

# STORIES OF THE AFTERMATH "RECOVERY" IN PUERTO RICO

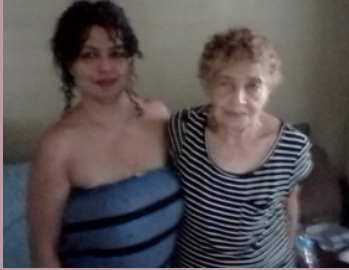


**RLC**  
UPR Resiliency Law Center

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**San Juan, Puerto Rico**



**Ms. Lourdes Cruz is 57-year-old woman, a disabled woman who cares for her mother, who, among other illnesses, suffers from pulmonary fibrosis and received only \$1093.00 dollars form social security monthly. Her house was located on a lot belonging to her late father and was destroyed by Hurricane Maria. After the hurricane, she and her mother were left homeless and are currently living in someone else's small apartment in unsafe or unsanitary conditions, while waiting for help to arrive.**



## RECEIVED HELP FROM FEMA

**After "Maria", Doña Lourdes received assistance from FEMA in January 2018. FEMA determined that Doña Lourdes was eligible to receive the amount of \$21,799.97 for essential repairs. However, was not sufficient in the face of the total loss of her home.**

## SEEKING HELP FROM THE R3 PROGRAM

**Doña Lourdes requested assistance from the R3 program to complete the total reconstruction of her home. This assistance was approved by the program. However, on August 24, 2021, Doña Lourdes received a communication from the R3 program informing her that they had identified a duplicity of benefits, referring to what she had received from FEMA, and that she would have to return the amount of \$14,330.02 to receive the assistance. After the reconsideration was requested, R3 notified that the duplicity of benefits amounted to \$1,288.43 dollars, an amount he had to pay to the program to receive the benefits.**



## PAYING AN AGENCY TO RECEIVE HELP

**Although Dona Lourdes only receives \$1,093 per month to cover her expenses, she was forced to pay the amount of \$1288.43 to the Housing Department of Puerto Rico to have access to the reconstruction of her home. Once Doña Lourdes paid the required money, the Housing Department, through the R3 program, notified her that they were ready to begin reconstruction.**

## DELAYED RECONSTRUCTION BECAUSE OF "OWNERSHIP" ISSUES

**During the month of June 2022, even though the reconstruction agreement had already been signed, the Housing Department informed Doña Lourdes that it was necessary to investigate her ownership of the property paralyzing the reconstruction in the middle of hurricane season. The R3 program requirements establish that, in case of lack of evidence of ownership such as a public deed, participants may submit alternative evidence accompanied by an affidavit. Doña Lourdes presented the alternate evidence of title accompanied by the affidavit, which is why FEMA provided her with assistance. Now, the Housing Department of Puerto Rico, indicates that an ownership investigation is necessary, referring the case to the Housing Department's central offices in San Juan, without wanting to provide more information.**



# ANA MYRIAM GUZMÁN LEÓN & ANA LUZ LEÓN FONSECA

**Ms. Ana Myriam Guzman is a 61 years old, retired woman who cares and lived with her 81-year-old mother, Ana Luz León Fonseca. Doña Ana and her mother live in the Carrasquillo neighborhood in the town of Cayey. Currently the Carrasquillo neighborhood has suffered the onslaught of an expropriation process conducted by the municipal government which has forced several families to leave their homes, leaving Doña Ana and her mother behind.**

## DIFFICULTIES RECEIVING ASSISTANCE BASED ON HOUSING ZONE



**In addition to the expropriation process, Hurricane Maria devastated the town of Cayey, causing damage to the property where Ana and her mother live, leaving it uninhabitable. Both FEMA and the "Tu Hogar Renace" Program refused to aid Doña Ana because the property is allegedly located in a flood zone. However, Doña Ana claims that her home has never flooded and the damage to her property was caused by the winds.**

## USING COVID-19 ASSISTANCE TO REPAIR PROPERTY

**Doña Ana has had to use the assistance provided in the wake of the pandemic to make repairs to the property to avoid losing more of her belongings. The humidity and lack of a safe roof has caused respiratory and skin diseases to Doña Ana, her mother and even her pets who have had to receive medical treatment.**



## HOUSING ASSISTANCE PROGRAMS ARE NOT WORKING ACCORDING TO THE REALITY OF THE ISLAND



**The Housing Department's R3 program finally accepted the case and determined that the family was eligible for assistance. However, since the property is allegedly located in a flood zone, they provided the family with a voucher for the purchase of a property. The amount provided by the Housing Department to Doña Ana for the purchase of a property is \$160,000.00 dollars. Thus, Doña Ana began the search for a property for purchase without success. The Housing Department approved the assistance without considering the increases in the cost of buying and selling homes in the country. Finally, Doña Ana was able to identify a property as her replacement home but lost it due to the R3 program's inaction in approving the property.**



# ESPERANZA DELGADO

**Ms. Esperanza Delgado is a 71 years old, retired woman, who lives alone, in her house at Urb. Verde Mar, in Punta Santiago, Humacao. Doña Esperanza was able to acquire her home through a mortgage with Rural Development and, at this moment, the house is still in the process of payment.**

## **ESPERANZA SUFFERED DAMAGE AND DID NOT QUALIFY FOR DISASTER ASSISTANCE**

**Punta Santiago is located on the east side of the island of Puerto Rico and was one of the first communities impacted by Maria Hurricane. Esperanza suffered damage to the roof of her house as a result of the hurricane. However, because Punta Santiago is classified as a flood zone, it did not qualify for disaster assistance.**

## **CHOOSING BETWEEN STAYING IN THE PROPERTY WITH THE ROOF IN TERRIBLE CONDITION OR RELOCATING OUT OF HER COMMUNITY**

**When Doña Esperanza went to the CDBG-funded R3 program, officials told her that they could not assist her because the community was in a flood zone. Doña Esperanza insisted that all she needed was assistance to repair the roof of her home. Doña Esperanza had to choose between staying in the property with the roof in terrible condition or relocating out of her community. R3 granted her a voucher to purchase a property in the amount of \$160,000 but has not provided her with assistance in finding a property.**

## **NO RESPONSE FROM R3**

**Doña Esperanza, an elderly 71-year-old woman, has tried to make efforts on her own to identify the properties for purchase, but she has been faced with a situation: realtors in Puerto Rico are turning down sales cases from persons with CDBG vouchers funds because of delays in the approval process by the Department of Housing. To date, Doña Esperanza has been trying to contact R3 staff without receiving a response, while she continues to live in her home in Punta Santiago in fear that the roof will collapse on her.**



# MARTA MALDONADO

**Doña Marta Maldonado is a 71 year old elderly woman who lives alone in her property located in the Urb. Verdemar in Punta Santiago, Humacao, Puerto Rico. Punta Santiago is located on the east side of the island of Puerto Rico and was one of the first communities impacted by Maria Hurricane.**

## **NO RESPONSE FROM R3**

**Marta suffered damage to the roof of her house as a result of the hurricane. In the first instance, Doña Marta received assistance from the Housing Department's program known as Tu Hogar Renace. Tu Hogar Renace was a program created to address residential repair work following the 2017 hurricanes. However, the program was plagued by complaints about deficiencies in the work performed. The case of Doña Marta was no exception; "Tu Hogar Renace" repaired the roof of her residence on two different occasions, both repairs failing.**

## **R3 CANNOT ASSIST HER BECAUSE THE PROPERTY IS IN A FLOOD ZONE**

**Left with no alternatives, Doña Marta turned to the Housing Department's R3 CDBG program for assistance in repairing her roof. To her surprise, program officials tell her that they cannot assist her because the property is in a flood zone. The alternative offered to her was to be removed from her community with a voucher for the purchase of a property for \$160,000.**

## **DOÑA MARTA CONTINUES TO RESIDE IN THE PROPERTY LOOKING FOR ALTERNATIVES**

**Doña Marta is a 71-year-old elderly woman who has no transportation and whose family and support network is in her community. Doña Marta's daughter wrote a letter to the Housing Department's R3 program asking that her mother not be removed from her community in exchange for the possibility of receiving the benefit from the CDBG Program. The R3 program's solution was to deny her the assistance. As of today, Doña Marta continues to reside in the property looking for alternatives to resolve the roof situation. As Doña Marta says "it was much cheaper for the Housing Department to fix her roof than to remove her from the community" but they decided not to assist her.**