas	46,108	49.5%	11.1%	0.0%	0.3%	0.0%	38.6%	0.6%	99.7%
Carolina	157,453	53.8%	22.1%	1.9%	0.3%	0.0%	13.3%	8.6%	98.8%
Cataño	24,888	65.5%	10.3%	0.0%	0.5%	0.0%	16.9%	6.8%	99.0%
Cayey	44,530	68.3%	5.8%	0.2%	0.0%	0.0%	6.0%	19.7%	99.7%
Ceiba	11,853	64.4%	8.9%	0.1%	0.2%	0.0%	24.4%	2.1%	98.6%
Ciales	16,912	96.4%	1.0%	0.0%	0.0%	0.0%	0.8%	1.8%	99.1%
Cidra	40,343	82.4%	9.0%	0.3%	0.2%	0.0%	5.6%	2.5%	99.3%
Cofama	39,265	66.7%	25.5%	0.0%	0.0%	0.0%	7.6%	0.2%	99.4%
Comerio	19,539	82.0%	9.3%	0.4%	0.1%	0.0%	7.4%	0.8%	99.4%
Corozal	34,165	79.6%	6.5%	0.0%	0.0%	0.0%	10.0%	3.8%	99.0%
Culebra	1,314	50.6%	5.2%	0.5%	1.0%	0.0%	38.2%	4.6%	92.2%
Dorado	37,208	79.1%	12.3%	0.0%	0.1%	0.0%	2.8%	5.7%	98.4%
Fajardo	32,001	56.9%	10.7%	0.1%	0.4%	0.0%	29.2%	2.7%	98.6%

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Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Florida	11,910	87.8%	1.7%	0.0%	0.0%	0.0%	10.0%	0.4%	98.8%
Guánica	16,783	62.5%	4.2%	0.2%	0.0%	0.0%	32.0%	1.2%	99.0%
Guayama	41,706	72.4%	13.9%	0.0%	0.2%	0.4%	11.9%	1.2%	98.8%
Guayanilla	19,008	76.9%	1.9%	0.7%	0.6%	0.0%	18.6%	1.3%	99.5%
Guaynabo	88,663	77.5%	6.5%	0.3%	0.1%	0.0%	9.6%	6.1%	98.5%
Gurabo	46,894	66.9%	12.2%	0.0%	0.1%	0.0%	18.8%	2.0%	97.7%
Hatillo	40,390	97.7%	0.6%	0.0%	0.0%	0.0%	1.1%	0.6%	99.9%
Hermigueros	16,180	30.2%	2.4%	0.0%	0.0%	0.0%	65.6%	1.7%	99.8%
Humacao	53,466	54.7%	20.7%	0.3%	0.4%	0.0%	23.1%	0.7%	99.2%
Isabela	42,420	68.1%	5.4%	0.1%	0.0%	0.0%	25.7%	0.8%	98.6%
Jayuya	14,906	68.8%	2.0%	0.3%	0.0%	0.0%	26.2%	2.7%	99.6%
Juana Díaz	46,960	46.3%	8.7%	0.1%	0.2%	0.0%	12.7%	32.1%	99.8%
Juncos	39,128	47.3%	12.1%	0.1%	0.2%	0.0%	35.6%	4.7%	99.3%
Lajas	23,315	30.9%	1.4%	0.0%	0.0%	0.0%	66.0%	1.7%	99.7%

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Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Lares	26,451	71.2%	0.4%	0.0%	0.0%	0.0%	27.6%	0.7%	99.6%
Las Marias	8,599	51.5%	1.1%	0.0%	0.0%	0.0%	46.7%	0.8%	99.4%
Las Piedras	37,768	34.9%	62.2%	0.0%	0.0%	0.0%	1.7%	1.2%	99.7%
Loiza	26,463	23.7%	38.1%	0.2%	0.3%	0.0%	37.3%	0.5%	99.8%
Luquillo	18,547	59.1%	10.1%	0.1%	0.3%	0.0%	28.4%	1.9%	98.5%
Manati	39,692	84.7%	4.2%	0.2%	0.2%	0.0%	10.2%	0.5%	98.5%
Maricao	6,202	40.4%	2.4%	0.3%	0.0%	0.0%	55.3%	1.7%	99.8%
Maunabo	11,023	25.5%	72.9%	0.1%	0.0%	0.0%	0.9%	0.6%	98.8%
Mayaguez	77,255	27.8%	3.6%	0.2%	0.0%	0.0%	65.7%	2.5%	99.2%
Moca	36,872	79.5%	3.4%	0.3%	0.2%	0.0%	15.5%	1.1%	99.2%
Moravia	31,320	92.6%	1.5%	0.1%	0.1%	0.0%	4.2%	1.6%	99.5%
Naguabo	26,266	65.9%	3.9%	0.0%	0.3%	0.0%	27.9%	2.0%	99.4%
Naranjo	28,557	84.4%	6.4%	0.0%	0.0%	0.0%	3.6%	5.7%	99.9%
Orocovis	21,407	83.2%	3.3%	0.2%	0.0%	0.0%	11.3%	2.0%	99.6%

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Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Pailitas	17,334	25.3%	72.4%	0.3%	0.0%	0.0%	1.9%	0.1%	99.7%
Peñuelas	20,984	71.5%	3.7%	0.1%	0.2%	0.0%	23.2%	1.3%	99.7%
Ponce	143,926	77.4%	5.4%	0.1%	0.1%	0.0%	8.0%	8.9%	99.3%
Quebradillas	24,036	83.6%	4.5%	0.3%	0.1%	0.0%	10.8%	0.7%	98.9%
Rincón	14,269	81.6%	1.2%	0.0%	0.0%	0.0%	4.0%	13.1%	88.6%
Río Grande	50,550	53.3%	13.0%	0.1%	0.3%	0.0%	31.3%	2.0%	99.4%
Sabana Grande	23,054	69.9%	2.4%	0.2%	0.0%	0.0%	25.6%	1.9%	99.8%
Salinas	28,633	57.1%	33.5%	0.2%	0.5%	0.0%	8.0%	0.8%	99.5%
San Germán	32,114	58.4%	2.2%	0.1%	0.0%	0.0%	38.8%	0.6%	99.3%
San Juan	344,606	68.8%	12.8%	0.4%	0.4%	0.0%	13.5%	4.1%	98.1%
San Lorenzo	37,873	77.4%	16.9%	0.1%	0.1%	0.0%	1.7%	3.8%	99.9%
San Sebastián	37,964	70.3%	2.9%	0.0%	0.3%	0.0%	24.8%	1.8%	97.8%
Santa Isabel	22,066	56.5%	35.2%	0.2%	0.0%	0.0%	7.8%	0.3%	99.6%
Ta'a Alta	73,405	81.6%	7.6%	0.3%	0.4%	0.0%	6.0%	4.1%	99.0%

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Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Toa Baja	79,726	67.4%	10.8%	0.0%	0.0%	0.0%	11.8%	9.9%	99.0%
Trujillo Alto	67,780	81.7%	9.6%	0.1%	0.1%	0.0%	7.2%	1.2%	99.3%
Utuado	29,402	61.9%	1.4%	0.1%	0.4%	0.0%	34.3%	2.1%	99.4%
Vega Alta	37,724	74.6%	10.8%	0.1%	0.2%	0.0%	10.9%	3.5%	98.4%
Vega Baja	53,371	85.5%	5.1%	0.1%	0.0%	0.0%	8.1%	1.1%	97.1%
Vieques	8,771	60.4%	9.8%	0.1%	1.8%	0.0%	26.8%	1.2%	94.0%
Villalba	22,993	53.5%	2.8%	0.0%	0.0%	0.0%	15.0%	28.7%	99.8%
Yabucoa	34,149	30.7%	66.6%	0.1%	0.0%	0.0%	1.4%	1.1%	99.9%
Yauco	36,439	77.4%	3.6%	0.4%	0.0%	0.0%	17.2%	1.4%	99.7%
<b>Non-entitlement municipalities</b>	<b>1,251,732</b>	<b>67.6%</b>	<b>13.2%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>15.3%</b>	<b>3.6%</b>	<b>98.9%</b>
<b>Puerto Rico</b>	<b>3,386,941</b>	<b>67.4%</b>	<b>10.8%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>16.2%</b>	<b>5.2%</b>	<b>98.9%</b>

Source: American Community Survey 2014-2018 5-year estimates.

# Housing Tenure by Race

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Aguadilla	5,861	3,191	2,670	4,454	2,465	1,989	20	7	13	1,353	696	657	34	23	11
Aguada	12,819	9,538	3,281	10,194	7,661	2,533	353	241	112	446	330	116	1,826	1,906	520
Aguadilla	21,604	12,901	8,703	16,730	10,282	6,448	944	498	446	3,549	1,903	1,646	381	218	163
Aguas Buenas	8,469	5,665	2,804	5,371	3,647	1,724	688	389	299	290	219	71	2,120	1,410	710
Aibonito	8,301	6,579	1,722	6,398	5,002	1,396	1,105	917	188	719	624	115	59	36	23
Añasco	8,933	6,869	2,064	6,625	5,089	1,536	217	175	42	1,012	790	992	1,079	905	174
Arecibo	31,788	21,692	10,196	25,926	18,103	7,823	1,377	913	464	4,108	2,312	1,786	377	264	113
Arroyo	6,002	4,598	1,404	3,600	2,714	886	1,246	975	271	1,043	857	186	113	52	61
Barceloneta	8,010	5,907	2,103	6,922	5,097	1,825	241	222	19	801	575	226	46	13	33
Barraquitas	8,916	6,552	2,366	7,756	5,882	1,874	481	233	248	470	315	155	21	122	89
Bayamón	67,940	46,253	21,697	46,345	33,383	12,962	5,530	3,671	1,859	4,056	2,698	1,358	12,009	6,301	5,708
Cabo Rojo	15,656	9,523	6,133	4,123	3,038	1,085	263	208	55	11,192	6,244	4,948	78	33	45
Caguas	48,629	33,384	15,245	37,167	25,275	11,892	4,575	3,345	1,230	5,815	4,080	1,735	1,072	684	388
Camuy	11,431	7,994	3,437	9,070	6,565	2,505	241	193	48	2,025	1,141	884	95	25	—
Canóvanas	14,498	10,815	3,683	6,596	5,136	1,460	1,835	1,341	494	6,004	4,313	1,691	63	25	38
Carolina	63,401	44,153	19,248	34,378	24,674	9,704	14,188	9,368	4,820	9,486	6,294	3,192	5,349	3,811	1,538
Cataño	8,792	6,331	3,461	5,886	3,790	2,195	977	626	351	1,452	763	689	477	241	236

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Covey	16,183	10,503	5,680	11,053	7,356	3,697	912	663	249	992	684	308	3,226	1,800	1,426
Celba	4,367	3,168	1,209	2,882	2,189	693	420	330	90	963	571	392	102	68	34
Ciales	5,870	3,962	1,908	5,737	3,671	1,866	50	50	-	12	12	-	71	29	42
Cidra	12,913	6,701	4,212	10,389	7,273	3,116	1,354	662	692	876	537	339	294	229	65
Cooma	13,346	10,264	3,082	8,432	6,489	1,943	3,802	2,966	836	1,060	773	287	52	36	16
Comerio	5,836	3,395	2,441	4,741	2,822	1,919	670	290	380	366	244	142	39	39	-
Corozal	10,768	8,504	2,264	8,342	6,715	1,627	818	528	290	1,220	904	316	388	357	31
Culebra	475	302	173	263	182	81	35	19	16	168	97	71	9	4	5
Dorado	11,981	9,222	2,659	9,170	7,006	2,164	1,593	1,306	287	372	321	51	748	589	157
Fajardo	12,231	7,955	4,276	6,668	4,673	1,995	1,310	887	433	3,893	2,127	1,766	360	298	62
Florida	4,291	3,317	974	3,945	3,083	862	85	85	-	237	125	112	24	24	-
Guánica	5,469	3,928	1,541	3,551	2,585	966	241	147	94	1,589	1,118	471	88	78	10
Guayama	14,476	10,418	4,058	10,394	7,411	2,983	2,290	1,721	569	1,574	1,136	438	218	150	68
Guayanilla	6,485	4,812	1,673	5,012	3,595	1,417	151	112	39	1,206	823	383	116	82	34
Guaynabo	30,963	22,849	8,114	24,216	18,679	5,537	2,139	1,305	834	2,804	1,746	1,056	1,804	1,119	685
Guataba	14,780	12,337	2,443	9,720	8,481	1,239	2,013	1,510	503	2,819	2,223	596	228	123	105
Hatillo	14,093	10,448	3,645	13,610	10,249	3,361	97	81	16	101	58	43	85	60	25
Hermigueros	6,253	4,574	1,679	1,729	1,413	316	182	116	66	4,209	2,949	1,260	133	96	37

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Humacao	17,896	13,169	4,747	9,765	7,211	2,554	3,758	2,794	964	4,209	3,006	1,203	164	138	26
Isabela	15,012	9,277	5,735	9,748	6,310	3,438	948	550	398	4,158	2,288	1,870	158	129	29
Jayuya	5,067	3,081	2,006	3,610	2,253	1,357	38	32	6	1,320	715	605	119	81	38
Juana Díaz	15,673	11,400	4,273	7,321	5,622	1,699	1,390	1,058	332	2,374	1,571	803	4,586	3,149	1,436
Juncos	12,718	8,946	3,772	5,914	4,223	1,691	1,431	1,013	418	4,892	3,451	1,441	481	259	222
Lajas	7,911	4,539	3,372	2,462	1,722	740	104	44	60	3,271	2,699	2,572	74	74	-
Lares	9,960	5,804	4,156	7,027	4,280	2,747	52	34	18	2,839	1,448	1,391	42	42	-
Las Marias	2,872	1,943	929	1,468	1,079	389	53	53	-	1,333	802	531	18	9	9
Las Piedras	12,527	9,361	3,165	4,236	3,153	1,083	7,959	5,909	2,052	177	165	12	155	136	19
Lobos	8,728	6,254	2,474	1,975	1,524	451	3,376	2,473	903	3,336	2,216	1,120	41	41	-
Lóguito	6,519	4,623	1,896	3,614	2,648	966	819	594	225	2,004	1,311	693	82	70	12
Manatí	15,337	11,229	4,108	12,853	9,527	3,326	715	546	169	1,700	1,087	613	69	69	-
Maricao	1,990	1,417	513	903	683	220	34	16	18	975	709	266	18	9	9
Maunabo	3,882	2,810	1,072	932	738	194	2,852	2,003	849	73	44	29	25	25	-
Mayaguez	29,912	17,518	12,394	8,476	6,094	2,382	1,077	705	372	19,685	10,285	9,400	674	434	240
Moca	13,278	8,549	4,729	10,645	7,032	3,613	466	342	124	2,007	1,110	897	160	65	95
Morovis	9,943	6,981	2,962	9,225	6,594	2,631	144	95	49	453	219	234	121	73	48
Naguabo	6,317	4,444	1,873	5,536	4,188	1,348	418	341	77	2,262	1,814	448	101	101	-

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Nororito	8,520	6,600	1,920	7,152	3,494	1,658	516	361	155	357	288	67	495	457	38
Crocovis	6,734	4,404	2,330	5,561	3,787	1,774	1,977	159	38	893	410	483	63	48	35
Patillas	6,233	4,268	1,965	1,686	1,294	392	4,398	2,845	1,553	140	140	-	7	9	-
Peruolas	6,967	5,275	1,712	4,981	3,909	1,072	276	254	22	1,849	1,068	581	81	44	37
Ponce	52,696	34,277	18,419	40,631	27,192	13,639	3,024	2,097	927	4,256	2,572	1,684	4,585	2,416	2,169
Quebradillas	8,263	5,397	2,869	6,846	4,691	2,155	271	131	140	1,103	546	557	66	29	37
Rincón	8,128	3,576	1,552	4,204	2,909	1,295	42	31	11	221	170	51	561	466	195
Rio Grande	15,732	11,870	3,862	8,262	6,498	1,754	2,128	1,326	802	3,128	3,705	1,423	224	141	83
Sabana Grande	7,493	5,719	1,774	5,083	3,987	1,096	166	139	27	2,062	1,432	610	182	141	41
Salinas	10,374	8,319	2,055	5,481	4,488	993	3,898	3,086	812	863	658	225	112	87	25
San Germán	11,840	8,484	3,356	6,962	5,004	1,958	288	197	91	4,514	3,217	1,297	76	66	10
San Juan	##	77,390	67,183	99,501	57,672	41,329	18,705	8,573	10,132	20,642	8,251	12,391	5,725	2,894	2,831
San Lorenzo	13,749	10,276	3,473	10,407	8,074	2,333	2,434	1,827	807	278	215	63	630	340	270
San Sebastián	13,904	8,984	4,920	9,809	6,555	3,254	471	264	185	3,407	2,028	1,379	217	115	102
Santa Isabel	7,465	5,642	1,823	3,946	3,053	893	2,899	2,160	739	594	403	191	26	26	-
Toca Alta	22,032	18,307	3,725	17,757	14,765	2,992	1,894	1,659	235	1,557	1,303	254	824	880	244
Toca Baja	27,258	20,080	7,178	18,571	14,181	4,390	3,128	2,202	926	3,043	2,095	948	2,516	1,602	914
Trujillo Alto	23,982	15,993	7,989	19,588	13,412	6,176	2,417	1,512	905	1,667	878	789	310	191	119

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Utuado	9,851	6,299	3,992	5,990	4,083	1,907	124	94	30	3,558	1,955	1,603	179	127	52
Vega Alta	12,329	8,380	3,879	9,284	6,288	2,996	1,307	956	321	1,299	817	482	339	259	80
Vega Baja	18,081	14,396	3,685	15,309	12,382	2,927	1,064	846	218	1,521	1,013	508	187	155	32
Vieques	2,470	1,792	678	1,574	1,179	395	177	177	-	700	436	264	19	-	19
Vilaiba	7,712	5,475	2,237	3,915	2,891	1,024	306	227	79	1,336	980	356	2,155	1,377	778
Yabucoa	11,722	8,490	3,232	3,578	2,789	819	7,776	5,456	2,320	200	144	56	168	131	37
Yauco	10,790	8,143	2,647	8,092	6,134	1,958	452	308	114	2,033	1,500	533	213	171	42
Non-enfranchisement municipalities	*****	*****	*****	*****	*****	75,359	58,259	42,198	16,061	66,188	42,843	23,345	14,783	10,334	4,449
Puerto Rico	*****	*****	*****	*****	*****	*****	*****	91,639	44,796	*****	*****	78,715	60,544	37,522	23,022

Source: American Community Survey 2014-2018 5-year estimates.

#### Employment and unemployment

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Adjuntas	14,771	41.7	38.4	25.7
Aguada	32,149	42.2	14.3	36.1
Aguadilla	44,762	39	20.4	30.9

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Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/Population Ratio
Aguas Buenas	21,717	42.8	18.5	34.9
Aibonito	19,311	36.3	5.4	34.2
Añasco	22,936	43.5	12.9	37.8
Arecibo	72,712	38.4	17.6	31.6
Arroyo	14,567	28.9	12.1	25.4
Barceloneta	19,755	36.8	18.4	30
Barranquitas	22,970	32.9	13.3	28.5
Bayamón	153,182	49.7	13.7	42.9
Cabo Raja	40,766	34.8	14	29.9
Caguas	108,527	49.8	13.8	42.9
Camuy	26,637	38.4	16	32.1
Canóvanas	37,095	50.1	23.4	38.3
Carolina	131,031	54	14.8	45.9
Cataño	20,251	51.6	25.1	38.5

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/Population Ratio
Cayey	36,828	42.3	8.9	38.5
Ceiba	9,819	40.9	11.9	35.9
Ciales	13,856	30.5	20	24.4
Cidra	32,835	44.9	16.9	37.2
Coamo	32,070	39.2	7.4	36.3
Comerio	15,911	40.1	26.2	29.8
Corozal	27,707	41	30.2	28.6
Culebra	1,077	55.1	0.8	54.6
Dorado	30,051	49.8	22	38.5
Fajardo	26,123	52.5	28.4	37.6
Florida	9,737	40.1	17.2	33.2
Guánica	13,699	35.9	30.1	25.1
Guayama	34,133	30.4	7.8	28
Guayanilla	15,401	39.3	22.7	30.4

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/Population Ratio
Guaynabo	75,021	52.9	10.3	47.3
Gurabo	37,978	56.7	16.4	47.4
Hatillo	33,471	38.9	7	36.1
Hormigueros	13,665	45.6	23.1	35
Humacao	44,297	38.6	13.6	33.3
Isabela	35,266	37.5	18.4	30.6
Jayuya	12,001	35.6	22.2	27.7
Juana Díaz	37,780	50.2	22	39.1
Juncos	31,845	48.1	27	35.1
Lajas	19,541	29.9	21.2	23.6
Lares	21,950	41.1	28.5	29.4
Las Marías	6,954	31.9	3.2	30.9
Las Piedras	30,899	41.6	18.3	34
Loíza	21,400	48	27	35

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/Population Ratio
Luquillo	15,290	49.3	25.2	36.9
Marati	32,527	40.8	17.2	33.8
Maricao	5,130	29.4	12.5	25.8
Mauabo	9,142	33.4	27	24.4
Mayaguez	65,310	39.4	26.8	28.8
Moca	29,994	40.9	26.5	30
Moravia	25,338	42.8	20.8	33.9
Naguabo	21,159	37.1	10.3	33.3
Narajito	23,292	42.3	24.1	32.1
Orocovis	17,442	38.4	34.1	25.3
Patillas	14,326	34.9	19.2	28.1
Peñuelas	16,637	40.2	23.9	30.6
Ponce	117,870	37.8	14.2	32.4
Quebradillas	19,760	39	11.8	34.4

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/Population Ratio
Rincón	12,026	42.1	9.9	37.8
Río Grande	41,955	51.6	23.3	39.5
Sabana Grande	19,044	36.3	17.4	30
Salinas	23,065	37.9	8.5	34.5
San Germán	26,709	33.5	7.6	30.9
San Juan	288,699	51.6	15.4	43.6
San Lorenzo	31,129	40.2	9.3	36.5
San Sebastián	31,318	37.1	25.9	27.5
Santa Isabel	17,672	47.4	8.4	43.4
Toa Alta	59,877	51.4	12.1	45.1
Toa Baja	65,614	52.1	17.5	42.9
Trujillo Alto	55,696	52.3	6.7	48.8
Utuado	24,206	38.3	29.4	27
Vega Alta	30,407	40.5	20.4	32.3

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/Population Ratio
Vega Baja	43,815	40.2	18.8	32.7
Vieques	7,042	41.5	14.9	35.3
Villalba	18,663	46.1	22.8	35.5
Yabucoa	28,146	38.7	25.9	28.6
Yauco	30,226	36.9	19.9	29.5
<b>Non-entitlement municipalities</b>	<b>1,023,026</b>	<b>40.4</b>	<b>18.8</b>	<b>32.7</b>
<b>Puerto Rico</b>	<b>2,793,000</b>	<b>44.4</b>	<b>17.00</b>	<b>36.8</b>

Source: American Community Survey 2014-2018 5-year estimates.

#### Median Household Income

Median Household Income, 2018		
Geographic Area	Households	Median Income
Adjuntas	5,861	\$12,902
Aguada	12,619	\$16,347
Aguadilla	21,604	\$16,693
Aguas Buenas	8,469	\$17,255

Median Household Income, 2018		
Geographic Area	Households	Median Income
Albarrillo	8,301	\$19,720
Añasco	8,933	\$19,379
Arecibo	31,788	\$18,001
Arroyo	6,002	\$16,976
Barceloneta	8,010	\$16,889
Barranquitas	8,918	\$15,770
Bayamón	67,940	\$26,017
Cabo Rojo	15,656	\$16,080
Caguas	48,629	\$25,006
Camuy	11,431	\$16,831
Canóvanas	14,498	\$20,673
Carolina	63,401	\$29,434
Cataño	8,792	\$18,253
Cayey	16,183	\$21,320
Celso	4,367	\$19,103
Ciales	5,870	\$15,071

Median Household Income, 2018		
Geographic Area	Households	Median Income
Ciara	12,913	\$19,949
Cóamo	13,346	\$19,833
Comerio	5,836	\$12,812
Corozal	10,768	\$15,088
Culebra	475	\$23,802
Dorado	11,881	\$29,667
Fajardo	12,231	\$19,068
Florida	4,291	\$20,315
Guánica	5,469	\$13,242
Guayama	14,476	\$16,374
Guayánilla	6,485	\$16,922
Guaynabo	30,963	\$33,937
Gurabo	14,780	\$33,661
Hatillo	14,093	\$17,201
Honigueras	6,253	\$19,394
Humacao	17,896	\$19,680

Median Household Income, 2018		
Geographic Area	Households	Median Income
Isabela	15,012	\$16,748
Jayuya	5,087	\$15,424
Juana Díaz	15,673	\$20,845
Juncos	12,718	\$18,969
Lajas	7,911	\$13,747
Lares	9,960	\$14,540
Las Marías	2,872	\$13,435
Las Piedras	12,527	\$21,792
Loíza	8,728	\$17,402
Luquillo	6,519	\$20,829
Manatí	15,337	\$19,459
Maricao	1,930	\$13,262
Maunabo	3,882	\$19,788
Mayaguez	29,912	\$14,120
Moca	13,278	\$14,155
Morovis	9,943	\$20,589

Median Household Income, 2018		
Geographic Area	Households	Median Income
Naguabo	8,317	\$19,356
Norayíto	8,520	\$19,332
Orocovis	6,734	\$13,319
Pailitas	6,233	\$15,761
Peñuelas	6,987	\$17,592
Ponce	52,696	\$17,173
Quebradillas	8,286	\$16,630
Rincón	5,128	\$21,591
Río Grande	13,732	\$22,509
Sabana Grande	7,493	\$16,846
Salinas	10,374	\$16,887
San Germán	11,840	\$15,619
San Juan	144,573	\$22,146
San Lorenzo	13,749	\$18,621
San Sebastián	13,904	\$14,812
Santa Isabel	7,465	\$17,640

Median Household Income, 2018		
Geographic Area	Households	Median Income
Ísla Alta	22,032	\$28,563
Ísla Baja	27,258	\$24,899
Trujillo Alto	23,982	\$31,193
Utuado	9,851	\$16,533
Vega Alta	12,229	\$18,895
Vega Baja	18,081	\$19,096
Vieques	2,470	\$15,539
Villalba	7,712	\$19,655
Yabucoa	11,722	\$16,013
Yauco	10,790	\$14,954
<b>Non-entitlement municipalities</b>	<b>420,075</b>	<b>\$18,298</b>
<b>Puerto Rico</b>	<b>1,205,075</b>	<b>\$20,166</b>

Source: American Community Survey 2014-2018, 5-year estimates.

Income (b)(6)

Geographic Area Name	Household	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 to \$34,999	\$35,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Adjuntas	5,861	41.3%	16.7%	9.6%	5.1%	6.3%	4.7%	5.6%	12.6%	2.2%	2.8%	2.4%	0.8%	0.8%
Aguada	12,819	30.7%	15.8%	11.7%	7.4%	6.2%	4.7%	3.5%	4.6%	1.9%	4.9%	3.2%	2.6%	2.7%
Aguadilla	21,604	32.2%	13.9%	9.5%	7.9%	6.2%	5.0%	2.9%	3.9%	3.1%	4.3%	4.8%	3.0%	3.3%
Aguaí Buena	8,467	31.1%	13.1%	10.8%	8.3%	7.5%	3.8%	4.1%	4.2%	3.9%	4.0%	4.4%	2.3%	2.3%
Añasco	8,933	24.5%	15.8%	11.0%	9.4%	5.9%	5.2%	7.1%	3.9%	2.7%	5.6%	4.6%	1.8%	2.4%
Arecibo	8,301	24.9%	12.7%	13.1%	9.2%	7.4%	9.1%	3.9%	3.4%	3.0%	4.5%	3.7%	2.3%	2.7%
Arecibo	31,788	32.0%	11.7%	10.5%	9.7%	6.3%	5.4%	4.3%	3.9%	3.0%	4.5%	4.3%	2.6%	1.7%
Arroyo	4,002	28.5%	17.6%	11.3%	9.1%	11.1%	5.6%	4.3%	2.4%	2.3%	2.1%	3.0%	1.0%	1.3%
Barceloneta	8,010	33.5%	11.0%	10.7%	9.8%	7.0%	4.7%	3.8%	3.4%	2.8%	4.2%	2.8%	4.3%	1.0%
Barraquitas	8,918	34.9%	12.6%	11.5%	6.3%	6.2%	7.0%	5.1%	3.5%	3.4%	5.0%	1.9%	1.6%	0.9%
Bayamón	67,940	21.6%	9.8%	9.6%	7.6%	6.5%	5.7%	5.5%	5.0%	4.3%	7.0%	6.7%	5.8%	4.9%
Cabo Rojo	15,656	33.5%	13.3%	11.8%	6.8%	7.1%	5.1%	3.7%	12.6%	2.7%	3.9%	4.3%	2.5%	2.5%
Caguas	48,629	22.1%	10.2%	9.4%	6.2%	6.5%	6.2%	5.2%	3.9%	3.8%	6.5%	6.0%	5.7%	6.2%
Camuy	11,431	29.3%	14.9%	13.6%	6.1%	5.6%	5.3%	3.5%	3.4%	2.7%	4.1%	4.7%	2.4%	2.5%
Canóvanas	14,498	25.0%	11.6%	12.3%	7.2%	5.9%	5.7%	5.0%	5.2%	4.1%	4.8%	4.6%	4.5%	4.1%
Carolina	63,401	17.3%	6.4%	9.0%	8.9%	7.1%	7.1%	5.6%	5.4%	3.9%	7.2%	7.5%	5.9%	6.2%
Cataño	8,792	32.4%	10.9%	8.8%	6.9%	6.0%	4.2%	5.3%	3.2%	2.5%	5.0%	4.3%	3.8%	6.7%
Cayey	16,183	25.1%	11.6%	11.0%	10.6%	6.9%	5.4%	4.3%	4.8%	2.7%	5.4%	3.8%	4.6%	3.9%
Ceiba	4,567	25.7%	12.3%	13.7%	8.3%	7.9%	7.4%	5.9%	4.9%	1.4%	4.7%	2.0%	1.9%	3.9%
Ciales	5,870	34.6%	15.2%	11.7%	8.6%	5.2%	4.3%	5.0%	12.1%	5.6%	3.3%	2.2%	1.4%	0.7%
Cidra	12,913	24.2%	12.7%	12.8%	8.6%	6.7%	4.9%	5.2%	3.7%	3.3%	5.3%	5.3%	3.0%	4.0%

Geographic Area Name	Household all	Less than \$10.00 a	\$10.00 0 to \$14.99 9	\$15.00 0 to \$19.99 9	\$20.00 0 to \$24.99 9	\$25.00 0 to \$29.99 9	\$30.00 0 to \$34.99 9	\$35.00 0 to \$39.99 9	\$40.00 0 to \$44.99 9	\$45.00 0 to \$49.99 9	\$50.00 0 to \$59.99 9	\$60.00 0 to \$74.99 9	\$75.00 0 to \$99.99 9	\$100.00 0 or more
Cooma	13,346	30.3%	12.1%	7.9%	7.3%	9.2%	5.2%	5.8%	3.7%	3.3%	4.6%	3.3%	4.6%	2.5%
Corneio	5,536	40.5%	15.6%	12.0%	6.1%	5.9%	4.4%	3.4%	3.3%	1.3%	3.2%	2.4%	1.3%	0.4%
Covadonga	10,768	38.0%	11.8%	11.1%	6.6%	5.4%	7.6%	3.0%	3.5%	3.2%	3.9%	3.0%	2.1%	1.0%
Cuebra	475	19.4%	16.3%	6.5%	6.2%	3.8%	14.1%	7.6%	4.8%	2.9%	5.5%	4.0%	4.8%	0.0%
Corado	11,881	20.0%	8.2%	10.3%	7.0%	4.6%	6.0%	5.4%	4.3%	2.7%	6.1%	6.5%	6.1%	10.6%
Fajardo	12,231	28.8%	10.0%	13.5%	7.7%	7.7%	5.6%	5.6%	3.1%	3.4%	3.9%	4.2%	4.6%	1.9%
Florida	4,291	24.9%	14.6%	9.9%	14.8%	7.9%	3.4%	6.7%	4.1%	2.4%	5.3%	2.7%	2.5%	1.0%
Guayama	14,476	31.7%	14.9%	11.8%	8.8%	6.1%	4.9%	3.9%	3.2%	2.5%	2.9%	4.9%	2.6%	1.8%
Guayama	4,485	28.8%	15.8%	12.2%	10.0%	7.5%	5.8%	3.0%	3.9%	3.4%	3.4%	3.4%	2.1%	0.8%
Guaynabo	30,963	16.4%	10.2%	7.9%	5.8%	5.2%	5.7%	3.5%	3.2%	3.7%	6.8%	7.2%	6.6%	17.7%
Guinea	5,469	39.1%	17.2%	13.1%	6.0%	5.0%	4.7%	2.3%	3.2%	1.3%	3.6%	1.6%	0.4%	0.5%
Guilabio	14,780	18.7%	7.8%	7.7%	5.8%	5.5%	6.6%	5.8%	4.5%	3.7%	7.0%	6.8%	8.2%	12.0%
Hallita	14,093	28.4%	16.8%	12.5%	6.4%	5.3%	5.1%	3.7%	3.1%	3.2%	5.9%	5.0%	2.7%	3.5%
Hormigueros	6,253	28.9%	12.3%	10.0%	10.9%	5.7%	5.7%	5.2%	5.3%	2.7%	5.7%	3.1%	2.0%	2.5%
Humacao	17,896	24.9%	12.9%	12.4%	8.8%	7.5%	7.6%	4.2%	4.3%	3.4%	3.5%	6.4%	2.6%	3.4%
Isabela	15,012	31.4%	14.3%	11.5%	7.8%	7.1%	5.3%	5.1%	3.1%	3.6%	4.7%	2.1%	2.4%	1.8%
Jayuya	5,087	34.1%	13.1%	9.2%	14.0%	5.6%	6.4%	2.2%	2.4%	2.7%	2.9%	2.0%	2.3%	0.9%
Juana Díaz	15,673	25.9%	12.1%	10.3%	9.2%	7.5%	5.1%	5.1%	4.5%	3.6%	4.9%	5.1%	3.0%	3.6%
Juncos	12,718	28.4%	13.1%	10.6%	10.2%	5.8%	5.4%	5.6%	4.9%	2.0%	3.8%	6.8%	2.3%	0.9%
Lajas	7,911	39.6%	15.1%	10.4%	6.6%	7.9%	4.0%	4.3%	2.2%	3.0%	2.8%	1.8%	1.5%	0.8%
Lares	9,960	38.3%	12.8%	9.8%	8.7%	6.5%	3.8%	4.0%	3.2%	3.1%	4.1%	3.9%	0.7%	1.6%
Las Marias	2,572	38.7%	14.3%	9.2%	6.9%	5.1%	5.4%	3.5%	4.0%	2.4%	2.8%	3.9%	1.2%	0.5%

Geographic Area Name	Household all	Less than \$10.00 a	\$10.00 0 to \$14.99 9	\$15.00 0 to \$19.99 9	\$20.00 0 to \$24.99 9	\$25.00 0 to \$29.99 9	\$30.00 0 to \$34.99 9	\$35.00 0 to \$39.99 9	\$40.00 0 to \$44.99 9	\$45.00 0 to \$49.99 9	\$50.00 0 to \$54.99 9	\$55.00 0 to \$59.99 9	\$60.00 0 to \$69.99 9	\$70.00 0 to \$99.99 9	\$100.00 0 or more
Las Piedras	12,527	24.2%	13.4%	9.8%	8.7%	7.3%	7.1%	4.5%	4.6%	4.3%	5.7%	6.1%	3.5%	3.3%	
Loto	8,728	32.3%	10.7%	11.8%	8.1%	5.5%	6.4%	5.2%	5.1%	3.4%	4.3%	3.7%	2.5%	1.0%	
Luquillo	5,519	26.5%	10.7%	11.5%	8.9%	6.6%	6.6%	5.4%	3.5%	4.0%	5.4%	4.1%	4.4%	2.6%	
Manati	15,337	29.4%	13.1%	8.3%	9.7%	6.2%	5.9%	4.0%	2.9%	3.2%	5.4%	5.5%	3.0%	3.4%	
Maricao	1,930	41.5%	13.1%	10.8%	9.6%	10.0%	2.2%	5.0%	1.7%	2.8%	2.6%	0.4%	0.0%	0.0%	
Maunabo	3,882	27.0%	11.5%	11.7%	13.0%	8.5%	3.9%	6.4%	3.7%	2.8%	3.9%	6.0%	0.6%	0.9%	
Mayaguez	29,912	39.4%	12.3%	8.9%	7.4%	5.1%	4.6%	4.2%	3.2%	2.6%	2.9%	3.2%	2.6%	3.2%	
Moca	13,278	36.5%	15.6%	10.1%	8.2%	4.9%	4.5%	4.0%	3.7%	2.0%	4.1%	3.1%	1.3%	1.9%	
Mojave	9,943	23.9%	10.2%	14.1%	12.3%	7.7%	6.6%	5.5%	3.6%	2.4%	4.6%	3.5%	3.7%	1.8%	
Naguabo	8,317	24.6%	12.4%	14.5%	11.6%	7.7%	6.5%	4.1%	3.2%	2.4%	5.7%	4.3%	2.4%	0.7%	
Naranjo	6,520	30.4%	9.7%	11.0%	9.1%	7.5%	5.8%	5.7%	5.0%	1.7%	3.4%	6.6%	2.7%	1.4%	
Orocoba	6,734	38.5%	16.2%	7.3%	9.2%	7.4%	4.3%	5.3%	2.1%	2.7%	2.6%	2.7%	0.2%	1.4%	
Pailas	6,233	34.8%	13.3%	14.5%	8.2%	6.5%	4.4%	3.9%	2.9%	2.3%	1.8%	5.0%	1.5%	0.9%	
Peñuelas	6,987	28.4%	14.3%	11.6%	8.1%	10.6%	4.0%	5.2%	4.5%	3.1%	3.9%	3.1%	1.7%	1.6%	
Ponce	52,696	32.8%	12.3%	10.0%	7.7%	6.6%	5.9%	4.2%	3.7%	2.7%	3.6%	3.9%	3.3%	3.3%	
Quebradillas	8,286	31.4%	15.5%	10.7%	9.7%	4.6%	4.5%	4.6%	4.2%	2.7%	4.6%	4.1%	1.8%	1.6%	
Rio Grande	15,732	22.5%	10.6%	11.1%	11.2%	6.3%	7.3%	6.3%	4.5%	3.3%	5.1%	6.0%	2.6%	3.0%	
Rincón	5,128	29.1%	7.1%	11.3%	5.9%	10.6%	6.3%	6.8%	2.2%	4.2%	7.9%	3.6%	2.4%	2.4%	
Sabana Grande	7,493	29.3%	16.5%	10.1%	8.5%	6.9%	5.9%	5.1%	2.2%	3.3%	3.3%	4.7%	2.4%	1.7%	
Salinas	10,374	30.2%	15.3%	12.0%	8.9%	7.9%	4.6%	3.6%	3.7%	3.3%	3.6%	3.4%	2.1%	1.4%	
San Germán	11,840	34.6%	14.1%	9.8%	10.1%	6.5%	3.9%	3.2%	3.8%	2.6%	4.8%	2.6%	2.3%	3.7%	
San Juan	144,573	28.5%	10.1%	8.7%	6.6%	5.7%	5.0%	4.1%	3.7%	3.1%	5.1%	5.6%	5.2%	6.7%	

Geographic Area Name	Household all	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 to \$34,999	\$35,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$49,999	\$50,000 to \$54,999	\$55,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
San Lorenzo	13,749	27.0%	13.6%	11.6%	8.9%	6.7%	5.4%	4.1%	4.1%	3.0%	5.0%	5.3%	2.6%	2.6%	
San Sebastián	13,904	34.4%	16.1%	10.3%	8.0%	6.7%	4.2%	4.1%	3.8%	2.4%	4.1%	3.1%	1.4%	1.2%	
Santa Isabel	7,448	28.3%	15.2%	11.4%	7.8%	5.4%	4.5%	4.4%	4.0%	3.0%	3.1%	4.6%	2.3%	3.1%	
Toa Alta	22,032	19.2%	8.7%	8.7%	6.9%	8.3%	6.6%	5.1%	3.9%	2.8%	6.9%	7.1%	7.3%	6.3%	
Toa Baja	27,258	22.7%	10.1%	9.2%	8.2%	7.8%	6.0%	5.8%	4.2%	3.9%	7.4%	5.8%	5.1%	3.8%	
Trujillo Alto	23,982	16.2%	10.2%	8.6%	6.8%	6.1%	7.0%	5.1%	6.2%	4.1%	7.6%	7.0%	7.4%	7.6%	
Utuado	9,851	33.7%	12.7%	10.7%	9.0%	7.2%	7.2%	5.0%	12.5%	2.7%	3.5%	2.7%	2.1%	1.2%	
Vega Alta	12,229	25.2%	15.0%	12.7%	7.3%	6.6%	4.3%	4.9%	3.5%	2.9%	4.1%	3.6%	5.0%	5.0%	
Vega Baja	18,031	28.9%	12.8%	10.4%	7.3%	7.7%	5.5%	3.9%	3.9%	2.2%	5.8%	5.7%	3.4%	2.6%	
Vieques	2,470	28.8%	12.8%	8.5%	8.2%	5.6%	8.3%	3.6%	7.9%	1.1%	1.8%	4.4%	0.4%	1.7%	
Villalba	7,712	24.3%	14.0%	12.0%	6.0%	9.2%	5.7%	7.6%	3.3%	2.3%	4.3%	4.9%	2.5%	1.9%	
Yabucoa	11,722	33.7%	13.8%	11.0%	7.4%	9.9%	4.8%	3.3%	3.4%	2.3%	3.2%	3.3%	2.2%	1.7%	
Yauco	10,790	36.1%	14.0%	11.0%	7.0%	6.5%	4.9%	4.5%	2.6%	3.4%	3.7%	3.2%	1.8%	1.6%	
Non-enrollment municipalities	411,789	30.0%	13.4%	11.0%	8.4%	6.8%	5.5%	4.7%	3.7%	2.9%	4.4%	4.0%	2.7%	2.6%	
Puerto Rico	1,205,075	27.6%	11.9%	10.2%	8.0%	6.6%	5.6%	4.6%	3.9%	3.2%	5.1%	4.9%	3.9%	4.5%	

Source: American Community Survey 2014-2018 5-year estimates.

Loan Application - Total amount

Loan Application Amount by Race and Ethnicity By Thousands of Dollars								
	Application approved but not accepted	Application denied by financial institution	Application withdrawn by applicant	File closed for incompleteness	Loan originated	Loan purchased by your institution	Preapproval request approved but not accepted (optional reporting)	Preapproval request denied by financial institution
<b>American Indian or Alaska Native</b>								
Conventional loan		2,175	565	180	1,240	-		
Government-backed loan		1,665	830	400	2,830	-		
<b>Asian</b>								
Conventional loan		1,485	960	740	5,115			
Government-backed loan			145		345			
<b>Black or African American</b>								
Conventional loan	1,025	6,865	3,350	1,465	22,840			
Government-backed loan	1,040	20,020	6,350	2,875	39,615	95		
<b>Native Hawaiian or Other Pacific Islander</b>								
Conventional loan		245	130	105	675			
Government-backed loan		115	65	330	535			
<b>White</b>								
Conventional loan	31,400	159,890	117,820	52,160	654,065	55	625	1,705
Government-backed loan	35,250	297,660	147,665	49,035	832,425	12,550	265	85
<b>Other races</b>								
Conventional loan	3,970	23,905	19,070	5,895	70,240	72,120		110
Government-backed loan	2,675	24,465	12,575	5,285	62,990	282,610		
<b>Total - Races</b>								
Conventional loan	36,395	206,155	141,895	60,565	754,175	72,175	625	1,815
Government-backed loan	38,970	343,925	167,630	55,920	938,840	296,255	265	85
<b>Hispanic or Latino</b>								
Conventional loan	27,805	177,295	114,905	46,355	623,235	140	440	1,555
Government-backed loan	36,870	332,365	161,380	34,550	804,245	13,630		85

Source: HMDA Data, 2018

*Distribution of Conventional and Nonconventional Loans by Race and Ethnicity*

**Distribution of Conventional and Nonconventional Loans by Race and by Hispanic and Latino Ethnicity**

	Total Applications	% by Race
<b>American Indian or Alaska Native</b>	<b>91</b>	<b>100%</b>
Conventional loan	38	42%
Government-backed loan	53	58%
<b>Asian</b>	<b>44</b>	<b>100%</b>
Conventional loan	40	91%
Government-backed loan	4	9%
<b>Black or African American</b>	<b>1,031</b>	<b>100%</b>
Conventional loan	377	37%
Government-backed loan	654	63%
<b>Native Hawaiian or Other Pacific Islander</b>	<b>20</b>	<b>100%</b>
Conventional loan	13	65%
Government-backed loan	7	35%
<b>White</b>	<b>18,526</b>	<b>100%</b>
Conventional loan	7,186	39%
Government-backed loan	11,340	61%
<b>Other races</b>	<b>4,296</b>	<b>100%</b>
Conventional loan	1,128	26%
Government-backed loan	3,168	74%
<b>Total - Races</b>	<b>24,008</b>	<b>100%</b>
Conventional loan	8,782	37%
Government-backed loans	15,226	63%
<b>Hispanic or Latino</b>	<b>20,188</b>	<b>100%</b>
Conventional loan	7,646	38%
Government-backed loan	12,542	62%

Source: HMDA Data, 2018

## Grantee SF-424's and Certification(s)

### STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.


**Anti-Lobbying** -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds associated Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LJ 1, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (42 U.S.C. 1701g) and implementing regulations at 24 CFR Part 135.

  
Wanda Vazquez Garced  
Signature of Authorized Official

8/31/2020  
Date

Governor  
Title

### Specific Community Development Block Grant Certifications

The State certifies that:

**Citizen Participation** – It is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.185.

#### Consultation with Local Governments --

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** – It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** – Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program, i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income and requirements of 24 CFR Parts 91 and 570.

#### Use of Funds – It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.
2. **Overall Benefit.** In the aggregate, not less than 70 percent of the CDBG funds, including Section 108 guaranteed loans, received by the State during the following fiscal year(s) 2020, 2021, and 2022 [a period designated by the State of one, two, or three specific consecutive fiscal year(s)] will be used for activities that benefit persons of low and moderate income.

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from non-revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force.** It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws.** – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Compliance with Laws.** – It will comply with applicable laws.

  
Wanda Vázquez Garced  
Signature of Authorized Official

8/31/2020  
Date

Governor \_\_\_\_\_  
Title \_\_\_\_\_

**Specific HOME Certifications**

The State certifies that:

**Tenant Based Rental Assistance** – If it plans to use HOME funds for tenant based rental assistance, tenant based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** – It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy Layering** – Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

  
Wanda Vázquez García

Signature of Authorized Official

8/31/2020

Date

Governor

Title

### Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

**Matching Funds** The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

**Discharge Policy** The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

**Confidentiality** The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

**Major rehabilitation/conversion/renovation** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

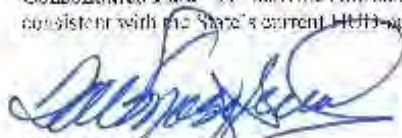
**Essential Services and Operating Costs** – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

**Homeless Persons Involvement** – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under HSG, in providing services assisted under the HSG program, and in providing services for occupants of facilities assisted HSG.

**Consolidated Plan** – All activities the subrecipient undertakes with assistance under HSG are consistent with the State's current HUD-approved consolidated plan.



Wanda Vázquez Garced  
Signature of Authorized Official

8/31/2020

Date

Governor

Title

**Housing Opportunities for Persons With AIDS Certifications**

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs and are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years, in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance;
2. For a period of not less than 5 years, in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
Wanda Vázquez Garced  
Signature of Authorized Official

8/31/2020  
Date

Governor  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$7,000 and not more than \$70,000 for each such failure.

Government of Puerto Rico  
Puerto Rico Planning Board  
PO Box 41119, Minillas Station  
San Juan, PR 00940-1119

#### ACKNOWLEDGEMENT OF RECEIPT

The Puerto Rico Planning Board, designated as the Single Point of Contact (SPOC) by Executive Order 12372 and Administrative Bulletin 4184 as amended, has received for review and comments the following:

- |  |   |
|--|---|
| <input type="checkbox"/> Notice of intent or pre-application | <input checked="" type="checkbox"/> Application |
| <input type="checkbox"/> State Plan                          | <input type="checkbox"/> Block Grant            |
| <input type="checkbox"/> Other                               |   |

Title of Project: HOPWA - Assistance to non profits, faith based organizations, and municipalities which provide housing and supportive services to low income families and individuals with HIV/AIDS.

CFDA Number: 14.241

Applicant: Puerto Rico State Department of Health

The State Application Identifier (SAI) number assigned is:

PR (G) 21-86-0831-051-S

The SAI number must be incorporated in Item 7 of Standard Form (SF-424) in the application submitted to the Federal Agency, and in any subsequent document that relates to this proposal.

Applicant is reminded to inform SPOC of approval or denial of federal assistance 5 days after formal notification.

Date: August 31, 2020

By: Roberto Gonzalez-Navarro (signed)

Office of Federal Affairs

Government of Puerto Rico  
Puerto Rico Planning Board  
PO Box 41119, Minillas Station  
San Juan, PR 00940-1119

#### ACKNOWLEDGEMENT OF RECEIPT

The Puerto Rico Planning Board, designated as the Single Point of Contact (SPOC) by Executive Order 12372 and Administrative Bulletin 4184 as amended, has received for review and comments the following:

- |  |   |
|--|---|
| <input type="checkbox"/> Notice of intent or pre-application | <input checked="" type="checkbox"/> Application |
| <input type="checkbox"/> State Plan                          | <input type="checkbox"/> Block Grant            |
| <input type="checkbox"/> Other                               |   |

Title of Project: ESG - Funding for Street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS

CFDA Number: 14.231

Applicant: Puerto Rico State Department of Family

The State Application Identifier (SAI) number assigned is:

PR (G) 21-87-0831-048-S

The SAI number must be incorporated in Item 7 of Standard Form (SF-424) in the application submitted to the Federal Agency, and in any subsequent document that relates to this proposal.

Applicant is reminded to inform SPOC of approval or denial of federal assistance 5 days after formal notification.

Date: August 31, 2020

By: Roberto Gonzalez-Navarro (signed)  
Office of Federal Affairs

Government of Puerto Rico  
Puerto Rico Planning Board  
PO Box 41119, Minillas Station  
San Juan, PR 00940-1119

#### ACKNOWLEDGEMENT OF RECEIPT

The Puerto Rico Planning Board, designated as the Single Point of Contact (SPOC) by Executive Order 12372 and Administrative Bulletin 4184 as amended, has received for review and comments the following:

- |  |   |
|--|---|
| <input type="checkbox"/> Notice of intent or pre-application | <input checked="" type="checkbox"/> Application |
| <input type="checkbox"/> State Plan                          | <input type="checkbox"/> Block Grant            |
| <input type="checkbox"/> Other                               |   |

Title of Project: State Consolidated Plan for Housing and Community Development  
2020-2024 & Action Plan 2020 - CDBG

CFDA Number: 14.228

Applicant: Puerto Rico State Department of Housing

The State Application Identifier (SAI) number assigned is:

PR (G) 21-98-0831-047-S

The SAI number must be incorporated in Item 7 of Standard Form (SF-424) in the application submitted to the Federal Agency, and in any subsequent document that relates to this proposal.

Applicant is reminded to inform SPOC of approval or denial of federal assistance 5 days after formal notification.

Date: August 31, 2020

By: Roberto Gonzalez-Navarro (signed)  
Office of Federal Affairs

Government of Puerto Rico  
Puerto Rico Planning Board  
PO Box 41119, Minillas Station  
San Juan, PR 00940-1119

#### ACKNOWLEDGEMENT OF RECEIPT

The Puerto Rico Planning Board, designated as the Single Point of Contact (SPOC) by Executive Order 12372 and Administrative Bulletin 4184 as amended, has received for review and comments the following:

- |  |   |
|--|---|
| <input type="checkbox"/> Notice of intent or pre-application | <input checked="" type="checkbox"/> Application |
| <input type="checkbox"/> State Plan                          | <input type="checkbox"/> Block Grant            |
| <input type="checkbox"/> Other                               |   |

Title of Project: HOME - Expand the affordable housing offer for low and very low income families by providing subsidies to local governments, non-profit organizations, developers, and other eligible entities

CFDA Number: 14.239

Applicant: Puerto Rico Housing Finance Authority

The State Application Identifier (SAI) number assigned is:

PR (G) 21-98-0831-049-S

The SAI number must be incorporated in Item 7 of Standard Form (SF-424) in the application submitted to the Federal Agency, and in any subsequent document that relates to this proposal.

Applicant is reminded to inform SPOC of approval or denial of federal assistance 5 days after formal notification.

Date: August 31, 2020

By: Roberto Gonzalez-Navarro (signed)  
Office of Federal Affairs

Government of Puerto Rico  
Puerto Rico Planning Board  
PO Box 41119, Minillas Station  
San Juan, PR 00940-1119

#### ACKNOWLEDGEMENT OF RECEIPT

The Puerto Rico Planning Board, designated as the Single Point of Contact (SPOC) by Executive Order 12372 and Administrative Bulletin 4184 as amended, has received for review and comments the following:

- |  |   |
|--|---|
| <input type="checkbox"/> Notice of intent or pre-application | <input checked="" type="checkbox"/> Application |
| <input type="checkbox"/> State Plan                          | <input type="checkbox"/> Block Grant            |
| <input type="checkbox"/> Other                               |   |

Title of Project: HTM - Increase and preserve affordable, safe and hygienic housing for families with extremely low income and very low income

CFDA Number: 14.275

Applicant: Puerto Rico Housing Finance Authority

The State Application Identifier (SAI) number assigned is:

PR (G) 21-98-0831-050-S

The SAI number must be incorporated in Item 7 of Standard Form (SF-424) in the application submitted to the Federal Agency, and in any subsequent document that relates to this proposal.


Applicant is reminded to inform SPOC of approval or denial of federal assistance 5 days after formal notification.

Date: August 31, 2020

By: Roberto Gonzalez-Navarro (signed)  
Office of Federal Affairs


Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Change/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>	
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/>	
5a. Federal Entry Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>	
<b>State Use Only:</b>			
6. Date Received by State: <input type="text"/>		7. State Application Identifier: PR 19-87-0614-4175	
<b>8. APPLICANT INFORMATION:</b>			
* a. Legal Name: Puerto Rico State Department of the Family			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 650433401		* c. Organizational DUNS: 0901067370900	
<b>d. Address:</b>			
* Street1:	PO Box 11390		
* Street2:			
* City:	Palo Rey		
* County/Parish:			
* State:	PR: Puerto Rico		
* Province:			
* Country:	USA: UNITED STATES		
* Zip / Postal Code:	00910-1139		
<b>e. Organizational Unit:</b>			
Department Name: PR State Department of Family		Division Name: KIDS Program	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
Prefix:	Mr.	* First Name:	Orlando
Middle Name:			
* Last Name:	LopezSanabria		
Suffix:			
Title: PR State Department of Family Secretary			
Organizational Affiliation: PR State Department of Family			
* Telephone Number: 787-294-4900		Fax Number: 787-294-0732	
* Email: orlando.lopezsanabria.pr.gov			

<b>Application for Federal Assistance SF-424</b>			
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="A: State Government"/>			
Type of Applicant 2: Select Applicant Type <input type="text"/>			
Type of Applicant 3: Select Applicant Type <input type="text"/>			
* Other (specify): <input type="text"/>			
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>			
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.231"/>			
CFDA Title: <input type="text" value="ESG Program"/>			
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>			
* Title: <input type="text"/>			
<b>13. Competition Identification Number:</b> <input type="text"/>			
Title: <input type="text"/>			
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Funding for alcohol outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and OPIA."/>			
Attach supporting documents as specified in agency instructions: <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>			

<b>Application for Federal Assistance SF-424</b>	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="PR"/>	* b. Program/Project: <input type="text" value="PR"/>
Attach an additional list of Program/Project Congressional Districts if needed	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="3,618,910.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="3,618,910.00"/>
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b> <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)</b> <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Orlando"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Capez-Belmonte"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="PR State Department of Family Secretary"/>	
* Telephone Number: <input type="text" value="787-294-9980"/>	Fax Number: <input type="text" value="787-294-0732"/>
* Email: <input type="text" value="orlando.capez@familyenr.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="8/21/2020"/>

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): <input type="text"/>	
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>	
State Use Only:			
6. Date Received by State: <input type="text"/>		7. State Application Identifier: PR 16 18-07-051 C-0175	
8. APPLICANT INFORMATION:			
* a. Legal Name: Puerto Rico State Department of the Family			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 460433401		* c. Organizational DUNS: 0904967370000	
d. Address:			
* Street1:	PO Box 11398		
* Street2:			
* City:	San Juan		
* County/Parish:			
* State:	PR: Puerto Rico		
* Province:			
* Country:	USA: UNITED STATES		
* Zip / Postal Code:	00910-11398		
e. Organizational Unit:			
Department Name: PR State Department of Family		Division Name: KIDS Program	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix:	Mr.	* First Name:	Orlando
Middle Name:			
* Last Name:	Lopez-Belmonte		
Suffix:			
Title:	PR State Department of Family Secretary		
Organizational Affiliation: PR State Department of Family			
* Telephone Number:	787-294-4300	Fax Number:	787-294-0732
* Email:	orlando.lopez@familia.pr.gov		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="State Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.231"/>	
<b>CFDA Title:</b> <input type="text" value="ESG Program"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
<b>* Title:</b> <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Funding for street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HRIS."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="PR"/>	* b. Program/Project: <input type="text" value="PR"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="3,618,910.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="3,618,910.00"/>
19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> .	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="H2-"/>	* First Name: <input type="text" value="Orlando"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="López-Valiente"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="PR State Department of Family Secretary"/>	
* Telephone Number: <input type="text" value="787-294-1900"/>	Fax Number: <input type="text" value="787-294-0702"/>
* Email: <input type="text" value="orlando_lopez@familia.pr.gov"/>	
* Signature of Authorized Representative:	* Date Signed: <input type="text" value="8/21/20"/>
	

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0346-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1688), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

Authorized for Local Reproduction

Standard Form 424D (Rev. 7-87)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(g) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	PR State Department of the Family
APPLICANT ORGANIZATION	DATE SUBMITTED
PR State Department of the Family	8/21/2010

SF-424D (Rev. 7-97) Back

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4726-4783) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A 102


11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	PR State Department of the Family
APPLICANT ORGANIZATION	DATE SUBMITTED
PR State Department of the Family	8/21/2020

SF-424D (Rev. 7-87) Back

Application for Federal Assistance SF-424		
<div> <div> * 1. Type of Submission:  <input type="checkbox"/> Preapplication  <input checked="" type="checkbox"/> Application  <input type="checkbox"/> Changed/Corrected Application </div> <div> * 2. Type of Application:  <input checked="" type="checkbox"/> New  <input type="checkbox"/> Continuation  <input type="checkbox"/> Revision </div> <div> * 3. Reason (select appropriate letter(s)):  <input type="text"/>                      Other (Specify):  <input type="text"/> </div> </div>		
<div> <div> * 1a. Date Received:  <input type="text"/> </div> <div> 4. Applicant Location:  <input type="text"/> </div> </div>		
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: PR-100-25-000-0010-010-0
II. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> PR State Department of Health		
* b. Employer/ taxpayer identification number (EIN/TIN): <input type="text"/> 650437473		* c. Organizational DUNS: <input type="text"/> 1158171400000
d. Address:		
<div> <div> * Street:  <input type="text"/> 60 Ave T0134                      Street2:  <input type="text"/> </div> <div> * City:  <input type="text"/> San Juan                      County/Parish:  <input type="text"/> </div> <div> * State:  <input type="text"/> PR: Puerto Rico                      Province:  <input type="text"/> </div> <div> * Country:  <input type="text"/> USA: United States                      Zip / Postal Code:  <input type="text"/> 00930-0784 </div> </div>		
e. Organizational Unit:		
Department Name: <input type="text"/> PR State Department of Health		Division Name: <input type="text"/> BOPHS Program
f. Name and contact information of person to be contacted on matters involving this application:		
<div> <div> Prefix:  <input type="text"/> </div> <div> * First Name:  <input type="text"/> Jennifer </div> </div>		
Middle Name: <input type="text"/>		
* Last Name: <input type="text"/> Sanchez-Rodriguez		
Suffix: <input type="text"/> M.D.		
Title: <input type="text"/> PR State Department of Health Secretary		
Organizational Address: <input type="text"/> PR State Department of Health		
* Telephone Number: <input type="text"/> 787-765-2925		Fax Number: <input type="text"/> 787-290-0307
* Email: <input type="text"/> jennifer.sanchez@pr.gov		

<b>Application for Federal Assistance SF-424</b>		
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="State Government"/>		
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>		
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>		
<b>* Other (specify):</b> <input type="text"/>		
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>		
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.201"/>		
<b>CFTA Title:</b> <input type="text" value="HCRPH Program"/>		
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>		
<b>* Title:</b> <input type="text"/>		
<b>13. Competition Identification Number:</b> <input type="text"/>		
<b>Title:</b> <input type="text"/>		
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>		
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="American Red Cross, faith based organ donations, and municipalities which provide housing and supportive services to low income families and individuals with HIV/AIDS."/>		
<b>Attach supporting documents as specified in agency instructions.</b> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>		

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input type="text" value="xx"/>	* b. Program/Project <input type="text" value="yy"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="2,203,742.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="2,203,742.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications," and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> I AGREE <small>* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text"/>	* Full Name: <input type="text" value="Luis Carlos"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Gonzalez"/>	
Suffix: <input type="text" value="B.S."/>	
* Title: <input type="text" value="Deputy Secretary of Health Services"/>	
* Telephone Number: <input type="text" value="787-795-2909"/>	Fax Number: <input type="text" value="787-254-3307"/>
* Email: <input type="text" value="lgonzalez@seccion.gobierno.pr"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="8-31-20"/>

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
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8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4733) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
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Prescribed by OMB Circular A-102

11. Will comply, or has already complied with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-840) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1506 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
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14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
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18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 405(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Preparing a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	ES, State Department of Health Secretary
APPLICANT ORGANIZATION	DATE SUBMITTED
ES, State Department of Health	8-31-20

SHW20D (Rev. 7-97) Back



GOBIERNO DE PUERTO RICO  
Departamento de Salud

(CEE-SA-2020-7187)

## HOJA DE TRÁMITE

OCASET

Tel.: (787) 765-2929, ext. 3623, 4027

A: Lorenzo González Feliciano, MD, MBA, DHA  
Secretario de Salud  
Oficina del Secretario

P/C: Migdalia Lago Martínez, MHSA  
Secretaria Auxiliar  
Secretaría Auxiliar Salud Familiar, Servicios Integrados  
y Promoción de la Salud

Gredovel Durán Guzmán, MD, MPH  
Director Ejecutivo/  
Director de Servicios Médicos  
OCASET

DE: Ramón A. Reyes Cotto, PhD  
Coordinador  
Programa HOPWA

Tele-trabajo 787-384-9117  
Correo electrónico:  
ramon.reyes@salud.gov.pr

Co. Sra. Laura E. Medina Rivera, Oficina de Asuntos Federales

FECHA	ASUNTO	OBSERVACIONES
26 de agosto de 2020	PARA LA REVISIÓN Y FIRMA DEL SECRETARIO DE SALUD.  DOCUMENTOS REQUERIDOS POR U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT PARA LA ASIGNACIÓN DE FONDOS HOPWA 2020-2021.  HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)	PARA SU INFORMACIÓN Y CONOCIMIENTO.

Recibido por:

(NOMBRE Y APELLIDOS EN LA DE FOLIO)

Firma:

Fecha:

Hora:

Application for Federal Assistance SF-424			
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		<b>* 3. Version (select appropriate letters):</b> <input type="text"/> Other (Specify): <input type="text"/>	
<b>* 4. Date Received:</b> <input type="text"/>		<b>4. Applicant Location:</b> <input type="text"/>	
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>	
<b>State Use Only:</b>			
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> PR-107-23-00-0010-010-0	
<b>II. APPLICANT INFORMATION:</b>			
<b>* a. Legal Name:</b> <input type="text"/> PR State Department of Health			
<b>* b. Employer/ taxpayer Identification Number (EIN/TIN):</b> <input type="text"/> 650437470		<b>* c. Organizational DUNS:</b> <input type="text"/> 1058171400000	
<b>d. Address:</b>			
<b>* Street:</b> <input type="text"/> PO Box 70184 <b>Street2:</b> <input type="text"/> <b>* City:</b> <input type="text"/> San Juan <b>County/Parish:</b> <input type="text"/> <b>* State:</b> <input type="text"/> PR: Puerto Rico <b>Province:</b> <input type="text"/> <b>* Country:</b> <input type="text"/> United States of America <b>* Zip / Postal Code:</b> <input type="text"/> 00935-0784			
<b>e. Organizational Unit:</b>			
<b>Department Name:</b> <input type="text"/> PR State Department of Health		<b>Division Name:</b> <input type="text"/> BOPHS Program	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
<b>Prefix:</b> <input type="text"/>		<b>* First Name:</b> <input type="text"/> Adrienne	
<b>Middle Name:</b> <input type="text"/>			
<b>* Last Name:</b> <input type="text"/> Sanchez-Rodriguez			
<b>Suffix:</b> <input type="text"/> M.D.			
<b>Title:</b> <input type="text"/> PR State Department of Health Secretary			
<b>Organizational Address:</b> <input type="text"/> PR State Department of Health			
<b>* Telephone Number:</b> <input type="text"/> 787-765-2928		<b>Fax Number:</b> <input type="text"/> 787-290-0307	
<b>* Email:</b> <input type="text"/> asanchezr@health.pr.gov			

<b>Application for Federal Assistance SF-424</b>		
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="a) State Government"/>		
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>		
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>		
<b>* Other (specify):</b> <input type="text"/>		
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>		
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.201"/>		
<b>CFTA Title:</b> <input type="text" value="HCRW Program"/>		
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>		
<b>* Title:</b> <input type="text"/>		
<b>13. Competition Identification Number:</b> <input type="text"/>		
<b>Title:</b> <input type="text"/>		
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>		
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Assistance to non profits, faith based organiations, and municipalities which provide housing and supportive services to low income families and individuals with HIV/AIDS."/>		
<b>Attach supporting documents as specified in agency instructions.</b> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>		

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input type="text" value="pr"/>	* b. Program/Project <input type="text" value="pr"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="2,203,742.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="2,203,742.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12872 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12872	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications," and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> I AGREE <small>* The list of certifications and assurances, or an internal site where you may obtain this list, is contained in the announcement or agency's specific regulations.</small>	
Authorized Representative:	
Prefix: <input type="text"/>	* Full Name: <input type="text" value="Garcia"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Garcia"/>	
Suffix: <input type="text" value="B. D."/>	
* Title: <input type="text" value="Deputy Secretary of Health Services"/>	
* Telephone Number: <input type="text" value="787-795-2409"/>	Fax Number: <input type="text" value="787-254-3307"/>
* Email: <input type="text" value="garcia@hsa.pra.gov"/>	
* Signature of Authorized Representative	* Date Signed: <input type="text" value="8-31-20"/>

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4733) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a-1-276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11880; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting nonpoint or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1955, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1995 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 408(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Perpetrating a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	PR State Department of Health Secretary
APPLICANT ORGANIZATION	DATE SUBMITTED
PR State Department of Health	8-31-20

SH02KD (Rev. 7-97) Back

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4340-0048  
Expiration Date: 12/23/2022

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**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET, SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE-** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
- Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4726-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. §90, Subpart F).
- Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
- Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (U.S.C. §§241-246) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P. 92-256), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by GMP Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§ 501-1508 and 7324-7326) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§ 266a to 266a-7), the Copeland Act (40 U.S.C. § 276c and 18 U.S.C. § 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§ 227-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-254) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§ 1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1966, as amended (42 U.S.C. §§ 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§ 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 108 of the National Historic Preservation Act of 1986, as amended (16 U.S.C. § 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§ 469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Perpetrating a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	ROBERTO F. GARCIA, Director, Puerto Rico
APPLICANT ORGANIZATION	DATE SUBMITTED
Puerto Rico Housing Finance Authority	8/24/2020

SF-424D (Rev. 7-87) Back

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/29/2022

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As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management, and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance, and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4726-4783) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1625-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§5101-5107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§525 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§260a-5 and 260a-5), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civ. Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

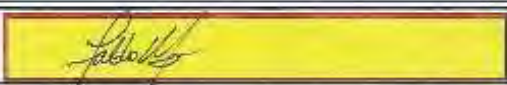
11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for "fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employer; activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§275a to 275a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurance construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514, (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11980; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.), (f) conformity of Federal actions to State (Clean Air) implementation plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.), (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-673) and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-203).
16. Will comply with the Wild and Scenic Rivers Act of 1966 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1956, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(a) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	201 Housing Veterans Authority, Housing Department
APPLICANT ORGANIZATION	DATE SUBMITTED
Housing Veterans Authority	8/29/2020

SF 4242 (Rev. 7/97) Back

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision
<b>* 3. Revision, as set appropriate letter(s):</b> _____ <b>* Direct (Specify):</b> _____		
<b>* 5. Date Received:</b> <div style="background-color: yellow; border: 1px solid black; padding: 2px;">             06/01/2022           </div>		<b>4. Applicant Identifier:</b> <div style="border: 1px solid black; width: 100px; height: 15px;"></div>
<b>5a. Federal Entity Identifier:</b> <div style="border: 1px solid black; width: 100%; height: 15px;"></div>		<b>5b. Federal Award Identifier:</b> <div style="border: 1px solid black; width: 100%; height: 15px;"></div>
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <div style="border: 1px solid black; width: 100px; height: 15px;"></div>		<b>7. State Application Identifier:</b> <div style="border: 1px solid black; width: 150px; height: 15px;"></div>
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> Puerto Rico Housing Finance Authority		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 66-1517152		<b>* c. Organizational DUNS:</b> 0005978010000
<b>d. Address:</b>		
<b>* Address:</b> <div style="border: 1px solid black; width: 100%; height: 15px;">P.O. Box 2134</div>		
<b>* Street:</b> <div style="border: 1px solid black; width: 100%; height: 15px;"></div>		
<b>* City:</b> <div style="border: 1px solid black; width: 100%; height: 15px;">San Juan</div>		
<b>* County/Parish:</b> <div style="border: 1px solid black; width: 100%; height: 15px;"></div>		
<b>* State:</b> PR: Puerto Rico		
<b>* Province:</b> <div style="border: 1px solid black; width: 100%; height: 15px;"></div>		
<b>* Country:</b> USA: UNITED STATES		
<b>* Zip + Postal Code:</b> 00920-1134		
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> PR Housing Finance Authority		<b>Unit Name:</b> EIF Program
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Sr. <b>* First Name:</b> Cruz		
<b>Middle Name:</b> Manuel		
<b>* Last Name:</b> Muñoz Tineo		
<b>Suffix:</b>		
<b>Title:</b> Vice President, Acting Director		
<b>Organizational Affiliation:</b> Puerto Rico Housing Finance Authority		
<b>* Telephone Number:</b> 787-946-0365		<b>Fax Number:</b>
<b>* Email:</b> cmanu@prhfa.org		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="State Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14-254"/>	
<b>CFDA Title</b> <input type="text" value="PIF Project"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
<b>* Title:</b> <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/>	
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Increase and preserve affordable, safe and hygienic housing for families with extremely low income and very low income."/>	
<b>Attach supporting documents as specified in agency instructions.</b> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424																													
16. Congressional District Of: _____ * a. Applicant: _____ * b. Program/Project: _____																													
Attach an optional list of Program/Project Congressional Districts if needed. <div style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>																													
17. Proposed Project: * a. Start Date: <u>07/01/2010</u> * b. End Date: <u>06/30/2012</u>																													
18. Estimated Funding (\$): <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 20%;">* a. Federal</td> <td style="text-align: right;">1,513,924.00</td> </tr> <tr> <td>* b. Applicant</td> <td style="background-color: yellow;"></td> </tr> <tr> <td>* c. State</td> <td style="background-color: yellow;"></td> </tr> <tr> <td>* d. Local</td> <td style="background-color: yellow;"></td> </tr> <tr> <td>* e. Other</td> <td style="background-color: yellow;"></td> </tr> <tr> <td>* f. Program Income</td> <td style="background-color: yellow;"></td> </tr> <tr> <td>* g. TOTAL</td> <td style="text-align: right;">1,513,924.00</td> </tr> </table>		* a. Federal	1,513,924.00	* b. Applicant		* c. State		* d. Local		* e. Other		* f. Program Income		* g. TOTAL	1,513,924.00														
* a. Federal	1,513,924.00																												
* b. Applicant																													
* c. State																													
* d. Local																													
* e. Other																													
* f. Program Income																													
* g. TOTAL	1,513,924.00																												
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on: _____ <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.																													
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach: _____ <div style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>																													
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>* The list of certifications and assurances on an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>																													
Authorized Representative: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 15%;">Prefix</td> <td style="width: 20%;">Mr.</td> <td style="width: 15%;">* First Name:</td> <td style="width: 50%;">Pablo</td> </tr> <tr> <td>Middle Name:</td> <td colspan="3">G.</td> </tr> <tr> <td>* Last Name:</td> <td colspan="3">Medina-Escobedo</td> </tr> <tr> <td>Suffix:</td> <td colspan="3"></td> </tr> <tr> <td>* Title:</td> <td colspan="3">PR Housing Finance Authority Exec. Director</td> </tr> <tr> <td>* Telephone Number:</td> <td colspan="2">787-643-0843</td> <td>* Fax Number:</td> </tr> <tr> <td>* Email:</td> <td colspan="3">pablo.medina@hfa.pr.gov</td> </tr> </table>		Prefix	Mr.	* First Name:	Pablo	Middle Name:	G.			* Last Name:	Medina-Escobedo			Suffix:				* Title:	PR Housing Finance Authority Exec. Director			* Telephone Number:	787-643-0843		* Fax Number:	* Email:	pablo.medina@hfa.pr.gov		
Prefix	Mr.	* First Name:	Pablo																										
Middle Name:	G.																												
* Last Name:	Medina-Escobedo																												
Suffix:																													
* Title:	PR Housing Finance Authority Exec. Director																												
* Telephone Number:	787-643-0843		* Fax Number:																										
* Email:	pablo.medina@hfa.pr.gov																												
* Signature of Authorized Representative:  * Date Signed: <u>03/24/2010</u>																													

Application for Federal Assistance SF-424			
1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Reinitiated Application		2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		3. If Revision, select appropriate letter(s): Other (Specify): _____	
3. Date Received: [Redacted]		4. Applicant Identifier: [Redacted]	
5a. Federal Entity Identifier: [Redacted]		5b. Federal Award Identifier: [Redacted]	
State Use Only:			
6. Date Received by State: [Redacted]		7. State Application Identifier: [Redacted]	
8. APPLICANT INFORMATION:			
a. Legal Name: Puerto Rico Housing Finance Authority			
b. Employer/ Employer Identification Number (EIN/TIN): 65-0433712		c. Organizational UIC/US: 0503018010000	
d. Address:			
* Street: Street 2: City: County/Parish: State: Province: Country: Zip/Postal Code:		PO Box 2134 San Juan [Redacted] PR 00931-2134 [Redacted] [Redacted] [Redacted]	
e. Organizational Unit:			
Department Name: PR Housing Finance Authority		Division Name: HOME Program	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: Mr. Middle Name: Manuel Last Name: Regán-Finot Suffix:		* First Name: Cruz Title: Home Program Acting Director Organizational Affiliation: Puerto Rico Housing Finance Authority	
* Telephone Number: 787 546 8145		Fax Number: [Redacted]	
* Email: [Redacted]			

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="State Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.129"/>	
<b>CFDA Title</b> <input type="text" value="HOME Program"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
<b>* 13a:</b> <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Expand the affordable housing offer for low and very low income families by providing subsidies to local governments, non-profit organizations, developers, and other eligible entities."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: PR	* b. Program/Project: PR
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: 07/01/2020	* b. End Date: 08/31/2021
18. Estimated Funding (\$):	
* a. Federal	13,323,044.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	13,323,044.00
19. Is Application Subject to Review By State Under Executive Order 12872 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on:	
<input type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12872.	
20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach:	
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> I, ALTHEA:	
The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or request for specific instructions.	
Authorized Representative:	
Prefix: PR	* First Name: Fabio
Middle Name: A.	
* Last Name: Ruffiz-Roves	
Suffix:	
* Title: SR Housing Finance Authority Exec. Director	
* Telephone Number: 337-945-8045	* Fax Number:
* Email: pcarlo.munio@aftr.pr.gov	
* Signature of Authorized Representative:	* Date Signed: 8/24/2020

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>	
* 3. Date Received: <input type="text" value=""/>		4. Applicant Identifier: <input type="text" value=""/>	
6a. Federal Entry Identifier: <input type="text" value=""/>		5b. Federal Award Identifier: <input type="text" value=""/>	
State Use Only:			
6. Date Received by State: <input type="text" value=""/>		7. State Application Identifier: <input type="text" value="PR 19-06-0614-414-0"/>	
B. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text" value="PR State Department of Housing"/>			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="65-0058179"/>		* c. Organization's DUNS: <input type="text" value="1255674040000"/>	
d. Address:			
* Street1:	<input type="text" value="PO Box 21355"/>		
* Street2:	<input type="text"/>		
* City:	<input type="text" value="San Juan"/>		
* County/Parish:	<input type="text"/>		
* State:	<input type="text" value="PR: Puerto Rico"/>		
* Province:	<input type="text"/>		
* Country:	<input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code:	<input type="text" value="00520-1365"/>		
e. Organizational Unit:			
Department Name: <input type="text" value="PR State Department of Housing"/>		Division Name: <input type="text" value="SBSG Program"/>	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix:	<input type="text" value="Mrs."/>	* First Name:	<input type="text" value="Aida"/>
Middle Name:	<input type="text"/>		
* Last Name:	<input type="text" value="Garcia-Rivera"/>		
Suffix:	<input type="text"/>		
Title:	<input type="text"/>		
Organizational Affiliation:			
<input type="text" value="PR State Department of Housing"/>			
* Telephone Number:	<input type="text" value="787-279-2527"/>	* Fax Number:	<input type="text" value="787-750-9263"/>
* Email:	<input type="text" value="agarcia@vivienda.pr.gov"/>		

<b>Application for Federal Assistance SF-424</b>		
* 9. Type of Applicant 1: Select Applicant Type:		
A: State Government		
Type of Applicant 2: Select Applicant Type:		
Type of Applicant 3: Select Applicant Type:		
* Other (specify):		
* 10. Name of Federal Agency:		
U.S. Department of Housing and Urban Development		
11. Catalog of Federal Domestic Assistance Number:		
14.229		
CDA Title:		
CDBG Program		
* 12. Funding Opportunity Number:		
* Title:		
13. Competition Identification Number:		
Title:		
14. Areas Affected by Project (Cities, Counties, States, etc.):		
	Add Attachment	Delete Attachment
View Attachment		
* 15. Descriptive Title of Applicant's Project:		
Black Grant assistance to benefit low and moderate income families and individuals to obtain decent housing, a suitable living environment and expanded economic opportunities.		
Attach supporting documents as specified in agency instructions.		
Add Attachments	Delete Attachments	View Attachments

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="PR"/>	* b. Program/Project: <input type="text" value="CR"/>
Attach an additional list of Program/Project Congressional Districts if needed. <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="01/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="22,669,547.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="22,669,547.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 210, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Sr."/>	* First Name: <input type="text" value="Luis"/>
Middle Name: <input type="text" value="Carlos"/>	
* Last Name: <input type="text" value="Bernardes-Princedal"/>	
Suffix: <input type="text" value=""/>	
* Title: <input type="text" value="PR State Department of Housing Secretary"/>	
* Telephone Number: <input type="text" value="787-274-9223"/>	Fax Number: <input type="text" value="787-958-9263"/>
* Email: <input type="text" value="lbernardes@vivienda.pr.gov"/>	
* Signature of Authorized Representative:	* Date Signed: <input type="text" value="April 18, 2020"/>

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4010-0009  
Expiration Date: 02/23/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET, SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4783) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 d-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

Authorized for Local Reproduction

Standard Form 424D (Rev. 7-97)  
Prescribed by OMB Circular A-132

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(a) of the Clean Air Act of 1966, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§439a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1986 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Perceiving a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE PR State Department of Housing Secretary
APPLICANT ORGANIZATION PR State Department of Housing	DATE SUBMITTED August 28, 2010

SF-424D (Rev. 7-97) Back

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> 2009-2013 ACS (Workers)
	<b>List the name of the organization or individual who originated the data set.</b>
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
	<b>What is the status of the data set (complete, in progress, or planned)?</b>
2	<b>Data Source Name</b> 2014-2018 American Community Survey
	<b>List the name of the organization or individual who originated the data set.</b> U.S. Census Bureau
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	<b>Briefly describe the methodology for the data collection.</b>

	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
3	<b>Data Source Name</b> 2012-2016 CHAS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
4	<b>Data Source Name</b> 2006-2010 ACS (Base Year), 2014-2018 ACS (Most Rec
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?

	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
5	<p><b>Data Source Name</b> 2012-2016 ACS (Total Units) 2012-2016 CHAS (Units</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>