Greetings from the U.S. Department of Housing and Urban Development San Juan Field Office. The purpose of this Caribbean Newsletter is to showcase key activities held by the San Juan Field Office and stakeholders. Fiscal year 2019 was indeed a year of continued achievements moving forward with various secretarial priorities. The initiatives revolve around Opportunity Zones incentives, Section 3 Portal Registration for businesses, Healthy Homes programs, disaster recovery efforts, reducing homelessness count and identifying new EnVision Centers for self-sufficiency. We hope you enjoy this highlight review for the FY 2019, and we look forward to continuing working together with our partners and stakeholders for fiscal year 2020.

Message from the San Juan Field Office

Efraín Maldonado, Esq.
Field Office Director
Puerto Rico Asthma Summit

Protecting families from lead-based paint and other health hazards is one of the Department’s priority goals. Following that route, the HUD San Juan Field Office, in collaboration with the HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH) and the Puerto Rico Department of Health, held the First Puerto Rico Asthma 2-Day summit last November.

The audience surpassed 100 individuals between both days. Representatives from federal and local agencies, as well as private organizations, convened for a 2-day event to converse about the overview of asthma in Puerto Rico, environmental issues, key federal policies and strategies, and best practices on sustainable financing strategies for in-home asthma interventions. Speakers from the medical and academic community delivered presentations on research and real-life versus the ideal world. Staff from private insurance companies shared their prevention programs while the Puerto Rico Department of Health talked about their Asthma In-home Intervention Program, called VIAS, which consists of visits low-income communities where kids with uncontrolled asthma face the challenges of identifying triggers and follow a plan of action.

Participants also had the chance to hear about the newly established government health insurance program for Medicaid eligible families named VITAL. Matt Ammon, Director, and Michelle Miller, Deputy Director of HUD OLHCHH along with Government Technical Representative, Brenda Reyes, explained HUD’s role in increasing the community awareness of safety hazards in homes. The break-out sessions generated a ton of ideas that will be pursued by the newly created working group.

The Office of Lead Hazard Control and Healthy Homes (OLHCHH) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards. In addition, the office enforces HUD’s lead-based paint regulations, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home.
Philanthropy for the Recovery of Puerto Rico

HUD’s Puerto Rico Office hosted the first 2018 forum of philanthropy for the recovery of Puerto Rico in December and focused on bringing together organizations and agencies leadership to address the needs of disaster Puerto Rico survivors. HUD Region IV Administrator, Denise Cleveland-Leggett actively lead the discussions along with HUD Puerto Rico Field Office Director, Efraín Maldonado focusing on helping to define the challenges and issues, as well as working to develop a plan to best address them at this roundtable and going forward.

"The commitment of our partners in Puerto Rico to participate in this very focused philanthropic roundtable to help address the issues facing disaster recovery survivors is very encouraging," said Cleveland Leggett. "We have accomplished something very special and unique with this initial roundtable, and I recognize that the key will be to ensure that we continue to communicate, develop a workable recovery plan and develop synergies of effort moving forward as we work together to help Puerto Rico recover."

Several speakers managed to effectively communicate the need to align efforts, leverage federal resources, and create collaborative alliances that put into action a collective plan that translates into activities to fully recover from the impact of Hurricanes Irma and María.

After the speakers shared their recovery priorities, strategic activities and explored common interests, interactive sessions were held for the purpose of discovering the capabilities of each organization in terms of economic development, community input planning, housing, relocation, and infrastructure.

Most of the participants agreed on concentrating on common initiatives instead of relying on scattered ones, involving the community at various levels, understanding community gaps, and the need to map all public and private construction efforts.

"The commitment of our partners in Puerto Rico to participate in this very focused philanthropic roundtable to help address the issues facing disaster recovery survivors is very encouraging,"

-Denisse Cleveland-Leggett.
Philanthropy for the Recovery of the U.S. Virgin Islands

The U.S. Virgin Islands were hit by hurricanes Irma and María in 2017, leaving behind extensive damage across the islands. To help the communities rebuild and identify resources to assist in the recovery process, HUD, FEMA, and local representatives joined forces last May to hold a two-day workshop: "Philanthropy for the Recovery of the Territory of the U.S. Virgin Islands."

Activities included visits to Queen Louise Home for the Children, Caribbean Centers for Boys & Girls of the Virgin Islands, and CHANT. These locations were chosen because they have demonstrated resiliency through collaboration and building partnerships within and outside the community.

The purpose of the event was to provide an open forum to share and discuss opportunities, strategies, challenges, and success stories. In attendance were representatives from federal agencies, such as USDA Rural Development and the U.S. Department of Health and Human Services, local and national non-profit organizations and national funders. The USVI Office of Disaster Recovery and the Virgin Islands Housing Finance Authority staff also participated.

HUD Caribbean Director Efraín Maldonado, FEMA's Jacqueline Heyliger, and USVI's Director of Disaster Recovery Adrienne Williams-Octalien welcomed the participants and provided an overview of the recovery plan, while Stephanie Powers from the Council of Foundations highlighted the benefits of public-philanthropic partnerships. Also discussed was the role of local foundations in long term recovery, how nonprofits participate in recovery implementation, and how the federal government participates in the process. HUD’s Senior Management Analyst, Magaly Méndez presented a workshop on federal grants preparation for non-profits, which primarily covered how to find and access available HUD grants.

For the HUD Philanthropic Engagement Toolkit, click here. Other tools: Community Engagement Toolkit
Opportunity NOW

What is an Opportunity Zone?

An Opportunity Zone is an economically distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment. In 2017, President Trump signed the Tax Cuts and Jobs Act, which established Opportunity Zones to incentivize long-term investments in low-income communities across the country. These zones are designed to spur economic development and job creation in distressed communities throughout the country and U.S. possessions by providing tax benefits to investors who invest eligible capital into these communities. More information at OPPORTUNITYZONES.GOV

Taxpayers may defer tax on eligible capital gains by making an appropriate investment in a Qualified Opportunity Fund and meeting other requirements. The list of designated Qualified Opportunity Zones can be found in IRS Notices 2018-48 (PDF) and 2019-42 (PDF). Further, a visual map of the census tracts designated as Qualified Opportunity Zones may also be found at Opportunity Zones Resources.

Communities in all 50 states, D.C. and five U.S. territories have been designated as Opportunity Zones. Nearly 35 million Americans live in communities designated as Opportunity Zones. In Puerto Rico, all low-income communities are automatically designated as Opportunity Zones. Additionally, another 26 areas have been designated as Opportunity Zones through the nomination procedure. In total, approximately 95% of Puerto Rico is considered a Qualified Opportunity Zone. The U.S. Virgin Islands has 14 designated opportunity zones, including 13 low-income communities, plus 1 non-low-income contiguous tract.

HUD’s Region IV Regional Administrator, Denise Cleveland-Leggett, emphasized the importance of promoting the Opportunity Zones tax incentive and HUD’s role in aligning private investment with federal funds in the Exploring Puerto Rico’s Opportunity Zones to Enable Economic Growth Through Private Capital Forum. The U.S. Department of Housing and Urban Development takes action to encourage beneficial investment in urban and economically distressed communities, including Opportunity Zones, while continuing to fulfill its mission to create strong, sustainable, inclusive communities and quality affordable homes for all. Due to the large presence in Opportunity Zones and the potential to revitalize distressed communities, HUD is encouraging communities to take advantage of Opportunity Zones by offering preference points for projects located in Opportunity Zones in many of our competitive grants, providing technical assistance to Opportunity Zone communities, and designating senior underwriters for projects located in Opportunity Zones that are developed with assistance from the Office of Multifamily Housing. For additional information monitor the Tax Reform page at the IRS website or call IRS at (800) 829-1040.
Resource Opportunities for NGO's and Homeless Service Providers

The Corporation for National Community Service teamed up with HUD San Juan Field office to provide the local Continuum of Care providers, HUD-approved Housing Counseling Agencies and other Non-government organizations an overview of their AmeriCorps Vista (Volunteers in Service to America) Program and how this can benefit their organizations to make an impact in their communities. Thirty-seven local organizations, including those already receiving federal funds, showed interest in expanding their capacity and sponsoring an AmeriCorps Vista member. Time was allotted to receive technical assistance, create an eGrants account and start the application process for the funding availability ending on January 08, 2020.

Public, private, or faith-based non-profit organizations can become an AmeriCorps Vista sponsoring organization. The application process is conducted at the state level to ensure local community needs are being met. The application process is a two-phase process with a concept paper and full application. Contact your Corporation for National and Community Service State Office to learn more about the application timeline.

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Want to learn more about VISTA volunteers? Click below!

VISTA 101 - Video National Service in Puerto Rico

Download VISTA 101: Understanding VISTA in PDF format
HUD Opportunity Economic Summit

HUD’s Section 3 program requires that entities receiving federal funds make their best effort to train and hire low-income residents and contractors of the area where the funds are being used. Following this mandate, the HUD San Juan Field Office partnered with the Puerto Rico Department of Housing, the PR Builders Association, and the PR Association of General Contractors for a Section 3 HUD Economic Summit held at the Puerto Rico Convention Center.

The highlights of the day were provided by testimonials from former residents who became self-sufficient, and business from the area who help and hire residents. Loretta Caro was one of the testimonials; she grew up in Residencial Rafael Martínez Nadal in Guaynabo and after graduating from the University of Puerto Rico, worked at Residencial Las Gardenias, in Bayamón. With effort and dedication, Caro became a homeowner. Now, as Economic Self-Reliance Coordinator for Residencial La Rosaleda in Guaynabo, Loretta continues helping others.

Jesús Rosado was born in Bayamón. His first job was washing cars. As a teenager during the summers he would save money for school items by working in youth programs helping the residents of Vega Alta where he became a recreational leader. After graduating from the American University of Puerto Rico, he continued helping low-income residents by leading services for tenants at Residencial Brisas del Campo in Manatí and is in the process of buying a home.

With an attendance of over 300 people, the event was a resounding success with a variety of HUD and guest speakers. Christopher Taylor, HUD’s Field Policy and Management Supervisory Field Operations Manager showcased the benefits of the technological tools available for both business and residents to learn about opportunities via the Section 3 Business Registry and the Section 3 Opportunity Portal. Wanda Nieves and Tzeitel Andino-Caballero, from HUD’s Fair Housing team talked about Section 3 Program Overview and Compliance. Staff from the Puerto Rico Department of Housing communicated their strategies to meet the requirement and detailed their procurement process.

Business leaders also shared how Section 3 benefitted both their companies and helped residents to achieve self-sufficiency. Alfonso Valdés, President of Cost Control Company, Inc. shared his experience of 20 years working on projects funded by HUD. His company provides administrative services to housing developments around the island. Valdés currently employs 600 employees; 56 percent of them meet the Section 3 requirements.

For more than 40 years Caribe Tecno has built and rehabilitated housing. In the mid-seventies, the Municipality of San Juan selected to renew projects in the Buenos Aires and Las Corozas neighborhoods, and since then the company has been aware of HUD’s Section 3 initiatives. President José Domingo Pérez Muñiz, reiterated Caribe Tecno’s commitment to help workers in low-income communities.
The results of the Census 2020 can help shape the future of your community, determine your representation in Congress, as well as how funds are spent for roads, schools, hospitals, and more. There are many ways for individuals, businesses, community organizations, agencies and others to play a part.

The HUD San Juan Field office hosted an event to educate federal workers, organizations, and other interested parties about the benefits and how this once-a-decade census data helps businesses, researchers, and communities make decisions. The data can help inform where your community needs a new fire department, more funding for school lunches, or new roads.

Responding to the 2020 Census is easy. Learn more about the questions that are asked and how your answers will be used. **Questions Asked?**

More information about the Census 2020 can be obtained at their official website: [https://2020census.gov/en](https://2020census.gov/en)
hud job corps/Res Care Collaboration

Carmencita Correa, a young public housing resident, knew she wanted a higher education but lacked the financial means to achieve it. She joined Job Corps and was able to obtain a technical degree as an assistant for a medical office; she is now working on her baccalaureate as a Social Worker. Job Corps changed her options.

"It offered me transportation, help with food, and pays what the education grant does not cover. It is a great program that supports youngsters who want an independent life but don't have the resources to achieve it," said Correa at an event organized by Job Corps and HUD in Aguadilla, on April 10.

"Job Corps is fundamental to improve the quality of life for motivated youth of low-income, residents of subsidized housing, who would not have other means to study and obtain a professional career," said Efraín Maldonado, HUD Field Office Director in Puerto Rico. "This joint effort is part of the revitalization of our economy and a good opportunity for a new generation seeking self-sufficiency," added Maldonado.

Arlene Díaz, Business and Community Liaison at Ramey Job Corps in Aguadilla, P.R. indicated that both Job Corps and HUD promote better opportunities for low income youngsters. "We are calling on management agents of public housing and multifamily properties to think about Job Corps to positively impact their communities," said Díaz. "The program empowers young people and provide tools for an independent life."

Job Corps is a no-cost education and vocational training program administered by the U.S. Department of Labor that helps young people ages 16-24 improve the quality of their lives by empowering them to get great jobs and become independent. For more information on Job Corps visit: https://www.jobcorps.gov/

HUD Press: Job Corps and HUD provide tools for a Successful and Independent Life

Video: Job Corps - Carmencita Correa
Police Officer José Díaz becomes a Good Neighbor Next Door Ambassador

For 11 years, Policeman José Díaz had a long daily commute from his home in Guayama to his job in San Juan, PR, but in February of 2017 everything changed when he purchased his first home in Salinas thanks to the HUD Good Neighbor Next Door Program (GNND). “I was expecting a baby at that time, and I knew I needed to buy a home. The Good Neighbor Next Door program gave me the opportunity to buy a house closer to where I now work in Salinas. My monthly payment is super affordable. I pay less than others that have bought houses more expensive than mine, and that helps me sleep peacefully at night.”

It seems the GNND home in Salinas was meant for the Díaz Family, since he had been considering purchasing that house even before he learned about the program and its benefits. Months before his purchase, a realtor visited his precinct to promote the program and that specific house, and coworkers shared this information with him. He was even more surprised when the loan officer made him aware that he qualified for the GNND program and that he would receive a $69,000 discount on his future home. Officer Díaz was able to take advantage of this program to make his dream a reality and shares information with his colleagues whenever he can, proudly becoming an ambassador for the GNND program! Thanks to his outreach efforts, a fellow fireman was able to buy a home through the program as well.

The Good Neighbor Next Door program provides public servants that work as policemen, firemen, teachers, and paramedics the opportunity to purchase HUD Homes in revitalization areas with up to a 50% discount. Since 2016 the HUD San Juan Field Office Director, Efrain Maldonado, and his dedicated team of analysts have been working on promoting the program and increasing affordable housing opportunities for eligible buyers. Another benefit of this program is the $100 down payment requirement when FHA financing is used to purchase the home (regular FHA-insured loans require a down payment of 3.5% of the sales price). In return for receiving the 50% discount off the sales price, the homeowner must commit to live in the property for at least 36 months as their primary residence.
Good Neighbor Next Door Program Knowledge 101:

How the Program Works

Eligible Single Family homes located in revitalization areas are listed exclusively for sale through the Good Neighbor Next Door Sales program. Properties are available for purchase through the program for seven days. Revitalization areas are HUD-designated neighborhoods in need of economic and community development and where there is already a strong commitment by the local governments. In Puerto Rico, geographic regions such as Adjuntas, Aguadilla, Arecibo, Bayamón, Ciales, Loíza, Isabela, San Lorenzo, Ponce, Mayagüez and Vieques among other areas are designated by Congress under provisions of the National Housing Act intended to promote revitalization, through expanded homeownership opportunities.

How to Participate in Good Neighbor Next Door

Check the listings for your state. Follow the instructions to submit your interest in purchasing a specific home. If more than one person submits an offer on a single home a selection will be made by random lottery. You must meet the requirements for a law enforcement officer, teacher, firefighter or emergency medical technician and comply with HUD's regulations for the program.

HUD requires that you sign a second mortgage and note for the discount amount. No interest or payments are required on this "silent second" provided that you fulfill the three-year occupancy requirement.

More Information

For details about this program, FHA financing, or to or find a HUD-certified Housing Counseling Agency, please contact the FHA Resource Center at 1-800-225-5342 or answers@hud.gov.

To learn more, please see our Good Neighbor Sales Frequently Asked Questions!
Smiles of Happiness Abound as new Innovative Cooperative Approach to Affordable Homeownership Benefits Puerto Rico

During Regional Administrator Denisse Cleveland-Leggett’s visit to Puerto Rico in December 2018, leaders from various housing cooperative organizations presented on the breakthroughs that they have achieved in converting their residents from renters to proud homeowners. One housing cooperative, Jardines de Valencia, has successfully converted from joint ownership, where there is one master deed for the entire property and all residents are renters, to awarding each individual resident the title to their unit. RA Cleveland Leggett recognized the potential in this model of conversion as a novel way to increase the access to homeownership for individuals with moderate incomes, a group that sometimes fall out of the income ranges of government assistance programs and are not eligible for traditional financing. “Once these cooperative residents learn what the conversion process entails and make an informed decision to work as a community to achieve title ownership, they become owners of their homes and communities. This affords them stability in their personal lives, their jobs, their children’s education; it’s the embodiment of HUD’s mission.”

This type of ownership is unique to Puerto Rico since cooperative projects are typically joint-ownership properties, but thanks to HUD Multifamily Programs for Cooperative Housing and a new local legal framework, residents can now transition from renting their units to becoming homeowners. This is a huge undertaking for these housing coops since there must be various Homeowners Association assemblies to ensure compliance with the Puerto Rico Housing Cooperative Law 239 of 2004, a comprehensive education process for all residents, and a substantial reserve fund to cover legal and administrative costs. Yet the determination and commitment of these cooperative leaders in helping each other achieve their conversion is admirable, and the residents who obtain the title to their apartments feel immense pride and stability. The cooperative developments La Hacienda, Rolling Hills, La Ceiba, El Alcazar, Torres de Carolina, Villas de Navarra, San Ignacio, and San Francisco are also in the process of converting to individual title ownership, after having paid off their HUD-insured mortgage, creating approximately 2,100 new homeowners for Puerto Rico. For more information, visit HUD Press.
HUD Approves Settlement Between Puerto Rico Public Housing Authority and Residents

On May 9, 2019, Irma Pérez-Pillot, Equal Opportunity Specialist from the Fair Housing and Equal Opportunity San Juan Field Office, negotiated an agreement between the Puerto Rico Public Housing Authority (PRPHA) and residents of the housing authority that have disabilities for the total amount of $1,001,885.66. The agreement resolves allegations that the El Trébol public housing development was inaccessible to persons with disabilities for more than a year because of inoperable elevators. Other allegations involved PRPHA refusing to accommodate residents with mobility impairments by actions such as moving them to first floor units, and a claim that at least one elderly resident suffered an injury while climbing a set of stairs due to the lack of elevator service.

The case came to HUD's attention when four residents with disabilities filed individual complaints alleging that PRPHA had refused to, among other things, install accessible toilets and fix inoperable elevators.

Under the terms of the agreement, PRPHA will spend $884,640 to repair existing inoperable elevators and install six new elevators and pay $32,772.66 to the four residents who filed the initial complaint. In addition, $32,400 will be paid to 16 other residents with disabilities who were harmed by the prolonged elevator outages. The agreement also calls for the establishment of a new educational technology center at the complex ($22,173.00), improvements to the children's playground ($9,900.00), and the creation of a $20,000 Victim's Fund to compensate other disabled family members who have not yet been identified.

The Voluntary Compliance/Conciliation Agreement can be read at https://www.hud.gov/press/press_releases_media_advisories/HUD_No_19_077

Upcoming Funding Opportunities

HUD awards discretionary funding through over 20 Grant programs that support HUD initiatives, including Affordable Housing Development and Preservation, Community and Economic Development, Environment and Energy, Fair Housing, Homelessness, Homeownership, Rental Assistance, and Supportive Housing and Services. 2019 NOFAs

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Additional federal grant information is available at www.grants.gov
Announcements

► HUD OFFICE OF HOUSING COUNSELING LAUNCHES NEW HUD CERTIFIED HOUSING COUNSELOR KNOWLEDGE ASSESSMENT TOOL: To further assist counselors in preparing for the HUD Housing Counselor certification exam, the HUD Office of Housing Counseling (OHC) has launched a new, free HUD Certified Housing Counselor Knowledge Assessment Tool located on the HUD Housing Counselor training and testing website: www.HUDHousingCounselors.com. This Knowledge Assessment does not replace or replicate the actual practice exam in style, format, or length, but does provide candidates with more detailed feedback. The assessment also offers insight into the rationale behind correct and incorrect answers, as well as responses to recommended topics for further study. With questions linked to training content, the feedback will offer a teaching guide to help candidates identify areas of strength and weakness for continued study. Housing Counselors have until August 1, 2020, to complete the exam and become certified by HUD.

► The Federal Housing Administration (FHA) announced the publication of its Condominium (condo) Project Approval Final Rule and new condominium sections of FHA’s Single-Family Housing Policy Handbook 4000.1 (SF Handbook). The condominium section of the SF Handbook published today in PDF format. This update adds two new sections — Section II.A.8.p “Condominiums” and Section II.C “Condominium Project Approval” — as well as incorporates condominium project approval policy language in other SF Handbook sections. Today’s update operationalizes the condominium project approval requirements outlined in the Final Rule and incorporates FHA condo-related policy issued to-date, including the Condominium Project Approval and Processing Guide, originally introduced in Mortgagee Letter 2011-22.

► SELECT OPPORTUNITY ZONE UPDATES: The White House Opportunity and Revitalization Council launches a new Opportunity Zone website at: www.opportunityzones.gov HUd published a proposed Opportunity Zone Grant Certification Form in the Federal Register on October 9, 2019. The form is to certify that HUD competitive grant recipients that received Opportunity Zone preference points are targeting those funds to and expending them in America’s most economically distressed areas, including Opportunity Zones. This form will also allow HUD to gather and analyze data related to Opportunity Zones. It is anticipated that the following agencies and departments will also use the form: Agriculture, Commerce, Education, Justice, Health and Human Services, Labor, Transportation, Interior, Commerce, Energy, Veterans’ Affairs, the Small Business Association, and the Environmental Protection Agency. Comments on the form are due December 9, 2019.

► HUD DISTRESSED CITIES PROGRAM: The U.S. Department of HUD began accepting requests for Technical Assistance under the new Distressed Cities Technical Assistance (DCTA) Program on September 16, 2019. The TA program is specifically designed to assist communities with populations over 40,000 that are struggling to recover from natural disaster or economic decline. The TA program will be community-specific and scaled to ensure a measurable impact on communities’ growth and resilience, as well as the efficient use of public funds. For more information go the DCTA website at: https://www.hudexchange.info/programs/distressed-cities/

UPCOMING EVENTS

Series I - Loan Servicing for Federal Mortgage Programs: Borrowers Solutions & Resources
Date: Wednesday, November 06, 2019
Time: 8:00 am - 1:00 pm
Place: HUD Building 3rd Floor

Registered for this event

Contact the HUD San Juan Field Office

US Department of Housing and Urban Development
San Juan Field Office
235 Federico Costa Street, Suite 200
San Juan, Puerto Rico 00918

Phone: (787) 274-5846
Email: Customer Service
Fax: (787) 766-5995
TTY: (787) 274-5898

Field Office Director: Efraín Maldonado

Office Hours: 8:00 a.m. to 4:30 p.m.
Monday through Friday

PR & USVI HUD PRESS

October 02, 2019
HUb Awards $50,000 in Housing Counseling Grants in the USVI

August 14, 2019
FHA Issues New Condominium Approval Rule

August 9, 2019
HUb Awards $6M to Provide Technical Assistance to Distress Communities

August 01, 2019
HUb Regional Administrator Visits Saint Thomas USVI Continues Road to Recovery

March 19, 2019
HUb Team return to Puerto Rico to Observe its Process Towards Recovery

February 8, 2019
HUb Awards $18.6M to Help End Homelessness in Puerto Rico

For more Press releases: Click Here

SECTION 3 RULEMAKING

►Section 3 Proposed Rule link
►HUB’s Opportunity Portal for S3- link
 ►Business registry- link
►Performance Evaluation and Registry System - SPEARS
►Questions? Section3@hud.gov
►HUB Press: Hub Economic Opportunities Summit in San Juan

Caribbean Newsletter

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