



**AYUDA
LEGAL**
PUERTO RICO

**Dignified housing:
here and now**

right to housing amidst disasters



70,000 destroyed houses after
hurricane María (Sept 2017)

622+ houses with significant damages
after earthquakes (January 2020)



200 displaced individuals living in
camps at the beginning of the
COVID-19 lockdown



right to housing amidst disasters



758+ new foreclosure
cases presented
between Dec 28, 2019
and March 13, 2020.



1/3 population rents with
insufficient/no
protections



right to housing amidst disasters



567 schools shutdown
since 2014



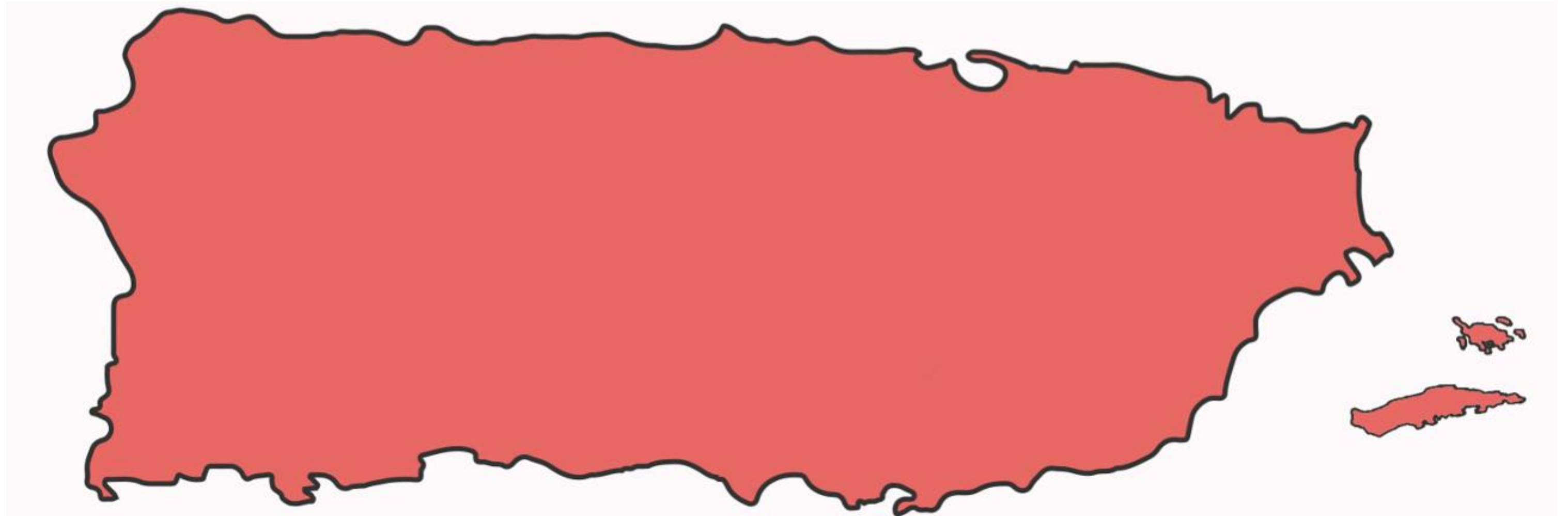
20 court rooms closed
since 2015



15% of outmigration in
the last 15 years



the right to live in this land



98% of Puerto Rico is under
the Opportunity Zones regime



Crisis **do not** affect all people equally

Youth

Women

Elders

Just Recovery

Racial equity

Equitable development



just recovery

people have a right to recovery
processes that respond to their
needs, wants and human rights

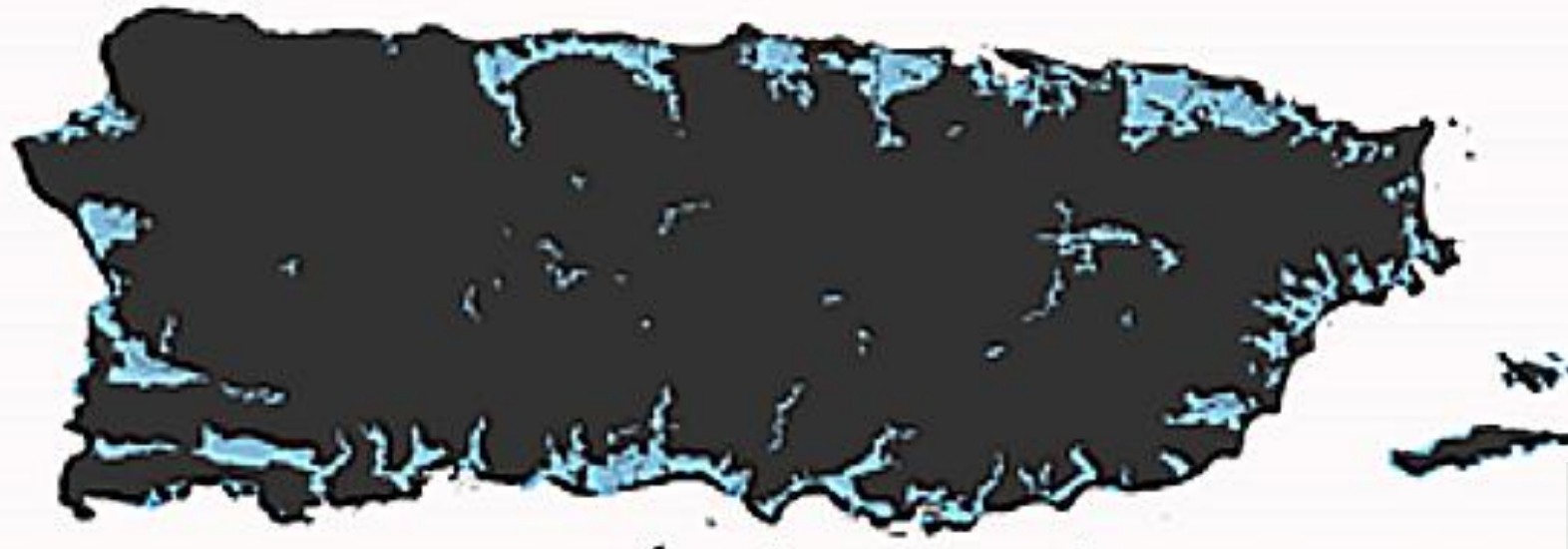
Context

- FEMA: Average FEMA grant after 2017 hurricanes: \$3,200.00
- CDBG-DR: Repair, rebuild and relocate
 - R3 applications: 26,966
 - 70+ grants / the program is closed!
- CDBG-MIT- December!
- 300,000+ Families live in flood zones



Who has been left behind?

MAPA DE INUNDACIONES DE FEMA

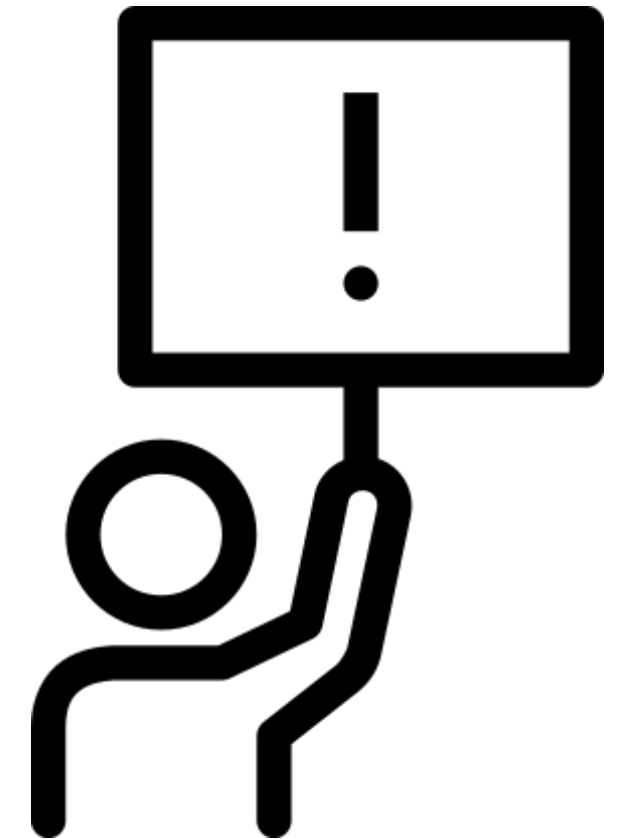


NUEVO MAPA DE DESLIZAMIENTOS



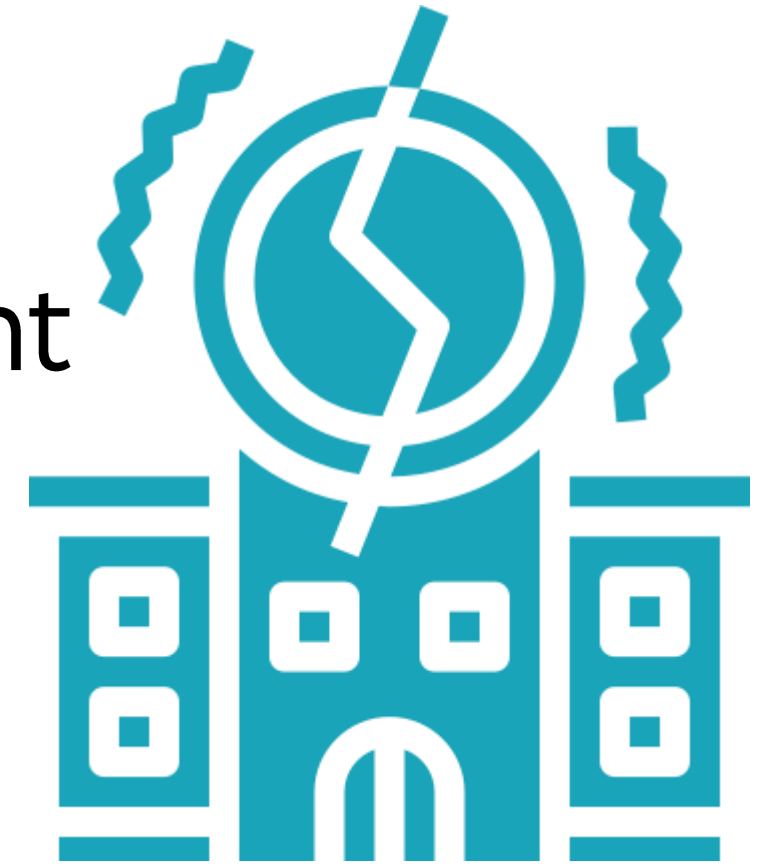
We demand

- Eliminate absolute prohibitions to rebuild in flood/landslide zones
- Stop relocations to hold space for mitigation
- Eliminate discrimination towards those with informal titles
- Safeguard effective participation



Foreclosure Crisis

- 364,338 mortgages
- Redefine risk
 - 21% 30 days or more behind payment
 - Impact on women and youth
- Corporate accountability
 - Banks
 - Investors
 - The Local Government



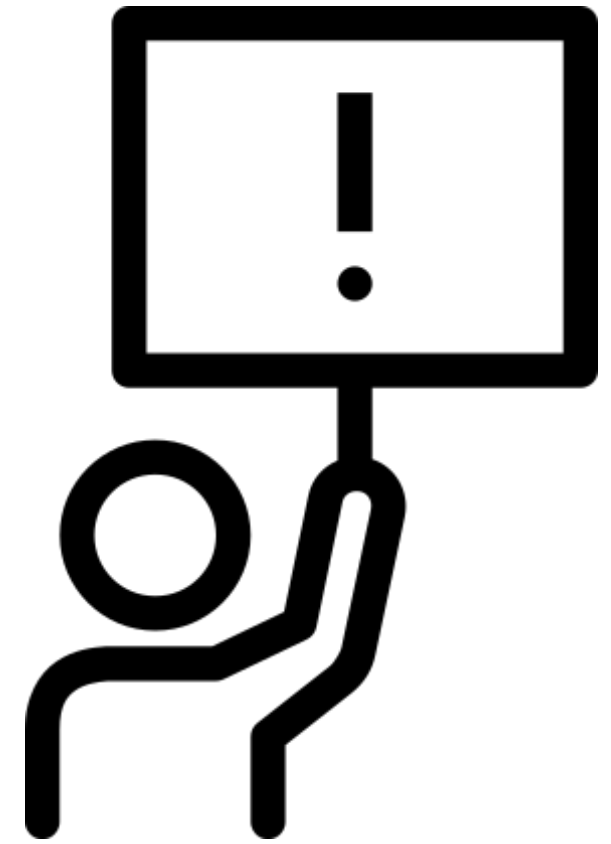
Protections and wins

- At a federal level
 - CARES ACT moratorium for federally backed mortgages
 - May vary according to lender*
- At a local level
 - Just moratoriums for COVID-19
 - Clear complaint process for violations



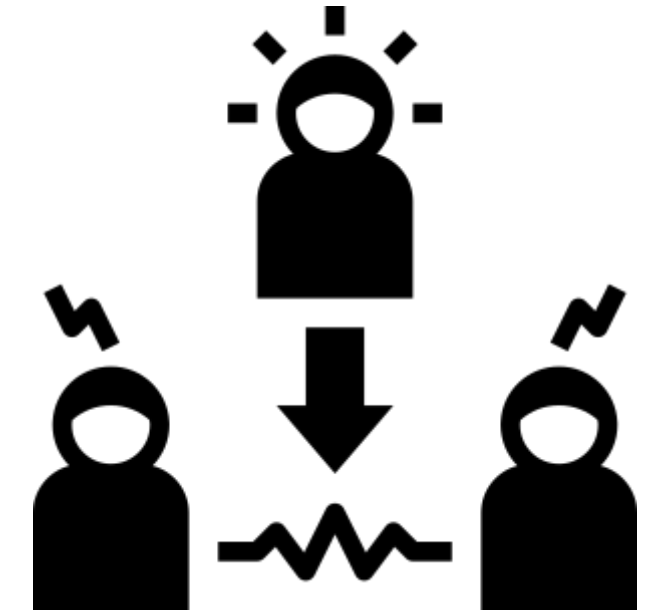
We need more

- Extend the payment moratorium
- Stop evictions and foreclosures till the end of the summer
- Adopt a uniform protocol for disaster moratoriums amidst disasters
- Adopt practices for best practices towards the corporate social responsibility of lending institutions



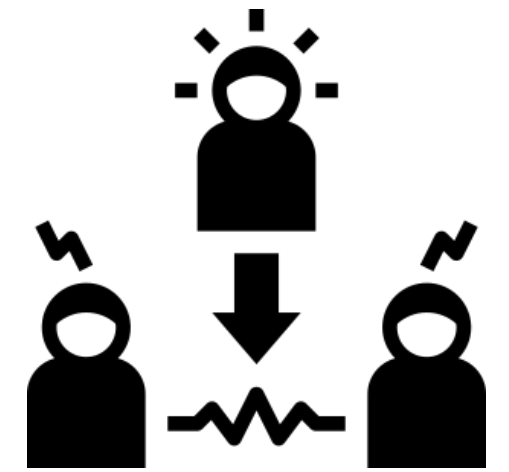
Tenants rights

- Knowing our numbers
 - Impact on low income families
 - Women, elders and youth
 - Race based analysis
- Current protections
 - Public Housing
 - Local level
 - CARES Act



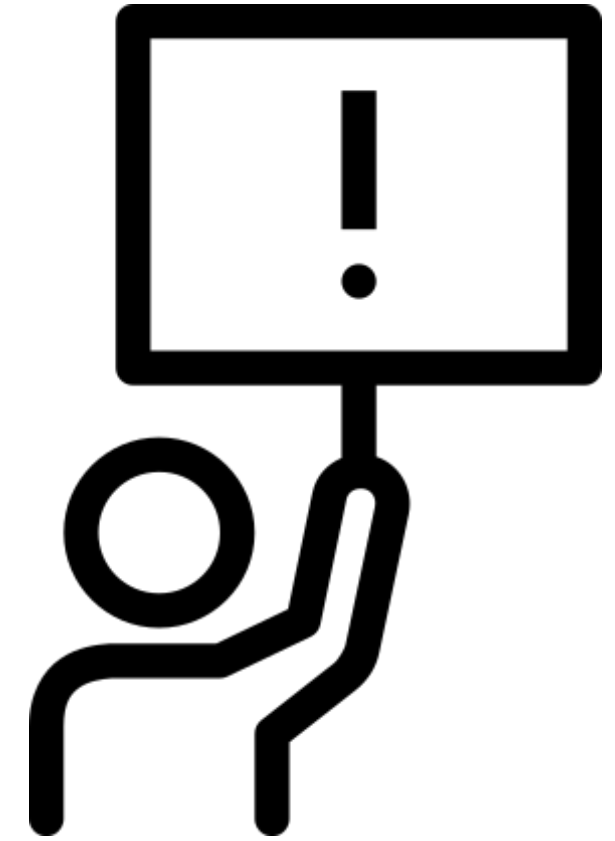
Tenants rights

- Tenants renting private properties
 - CARES act protections on federally subsidized properties
 - Judicial proceedings
 - At a local level



We need more

- Stop evictions and foreclosures till the end of the summer
- Use CDBG-CV funds to provide rental assistance for LMI tenants affected by COVID-19
- Amend the eviction process to safeguard due process and access to justice.



About Ayuda Legal Puerto Rico

ayudalegalpuertorico.org

If you need support:

Chat: ayudalegalpr.org

Monday to Friday, 9am–5pm

Saturday, 9am–1pm (immigration)

Hotline: 787.957.3106

