As part of the San Juan Field office efforts to promote and implement the Section 3 mandate, the office held a virtual training to encourage and instruct grantees to use the Opportunity Portal and the Section 3 Business Registry. The event was held in English to host grantees from both Puerto Rico and the U.S. Virgin Islands. The virtual training started with welcoming remarks from the San Juan Field Office Director, Efrain Maldonado, where he emphasized the importance of Section 3, especially during times with high unemployment rates in both jurisdictions. The Field Policy and Management team provided an overview of Section 3, regional best practices, and the available tools and resources. Maria Figueroa, the Deputy Assistant Secretary for the Puerto Rico Department of Housing CDBG-DR program, presented on their Section 3 initiatives and results, including a virtual Meet & Greet for Section 3 residents and businesses to get to know each other. Please click on this link to view the recorded event. You can subscribe to HUD’s Section 3 listserv to receive more information about Section 3 events, updates, requirements, and tools.

Also, HUD’s Office of Fair Housing and Equal Opportunity is pleased to announce the launch of the Understanding Section 3 Training Curriculum. This eight-part training series is available for viewing today.

Coronavirus Disease (COVID-19) for Section 3 Covered Recipients: Frequently Asked Questions (FAQ).
Greetings from the U.S. Department of Housing and Urban Development, San Juan Field Office. The purpose of the Caribbean Newsletter is to embrace our community and government partners’ accomplishments. We want to offer our readers a centralized repository of the most recent and relevant resources available and showcase how our local field office has promoted current Secretarial initiatives and HUD programs.

The Department focuses on carrying out our mission and providing services to our communities while ensuring our employees and customers’ safety. The HUD San Juan Field Office is conducting business remotely, following safety guidelines from the federal and local government. To stay up-to-date on all COVID-19 information related to HUD programs, please visit HUD’s official coronavirus website to find the latest waivers and resources for service providers, homeowners, renters, and grantees.

**Puerto Rico Department of Housing- CDBG-DR ‘Homebuyers Assistance Program’**

The U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant-Disaster Recovery (CDBG-DR) has approved a funding allocation of $350,000,000 for the Puerto Rico Department of Housing (PRDOH) to carry out their Homebuyer Assistance Program (HAP). The program provides between $25,000 - $40,000 for eligible homebuyers.

The Homebuyer Assistance Program helps Puerto Ricans purchase homes through a variety of support mechanisms, thereby increasing the level of homeownership in impacted communities and contributing to the long-term sustainability and viability of communities across the Island. The Puerto Rico Department of Housing has designated the Puerto Rico Housing Finance Authority (PRHFA) as the Subrecipient for the Homebuyer Assistance Program.

This program will provide to eligible homebuyers closing cost assistance (title insurance, mortgage insurance premium, etc.), down payment assistance, and/or soft second mortgage to assist with the gap between the amount of first mortgage the household is able to obtain from a lender and the purchase price of a home. This program will seek to target critical recovery workforce sectors, recognizing the importance of first responders, teachers, healthcare workers and medical personnel, and law enforcement.

The CDBG-DR Homebuyer Assistance Program details can be viewed on the PRDOH portal by using the following link: [https://cdbg-dr.pr.gov/en/homebuyer-assistance-program/](https://cdbg-dr.pr.gov/en/homebuyer-assistance-program/)
According to the U.S. Bureau of Labor Statistics, the unemployment rate in Puerto Rico was at 8.9% as of January 2020. The HUD San Juan Field Office is aware of the hardships and struggles of low-income families during these trying times. For this reason, we have created this flyer in Spanish promoting Section 3 to bring awareness to the opportunities that exist for low-income families and businesses.

**Help us share this information!** Share the Section 3 flyer via email, on social media, or print it out and place it where people can see it as they wait in line while social distancing.

**Section 3 Flyer in Spanish:** [https://www.hud.gov/sites/dfiles/Main/documents/S3-Flyer.pdf](https://www.hud.gov/sites/dfiles/Main/documents/S3-Flyer.pdf)


**Spanish-language Section 3 Guides:**
- Residents: [http://tiny.cc/s3resespanol](http://tiny.cc/s3resespanol)
- Businesses: [http://tiny.cc/s3negocioesp](http://tiny.cc/s3negocioesp)
- Business Registry: [http://tiny.cc/S3registry](http://tiny.cc/S3registry)
- More information: [https://www.hud.gov/section3](https://www.hud.gov/section3)
HUD San Juan Field Office Asthma Awareness Month ~ Virtual Event

The Office of Lead Hazard Control and Healthy Homes (OLHCHH), in collaboration with the San Juan Field Office, and the Puerto Rico Department of Health (PRDOH), held its first virtual conference celebrating Puerto Rico’s Asthma Awareness Month on May 21, 2020. This year’s theme included information on how to stay safe and healthy in your home, since COVID-19 has changed the way we live daily. In the spirit of protecting children and their families from health and safety hazards, the Department held an all-Spanish virtual conference with panelists presenting on statistical data of asthma in Puerto Rico, factors that affect asthma and patients with restricted pulmonary functions, and the best methods to protect, clean, and disinfect for patients during the COVID-19 pandemic. The office of OLHCHH presented on what the office is doing concerning asthma and lead in the U.S., programs available, past collaborations, and their five (5) upcoming NOFAs. The virtual event was able to educate 65 attendees, including Public Housing Authorities, project housing residents, and local health workers.

Helpful Links: https://www.hud.gov/program_offices/healthy_homes/healthyhomes/asthma

National Healthy Homes Month

The Office of HUD Lead Hazard Control and Healthy Homes (OLHCHH), in collaboration with the Environmental Protection Agency (EPA), the Puerto Rico Department of Health, and the HUD Office of Field Policy and Management, celebrated the National Healthy Homes month in June 2020 by hosting an online event. OLHCHH Management analyst, Magaly Mendez, presented on the eight Principles of a Healthy Home. EPA presented on the topic of lead hazard control, and the P.R. Department of Health presented on the topic of Asthma and their Asthma Program, which provides interactive home visits for children who are diagnosed with severe Asthma to help reduce the number of emergency visits and hospitalization of children due to asthma in Puerto Rico. The event was entirely held in Spanish, had an overall attendance of about 91 participants, and counted with other speakers such as the Pediatric Academy- Puerto Rico Chapter and the Agriculture Service Division from the University of Puerto Rico.

Link to the Spanish recording: https://www.youtube.com/watch?v=8QGRieigta4&feature=youtu.be

OHHLHC Post- Disaster Housing Resources: https://www.hud.gov/program_offices/healthy_homes/disasterrecovery


Listen to the Podcast: https://www.hud.gov/podcasts
Barrio Turabo- Revitalization Project

The HUD Public and Indian Housing Caribbean Office presents the Revitalization Project: Barrio Turabo. The project exemplifies the rethinking of public housing in Puerto Rico, launched the 2014 Repositioning Strategic Plan of the Puerto Rico Public Housing Administration. Located on the former Jose Gautier Benitez public housing site in the Municipality of Caguas, this project is developed under HUD’s mixed-finance/private-public partnership model. This mixed-income community will encompass families in a range of income levels, with apartments ranging from public housing and project-based voucher subsidies to market-rate apartments.

This public housing repositioning project sets a standard for community design and urban development in Puerto Rico by integrating the adjacent neighborhood to provide residents immediate access to job centers, transportation, schools, grocery stores, and recreation. The project also includes a community center for residents with a fitness room and business center.

When completed in 2021, the Barrio Turabo Revitalization Project will consist of 438 multifamily and elderly apartments with a total investment of leveraged federal funds of approximately $129 million, including funding from HUD Capital Funds program, Low Income Housing Tax Credits, CDBG-DR, and private investments.

Photo Description: Barrio Turabo Revitalization project actually under construction, which exemplifies the rethinking of public housing in Puerto Rico. This project is part of HUD’s engagement with the 2014 Repositioning Strategic Plan of the Puerto Rico Public Housing Administration.
Hats Off to Homeless Services Providers in Puerto Rico: Tending to Earthquakes Survivors Amid Pandemic

Struggles to overcome barriers are expected during natural disaster relief efforts. Lack of housing options due to considerable damage is anticipated. Since January 2020, in the southwestern region of Puerto Rico, fear was the greatest barrier with a series of earthquakes and aftershocks. Survivors and first responders were constantly feeling the earthquakes, while attempting to carry out the recovery effort. A revolving-door phenomenon was present in shelters. New and returning survivors would turn up with every big shake. In the middle of it all, the first cases of COVID-19 were diagnosed on the island during the second week of March. On March 15, Governor Wanda Vazquez Garced issued an Executive Order declaring a lockdown.

Back in January 2019, a 5.8-magnitude earthquake shook the southwestern area, followed by a 6.4-magnitude earthquake days later, leaving in its wake a trail of destroyed homes and people living in tents, too afraid to return to houses that might collapse during the next shake. Adapting lessons learned during the response to Hurricane Maria, 25 Rehousing Navigators had been deployed, funded through the Emergency Solutions Grant program. The coordinated effort lead by the Continuum of Care (CoC) Seismic Disaster Relief Shelter Transition Initiative had a clear objective: Match eligible households with available housing units to rehouse as many survivors as quickly as possible. Navigators utilized uniform assessment forms specifically developed for the disaster recovery efforts within the Coordinated Entry (CE) and Homeless Management Information System (HMIS) to house 361 households, which included 836 survivors from 16 official shelters and over 30 informal community shelters.

When the lockdown was declared in March, there were still four official shelters with 63 survivors, plus an additional 38 survivors among six identified pop-up community encampments. Protocols were established, and through a collaboration with the local United Way, personal protective equipment was provided, as well as disinfectant and vitamin supplements. A COVID-19 testing program for the sheltered and unsheltered homeless population was established through a collaboration between the CoC, the non-profit PATH, the Puerto Rico College of Medical Technologists, and the Department of Health. To strengthen health services an agreement was made with Doctors Without Borders to perform outpatient health services and molecular testing for the unsheltered homeless population.

As of late August, there were no confirmed COVID-19 cases among the homeless population within the earthquake recovery area. Our deepest respect and recognition for this example of collaboration, commitment, and community driven efforts working for Puerto Rico.
SECRETARY CARSON TERMINATES 2015 AFFH RULE

Removal of rule returns power to localities in effort to advance Fair Housing Nationwide

This brand-new rule, Preserving Community and Neighborhood Choice, defines fair housing broadly to mean housing that, among other attributes, is affordable, safe, decent, free of unlawful discrimination, and accessible under civil rights laws. It then defines “affirmatively furthering fair housing” to mean any action rationally related to promoting any of the above attributes of fair housing.

Now, a grantee’s certification that it has affirmatively furthered fair housing would be deemed sufficient if it proposes to take any action above what is required by statute related to promoting any of the attributes of fair housing. HUD remains able to terminate funding if it discovers, after investigation made pursuant to complaint or by its own volition, that a jurisdiction has not adhered to its commitment to AFFH.

Persons who believe they have experienced housing discrimination may file a complaint of discrimination by contacting HUD’s Office of Fair Housing and Equal Opportunity at (800) 669-9777 or visiting How to File a Complaint on HUD’s website.

Materials and assistance are available for persons with limited English proficiency. Individuals who are deaf or hard of hearing may contact the Department using the Federal Relay Service at (800) 877-8339.

This new rule replaces the Affirmatively Furthering Fair Housing (AFFH) regulation. Read the press release here.

HUD Publishes Interim Final Rule to Amend Housing Counselor Certification Deadline to Ensure Vital Counseling Services Remain Available During COVID-19 National Emergency

HUD published an Interim Final Rule on the Federal Register website to announce an amendment to the deadline for housing counselors to become HUD certified. The new final compliance date is August 1, 2021. The amendment is meant to ensure that vital housing counseling services remain available to the nation’s homebuyers and renters, particularly those who need housing and mortgage assistance to recover financially from the effects of the COVID-19 national emergency. Read the Interim Final Rule in its entirety on the Federal Register website.

Remember the HUD housing counselor certification deadline on August 01, 2021. Do not delay, certify today!
SPECIAL RECOGNITIONS

The U.S. Department of Housing and Urban Development appointed a Federal Financial Monitor (FFM) to oversee disaster recovery dollars’ disbursement to Puerto Rico and the U.S. Virgin Islands. In a detail assignment from the U.S. Department of Justice, Attorney Olga Castellon Miranda is part of the Federal Financial Monitor’s Oversight Team. As Deputy Monitor of Enforcement and Coordination, she is tasked with ensuring the efficient, effective, and accountable use of disaster recovery funds. The FFM is to take immediate action to prevent, detect and stop any waste, fraud, and abuse, implement real-time monitoring to federal flow-of-funds and financial controls and ensure taxpayer dollars designated for recovery help people in need.

In 2019 Olga received the Internation Association of Prosecutors (IAP) Special Achievement Award from the United States for her lasting contribution to the justice system in Puerto Rico, including the setting up of a system to address Medicaid fraud, as well as her community work with the elderly during the recent hurricanes in September 2017. The Special Achievement Award is given to a prosecutor who has demonstrated outstanding dedication to pursue her professional responsibilities.

The Federal Executive Association of Puerto Rico holds a yearly “Federal Employee of the Year” Awards Competition to recognize exceptional federal service and honor outstanding Federal Employees in Puerto Rico and the U.S. Virgin Islands. This year’s award under the “Management Category” goes to Laura Rivera, Assistant Director Disaster Recovery for the HUD San Juan Field Office. Laura leads a team of 4 employees that manage and execute compliance oversight of a $22+ billion Community Development Block Grant-Disaster Recovery (CDBG-DR) for the Caribbean aimed at the recovery of the 2017 Hurricanes.
Office of Residential Care Facilities Knowledge 101:

The Office of Residential Care Facilities administers the Section 232 loan program. Section 232 is an FHA loan product that provides mortgage insurance for residential care facilities. Nursing homes assisted living facilities, and board and care are all examples of this type of housing (a project may include more than one type). Section 232 may be used to finance the purchase, refinance, new construction, or substantial rehabilitation of a project. A combination of these uses is acceptable - e.g., refinance of a nursing home coupled with new construction of an assisted living facility.

Basics of FHA Insurance

HUD/FHA provides mortgage insurance on loans that cover residential care facilities. Known as a Section 232 loan, these loans help finance nursing homes, assisted living facilities, and board and care facilities. FHA mortgage insurance provides lenders with protection against losses as the result of borrowers defaulting on their mortgage loans. The lenders bear less risk because FHA will pay a claim to the lender in the event of a borrower’s default. Loans must meet certain requirements established by FHA to qualify for insurance. Proposed projects are evaluated on the basis of whether the proposal is an acceptable insurance risk for the FHA Insurance Fund. It is not a competitive process.

Processing of Section 232 Loans

HUD developed its Lean Process in 2008 for Section 232 applications (it only applies to Section 232 applications). Lean is not an acronym, but rather is a methodology based on the Toyota model to increase efficiency by reducing waste. Reductions in processing variability and non-value-added activities are explored using value stream mapping. Full use of the internet and value-added software tools for application submission, underwriting, and closing, and punch lists are resources currently being developed and implemented for the Section 232 program.

Previously, loans were processed under Multifamily Accelerated Processing (MAP) or Traditional Application Processing (TAP) by the local HUD Field Office. Non-Section 232 projects will continue to be processed under MAP or TAP. Whichever process is used, applications for mortgage insurance are assembled and underwritten by FHA-Approved Lenders before being submitted to HUD for processing of the Firm Commitment. For more information visit the official webpage.

COVID-19 Questions and Answers for External Stakeholders

Healthcare Mortgage Insurance Program Handbook (4232.1)

Send program questions or website comments to: LeanThinking@hud.gov
FHA Extends Foreclosure and Eviction Moratorium for Homeowners Through Year End ~ Third extension will allow FHA-insured homeowners economically impacted by COVID-19 to focus on financial recovery

The Federal Housing Administration (FHA) announced the third extension of its foreclosure and eviction moratorium through December 31, 2020, for homeowners with FHA-insured single family mortgages covered under the Coronavirus Relief and Economic Security (CARES) Act. This extension provides an additional four months of housing security to homeowners, as they will not fear losing their homes as they work to recover financially from the adverse impacts of the pandemic. With this third extension, FHA has now provided more than nine months of foreclosure and eviction relief to FHA-insured homeowners.

“President Trump is taking unprecedented measures to ensure American homeowners have the resources and support they need to get back to financial stability during the economic recovery,” said HUD Secretary Ben Carson. “Because homeownership is the largest wealth builder for the majority of the nation’s families, providing relief from foreclosure and eviction to those who are in jeopardy of losing their hard-earned wealth, through no fault of their own, is a priority.”

FHA’s Single-Family foreclosure and eviction moratorium has been in place since March 18, 2020 and continues to apply to homeowners with FHA-insured Title II Single Family forward and Home Equity Conversion (reverse) mortgages. Read more.

Senate Confirms Dana Wade as FHA Commissioner

The U.S. Department of Housing and Urban Development Secretary Ben Carson applauded the confirmation of Dana Wade to serve as the Federal Housing Administration’s (FHA) Commissioner. FHA currently insures more than 8 million single-family mortgages, almost 12,000 mortgages for multifamily properties, over 3,700 mortgages for residential care facilities, and nearly 100 mortgages for hospitals.

“I want to congratulate Dana Wade on her confirmation by the United States Senate to serve as the Commissioner of the Federal Housing Administration," said Secretary Carson. "Dana has been a tremendous asset to the Department and the Administration throughout her years of service, and I have full confidence in her ability to successfully lead FHA.”

“I join Secretary Carson in congratulating Dana on her confirmation and welcoming her back to FHA, where I know she will do an outstanding job serving the American people. We are grateful to have her considerable talents and knowledge to help guide the agency as our nation pulls through this pandemic,” said Deputy Secretary Brian Montgomery, who served as FHA Commissioner from 2005-2009; 2018-2020.

“I’m extremely grateful for this opportunity to hit the ground running during this critical time for our nation’s housing markets,” Commissioner Wade said. Read the press release here.
HUD COVID-19 RESPONSE EFFORT

HUD Public Housing Eviction Prevention and Stability Toolkit

U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson announced the “Eviction Prevention and Stability Toolkit” to encourage Public Housing Authorities (PHA) and Housing Choice Voucher (HCV) landlords to plan for and implement strategies to keep families stably housed and mitigate economic hardships due to Coronavirus.

The toolkit is composed of a PHA best practices guide, tenant brochure with tips to avoid eviction, HCV landlord flyer to encourage engagement with tenants before the moratorium expires, repayment agreement guidance and examples, and a needs assessment tool. The toolkit also features best practices from several PHAs. For more information, please see the press release and toolkit.

The Community and Supportive Services team strongly encourages all grantees, whether you serve public housing, vouchers, or project-based rental assistance to help ensure residents are stably housed and make progress toward their long-term goals. If you have additional COVID-19 questions, please send them to PIH-COVID@hud.gov.

Reminder of Procedures in the Event of Property Damage or Resident Displacement caused by a Severe Weather Event of HUD Insured or Assisted Multifamily Properties

The Department of HUD has procedures and tools available for owners and residents impacted by Severe Weather Events. This information will make post-recovery efforts go more smoothly if an event occurs that impacts your property and your residents. Multifamily Housing Guidance for Disaster Recovery is available here. HUD encourages you to review this website before an event occurs. Owners should also make plans to address responsive actions needed as it relates to the current pandemic situation.

Following an event that impacts residents or properties, HUD has reporting obligations based on information our staff obtains from Owners and Management Agents (OMA) of HUD insured or assisted properties. OMA's are obligated to immediately report physical damage to a property interior or exterior that has resulted from a fire, flood, wind, severe cold, or other natural disaster or weather event. Please email the appropriate Assessment Form within 24 hours of the damage occurrence at: DamageAssessmentsFlorida@hud.gov for properties assigned to an Account Executive reporting to the Jacksonville Satellite Office.

To find your assigned Account Executive, please look at the list provided under the state in which your property is located at https://www.hud.gov/states/georgia/working/localpo/mfhsg.
HUD COVID-19 RESPONSE EFFORT

Public and Indian Housing (PIH) Correspondence Regarding the CDC Eviction Moratorium

PIH has sent out correspondence to PHAs about the CDC’s recent eviction moratorium. Click here for the letter.

HUD Provides Flexibilities for Emergency Solutions Grants Program CARES Act Funds

Earlier this week, Secretary Ben Carson provided additional requirements and flexibilities for the $3.96 billion provided to states and units of local government for the Emergency Solutions Grants Program under the CARES Act (ESG-CV). The Notice details the requirements for the additional ESG-CV funds provided to communities to help prevent, prepare for, and respond to the coronavirus pandemic. For more information on HUD’s COVID-19 response, including requirements for ESG-CV funds, please visit the website.

Housing Choice Voucher Landlord Guidebook: Education and Outreach

Education and outreach to landlords and tenants are valuable strategies that Public Housing Agencies (PHAs) can use to recruit new Housing Choice Voucher (HCV) landlords and retain current landlords. PHAs can provide education and outreach in a variety of ways. Some strategies include hosting or attending events targeted to landlords or affordable housing providers. Education and outreach can also include activities like newsletters, presentations, briefings to community groups, one-on-one appointments, or other ways of sharing information or creating relationships between PHAs and landlords. Follow this link to get the Landlord Outreach Guidebook.

Neighbors Helping Neighbors | PR ENVISION CENTER

On May 20th, employees and volunteers from the Puerto Rico EnVision Center, Centros Sor Isolina Ferré, began delivering 7,500 boxes full of vegetables, cheese, fruit, eggs, milk, chicken, and pork to families affected by the COVID-19 pandemic. The effort, via drive-through or by foot to homes in remote locations, benefited a total of 22,000 people living in public housing and the community.

The EnVision Center partnered with Caribbean Produce Exchange, Inc., a local entity that received a grant from USDA’s Farmers to Families Food Box Program. "Our staff identified a significant number of families, older adults living alone, single mothers, and homeless individuals facing hunger. It is disheartening to see this situation occurring on our island," said Luis Ortiz, CEO of Centros Sor Isolina Ferré.

"We mobilized much of our staff, as well as volunteers and community leaders, to bring these provisions to the table of our brothers and sisters in need." Read the full story from Primera Hora.
Upcoming Event: Spanish Virtual Conference
Manejo y Mitigación de los Peligros de Plomo en Puerto Rico

MANEJO Y MITIGACIÓN DE LOS PELIGROS DE PLOMO EN PUERTO RICO/ MANAGEMENT AND MITIGATION OF LEAD HAZARD

Adiestramiento diseñado para individuos y organizaciones en Puerto Rico que trabajan con peligros de plomo durante actividades de reparación, rehabilitación y recuperación. Esta conferencia virtual ayudará a estos profesionales a cumplir con la reglamentación local y federal. Se impartirá en español.

Training designed for individuals and organizations in Puerto Rico who work with lead hazards during repair, rehabilitation, and recovery activities. This webinar will help these professionals to get up-to-date in their efforts to comply with federal and local lead regulations. The webinar will be delivered in Spanish.

Contact Info:
Magaly Mendez
(412) 953-3855
Magaly.Mendez@hud.gov

HUD 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. 2020 NOFAs

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Eligibility Requirements for Applicants of HUD’s Grants Programs

General Administration Requirements and Terms for HUD Financial Assistance Awards

Additional federal grant information is available at www.grants.gov
Photo Gallery: Important Accomplishments

Photo Description: Rehousing Navigators assisting survivors in a disaster base camp, with the aid of a volunteer sign-language interpreter (Guayanilla, Puerto Rico; January 29, 2020)

Photo Description: The Continuum of Care PR-503 leadership coordinated a Seismic Disaster Relief Shelter Transition Initiative briefing session for case managers, rehousing navigators, and program administrators from the Emergency Solutions Grant (ESG) program. Sub-grantees agencies met at the HUD San Juan Field Office for the briefing. Standing by the podium from left to right: Argie Diaz from the Department of the Family (ESG State grantee), and Olga de la Rosa, CPD Director (San Juan, Puerto Rico; 2020). Pre-COVID-19

Photo Description: EnVision Center, Centros Sor Isolina Ferré employees, and volunteers distribute food boxes to public housing residents.
Announcements and Grants

- **Streamlining and Implementation of Economic Growth, Regulatory Relief, and Consumer Protection Act Changes to Family Self-Sufficiency (FSS) Program**: Submit comments directly at the Federal Register portal; click **here to submit comments**. For the HUD FSS webpage, click **here**. The link for the Federal Register page and the Excel worksheet can be found on the HUD FSS webpage. The FSS Team HIGHLY ENCOURAGES you to review the proposed rule and submit comments (positive and negative). There are 17 specific questions in the notice to which we are requesting thought and responses. We also HIGHLY ENCOURAGE you to test the escrow worksheet. Sign up for Family Self-Sufficiency (FSS) Program Listserv. Comments are due November 20.

- **FEMA News: Residents of 4 Puerto Rico Municipalities May Apply for Help for Tropical Storm Isaias**: Residents of four Puerto Rico municipalities can apply for federal disaster assistance for damage from Tropical Storm Isaias, which struck the western side of the island July 29-31. At the request of the Government of Puerto Rico, FEMA extended eligibility for Individual Assistance to residents of the municipalities of Aguada, Hormigueros, Mayagüez and Rincón under the presidential disaster declaration of Sept. 9. Tropical Storm Isaias brought strong winds and heavy rain that caused landslides, localized flooding, and scattered power outages. The deadline to apply is **Monday, Nov. 9**. Read more.

- **Section 3 Benchmarks for Creating Economic Opportunities for Low- and Very Low-Income Persons and Eligible Businesses**: Section 3 of the Housing and Urban Development Act of 1968, as amended by the Housing and Community Development Act of 1992 (Section 3), contributes to the establishment of stronger, more sustainable communities by ensuring that employment and other economic opportunities generated by Federal financial assistance for housing and community development programs are, to the greatest extent feasible, directed toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. HUD is statutorily charged with the authority and responsibility to implement and enforce Section 3. HUD published a final rule that would amend the Section 3 regulations to, among other things, increase Section 3’s impact, and streamline and update HUD’s reporting and tracking requirements. The final rule includes a requirement that HUD set Section 3 benchmarks by publishing a notification, subject to public comment, in the Federal Register. If a recipient complies with the statutory priorities regarding effort and meets the outcome benchmarks in this document, HUD will presume the recipient is following Section 3 requirements, absent evidence to the contrary. Read more.

- **Multipurpose, Assessment, RLF, and Cleanup (MARC) Grant Application Resources - $300k to $800k**: The FY 2021 Brownfields Multipurpose, Assessment, and Cleanup Grant Guidelines are now available. The **application submission deadline is October 28, 2020**. Grants offered by the Brownfields Program may be used to address sites contaminated by hazardous substances, pollutants, contaminants, and petroleum. Please visit the Types of Grant Funding for an overview.

- **The Federal Housing Administration (FHA) published Mortgagee Letter (ML) 2020-18, FHA Catalyst: Claims Module - Single Family Forward Loss Mitigation Home Retention Claims.** This ML announces the implementation of a new digital submission process that enables single or bulk loss mitigation home retention claims for Single Family forward mortgages. To access the FHA Catalyst: Claims Module, interested parties should contact the FHA Resource Center by email: answers@hud.gov or by calling 1-800-CALLFHA (1-800-225-5342). For more information, mortgagees may also refer to the FHA Catalyst: Claims Module User Guide.

- **PR Department of Housing~ CDBG-MIT Public Hearings**: Here is the link with all the information for the upcoming CDBG-MIT public hearings as well as the videos from the previous public hearings [https://cdbg-dr.pr.gov/cdbg-mit-vistas-publicas/](https://cdbg-dr.pr.gov/cdbg-mit-vistas-publicas/). The CDBG-MIT Action Plan is also published for comments until November 5th, 2020 [https://cdbg-dr.pr.gov/cdbg-mit/](https://cdbg-dr.pr.gov/cdbg-mit/).