

# APA9 Public Comments

## **Preface**

Public comments related to the substantial amendment of the Community Development Block Grant - Disaster Recovery (**CDBG-DR**) Action Plan were received in Spanish and English. All comments, in their entirety and in the language and format submitted, are available at [www.cdbg-dr.pr.gov](http://www.cdbg-dr.pr.gov) and in Appendix A of the Action Plan.

For the benefit of the reader, the comments submitted have been summarized in this document in Spanish and English. The comments cited may be paraphrases of the originals as a result of the translation process or for purposes of brevity. Personally identifiable information has been removed from the comments to protect the privacy of the commenter. Please refer to the text of the comments submitted for additional information.

You can contact the Puerto Rico Department of Housing (**PRDOH**) to request the complete translation of any comment and alternative means of access or formats to obtain access to the public comments and the responses provided by PRDOH. Requests can be made:

- By phone at 1-833-234-CDBG or 1-833-234-2324
- By email to [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov)
- Online at <http://www.cdbg-dr.pr.gov/contact/> (English)  
or at <http://www.cdbgdr.pr.gov/contacto/> (Spanish)
- By mail:
  - Puerto Rico CDBG-DR Program
  - P.O. Box 21365
  - San Juan, PR 00928-1365

# Table of Contents

APA9 Public Comments .....	1
Preface.....	1
Comment ID: 09/26/22_WP_PS_Vereda Celestial Inc_Marilyn Torres(1) .....	9
PRDOH Response :.....	9
Comment ID: 09/28/22_WP_PS_AB( 1878 1965 )_Rsul P Velazquez Molina(1) .....	9
PRDOH Response:.....	9
Comment ID: 09/28/22_WP_I_Marisol Martinez(1) .....	10
PRDOH Response:.....	10
Comment ID: 09/28/22_WP_I_Lucy Carrasco Munoz(1) .....	10
PRDOH Response:.....	11
Comment ID: 09/29/22_WP_I_Ángel Luis Agosto Mercado(1) .....	11
PRDOH Response:.....	11
Comment ID: 09/29/22_WP_I_Carmen M Morales(1) .....	12
PRDOH Response:.....	12
Comment ID: 09/29/22_WP_GE_RGBD vivienda_Juanita Rosado(1) .....	13
PRDOH Response:.....	13
Comment ID: 09/29/22_WP_I_Maritza Reyes Colon(1) .....	13
PRDOH Response:.....	14
Comment ID: 09/29/22_WP_I_Efrain C Marrero(1).....	14
PRDOH Response:.....	14
Comment ID: 09/29/22_WP_I_Willie j morales(1) .....	15
PRDOH Response:.....	15
Comment ID: 09/29/22_WP_I_Alexis Rivera Garcia(1) .....	15
PRDOH Response:.....	15
Comment ID: 09/30/22_WP_I_Rosario Guzmán Torres(1).....	16
PRDOH Response:.....	16
Comment ID: 09/30/22_WP_NGO_Proyecto fe esperanza_Edna tirado Montañez(1).....	16
PRDOH Response:.....	16
Comment ID: 09/30/22_WP_I_Manuel E. Reyes(1) .....	16
PRDOH Response:.....	16
Comment ID: 09/30/22_WP_I_Peterdean(1) .....	17
PRDOH Response:.....	17
Comment ID: 09/30/22_WP_I_Peterdean(2) .....	17
PRDOH Response:.....	17

Comment ID: 09/30/22_WP_I_Raiza Figueroa Morales(1).....	17
PRDOH Response:.....	17
Comment ID: 09/30/22_WP_I_Iris Ortiz(1).....	18
PRDOH Response:.....	18
Comment ID: 09/30/22_WP_PS_Welding Delivery Sales, Inc._Jose A. Perez Reyes(1).....	18
PRDOH Response:.....	19
Comment ID: 09/30/22_WP_I_Veronica(1) .....	19
PRDOH Response:.....	19
Comment ID: 09/30/22_WP_I_José L. Velazquez padilla(1) .....	20
PRDOH Response:.....	20
Comment ID: 09/30/22_WP_I_Ashley(1) .....	20
PRDOH Response:.....	20
Comment ID: 10/01/22_WP_GE_Armando agosto nieves_Armando agosto nieves(1) .....	21
PRDOH Response:.....	21
Comment ID: 10/01/22_WP_GE_Armando agosto nieves_Armando agosto nieves J Agosto(2) .....	22
PRDOH Response:.....	22
Comment ID: 10/01/22_WP_I_Carlos Atilano gonzalez(1) .....	22
PRDOH Response:.....	22
Comment ID: 10/01/22_WP_I_Manuel Carmelo López Mercado(1) .....	23
PRDOH Response:.....	23
Comment ID: 10/02/22_WP_PS_Hector Emilio Berrios Velez_Hector(1).....	23
PRDOH Response:.....	23
Comment ID: 10/02/22_WP_I_Lourdes Concepción(1) .....	24
PRDOH Response:.....	24
Comment ID: 10/03/22_WP_I_Wanda Denise Quiñones Pimentel(1) .....	24
PRDOH Response:.....	24
Comment ID: 10/03/22_WP_I_maestrarossopr@gmail.com(1).....	25
PRDOH Response:.....	25
Comment ID: 10/03/22_WP_I_Hector Martinez(1) .....	25
PRDOH Response:.....	25
Comment ID: 10/03/22_WP_I_Marta Díaz(1).....	26
PRDOH Response:.....	26
Comment ID: 10/03/22_WP_I_Mitae Rios(1).....	27
PRDOH Response:.....	27

Comment ID: 10/03/22_WP_GE_DEPARTAMENTO DE TRASPORTACION Y OBRASPUBLICA (DTOP )_Confesor Lucena Garcia(1).....	28
PRDOH Response:.....	28
Comment ID: 10/03/22_WP_I_Angel Gonzalez(1) .....	28
PRDOH Response:.....	28
Comment ID: 10/04/22_WP_GE_Vivienda en Carolina cdbg_Carmen Alvarez llanos(1) ...	29
PRDOH Response:.....	30
Comment ID: 10/04/22_WP_I_Luis A Vera Ortiz(1) .....	30
PRDOH Response:.....	31
Comment ID: 10/04/22_WP_I_Marangely Estremera Cintrón(1) .....	31
PRDOH Response:.....	31
Comment ID: 10/05/22_WP_I_pablo r reyes pabon(1) .....	32
PRDOH Response:.....	32
Comment ID: 10/05/22_WP_I_pablo r reyes pabon(2) .....	32
PRDOH Response:.....	32
Comment ID: 10/05/22_WP_I_Carmenocasio(1).....	33
PRDOH Response:.....	33
Comment ID: 10/05/22_WP_GE_Jose Salas_Jose Salas(1).....	33
PRDOH Response:.....	33
Comment ID: 10/05/22_WP_I_Zoriberth Borralli(1) .....	34
PRDOH Response:.....	34
Comment ID: 10/06/22_WP_I_Roberto Martínez(1) .....	34
PRDOH Response:.....	35
Comment ID: 10/06/22_WP_I_Jose a santos(1) .....	35
PRDOH Response:.....	35
Comment ID: 10/06/22_WP_I_Jose a santos(1) .....	36
Comment.....	36
PRDOH Response:.....	36
Comment ID: 10/06/22_WP_I_Zoriberth Borralli(1) .....	36
Comment:.....	36
PRDOH Response:.....	36
Comment ID: 10/06/22_WP_I_Miguel Lopez(1) .....	37
PRDOH Response:.....	37
Comment ID: 10/07/22_WP_I_Lou Marie Cartagena(1) .....	37
PRDOH Response:.....	38

Comment ID: 10/07/22_WP_I_Lydia Esther Torres Rivera(1) .....	39
PRDOH Response:.....	39
Comment ID: 10/07/22_WP_I_diana alfonzo(1).....	40
PRDOH Response:.....	40
Comment ID: 10/09/22_WP_I_José L. Velazquez padilla(1) .....	40
PRDOH Response:.....	41
Comment ID: 10/10/22_WP_I_Arturo reyes(1).....	42
PRDOH Response :.....	42
Comment ID: 10/11/22_WP_I_Lyan Negron Morales(1) .....	42
PRDOH Response:.....	43
Comment ID: 10/11/22_WP_I_Joel Muñoz Cintron(1) .....	43
PRDOH Response:.....	43
Comment ID: 10/11/22_WP_I_Susana Santiago Berdecia(1) .....	44
PRDOH Response :.....	44
Comment ID: 10/12/22_WP_I_Rosa(1).....	44
PRDOH Response :.....	44
Comment ID: 10/12/22_WP_I_Luis aortiz(1) .....	45
PRDOH Response :.....	45
Comment ID: 10/14/22_WP_GE_Ghupghfyod_Dgixhlxhlx(1).....	45
PRDOH Response:.....	45
Comment ID: 10/17/22_WP_PS_Pymecia Corporation_DrRaymond (Ramon) Drowne- Aponte(1) .....	46
PRDOH Response Housing: .....	46
Comment ID: 10/19/22_WP_I_Elizabeth Santiago Reyes(1).....	47
PRDOH Response :.....	47
Comment ID: 10/20/22_WP_I_Sr. Clara de r3(1) .....	48
PRDOH Response :.....	48
Comment ID: 10/25/22_WP_I_Karoll K Gil Bonet(1) .....	49
PRDOH Response :.....	49
Comment ID: 10/25/22_WP_NGO_Ayuda Legal Puerto Rico_Ariadna M. Godreau Aubert(1) .....	49
PRDOH Response :.....	52
Comment ID: 10/26/22_WP_I_María del Carmen González colon(1) .....	53
PRDOH Response :.....	53
Comment ID: 10/26/22_WP_I_María del Carmen González Colon(2).....	54

PRDOH Response:.....	54
Comment ID: 10/27/22_WP_I_Rex Roman(1).....	54
PRDOH Response :.....	54
Comment ID: 10/27/22_WP_I_Angel L. Gonzalez Gonzalez(1).....	54
PRDOH Response:.....	55
Comment ID: 10/30/22_WP_I_yacnell Alvarez(1) .....	56
PRDOH Response :.....	56
Comment ID: 10/30/22_WP_I_Noel Rivas Andújar(1) .....	56
PRDOH Response :.....	57
Comment ID: 10/31/22_WP_I_Ricardo Pérez(1).....	57
PRDOH Response :.....	57
Comment ID: 10/31/22_WP_I_Mariela Collazo Rivera(1) .....	58
PRDOH Response:.....	58
Comment ID: 10/31/22_WP_I_Luz(1).....	59
PRDOH Response:.....	59
Comment ID: 10/31/22_WP_NGO_Proyecto fe esperanza_Edna Tirado(1) .....	59
PRDOH Response:.....	59
Comment ID: 10/31/22_WP_I_HECTOR RUIZ(1) .....	59
PRDOH Response:.....	60
Comment ID: 10/31/22_WP_I_Roy(1).....	60
PRDOH Response:.....	60
Comment ID: 10/31/22_WP_I_Roy(2).....	60
PRDOH Response :.....	60
Comment ID: 10/31/22_WP_I_Lydia Luciano(1) .....	60
PRDOH Response:.....	61
Comment ID: 10/31/22_WP_I_Gloria E. Matos Morales(1) .....	61
PRDOH Response:.....	61
Comment ID: 10/31/22_WP_I_vacans publicos(1) .....	62
PRDOH Response:.....	62
Comment ID: 10/31/22_WP_I_Myrna Ivelisse Nieves Ortiz(1) .....	62
PRDOH Response:.....	62
Comment ID: 10/31/22_WP_I_Joseph Marciano(1) .....	63
PRDOH Response:.....	63
Comment ID: 10/31/22_WP_I_Marily Guevarez Colon(1) .....	63
PRDOH Response:.....	64

Comment ID: 10/31/22_WP_I_Marcos Echevarria(1) .....	64
PRDOH Response:.....	64
Comment ID: 10/31/22_WP_GE_R3_Programa R3(1) .....	65
PRDOH Response:.....	65
Comment ID: 10/31/22_WP_I_Morales(1) .....	65
PRDOH Response:.....	65
Comment ID: 10/31/22_WP_I_Luis Diaz(1) .....	66
PRDOH Response:.....	66
Comment ID: 10/31/22_WP_PS_ALT International Development LLC_Ismael Gonzalez(1)...	66
PRDOH Response:.....	67
Comment ID: 10/31/22_WP_GE_Todas_Jessica Ortiz(1) .....	67
PRDOH Response:.....	67
Comment ID: 10/31/22_WP_I_Enid Perez(1) .....	68
PRDOH Response:.....	68
Comment ID: 10/31/22_WP_NGO_Hispanic Federation_Maritere Padilla Rodríguez(1) .....	68
PRDOH Response:.....	74
Comment ID: 10/31/22_WP_I_Darlene Santiago Ramos(1) .....	79
PRDOH Response:.....	79
Comment ID: 10/31/22_WP_GE_Junta de Planificacion_Rebecca Rivera Torres(1) .....	80
PRDOH Response:.....	80
Comment ID: 10/31/22_WP_I_Norberto Lasanta(1) .....	81
PRDOH Response:.....	81
Comment ID: 10/31/22_WP_GE_US Environmental Protection Agency (EPA)_Carmen Guerrero Perez(1) .....	81
PRDOH Response:.....	82
Comment ID: 10/31/22_WP_I_Miguel AVivaldi(1) .....	83
PRDOH Response:.....	83
Comment ID: 10/31/22_WP_I_Maritza Reyes(1) .....	84
PRDOH Response:.....	84
Comment ID: 10/31/22_WP_I_Luis A Vera Ortiz(1) .....	85
PRDOH Response:.....	85
Comment ID: 10/31/22_WP_I_Elsa Rivera(1) .....	85
PRDOH Response:.....	85
Comment ID: 11/01/22_WP_I_Judithmuz50 Muniz(1) .....	86
PRDOH Response:.....	86

Comment ID: 11/01/22\_WP\_I\_Judithmuz50 Muniz(2) .....86  
PRDOH Response:.....87  
Comment ID: 11/01/22\_WP\_I\_Elizabeth Concepcion(1) .....87  
PRDOH Response:.....87  
Comment ID: 11/01/22\_WP\_I\_Anthony Martinez(1) .....88  
PRDOH Response:.....88  
Comment ID: 11/01/22\_WP\_I\_Elizabeth Álvarez Velez(1) .....89  
PRDOH Response:.....89  
Comment ID: 11/01/22\_WP\_GE\_Vivienda\_Francisco(1) .....90  
PRDOH Response:.....90  
Comment ID: 11/01/22\_WP\_I\_Susan Silva(1) .....90  
PRDOH Response:.....90



## Public Comments

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Comment ID: 09/26/22\_WP\_PS\_Vereda Celestial Inc\_Marilyn Torres(1)

**Comment:** *"We have been trying to get help through it [sic] grant since February 2021, all the requested information was submitted. To this date, they have not helped us and communication through the development bank is becoming more and more limited."*

**PRDOH Response :**

Thank you for participating and commenting on this important process. The Small Business Financing (SBF) Program is intended to support the recovery of small business and microenterprises through the award of Recovery Grants to cover operating capital and mobile equipment. More than 9,000 applications for assistance under the SBF Program have been received through the Economic Development Bank. The process for receiving, evaluating, and awarding applications requires strict compliance with both state and federal regulations and laws, and it is constantly monitored by the United States Department of Housing and Urban Development (HUD). Furthermore, both the Puerto Rico Department of Housing and the Economic Development Bank, as subrecipient of this Program, are truly committed to granting the funds to eligible applicants in a diligent manner. Therefore, additional resources have been used to address the requests submitted. For information on the status of your application, visit the following link: <https://cdbg-dr.pr.gov/iframes/SBFstatusTrackerCaseLookupIFRM.html>. Information about the SBF Program can be found at <https://cdbg-dr.pr.gov/en/download/small-business-financing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-financiamiento-para-pequenas-empresas/> (Spanish). For information about CDBG-DR funds, you can call 1-833-234-CDBG or 1-833-234-2324, or send an email to the following address [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov).

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Comment ID: 09/28/22\_WP\_PS\_AB( 1878 1965 )\_Rsul P Velazquez Molina(1)

**Comment:** *"I am in the process of requisition of a ship [sic]. It is long but I know that for security it justifies [sic]. I have waited so far, and then Fiona arrived. At least not as much but I know it has changed order of priority. May God take care of our island our people and may they have enough left for me to fish. Bringing fish to our table.They have treated me with respect. Thank you."*

**PRDOH Response:**

For PRDOH, it is extremely important to fully comply with applicable federal and local regulations and, at the same time, offer citizens assistance under the CDBG-DR Programs in a timely manner. To achieve this efficiency, PRDOH constantly reviews its procedures and works toward maintaining our commitment to administer the CDBG-DR grant funds in a responsible and transparent manner. If you have submitted an application to the Re-Grow Program, you can visit the following page to check the

status of your application: <https://cdbg-dr.pr.gov/iframes/ReGrowStatusTracker.html>. Information about the Re-Grow Program can be found at <https://cdbg-dr.pr.gov/en/download/re-grow-pr-urban-rural-agriculture-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-renacer-agricola-de-pr-agricultura-urbana-y-rural/> (Spanish).

For information on other opportunities under the CDBG-DR programs, visit PRDOH's website <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). For questions or to obtain more information, contact PRDOH's team by phone at 1-833-234-2324, by email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program, PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 09/28/22\_WP\_I\_Marisol Martinez(1)

**Comment:** *"The average waiting time is very long."*

**PRDOH Response:**

The Puerto Rico Department of Housing appreciates your comment and participation in this process. PRDOH is committed to administering CDBG-DR grant funds in a transparent and efficient manner. The management of these funds requires a thorough level of oversight and strict compliance with both federal and local requirements. Likewise, all these processes and programs are carried out in compliance with pre-established procedures and are regularly monitored by the United States Department of Housing and Urban Development (HUD). However for PRDOH, it is of the utmost importance—aside from full compliance with the regulations—to offer citizens prompt assistance under these programs. Therefore, in order to maintain the balance between compliance with the regulations and the award time, PRDOH is constantly reviewing its procedures and working to achieve these objectives. For more information about the other programs established under CDBG-DR funds, visit PRDOH's website <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by contacting PRDOH's team by phone at 1-833-234-2324, by email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program, PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 09/28/22\_WP\_I\_Lucy Carrasco Munoz(1)

**Comment:** *"I need housing urgently. I don't have a house and I want one. I called for orientation and the first step is to take the course on the cdbg-dr.pr.gov website and I'm going to do it today. I hope I can buy my home because the cost of living is going up in*

everything and the salaries have not gone up for more than 10 years and it is very difficult to do it alone, I cannot depend on someone to help me pay for a house because I don't have anyone and I want to work and have my home and be able to pay for the amenities. I am not asking for luxuries but sometimes I can't even have the basics. I understand that I qualify and I hope this program is for people like me who work and cannot buy a home because my salary does not exceed 30,000, it is less than 30 and I do not qualify for subsidized rent because of my salary which is ridiculous and they do not give this benefit to people who buy and resell or have salaries that exceed 60,000 or 80,000 because if it were my case I would not apply here, I would buy it on my own."

**PRDOH Response:**

It is of utmost importance for PRDOH to provide assistance to citizens in obtaining a decent, safe, and secure home of their own. The Homebuyer Assistance (HBA) Program is one of the programs under CDBG-DR. It provides financial assistance to eligible homebuyers to purchase their primary residence. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a house.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). If you want to verify the income limits related to Program eligibility, please visit the following link: <https://www.hudexchange.info/resource/5334/cdbg-income-limits/>. These income limits are reviewed and/or modified on a yearly basis by the United States Department of Housing and Urban Development (HUD).

To obtain a certificate related to the Housing Counseling Program, you can contact one of the six (6) counseling agencies and schedule the day and time you wish to take the First-Time Homebuyer's workshop. These six agencies are located at strategic points throughout the Island. To select the counseling agency of your choice and start the process, visit <https://cdbg-dr.pr.gov/en/housing-counseling/> (English) and <https://cdbg-dr.pr.gov/asesoria-de-vivienda/> (Spanish). The Puerto Rico Department of Housing appreciates your interest and efforts to find out about the help available to obtain your house.

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Comment ID: 09/29/22\_WP\_I\_Ángel Luis Agosto Mercado(1)

**Comment:** "Looking for a property Carolina or metro Sanjuan."

**PRDOH Response:**

PRDOH appreciates your participation. The Homebuyer Assistance (HBA) Program is one of the programs available under CDBG-DR funds. It provides financial assistance to eligible homebuyers to purchase their primary residence. The HBA Program

establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a house.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). To learn about the other programs established under CDBG-DR funds, visit PRDOH's website <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by contacting PRDOH's team by phone at 1-833-234-2324, by email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by postal mail at the following address: Puerto Rico CDBG-DR Program, PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 09/29/22\_WP\_I\_Carmen M Morales(1)

**Comment:** *"I was interested in participating in this program and when I tried to fill out the application they indicated that the program had been closed even went to Orocovis to an orientation that they offered recently and they told me that I should keep an eye out because they might open another new program in the coming months We are two people over 60 years of age and my husband currently has [REDACTED] and is undergoing [REDACTED] My house is made of wood with a zinc roof and it sustained damages from Hurricane María Water is getting in because the zinc is quite deteriorated and the floor was damaged which got more complicated because of Hurricane Fiona 9days ago I would appreciate any help you can offer us Thank you"*

**PRDOH Response:**

The Department of Housing regrets your situation. From your message, it is not clear which specific program under CDBG-DR funds you are referring to. Nonetheless, the Department of Housing is committed to publishing the availability of programs and funds under the CDBG-DR grant in an efficient manner to provide ample opportunity for citizen participation.

PRDOH administers the Single Family Housing Mitigation Program under the CDBG-MIT Action Plan. The Program is available to low- and moderate-income individuals facing an immediate threat and whose homes are uninhabitable due to damages from recent disasters. Once this program launches, you may apply to possibly qualify for housing assistance. For more information about this program and the details of your application, please visit PRDOH's website where the Program Guidelines for the Single Family Housing Mitigation Program will be published soon, at <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish), respectively. In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

Other assistance programs available include the Social Interest Housing Program. Residents with special needs become increasingly vulnerable to barriers when it comes to recovery after hurricane impacts. As a result, more adequate supportive housing is needed. For this reason, PRDOH developed the Social Interest Housing Program. This program creates housing opportunities for populations with special needs such as: homeless persons, senior citizens, domestic violence victims, persons with intellectual disability, persons with developmental and/or physical disability, persons living with HIV/AIDS, individuals recovering from addiction, and individuals with other functional or access needs. For more information about this Program, visit the CDBG-DR website available at <https://cdbg-dr.pr.gov/en/download/social-interest-housing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-vivienda-de-interes-social/> (Spanish), or send an email to [SIH-CDBG@vivienda.pr.gov](mailto:SIH-CDBG@vivienda.pr.gov).

To learn about the other programs established under CDBG-DR funds, visit PRDOH's website <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/29/22\_WP\_GE\_RGBD vivienda\_Juanita Rosado(1)

**Comment:** *"PRDOH, did some work in my home it has not Been effective Please contact me,by message thank you"*

**PRDOH Response:**

The Department of Housing appreciates your comment. From the information provided in your comment, it is difficult to determine under which program PRDOH performed the work. However, as part of the efforts to meet Puerto Rico's long-term recovery needs, citizens may present their complaints on any issue related to the general administration of CDBG-DR funds during the duration of the grant. One of PRDOH's main priorities and responsibilities is to maintain an open communication regarding citizen concerns related to CDBG-DR programs. All complaints received will be addressed promptly and consistently provide, at the very least and to the extent possible, a substantial and timely response. To submit your complaint, visit <https://cdbg-dr.pr.gov/en/complaints/> (English) and <https://cdbg-dr.pr.gov/quejas/> (Spanish).

For any other information related to CDBG-DR funds, visit one of the following links: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can contact us by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 09/29/22\_WP\_I\_Maritza Reyes Colon(1)

**Comment:** *"I understand that all participants of CDBG-R3 (repair, reconstruction and relocation ) all should have the same right to participate in the community-energy-and-water-resilience-installations-program (CEWRI).*

*I been calling and was told I don't qualify because I'm relocation.*

*Thank you in advance for your attention in this matter."*

**PRDOH Response:**

Thank you for taking the time to comment. Among the changes made in the 9th Amendment to the CDBG-DR Action Plan are the eligibility requirements for the Community Energy and Water Resilience Installations Program. The objectives of the Program include providing installations that promote energy and water efficiency and resilience for applicants that are in the process of rehabilitation, reconstruction, relocation, or provided with new construction as part of the CDBG-DR R3 Program, at no cost to the applicant. Eligible household units may receive improvements that include the installation of a solar (photovoltaic) system with battery storage for essential plug loads to provide power in the event of a power outage and the installation of a water storage system. If you want to know the status of your case, visit the following link: <https://cdbg-dr.pr.gov/en/r3/> (English) and <https://cdbg-dr.pr.gov/r3/> (Spanish). You can also request the status of your case and any other pending applications under other programs by sending an email to [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), by calling 1-833-234-2324 or TTY 787-522-5950, or by mail: Puerto Rico CDBG-DR/MIT Program, P.O. Box 21365, San Juan, PR, 00928-1365.

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Comment ID: 09/29/22\_WP\_I\_Efrain C Marrero(1)

**Comment:** *"Misleading advertisements, they include physicians-doctors and surgeons to later disqualify them due to their income. What doctor or surgeon earns less than \$45,000 a year? The advertisement they have is deceptive."*

**PRDOH Response:**

Thank you for your participation during this public comment period for the 9th Substantial Amendment to the CDBG-DR Action Plan. The Homebuyer Assistance (HBA) Program is designed to help eligible homebuyers in the process of purchasing their first home. The Program provides grants for each eligible low-to-moderate income (LMI) or urgent need (UN) household whose members work as essential recovery personnel, which include health and medical emergencies professionals. All applicants are evaluated based on the eligibility criteria established in the Program Guidelines, which state that applicants "must meet the income requirements for LMI or UN household. As established by HUD, the applicant's total household income must not exceed the one-hundred and twenty percent (120%) AMFI limits."

For more information about the CDBG-DR Homebuyer Assistance Program and its eligibility requirements, you can consult the HBA Program Guidelines, available in English and Spanish on PRDOH's website at: <https://cdbg->

[dr.pr.gov/en/download/homebuyer-assistance-program-2/](https://dr.pr.gov/en/download/homebuyer-assistance-program-2/) (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador-2/> (Spanish).

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Comment ID: 09/29/22\_WP\_I\_Willie j morales(1)

**Comment:** *"You should be ashamed to publish plans that are not carried out the homebuyer assistance program is a failure it is impossible to get the assistance months and months go by and nothing happens the owners withdraw the offer because of the failure of that agency."*

**PRDOH Response:**

The Homebuyer Assistance (HBA) Program helps bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low-and moderate-income and urgent need people affected by Hurricanes Irma and María who are purchasing their primary residence. One of the objectives of the Program is to increase homeownership rates. The HBA Program is administered by the Puerto Rico Housing Financing Authority (PRHFA). As subrecipient, PRHFA also has the obligation to carry out the application evaluation and award process in full compliance with the legal requirements. Likewise, it regularly evaluates its processes to improve the delivery of such assistance in a timely manner.

Both the Puerto Rico Department of Housing and PRHFA have the responsibility and are genuinely committed to providing assistance to applicants diligently.

If you have any questions about the assistance provided under the HBA Program, you may contact us at 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov). For additional information about the program and its eligibility requirements, you can consult the HBA Program Guidelines, available in English and Spanish on PRDOH's website at: <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program-2/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador-2/> (Spanish).

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Comment ID: 09/29/22\_WP\_I\_Alexis Rivera Garcia(1)

**Comment:** *"I am very happy with the help provided."*

**PRDOH Response:**

The Department of Housing appreciates your comment and support. To stay up to date on programs and future assistance under CDBG-DR funds, visit <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/30/22\_WP\_I\_Rosario Guzmán Torres(1)

**Comment :** *"It seems unbelievable that I am waiting for your help since María and I still haven't received it. If the program exists to help people in need, that should be its mission, but you spend money on administration and forget to turn it into action. When did you contact me to help me?"*

**PRDOH Response:**

Thank you for your participation during this public comment period for the 9th Amendment to the CDBG-DR Action Plan (substantial). If you have applied for assistance under any of the CDBG-DR programs and would like information about your case or if you would like to learn more about the opportunities available under the programs, you can contact PRDOH's team by phone at 1-833-234-2324, by email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov) or by regular mail to: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365. For more information on CDBG-DR funds and their respective programs, please visit our website available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/30/22\_WP\_NGO\_Proyecto fe esperanza\_Edna tirado Montañez(1)

**Comment:** *"I was unaware of this amendment."*

**PRDOH Response:**

The draft of the ninth substantial amendment to the CDBG-DR Action Plan is available on PRDOH's CDBG-DR website in English and Spanish at <https://cdbg-dr.pr.gov/en/action-plan/> (English ) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). On this page you will also be able to refer to the changes proposed in past amendments to the CDBG-DR Action Plan as well as to future amendments, as they are published. For more information on CDBG-DR funds and their respective programs, please visit our website available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/30/22\_WP\_I\_Manuel E. Reyes(1)

**Comment :** *"No comment"*

**PRDOH Response:**

PRDOH appreciates your interest in this CDBG-DR Action Plan amendment and invites you to keep an eye out for publications regarding amendments to the CDBG-



DR Action Plan, available in English and Spanish at <https://cdbg-dr.pr.gov/en/action-plan/> (English) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). In addition, you can obtain more information about CDBG-DR funds and their respective programs by calling 1-833-234-2324, by sending an email to [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 09/30/22\_WP\_I\_Peterdean(1)

**Comment :** “I

*think.they.are.treating.the.poor.with.justice.thanks.I.am.part.of.this.population.”*

**PRDOH Response:**

The Department of Housing appreciates your comment and support. For more information on programs and future assistance under CDBG-DR funds, visit PRDOH's CDBG-DR website available in English and Spanish: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/30/22\_WP\_I\_Peterdean(2)

**Comment:**

*tremendous.job.with.the.poor.population.to.which.I.belong.to.”*

*“I.think.they.are.doing.a*

**PRDOH Response:**

The Department of Housing appreciates your comment and support. For more information on programs and future assistance under CDBG-DR funds, visit PRDOH's CDBG-DR website available in English and Spanish: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/30/22\_WP\_I\_Raiza Figueroa Morales(1)

**Comment:** *“What I ask for is guidance to see if there is help available to build my home since I have a lot with its papers and paid in full, thank you!!”*

**PRDOH Response:**

Thank you for your participation in this process and for your comments. PRDOH currently administers the Homebuyer Assistance (HBA) Program for recovery efforts after Hurricanes Irma and María. The Program uses CDBG-DR funds to provide direct assistance to homebuyers in order to facilitate and increase homeownership through the grant. For more information on the HBA Program, visit <https://cdbg->

[dr.pr.gov/en/download/homebuyer-assistance-program/](https://dr.pr.gov/en/download/homebuyer-assistance-program/) (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

Likewise, PRDOH recommends contacting one of the housing counseling service providers listed on our website to explore the assistance available from our programs. Information can be found at <https://cdbg-dr.pr.gov/en/housing-counseling/> (English) and <https://cdbg-dr.pr.gov/asesoria-de-vivienda/> (Spanish).

For more information on CDBG-DR funds and their respective programs, please visit our website available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 09/30/22\_WP\_I\_Iris Ortiz(1)

**Comment:** *"The best thing you can do is expedite the cases, there are many families waiting for the program. You know that there is a need, the funds are there why is it taking so long? Case coordinators are not following up on cases. Take action now and speed up the processes."*

**PRDOH Response:**

The Department of Housing promotes citizen participation and appreciates your comment during this process. For PRDOH, it is of the utmost importance —aside from full compliance with the regulations— to offer citizens prompt assistance under these regulations. To promote and uphold the balance between compliance with the regulations and the award time, PRDOH is constantly reviewing its procedures and working to achieve these objectives.

One of PRDOH's main priorities and responsibilities is to maintain an open communication regarding citizen concerns related to CDBG-DR programs. For this, you can contact us by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365. If you face a particular situation with a case coordinator, you can file a formal complaint through the link: <https://cdbg-dr.pr.gov/en/complaints/> (English) and <https://cdbg-dr.pr.gov/quejas/> (Spanish). All complaints received will be addressed promptly and consistently.

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Comment ID: 09/30/22\_WP\_PS\_Welding Delivery Sales, Inc.\_Jose A. Perez Reyes(1)

**Comment:** *"Excellent because now we can continue contributing to the country through our companies"*

**PRDOH Response:**

The Department of Housing appreciates your comment and support. For more information on programs and future assistance under CDBG-DR funds, visit PRDOH's CDBG-DR website available in English and Spanish: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 09/30/22\_WP\_I\_Veronica(1)

**Comment:** *"Greetings, they must authorize the reconstruction of homes, depending on the area where they are located, in Puerto Rico there are no homes left to buy at a reasonable price. But there are many abandoned houses that the government can acquire, fix, and sell."*

**PRDOH Response:**

Thank you for your participation in this process and for your comments. The issue of vacant, abandoned, disused, and/or deteriorated properties is extremely complex and needs to be addressed through specialized planning studies. As indicated by the United States Department of Housing and Urban Development (HUD) and the Puerto Rico CDBG-DR Action Plan designed by the Puerto Rico Department of Housing, planning activities include: comprehensive plans, community development plans, functional plans for housing, land use, and economic development, mitigation or disaster resilience plans, among others. For more information, see the "Planning Programs" section of the Ninth Amendment to the CDBG-DR Action Plan.

This means that the activities of collecting information and developing assessments for this type of property can be considered as planning activities. PRDOH's team is evaluating the possibility of conducting such assessments and using the information collected for future action plan amendment processes, as these eligible activities are identified, to address this situation.

On the other hand, the City Revitalization Program allows the development of affordable housing projects with the objective of achieving community development. In accordance with the Action Plan and the Program Guidelines, the potential housing projects of the Program will focus on urban areas, urban centers, and key economic corridors where there are vacant lots that are suitable for new constructions, or on blighted or underutilized structures that can be redeveloped into affordable, safe, sanitary, and decent housing opportunities. For information about this Program, visit one of the following links: <https://cdbg-dr.pr.gov/en/download/city-revitalization/> (English) and <https://cdbg-dr.pr.gov/download/revitalizacion-de-la-ciudad/> (Spanish), or send an email at [CityRevCDBG@vivienda.pr.gov](mailto:CityRevCDBG@vivienda.pr.gov).

For more information on programs and future assistance under CDBG-DR funds, visit: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 09/30/22\_WP\_I\_José L. Velazquez padilla(1)

**Comment:** *"PRDOH and the municipalities that have public-nuisance properties can coordinate to have them rehabilitated and make them livable with the vouchers that have been awarded to those who applied after hurricane maria"*

**PRDOH Response:**

Thank you for your comment. The Department of Housing will take this into consideration in the process of amending the CDBG-DR Action Plan. The City Revitalization Program is part of the CDBG-DR program portfolio. This Program allows the development of affordable housing projects with the objective of achieving comprehensive community development through the strategic investment of CDBG-DR funds that will be allocated to cover unmet housing needs. In accordance with the Action Plan and the Program Guidelines, the potential housing projects of the City Revitalization Program will focus on urban areas, urban centers, and key economic corridors where there are vacant lots that are suitable for new constructions, or on blighted or underutilized structures that can be redeveloped into affordable, safe, sanitary, and decent housing opportunities. Projects to be considered include private multi-family or single-family rental properties located in various areas of the community ("scattered-site") or single-family homes for purchase, as outlined in the Affordable Housing Guide. For information about this Program, visit one of the following links: <https://cdbg-dr.pr.gov/en/download/city-revitalization/> (English) and <https://cdbg-dr.pr.gov/download/revitalizacion-de-la-ciudad/> (Spanish), or send an email at [CityRevCDBG@vivienda.pr.gov](mailto:CityRevCDBG@vivienda.pr.gov).

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Comment ID: 09/30/22\_WP\_I\_Ashley(1)

**Comment:** *"They should give away houses that are totally abandoned to us single mothers with children who don't have many resources to buy a home. Please 🙏 I hope you read my comment and to receive some help since I do not have any type of secure income to obtain a home"*

**PRDOH Response:**

The Department of Housing appreciates your time and comment. Regarding abandoned areas and/or properties, the City Revitalization Program allows the development of affordable housing projects with the objective of achieving

comprehensive community development through the strategic investment of CDBG-DR funds that will be allocated to cover unmet housing needs. In accordance with the Action Plan and the Program Guidelines, the potential housing projects of the City Revitalization Program will focus on urban areas, urban centers, and key economic corridors where there are vacant lots that are suitable for new constructions, or on blighted or underutilized structures that can be redeveloped into affordable, safe, sanitary, and decent housing opportunities. Projects to be considered include private multi-family or single-family rental properties located in various areas of the community ("scattered-site") or single-family homes for purchase, as outlined in the Affordable Housing Guide. For information about this Program, visit one of the following links: <https://cdbg-dr.pr.gov/en/download/city-revitalization/> (English) and <https://cdbg-dr.pr.gov/download/revitalizacion-de-la-ciudad/> (Spanish), or send an email at [CityRevCDBG@vivienda.pr.gov](mailto:CityRevCDBG@vivienda.pr.gov).

PRDOH is also responsible for managing the Homebuyer Assistance (HBA) Program under CDBG-DR funds. The purpose of the Program is to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Financial Institution and the purchase price of a home. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma and/or María who are purchasing their primary residence.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). All available information about CDBG-DR programs and funds can be found on PRDOH's website in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email to [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/01/22\_WP\_GE\_Armando agosto nieves\_Armando agosto nieves(1)

**Comment:** *"I want to have my first [h]omee"*

**PRDOH Response:**

Thank you for your interest in the CDBG-DR programs administered by the Puerto Rico Department of Housing. The Homebuyer Assistance (HBA) Program is one of the CDBG-DR programs. This program focuses on helping homebuyers who do not own a house at the time of application to seek assistance to acquire a home. The Program uses CDBG-DR funds to provide direct assistance to homebuyers in order to facilitate and increase homeownership through the grant.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/>

(Spanish). All available information about CDBG-DR programs and funds can be found on PRDOH's website in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

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Comment ID: 10/01/22\_WP\_GE\_Armando agosto nieves\_Armando agosto nieves J Agosto(2)

**Comment:** *"First home"*

**PRDOH Response:**

The Homebuyer Assistance (HBA) Program is one of the CDBG-DR programs. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma and/or María who are purchasing their primary residence.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). All available information about CDBG-DR programs and funds can be found on PRDOH's website in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

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Comment ID: 10/01/22\_WP\_I\_Carlos Atilano gonzalez(1)

**Comment:** *"That I have not received a response despite having submitted all the documents"*

**PRDOH Response:**

The Department of Housing is committed to and responsible for evaluating all the submitted applications in compliance with federal and state regulatory and legal requirements. This thorough process is necessary to administer CDBG-DR funds in a transparent and efficient manner. If you submitted your application to one of our programs, you can contact us by calling 1-833-234-2324, by sending an email to [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365, to obtain more information about your case.

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Comment ID: 10/01/22\_WP\_I\_Manuel Carmelo López Mercado(1)

**Comment:** *"Is this is about the application for funds to buy a house?I want more information"*

**PRDOH Response:**

The Homebuyer Assistance (HBA) Program is one of the CDBG-DR programs. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma and/or María who are purchasing their primary residence. For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

All available information about CDBG-DR programs and funds can be found on PRDOH's website in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

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Comment ID: 10/02/22\_WP\_PS\_Hector Emilio Berrios Velez\_Hector(1)

**Comment:** *"Hector E Berrios Vélez with mom Rosaura Velez I am [REDACTED] for a House"*

**PRDOH Response:**

Thank you for your interest in the CDBG-DR Action Plan amendment process. The Homebuyer Assistance (HBA) Program is one of the CDBG-DR programs. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma and/or María who are purchasing their primary residence. For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

All available information about CDBG-DR programs and funds can be found on PRDOH's website in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

In addition, the Puerto Rico Department of Housing has established the Reasonable Accommodation Policy to provide consistency and guidance on the management

of reasonable accommodation and modification requests from individuals that inform they have a disability. These requests can come from any member of the public, program applicant, program beneficiary, employee, or tenant of government-subsidized housing. For information on reasonable accommodation policies and procedures, visit the following link: <https://cdbg-dr.pr.gov/en/fair-housing/reasonable-accommodations/> (English) and <https://cdbg-dr.pr.gov/fair-housing/someter-solicitud-de-acomodo-o-modificacion-razonable/> (Spanish). You can also send an email to the following address: [fairhousing@vivienda.pr.gov](mailto:fairhousing@vivienda.pr.gov).

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Comment ID: 10/02/22\_WP\_I\_Lourdes Concepción(1)

**Comment:** *"I cannot add an argument because I have not received the carectic[sic] plan to verify and issue any comments"*

**PRDOH Response:**

The draft of the ninth substantial amendment to the CDBG-DR Action Plan is available on PRDOH's CDBG-DR website in English and Spanish at <https://cdbg-dr.pr.gov/en/action-plan/> (English ) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). For future amendments to the CDBG-DR Action Plan, you may visit these pages to learn about the proposed changes. For more information on CDBG-DR funds and their respective programs, please visit our website available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 10/03/22\_WP\_I\_Wanda Denise Quiñones Pimentel(1)

**Comment:** *"They talk so much about help and my home, with a zinc roof, impacted by María and the earthquake, still has not received their help."*

**PRDOH Response:**

PRDOH regrets your situation and acknowledges your comment. PRDOH currently administers several programs that work with the repair or reconstruction of homes, including the Housing Seismic Rehabilitation and Reconstruction (SR2) Program. The SR2 Program is designed to assist homeowners in repairing damaged homes or rebuilding homes substantially damaged as a result of the earthquakes in the south of Puerto Rico.

For more information on the Housing Seismic Rehabilitation and Reconstruction Program, see the Puerto Rico CDBG-DR Action Plan for Earthquakes Recovery Response, available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/action-plan-for-the-2019-2020-earthquakes-recovery-response-dr-4473-pr/> and <https://cdbg-dr.pr.gov/download/plan-de-accion-para-la-recuperacion-en-respuesta-a-los-terremotos-2019-2020-dr-4473-pr/>.



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Comment ID: 10/03/22\_WP\_I\_maestrarossopr@gmail.com(1)

**Comment :** *"It is too difficult to find properties in San Juan that accept this assistance and that are not "floodable". They should have more flexible requirements or I will never have a home of my own."*

**PRDOH Response:**

Thank you for your comment. As part of the changes included in the Ninth Amendment of the CDBG-DR Action Plan (substantial), PRDOH modified the Homebuyer Assistance Program to remove the *special flood hazard area* (SFHA) prohibition and provide more options to participants in the selection of a home within the limited real estate market. The HBA Program provides assistance to homebuyers who do not own a house at the time of application to seek assistance to acquire a home. For more information on the HBA Program, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). In addition, you can obtain more information by calling 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

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Comment ID: 10/03/22\_WP\_I\_Hector Martinez(1)

**Comment:** *"As part of the documents for the re-grow and SBF programs farmers are asked to submit quotes when filing the application. But, because the process is so slow, the quotes are already more than 6 months old when they begin to evaluate the application and you have to submit new quotes. Suppliers are usually reluctant to provide new quotes because they feel that they are wasting their time and money in the process. You should request these quotes once the applicant has received a favorable evaluation to receive the funds to which he/she is eligible based on their income."*

**PRDOH Response:**

The Department of Housing appreciates your input and comment on this important process. As part of the compliance with the requirement to ensure that all costs associated with the programs are necessary and reasonable, the documentation, including the quotes, must be valid at the time it is submitted with the application for assistance. For the Small Business Financing (SBF) Program, the Program must ensure that all costs associated with each Recovery Agreement are necessary and reasonable. The SBF Program verifies the allowable uses of financial assistance offered to the applicant, and checks for duplication of benefits, prior to determining a final award and executing Recovery Agreements. Regarding the quote requirement, it is established that, depending on the equipment and the cost, the applicant must obtain three (3) to one (1) quote. The Re-Grow PR Urban-Rural

Agriculture (Re-Grow) Program Guidelines, establish that, regarding quotes, they "should be valid in the date they are submitted to the Program." Program applicants are required to submit three (3) to one (1) quote, depending on the eligible product or service they wish to acquire. It is important to note that, in both programs, the applicant may request a reassessment of the allowable cost before receiving the awarded grant.

For more information about the SBF Program visit PRDOH's website, through one of the following links available in English and Spanish: <https://cdbg-dr.pr.gov/en/download/small-business-financing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-financiamiento-para-pequenas-empresas/> (Spanish). For information on the status of your application, visit the following link: <https://cdbg-dr.pr.gov/iframes/SBFStatusTrackerCaseLookupIFRM.html>

For more information about the Re-Grow Program, visit PRDOH's website through the following link: <https://cdbg-dr.pr.gov/en/download/re-grow-pr-urban-rural-agriculture-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-renacer-agricola-de-pr-agricultura-urbana-y-rural/> (Spanish). For information on the status of your application, visit the following link: <https://cdbg-dr.pr.gov/iframes/ReGrowStatusTracker.html>.

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Comment ID: 10/03/22\_WP\_I\_Marta Díaz(1)

**Comment:** *"The program is good but there is a lot of bureaucracy that affects its purpose. They should look for assistance with the Mayor who know the needs of their people, not all of them have the capacity to know about the programs. There are three programs for purchases between the municipalities and CBDG. We need a program to refinance without increasing the years for this marginalized sector that receives Social Security due to disability under 60 years of age that we exist without absurd tables and getting older and in this way alleviate the high cost of living for those of us who receive a monthly check that it goes into mortgage payments, car, gas, water, electricity and more. We need you to be aware of the needs of the people or this sector because some even with approval of the SSI in PR do not qualify for that help there is a need."*

**PRDOH Response:**

The Department of Housing appreciates your time and comments. The City Revitalization Program is one of the programs under CDBG-DR. This Program allows the participation of municipalities in the development of affordable housing projects with the objective of achieving comprehensive community development through the strategic investment of CDBG-DR funds that will be allocated to cover unmet housing needs. In accordance with the Action Plan and the Program Guidelines, the potential housing projects of the City Revitalization Program will focus on urban areas, urban centers, and key economic corridors where there are vacant lots that are suitable for new constructions, or on blighted or underutilized structures that can be redeveloped into affordable, safe, sanitary, and decent housing opportunities.

Projects to be considered include private multi-family or single-family rental properties located in various areas of the community ("scattered-site") or single-family homes for purchase, as outlined in the Affordable Housing Guide. For information about this Program, visit one of the following links, available in English and Spanish: <https://cdbg-dr.pr.gov/en/download/city-revitalization/> (English) and <https://cdbg-dr.pr.gov/download/revitalizacion-de-la-ciudad/> (Spanish), or send an email to [CityRevCDBG@vivienda.pr.gov](mailto:CityRevCDBG@vivienda.pr.gov).

Another program available under CDBG-DR funds is the Social Interest Housing Program. The program creates housing opportunities for populations with special needs such as: homeless persons, senior citizens, domestic violence victims, persons with intellectual disability, persons with developmental and/or physical disability, persons living with HIV/AIDS, individuals recovering from addiction, and individuals with other functional or access needs. For more information about this Program, visit one of the following links, available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/social-interest-housing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-vivienda-de-interes-social/> (Spanish), or send an email to [SIH-CDBG@vivienda.pr.gov](mailto:SIH-CDBG@vivienda.pr.gov).

Likewise, PRDOH is responsible for administering the Homebuyer Assistance (HBA) Program, whose purpose is to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low-and moderate-income and urgent need people affected by Hurricanes Irma and María who are purchasing their primary residence. For more information on the HBA Program, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

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Comment ID: 10/03/22\_WP\_I\_Mitae Rios(1)

**Comment:** *"The seminar is excellent!!"*

**PRDOH Response:**

Thank you for your support and comment. To stay up to date on CDBG-DR programs and funds, visit PRDOH's website, available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

**Comment :** *"I QUALIFY FOR THE PROGRAM SINCE I AM A REGULAR DTOP EMPLOYEE WITH A SALARY OF [REDACTED]"*

**PRDOH Response:**

Thank you for your comment. According to the program requirements established by the United States Department of Housing and Urban Development (HUD), the CDBG-DR Programs directed by the Puerto Rico Department of Housing must comply with one (1) of the three (3) national objectives. One of the national objectives includes the need to benefit people with low and moderate income (LMI). If you want to verify the income limits related to Program eligibility, please visit the following link: <https://www.hudexchange.info/resource/5334/cdbg-income-limits/>. These income limits are reviewed and/or modified on a yearly basis by the United States Department of Housing and Urban Development (HUD).

For more information on the eligibility criteria for each of the CDBG-DR Programs, visit PRDOH's webpage, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

**Comment:** *"Housing Urban Development needs to lower its standards regarding income requirements for individuals to qualify for subsidies for these housing programs. They do not meet the needs of the general population living in Puerto Rico that needs and deserves adequate housing. The current market on the island has made it very difficult for individuals such as me to afford permanent housing . Add to that the competitive market, damaged homes and the current per house income capita, really puts many of us at a disadvantage. Shame on H.U.D."*

**PRDOH Response:**

The Department of Housing appreciates your participation during the period for public comments regarding the ninth substantial amendment to the CDGB-DR Action Plan. According to the program requirements established by the United States Department of Housing and Urban Development (HUD), the CDBG-DR Programs directed by the Puerto Rico Department of Housing must comply with one (1) of the three (3) national objectives. One of the national objectives includes the need to benefit people with low and moderate income (LMI). If you want to verify the income limits related to Program eligibility, please visit the following link:

<https://www.hudexchange.info/resource/5334/cdbg-income-limits/>. These income limits are reviewed and/or modified on a yearly basis by the United States Department of Housing and Urban Development (HUD).

For more information on the eligibility criteria for each of the CDBG-DR Programs, visit PRDOH's webpage, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/04/22\_WP\_GE\_Vivienda en Carolina cdbg\_Carmen Alvarez llanos(1)

**Comment:** *"I am a catastrophic disease patient. I delivered the documents requested after I was told you would help me. I did the impossible to get everything you asked for, even when I was not able to. You sent thousands of inspectors, and all of them said that I qualified for different types of assistance available. When the information arrived at the department a month later, the technician contacted me and told me I do not qualify. They didn't tell me why. I kept calling to appeal, but she never answered again. For this reason, I am requesting a reassessment with a technician who is dedicated to their work. I felt somewhat discriminated against. Likewise, Tu Hogar Renace started working and they made things worse. They broke the solar heater. I filed a complaint, but they didn't do anything. They disappeared and then told me that I could apply for R3, but they did not help me either. I consider this to be discrimination against disabled patients with catastrophic illnesses who have no income to fix our homes after the hurricane season. But not only that: these are funds that are sent for the people and which were previously assigned to representative senators by district. But these funds are only given to people who campaign for it, people they know, or relatives of the people who work with them. This is the same in the Department of Housing. Everything is poorly distributed since you always provide assistance to the same people. The excuse I was given was that FEMA provided assistance to equip my house and my car, not for the property, since what they gave me was the lowest amount. I had to take money from there to pay the people who worked for me, so the amount didn't help out much. I appealed. And to date, I have received no answer. I feel like I've been trampled and that several of my rights for care, as stipulated by the United States Constitution, have been violated.*

*I hope you take action in this regard since now, thanks to Fiona, the house is getting worse, and due to my income, I have not been able to buy the solar heater that was broken when the people from Tu Hogar Renace came to work on my property. I think they should come to fix things instead of breaking them. They even agreed to build a wall, since the mountain was caving in more and more, but they did nothing. Then, another inspector told me that it was better to add a top layer and take the opportunity to lay cement on top of the zinc part, but this came to nothing. It was just a cheap excuse. Those who are in need are excluded, and those who are not in need even lie. They are given all kinds of help, and the people in need, like us, who have worked almost all our lives, are denied all the help we ask*

*for, or we do not qualify because of the peak income we have or because the technician decides to give your assistance to an acquaintance, a relative, or a friend."*

**PRDOH Response:**

We at the Department of Housing regret your situation and appreciate the time you have taken to submit your comment. The CDBG-DR funds are last-resort funds whose purpose is to cover unmet needs for the recovery of Puerto Rico after the impact of hurricanes Irma and María. These funds may supplement other types of assistance, including funds from the Federal Emergency Management Agency (FEMA). When the total need for eligible activities under the CDBG-DR Programs is greater than the total assistance or funds received for the same purpose, the difference between these amounts is considered unmet need. By law, applicants are prohibited from receiving federal funds to cover part or all of a loss for which they have already received financial assistance under other programs, insurances, and/or sources of financial assistance. This is known as duplication of benefits.

The total duplication of benefits is calculated by subtracting the exclusions that are not duplicated from the total assistance. After the total need and assistance are determined, non-duplicative sources are the assistance amounts that: 1) are provided for a purpose other than those for which the PRDOH's CDBG-DR/MIT Programs do not offer assistance, or (2) are provided for the same purpose but for a different allowed use. The Duplication of Benefits Policy is available on the PRDOH CDBG-DR page in English and Spanish, at <https://cdbg-dr.pr.gov/download/politica-sobre-la-duplicacion-de-beneficios/> (English), and <https://cdbg-dr.pr.gov/download/politica-sobre-la-duplicacion-de-beneficios/> (Spanish).

However, PRDOH is also responsible for managing the CDBG-MIT funds, which represent a unique opportunity to implement strategies that will improve Puerto Rico's resilience against future disaster events. Among the programs established under the CDBG-MIT Action Plan, the Single Family Housing Mitigation Program is intended to assist homeowners with immediate threats to their homes and livelihoods. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the alternative of voluntary relocation, as specified in the action plan action.

For more information on the program's eligibility requirements, visit PRDOH's web page, where the Guidelines for the Single Family Housing Mitigation Program will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

**Comment :** *"You should reopen the Program to restore houses. I was affected by Maria, the earthquakes, and Fiona. And I still haven't been able to return home."*

**PRDOH Response:**

The Department of Housing appreciates your comment and regrets your situation. The focus of the Home Repair, Reconstruction, or Relocation Program (R3 Program) is to provide relief to people who were affected by Hurricanes Irma and Maria and still have unmet needs in their residences. Currently, the Home Repair, Reconstruction, or Relocation Program (R3) has closed for applications because it has reached the limit of its available financing capacity. However, PRDOH has provided a form where citizens can enter their information to be notified of future R3 opportunities and to apply if additional funds are available. Additionally, as future programs are launched, the CDBG-DR Program will notify of other programs that may be of benefit. Keep in mind that this subscription does not constitute a waiting list or any type of prioritization, since all the people who send their information will be notified in a similar way of future opportunities. This form is available in Spanish and English at: <https://cdbg-dr.pr.gov/iframes/notifications.html>

However, PRDOH is also responsible for managing CDBG-MIT funds. The programs established under the CDBG-MIT Action Plan include the Single-Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the option of voluntary relocation, as specified in the Action Plan.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats. For more information on the Single-Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 10/04/22\_WP\_I\_Marangely Estremera Cintrón(1)

**Comment:** *"I accept"*

**PRDOH Response:**

Thanks for sending your comment. The Department of Housing is committed to publishing the availability of CDBG-DR grant programs and/or funds in an efficient

manner that provides ample opportunity for citizen participation. We urge you to keep an eye out for the publication of all the guidelines and programs that include detailed information on application periods and eligibility, among others. For more information on the CDBG-DR Programs, visit the PRDOH web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/05/22\_WP\_I\_pablo r reyes pabon(1)

**Comment :** *"What do I need to do to get help?"*

**PRDOH Response:**

The Department of Housing appreciates your comment. PRDOH is committed to publishing the availability of CDBG-DR grant programs and/or funds in the most efficient manner that also provides ample opportunity for citizens to participate. To apply for one of the programs available under CDBG-DR funds, we encourage you to visit PRDOH's CDBG-DR website, where all the program guidelines and information are posted, including details about application periods and eligibility, among others: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/05/22\_WP\_I\_pablo r reyes pabon(2)

**Comment :** *"Observation loss of agriculture"*

**PRDOH Response:**

Thank you for your comment. In the CDBG-DR Action Plan, PRDOH established the Re-Grow PR Urban-Rural Agriculture Program, which promotes increasing food security throughout the Island and improving and expanding agricultural production related to economic revitalization and the development of activities. The Program, among other activities, works to encourage crop diversification and increase the production of agricultural products that are consumed locally. For more information about this Program, visit: <https://cdbg-dr.pr.gov/en/download/re-grow-pr-urban-rural-agriculture-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-renacer-agricola-de-pr-agricultura-urbana-y-rural/> (Spanish). You can also contact us by calling 787-331-0731 | Main line: 787-304-5350 X 2100, or by sending an email to: [documentos.regrow@agricultura.pr.gov](mailto:documentos.regrow@agricultura.pr.gov) .



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Comment ID: 10/05/22\_WP\_I\_Carmenocasio(1)

**Comment:** *"I need help to fix my wood house, which was damaged by Hurricane Fiona"*

**PRDOH Response:**

The Department of Housing appreciates your participation during the process for public comments regarding the ninth amendment to the CDGB-DR funds action plan. Currently, PRDOH is responsible for managing the CDBG-MIT funds, which represent a unique opportunity to implement strategies that will improve Puerto Rico's resilience against future disaster events. Among the programs established under the CDBG-MIT Action Plan, the Single-Family Housing Mitigation Program is intended to assist homeowners with immediate threats to their homes and livelihoods. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the alternative of voluntary relocation, as specified in the action plan action.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the program's eligibility requirements, visit PRDOH's web page, where the Guidelines for the Single-Family Housing Mitigation Program will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 10/05/22\_WP\_GE\_Jose Salas\_Jose Salas(1)

**Comment :** *"None"*

**PRDOH Response:**

The Department of Housing is committed to publishing the availability of CDBG-DR grant programs and/or funds in an efficient manner that provides ample opportunity for citizen participation. For learn about the opportunities available through CDBG-DR programs and funds, visit the PRDOH web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/05/22\_WP\_I\_Zoriberth Borralli(1)

**Comment:** *"The CDBG-DR program, in its criteria, requires that a first independent buyer, if eligible, must not buy their first property in a flood zone. I have lived [REDACTED] and the area has never flooded. The program requires 5 years of living in the property; otherwise, there are penalties. My question is, if an additional flood insurance is paid within the monthly mortgage loan payment, why not made more flexible this requirement of not being in a flood zone?"*

**PRDOH Response:**

Thank you for your comment. The Department of Housing appreciates your participation in this process. As part of the changes made in the ninth amendment to the CDBG-DR Action Plan, the section for properties eligible for the Homebuyer Assistance (HBA) Program was amended to remove the requirement that these properties could not be located in a *Special Flood Hazard Area* (SFHA) in order to receive assistance.

The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma and/or María who are purchasing their primary residence. One of the objectives of the Program is to increase homeownership rates. This, in turn, fosters the long-term sustainability and economic viability of the communities affected by Hurricanes Irma and Maria throughout the Island.

To learn more about the Program and the procedures to follow, see the Program Guides, available at <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). All available information about CDBG-DR programs and funds can be found on PRDOH's website at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/06/22\_WP\_I\_Roberto Martínez(1)

**Comment :** *"I need a house for My family."*

**PRDOH Response:**

Thank you for your comment. The Homebuyer Assistance (HBA) Program is one of the CDBG-DR programs. The Program is intended to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Financial Institution and the purchase price of a home. Assistance is provided to low-and moderate-income and urgent need people affected by Hurricanes Irma and María who are purchasing their primary residence. One of the objectives of the Program is to increase homeownership rates. This, in turn, fosters the long-term sustainability and economic viability of the communities affected by Hurricanes Irma and Maria throughout the Island.

To learn more about the Program and the procedures to follow, see the Program Guides, available at <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). The available information on CDBG-DR programs and funds can be found on PRDOH's website in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/06/22\_WP\_I\_Jose a santos(1)

**Comment:** *"As an individual business person with knowledge and training as a cabinetmaker, I cannot get studs like the ones you offer because I am a new small business, like the documentation requires. IF what I am looking for is guidance to start my own new family business, [REDACTED]. How can you require money for small businesses who haven't started yet?"*

**PRDOH Response:**

Thank you for your interest and comment. Among the programs available under CDBG-DR funds, the Department of Housing directs the Small Business Incubators and Accelerators (SBIA) Program. The Program is aimed at the development of small and/or new businesses, and the creation of jobs through new business growth. Its main objective is to help the people affected by Hurricanes Irma and María in the establishment of new businesses through an incubation process or by strengthening existing businesses through an acceleration process. We invite you to visit the Program's page to learn about the selected entities that offer services to foster training and entrepreneurship among the Puerto Ricans developing their businesses. To learn more about the SBIA Program, visit PRDOH's CDBG-DR web page, available in English and Spanish at <https://cdbg-dr.pr.gov/en/small-business-incubators-and-accelerators/> (English) and <https://cdbg-dr.pr.gov/incubadoras-y-aceleradoras-de-pequenas-empresas/> (Spanish).

Comment ID: 10/06/22\_WP\_I\_Jose a santos(1)

**Comment:** *“As an individual business person with knowledge and training as a cabinetmaker, I cannot get studs like the ones you offer because I am a new small business, like the documentation requires. IF what I am looking for is guidance to start my own new family business, [REDACTED]. How can you require money for small businesses who haven't started yet?”*

**PRDOH Response:**

Thank you for your interest and comment. Among the programs available under CDBG-DR funds, the Department of Housing is running the Small Business Incubators and Accelerators (SBIA) Program. The Program is aimed at the development of small and/or new businesses, and the creation of jobs through new business growth. Its main objective is to help the people affected by Hurricanes Irma and María in the establishment of new businesses through an incubation process or by strengthening existing businesses through an acceleration process. We invite you to visit the Program's page to learn about the selected entities that offer services to foster training and entrepreneurship among the Puerto Ricans developing their businesses. To learn more about the SBIA Program, visit PRDOH's CDBG-DR web page, available in English and Spanish at <https://cdbg-dr.pr.gov/en/small-business-incubators-and-accelerators/> (English) and <https://cdbg-dr.pr.gov/incubadoras-y-aceleradoras-de-pequenas-empresas/> (Spanish).

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Comment ID: 10/06/22\_WP\_I\_Zoriberth Borralli(1)

**Comment:** *“Given the scarcity of habitable, low- and moderate-income properties, how is it possible that you need to invest in repossessed homes in order to to qualify and be able to move? If the income needs to be low or moderate in order to be eligible for the CDBG-DR federal program grant, you also need to qualify for another loan to make improvements on the first home in order to make it habitable. Then, obstacles are placed for those that are habitable because they are in ‘flood zones,’ and the owners of many of these do not want to accept federal aid.”*

**PRDOH Response:**

Thank you for your comment. The Department of Housing appreciates your participation in this process. As part of the changes made in the ninth amendment to the CDBG-DR Action Plan, the section for properties eligible for the Homebuyer Assistance (HBA) Program was amended to remove the requirement that these properties could not be located in a *Special Flood Hazard Area (SFHA)* in order to receive assistance. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a home. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma

and/or María who are purchasing their primary residence. One of the objectives of the Program is to increase homeownership rates. This, in turn, fosters the long-term sustainability and economic viability of the communities affected by Hurricanes Irma and Maria throughout the Island. To verify the income limits related to Program eligibility, please visit the following link: <https://www.hudexchange.info/resource/5334/cdbg-income-limits/>. These income limits are reviewed and/or changed every year.

To learn more about the Program and the procedures to follow, see the Program Guides, available at <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

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Comment ID: 10/06/22\_WP\_I\_Miguel Lopez(1)

**Comment:** *"Hello, I am a farmer from the western area I had applied for an incentive to purchase a truck and qualified for the assistance the case has been in underwriting since April I have tried contacting you have gotten no answer I need that incentive to be able to get my produce off the farm and Hurricane Fiona worsened my situation I will be thankful for any help you can provide me to expedite my case."*

**PRDOH Response:**

The Department of Housing appreciates your comment. The review and awarding process for assistance under the CDBG-DR programs requires rigorous oversight and full compliance with federal and state policies, regulations, and laws. But for PRDOH, it is of the utmost importance —aside from full compliance with the regulations— to offer citizens prompt assistance under these regulations. If you wish to know the status of your application for the Re-Grow Program, you may visit <https://cdbg-dr.pr.gov/iframes/ReGrowStatusTracker.html>. We also encourage you to contact the Program by phone at 787-331-0731 or our main line, 787-304-5350 X 2100, or by email to [documentos.regrow@agricultura.pr.gov](mailto:documentos.regrow@agricultura.pr.gov).

For more information about the Re-Grow Program, visit PRDOH's CDBG-DR page available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/re-grow-pr-urban-rural-agriculture-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-renacer-agricola-de-pr-agricultura-urbana-y-rural/> (Spanish).

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Comment ID: 10/07/22\_WP\_I\_Lou Marie Cartagena(1)

**Comment:** *"Make the policies on housing in flood zones more flexible since there are many dwellings classified as being in a flood zone that has never been flooded (not even with storms like Hurricanes Georges and Maria). The housing market is very difficult, housing costs*

are very high and bank interest rates are skyrocketing. I am interested in a house that is being offered at a fair price, but since it is in a flood zone it's not eligible. Please take this situation into account."

**PRDOH Response:**

The Puerto Rico Department of Housing appreciates your participation in the public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. As part of the changes made in the ninth amendment to the CDBG-DR Action Plan, the section for properties eligible for the Homebuyer Assistance (HBA) Program was amended to remove the requirement that these properties could not be located in a *Special Flood Hazard Area* (SFHA) in order to receive assistance. Assistance is provided to low- and moderate-income and urgent need people affected by Hurricanes Irma and/or María who are purchasing their primary residence. One of the objectives of the Program is to increase homeownership rates. This, in turn, fosters the long-term sustainability and economic viability of the communities affected by Hurricanes Irma and Maria throughout the Island. To verify the income limits related to Program eligibility, please visit the following link: <https://www.hudexchange.info/resource/5334/cdbg-income-limits/>. These income limits are reviewed and/or changed every year. For more information about the Program and the procedures to follow, see the Program Guidelines, available at: <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

The participants of the Home Repair, Reconstruction, or Relocation Program (R3) have the opportunity to relocate to a safe place when a reconstruction to elevate the home is not feasible due to the property's location in a high-risk area and/or due to highly significant damages to the structure. According to the Program Guidelines, PRDOH "*will not provide funds for repairs, reconstruction, or new constructions located in a regulated floodway.*" Similarly, construction projects located in floodplains that are eligible for substantial improvements will not be rehabilitated.

However, the R3 Program was modified in the ninth substantial amendment to the CDBG-DR Action Plan in order to extend assistance to those requesting relocation to give them the best opportunity to successfully find and purchase their replacement home. Program participants may receive assistance from the PRDOH team during the process of searching, selecting, and obtaining a replacement home.

Similarly, HUD-certified housing advisors are available to support R3 Program participants throughout their relocation process. If, under the guidance of a housing advisor, the participant is unable to obtain an eligible home with a voucher, the participant may identify vacant land outside the floodplain on which to build a new home, based on the requirements set forth in the Program Guidelines. For information on the R3 Program, visit the PRDOH's CDBG-DR page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/r3/> (English) and <https://cdbg-dr.pr.gov/r3/> (Spanish), or call 1-833-234-CDBG or 1-833-234-2324.

**Comment:** *"I'm writing to let you know that due to Hurricane María my home suffered a lot of damage. All the power lines fell on my home, damaging the structure. Since then I have had voltage problems, many of the utility meters suffered damages and the electricity service does not energize my home completely. As of this date no agency has helped with this situation. Also, because of the earthquakes in the south area, my house sustained damages to the plumbing and the power outlet. Now, with the impact of Hurricane Fiona, all this damage has been compounded and my home fence sustained additional damages from fallen trees."*

**PRDOH Response:**

The Department of Housing regrets your situation and thanks you for taking the time to submit your comment. Currently, the Home Repair, Reconstruction, or Relocation Program (R3) has closed for applications because it has reached the limit of its available financing capacity.

However, PRDOH is also responsible for managing CDBG-MIT funds. The programs established under the CDBG-MIT Action Plan include the Single Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the option of voluntary relocation, as specified in the Action Plan.

Another program available under the CDBG-MIT Action Plan is the Community Energy and Water Resilience Installations (CEWRI-MIT) Program. This program was created to address the fragile infrastructure of electric power and water systems and improve access to public services in communities. The CEWRI-MIT Program has two subprograms to provide individual assistance for home power: the Home Energy and Water Resilience Improvements Program and the Incentive Program. These programs will be administered under one (1) collective effort which the Program Guidelines refer to as the Community Energy and Water Resilience Installations – Household (CEWRI-HH) Program. The Home Energy and Water Resilience Improvements Program will assess the energy needs of the home to provide a solution based on resilient design and improvement projects. The maximum compensation under this subprogram is \$30,000. Applicants in the Incentive Program may be eligible for a maximum grant of \$20,000 or a designated percentage of the family project costs to install a renewable energy system. Applicants will be evaluated on an ongoing basis in order to provide a steady stream of assistance to eligible households. Priority will be given to households in need of high-risk energy security.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the

significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single Family Housing Mitigation Program and the CEWRI-HH Program, visit PRDOH's website, where the Program Guidelines will be posted once the programs are launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 10/07/22\_WP\_I\_diana alfonzo(1)

**Comment:** *"Hello...I'm from Arecibo [REDACTED] where Hurricane Maria.. was DEvastating due to the floodwaters.. I am currently waiting for the relocation closing and then Fiona arrived and now everything is once again devastation loss and sadness. I need help paying the rent. thank you."*

**PRDOH Response:**

The Department of Housing appreciates your comment. The Home Repair, Reconstruction, or Relocation Program (R3) is committed to providing applicants the opportunity to relocate to a safe and dignified new household. If you would like to know more about the status of your application, please visit the following website: <https://cdbg-dr.pr.gov/iframes/intakestatus>.

The R3 Program was modified in the ninth substantial amendment to the CDBG-DR Action Plan in order to extend assistance to those requesting relocation to give them the best opportunity to successfully find and purchase their replacement home. Program participants may receive assistance from the PRDOH team during the process of searching, selecting, and obtaining a replacement home.

Similarly, HUD-certified housing advisors are available to support R3 Program participants throughout their relocation process. If, under the guidance of a housing advisor, the participant is unable to obtain an eligible home with a voucher, the participant may identify vacant land outside the floodplain on which to build a new home, based on the requirements set forth in the Program Guidelines.

For information on the R3 Program, visit the PRDOH's CDBG-DR page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/r3/> (English) and <https://cdbg-dr.pr.gov/r3/> (Spanish), or call 1-833-234-CDBG or 1-833-234-2324.

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Comment ID: 10/09/22\_WP\_I\_José L. Velazquez padilla(1)

**Comment:** *"There is an alternative to expedite the closing and acquisition of properties for those who have been granted R3 program vouchers and have not been able to acquire and or submit properties, there is an alternative of an agreement between PRDOH and the*



*municipalities to inspect the properties that have been declared public nuisances by the municipalities and over which they have authority so these properties are assessed by PRDOH so that with the funds (vouchers) assigned to the participants they can request them to rehabilitate and make them habitable I know there are many urbanizations and sectors that are not flood zones, the agreement can be made under PRDOH's statutes and conditions and with HUD's approval, this would be highly beneficial for all parties, PRDOH, applicants with relocation vouchers, and municipalities. It is all a matter of adopting good-faith measures and monitoring all the agreements of all the parties"*

**PRDOH Response:**

The Department of Housing appreciates your time and comment. The issue of vacant, abandoned, disused, and/or deteriorated properties is extremely complex and needs to be understood and addressed through specialized planning studies. As stated by the United States Department of Housing and Urban Development (HUD) and the Puerto Rico CDBG-DR Action Plan designed by the Puerto Rico Department of Housing and approved by HUD, planning activities include, but are not limited to: comprehensive plans, community development plans, functional plans for housing, land use, and economic development, mitigation or disaster resilience plans, recovery action plans, and costs associated with preparing a plan, including data collection, surveys, analyses, and preparing the plans. For more information, see the "Planning Programs" section of the ninth amendment to the CDBG-DR Action Plan.

This means that the activities of collecting information and developing assessments for this type of property can be considered as planning activities. PRDOH's team is evaluating the possibility of conducting such assessments and using the information collected for future action plan amendment processes, as these eligible planning activities are identified and/or needed.

On the other hand, the City Revitalization Program allows the development of affordable housing projects with the objective of achieving community development. In accordance with the Action Plan and the Program Guidelines, the housing projects of the Program will focus on urban areas, urban centers, and key economic corridors where there are vacant lots that are suitable for new constructions, or on blighted or underutilized structures that can be redeveloped into affordable, safe, sanitary, and decent housing opportunities. For information about this Program, visit one of the following links: <https://cdbg-dr.pr.gov/en/download/city-revitalization/> (English) and <https://cdbg-dr.pr.gov/download/revitalizacion-de-la-ciudad/> (Spanish), or send an email at [CityRevCDBG@vivienda.pr.gov](mailto:CityRevCDBG@vivienda.pr.gov).

In the ninth amendment to the CDBG-DR Action Plan, the Home Repair, Reconstruction, or Relocation Program was modified to give relocation applicants the best opportunity to successfully find and purchase their replacement home. PRDOH, under this Program, may choose to offer additional forms of assistance to the relocation applicants throughout the relocation process to help them find, select, and obtain a replacement home. Likewise, HUD-certified housing advisors are

available to support R3 Program participants during the relocation process. If, under the guidance of a housing advisor, the participant is unable to obtain an eligible home with a voucher, the participant may identify vacant land outside the floodplain on which to build a new home, based on the requirements set forth in the Program Guidelines.

For information on the R3 Program, visit the PRDOH's CDBG-DR page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/r3/> (English) and <https://cdbg-dr.pr.gov/r3/> (Spanish), or call 1-833-234-CDBG or 1-833-234-2324.

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Comment ID: 10/10/22\_WP\_I\_Arturo reyes(1)

**Comment:** *"The benefits should be extended to other people"*

**PRDOH Response :**

The Department of Housing appreciates your participation during the public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. As the agency responsible for administering CDBG-DR funds, PRDOH must meet one (1) of the three (3) national objectives established by the United States Department of Housing and Urban Development (HUD) as part of the CDBG-DR Programs requirements. . The national objectives are: (1) benefitting people with low to moderate resources, (2) helping prevent or eliminate slums and blights, (3) satisfying an urgent need. Similarly, PRDOH must use no less than 70% of total CDBG-DR funds to carry out activities that benefit low- and moderate-income persons.

PRDOH is committed to publishing the availability of CDBG-DR grant programs and/or funds in the most efficient manner and also provides ample opportunity for citizens to participate. For more information on the eligibility criteria for each of the CDBG-DR Programs, visit PRDOH's webpage, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/11/22\_WP\_I\_Lyan Negron Morales(1)

**Comment:** *"The response time and approval of funds should be processed within 90 days (average) for of an option-to-purchase property."*

**PRDOH Response:**

Thank you for your participation during this public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. Your comment has been logged and will be taken into consideration.

The R3 Program was modified in the ninth substantial amendment to the CDBG-DR Action Plan to extend assistance to those requesting relocation to give them the best opportunity to successfully find and purchase their replacement home. Program participants may receive assistance from the PRDOH team during the process of searching, selecting, and obtaining a replacement home.

HUD-certified housing counselors are available to support R3 Program participants throughout their relocation process. If under the guidance of a housing counselor, the participant is unable to obtain an eligible home with a voucher, the participant may identify a vacant land outside the floodplain where a new home may be constructed, based on the requirements set forth in the Program Guidelines.

For information on the R3 Program, visit the PRDOH's CDBG-DR page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/r3/> (English) and <https://cdbg-dr.pr.gov/r3/> (Spanish), or call 1-833-234-CDBG or 1-833-234-2324.

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Comment ID: 10/11/22\_WP\_I\_Joel Muñoz Cintron(1)

**Comment:** *"I need help to repair my house because of fiona's damage"*

**PRDOH Response:**

The Department of Housing appreciates your comment. Currently, the Home Repair, Reconstruction, or Relocation Program (R3) has closed its applications intake because it has reached the limit of its available funding capacity.

However, PRDOH is responsible for managing CDBG-MIT funds. Among one of the programs established in the CDBG-MIT Action Plan is the Single-Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option of investigating the feasibility of elevating their home, reinforcing the property's foundation, or the alternative option of voluntary relocation, as specified in the Action Plan.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages suffered by Puerto Rico in the aftermath of Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single-Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 10/11/22\_WP\_I\_Susana Santiago Berdecia(1)

**Comment:** *"Do you have any protect for people that have land and will be constructing their first home?"*

**PRDOH Response :**

The Department of Housing appreciates your participation during the public comment period. Currently, CDBG-DR Programs do not provide assistance for the protection of individuals who have purchased land to build their first home. Nonetheless, the Homebuyer Assistance (HBA) Program is one of the programs available under CDBG-DR funds. It provides financial assistance to eligible homebuyers to purchase their primary residence. The Program uses CDBG-DR funds to provide direct assistance to homebuyers to facilitate and increase homeownership through the grant. For more information about the Homebuyer Assistance Program and its eligibility requirements, you can consult the Program Guidelines, available in English and Spanish, at: <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program-2/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador2/> (Spanish).

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Comment ID: 10/12/22\_WP\_I\_Rosa(1)

**Comment:** *"Hello, you should allow the houses acquired by HUD, to be included in the CDBG program, for first time buyers. And if there's something to fix, you should give a reasonable amount of time to solve the need for improvements. Thank you."*

**PRDOH Response :**

The Department of Housing appreciates your participation during the public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. Your comment has been logged and will be taken into consideration for the review of the substantial amendment. Through the Homebuyer Assistance Program (HBA), PRDOH offers eligible buyers financial assistance to purchase their primary residence. It is important to note that the Program establishes requirements that the participant must meet to acquire an eligible property. Among some requirements, it is highlighted that the properties cannot be located in *Coastal Barrier Resource areas*. The properties must also be able to be acquired through a valid deed that is free of

liens that may affect PRDOH's rights over the property under the Mortgage Deed and Restrictive Clauses. Likewise, the Program stipulates that the participant can choose to buy a home in any part of Puerto Rico, and buyers are encouraged to acquire repossessed properties. For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

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Comment ID: 10/12/22\_WP\_I\_Luis aortiz(1)

**Comment :** *"Good program, congratulations"*

**PRDOH Response :**

Thank you for your comment and support. For more information on the CDBG-DR Programs, visit the PRDOH web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: CDBG-DR Program Puerto Rico PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/14/22\_WP\_GE\_Ghupghfyod\_DgixhIxhIx(1)

**Comment:** *"Uff zfxigf"*

**PRDOH Response:**

Greetings from the PRDOH team! Your comment does not refer to any specific program or section of the CDBG-DR Action Plan. The draft of the ninth substantial amendment to the CDBG-DR Action Plan is available on PRDOH's CDBG-DR website in English and Spanish at <https://cdbg-dr.pr.gov/en/action-plan/> (English ) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). For future amendments to the CDBG-DR Action Plan, you may visit these pages to learn about the proposed changes. For more information about CDBG-DR funds and their respective programs, visit our web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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**Comment :** *"Suggestions to HUD 2022.*

*1. Migrating to the creation and implementation of new Mini Cities, close to the exhausted ones or Hub Zones. Utilize the investment capital being invested in "Ghost Towns" cities.*

*2. Affordable Housing in new ordered areas. Because the problem of affordable housing and new jobs is recurring—and increasing at double the cost—it is up to the federal and local governments as well as the stakeholders to provide such solutions. Therefore --projects with solutions-- must come down with 100% capital in grants, since it is up to governments to apply them with their Stakeholders. In other words, if the government, which controls the Stakeholders' capital, has the greatest responsibility to solve , it also has the responsibility and must contribute 100% of the funds in the Hub Zones areas.*

*3. The Eventual shortage of daily necessary products. Another important matter is the eventual lack of necessary products. Therefore, now we have time to address and make modifications so the federal government takes part in the solution projects on behalf of the Stakeholders. The programs of producing SMBs with their solutions to the 2 items mentioned must be the Stakeholders' contribution. Because these are the creators of productive jobs, which will eventually substitute the imports of the necessary products.*

*"Get the grip"*

*4. Contribution. We at Pymecia Org, Inc. and Pymecia Corporation have 3 Mega Models that comply with the suggestions listed here and we will be submitting them to PRDOH.*

*Sincerely, Stakeholder. Dr. Raymond Drowne-Aponte, Agent and Director of Pymecia.*

*4. We at Pymecia Org, Inc. and Pymecia Corporation have 3 Mega Models that fit the suggestions listed here.*

*Sincerely, Dr. Raymond Drowne-Aponte. [REDACTED] "*

**PRDOH Response Housing:**

Thank you for your comment. The Department of Housing will take it into consideration in the process of amending the CDBG-DR Action Plan. The City Revitalization Program is part of the CDBG-DR program portfolio. This Program allows the development of affordable housing projects with the objective of achieving comprehensive community development through the strategic investment of CDBG-DR funds that will be allocated to cover unmet housing needs. In accordance with the Action Plan and the Program Guidelines, the housing projects of the City Revitalization Program will focus on urban areas, urban centers, and the main economic corridors where there are vacant lots that are suitable for new construction or structures that are deteriorated, or not fully used and that can be redeveloped into affordable, safe, sanitary, and decent housing opportunities. Projects to be considered include private multi-family or single-family rental properties located in various areas of the community ("scattered-site") or single-

family homes for purchase, as outlined in the Affordable Housing Guide. For information about this Program, visit one of the following links: <https://cdbg-dr.pr.gov/en/download/city-revitalization/> (English) and <https://cdbg-dr.pr.gov/download/revitalizacion-de-la-ciudad/> (Spanish), or send an email at [CityRevCDBG@vivienda.pr.gov](mailto:CityRevCDBG@vivienda.pr.gov).

Similarly, PRDOH is responsible for managing six (6) economic development programs under CDBG-DR funds, most notably the Small Business Financing Program (SBF) and the Small Business Incubators and Accelerators Program (SBIA). The purpose of the SBF Program is to support the recovery of small and micro-businesses affected by Hurricanes Irma and María by awarding Recovery Grants to cover operating capital and/or mobile equipment. On the other hand, the SBIA Program is aimed at benefiting citizens in the creation of new businesses through an incubation process or strengthening existing ones with an acceleration process.

To obtain information about the SBF Program, visit PRDOH's CDBG-DR web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/small-business-financing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-financiamiento-para-pequenas-empresas/> (Spanish). To learn more about the SBIA Program, you can also visit the Program web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/small-business-incubators-and-accelerators/> (English) and <https://cdbg-dr.pr.gov/incubadoras-y-aceleradoras-de-pequenas-empresas/> (Spanish). For more information about CDBG-DR funds and their respective programs, visit our web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/19/22\_WP\_I\_Elizabeth Santiago Reyes(1)

**Comment :** *"It has been over a year since I applied for the CDBG Program for help with a housing arrangement. The last thing they informed me was that Phase I has not yet been completed. They took my information, but I never received a call or an email. Please let me know the status, thank you."*

**PRDOH Response :**

The Department of Housing welcomes your comments. On PRDOH's CDBG-DR web page you will find a section in which applicants for the Home Repair, Reconstruction, or Relocation Program (R3) can verify their application status. Please visit the following link to check the status of your application: <https://www.cdbg-dr.pr.gov/r3/>. In addition, R3 Program applicants can obtain information about their applications by calling or visiting their assigned R3 center. For more information on the R3 Program, visit PRDOH's CDBG-DR web page, available in English and Spanish,

at <https://cdbg-dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-reparacion-reconstruccion-o-reubicacion/> (Spanish).

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Comment ID: 10/20/22\_WP\_I\_Sr. Clara de r3(1)

**Comment :** *"Thank you for allowing me to express myself. For over 4 years, I have been trying to be considered for relocation from my home since the river, due to the passage of Hurricane María, undermines the [REDACTED] river in Juana Días, [REDACTED], and the distance at that time was barely 30 feet which, due to the passage of Hurricane Fiona, has been reduced to just 10 feet my home is about to collapse as of today 10/20/22 and I have not received a response to my appeal nor has anyone from the department of housing come to verify my situation the case is being handled by the administrator attorney [REDACTED] [REDACTED] [REDACTED], who has been assigned to my case. and it's almost impossible for me to communicate with him since he does not answer my calls or text messages. I am on a summons that is affecting me psychologically. I hope that someone hereby can help me. Thanks."*

**PRDOH Response :**

The Department of Housing appreciates your comment. The Home Repair, Reconstruction, or Relocation Program (R3) is committed to providing applicants the opportunity to relocate to a safe and dignified new household. If your application is under reconsideration, it is recommended that you await notifications from the Program to know the determination of the Reconsideration Request, or to provide additional documents to evaluate the justification for the reconsideration. According to the Program Guidelines, " *Submitting a Reconsideration Request to the Program does not replace, impair, or make impossible any right that the applicant has to object a determination made by the Program. Therefore, applicants who believe that the initial determination of the Program is erroneous, may submit, at their discretion, a Program-Based Reconsideration directly with the Program or an Administrative Review Request directly with PRDOH, in accordance with Regulation 4953 of August 19, 1993, which regulates the Formal Adjudication Process for PRDOH and its Adjunct Agencies (Regulation 4953).*"

However, PRDOH is responsible for administering CDBG-MIT funds, which include the Single-Family Housing Mitigation Program (SFM Program) under the CDBG-MIT Action Plan. The Program is available to all households in Puerto Rico that face risks calculated in the Puerto Rico Risk Assessment. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the



significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single-Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 10/25/22\_WP\_I\_Karoll K Gil Bonet(1)

**Comment :** "I would like more information. I am interested. Please contact me at [REDACTED] [REDACTED]"

**PRDOH Response :**

The Department of Housing is committed to publishing the availability of CDBG-DR grant programs and/or funds in an efficient manner and provides ample opportunity for citizen participation. We urge you to keep an eye out for the publication of all the guidelines and programs that include detailed information on application periods and eligibility, among others. All the information available about the programs can be found in the Programs section on PRDOH's website at one of the following links: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/25/22\_WP\_NGO\_Ayuda Legal Puerto Rico\_Ariadna M. Godreau Aubert(1)

**Comment:** "Please look at the attached document."

**Comments summary:**

**Program related to blue roofs**

*This substantial amendment announces that the Blue Roof Repair Program is renamed the Blue Roof Survey Program. This goes hand in hand with a budget reduction from \$475 million to \$5 million. While we make it a priority to finally repair the thousands of blue roofs that still exist in Puerto Rico, we are concerned about the improvisation that is perceived as prevailing in the management of federal recovery funds destined for this objective.*

*We are concerned about the lack of a comprehensive plan to address the need for a safe roof. It should not be overlooked that this program was announced in the seventh substantial amendment of August 2021. It was approved as is, despite the changes recommended by organizations including Ayuda Legal Puerto Rico. Between that date and*

the submission of these comments, a period that is equivalent to one year, the Program did not publish guidelines or begin efforts to repair homes with blue roofs, postponing or leaving people in a significant state of insecurity in their homes destitute.

Furthermore, it calls our attention that now, more than a year after the announcement of the program and the implementation of a blue roof program under the Office for Socioeconomic and Community Development (ODSEC, by its Spanish acronym), the Department is proposing a study to identify these properties. On multiple occasions, the Department has stated that it has completed the survey process for the blue roofs, including visiting and interviewing the families living in these homes.<sup>2</sup> Since then, the figure of 3,646 blue roofs has been used as an official one.

During this same period, the government claimed that a geospatial study was completed, using funds from the American Rescue Plan Act (ARPA), to identify these cases. During the conferences related to the management of Hurricane Fiona, the Department indicated that they had visited families with blue roofs.<sup>3</sup> Therefore, doubts arise about the dimension and scope of the study. The Plan should clarify whether this means that the scope of this program has already been achieved, if funds have already been directed toward these same goals, or if, to avoid the appearance of duplication, the Plan should reflect how the proposed program is different and necessary.

Required actions

- Define and distinguish the Blue Roof Survey Program from the processes already carried out with ARPA or other funds, in relation to geospatial recognition and the families with blue roofs that have been interviewed.
- Establish a real and comprehensive plan to address blue roofs before the end of 2022. This includes a study of the vulnerability of families with blue roofs, updated in light of the impact of Hurricane Fiona on their already fragile structures.

### **Home Repair, Reconstruction, or Relocation Program (R3)**

Regarding the redistribution of funds from the Blue Roof Program to the R3 Program, it seems to us that this is a good opportunity to address the structural and operational obstacles that impede its progress. We urge the Department to invest increased resources in developing a centralized inventory of properties available for purchase. This must integrate properties that are not newly built and repossessed in a habitable state.

In addition, the Department should consider relaxing the criteria for the use of the relocation voucher so that part of it or an additional amount can be used for the rehabilitation of abandoned or disused properties that require a reasonable investment to meet federal standards of habitability. This change would not only expand the relocation options of families, including in their own communities but would also promote the recovery of properties that could become a public nuisance. The authorization for additional funds to be allocated to the voucher for elevation expenses can be used as a guide. We are confident that this would expedite the survivors' obtaining housing.

We continue to be concerned about the slow pace and obstacles faced by families applying for the R3 Program. According to the most recent data from the Department, the R3 Program has issued over 2,300 relocation vouchers, of which only 123 have been able to acquire a property.<sup>4</sup> Although the allocation of vouchers is an important step, it does not fulfill the purpose of the program if families cannot find suitable properties. We know firsthand that the obstacle claimed by real estate owners and brokers is the unjustified delay

in closing, caused by contractors and the agency itself. They are right. Similarly, there is a structural obstacle in sustained discrimination based on income source, directed at families that use federal funds to purchase homes. Both challenges must be addressed: one in light of this Amendment and the other as a parallel commitment to influence public policies in light of the Department's duties.

Required actions

- Develop a centralized and accessible inventory of properties available for purchase with a relocation voucher.
- Relaxation of the criteria to allow the rehabilitation of disused properties that require reasonable repairs.
- Review and supervise the time that the Department and its contractors take in tasks related to a sale closing, which includes establishing a reasonable time to measure reasonable compliance by its officials and contractors.
- Parallel to the amendment process, support for House Bill 22, which advances a local Fair Housing Law that recognizes discrimination by income source as actionable.

### **Homebuyer Assistance Program**

In the Homebuyer Assistance Program, the restrictions related to the Special Flood Hazard Area (SFHA) were eliminated. According to the Department, this is intended to offer more options to participants in the limited inventory of properties. We are concerned, however, by the discrepancy between this flexibility and the provisions of the R3 Program guidelines. In regards to relocation in R3, Section 13.4.7 establishes that relocation options may be considered as long as the identified properties are not located in high-risk areas in the case of homes or in a flood zone for vacant lots.

At Ayuda Legal Puerto Rico we defend safe housing for families and communities. In cases of relocation because a household is located in a flood zone, we require mitigation and consent as an essential element to protect the right to remain of applicants and established communities. The unequal treatment between the programs—one that would encourage moving to areas prone to flooding and another that would prohibit relocation in those spaces, especially without any guarantee of mitigation—worries us.

While people who receive benefits from this program assume a risk of losing their home to a flood, this risk is beyond the bank. Financial institutions could benefit from this flexibility to offer mortgage products on properties located in unsafe or risky areas. Your investment would be protected due to the flood insurance requirement mandated by federal law for close to 80% of mortgages in Puerto Rico.<sup>6</sup> In contrast, and without mitigation guarantees, families could be at risk of losing their homes in the next disaster. Thus, it would prevent the objective of guaranteeing safe housing with these funds from being protected, while at the same time creating an allowable risk category for those who grant mortgage loans.

In the case of the proposed amendment, it is not clear what objective the Department is pursuing by allowing families to relocate to flood zones that—according to its own analysis—is the main risk in Puerto Rico. The amendment suggests that it is done to expand the properties eligible for use of the assistance. However, the Department introduced that change to the program guidelines in 2021. Despite this, the main obstacle to using the funds from this Homebuyer Assistance Program has been the time it takes in relation to the traditional mortgage process. The result has been that only 36% of applications with completed eligibility have been closed.

*We call on the Department to take advantage of this amendment to integrate mitigation guarantees in all programs that include relocation or home acquisition.*

*Required actions*

- *Harmonize applicable relocation option criteria between the Homebuyer Assistance Program and the R3 Program to avoid a disparate impact on persons with a relocation voucher under R3.*
- *Ensure equitable access to safe areas.*
- *Consider the possibility of carrying out mitigation projects in properties located in flood zones under the HBA.*

*Given the immediacy of climate change that causes more intense weather events, a worsening of the decent housing crisis, and a tumultuous election year, this is the moment to eliminate the obstacles in the reconstruction processes and guarantee dignified and safe housing.*

**PRDOH Response :**

The Department of Housing appreciates your participation and commitment to this public comment period. The Blue Roof Program included a repair component that is removed in this amendment to focus repair efforts under the R3 Program or the CDBG-MIT Single Family Housing Mitigation Program. The Blue Roof Program is now left with the component of carrying out a study that has already been completed. Under the Puerto Rico Geospatial Framework Program, a study was also conducted in which properties with blue roofs have been identified. These properties identified through these studies will be referred to the R3 Program or the CDBG-MIT Single Family Housing Mitigation Program. For this reason, funds from the Blue Roof Program were reallocated to the R3 Program, which has a complete structure to provide such repair, reconstruction, or relocation assistance.

The issue of vacant, abandoned, disused and/or deteriorated properties is an extremely complex issue that needs to be addressed through specialized planning studies. As indicated by the United States Department of Housing and Urban Development (HUD) and the Puerto Rico CDBG-DR Action Plan designed by the Puerto Rico Department of Housing, planning activities include: comprehensive plans, community development plans, functional plans for housing, land use, economic development, mitigation or disaster resilience plans, among others. For more information, see the "Planning Programs" section of the ninth amendment to the CDBG-DR Action Plan.

This means that the activities of collecting information and developing assessments for this type of property can be considered as planning activities. The PRDOH team is evaluating the possibility of conducting such assessments and using the information collected for future action plan amendment processes, as eligible activities are identified to address the situation of vacant, abandoned, disused, and/or deteriorated properties.

The Department of Housing is committed to seeking viable alternatives to obtain affordable and safe housing for citizens. In this substantial amendment, the R3 Program was modified to provide relocation applicants the best opportunity to successfully find and purchase their replacement home. Under this Program, PRDOH

may choose to provide additional forms of assistance to relocation applicants throughout the relocation process to assist in finding, selecting, and obtaining a replacement home.

HUD-certified housing counselors will be available to support R3 applicants through the relocation process. If under the guidance of a housing counselor, the eligible applicant is unable to identify a suitable home to purchase with a voucher, the applicant will be able to identify vacant lots for sale outside the flood plain where the program will build a new home. For information on the R3 Program, visit <https://cdbg-dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-reparacion-reconstruccion-o-reubicacion/> (Spanish) or call the following telephone numbers: 1-833-234-CDBG or 1-833-234-2324.

On the other hand, the Homebuyer Assistance (HBA) Program provides assistance to homebuyers who do not own a home at the time of application to seek homeownership assistance. The Program is intended to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Financial Institution and the purchase price of a home. As part of the changes included in the Ninth Amendment of the CDBG-DR Action Plan, PRDOH modified the HBA Program to remove the *special flood hazard area* (SFHA) ban and provide more options to participants in the selection of a home within the limited real estate market. As with this Program, PRDOH continues to explore alternatives to make processes more flexible through the program portfolio and thus be able to provide assistance expeditiously. Regarding your comments on the R3 and HBA Programs, these will be considered and evaluated in the process of amending the Action Plan.

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Comment ID: 10/26/22\_WP\_I\_María del Carmen González colon(1)

**Comment:** *"It's taking time to remove debris from the house"*

**PRDOH Response :**

The Department of Housing appreciates your participation during this public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. Social Interest Housing (SIH) Program. The Program's objective is to provide financing to non-profit organizations that are committed to providing Social Interest Housing and work with vulnerable populations to ensure the accessibility of housing to people with a wide range of socioeconomic, physical, emotional, and mental disabilities, among others. The Program seeks to expand existing homes to increase the number of vulnerable people served and/or bring existing homes to decent, safe, and sanitary conditions, in compliance with all applicable building codes and health and safety standards in affected disaster areas. For more information on the SIH Program, visit PRDOH's CDBG-DR web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/social-interest-housing-program/> (English) and <https://cdbg-dr.pr.gov/programa-de-vivienda-de-interes-social/> (Spanish).

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Comment ID: 10/26/22\_WP\_I\_María del Carmen González Colon(2)

**Comment:** *"I am taking two years to buy a house and I went to Lacancho of Bayamo and I am waiting for the appointment for the orientation"*

**PRDOH Response:**

The Department of Housing appreciates your time and comment. The Homebuyer Assistance (HBA) Program is one of the CDBG-DR programs. The Program uses CDBG-DR funds to provide direct assistance to homebuyers in order to facilitate and increase homeownership through the grant. To schedule your counseling appointment, visit PRDOH's CDBG-DR web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/programa-de-asistencia-directa-al-comprador/> (Spanish). Similarly, we urge you to read about the eligibility requirements available in English and Spanish in the Program Guidelines at <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program-2/> (English ) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador2/> (Spanish).

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Comment ID: 10/27/22\_WP\_I\_Rex Roman(1)

**Comment :** *"I can't see what the amendment refers to."*

**PRDOH Response :**

Thank you for taking the time to provide your comment. The draft of the ninth substantial amendment to the CDBG-DR Action Plan is available on PRDOH's CDBG-DR page in English and Spanish at <https://cdbg-dr.pr.gov/en/action-plan/> (English ) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). This substantial amendment includes various modifications made to the CDBG-DR Programs. For future amendments to the CDBG-DR Action Plan, you may visit these pages to learn about the proposed changes. For more information about CDBG-DR funds and their respective programs, visit our web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 10/27/22\_WP\_I\_Angel L. Gonzalez Gonzalez(1)

**Comment:** *"A couple of years ago the South side of Puerto Rico was shaken by earthquakes. Many homes were damaged and are still damaged."*

*H.U.D. was insufficient and neglectful to inform citizens of the options available to claim Federal funds. Many of us that did not have titles to our homes did not claim because we did not qualify for those funds without a home title.*

*Little did I know that while I waited for the title to my house by The Department of Housing in Puerto Rico, I could have made a claim to funds and the program R-3 to rebuild my home affected by the earthquakes. By the way earthquakes that are still debilitating structures.*

*To my dismay R-3 program closed and HUD is not accepting more applicants, there is a waiting list for when the funds become available again and individuals get on the list, very unfair practice.*

*I say there needs to be transparency in these processes. There needs to be more outreach to a community that has a need and is yearning for fair and decent housing.*

*We the people need action, pls."*

**PRDOH Response:**

The Department of Housing appreciates your comment and regrets your situation. PRDOH is currently responsible for administering the Housing Seismic Rehabilitation and Reconstruction (SR2) Program designed to assist homeowners in repairing damaged homes or rebuilding substantially damaged homes in situ because of the 2019-2020 earthquakes.

For more information on the Housing Seismic Rehabilitation and Reconstruction Program, see the Puerto Rico CDBG-DR Action Plan for Earthquakes Recovery Response, available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/action-plan-for-the-2019-2020-earthquakes-recovery-response-dr-4473-pr/> and <https://cdbg-dr.pr.gov/download/plan-de-accion-para-la-recuperacion-en-respuesta-a-los-terremotos-2019-2020-dr-4473-pr/>.

On the other hand, you may also receive assistance, if eligible, under any of the CDBG-MIT Action Plan Programs. The programs established under the CDBG-MIT Action Plan include the Single-Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the option of voluntary relocation, as specified in the Action Plan.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 10/30/22\_WP\_I\_yacnell Alvarez(1)

**Comment:** *"There are many houses in Puerto Rico that are not livable as I can get. A new home if I have bad credit, and there is no livable house, you have to improve it... you should work more with people... I want to have my first HOUSE... I work and I want to get my house... :\$"*

**PRDOH Response :**

The Department of Housing appreciates your comment and regrets your situation. In the CDBG-DR Action Plan, PRDOH established the Homebuyer Assistance (HBA) Program, which provides financial assistance to eligible homebuyers to purchase their first home. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a home. For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish).

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Comment ID: 10/30/22\_WP\_I\_Noel Rivas Andújar(1)

**Comment:** *"Good afternoon*

*Thank you for sending me this email. What my brother (Noel Rivas Andújar) is hoping for, this being his case, is that you can help him, since he continues living in a private apartment. This is because, up until now, he has not received help since Hurricane María to be able to live in the house he lived in at that time, by means of a property deed like many others who had the same drawback. They have been promises that have been forgotten, this is a very sad situation for him, who is a disabled person. I hope that, as his sister, you can see the claim I make through this email so that he can have a better quality of life, as human beings deserve. I would appreciate any information you might be able to provide concerning this situation.*

*Warm regards,*

*Margarita Rivas Andújar (sister)"*



**PRDOH Response :**

The Department of Housing appreciates your participation in the public comment period for the ninth amendment to the CDBG-DR Action Plan and regrets your situation. Unfortunately, your message does not reference a specific program within the CDBG-DR portfolio.

If he applied to the Home Repair, Reconstruction, or Relocation Program, we note that PRDOH has established alternate methods for applicants to provide evidence of ownership and to demonstrate ownership interest in the property through an Ownership Certification. In the Ownership Certification, an applicant stipulates the period of time that they have been living in the property and an explanation of the circumstance that prevents the ordinary verification of their ownership. To complete this process, applicants are referred to the Title Clearance Program, whose purpose is to assist low- and moderate-income residents in obtaining cleared and marketable titles to their properties to promote sustainability and security for their families. The evidence of ownership is in accordance with Regulation No. 7951 of November 30, 2010, known as the "Joint Regulation for Project Evaluation and Permitting, regarding Land Development and Use, and Business Operations", which requests that any construction work must be promoted by the owner or owners of the property in order to acquire the construction permit. Said regulation provides for the use of a Title Certificate from the Department of Housing, provided to participants through the Title Clearance Program's assistance.

For more information on the Title Clearance Program, visit the PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/title-clearance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-autorizacion-de-titulos/> (Spanish). For more information on the CDBG-DR Programs, visit the PRDOH web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Ricardo Pérez(1)

**Comment:** *"Greetings. On August 6 we took the required course, but we still have not received a response about the aid. We have already handed everything they have requested over to the bank for the purchase of the house, but they tell us that the CDBG program is not responding."*

**PRDOH Response :**

The Department of Housing appreciates your comment. From the information provided, we understand that your comment refers to the Homebuyer Assistance (HBA) Program. The HBA Program is administered by the Puerto Rico Housing Financing Authority (PRHFA). As subrecipient, PRHFA also has the obligation to carry

out the application evaluation and award process in full compliance with the legal requirements. Likewise, it continuously evaluates its processes to grant said assistance in a timely manner. If you have any questions about the assistance provided under the HBA Program, you may contact us at 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

For information on the HBA Program, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/programa-de-asistencia-directa-al-comprador/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Mariela Collazo Rivera(1)

**Comment:** *"What we as individuals need is for you to help us with our home, from which we had to move because it was falling down on us. If you can help me, send questionnaires but, in the meantime, do not send more questions. Thank you"*

**PRDOH Response:**

The Department of Housing appreciates your comment and regrets your situation. PRDOH is currently responsible for managing CDBG-MIT funds. The programs established under the CDBG-MIT Action Plan include the Single-Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the option of voluntary relocation, as specified in the Action Plan.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

Comment ID: 10/31/22\_WP\_I\_Luz(1)

**Comment:** *"So many people are suffering because of these funds and many are even taking classes, which seems like a joke and then they don't qualify or those who sell don't want those funds. They must be more flexible so that many can have a home."*

**PRDOH Response:**

The Department of Housing appreciates your participation in responding to the ninth substantial amendment to the CDBG-DR Action Plan. The Homebuyer Assistance (HBA) Program is designed to help eligible homebuyers in the process of purchasing their first home. The Program provides grants for each eligible household under the low- and moderate-income or urgent need category. The HBA Program evaluates each applicant based on the eligibility criteria established in the Program Guidelines, which state the following: "an applicant must meet income requirements for LMI or UN households. The Applicant's total household income may not exceed one hundred and twenty percent (120%) of the AMFI limits, as established by HUD."

For more information about the CDBG-DR Homebuyer Assistance Program and its eligibility requirements, you can consult the HBA Program Guidelines, available in English and Spanish on PRDOH's website at: <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program-2/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador-2/> (Spanish).

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Comment ID: 10/31/22\_WP\_NGO\_Proyecto fe esperanza\_Edna Tirado(1)

**Comment:** *"How can you help proyecto fe y esperanza's premises"*

**PRDOH Response:**

Thank you for your comment. The Department of Housing is committed to publicizing and informing the public of all assistance available under the CDBG-DR and CDBG-MIT grants. To obtain information on these types of assistance and identify which would be appropriate for your project, visit PRDOH's website through the following link: <https://cdbg-dr.pr.gov/en/> (English) y <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_HECTOR RUIZ(1)

**Comment:** *"What do I have to do to take the class again"*

**PRDOH Response:**

The Department of Housing appreciates your participation during this public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. To resume the Housing Counseling Program workshop, you must contact one of the six responsible agencies to coordinate your appointment. Contact information for all six (6) agencies can be found on PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/housing-counseling/> (English) and <https://cdbg-dr.pr.gov/asesoria-de-vivienda/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Roy(1)

**Comment:** *"We need help with increasing the anual income in this country"*

**PRDOH Response:**

The Department of Housing appreciates your comment. The income limits used for the CDBG-DR Programs are published by the United States Department of Housing and Urban Development (HUD). They are reviewed annually by the federal agency. For information related to income limits, visit the following link <https://www.hudexchange.info/resource/5334/cdbg-income-limits/>. For more information on CDBG-DR programs and funds, visit PRDOH's website through one of the following links at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Roy(2)

**Comment:** *"Done"*

**PRDOH Response :**

The Department of Housing appreciates your participation during the public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. All the information about CDBG-DR Programs, including the Action Plan and its amendments, is available in English and Spanish on PRDOH's CDBG-DR website through one of the following links at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Lydia Luciano(1)

**Comment:** "Waiting for my cistern and the solar panels of my R3 house"

**PRDOH Response:**

Thank you for taking the time to provide your comment. The Department of Housing has created a section on its web page for each program in which applicants can verify application status. If your case is related to the R3 Program, visit the following link to check the status of your application: <https://cdbg-dr.pr.gov/iframes/intakestatus>. For general cases, please contact Customer Service at 1-833-234-2324.

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Comment ID: 10/31/22\_WP\_I\_Gloria E. Matos Morales(1)

**Comment:** "I don't know what the 9th amendment is, and I don't have the resources to download and read that much. You could summarize and let us know about this, more publicity on the matter.

*In particular, I would like information on the energy resilience program (solar panels) that has been forgotten after announcing it more than a year ago and these funds have not been used. I am still waiting for my property to be evaluated for those funds. I am an R3 participant. Case: [REDACTED] "*

**PRDOH Response:**

Thank you for taking the time to provide your comment. The ninth substantial amendment to the CDBG-DR Action Plan contains several modifications to the CDBG-DR Programs. Among the changes made in this amendment were the eligibility requirements for the Community Energy and Water Resilience Installations (CEWRI-DR) Program. One of the objectives of the CEWRI Program is to provide facilities to promote the efficiency and resilience of energy and water for cases that are in the process of rehabilitation, reconstruction, relocation, or provided with new construction as part of the R3 CDBG-DR Program at no cost to the applicant. Eligible household units may receive improvements that include the installation of a solar (photovoltaic) system with battery storage for essential plug loads to provide power in the event of a power outage and the installation of a water storage system. To check case status under the R3 Program, visit the following link: <https://cdbg-dr.pr.gov/iframes/intakestatus> .

Likewise, we invite you to visit PRDOH's CDBG-DR website to read more about the changes included in the draft of the ninth substantial amendment to the CDBG-DR Action Plan available in English and Spanish at <https://cdbg-dr.pr.gov/en/action-plan/> (English) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). In addition, you can obtain more information about CDBG-DR funds and their respective programs by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov) or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_vacans publicos(1)

**Comment:** *"In Ponce there are many abandoned houses. I have a family and I would like to know how I can acquire a property so I am interested since I want to make progress with my family. I would like someone to help me with that"*

**PRDOH Response:**

The Department of Housing appreciates your time and comment. Among the programs available under CDBG-DR funds is the Homebuyer Assistance (HBA) Program, which provides financial assistance to eligible homebuyers to purchase their first home. The Program is intended to help bridge the gap between the amount of the first mortgage an applicant can obtain from a Financial Institution and the purchase price of a home. Assistance is provided to low-and moderate-income and urgent need people affected by Hurricanes Irma and María who are purchasing their primary residence. One of the objectives of the Program is to increase homeownership rates. This, in turn, fosters the long-term sustainability and economic viability of the communities affected by Hurricanes Irma and Maria throughout the Island.

PRDOH is committed to publishing the availability of CDBG-DR grant programs and/or funds in the most efficient manner that also provides ample opportunity for citizens to participate. We urge you to keep an eye out for the publication of all the guidelines and programs that include detailed information on application periods and eligibility, among others.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). To learn about the other programs established under CDBG-DR funds, visit PRDOH's website <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Myrna Ivelisse Nieves Ortiz(1)

**Comment:** *"There is not much help for owners. More importance is given to people who rent. It is not allowing people to restabilize their property accounts. The Hope [for Homeowners] program from the Department of Housing is not taking place in PR and it is necessary"*

**PRDOH Response:**

Thank you for your comment. The Department of Housing offers different types of assistance to ensure that Puerto Ricans can acquire a decent, safe, and secure home of their own. Through CDBG-DR funds, PRDOH provides assistance to individuals, small businesses, non-profit organizations, municipalities, among other

entities to ensure the speedy recovery of [the] Island through eligible activities that address unmet needs within the housing, infrastructure, and economic development sectors. To provide such assistance, PRDOH established the CDBG-DR Action Plan, which describes the nine (9) PRDOH programs, among other programs, available to meet the needs of owners and tenants. For information related to CDBG-DR programs, visit PRDOH's website through one of the following links at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Joseph Marcano(1)

**Comment:** *"Institutions should not determine the assistance amount, it should be between the individual and PRDOH."*

**PRDOH Response:**

Thank you for taking the time to provide your comment. The determination of assistance under the CDBG-DR programs is a governmental process that requires the participation of different sectors and government agencies. Likewise, federal and state legislation and regulations have established requirements and criteria for the development of programs, granting of assistance, oversight and use of funds, reports, and monitoring, among others. It requires the participation of different professionals from industries such as construction and planning, as well as the support and/or coordination of different government agencies. The goal is to develop programs that achieve their objectives and provide assistance to as many citizens as possible. The determinations on the assistance amounts and/or eligibility are made taking into consideration different factors, such as the urgent needs of the communities/individuals, the different community lifelines, the population to be benefited, citizen participation, among others.

For more information related to CDBG-DR program requirements and procedures, visit PRDOH's website through one of the following links at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Marily Guevarez Colon(1)

**Comment:** *"I had already gotten my certificate but apparently they canceled it because I did some formalities and never achieved anything in a year I will have to receive the training again, in fact, I needed a duplicate and I didn't get it either."*

**PRDOH Response:**

The Department of Housing appreciates your participation during this public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. To retake the Housing Counseling Program workshop you must contact one of the six agencies so that they can coordinate an appointment. Contact information for all six (6) agencies can be found on PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/housing-counseling/> (English) and <https://cdbg-dr.pr.gov/asesoria-de-vivienda/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Marcos Echevarria(1)

**Comment:** *"As CDBG-R3 participants, who only qualify for relocation, we need an amendment to the program guidelines regarding the appraisal of the homes we submit because they are always appraised well below the sellers' asking price, even though the amount is enough to cover the seller's asking price but they do not compromise in any way. That's where we lose our chances of getting a safe home. This is extremely important. We're not getting any younger!!"*

**PRDOH Response:**

Thank you for your comment. The R3 Program provides assistance to homeowners to repair or rebuild their significantly affected homes. Among the objectives of the Program is to provide decent, safe, and sanitary housing in disaster-affected areas and to ensure that the housing needs addressed in the communities, and whose participants are of very low, low, and moderate-income, receive assistance. Assistance under this Program is provided in three (3) main categories: repair, reconstruction, and relocation. The determination of the type of assistance or category for which each applicant may be eligible is determined by taking into consideration, among other factors, the extent of the damage, critical needs, the location of the property, and the estimated cost of repair. In the ninth substantial amendment to the CDBG-DR Action Plan, PRDOH included the following within the R3 Program: *"To provide relocation applicants the best opportunity to successfully find and purchase their replacement home. PRDOH may choose to provide additional forms of assistance to relocation applicants throughout the relocation process to assist in the search, selection, and procurement of the replacement home."* PRDOH will be assisting relocation participants to identify an eligible home within the available housing inventory. For more information on the R3 Program, visit PRDOH's CDBG-DR web page, available in English and Spanish, at [64](https://cdbg-</a></p></div><div data-bbox=)



[dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/](https://dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/) (English) and <https://cdbg-dr.pr.gov/download/programa-de-reparacion-reconstruccion-o-reubicacion/> (Spanish).

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Comment ID: 10/31/22\_WP\_GE\_R3\_Programa R3(1)

**Comment:** *"Unfortunately, those in the R3 program are having difficulty buying. Realtors do not accept the program because of the delay in its inspections. I need to move out of my residence, my mental health problem has gotten worse. Help me please. Maria Rivera Natal"*

**PRDOH Response:**

The Department of Housing appreciates your comment. The Home Repair, Reconstruction, or Relocation Program (R3) was modified in this ninth substantial amendment to the CDBG-DR Action Plan to provide relocation applicants the best opportunity to successfully find and purchase their replacement home. Under this Program, PRDOH may choose to provide additional forms of assistance to relocation applicants throughout the relocation process to assist in finding, selecting, and obtaining a replacement home. Likewise, we would like to highlight that on November 10, 2022, PRDOH held a symposium with members of the real estate industry, including realtors, to provide guidance on the R3 Program relocation guidelines and procedures and the Homebuyer Assistance Program (HBA). Doing so, to engage the Industry to collaborate in Puerto Rico's recovery efforts. For more information on the R3 Program, visit PRDOH's CDBG-DR web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-reparacion-reconstruccion-o-reubicacion/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Morales(1)

**Comment :** *"It is an assistance that one cannot access."*

**PRDOH Response:**

The Department of Housing appreciates your participation during this public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. CDBG-DR funds are available to Puerto Ricans identified as having a low and moderate income, and/or those in urgent need. It is important to note that each CDBG-DR Program has specific requirements that applicants must meet in order to be eligible to receive the pertinent assistance. For more information on the eligibility criteria for each of the CDBG-DR Programs, visit PRDOH's webpage, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-

234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_I\_Luis Diaz(1)

**Comment :** *"Assistance for SMEs AND NOT LOANS."*

**PRDOH Response:**

Thank you for your comment. As part of the recovery assistance following Hurricanes Irma and Maria, economic development programs for Puerto Rico were established under the CDBG-DR portfolio of programs. Given the importance of the Island's economic recovery, and its influence in other areas such as housing, workforce, among others, it is necessary to provide assistance to small businesses. PRDOH provides such assistance through the following programs: the Small Business Financing (SBF) Program and the Small Business Incubator and Accelerator (SBIA) Program. The purpose of the SBF Program is to support the recovery of small and micro-businesses affected by hurricanes Irma and María by awarding Recovery Grants to cover operating capital and/or mobile equipment. Meanwhile, the SBIA Program supports the growth and success of new companies and businesses in their early stages of operation. This is done through various entities throughout the island that serve as guidance for participants and offer services to assist in the process of incubation and acceleration of small businesses.

To obtain information about the SBF Program, visit PRDOH's CDBG-DR web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/small-business-financing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-financiamiento-para-pequenas-empresas/> (Spanish). To learn more about the SBIA Program, you can also visit the Program web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/small-business-incubators-and-accelerators/> (English) and <https://cdbg-dr.pr.gov/incubadoras-y-aceledadoras-de-pequenas-empresas/> (Spanish). For more information about CDBG-DR funds and their respective programs, visit our web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_PS\_ALT International Development LLC\_Ismael Gonzalez(1)

**Comment :** *"Our company has been manufacturing Insulated Concrete Foam (ICF) a construction material recognized by HUD and FEMA for decades. This product combined*

*with our modular and industrialized construction system allows us to build houses in days, not months.*

*Also, as shown in the attached image, it withstands winds of 250mph, earthquakes up to 8.5rs and fire up to 2,000°F. To top it all off, we build from \$85 sq. ft and offer a 100 warranty. Given all of the above, I suggest that this product and system be included as a requirement for the evaluation of future affordable housing developments and for the overall reconstruction of Puerto Rico's infrastructure."*

**PRDOH Response:**

Thank you for your comment in response to this Substantial Ninth Amendment to the CDBG-DR Action Plan. Construction and/or repairs under the CDBG-DR programs must comply with construction requirements and standards, as well as applicable federal and local codes and regulations. For information on housing assistance including program guidelines and home repair requirements, visit our website available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_GE\_Todas\_Jessica Ortiz(1)

**Comment:** *"Can someone explain to me what this is all about? Why do you need my opinion on something that I don't know anything about? 🙄"*

**PRDOH Response:**

Thank you for your comment. In 2018, the Government of Puerto Rico appointed PRDOH as the agency responsible for managing the Community Development Block Grant - Disaster Recovery (CDBG-DR) funds awarded by the U.S. Department of Housing and Urban Development (HUD). With the establishment of twenty (20) programs designed to provide grant opportunities to citizens, small businesses, municipalities, agencies and Non-government organizations, PRDOH provides assistance to address the unmet needs of the local housing, infrastructure, economic and planning sectors impacted by Hurricanes Irma and Maria. Currently, PRDOH made an amendment to the CDBG-DR Action Plan, in which key changes for the implementation of the recovery programs were included. If you would like to learn more about these new proposed changes, you will find the draft of the ninth substantial amendment to the CDBG-DR Action Plan available in English and Spanish at PRDOH's CDBG-DR website <https://cdbg-dr.pr.gov/en/action-plan/> (English) and <https://cdbg-dr.pr.gov/plan-de-accion/> (Spanish). For future amendments to the CDBG-DR Action Plan, please visit these websites to learn more about the changes made to the plan. For more information about CDBG-DR funds and their respective

programs, visit our web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Enid Perez(1)

**Comment:** *"It is a pity that small businesses such as Mine don't qualify for assistance[,] I have been affected since Maria".*

**PRDOH Response:**

The Department of Housing appreciates your interest in this ninth substantial amendment to the CDBG-DR Action Plan. The Action Plan includes different programs under the economic development sector aimed at assisting with the recovery of the Island's economy after Hurricanes Irma and Maria. From your comment, it is difficult to know which program you are referring to. However, we would like to point out that PRDOH has two programs dedicated to assisting small businesses: the Small Business Financing (SBF) Program and the Small Business Incubator and Accelerator (SBIA) Program. The SBF Program provides Recovery Grants to cover the operating capital and/or mobile equipment of eligible small and micro-businesses. Small business applicants, both for-profit and not-for-profit, must present evidence of unmet needs arising from the impact of Hurricanes Irma and Maria. PRDOH is also responsible for operating the SBIA Program, which supports the growth and success of new companies and businesses during their early stages of operation. This assistance is provided through various entities throughout the island that serve as advisors and guidance for program participants, who receive services to assist in the process of incubation and acceleration for their small businesses.

To obtain information about the SBF Program eligibility criteria, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/small-business-financing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-financiamiento-para-pequeñas-empresas/> (Spanish). To learn more about the SBIA Program eligibility criteria, you can also visit the Program web page available in English and Spanish at <https://cdbg-dr.pr.gov/en/small-business-incubators-and-accelerators/> (English) and <https://cdbg-dr.pr.gov/incubadoras-y-aceleradoras-de-pequeñas-empresas/> (Spanish). For more information about CDBG-DR funds and their respective programs, visit our web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_NGO\_Hispanic Federation\_Maritere Padilla Rodríguez(1)

**Comment:** "Secretary Rodriguez Rodriguez:

Good afternoon. I am including the Hispanic Federation's comments to the ninth substantive amendment to the CDBG-DR Action Plan for your evaluation and subsequent action.

Warm regards,

Maritere Padilla Rodríguez  
Director of Policy and Advocacy  
Puerto Rico Operations

e: [mpadilla@hispanicfederation.org](mailto:mpadilla@hispanicfederation.org)  
t: 787.417.7700 ext. 185 | f: 212.233.8996"

**Comments summary:**

**HOME REPAIR, RECONSTRUCTION, OR RELOCATION PROGRAM (R3)**

**Ownership**

*In our comments to the fifth and seventh substantial amendments to the Action Plan, we pointed out that this program does not effectively address the situation of people who do not have a property title. It is unclear whether it will eventually be necessary to obtain a property title in order to have access to the benefits of the program. It is ill-advised to have made it a condition through a local, not federal, requirement to possess a property title in order to receive the available assistance.*

*The R3 Program guidelines specify that the Ownership Certification will only be used to "provide standing to the applicant during the issuance of permits to continue to obtain construction permits.<sup>5</sup>" The guidelines add that "those participants who proceed with the permitting process by signing an Ownership Certification must continue the necessary process to perfect their title under the Title Clearance Program. The participants must make every reasonable effort within their power to cooperate in the process of obtaining a perfected title."*

*In July 2021, the U.S. Department of Housing and Urban Development (HUD) publicly clarified that CDBG funds do not have a "proof of ownership" requirement, and expressly clarified that it is not legally necessary to require a formal title or deed to access federal assistance. Specifically, HUD published the following:*

*"CDBG-DR does not have a requirement of "proof of ownership" when grantees are carrying out recovery programs. Any decisions about requiring applicants to submit*

*proof of ownership is up to the grantee and its chosen program design, however, HUD would recommend grantees obtain documentation to protect the CDBG-DR investment.*

*If a grantee chooses to follow HUD's recommendation and require proof of ownership, there are several ways ownership can be documented that does not involve a deed or title." (emphasis supplied).*

*Therefore, the Hispanic Federation reiterates its original statement and requests that PRDOH amend the Action Plan and the R3 Program guidelines to expressly state that those participants who signed an Ownership Certification and demonstrated a proprietary*

interest during the permitting process and yet fail to obtain a perfected title, will not be subject to recoupment by the agency.

We also request that the agency responds to the historical situation in Puerto Rico concerning the lack of property titles by providing as much flexibility as possible to the alternative documents required to prove ownership or proprietary interest, as permitted by federal regulation.

### **Mitigation Alternatives**

Program R3 should allow participants to assess their mitigation alternatives at a housing and community level. This, in order to avoid displacements. The alternative of rebuilding in high-risk areas must be evaluated responsibly on a case-by-case basis and at a community level. The safety of families is of the utmost importance, but to achieve this safety, in some cases, relocation is not the only alternative. Survivors and their communities should be informed of the mitigation alternatives that have been developed in the Municipal Mitigation Plans, the State Mitigation Plan, and/or the mitigation projects contained therein. In fact, communities should be encouraged to participate in the process of designing, evaluating, and implementing these plans. Also, the Whole Community Resilience Planning Program should consider such mitigation plans and allow for the direct participation of communities in their development and implementation. We reiterate that participation in these instances should be encouraged on a larger scale and improved, along with access to existing planning programs to address these risks.

In light of this, the eleventh version of the Program R3 guidelines establishes the following: "Participants who are awarded a relocation grant and who do not wish to relocate immediately may defer acceptance of the grant under the R3 Program to allow for participatory development of the home mitigation program under the Community Development Block Grant for Mitigation (CDBG-MIT). Participants who choose to defer acceptance of the relocation grant under the CDBG-DR R3 Program to participate in a mitigation program in the future will maintain the CDBG-DR R3 Program grant on hold until a home mitigation program is established under CDBG-MIT." Note that the guidance is expressly limited to a home mitigation program and not a community mitigation program. Although the CDGB-MIT Funds Action Plan created the Single-Family Housing Mitigation Program and in the first substantial amendment added the Multi-Sector Community Mitigation Program, it is unclear how R3 Program participants will benefit from these programs. In fact, in the first substantial amendment to the CDBG-MIT Action Plan, direct references to the R3 Program under the Single-Family Housing Mitigation Program were removed and there is also no reference to the R3 Program under the Multi-Sector Community Mitigation Program. Therefore, there is no effective alignment to avoid displacement.

Five years after Hurricane Maria, any mitigation alternatives to avoid displacement should have been evaluated long ago. The delay in genuinely providing mitigation alternatives to survivors creates exhaustion and a sense of injustice in having to endure subsequent disasters such as Hurricane Fiona without a safe roof over their heads.

This, in turn, causes the survivors, out of exhaustion, to decide to abandon their community. Therefore, PRDOH's delay in providing real and timely mitigation alternatives to survivors causes displacements

and we request immediate action to prevent them.

### **Temporary Housing**

The Hispanic Federation reaffirms its original comment and requests that in this substantial amendment a temporary housing program be created for those R3 Program applicants whose homes are not in safe condition and who are interested in waiting for a home or community-based mitigation program under CDBG-MIT funds.

### **COMMUNITY ENERGY AND WATER RESILIENCE INSTALLATIONS PROGRAM**

The Hispanic Federation recommended starting the implementation of the program in the areas where the electrical system is the most vulnerable. Especially in those that were reconnected last after Hurricane Maria. At the same time, we recommend: (1) using the funds for decentralized, rooftop, battery-powered solar energy systems that can operate during emergencies and provide critical life-sustaining power; (2) using equipment that is certified by the Puerto Rico Electric Power Authority to perform net metering, leaving it to the discretion of the beneficiary; (3) creating measures to cover the full cost of solar systems for families of low and moderate socioeconomic levels; (4) giving priority to people whose lives depend on devices such as artificial respirators or the equivalent; and (5) giving priority to communities with the most significant electrical vulnerability. Furthermore, we recommend that PRDOH provide the necessary technical assistance and training so that communities can develop and implement the necessary maintenance plans for these projects. Additionally, among other things, we made recommendations to improve the program's transparency portal, which, to date, provides practically no information other than the budget and launch date. However, the following remains to be expressly adopted in the Action Plan and/or the guidelines that regulate the program:

- Prioritize people whose lives depend on devices such as artificial respirators or equivalent.
- Prioritize the communities with the most significant electrical vulnerability.
- Technical assistance and training.
- Not imposing a requirement of years of experience to perform the preliminary evaluation.
- Add options to the standardized energy and water designs to make modifications that account for the number of people living in the household and their needs.
- Improvements to the program's transparency portal.

### **BLUE ROOF SURVEY PROGRAM**

The Hispanic Federation is aware that non-profit housing counseling organizations collaborated on the blue roof survey. Therefore, the proposed survey is not necessary. What is needed is immediate, urgent, and concrete action to provide a safe roof to the thousands of survivors who have been waiting more than five years for assistance and had to face Hurricane Fiona without a roof over their heads.

Also, as part of our comments to the seventh substantial amendment, we requested the immediate creation of a transparency portal for the Blue Roof Repair Program where, among other things, the information that has been repeatedly requested by the Hispanic Federation be published for public benefit.

Truly, it is unnecessary to spend public funds on legislative investigations looking into how many blue roofs remain after Hurricane Maria, when PRDOH has that information in its hands

and can publish it for the benefit of all sectors. We reaffirm our request to create a transparency portal for the managing of the blue roofs. Among other things, we request that the following information be published:

- Geospatial study showing an estimated 18,000 blue roof homes around the island.
- Data from the study estimating that as of May 2022, there are 3,646 blue roofs.
- Number of homes with blue roofs by municipality.
- Number of homes with blue roofs that requested assistance under the PRDOH R3 Program and/or this program, by municipality.
- Number of approved applications for homes with blue roofs.
- Number of denied applications for homes with blue roofs.
- Number of homes with blue roofs referred to the Title Clearance Program before they could receive assistance from the program.
- Number of homes with blue roofs for which repairs, reconstruction or relocation has begun, by municipality.
- Number of homes with blue roofs for which repairs or reconstruction have been completed, by municipality.
- Participant demographics: elderly, women, minors, people with disabilities, etc.

### **GAP TO LOW-INCOME HOUSING TAX CREDIT (LIHTC) PROGRAM**

The Hispanic Federation does not support increasing the funds available in this program for sectors that have already received tax credits under the Low Income Housing Tax Credits (LIHTC). We recommend that these funds be used for direct assistance programs, such as the R3 Program or CEWRI, for LMI population, where homes are rebuilt and improved directly without benefiting intermediaries.

### **COMMENTS AND RECOMMENDATIONS TO ECONOMIC [DEVELOPMENT] PROGRAMS** **RE-GROW PR URBAN-RURAL AGRICULTURE PROGRAM**

The ninth substantive amendment proposes to reduce the impact to the LMI population from 70% to %50 [sic]. This is not acceptable. Hispanic Federation requests that 70% of the impact target be reinstated for the LMI population.

**Reopen the program application process and ensure the effective use of the \$92.5 million for the agricultural sector.**

#### **Education and Technical Support**

Once the application process is reopened, we recommend diversifying the program's promotion and education efforts. Trends indicate that the average age of farmers is 60 years old and that in Puerto Rico a large part of the population does not have easy access to the internet, access to digital technology, or lacks computer literacy skills, we are concerned that the application process will continue to be digital only. We strongly insist on diversifying the application filling methods or on equipping the help centers with computers and technical support so that farmers and fishermen can complete their applications.

We also recommend diversifying and strengthening efforts to provide technical support and assistance to farmers and/or fishermen who receive the grants. There should be an increase in the amount of case managers and training for agronomic science experts and staff to provide the assistance that participants need to complete the business plan and post-grant compliance requirements. Among other things, site visits should be conducted to validate



the information provided in order to effectively support program participants.

### **Definition of Family Farm**

We reiterate that it is important to define what a small family farm is in the context of Puerto Rico and to identify precisely who qualifies as a priority to receive these subsidies. According to the 2018 agricultural census, there are about 8,230 farms in Puerto Rico. Out of these, 26% of them are under 10 acres of land and 46% of them are only 10 to 20 acres. Approximately 75% of all farms in Puerto Rico are less than 48.6 acres (50 cuerdas) in size.

### **Local Government Units and Municipalities**

Under the Re-Grow PR Urban-Rural Agriculture Program specific criteria must be established for evaluating and selecting proposals submitted by governmental entities. We recommend that local government units and municipalities apply for funds exclusively to work with farmers or fishermen located entirely or partially within their jurisdictional boundaries. In addition, the proposal submitted must:

- Be created through a collaborative effort with farmers, fishermen, agricultural non-profit organizations and other local entities that can support the initiative.
- Establish the need for the project and how it will address food security in the municipality and/or region.
- Include a description of the vulnerability of the agricultural sector and a map of the agricultural area to be impacted by the project.
- Specify the population in the agricultural sector that will be impacted or served.
- Attach a letter of support endorsed by the representatives of said population. This process should include meetings with representatives of the agricultural and fishing sectors to formalize endorsement of the proposal.
- Specify how 100% of the funds will be used to benefit small farmers and fishermen.

### **Non-Food Producing Entities**

Our concern is that non-food producing entities will be considered for funding under this program. Some non-food products identified on the USDA website are: oils, resins, fibers, clothing, energy, cosmetics, and plastics. According to the definitions of a "non-food producing entity" identified on the USDA website, these entities do not meet the objectives of the program and we recommend that they not be considered.

On the other hand, we recognize the existence of small local agro-enterprises dedicated to the production of biofertilizers that, while they should not be a priority in the granting of funds, we recommend that their applications be considered as long as the fertilizer is produced locally with animal waste generated by agricultural activities, compost, processed animal and vegetable by-products, among other organic waste. The program's limited resources should be directed to support the recovery or reintegration of small farmers and fishermen whose agricultural operations were impacted by Hurricanes Irma and Maria, in line with the program's objectives.

### **Creation of Priority Groups**

Create priority groups to prevent farmers with annual incomes of less than \$10,000 from having to compete on a first-come, first-served basis with farmers with annual incomes of more than \$50,000.

**Flexibility on Required Documents**

Making the documentation requirements for farmers to prove land ownership and farming experience/capacity more lenient.

**Non-Responsible Applicants**

Clarify which methods of communication will be used to contact program participants.

**Transparency Portal**

Update with information that will guarantee its effective implementation, including the number of grants awarded to farmers/fishermen with a gross annual income of less than \$10,000; number of grants awarded to farms of 9.7 acres (10 cuerdas) or less; number of grants awarded to start-up initiatives, among others.

**ECONOMIC DEVELOPMENT INVESTMENT PORTFOLIO FOR GROWTH PROGRAM**

We submit the following general recommendations and/or requests:

- We request that the inventory of projects with the potential to assist in community relocation processes be published, so that the public can make a fair assessment of the need for the funds allocated to the program and their relevance to national objectives, LMI populations, and those affected by the hurricanes.
- Among the projects mentioned are Bahía Urbana, Puerta de Tierra, and the Navy Pier in Vieques. However, in order to justify investments on the scale outlined, projects must have endorsements from the municipalities and communities where they are located. They must also be projects integrated into zoning plans and Municipal Resilience Plans. Projects must have a Citizen Participation Plan that includes the impacted communities in the design stages. It must guarantee that the benefits of the investment are directed primarily to the impacted populations.
- We recommend that project selection processes be more transparent, less discretionary and involve public participation, as could be done through the Citizen Advisory Committee.
- We recommend that projects with minimal awards of less than \$100M be included so that community-based groups and non-profit organizations can aspire to submit projects to the program.
- Priority should be given to projects that mitigate risks.

**GENERAL RECOMMENDATIONS REITERATED BY THE HISPANIC FEDERATION IN THE SEVENTH SUBSTANTIAL AMENDMENT****Unmet Needs****Abandoned houses****Eliminate repayment and fund matching requirements****Citizen Participation- Citizen Advisory Committee (CAC)**

The Hispanic Federation will not abdicate the rightful claim of making the CAC work in the public interest. We request concrete, immediate, and bonafide actions to make the CAC a model of citizen participation in Puerto Rico and other jurisdictions.

**PRDOH Response:**

The Department of Housing appreciates the Hispanic Federation's continued commitment to the CDBG-DR Program and to Puerto Rico's recovery.

Property ownership is a pressing issue, not only for the R3 Program, but for multiple other processes for which it is a requirement by law. Although HUD has not imposed ownership requirements for the use of CDBG-DR funds, when PRDOH purchases a property, as required by local law, the property must have a title to show that the person is the owner of said property. However, for other processes under the CDBG-DR programs, the requirements for proof of ownership have been made more flexible and are included in the guidelines of the different programs.

Regarding the R3 Program, pursuant to Regulation No. 7951 of November 30, 2010, known as the "Joint Regulation for Project Evaluation and Permitting, regarding Land Development and Use, and Business Operations" (Joint Regulations) of the Planning Board, or pursuant to the current version, any application related to the development and use of land in Puerto Rico, which includes construction works carried out by the R3 Program, must be promoted by the property owner(s) in order to obtain a building permit. Pursuant to Section 2.1.9.5 of the Joint Regulations on Legal Standing, documentation evidencing ownership includes:

- Public Deed
- Registry Certification
- Declaration of Heirs
  - You may include an Application for registration of heirs.
- Title Certificate from the Department of Housing
- Judgment or Ruling of a Court
- This must specify that the Court granted the applicant the ownership of the property in question and ordered it to be registered in the Puerto Rico Property Registry.

The R3 Program may evaluate other documentation, as accepted by the Permits Management Office (OGPe, by its Spanish acronym). This will be considered on a case-by-case basis. After due diligence, the Program may also allow for alternative methods of documenting ownership, including an ownership certification process. As needed, the Program will refer participants to the Title Clearance Program for support in obtaining a legally valid property title. Such is the case of those participants who have been eligible for a relocation award but do not have a valid title and must refer to the Title Clearance Program for it to provide a property title search service to ensure the replacement property and the damaged property are free and clear of liens.

One of the purposes of the (CDBG-DR) disaster recovery funds is to address the immediate needs of disaster victims. On the contrary, the purpose of the (CDBG-MIT) mitigation funds is to enable Puerto Rico to implement high-impact strategic activities in order to mitigate disaster risks and reduce future losses. Therefore, through both grants, PRDOH has the opportunity to offer both immediate recovery solutions and short- and long-term mitigation measures. The R3 Program is one of those programs that provide short-term disaster recovery solutions.

Currently, under the CDBG-MIT portfolio are the Single-Family Housing Mitigation Program and the Multi-Sector Community Mitigation Program. The Single-Family Housing Mitigation Program is available to households in Puerto Rico that face risks

calculated in the Puerto Rico Risk Assessment. This Program prioritizes mitigation assistance for families facing an immediate threat whose homes are uninhabitable due to damage caused by a recent disaster or hazard event, and who face an immediate threat due to these damages.

On the other hand, the Multi-Sector Community Mitigation Program aims to prioritize mitigation solutions for an entire community interested in redevelopment or relocation as means of reducing the risk of loss of life and property while keeping communities together. By meeting these needs at the community level, rather than at the individual level, this Program promotes the relocation or rebuilding of neighborhoods and communities to reduce the risks faced by their residents and thus enable them to thrive in an environment outside the risk areas. Priority will be given to community improvements that mitigate the greatest risk for the most people, at the lowest cost.

R3 Program participants interested in participating in the Single-Family Housing Mitigation Program may defer acceptance of the grant under the R3 Program in order to apply under this other Program. In order to participate in the Multi-Sector Community Mitigation program, participants must meet the eligibility requirements of the program.

The R3 Program offers optional relocation assistance (ORA) during Program-supported activities to eligible participants. Also, if an eligible R3 Program applicant must temporarily vacate the hurricane-affected property to allow for program-sponsored activities and the applicant is unable to secure temporary housing, the applicant may qualify for rental, moving, or storage assistance to facilitate temporary relocation until program activities are completed. Therefore, in order to provide this type of assistance, it is not necessary to create a new program, as the assistance is already available under the R3 Program.

Also, under the CEWRI CDBG-DR Program, assistance is provided to applicants who have already been awarded assistance under the R3 Program. However, in developing programs under the CDBG-MIT grant, PRDOH has taken into consideration, among other concerns, the experience and information gained in the development and implementation of the CDBG-DR Programs. This is intended to expand and provide as much assistance as possible to the most vulnerable communities with an unmet risk mitigation need. The Action Plan under the CDBG-MIT Community Energy and Water Resilience Installations Program section states that efforts to promote resilience in energy and water production and distribution systems could consider the installation of solar (photovoltaic) systems with energy storage batteries that matches the household's needs, taking into account critical medical needs and prioritizing the most vulnerable within the LMI population and households in need of high-risk energy security. It is important to note that with each installation, technical assistance and training is provided to participants on the use and maintenance of the equipment.

On the other hand, the Guidelines for the CDBG-MIT Program Operations and Maintenance Plan was recently published. These guidelines were created for CDBG-MIT fund grantees who have infrastructure projects and public facilities. The

operation and maintenance of these projects should be planned during the development phase and updated during the design phases. In addition, it should be implemented as a dynamic document once construction is completed and the project is put into service. For information about these guidelines, visit the following link: <https://cdbg-dr.pr.gov/en/download/program-guidelines/>.

The years of experience requirement for subrecipients was established by PRDOH to guarantee the quality of the work performed. This is due to their technical nature and complexity. However, your suggestion will be evaluated during this Action Plan amendment process.

The Blue Roof Program included a repair component that is removed in this amendment to focus repair efforts under the R3 Program or the CDBG-MIT Single Family Housing Mitigation Program. The Blue Roof Program is now left with the component of carrying out a study that has already been completed. Under the CDBG-DR Geospatial Infrastructure Program, a study was also conducted in which properties with blue roofs were identified for referral to R3 programs or the CDBG-MIT Single-Family Housing Mitigation Program. For this reason, funds from the Blue Roof Program were reallocated to the R3 Program which has the structure to address and provide assistance to these properties. Regarding your request for certain blue roof information to be published, PRDOH is working on an interactive dashboard with data related to blue roof properties to be made available to the public. Although it has not yet been published, PRDOH has data available to respond to public requests for information.

In order to address housing needs on a comprehensive basis, in addition to assistance for homeowners, the availability of affordable rental housing is necessary. Through the CDBG-DR Gap to Low Income Housing Tax Credits (LIHTC) Program, housing eligible for funding under the Program is rehabilitated or created. The LIHTC Program creates a balance between the use of CDBG-DR funds and the public and private funding sources available for the construction of these housing units. This Program benefits low- to moderate-income people by increasing the availability and quantity of safe, resilient, and affordable rental housing.

PRDOH appreciates your suggestion regarding the reduction of the funding utilization target for the LMI population under the Re-Grow Program. It will also evaluate this suggestion during this process. Nonetheless, we reiterate that the Program makes every effort to reach as many LMI individuals as possible, regardless of the target established for the use of funds for this population in the Action Plan. At this time, the Program does not plan to reopen the application process. To date, the Program has received 2,701 applications. However, during the fund disbursement process, PRDOH may reevaluate the viability of opening the application process.

The funds allocated to the Re-Grow Program include projects to provide advice and technical support to farmers. However, as of today, no proposal and/or application has been submitted for that purpose. Among the eligible services, there are educational activities to develop agricultural skills and farmer support services. These include farm management or operational efficiency assistance, workshops on the basics of agricultural marketing, business planning, among others.

The Department of Agriculture assists in the administration of the Program, supporting the provision of grants and delivering technical assistance to eligible entities. This assistance consists of, but is not limited to, the following:

- Assistance in the application process to obtain certification and other benefits available to farmers.
- Farmer support and guidance services.
- Educational agricultural workshops related to agricultural methods, techniques, and skills development.
- Programmatic services that contribute to capacity building within a qualified agricultural operation.

Aside from the support provided by the Department of Agriculture, the Program has Case Managers available to assist applicants, this includes providing technical support.

As you mention in your comment, most farmers on the Island are below the limits and/or metrics established in the definition. However, the definition of a family farm is established by federal regulation and the Program is not authorized to modify it.

The Re-Grow Program has 2 main objectives: 1) to promote and increase food security and 2) to improve and expand agricultural production related to economic revitalization and development activities. Under the Re-Grow Program, priority is currently given to farmers and fishermen who contribute to Puerto Rico's food security. Therefore, non-food producing entities will not be awarded grants until every food-producing entity that applied to the program and is eligible has received its grant. However, in order to meet the objectives of the Program it is necessary to provide the applicants with the products and/or items necessary for the operation of the farm and/or for planting activities, so these entities are facilitators for the food-producing entities and thus necessary for their success.

The Economic Development Investment Portfolio Program (EDIP) aims to implement large-scale redevelopment projects that are transformative and that create jobs and/or generate cascading economic impact. The creation and retention of jobs through the recovery and growth of affected businesses and/or businesses whose operations were disrupted by the hurricanes, as well as the growth of start-up businesses established after the hurricanes, are a vital aspect of the comprehensive revitalization strategy to facilitate and foster strategic growth connections and areas of opportunity.

Public awareness and knowledge about the IPG Program progress is important to PRDOH. Additional information about the program can be found on the CDBG-DR Program website at <http://www.cdbg-dr.pr.gov/en/programs> (English) and <https://www.cdbg-dr.pr.gov/programas/> (Spanish). The Program Guidelines are also available on the CDBG-DR website. Currently, the inventory of potential projects is evaluated by an Evaluation Committee that reviews and determines which projects are eligible based on the eligibility criteria established in the Action Plan and the Program Guidelines, and then selects the award recipients. After the application phase for this program has closed, and projects have been scored and ranked, and specific projects have been selected, PRDOH will publish the amount of funding that

will be provided to each project, along with additional information about the project, on the program website.

A minimum of \$10 million to \$50 million has been assigned for the awards, as the purpose of the Program is to implement large-scale projects to maximize their economic impact and create more jobs. In accordance with the Program Guidelines, the minimum award may be reduced so long as the analysis of the application reflects that, despite an increase or decrease in the amount to be considered for IPG funding, the project will continue to increase the island's competitiveness in sustained economic growth.

According to the 9th amendment to the CDBG-DR Action Plan, the distribution methods in the IPG Program were amended to include the subrecipient distribution method, in addition to the already established direct selection method. Entities selected to participate in the program must agree to prioritize the development of recovery and revitalization projects that ensure the program's national objective goals are met, with a focus on identifying projects that meet the program's low-to-moderate income (LMI) population spending objectives.

Regarding your comment on the effect that risk-mitigating projects should be prioritized, CDBG-MIT has developed the Economic Development Investment Portfolio for Growth - Lifeline Mitigation Program (IPG-MIT), an extension of the CDBG-DR IPG Program focused on mitigation that will help identify funding for private lifeline infrastructure to support risk-based mitigation needs.

PRDOH reiterates its commitment to continue and expand citizen participation in all processes related to CDBG-DR and CDBG-MIT funds. As part of the process regarding the involvement of the Citizen Advisory Committee (CAC), the first substantial amendment to the CDBG-MIT Action Plan was submitted to the CAC members on June 30, 2022. The public comment period for the amendment began on July 12, 2022 and was extended to August 19, 2022. For information on the CAC, visit PRDOH's website at the following link: <https://cdbg-dr.pr.gov/en/citizen-advisory-committee/> (English) and <https://cdbg-dr.pr.gov/comite-asesor-cac/> (Spanish). The Citizen Advisory Committee Operational Guide can be obtained through the following address: <https://cdbg-dr.pr.gov/en/download/citizen-advisory-committee-operational-guide/> (English) and <https://cdbg-dr.pr.gov/download/guia-operativa-del-comite-de-asesoria-ciudadana/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Darlene Santiago Ramos(1)

**Comment:** "The orientation and treatment were very clear".

**PRDOH Response:**

The Department of Housing appreciates your support. For more information on CDBG-DR programs, including the Action Plan and its amendments, as well as program guidelines, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish).

**Comment:** *"Attached comment from the PRPB"*

**Comments summary:**

*The Puerto Rico Planning Board, as the State Floodplain Administrator and, concomitant to its role as the coordinating state agency of the National Flood Insurance Program (NFIP), is responsible for the management of floodplains, the implementation of Planning Regulation No. 13, "Special Flood Hazard Areas Regulation", and the management of Flood Insurance Rate Maps (FIRMs).*

*As part of its responsibilities, the Planning Board assessed the damages sustained by homes after Hurricane María on September 20, 2017. These homes were located in the Special Flood Hazard Area (SFHA), as identified on the Flood Insurance Rate Maps (FIRMs) prepared by the Federal Emergency Management Agency (FEMA).*

*As required by the Planning Board regulations, Regulation No. 13 and the National Flood Insurance Program (NFIP) regulations, substantial damage (SD) determination processes have been carried out and structures with substantial damage have been determined. This is because there is a large number of structures located in flood zones that do not comply with the current requirements of the regulation on special flood hazard areas and that are considered vulnerable to flood hazards.*

*Therefore, the Planning Board proposes that the following language be retained on p. 161: Properties may not be located in Special Flood Hazard Areas (SFHAs) or Coastal Barrier Resource Areas .*

*If the proposed language is not maintained, it should be added that, if the property is located in flood zones identified as a Special Flood Hazard Areas, it must have flood insurance and be in compliance with the Planning Regulation No. 13.*

**PRDOH Response:**

The Department of Housing appreciates the participation of the Puerto Rico Planning Board during the public comment period for the ninth amendment to the CDBG-DR Action Plan (substantial). As part of the ninth substantial amendment to the CDBG-DR Action Plan, PRDOH modified the requirements for the Homebuyer Assistance (HBA) Program to provide more options for program participants when they are selecting their primary residence. Nonetheless, PRDOH will continue to fulfill its commitment to promote that citizens can enjoy a decent home of their own. Requirements such as obtaining flood insurance policies, among others, are already established within the HBA Program Guidelines. PRDOH welcomes the Planning



Board's comments and appreciates its continued collaboration in the recovery efforts for the Island.

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Comment ID: 10/31/22\_WP\_I\_Norberto Lasanta(1)

**Comment:** *"Too much bureaucracy no one dares to take immediate action to solve the problems the population that has applied for and received approval for their projects and we have to make too many calls and trips to the offices so the security guard does not pay attention to you or allow you to access to the staff, my experience has not been the best."*

**PRDOH Response:**

The Department of Housing regrets your situation. For our team to address your situation, we need to know which specific program under the CDBG-DR portfolio you are referring to. If you wish to request a status update for this case or any other pending applications under the CDBG-DR Programs, you may contact PRDOH by email at: [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), by phone at: 1833-234-2324 or TTY 787-522-5950, or by mail at: Puerto Rico CDBG-DR Program, PO Box 21365, San Juan, PR, 00928-1365.

PRDOH is committed to publishing the availability of CDBG-DR grant programs and/or funds in the most efficient manner that also provides ample opportunity for Puerto Ricans to participate. If you have not applied for assistance under one of the CDBG-DR Programs, we recommend you visit PRDOH's CDBG-DR website, where you will find information on the various housing, infrastructure, and economic development programs available to eligible citizens and entities. All the information about the programs can be found in the Programs section on PRDOH's website at one of the following links: <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 10/31/22\_WP\_GE\_US Environmental Protection Agency (EPA)\_Carmen Guerrero Perez(1)

**Comment:** *"Good afternoon.*

*Thank you for your commitment and work assisting Puerto Rico in the aftermath of Hurricanes Irma and María. We also want to thank you for the opportunity provided to EPA and the public to submit comments on the PR Department of Housing (PRDOH) Draft Action Plan Substantial Amendment 9 for the Community Development Block Grant-Disaster Relief (CDBG-DR) for Puerto Rico.*

*As part of our review, we noticed that consideration of the Green Building Standards is being proposed for elimination as an eligible activity under the following programs:*

*The Home Repair, Reconstruction, or Relocation Program (R3), Page 128;  
The Social Interest Housing program, Page 138;  
The CDBG-DR Gap to Low Income Housing Tax Credits Program (LIHTC), Page 143;  
The Community Energy and Water Resilience Installations Program, Page 148; and  
The Blue Roof Survey Program, Page 156.*

*According to the most recent United Nations Intergovernmental Panel on Climate Change (IPCC) Report a sustainable transition in land, energy, buildings, transport and cities is needed to meet global carbon reduction goals. Buildings account for almost 40 percent of global energy-related CO<sub>2</sub> and will play a major role in a sustainable transformation. Green buildings are a global solution for cities, communities and neighborhoods, and even more so for island communities. Through sustainable design, construction and operations green buildings are reducing carbon emissions, energy, and waste; conserving water; prioritizing safer materials; and lowering our exposure to toxins. Having the Green Building Standard as an eligible activity under the CDBG-DR Action Plan is a proactive step for Puerto Rico for a much-needed sustainable future. Having that all applicable construction meets an industry-recognized standard that has achieved certification under at least one of the following programs included in the current Action Plan (Draft Action Plan Substantial Amendment 8) is a much-needed requirement that is in alignment with federal and Government of Puerto Rico policies on sustainable development and clean energy technologies.*

*We hope that the PRDOH can keep the Green Building Standard as an eligible activity for the programs highlighted above.*

*Should you have any questions or comments, or seek any clarification, please don't hesitate to contact us.*

*Sincerely,*

*Carmen R. Guerrero Pérez  
Division Director"*

**PRDOH Response:**

The Department of Housing appreciates the participation of the U.S. Environmental Protection Agency (EPA) during the public comment period for the ninth amendment to the CDBG-DR Action Plan (substantial). As the agency responsible for administering CDBG-DR funds, PRDOH must adopt and comply with the eligible activities established by the U. S. Department of Housing and Urban Development (HUD). The change referenced in EPA's comment on the Green Building Standard adopted in this amendment was made only for the purpose of adding the appropriate description to the eligible activities under the Housing and Community Development Act of 1974 (HCDA) and to maintain consistency with regards to this

description across activities of CDBG-DR programs. However, PRDOH recognizes the importance of applying the Green Building Standards as required by HUD as part of the green building standards. This standard is implemented by CDBG-DR Programs to ensure a green building model that is acceptable to HUD and beneficial to both the environment and families in Puerto Rico. We appreciate EPA's continued support of the Island's recovery efforts and its recommendations to ensure a sustainable future for Puerto Rico.

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Comment ID: 10/31/22\_WP\_I\_Miguel AVivaldi(1)

**Comment:** "1. Despite the position of external consultants, the procurement process allows the type of contract to be cost plus. For more information, you may contact me at [REDACTED]."

2. The economic development portion should be aligned with the EDA's CEFS.

3. Requesting authorization to treat the disasters of 2017 2019 2020 and 2022 together for repair purposes. There are houses affected by both Maria and the tremors.

4. Allocate money that may expire before the end of the year to make a reallocation to subsequent disasters.

Miguel A. Vivaldi  
[REDACTED]  
[REDACTED]

**PRDOH Response:**

The Department of Housing appreciates your participation during the public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. Your comment has been logged and will be taken into consideration during the evaluation of the action plan draft. The requirements for use and disbursement of CDBG-DR and CDBG-MIT funds are established by federal regulation. In addition, they must comply with state and federal legislation. It is important to note that PRDOH is responsible for managing various grants under the CDBG-DR funds. CDBG-DR funds for Hurricanes Irma and María recovery efforts are designed to respond to the significant damages Puerto Rico has suffered. Through the CDBG-DR Action Plan, PRDOH established twenty (20) programs designed to provide grant opportunities to citizens, small businesses, municipalities, agencies, and non-governmental organizations for the purpose of addressing the unmet needs of the local housing, infrastructure, economic, and planning sectors affected by the hurricanes. For more information on CDBG-DR Programs, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/programs/> (English) and <https://cdbg-dr.pr.gov/programas/> (Spanish).

Moreover, the U.S. Department of Housing and Urban Development (HUD) allowed us to prepare a single Action Plan and established greater flexibility in the use of funds

under the grants for the 2019-2020 earthquakes and Tropical Storm Isaiiah in 2020. Unlike CDBG-DR funds for Hurricanes Irma and María's disaster recovery, these funds are intended to address unmet housing needs for families affected by the earthquakes and the tropical storm. Currently, PRDOH amended the 2019-2020 Earthquake Response Recovery (DR-4473-PR) and 2020 Tropical Storm Isaiías (DR-4560-PR) Action Plan to include changes to the Home Repair, Reconstruction, or Relocation Program and to reallocate the budget to add additional funding awarded by HUD for disaster recovery and mitigation activities. For more information about the CDBG-DR Earthquake and Tropical Storm Recovery funds, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/seismic-home-rehabilitation-and-reconstruction-action-plan/> (English) and <https://cdbg-dr.pr.gov/plan-de-accion-para-la-rehabilitacion-y-reconstruccion-de-hogares-por-sismos/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Maritza Reyes(1)

**Comment:** *"Can you please explain why relocation participants from the CDBG/R3 program are not being considered for the CEWRI program. While the other participants do qualify. Thank you very much.  
Regards,  
Maritza Reyes"*

**PRDOH Response:**

Thank you for taking the time to comment. Among the changes made in the ninth substantial amendment to the CDBG-DR Action Plan were amendments to the eligibility requirements under the Community Energy and Water Resilience Installations (CEWRI-DR) Program. Home Repair, Reconstruction, or Relocation (R3) participants may receive assistance under the CEWRI-DR Program to obtain installations for the purpose of promoting energy and water efficiency and resiliency for cases that are in the process of repair, reconstruction, relocation, or provided with new construction. Such assistance is included as part of the benefits of the CDBG-DR R3 Program, at no cost to the applicant.

Eligible household units may receive improvements that include the installation of a solar (photovoltaic) system with battery storage for essential plug loads to provide power in the event of a power outage and the installation of a water storage system. For more information about the CEWRI-DR Program, visit PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/community-energy-and-water-resilience-installations-program/> (English) and <https://cdbg-dr.pr.gov/download/instalaciones-comunitarias-para-la-resiliencia-energetica-y-de-abastecimiento-de-agua/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Luis A Vera Ortiz(1)

**Comment:** *"Homeowners without formal title deeds should be considered."*

**PRDOH Response:**

Thank you for your comment. The Department of Housing understands that there are many people with no formal ownership documentation. Generally, the title deed requirement is necessary in cases where the Department of Housing acquires the property (known as a "buyout"). However, for much of the assistance provided, evidence of ownership is only required in order to comply with the legal requirements for obtaining permits, among others. To ensure the lack of such documentation does not affect the applicants' opportunity to receive assistance under the Home Repair, Reconstruction, or Relocation (R3) Program, PRDOH established alternate methods for applicants to provide evidence of ownership and demonstrate an ownership interest in the property through an Ownership Certification. In the Ownership Certification, an applicant stipulates the period of time they have been living in the property, and an explanation of the circumstance that prevents the ordinary verification of their ownership. To complete this process, applicants are referred to the Title Clearance Program, whose purpose is to assist low- and moderate-income residents in obtaining cleared and marketable titles to their properties to promote sustainability and security for their families. The evidence of ownership is in accordance with Regulation No. 7951 of November 30, 2010, known as the "Joint Regulation for Project Evaluation and Permitting, regarding Land Development and Use, and Business Operations", which requests that any construction work must be promoted by the owner or owners of the property in order to acquire the construction permit. Said regulation provides for the use of a Title Certificate from the Department of Housing, provided to participants through the Title Clearance Program's assistance.

For more information on the Title Clearance Program, visit the PRDOH's CDBG-DR website available in English and Spanish at <https://cdbg-dr.pr.gov/en/download/title-clearance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-autorizacion-de-titulos/> (Spanish).

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Comment ID: 10/31/22\_WP\_I\_Elsa Rivera(1)

**Comment:** *"I was waiting for the R\_3 funds which were the funds I was interested in but the [funds for] home reconstructions already ran out,"*

**PRDOH Response:**

The Department of Housing appreciates your participation during the public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. Currently, the Home Repair, Reconstruction, or Relocation Program (R3) has closed for applications because it has reached the limit of its available funding capacity.

However, PRDOH is also responsible for managing CDBG-MIT funds. The programs established under the CDBG-MIT Action Plan include the Single-Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the option of voluntary relocation, as specified in the Action Plan.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single-Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).

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Comment ID: 11/01/22\_WP\_I\_Judithmuz50 Muniz(1)

**Comment:** *"Greetings I am still waiting for my case [REDACTED] since Hurricane Msria"*

**PRDOH Response:**

The Department of Housing appreciates your comment. Based on the information provided, it is difficult to know which program you are referring to. However, PRDOH has created a section on its website for each program where applicants can verify the status of their application. If your case is related to the R3 program, visit this link to verify the status of your application: <https://cdbg-dr.pr.gov/iframes/intakestatus>. For general cases, please contact Customer Service at 1-833-234-2324. We appreciate your participation in response to this ninth amendment to the Action Plan. In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 11/01/22\_WP\_I\_Judithmuz50 Muniz(2)

**Comment:** *"Still waiting my case [REDACTED]"*

**PRDOH Response:**

The Department of Housing appreciates your comment. Based on the information provided, it is difficult to know which program you are referring to. However, PRDOH has created a section on its website for each program where applicants can verify the status of their application. If your case is related to the R3 program, visit this link to verify the status of your application: <https://cdbg-dr.pr.gov/iframes/intakestatus>. For general cases, please contact Customer Service at 1-833-234-2324. In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

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Comment ID: 11/01/22\_WP\_I\_Elizabeth Concepcion(1)

**Comment:** *"I was making all the arrangements to buy the house but I never got it because the amount they gave me did not help even though I had all the documents It was not even enough for rent, I was looking to request section 8 but I could not get that either and I do not know what I am going to do."*

**PRDOH Response:**

The Department of Housing appreciates your comment and regrets your situation. PRDOH is committed to finding viable alternatives for the acquisition of affordable and safe housing for citizens. Based on the information provided, it is difficult to know which program you are referring to.

However, it is important to note that the Home Repair, Reconstruction, or Relocation Program (R3), was modified in this ninth substantial amendment to the CDBG-DR Action Plan to provide relocation applicants the best opportunity to successfully find and purchase their replacement home. Under this Program, PRDOH may choose to provide additional forms of assistance to relocation applicants throughout the relocation process to assist in finding, selecting, and obtaining a replacement home.

For more information on the R3 Program, visit PRDOH's CDBG-DR web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-reparacion-reconstruccion-o-reubicacion/> (Spanish).

PRDOH is also responsible for managing the Homebuyer Assistance (HBA) Program, which provides financial assistance to eligible homebuyers to purchase their primary residence. The HBA Program establishes a budget of CDBG-DR funds to help bridge the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a home.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and

<https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/>  
(Spanish).

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Comment ID: 11/01/22\_WP\_I\_Anthony Martinez(1)

**Comment:** *"US SBA (Federal funds) used the loans to evaluate clients for the loans and or to just receive the grants.*

*If you did not want a loan and only wanted grants, the loans would allow you to be evaluated to obtain one, if you qualified.*

*However, why is it that in PR they were obligated to take out a mortgage otherwise they would not receive the grant?*

*People like me, with no fixed income but with some cash, could've been able to buy a house, even if it was small.*

*Change this and you will help Anthony [sic] many who are in need.  
- no obligation to take out a mortgage, even if it's useful for the evaluation"*

**PRDOH Response:**

The Department of Housing appreciates your participation during this public comment period for the ninth substantial amendment to the CDBG-DR Action Plan. The housing programs available under CDBG-DR funds do not require participants to take out a mortgage. The CDBG-DR Programs are designed to provide assistance to families affected by Hurricanes Irma and María through a variety of eligible activities to ensure that participants are able to acquire a decent, safe, and secure home of their own. For relocation participants under the Repair, Reconstruction, or Relocation (R3) Program, the ninth substantial amendment to the CDBG-DR Action Plan modified the program to provide participants with the best opportunity to successfully find and purchase their replacement home. Under this Program, PRDOH may choose to provide additional forms of assistance to relocation applicants throughout the relocation process to assist in finding, selecting, and obtaining a replacement home.

For more information on the R3 Program, visit PRDOH CDBG-DR web page, available in English and Spanish, at <https://cdbg-dr.pr.gov/en/download/home-repair-reconstruction-or-relocation-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-reparacion-reconstruccion-o-reubicacion/> (Spanish).

PRDOH is also responsible for managing the Homebuyer Assistance (HBA) Program, which provides financial assistance to eligible homebuyers to purchase their primary residence. The HBA Program establishes a budget of CDBG-DR funds to help bridge



the gap between the amount of the first mortgage an Applicant can obtain from a Lending Institution and the purchase price of a home.

For more information on the HBA Program, visit <https://cdbg-dr.pr.gov/en/download/homebuyer-assistance-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-asistencia-directa-al-comprador/> (Spanish). If you have any questions about the assistance provided under the HBA Program, you may contact us at 787-946-0045, ext. 4620; 1-833-234-2324 or via email at [hba-info@afv.pr.gov](mailto:hba-info@afv.pr.gov).

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Comment ID: 11/01/22\_WP\_I\_Elizabeth Álvarez Velez(1)

**Comment:** "Greetings

*I am one of the small businesses participants that benefited from the small business incentives.*

*My comment is that they should extend the date for those who can benefit from requesting an increase in the amount I was granted (for equipment, I was approved for approximately \$15,000). Right now I cannot request for an increase or for you to designate an increase of that amount because I applied before the date (I don't remember) they determined.*

*I mean, I applied a month earlier and I cannot benefit from the increase granted when they increased the amount to \$150,000.*

*I think it's unfair that because I applied on a certain date I cannot benefit from this.*



*Thank you."*

**PRDOH Response:**

The Department of Housing appreciates your comment. The Small Business Financing (SBF) Program is designed to support the recovery of small and micro-businesses through the award of Recovery Grants to cover operating capital and mobile equipment. If you are currently an applicant to the SBF Program, you may submit a request for an increase of the grant received under the program by contacting your case manager to gather the necessary information to re-evaluate your award. It is important to note this request may only be made prior to receipt of the final award determination and/or execution of the Recovery Agreements. For more information about the criteria and regulations applicable to the SBF Program, please visit one of the following links at: <https://cdbg-dr.pr.gov/en/download/small-business-financing-program/> (English) and <https://cdbg-dr.pr.gov/download/programa-de-financiamiento-para-pequenas-empresas/> (Spanish). For information about the status of your application, visit the following link: <https://cdbg-dr.pr.gov/iframes/SBFStatusTrackerCaseLookupIFRM.html>. In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365 San Juan PR 00928-1365.

Comment ID: 11/01/22\_WP\_GE\_Vivienda\_Francisco(1)

**Comment:** *"They use poor-quality materials and charge them as if they were high-quality and the work they do is not excellent"*

**PRDOH Response:**

As the agency assigned to manage CDBG-DR funds, PRDOH must follow the criteria of the federal regulations governing these funds. Building standards and regulations are considered among these criteria for the purpose of strategically assigning the funds granted to meet the required repair and reconstruction objectives. It is important to note that the cost of construction materials is included within the grant awarded to a repair and rebuild participant under the Repair, Reconstruction, or Relocation (R3) Program. If you would like to learn more about the construction standards for housing and infrastructure programs using CDBG-DR funds, please visit PRDOH's website through one of the following links at <https://cdbg-dr.pr.gov/en/> (English) and <https://cdbg-dr.pr.gov/> (Spanish). In addition, you can obtain more information by calling 1-833-234-2324, by sending an email at [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), or by regular mail at the following address: Puerto Rico CDBG-DR Program PO Box 21365, San Juan PR 00928-1365.

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Comment ID: 11/01/22\_WP\_I\_Susan Silva(1)

**Comment:** *"I requested help for home construction [sic] since the storms affected where I lived [sic] and my work and financially [sic] I was also affected [sic] my ability to continue with the construction process and I was denied there is no help or funds for mothers who want to fight and finish bulding a home"*

**PRDOH Response:**

The Department of Housing regrets your situation. Please make sure you have submitted an application to the Repair, Reconstruction, or Relocation (R3) Program within the allotted period, along with any required documentation. If you would like to know more about the status of your application, please visit the following website: <https://cdbg-dr.pr.gov/iframes/intakestatus>.

If you have submitted an application to any program under CDBG-DR and you believe the assistance was incorrectly denied, you may follow the reconsideration process by submitting a request in writing, via e-mail or mail. Participants submitting a Program-Based Reconsideration are encouraged to provide individual details or circumstances, as well as documents that support and justify their request. You may also request the status of this case or any other pending applications under other programs by contacting us through email at: [infoCDBG@vivienda.pr.gov](mailto:infoCDBG@vivienda.pr.gov), by calling 1-833-234-2324 or TTY 787-522-5950, or by mail to: Puerto Rico CDBG-DR Program, PO Box 21365, San Juan, PR, 00928-1365.

However, PRDOH is also responsible for managing CDBG-MIT funds. The programs established under the CDBG-MIT Action Plan include the Single-Family Housing Mitigation Program (SFM Program), which will assist homeowners with immediate threats to their homes and livelihoods. The Program's objective is to ensure that the unmet mitigation needs of low- and moderate-income persons from the most impacted and affected populations are addressed. This program offers individual homeowners threatened by flooding and mudslides the option to research the feasibility of elevating their home, reinforcing the property's foundation, or the option of voluntary relocation, as specified in the Action Plan.

Unlike the CDBG-DR programs, CDBG-MIT funds were allocated for a broad range of activities aimed at funding mitigation projects that reduce the potential for loss and destruction caused by future events. Although the CDBG-DR funds respond to the significant damages Puerto Rico sustained from Hurricanes Irma and Maria, CDBG-MIT funds can be used for mitigation needs that go beyond hurricane threats.

For more information on the Single-Family Housing Mitigation Program, visit PRDOH's web page, where the Program Guidelines will be posted once the program is launched: <https://cdbg-dr.pr.gov/en/download/program-guidelines/> (English) and <https://cdbg-dr.pr.gov/download/guias-programaticas/> (Spanish).