HUD DESIGNATES PUERTO RICO’S FIRST ENVISION CENTER IN PONCE –

The U.S. Department of Housing and Urban Development (HUD) Southeast Regional Administrator Denise Cleveland-Leggett officially designated Centros Sor Isolina Ferré in Ponce an EnVision Center. This designation serves as a critical component of Secretary Ben Carson’s signature EnVision Center initiative to offer a more holistic housing approach by connecting HUD-assisted families with the tools they need.

“Sor Isolina Ferré Centers embody Secretary Carson’s vision of hope and holistic approach to help more families become self-sufficient,” said HUD Southeast Regional Administrator Denise Cleveland-Leggett. “They offer an effective combination to promote leadership, supportive services and opportunities for education and job training that have positively changed the trajectory of many youth and their families. I am pleased to bring the EnVision Center designation during the celebration of its 50th anniversary.” For more information, visit HUD Press.

Photo description: Centros Sor Isolina Ferré designated as Puerto Rico’s first EnVision Center. Southeast Administrator Denise Cleveland-Leggett, Deputy Regional Administrator Michael Browder and Field Office Director Efrain Maldonado celebrate with the center staff and Board Members.
Greetings from the U.S. Department of Housing and Urban Development, San Juan Field Office. The purpose of this mid-year issue of the Caribbean Newsletter is to embrace the accomplishments of our community and government partners, 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.

Disaster recovery is embedded in our work as an agency and will continue to be in the long-term future. This first half of the fiscal year has brought us additional unprecedented natural disasters, namely, the earthquakes in the southwestern region of Puerto Rico, affecting hundreds of families, homes, and businesses, and the COVID-19 pandemic, which has touched every person on this planet. These new challenges will dictate to a great extent our priorities and concentrated efforts moving forward for the remainder of the fiscal year 2020. Therefore, we call on all our local partners to rise once again and join us in helping our local communities recover and become more resilient.

The department’s timely response to the COVID-19 pandemic for Puerto Rico and USVI through the CARES Act can be found here. We hope you enjoy this highlight review of our fiscal year thus far, and we look forward to continuing working with you.

Celebrating Puerto Rico’s First EnVision Center

EnVision Centers are centralized hubs that serve as an incubator to support four key pillars of self-sufficiency:

1) Economic Empowerment,
2) Educational Advancement,
3) Health and Wellness and
4) Character and Leadership

Click here to watch the Puerto Rico EnVision Center Video:

EnVision Centers demonstration is empowering all people to fulfill their potential by providing the tools needed to succeed. For more information, please visit HUD USER.
SECTION 3 Employment Outreach

The Puerto Rico Department of Housing in collaboration with the Department of Labor held the first Employment and Business Fair in Ponce for the service sectors that will collaborate in the reconstruction of Puerto Rico. HUD’s Office of Field Policy and Management hosted a table with Section 3 information and provided orientation on the Opportunity Portal and Section 3 requirements for Section 3 certified companies. Throughout the day there were presentations and panels held for the public on the topics of Community Development Block Grant Disaster Recovery funds, Woman in Construction and Occupational Health and Security. Around 1,200 people attended the fair and the Department of Economic Development and Commerce offered free resume preparation services to participants. Over 70 suppliers and agencies were present, including the R3 program, Horne LLP, Job Corps, and Kelly Services.

SECTION 3 USEFUL LINKS

► Section 3 Proposed Rule [link]
► HUD’s Opportunity Portal for Section 3- [link]
► Section 3 Business Registry- [link]
► Section 3 Performance Evaluation and Registry System - SPEARS
► Questions? Section3@hud.gov

Photo description: HUD Office of Field Policy and Management staff offering information to participants on Section 3 jobs and opportunities.

Section 811 Supportive Housing for Persons with Disabilities Program

On November 2019 HUD Multifamily staff hosted and shared information with 25 organizations at the San Juan Field Office about a subsidy available for supportive housing for people with disabilities. The Section 811 Supportive Housing for Persons with Disabilities Program aims to expand the supply of integrated affordable housing by providing Capital Advance funding for the development of permanent supportive rental housing for very-low-income persons with disabilities age 18 years or older. For future funding opportunities please visit HUD’s webpage.
Solo Por Hoy Becomes Puerto Rico's Newest Housing Counseling Agency

After several years without a new organization taking on the challenge of becoming a HUD-approved housing counseling agency, Solo Por Hoy, Inc. stepped up to the plate and has become Puerto Rico’s newest housing counseling agency to obtain HUD's approval to help renters and homeowners make the best use of housing programs and services.

The team at Solo Por Hoy realized there was a larger population they were not able to help; families they wanted to assist who didn't need the homeless services they provide through their main programs. For Solo Por Hoy, housing counseling provides additional mechanisms for working on prevention and reducing barriers for those living below the median income. They also have experience and a passion for defending the fair housing rights of their clients, an integral component of housing counseling when customers face discrimination when buying or renting a property.

Solo Por Hoy is not a "new kid on the block" when it comes to HUD programs and community service. This organization was founded in 2009 as a community service organization serving the greater metropolitan area that specializes in homelessness prevention and supportive services as a HUD Continuum of Care grantee and provides services for mental health conditions, drug abuse, disability advocacy, and housing counseling. They are also a subgrantee of HUD’s Emergency Solutions Grant program, administer the Rapid-Rehousing Program and the Homeless Coordinated Entry System, and have "Camino a Casa" or "My Path Home" buses to bring support services, food, and hygiene supplies to areas with high homeless populations. For more information, visit HUD Stories

HOUSING COUNSELING PROGRAM OVERVIEW

HUD’s Housing Counseling program provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home. The program also addresses homelessness through counseling and assists homeowners in need of foreclosure assistance. Counseling is provided by HUD-approved housing counseling agencies.

For More Information

- View a searchable list of HUD-approved housing counseling agencies
- Email housing.counseling@hud.gov
- Obtain information by calling (800) 569-4287
Housing Counselor Certification Final Compliance Date

In December 2016, HUD published the Housing Counseling New Certification Requirements, Final Rule. The Final Rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD Certified Housing Counselors by **August 1, 2020**.

The standards will apply to all housing counseling programs required by HUD or provided in connection with any program of HUD. Housing counselor certification is a statutory requirement that will:

- Improve the quality and increase the visibility of housing counseling so that it is no longer a "best-kept secret."
- Create a body of knowledgeable housing counselors which will lead to better identification of housing issues, more knowledgeable referrals and resolution of barriers, and a greater ability to recognize and avoid scams and discrimination.
- Reduce the fraud often seen in foreclosure prevention and real estate programs, such as scams and predatory lending.

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](http://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 detailed feedback. The assessment also offers insight into the rationale behind correct and incorrect answers, as well as 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.

Jorge Negron holds the New HUD Housing Counselor Certification since October 2018. He is now a proud Certified Counselor for One Stop Career Center of PR (One-Stop). He first started providing counseling services on July 2013 and has been with the same Housing Counseling Agency (OneStop) since 2013. Jorge encourages all counselors to study hard and take the test before August 1, 2020. “Lots of opportunities will open as a counselor once you pass the test,” expressed Jorge.
Series I- Loan Servicing for Federal Mortgage Program: Borrowers Solutions & Resources

On November 6th, 2019, the Office of Field Policy and Management of San Juan, PR, lead a training section with two federal investors: Fannie Mae and the U.S. Department of Agriculture. They both had the opportunity to educate the Housing Counseling Agencies, Legal Aid Clinics and Mediation Centers on subjects about early prevention strategies to avoid foreclosure, qualifying guidelines per investor for loss mitigation alternatives, home retention options, and exit strategies, disaster response programs, available resources, and a portfolio overview for Puerto Rico and USVI. Besides being able to provide training, a forum was open for questions and answers, where the industry was able to bring their concerns on regulations, servicing best practices, and next steps to continue helping, engaging and keeping borrowers in their homes. This is one of a series of trainings for the sector on subjects revolving around lending, servicing and loss mitigation options. The HUD Office of Single-Family provides training year-round to the industry on these subjects.

Second Annual Continuum of Care Conference

The two-day conference held in Miami, FL in November 2019 furthered HUD’s mission of promoting community-wide commitment to the goal of ending homelessness. Region IV hosted this conference to allow our Continuum of Care (COC) providers and partners to learn about updates to HUD resources, reporting guidelines for HMIS, and NOFA requirements from senior HUD staff. The focus centered on strategies to address the issues of veterans’ homelessness and mental health among the homeless populations we serve.

Both PR COC grantees, Balance of Commonwealth 502, and South-Southeast Puerto Rico 503, also had the opportunity to present and network with fellow Region IV providers and share strategies and best practices among their peers.

For more information about HUD’s Grantees
CBDG, COC, HOME, ESG, HOPWA, HTF, and NSP, click here.
HUD Distressed Cities Technical Assistance Program

The Municipality of Coamo, Puerto Rico, is the first Unit of General Local Government (UGLG) to be approved under the new Distressed Cities Technical Assistance (DCTA) program. Coamo is currently engaged in a broader Capacity Needs Assessment (CNA) that will refine the scope, approach, and focus of future comprehensive Technical Assistance.

The leadership and staff at the Municipality of Coamo are involved in the process, as well as the HUD San Juan Field Office, HUD Headquarters, and Local Initiatives Support Corporations. We are all working together to explore current challenges in the Municipality and appropriate methods for addressing those challenges. One of the CNA goals is to adopt effective, efficient, and sustainable (long-term) financial management practices to improve fiscal health.

The DCTA program considers good fiscal health, strong financial performance, and effective financial management practices to be the foundation for local governments to successfully implement projects and goals. These are viewed as the central components of the technical assistance (TA) offered through this program. Other possible areas of TA under this program include economic stabilization and recovery, federal development programs, affordable housing financing, community engagement practices, cross-sector partnerships, and plan implementation. Please contact your HUD Field Office prior to submitting a request for TA.

For more information about the DCTA program and criteria, click here.

Related Resources:

- FEMA: National Disaster Recovery Framework
- FEMA: Recovery plan or Emergency Operations Plan
- FEMA: Community Recovery Planning and Management Toolkit
- FEMA: Hazard Mitigation Plan- Local Mitigation Planning Handbook
- FEMA: Hazard Mitigation- Integrating Best Practices into Planning
- Website: Restore your Economy.Org
- FEMA: Continuity of operations plan- Continuity Planning & Templates
- FEMA: Training for Disaster Recovery- Emergency Management Institute
Community Planning and Development Annual All Grantee Meeting

On October 24, the San Juan Office of Community Planning and Development (CPD) held its 2019 Annual All Grantee Meeting. This year's theme was “Rebuilding from Assets: Opportunities to Build Better Communities.” A total of 108 staff members from municipalities, state agencies, and non-profits gathered to discuss an alternative approach to disaster recovery that emphasizes the identification and efficient utilization of community assets such as individuals, associations, institutions, physical assets, culture, and exchange. The event promoted the importance of partnerships, the exchange and connection of assets to produce economic activity, city development and wealth, the essential elements in an inventory of assets including that of real estate property developed with Community Development Block Grant (CBDG) funds and the optimization of its use according to community goals and needs after so many changes. It was about their contributions and potential, what each one of them brings to the table, and not just the unmet needs.

The importance of the consultation process for the upcoming Consolidated Plans was highlighted as an opportunity to identify resources, partnerships and build alliances to implement initiatives. The Opportunity Zone initiative and the importance of community and local governments’ engagement in decision making and to guide development were discussed. Agencies like Solo por Hoy- HUD Continuum of Care grantee (PR 502); American Association of Retired Persons (AARP), Puerto Rico Chapter; the Puerto Rico College of Architects and Landscape Architects, the Puerto Rico Science, Technology & Research Trust; the United States Census and the Puerto Rico Comptroller Office collaborated with us in this effort.

For additional information about the Office of Community Planning and Development, please visit:

- CPD Monitoring
- FY20 Cares Act Supplemental Funding (April 1, 2020)
- Consolidated Plan
- Subscribe to HUD Exchange email updates

Photo description: Full house at the CPD all grantee meeting participants at the HUD office.
April is National Fair Housing Month~ *Call HUD: Because Sexual Harassment in Housing is Illegal*.

Each April, the U.S. Department of Housing and Urban Development (HUD) observes Fair Housing Month. The theme for the 2020 commemoration is *Call HUD: Because Sexual Harassment in Housing is Illegal*. The theme serves a dual purpose; first, as a public awareness campaign that urges the persons who experience sexual harassment where they live to 'call HUD' for help and second, the theme reflects the Department’s continuing efforts to combat this and other forms of discrimination.

This year’s theme focuses on protecting individuals from harassment by property owners, managers, maintenance workers, or other residents and helps to educate the public about what behaviors and actions constitute sexual harassment and resources HUD offers to those that experience harassment.

"While any form of discrimination stains the very fabric of our nation, HUD is especially focused on protecting the right of individuals to feel safe and secure in their homes, free from sexual harassment or unwanted sexual advances," said HUD Secretary Ben Carson. "This theme, which is a call to action, is an appeal to those who experience discrimination, particularly survivors of sexual harassment, to contact HUD for help. Much work remains to be done, but HUD’s efforts in this area are already producing real results for real people." *For more information, visit HUD PRESS.*

Every year, HUD and its fair housing partner organizations pursue enforcement actions, work to enhance the public’s awareness of their housing rights and emphasize the importance of ending housing discrimination. Last year, the Department charged Facebook with violating the Fair Housing Act by encouraging, enabling, and causing housing discrimination through the company's advertising platform. Overall, in 2019, HUD and its partner agencies settled more than 600 complaints alleging discrimination based on one or more of the Fair Housing Act’s seven protected classes. *Visit link*

Persons who believe they have experienced discrimination may file a complaint by contacting *HUD’s Office of Fair Housing and Equal Opportunity* at (800) 669-9777 or (800) 927-9275.

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**Did You Know?**

*It is illegal to deny a mortgage or charge a higher interest rate because you have a disability.*

Learn more about your disability rights in housing, [here.](#)
HUD Issues Guidance on Reasonable Accommodations under the Fair Housing Act Relating to Assistance Animals

The U.S. Department of Housing and Urban Development (HUD) recently announced the publication of guidance clarifying how housing providers can comply with the Fair Housing Act when assessing a person’s request to have an animal in housing to provide assistance because of a disability.

The Fair Housing Act prohibits discrimination in housing against individuals who have disabilities that affect a major life activity. The Act requires housing providers to permit a change or exception to a rule, policy, practice, or service that may be necessary to provide people with disabilities that affect a major life activity an equal opportunity to use and enjoy their home. In most circumstances, a refusal to make such a change or exception, known as a reasonable accommodation, is unlawful. A common reasonable accommodation is an exception to a no-pet policy. A person with a disability that affects a major life activity may require the assistance of an animal that does work, performs tasks, or provides therapeutic emotional support because of the disability. Housing providers may confirm, if it is not apparent, whether the requested accommodation is needed because of a disability that affects a major life activity and is a reasonable request.

This new Assistance Animal Notice will help housing providers in this process by offering a step-by-step set of best practices for complying with the Fair Housing Act when assessing accommodation requests involving animals and information that a person may need to provide about his or her disability-related need for the requested accommodation, including supporting information from a health care professional. Read the Notice.

“Countless Americans rely on assistance animals to fill a void, providing individuals with disabilities with the means to have a home that supports their quality of life,” stated Secretary Ben Carson. “In my many discussions with housing providers and residents impacted by the need for assistance, I recognized the necessity for further clarity regarding support animals to provide peace of mind to individuals with disabilities while also taking in account the concerns of housing providers. Today’s announcement responds to the ambiguity surrounding proper documentation for assistance animals with clarity and compassion to provide an equal opportunity for a person living with a disability to use and enjoy their home.” For more information, visit HUD PRESS

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.

FOR REASONABLE ACCOMMODATIONS AND MODIFICATIONS CLICK HERE

More news about Housing Discrimination here
As the island enters its fourth curfew week due to the coronavirus crisis, Puerto Rico’s EnVision Center, Sor Isolina Ferré, which is also a faith-based organization, adopted a virtual platform to continue with classes. María de Lourdes López, Education director, indicated that 91% of the students have access to a cell phone to use the new virtual tool, while only 25% have access to a computer, and 87% have internet access. As for students who do not have computers or the Internet, "We are developing strategies to serve them. Many have challenging family situations," said López. "(The school staff) becomes their support network."

Read the full story from El Nuevo Día.

Photo description: 96% of the students in the schools run by the Sister Isolina Ferré Center continue to take classes online. Photo courtesy of El Nuevo Día.
Census 2020 – RESPONDING TO THE CENSUS

The 2020 Census is happening now. You can complete your questionnaire online, by phone, or by mail.

Most households received their invitation to respond to the 2020 Census between March 12 – 20. These official Census Bureau mailings will include detailed information and a Census ID for completing the census online.

- **Online Response Guide**
- **Phone Response Guide**
- **Paper (Mail) Response Guide**

Please complete your form online, by phone, or by mail when your invitation to respond arrives. Visit [my2020census.gov](http://my2020census.gov) to begin.
HUD Home Strong Families

**HUD Home Strong Families** mission is to strengthen, empower and improve the quality of life of families living in HUD-assisted housing communities by providing access to a variety of services through a strategic collaborative approach in the areas of health, education and economic empowerment. HUD Strong Families events are celebrated during the months of May and June and are designed to empower families with resources to ensure positive opportunities.

**SAVE THE DATE—May & June 2020**
Registration for HUD Strong Families is Open!

- Register your event on our HUD Strong Families website **Register Here!**
- Join the 1,000's of past participating communities
- Improve the quality of life for HUD-assisted families
- Provide men, women, and children with key resources in Health, Education and Economic Empowerment

Questions? **strongfamilies@hud.gov**

**STRONG FAMILIES MATTER!**

More details of this initiative can be found here: [https://www.hud.gov/strongfamilies](https://www.hud.gov/strongfamilies)

## 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. **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](http://www.grants.gov)
Photo Description: The Governor of Puerto Rico received from HUD Deputy Secretary Brian Montgomery the second agreement for the disbursement of $8.2 billion in funds from the Community Development Block Grant-Disaster Recovery (CDBG-DR) program to address the damages caused by Hurricane Maria. Deputy Secretary Montgomery indicates that Puerto Rico will rise and be stronger than ever!

Photo Description: Belinda Hill, Executive Director of Solo Por Hoy, holds a certificate awarded by the HUD Puerto Rico team.

Photo Description: HUD Deputy Secretary Brian Montgomery, Southeast Regional Administrator Denise Cleveland-Leggett and other senior HUD officials visit the Sor Isolina Ferré Centers. This is the first EnVision Center in Puerto Rico to help transform lives and empower communities throughout the island.
Announcements and Grants

► **Rural LISC – Community Facilities Fund**: RURAL LISC (Local Initiatives Support Corporation) created the Community Facilities Fund to provide capital to help develop and improve essential community facilities in rural areas. Rural LISC utilizes this fund to provide permanent and construction-to-permanent financing for rural community facilities, including health care centers, hospitals, educational facilities, and other nonprofit and public facilities in rural communities with populations under 20,000. [Click here](#) for more information.

► **The Federal Housing Administration (FHA)** published [Mortgagee Letter (ML) 2020-12](#), “Updated Guidance for Home Equity Conversion Mortgage (HECM) Claim Type 22 Assignment Claims during the COVID-19 National Emergency.” This ML provides the option for servicers to submit alternative documentation for specific claim requirements and extends delivery deadlines for Assignment Claims for HECM mortgagees that have been impacted by the Presidentially Declared COVID-19 National Emergency.

► **EPA’s Brownfields Program**: Provides grants and technical assistance to communities, states, tribes and others to assess, safely clean up and sustainably reuse contaminated properties. To learn about EPA’s broader efforts to put previously contaminated properties back into productive use, read about the [Land Revitalization Program](#). [UPCOMING Webinar:](#) 2020 Multipurpose, Assessment and Cleanup Grant (MAC) Getting Started Early. Please, join the webinar to gain a better understanding of how to put together a competitive grant application package. [Register Now](#)

► **FY 2020 HUD INCOME LIMITS**: HUD has released the median family incomes and income limits for fiscal year 2020. Median incomes are used as the basis for income limits in several HUD programs, including Public Housing, Section 8 Housing Choice Voucher and Section 8 Project-Based, Section 202 Housing for the Elderly, and Section 811 Housing for Persons with Disabilities Programs, as well as in programs run by agencies such as the Department of the Treasury, the Department of Agriculture, and the Federal Housing Finance Agency. Community Planning and Development Programs, as well as HOME investments, also rely on HUD income limits in their administration. [Click here](#)

► **The Federal Housing Administration (FHA)** published [Mortgagee Letter (ML) 2020-06](#), FHA’s Loss Mitigation Options for Single Family Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency in Accordance with the CARES Act. This ML implements the mortgage forbearance provisions provided in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that President Trump signed into law on March 27, 2020. [Read more](#)

► **The Puerto Rico Department of Housing (PRDOH)** has been designated by the Government of Puerto Rico as the agency responsible for administering CDBG-DR funds in close collaboration with the Central Office of Recovery, Reconstruction and Resilience (COR3). Under the commitment to administer the funds in an efficient and transparent manner, PRDOH built its “Action Plan” to govern the recovery and reconstruction of the island, after receiving multi-sector recommendations. The Public Comment period for the CDBG-DR Substantial Amendment, [Draft of Action Plan 4 has been extended to May 15, 2020](#). [Click here](#) to submit comments

► **The application period for the 2020 AARP Community Challenge is open!** The AARP Community Challenge provides small grants to fund “quick-action” projects that can help communities become more livable for people of all ages. Applications are being accepted for projects to improve housing, transportation, public space, technology (“smart cities”), civic engagement and more. For more information please [click here](#).