

COMMONWEALTH OF PUERTO RICO

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOLUME I:

Consolidated Plan

ESTADO LIBRE ASOCIADO DE PUERTO RICO



Community Development Block Grant (CDBG)
Oficina del Comisionado de Asuntos Municipales



Home Investment Partnership (HOME)
Departamento de la Vivienda



Emergency Shelter Grant
Departamento de la Familia



Gobierno de Puerto Rico
Departamento de Salud

Housing Opportunities For Persons With Aids (HOPWA)
Departamento de Salud
Oficina Central de Asuntos del Sida y Enfermedades Transmisibles (Ocaset)

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

CONTENT

EXECUTIVE SUMMARY.....	5
I. INTRODUCTION.....	17
Geographic Environment.....	17
General profile of the population of Puerto Rico.....	20
Economy.....	23
II. Plan Contents	32
III. Coordinating and Managing the process	32
Lead Agencies.....	32
Consultation/Coordination.....	35
Institutional Structure	38
Collaboration and Partnership.....	44
Economic Development (guidance)	44
IV. Citizen Participation	45
Citizen Participation Process	46
V. Housing and Homeless Needs Assessment	77
Housing Needs	78
Population and Household Trends	79

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Housing Needs by Income Bracket	81
Aging Population and Housing	82
Analysis of Housing Problems	83
Housing Problems by Household Income	87
Housing Problems by Tenure.....	89
Housing Problems by Household Type	90
Housing Problems by Size of the Family.....	91
Housing Problems and the Disable	92
Housing Problems and the Elder Population.....	93
Summary of Housing Needs 2000.....	97
Homeless needs.....	98
Homeless facilities.....	109
Other special needs.....	115
Elderly Population in Puerto Rico.....	126
Victims of domestic violence in Puerto Rico.....	131
Persons with alcohol or other drug addiction problems: lifetime use of substances	132
Facilities and services for populations with special needs	134
Housing alternatives for the elderly population	138
Market Conditions.....	142
The Housing Stock.....	142
The Rental Market.....	142

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Analysis of Vacancies	143
The public housing segment.....	146
Housing for persons 65 and older	151
Barriers to Affordable Housing.....	156
Fair Housing.....	159
VI. Strategic Plan	159
Priorities, Objectives and Strategies	160
Housing.....	161
Priority Homeless Needs	180
Other special needs: persons with HIV/AIDS.....	186
NONHOUSING COMMUNITY DEVELOPMENT PLAN	192
Antipoverty Strategy	193
Public Housing.....	210
Reduction of Barriers to Affordable Housing	213
Lead Based Hazards.....	214
Low Income Housing Tax Credits.....	216
Monitoring.....	217

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

EXECUTIVE SUMMARY

The Puerto Rico Consolidated Plan 2010-2014 and the Annual Action Plan 2010 integrate the allocation of a variety of Federal funds for projects and activities benefitting low and moderate income persons. Applicable funds include those of the State Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Housing Opportunities of Persons with Aids (HOPWA) and Emergency Shelter Grant (ESG).

The Consolidated Plan is a process that promotes the collaboration of state, municipalities and other key stakeholders associated with housing and community development in Puerto Rico to establish a unified vision for community development activities. This strategic planning process allows citizens to participate in the development of a plan for housing and community development programs. The state's implementation of the plan, as well as the plan itself, will be evaluated based on three objectives: (1) To provide decent housing; (2) provide a suitable living environment; and (3) to expand economic opportunities.

The Office of the Commissioner of Municipal Affairs created by Act 81 of 1991, as amended, is the lead agency appointed by the Governor of Puerto Rico to oversee the development of the consolidated plan and its related processes. The OCMA also administers the Community Development Block Grant Program (CBDG) for non-entitled municipalities.

Other agencies currently responsible for the administration of Programs are:

- The Puerto Rico Department of the Family, which manages the Emergency Shelter Grant Program (ESG);
- The Puerto Rico Department of Health, which administers the Housing Opportunities for Persons with AIDS Program (HOPWA); and

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- The Puerto Rico Department of Housing, which oversees the HOME Investment Partnerships Program (HOME).

Two changes will take place during the next few months, one of them related to the administration of a program.

The Governor of Puerto Rico, Luis G. Fortuño, submitted a letter to HUD on February 12, 2010, regarding his intent to transfer the responsibility for the administration of the Commonwealth's HOME Investment Partnerships (HOME) Program from the Puerto Rico Department of Housing (PRDH) to the Puerto Rico Housing Finance Authority (PRHFA). After a period of evaluation, HUD emitted a response on April 7th 2010, recognizing PRHFA as an eligible entity to administer the HOME program for the Commonwealth of Puerto Rico. Consequently, effective July 1, 2010, HUD will recognize the Puerto Rico Housing Finance Authority as the agency responsible for managing and carrying out the Commonwealth's HOME program.

In the case of HOPWA, on June 1st 2010, the Municipality of San Juan and the Puerto Rico Department of Health signed an agreement which designates the Municipality of San Juan as a project sponsor of the Commonwealth for the purpose of carrying out HOPWA eligible activities, including activities related to administering HOPWA funds awarded by HUD.

Under section 574.500, HOPWA grantees are responsible for ensuring that grants are administered in accordance with the HOPWA regulations and other applicable laws. This responsibility cannot be delegated to project sponsors. Grantees may, however, provide HOPWA funds to project sponsors to carry out eligible activities. A "project sponsor" means any nonprofit organization or governmental housing agency that receives HOPWA funds from the grantee to carry out eligible activities identified in the approved grant application.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

This five-year Consolidated Plan 2010-2014 presents the needs assessment conducted, which is the framework of this plan for alleviating identified problems facing low and moderate income persons and other special population groups. In addition, it integrates government public strategic policy for housing, homelessness, and combating poverty. Each Program has specific performance measurements incorporated into the Plan to determine the impact and efficiency of invested funds.

This Plan resulted from a wide participation and consultation process between different stakeholders who will benefit from the activities proposed throughout this period.

The Citizen Participation Plan was developed in accordance with Title I of the Housing and Community Development Act of 1974, as amended, and Title 24, Part 91.115 of the Code of Federal Regulations. A multi-method approach was used to implement the Plan in order to obtain and integrate the input of stakeholders through various different channels and thus maximize citizen involvement. These methods included traditional as well as innovative public involvement mechanisms, such as creating a webpage for the Project. As a result, the process of developing the Consolidated and Action Plans achieved ample participation of representatives from diverse sectors, including public agencies, municipal administrations, and the private and non-profit sectors.

The Government of Puerto Rico will receive \$75,462,987 as the corresponding consolidated allocation for 2010, which will be distributed in the following manner:

CDBG Program, administered by OCAM:	\$52,087,372
HOME Program, administered by the Puerto Rico Housing Finance Authority:	18,432,348
ESG Program, administered by the Family Department:	3,118,007
HOPWA Program, administered by the Health Department:	1,825,260

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

CBDG

The Community Development Grant Program (CDBG) focuses on non-entitlement municipalities throughout Puerto Rico. The population served by these funds falls under the category of low and moderate income, and consists of no less than fifty-one percent (51%) of the total population served. After completing the consultation and public participation process, the following needs and priorities were identified that will be addressed with the allocated funds:

- Improvements to infrastructure and public facilities that will enhance living conditions and access to the most deprived communities.
- Revitalization of deteriorating areas in the community and areas with the most pressing emergencies.
- Activities that foster economic development and employment opportunities for low and moderate-income people.
- Delivery of essential and support public services to benefit low and moderate-income people, including the homeless and HIV/AIDS patients.
- Activities for the development of affordable housing for rent or purchase, be it newly constructed or rehabilitating existing units.
- Rehabilitation or conversion of facilities for sheltering the homeless population and HIV/AIDS patients.
- Transitional and permanent housing services for the homeless and HIV/AIDS patients with or without support services to residents with special needs.

HOME

The Puerto Rico Housing Finance Authority, subsidiary of the Government Development Bank, has the jurisdiction to administer the HOME Program funds allocated to the State for the year 2010, which are administered by Title II of the

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Cranston-González National Affordable Housing Act of November 28, 1990, as amended. The HOME Program contributes to expanding the social interest housing supply for low and very low-income families by providing subsidies to local governments, non-profit organizations, developers, and other eligible entities. Funds may be used for the development of new housing for rent or sale, rehabilitation of housing for rent, rehabilitation of housing by the owner, and for direct assistance to the buyer. Funds also provide assistance to community housing development organizations (CHDOs).

The aforementioned activities are described in the Plan, as is the distribution method to be followed. Under the HOME Program eligible activity, the housing needs of all of Puerto Rico's citizens will be met. Municipalities, organizations, and developers interested in applying for funds will have the opportunity to submit proposals. The invitation to apply for funds will be published in a general circulation newspaper, and proposals will be evaluated according to the program criteria and requirements.

ESG

The Emergency Shelter Grant Program (ESG) is designed to be the first step in the continuum of care process of a homeless person, and to aid individuals and families in moving towards self-sufficiency and an independent life. The Program's specific objectives are directed towards providing the resources to: (1) increase the amount and quality of emergency shelters and transitional housing for homeless individuals and families; (2) operate shelter installations and provide essential services; and (3) help prevent homelessness.

The eligible activities for the year 2010 include the renewal, rehabilitation and conversion of installations that provide shelter to the homeless. Eligible activities also incorporate essential services such as case management, help in acquiring permanent housing, counseling, medical and psychological supervision, and counseling and

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

nutrition, among others. In addition, eligible activities entail operational costs and homelessness prevention to avert high risk people or families from losing their homes.

Homeless individuals, chronically homeless persons, drug and alcohol users, domestic violence victims, people affected by the HIV/AIDS, and the elderly will be the priorities.

Among the strategies are the following:

1. Create the Liaison and Coordination Office of Programs and Services to the Homeless Population, as required by Law No. 130;
2. Reduce the number of regulations, eliminate bureaucratic procedures, and integrate technology to streamline service delivery;
3. Promote the “Continuum of Care Model” to comply with the goal of mitigating chronic homelessness;
4. Expand the number of public and private organizations that participate in the process of planning and offering services to the homeless;
5. Work with community based organizations in the development of transitional and permanent housing for the homeless population, emphasizing the high risk chronically homeless population;
6. Stimulate community based organizations as to make the chronically homeless population a priority;
7. Develop a public policy to eradicate homelessness; and
8. Continue offering training and technical assistance in fiscal, administrative, and programmatic aspects; particularly in the development permanent and transitional housing projects, how to use them to capacity, and how to create a more effective housing services network

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

HOPWA

The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and supportive services for low-income persons living with HIV/AIDS and their families. HOPWA funds are received by the Puerto Rico Department of Health to be distributed to Eligible Project Sponsors that include Municipal Governments and Non Profit Organizations. For the 2010-2014 Consolidated Plan HOPWA funds will be allocated to the City of San Juan for its distribution to other sub recipients.

To facilitate the transition, 2010 funds will be distributed to the same organizations that receive funding during Program year, 2009. The amount to be allocated to each organization will be based on an evaluation made by the coordinators of the Municipality of San Juan and State HOPWA. The amount to be distributed to organizations may include previous year funding. These funds are directed towards low-income people and their families with HIV/AIDS. Among the strategies designed to increase the resources and activities directed towards helping people that live with HIV/AIDS, the following are included. Some of these strategies will be implemented through the allocation of carried over funds.

- Housing information services including, but not limited to, counseling, information, and referral services to assist an eligible person to locate, acquire, finance and maintain housing.
- Fair housing counseling for eligible persons who may encounter discrimination.
- Resource identification to establish, coordinate and develop housing assistance resources for eligible persons (including conducting preliminary research and making expenditures necessary to determine the feasibility of specific housing-related initiatives);

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Acquisition, rehabilitation, conversion, lease, and repair of facilities to provide housing and services;
- New construction (for single room occupancy (SRO) dwellings and community residences only).
- Project- or tenant-based rental assistance, including assistance for shared housing arrangements ;
- Short-term rent, mortgage, and utility payments to prevent the homelessness of the tenant or mortgagor of a dwelling ;
- Supportive services including, but not limited to, health, mental health, case management, assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutritional services, hospice care when required, and assistance in gaining access to local, State, and Federal government benefits and services, except that health services may only be provided to individuals with acquired immunodeficiency syndrome or related diseases and not to family members of these individuals ;
- Operating costs for housing including maintenance, security, operation, insurance, utilities, furnishings, equipment, supplies, and other incidental costs ;
- Technical assistance in establishing and operating a community residence, including planning and other pre-development or pre-construction expenses and including, but not limited to, costs relating to community outreach and educational activities regarding AIDS or related diseases for persons residing in proximity to the community residence ; and
- Administrative expenses (grantee and sponsor).

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

During the Consolidated Plan Period (July 2010 until June 30 2015) the Puerto Rico Department of Health will allocate HOPWA funds received from HUD to the City of San Juan. Up to 3% percent of the grants will be dedicated for the Puerto Rico Health Department administrative expense. After the 3% is deducted, the 7% of the remaining balance will be used by the City of San Juan for administrative expenses. The remaining amount will be allocated to other sponsors. No administrative fees will be allocated to other sub-sponsors.

The distribution of funds will be made as described in the Action Plan developed for the year 2010 and their availability will be notified by the City of San Juan using of newspaper of Island wide circulation. All private non-profit organizations and municipalities of Puerto Rico are eligible to receive funding. Priority will be given to potential sponsors that are not included in the San Juan Eligible Metropolitan Statistical Area (EMSA). Funds will be distributed based on the evaluation of the submitted proposals. **Potential sponsors located in the San Juan EMSA that are currently receiving HOPWA funds from the City of San Juan cannot receive State HOPWA funds for the same purpose and uses.**

Summary of Specific Multi-Year Objectives

To achieve the national and local housing and economic development policy, the following objectives and outcomes have been defined.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
DH-3: Sustainability of Decent housing							
DH-3.1	3.1.1 Homeowner rehabilitation of housing units from substandard conditions. (MC# 14)	CDBG	Owner occupied units rehabilitated.	2010 2011 2012 2013 2014	500 550 600 650 700	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	3000	0.00%
DH3.1	3.1.1 Hospice: # of HIV/AIDS households receiving intensive care	HOPWA	01 people	2010 2011 2012 2013 2014	30 30 30 30 30	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	150	
	3.1.2 Chronically Mentally: # of HIV/AIDS households receiving persons with a severe Chronically Mental Health condition for permanent housing for the purpose of affordability of decent housing.	HOPWA	01 people	2010 2011 2012 2013 2014	5 5 5 5 5	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	25	
	3.1.3 Nutritional services: # of HIV/AIDS households receiving nutritional services as supportive service for the purpose of sustainability of decent housing	HOPWA	01 people	2010 2011 2012 2013 2014	30 30 30 30 30	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	150	
	3.1.4 Day Care services: # of HIV/AIDS households receiving day care as supportive service for the purpose of sustainability of decent housing	HOPWA	01 people	2010 2011 2012 2013 2014	75 75 75 75 75	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	375	
	3.1.5 Case Management: # of HIV/AIDS households receiving case management as supportive service for the purpose of sustainability of decent housing	HOPWA	01 people	2010 2011 2012 2013 2014	500 500 500 500 500	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	2500	
	3.1.6 Health Services: # of HIV/AIDS households receiving mental health services as supportive service for the purpose of sustainability of decent housing.	HOPWA	01 people	2010 2011 2012 2013 2014	20 20 20 20 20	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	100	
	3.1.7 Psychology Services: # of HIV/AIDS households receiving psychology services as supportive service for the purpose of sustainability of decent housing.	HOPWA	01 people	2010 2011 2012 2013 2014	50 50 50 50 50	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	250	
DH-3: Sustainability of Decent Housing							
Total Multi Year Goals				People	3,550		
				Housing units	3,000		

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
EO-1: AVAILABILITY/ACCESSIBILITY OF ECONOMIC OPPORTUNITY							
	1.1.2 Jobs created under economic development. (MC # 18C). Micro-enterprise Assistance	CDBG	Jobs Created	2010	15	-	0%
				2011	20	-	0%
				2012	25	-	0%
				2013	30	-	0%
				2014	35	-	0%
MULTI-YEAR GOAL					125		
EO-1: Availability/Accessibility of Economic Opportunity				jobs	125		

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed	
SL-1 AVAILABILITY/ACCESSIBILITY OF SUITABLE LIVING ENVIRONMENT								
SL-1.1	1.1.1 Senior citizen assisted. (MC# 05A)	CDBG	Public Services/ Persons	2010	1,000	-	0%	
				2011	1,100	-	0%	
				2012	1,200	-	0%	
				2013	1,300	-	0%	
				2014	1,400	-	0%	
	MULTI-YEAR GOAL					6,000		
	1.1.2 Youth services assisted. (MC # 05D)	CDBG	Public Services/ Persons	2010	2,500	-	0%	
				2011	3,000	-	0%	
				2012	3,500	-	0%	
				2013	4,000	-	0%	
				2014	4,500	-	0%	
	MULTI-YEAR GOAL					17,500		
	1.1.3 Persons assisted with health services. (MC # 05M)	CDBG	Public Services/ Persons	2010	250	-	0%	
				2011	500	-	0%	
				2012	750	-	0%	
				2013	1,000	-	0%	
				2014	1,250	-	0%	
	MULTI-YEAR GOAL					3,750		
	1.1.4 Persons assisted with general public services. (MC # 05)	CDBG	Public Services/ Persons	2010	1,000	-	0%	
				2011	2,000	-	0%	
2012				3,000	-	0%		
2013				4,000	-	0%		
2014				5,000	-	0%		
MULTI-YEAR GOAL					37,500			
1.1.5 Persons assisted with crime awareness services. (MC # 05I)	CDBG	Public Services/ Persons	2010	15,000	-	0%		
			2011	20,000	-	0%		
			2012	25,000	-	0%		
			2013	30,000	-	0%		
			2014	35,000	-	0%		
MULTI-YEAR GOAL					125,000			
SL-1 AVAILABILITY/ACCESSIBILITY OF SUITABLE LIVING ENVIRONMENT								
Total Multi Year Goals				Public Service/ Persons	189,750			

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed	
SL-3 SUSTAINABILITY OF SUITABLE LIVING ENVIRONMENT								
SL-3.1	3.1.1 Persons for whom access to new or improved solid waste was provided. (MC # 03H)	CDBG	Public Services/ Persons	2010	25,000	-	0%	
				2011	25,000	-	0%	
				2012	25,000	-	0%	
				2013	25,000	-	0%	
				2014	25,000	-	0%	
	MULTI-YEAR GOAL				125,000			
	3.1.2 Persons for whom access to a new or improved parks and recreational facilities was provided. (MC # 03F)	CDBG	Public Services/ Persons	2010	200,000	-	0%	
				2011	215,000	-	0%	
				2012	230,000	-	0%	
				2013	245,000	-	0%	
				2014	260,000	-	0%	
	MULTI-YEAR GOAL				1,150,000			
	3.1.3 Persons for whom access to a new or improved public facilities and improvements was provided. (MC # 03)	CDBG	Public Services/ Persons	2010	35,000	-	0%	
				2011	40,000	-	0%	
2012				45,000	-	0%		
2013				50,000	-	0%		
2014				55,000	-	0%		
MULTI-YEAR GOAL				225,000				
3.1.4 Persons for whom access to a new or improved neighborhood facilities was provided. (MC # 03E)	CDBG	Public Services/ Persons	2010	16,000	-	0%		
			2011	17,000	-	0%		
			2012	18,000	-	0%		
			2013	19,000	-	0%		
			2014	20,000	-	0%		
MULTI-YEAR GOAL				90,000				
3.1.6 Persons for whom access to acquisition of real property was provided. (MC # 01)	CDBG	Public Services/ Persons	2010	15,000	-	0%		
			2011	15,000	-	0%		
			2012	15,000	-	0%		
			2013	15,000	-	0%		
			2014	15,000	-	0%		
MULTI-YEAR GOAL				75,000				
3.1.7 Persons for whom access to new or improved senior centers was provided. (MC # 03A)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	5,500	-	0%		
			2012	6,000	-	0%		
			2013	6,500	-	0%		
			2014	7,000	-	0%		
MULTI-YEAR GOAL				30,000				
3.1.8 Persons for whom access to new or improved parking facilities was provided. (MC # 03G)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	10,000	-	0%		
			2012	15,000	-	0%		
			2013	20,000	-	0%		
			2014	25,000	-	0%		
MULTI-YEAR GOAL				75,000				
3.1.9. Persons for whom access to new or improved water/sewer facilities was provided. (MC # 03J)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	6,000	-	0%		
			2012	7,000	-	0%		
			2013	8,000	-	0%		
			2014	9,000	-	0%		
MULTI-YEAR GOAL				35,000				
3.1.10 Persons for whom access to new or improved sidewalks facilities was provided. (MC # 03L)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	6,000	-	0%		
			2012	7,000	-	0%		
			2013	8,000	-	0%		
			2014	9,000	-	0%		
MULTI-YEAR GOAL				35,000				
3.1.11 Persons for whom access to new or improved flood drain facilities was provided. (MC # 03I)	CDBG	Public Services/ Persons	2010	7,500	-	0%		
			2011	8,000	-	0%		
			2012	8,500	-	0%		
			2013	9,000	-	0%		
			2014	9,500	-	0%		
MULTI-YEAR GOAL				42,500				
3.1.12 Persons for whom access to new or improved street facilities was provided. (MC # 03K)	CDBG	Public Services/ Persons	2010	300,000	-	0%		
			2011	325,000	-	0%		
			2012	350,000	-	0%		
			2013	375,000	-	0%		
			2014	400,000	-	0%		
MULTI-YEAR GOAL				1,750,000				
SL-3 SUSTAINABILITY OF SUITABLE LIVING ENVIRONMENT								
Total Multi Year Goals			Public Services/ Persons	3,632,500				

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

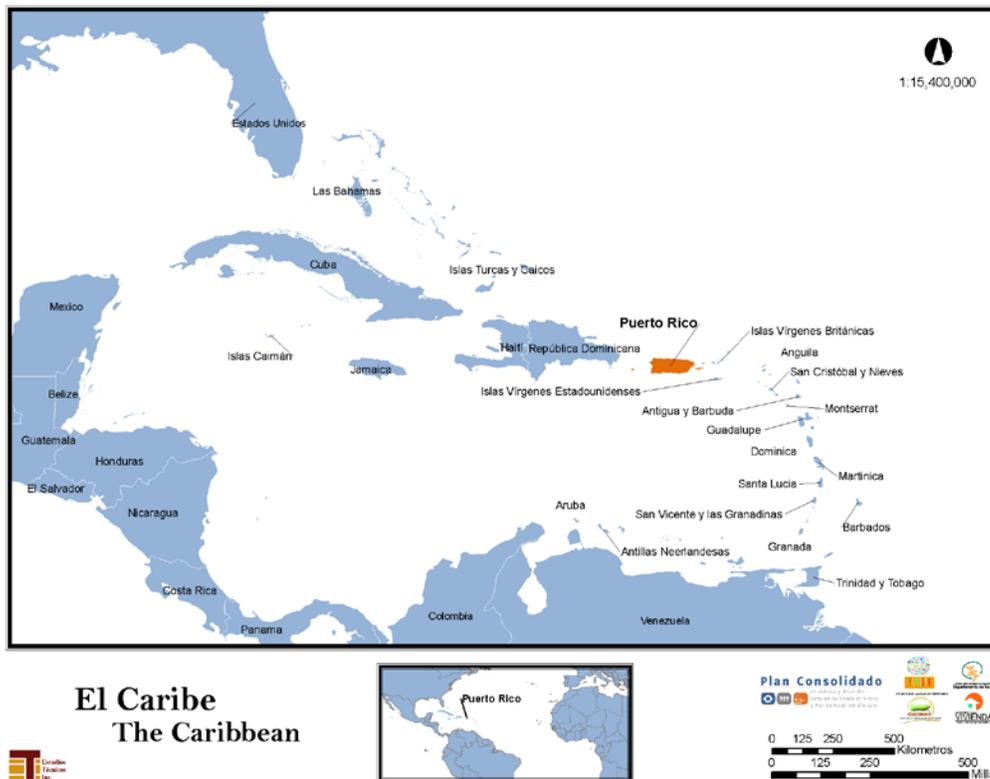
VOL I

I. INTRODUCTION

Geographic Environment

Caribbean Context

Puerto Rico, a Commonwealth under the jurisdiction of the United States, is an archipelago comprised of a main island, two lesser inhabited islets, and a series of cays and reefs located in the northeastern corner of the Caribbean Region, to the east of Hispaniola and bordering the Atlantic Ocean and the Caribbean Sea.



The island has an approximate area of 903,900 hectares with dimensions of 191.5 km long by 62.7 km wide, covering a total area of 8,928 km². Aside from the Main Island, there are two other inhabited islands in the archipelago: Vieques and Culebra. Other



Puerto Rico is also an island with topographical limitations for development. About 60% of its territory is very mountainous. Approximately one fourth consists of steep slopes of 45 degrees or more. Surveys have shown that a large part of the Island's soil is unsuitable for construction development. Erosion due to poor planning controls is a major problem in certain parts of the Island.

Climate

The climate is Tropical Marine with average temperature of 80°F. Puerto Rico enjoys warm and sunny days most of the year. In the mountainous interior, the temperature fluctuates between 73°F and 78°F. The winds, which blow from the East, moderate the heat.

Precipitation in Puerto Rico is determined by wind patterns that blow from the northeast, and by the mountainous topography. The highest precipitation is registered in the Central Mountain Range, specifically in the Luquillo Range (Sierra de Luquillo) which is a spur from the Central Mountain Range located to the east. Rain activity is mainly concentrated in the coastal plains of the West, Southeast, and North, which have higher reported rainfall than the Southern and Southwestern plains.

The dry season is December to March. Annual precipitation is 1,550 mm in the north, 910 mm in the south, 101-381 cm (40-150 inches) in coastal regions, and 508 cm (200 inches) in the mountains.

Natural hazards

Puerto Rico's physical characteristics and location in the Caribbean expose it to various natural hazards that can be classified as hydrological, geological, and meteorological. Human settlement in at-risk areas increases people's vulnerability to events such as



floods, landslides, and earthquakes, among others. Moreover, the potential effects of climate change and how these may influence such vulnerabilities must be considered.

Puerto Rico is exposed to the hurricanes common in the Caribbean region. Hurricanes frequently occur between August and October, although the U.S. National Weather Service considers the hurricane season to run from June 1 to November 30. Dozens of hurricanes have been recorded in the island's history, but the most destructive was probably San Ciriaco, which struck on Aug. 8, 1899.

Another factor affecting Puerto Rico's population is occasional droughts, which have caused water levels in reservoirs to drop and have prompted water rationing.

General profile of the population of Puerto Rico

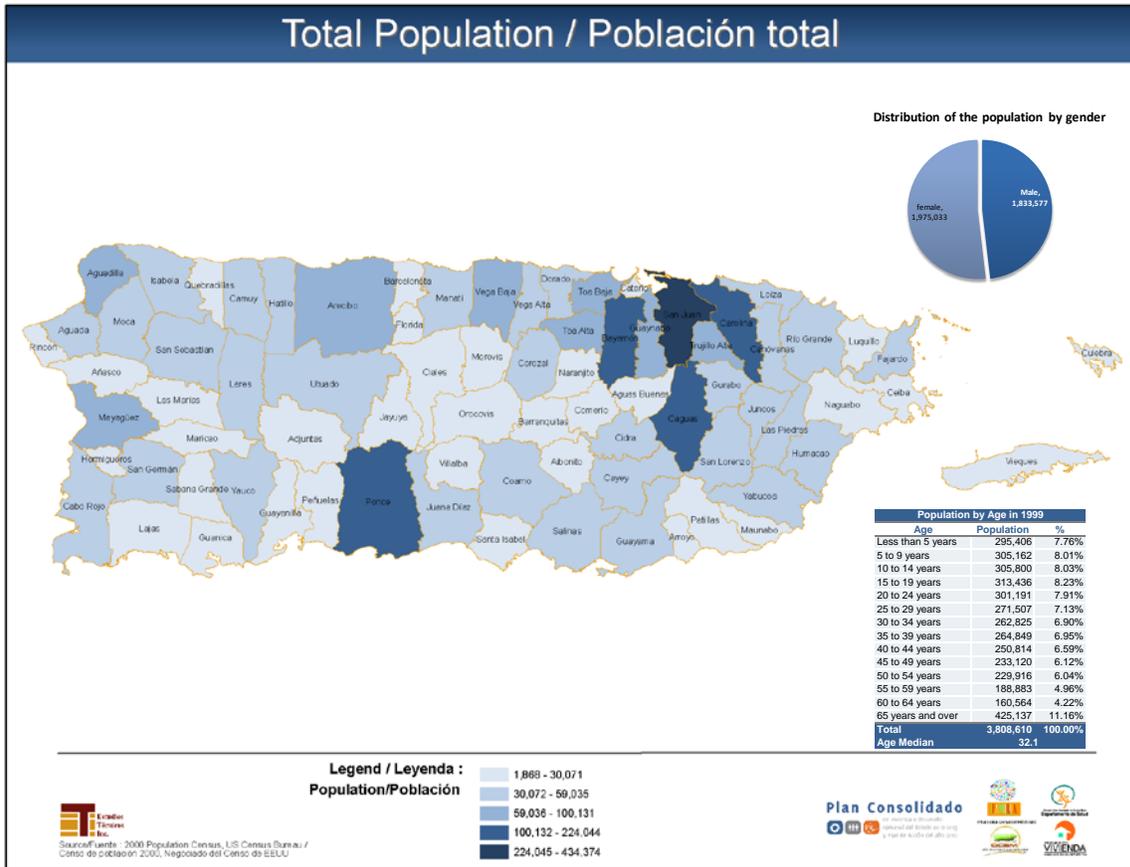
According to the 2000 US Population Census carried out by the US Census Bureau, a population of 3,808,610 resided in Puerto Rico. Women comprise little more than half of the population (51.86%). More than a quarter of the population resides in the San Juan Metropolitan Area (27.58%), which includes the Municipalities of Bayamón, Cataño, Carolina, Guaynabo, San Juan, and Trujillo Alto. The rest of the population is concentrated around Municipalities such as Caguas, Humacao, Guayama, Ponce, Mayagüez, and Arecibo, which are centers of economic activity.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



In Puerto Rico, there were a total of 1,261,325 households, of which 12.96% are located in the capital, San Juan. Furthermore, more than one fourth of the total households are concentrated in the San Juan Metropolitan Area (29.22%). The average number of persons per household for the Island is 3.0.

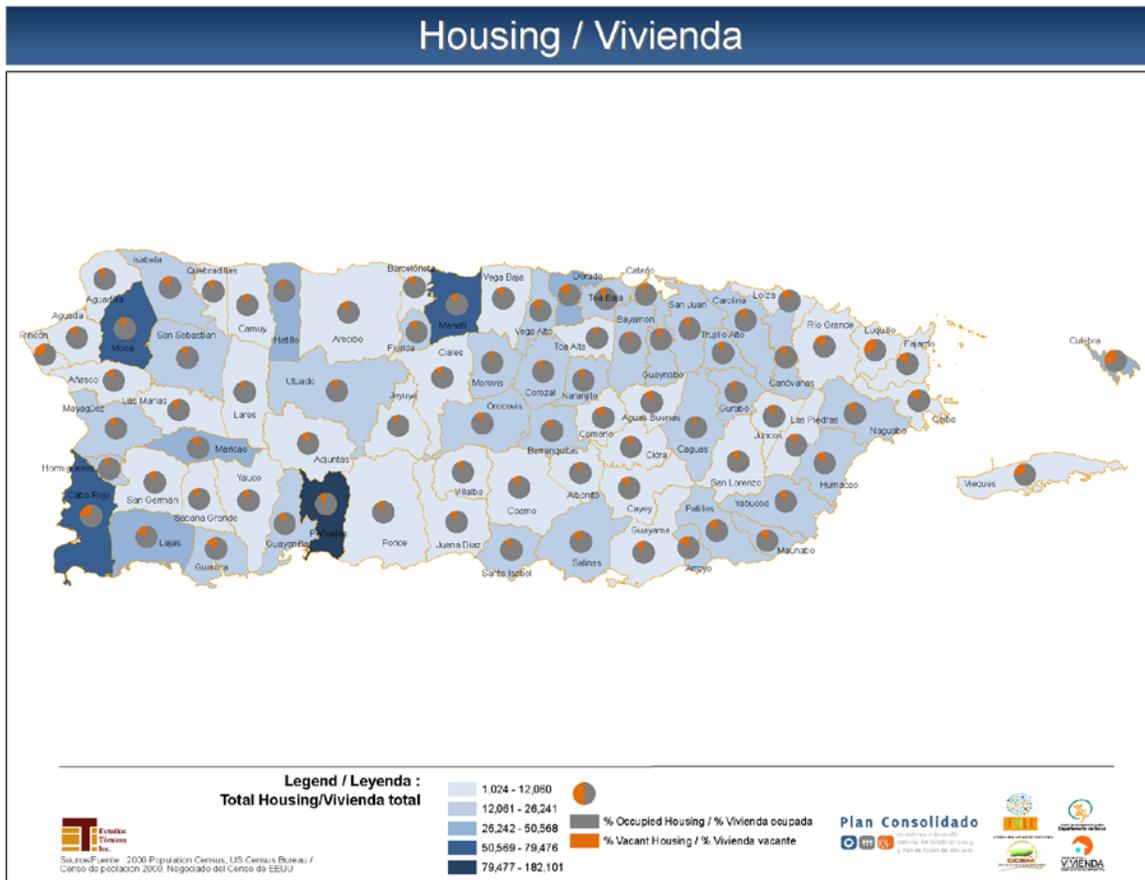
On the other hand, there were a total of 1,418,478 housing units in Puerto Rico, of which 88.92% are occupied.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



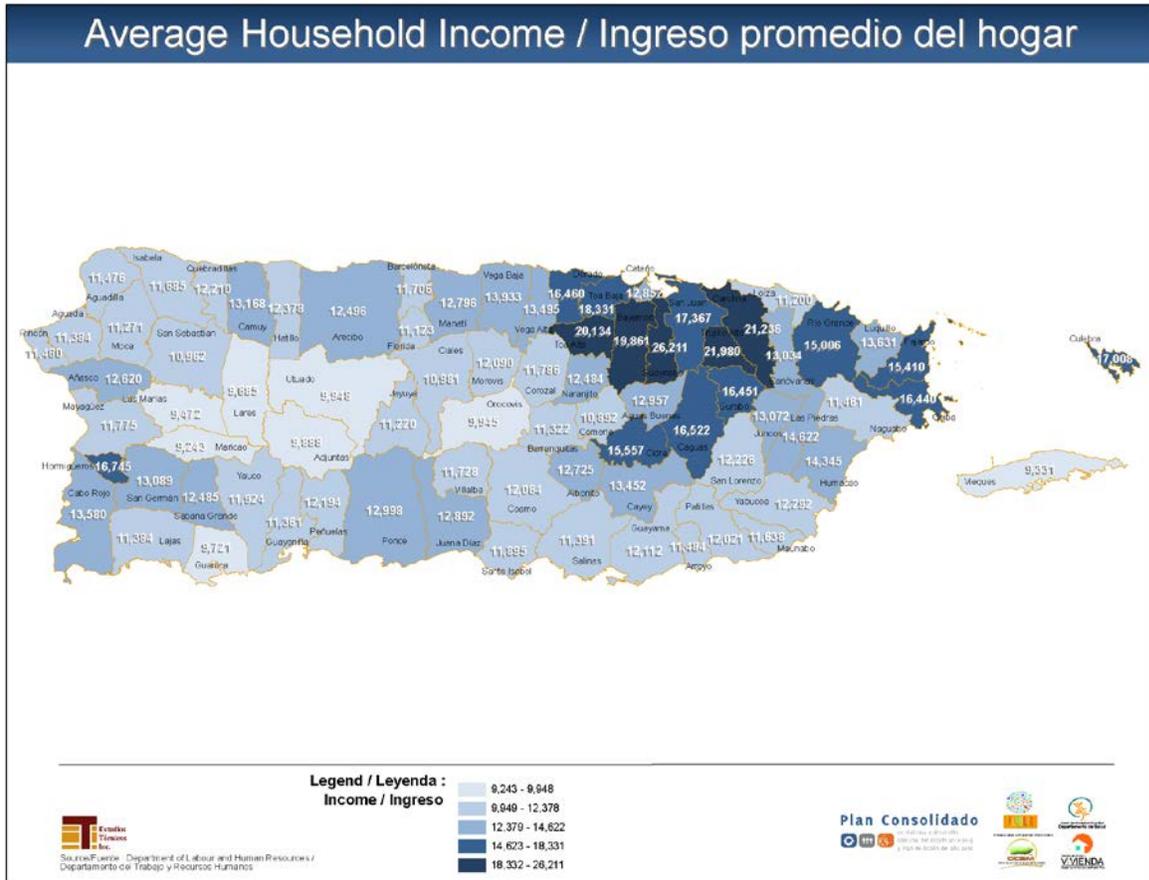
In 1999, more than one third of households in the Island reported an annual income of \$10,000 or less (37.11%), and more than half reported incomes of \$14,000 or less (51.40%). In contrast, one in every ten households has an income that equals or exceeds \$50,000, and 2.35% equals or surpasses \$100,000. The average annual household income for 1999 was \$14,412.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



Economy

The profile presented below provides general statistics that define the local economy. In general, Puerto Rico's economy is the largest in the region. It is highly dependent on the services, government, trade and manufacturing sectors. As in most developed countries, its population base is aging at a rapid pace. Estimates have the elderly population representing 22% of the island's population by 2020. Close to one half of the population lives below the poverty line. The local median household income in 2008 was \$18,471.

State Consolidated Plan

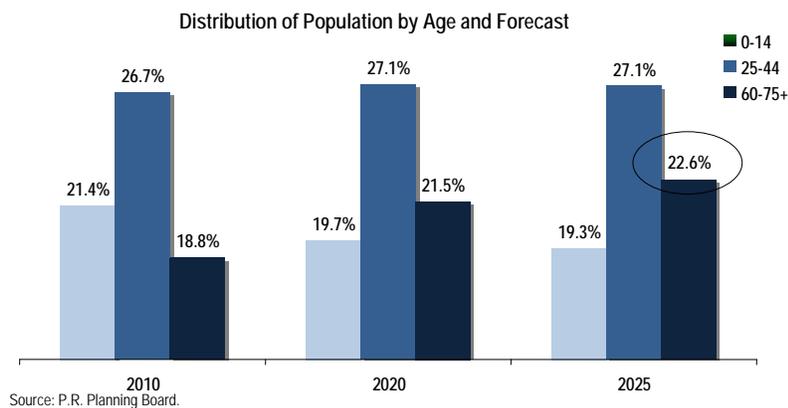


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Following are some main statistics regarding Puerto Rico's economy and population:

- Gross Domestic Product amounted to \$95,708 million in fiscal 2009.
- In terms of composition, manufacturing accounts for 41.5% of GDP; Finance, insurance, and real estate account for 17.7%; Trade comprises 12.7%; Services make up 9.6%; and Government accounts for 9.4%.
- Population: 3,961,000 (2009)
- Population below the poverty line: 45.5% (2007).
- Median household income: \$18,471 (2008).
- Distribution of population by age: by 2025, the relative share of those in the 60+ age bracket will increase to 22.65.



Employment by sector (% distribution, 2009):

Services	29.5%
Government	22.9%
Trade	21.9%
Manufacturing	10.6%
Construction	6.8%
Transportation & Public Utilities	4.4%
Finance, Insurance, Real Estate	3.5%
Agriculture	1.2%
Unemployment rate	15.0%
Labor force participation rate	43.2%



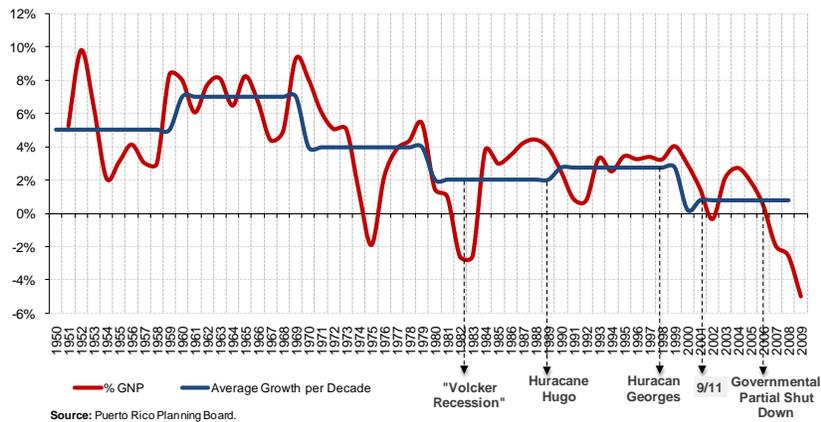
Economic Situation and Perspectives

The challenges affecting the global economy and financial markets, as well as those facing the local economy, have weakened the economic situation of individuals and thus reduced their access to housing.

The main concern of the housing industry and of government institutions dealing with social and housing issues is the situation of the local economy, in particular future growth prospects and the conditions of the labor market.

Economic performance during the past four years has evidenced the existence of challenging structural issues that are seriously limiting growth capacity. According to recently released data, Puerto Rico's economy continued its downswing during fiscal year 2009. Real growth declined at an annual rate of -3.7%, representing the largest contraction on record. The average growth rate for the decade will most likely be 0.4%.

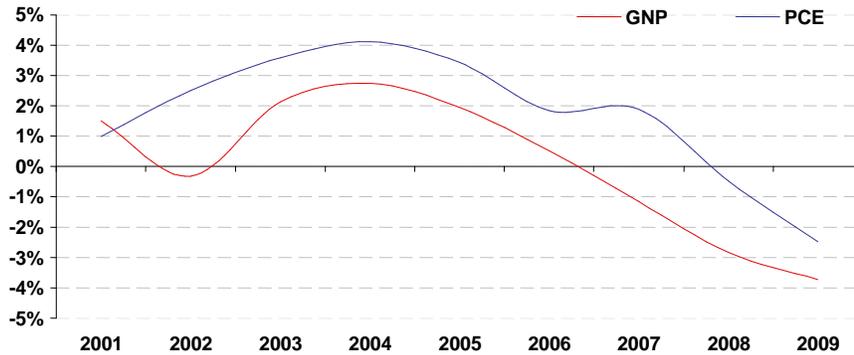
Long Term GNP Growth



Personal consumption expenditures, which account for 88% of the Island's GNP declined 0.5% in 2008, and 2.4% in fiscal 2009. The drop in consumption results from weak labor markets, credit restrictions in the financial system and general weakness of the economy.



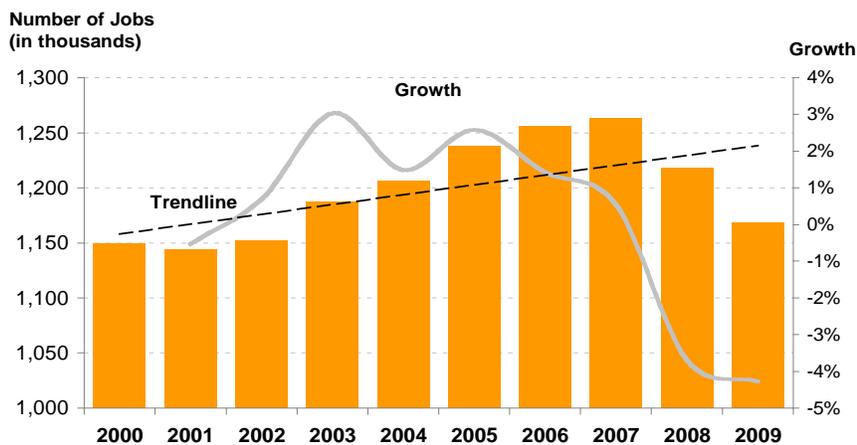
Annual Growth of Real GNP and Personal Consumption Expenditures



Source: P.R. Planning Board (2010). *Statistical Appendix 2009*.

Another area of concern is the labor market. According to the Puerto Rico Household Survey, the economy lost 126,083 jobs between 2007 and 2009, as a result of the deep decline in economic activity. This represents more than double the increase in jobs generated in the previous six years. This drop in employment has had a direct effect on the capacity of households to access and sustain safe and decent housing.

Employment Trends, 2000 to 2009



Source: PR Department of Labor.

State Consolidated Plan

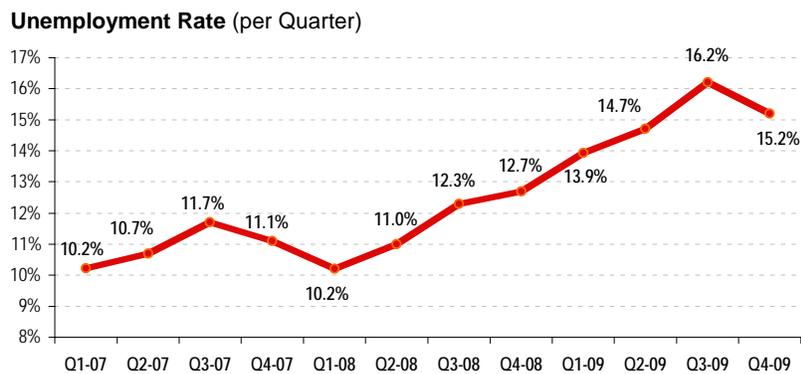


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

The employment situation continues to be negative, with total employment declining at an annual rate of 4.9% in February 2010, and payroll employment by 5.1%. Jobs reductions are expected for current fiscal 2010, since another contraction of 3.6% in real GNP is forecast by the Puerto Rico Planning Board. As a result of these losses in jobs, the unemployment rate has increased significantly, from 10.2% in the first quarter of 2007 to 15.8% in February.

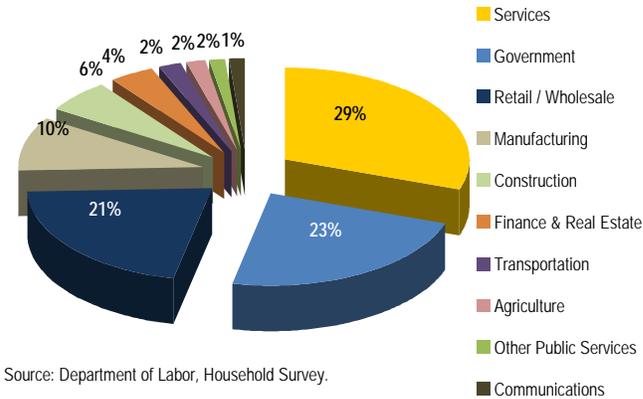
Unemployment Rate



The economic downturn has affected all industry sectors, representing a major challenge for economic development. The Tourism and Health sectors are among the industries that may moderately recover in the short term. Activity in other industries is expected to remain weak during the next two years. However, the construction sector may rebound slightly in FY 2011 and 2012 with the full implementation of ARRA.

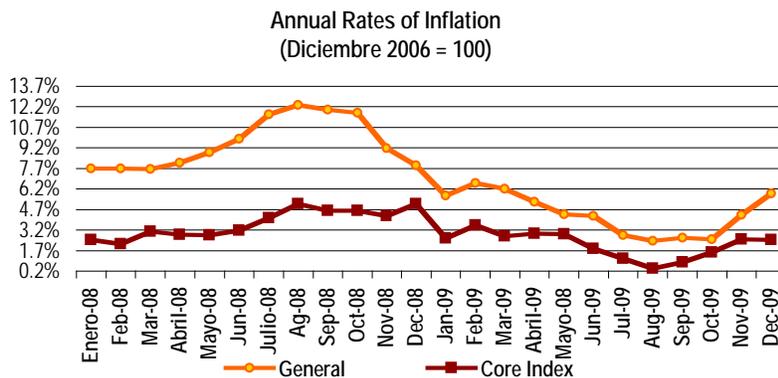


Distribution of Total Employment by Sector, 2009



Inflation has constrained consumer budgets. After a surge in prices during 2008 due to upward pressures from significant increases in energy and gasoline prices, inflation has since moderated to an average of 4.6% in 2009, from 9.6% in 2008. Core inflation, as measured by the core index (which excludes food and energy prices), has remained subdued at 2.1% over the period. Nonetheless, inflation risks prevail, given the volatility of oil prices and the likelihood that prices may increase with the strengthening of the global economy.

Inflation, 2008 - 2009



Sources: Department of Labor; Estudios Técnicos, Inc.

State Consolidated Plan

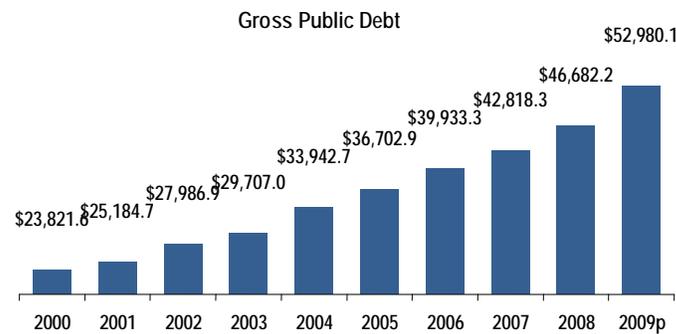


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

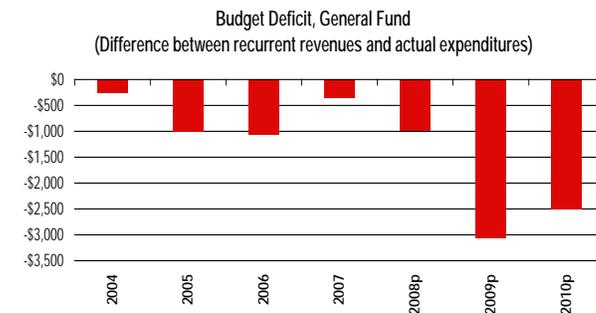
The government’s fiscal situation is limiting its ability to implement countercyclical fiscal policies. During the 2005 - 2009 period, total gross public debt increased by \$19,037 million, an amount equivalent to 80% of the total public debt in fiscal 2000. As of fiscal 2009, public debt amounted to \$52,980 million. This means public debt rose significantly as a percent of GNP, from 57.5% in fiscal 2000 to 84.4% in 2009.

Gross Public Debt, 2000 - 2009



Source: P.R. Planning Board (2010) *Statistical Appendix 2009* Table 29.

Since 2009 the current administration has enacted cost-cutting measures in order to curtail public spending and reduce the fiscal deficit, including Public Law 7 of 2009, as well as other measures. For fiscal 2010, the General Fund Budget represents a 19% reduction in spending, mostly due to reductions in payroll. For current fiscal year 2010, the structural deficit is estimated at \$2,500 million by the OMB, down from \$3,233 in fiscal 2009.



Sources: OMB; GDB.

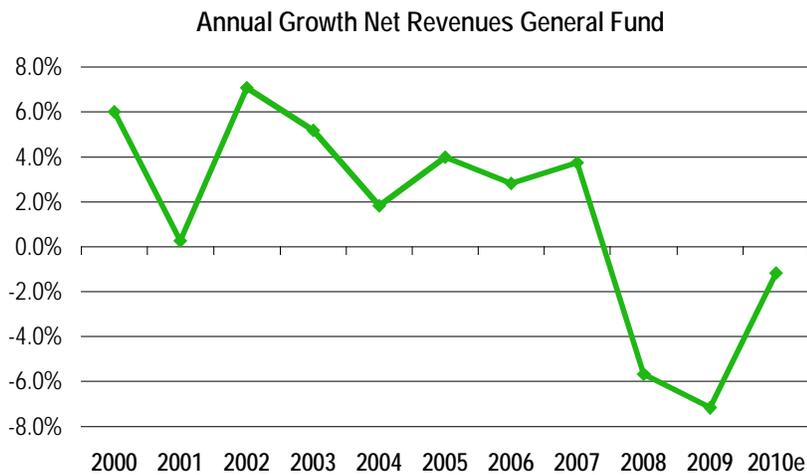
State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Net revenues from the General Fund have fallen as a result of declining economic activity, from \$8,306 million in fiscal 2005 to \$7,760 million in 2009. In fiscal 2009, net revenues decreased by 7.2%. For fiscal 2010, government revenue estimates were \$7,670, 1.2% below fiscal 2009. The Government has indicated that income projections for fiscal 2010 will be met.

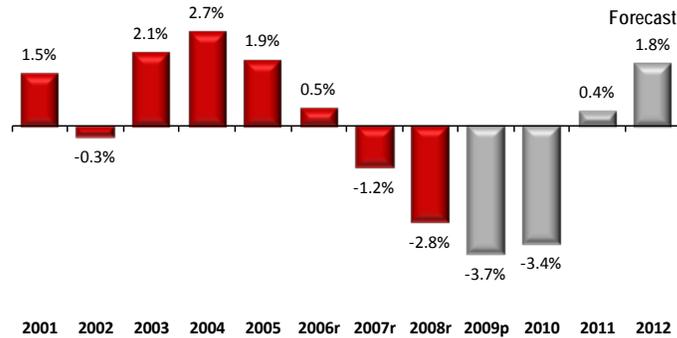


Sources: PR Department of Treasury; OMB. E = Estimate by Treasury.

The economic projections released by the Puerto Rico Planning Board, show another contraction in the economy of 3.4% during FY 2010. Its projections have the economy stabilizing in FY 2011 and 2012, based on ARRA implementation, the stability of oil prices, a rebound in investment, and an increase in consumption spending.



GNP Projections Puerto Rico



Sources: Puerto Rico Planning Board (2009) *Apéndice Estadístico 2008*, Table 3; PB data January 2010; Estudios Técnicos, Inc.

The economic context will certainly impact the housing sector. This context is affecting both nominal and real income growth, thus diminishing people's opportunities to acquire safe and decent housing in non-subsidized markets. Given increments in the cost of construction and the expected rise in the number of low income families, housing affordability is expected to decrease, which will impose greater challenges to all agencies and organizations providing services to extremely low, low income, and moderate income families. Other outcomes that may be expected in response to the economic context include:

1. a reduction in private financing for projects in response to the local and global financial crises;
2. homebuyers should experience a reduction in wealth and a decreased saving capacity;
3. the economic situation of the average consumers should deteriorate, affecting credit scores, access, and cost of financing;

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

4. mortgage portfolios in the private and public sectors should continue to experience increases in delinquency rates, affecting the lending capacity of the financial sector;
5. a rise in the need for rental housing and affordable housing ; and
6. a rise in foreclosures and in the number of households at risk of homelessness.

These likely outcomes are taken into consideration in determining housing priorities for the Consolidated Plan.

II. PLAN CONTENTS

This State Consolidated Plan consists of the information required in Title 24 of the Code of Federal Regulations Parts 91.300 through 91.330. It is submitted in accordance with instructions of the United States Department of Housing and Urban Development Guidelines for preparing a state consolidated plan submission for housing & community development programs, and the consolidated plan final rule published on February 9, 2006.

III. COORDINATING AND MANAGING THE PROCESS

Lead Agencies

As established in the Guidelines for preparing a state consolidated plan the consolidated plan submission process envisions that housing and community development planning and programming will be accomplished through a unified and comprehensive framework. Such a framework will encourage opportunities for collaboration among government and private groups, and for collective problem-solving.

State Consolidated Plan

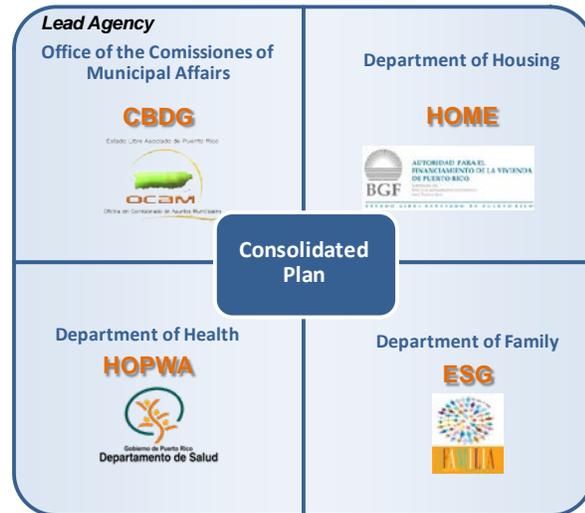


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

The **Office of the Commissioner of Municipal Affairs**, created by Act 81 of 1991, as amended¹, is the lead agency appointed by the Governor of Puerto Rico responsible for overseeing the development of the consolidated plan and the significant aspects of its related processes. The OCMA, is also in charge of administering The Community Development Block Grant Program (CBDG) for non-entitled municipalities.

Lead Agency and Agencies responsible for administrating Programs covered by the Consolidated Plan



Other agencies currently responsible for the administration of Programs are:

- **The Puerto Rico Department of the Family, which administers the Emergency Shelter Grant Program (ESG);**
- **The Puerto Rico Department of Health, which administers the Housing Opportunities for Persons with AIDS Program (HOPWA); and**
- **The Puerto Rico Department of Housing, which administers the HOME Investment Partnerships Program (HOME).**

Two changes will take place during the next few months, one of them related to the administration of a program.

¹ Autonomous Municipalities Act of August 30, 1991, (21 L.P.R.A. secs. 201 et al).

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

The Governor of Puerto Rico, Luis G. Fortuño, submitted a letter to HUD on February 12, 2010, regarding his intent to transfer the responsibility for the administration of the Commonwealth's HOME Investment Partnerships (HOME) Program from the Puerto Rico Department of Housing (PRDH) to the Puerto Rico Housing Finance Authority (PRHFA). After a period of evaluation, HUD emitted a response on April 7th 2010, recognizing PRHFA as an eligible entity to administer the HOME program for the Commonwealth of Puerto Rico. Consequently, effective July 1, 2010, HUD will recognize the Puerto Rico Housing Finance Authority as the agency responsible for managing and carrying out the Commonwealth's HOME Program.

In the case of HOPWA, on June 1st 2010, the Municipality of San Juan and the Puerto Rico Department of Health signed an agreement which designates the Municipality of San Juan as a project sponsor of the Commonwealth for the purpose of carrying out HOPWA eligible activities, including activities related to administering HOPWA funds awarded by HUD. (The agreement is included as an attachment).

Under section 574.500, HOPWA grantees are responsible for ensuring that grants are administered in accordance with the HOPWA regulations and other applicable laws. This responsibility cannot be delegated to project sponsors. Grantees may, however, provide HOPWA funds to project sponsors to carry out eligible activities. A "project sponsor" means any nonprofit organization or governmental housing agency that receives HOPWA funds from the grantee to carry out eligible activities identified in the approved grant application.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



Consultation/Coordination

In fulfilling its primary role as lead agency, the Office of the Commissioner of Municipal Affairs established direction and supervised the processes of organization, identification of needs, and collection and processing of information. OCMA also acted as a liaison in the coordination and preparation of the Consolidated Plan through an Interagency Committee. This committee was composed of representatives from the Department of the Family, the Department of Housing, and the Department of Health; the Puerto Rico Housing Finance Authority² and the Office of the Governor; and representatives of the Non-Profit Sector including the Homeless Coalitions and the CHDOS Association. This Interagency Committee engaged the support of Estudios Técnicos, Inc., a consulting firm, in the completion of the Needs Assessment Study, the preparation of the Consolidated and Action Plans, and the coordination and implementation of citizen involvement activities.

² A subsidiary of the Government Development Bank for Puerto Rico.



Interagency Committee



The Interagency Committee established priorities and set target dates to address each stage of the Consolidated Plan process. Each agency helped in the process of gathering information. The following information/data was used as a source for the Consolidated Plan:

1. United States Census 2000 for Puerto Rico;
2. Puerto Rico Community Survey 2005 – 2008;
3. Comprehensive Housing Affordability Strategy Data (CHAS);
4. Agency Strategic Plans;
5. Commonwealth of Puerto Rico Public Policy 2009-2012 by the Office of the Governor, Luis Fortuño;
6. One Day Count of Homeless Study, Puerto Rico, 2009, carried out by the Puerto Rico Multisector Concil for Homeless Persons;
7. Studies and profiles (internal and external) on the clientele served by agencies;

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

8. Services offered to the clientele;
9. CAPER reports for the four Grantees;
10. Laws approved that impact the clientele;
11. Studies and needs assessment from homeless service providers.
12. The Third Study of Homeless Persons in Puerto Rico, based on the data provided by the Homeless Management Information System, conducted in 2006 by the Center for Studies on Addiction of the School of Medicine of the Universidad Central del Caribe, Bayamón Campus.

Other governmental agencies were also consulted as part of the process. These agencies offer supportive services to different sectors of the population, and were thus consulted in order to identify the needs of each sector. The following list contains the agencies contacted to provide statistics or input for the Consolidated Plan:

- The Puerto Rico Police Department;
- The Office of the Ombudsman of Women's Affairs;
- The Office of the Procurator of Persons with Disabilities; and
- The Office of the Procurator of the Elderly.

Besides coordination to gather secondary data, other research methods were implemented in order to gather additional information about needs, and to establish contact with service agencies and entities. These include entities and agencies that have direct contact with and provide services to children, elderly persons, persons with disabilities, homeless and chronically homeless persons, among other special needs groups. Efforts to consult and establish contact with these groups and agencies included:

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- The development of a project webpage to improve communication between the various groups and entities involved in developing the Plan;
- A Survey of Non-Profit Organizations made available to organizations through email and in a public meeting held on February 20th, 2010.
- A Web Survey to Municipalities to identify potential needs regarding health, public needs, infrastructure, public services, anti-crime programs, programs for youth, programs for the elderly, economic development, and planning.
- Personal Interviews with representatives of various sectors related to housing and community development.

Institutional Structure

This section explains the institutional structure through which the State will carry out its housing and community development plan and assess the strengths and gaps in that delivery system. This institutional structure includes private industry, nonprofit organizations, and public institutions. The section also describes State actions to overcome gaps in the institutional structure for carrying out its strategy for addressing priority needs.

As mentioned above, The OCMA is the lead agency appointed by the Governor of Puerto Rico. Its responsibilities associated with the Consolidated Plan are coordinated by OCMA's Office of Federal Affairs. The main component of the institutional structure consists of OCAM, The Department of the Family, which administers the Emergency Shelter Grant Program (ESG); The Department of Health, which administers the Housing Opportunities for Persons with AIDS Program (HOPWA); and the Department of Housing, which administers the HOME Investment Partnerships Program (HOME).

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Other institutions are critical in executing State policies for housing, urban, and economic development. The following table describes the main State and Federal government components of the institutional structure:

Government Components of the Institutional Structure	
Component	Role
U.S. Department of Housing and Urban Development	Addresses the housing problems of low income families and individuals by providing funds for Section 8 rental assistance, seeding local and corporate investment in housing, and housing assistance for homeless, elderly, disabled persons and persons with HIV/AIDS
U.S. Rural Development Administration	Provides funds for rural housing and infrastructure projects
Federal National Mortgage Association (Fannie Mae)	Provides credit to the conventional mortgage market
Federal Home Loan Mortgage Corporation (Freddie Mac)	Provides credit to the conventional mortgage market
Government National Mortgage Association (Ginnie Mae)	Provides liquidity to the secondary mortgage market and attracts capital to the residential mortgage markets. Helps increase the supply of affordable housing projects by guaranteeing securities issued by private lenders backed by pools of residential mortgages insured by the Federal Housing Agency, the Department of Veterans Affairs and the Rural Housing Service
Puerto Rico Department of Housing	Provides assistance to private industry and not-for-profit organizations for development and/or rehabilitation projects. Administers the Section 9 rental assistance program.
Puerto Rico Housing and Bank Agency	Provides financing, either directly or through private banking for the acquisition of housing by persons and/or families of low and moderate income.
Puerto Rico Planning Board	Controls and/or approves land use and zoning
Puerto Rico Regulations and Permits Administration	Regulates and permits development. Also enforces zoning regulations.
Puerto Rico Department of Labor	Administers training and job placement programs to assist low-income unemployed or underemployed persons.
Puerto Rico Government Development Bank (Puerto Rico Housing Finance)	Facilitates financing for housing development by private developers and makes economic development loans

In addition, private and non-private institutions play a vital role in addressing housing and community development needs. These components include:

- Private Industry-** The private sector has traditionally played a very important role in providing affordable housing for rent and ownership. The government of Puerto Rico encourages public/private partnerships and other initiatives to coordinate and leverage the necessary resources for providing affordable housing.
- Developer/builder/Owner Sector** – develops the private housing stock and supports public and subsidized housing development. Households

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

with moderate, middle, and high incomes are currently serviced exclusively by the private sector.

- **Municipalities**- key in promoting affordable housing development. They have land resources and an institutional framework critical implementing housing and economic development initiatives.
- **Financial Sector** - Provides the primary financing for housing development and related activities, and conducts community lending operations and participates in other economic development programs **through** CRA initiatives that promote home ownership and economic development.
- **Not-for profit organizations and faith-based organizations** -There is a substantial amount of organizations in Puerto Rico that provide housing services, as well as other social support services, to persons and families with special needs, in particular to the economically deprived..

Agencies involved in the development of the plan recognize the need for an institutional structure that promotes participation, cooperation, and coordination between key stakeholders, including agencies responsible of executing housing and social policies, and organizations that have housing and economic development responsibilities. Of particular importance are those agencies and organizations that provide services to extremely low and very low income groups and to other population groups in need.

In recent years the State has taken steps to strengthen the institutional structure. The PRDH was declared the "first point of contact" for the institutional structure. This role was supported by its designation by the State Legislature to serve as the State's lead housing coordinating agency. This vision was refocused on November 16, 2005, when the Housing Secretary signed Administrative Order OA HD 05.29 creating the Assistant



Secretariat for Assisted Housing and Community Development. This Secretariat has under its responsibilities the following assisted housing programs:

- The Housing Choice Voucher Program, (24 CFR, Part 982);
- The Assisted Rental Payment and Rental Rehabilitation Program for Low Income Elderly, (Commonwealth Act Num. 173 of August 31st. 1996);
- The HOME Program (24 CFR, Part 92);
- Personal Savings Accounts for Individual Development, (Commonwealth Act. Num. 170 of December 4th. 2001).

In addition, the Community Services and Special Projects Program created under Act Num. 211 of September 30th, 1995, and the Council for Public Housing Community Action created by Executive Order of the Governor (OE-2002-31) were transferred to the new Secretariat with the responsibility to channel those services that will continue to guide the social and economic development of public housing residents.

On February 12th, 2010. The Governor of Puerto Rico designated the Puerto Rico Housing Finance Authority (PRHFA) as the Unit of General Local Government for the HOME program, effective July 1, 2009. This designation was made to capitalize on PRHFA's vision, structure, functioning, and responsibilities. The PRHFA currently manages a number of federally and locally sponsored housing programs, associated with rental and homeownership programs. It also has the capacity to coordinate with private, non-profit, and public agencies that facilitate program planning and implementation. Currently, the PRHFA has a close working relationship with CHDOS, Municipalities, non-profit and for profit developers, and the financial industry. As a financial institution, the PRHFA also has the capacity to implement broader forms of assistance under the HOME program. The agency currently manages project financing,

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

loan processing, and servicing. PRHFA has the underwriting expertise and financial capacity to manage default risks. It also has the necessary human resources to effectively manage foreclosure processes, among other financial strengths. This change will enhance coordination efforts, leverage private sector participation, and strengthen HOME program outcomes.

The PRDH remains the agency responsible of housing policy. Beginning in July, the PRHFA, will share responsibilities in intergovernmental coordination and cooperation between the Commonwealth's agencies and the federal government.

Another change in the institutional structure, which was previously mentioned, is related to HOPWA. A collaboration agreement was signed by the Department of Health and the Municipality of San Juan to administer and distribute the funds to nonprofit organizations and other municipalities. This action is expected to improve the disbursement of funds to project sub recipients.

The goal of the HOPWA program is to enhance coordination between public and private housing and social services agencies. A statutory requirement of the program is to establish clear eligibility criteria for awarding funding to faith-based and community organizations. These organizations are very important because, without the assistance and support of the nonprofit organizations engaged in community development service, the program would not fulfill the established statutory goal.

Non-profit organizations play a critical role in the provision of public services initiatives in several ways. Firstly, they are involved in the community and are knowledgeable about needed services. Additionally, they have experience designing and implementing programs that respond to patients' needs. They also provide the social and community service components that serve as a complementary network to State programs.



Non-profit organizations have a long, positive history of cooperation with municipal and state agencies. The State HOPWA program seeks to expand opportunities for nonprofit organizations, particularly newer organizations, to engage in current housing development for HIV/AIDS patients as an alternative to promote an affordable rental housing market.

To enhance housing and economic development policy, the Interagency Committee has identified the need to create the Affordable Housing and Economic Development Advisory Committee. The Committee can define priority initiatives to address housing, community, and economic development obstacles and needs. A major obstacle to implementing housing policy in Puerto Rico is the wide variety of existing institutions and programs. The technical requirements and the complexity of the institutional framework impede the development of solutions and the execution of best practices. OCMA believes legislative action is required to structure an organization that promotes knowledge transfer, cooperation, and the development of innovative solutions to housing and economic development challenges. The proposed goals of the Committee will be to:

- enhance policy development and planning ;
- increased attention to critical economic and workforce development issues and solutions; and
- promote continuous and structured cooperation between key stakeholders serving low and moderate income individuals and special populations.

The Governor of Puerto Rico also recognizes the need to strengthen the institutional structure associated with housing policy. The current Administration proposes the creation of The Housing Advisory Council (“Consejo Asesor de Vivienda”) with

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

representation from the government, the private sector, non-profit sector, faith-based organizations, and professional and industry associations. The Council will advise on housing policy and on the issues affecting the housing industry.

Collaboration and Partnership

In organizing to prepare the Consolidated Plan 2010-2015 and the Action Plan for 2010, OCMA structured an Interagency Committee composed of State agencies and the non-profit sector. The Agencies participating in the Committee include the grantees administering CDBG, HOME, ESG, HOPWA programs, the Housing Finance Authority (PRHFA), the Office of Federal Affairs of the Governor of Puerto Rico, and representatives of the nonprofit sector. For the first time, participants from the nonprofit sector were invited to the Committee. The new relationship between these groups facilitated public participation and data gathering, and non-profit sector collaboration has been very positive.

There is also a need for legislative action that establishes a Multi-Sector Committee to enhance the State's capacity for housing and community development.

Economic Development (guidance)

State strategy for economic development rests upon several basic principles. First, it includes the development of partnerships with private profit and non-profit entities to carry out projects that will promote job creation and job growth. Second, it contemplates direct assistance to small businesses through loans, grants, or any other method, in the provision of alternative means for obtaining personal income. Third, it expects public agencies to promote spending cuts and other measures to curb inefficient use of public funds, therefore increasing the value of negotiable instruments issued by the State. Fourth, it will implement measures to utilize municipalities as

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

instruments of economic development by providing them with resources to seek and develop their own local strategies and projects.

The Consolidated Agencies will develop an economic development strategy that focuses on direct assistance to small businesses and municipalities to help them achieve their own economic development projects. Alliances such as the one between OCAM and the Puerto Rico Economic Development Bank have proven to be highly effective in developing new and existing businesses, as well as in creating jobs for low-to-moderate income persons. In addition, the Agencies will promote the information exchange necessary for mayors and other local government officials to learn about alternative uses of funds. Subsequently, this would create varied and accessible means for job creation and project development.

IV. CITIZEN PARTICIPATION

This five-year Consolidated Plan 2010-2014 results from broad participation and consultation between different stakeholders who will benefit from the activities proposed throughout this period.

The Citizen Participation Plan was developed in accordance with Title I of the Housing and Community Development Act of 1974, as amended, and Title 24, Part 91.115 of the Code of Federal Regulations. It was validated with the community and other groups of interest during a public hearing held on February 20, 2009 for last year's Action Plan. Implementation of the Plan enabled vital collaboration between the Central Government, municipal governments, for-profit and non-profit organizations, and individual citizens.

As part of the implementation of the Citizen Participation Plan, a multi-method approach was used in order to have different channels for obtaining and integrating the

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

input of these groups, thus maximizing citizen involvement. These methods included traditional as well as innovative public involvement mechanisms. As a result, the process of developing the Consolidated and Action Plans achieved ample participation from representatives of various sectors, including public agencies, municipal administrations, and the private and non-profit sectors.

Citizen Participation Process

The methods and strategies implemented in order to broaden public involvement included the following:

Creation of a Web Page (at www.estudios-tecnicos.com), which included links to documents and presentations developed for the Plan. Through the Web Page, citizens and agencies could offer comments and send emails to planconsolidado@estudios-tecnicos.com. When people viewed the Web Page, their contact information was registered in order to keep them informed through email of activities and opportunities.



State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



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Para acceder los documentos relacionados al estudio,
favor de completar la siguiente información.

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Compañía:

Posición:

Teléfono:

Email:

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La información de este estudio será utilizada para propósitos:
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- [¿Cómo puedo participar del Plan?](#)
- [Próximas actividades relacionadas al Plan](#)
- [Documentos relacionados al Plan](#)
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State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Establishment of an exclusive telephone line (787-552-2291) for citizens and agencies to have rapid access to information and be able to provide their input and comments about needs and strategies.

Other efforts – at the beginning of the project, agencies were asked for contact information of nonprofit organizations, municipalities, and other interest groups. A data bank of organizations, municipalities, and citizens was developed; and periodic communications to encourage public involvement were sent via email and fax.. These contacts were followed up via telephone for various activities and data gathering efforts. The information was also used for contacting municipalities and NPOs to administer a survey and conduct in depth interviews. Surveys were sent via email using the Survey System application. In the case of NPOs, it was also distributed among those who attended the meeting of February 22nd.

Community meeting with non-profit organizations – A community meeting was held at 10:30am on February 20th, 2010 in the Department of the Family. Sixty eight representatives of 50 organizations participated in the meeting. The meeting objective was to orient participants about the Consolidated Plan, its requirements, and the ways in which they could participate. The meeting also aimed to start gathering information about the needs that participating organizations had identified while serving disadvantaged populations. In addition, a survey was distributed among participants.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

A summary of the comments submitted during this meeting by the organizations is included as an appendix to this document. The list of participants is also included as an appendix, as well as a copy of the presentation used in the meeting.

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OFICINA DEL COMISIONADO DE ASUNTOS MUNICIPALES
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Reunión comunitaria sobre...

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Plan Consolidado

de vivienda y desarrollo comunal del Estado 2010-2015 y Plan de Acción del año 2010

Conozca más sobre el Plan Consolidado y el Plan de Acción, la manera en que puede participar de éstos, y comparta con nosotros sus necesidades y preocupaciones sobre los temas de vivienda y desarrollo comunitario

¿Cuándo? Sábado, 20 de febrero de 2010
¿Hora? 10:00am
¿Lugar? Anfiteatro del Departamento de la Familia Ave. Barbosa #306, San Juan

Para más información puede comunicarse al 787-552-2291 o enviar un correo electrónico a la siguiente dirección: plancosolidado@estudios-tecnicos.com

También puede acceder a la página www.estudios-tecnicos.com y buscar bajo proyectos especiales el enlace del Plan.



Public Hearing –The Lead Agency, the Office of the Commissioner of Municipal Affairs (OCMA), published an invitation to the public hearing in a major newspaper (Primera Hora) on February 22nd, 2010 (See Exhibit).

The hearing was held at 8:30am on March 9th, 2010 in the Department of the Family. Eighty people attended the meeting, representing organizations from the private and non-profit sectors, public agencies, municipal agencies, and the general population.

The hearing objective was to provide an opportunity for citizens and municipalities to share their opinions and perceptions about current housing and community development needs. A description of all programs was also provided, as well as a

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

summary of the needs and strategies identified up to that point. Each agency provided an initial **approach** to the **activities** and needs they planned to address in the Action Plan. Sign Language and services for persons with other disabilities were also available.

A total of 13 participants commented during the hearing, four of which⁴ presented written comments. After the meeting, citizens and municipalities could provide additional written comments for a period of 30 days (until April 9th, 2010).

The list of participants and the presentation used in the meeting are included as an Exhibit. A summary of comments and responses is included in the following table. Copy of written comments are included as an Exhibit.

Name of Entity of Citizen	Comment	Response
Sr. Pedro Rosado (<i>Casa Renuevo de Amor</i>)	The people who manage rehabilitation programs for addicts know that in Puerto Rico there are not a lot of homes for women, and the reality is that the female population is a lot more complicated to work with in these situations, with these problems. This is the reason why we are noticing a lack of programs, of projects directed at women. I believe that several programs can be developed for this population, and a great number of things can be achieved.	All strategies included in the consolidated plan address the need of the Homeless and other Persons with Special Needs. Under the ESG program funds are available to address the need of the abused and battered women. Funds can be used to prevent homelessness, to emergency shelter and to provide supportive services.
Sra. Violeta Figueroa (<i>Concilio de la Comunidad para Ayudar a Resolver los Problemas de la Vida</i>)	Help to establish service centers similar to theirs, that service the homeless, elderly and addicts, in all public housing projects in Puerto Rico.	The CDBG and ESG program address the need of these populations. CDBG funds are distributed to local governments and ESG funds are distributed to the Not for profit organizations by the Puerto Rico Department of the Family.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>Cynthia Delgado <i>(Director, Federal Programs, Municipality of Yabucoa)</i></p>	<p>Request for an increase in funds directed to AB.</p>	<p>We will take it into consideration and evaluate it.*</p>
<p>Rolando Ramos <i>(Association of CHDOs)</i></p>	<p>Create an instrument or metric that allows for the collection of all the comments and request being made, so that later it can be evaluated if they were considered and included in the Consolidated Plan.</p>	<p>As for the comments, as leading agency in the Consolidated Plan, we can assure you that your comments will not only be heard, but that we are required to answer them. In the document that we will publish, available after April 13, which is the draft proposed before the formal filing with HUD, you can verify that all the comments and replies will be included, and you can also file comments until before the Plan is filed.*</p>
	<p>Request that a peer entity (not for profit and community based) that is suitably qualified and possesses vast experience and knowledge in the management of the HOME program, participate in the administration of the set aside (15% of funds) destined for the community based organizations certified as CHDOs under HOME.</p>	
	<p>Increase from a 1% to a 5% in the allocation of funds for CHDOs' operations in the HOME funds distribution.</p>	<p>The increase will be up to 5%, not to 5%, because then everyone will understand that they will automatically receive the 5%. But, we do understand that it's a valid argument, because we already had a meeting with organizations.*</p>

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

	<p>Promote, encourage and allow the use of HOME funds for CHDOs beyond the 15% reserved for them by law.</p>	<p>There is no limit for the allocation. What happens is that we also need to have projects that compete and prove that we can spend the money. I understand that the policy of the Housing Department is that, regardless if the project is from a CHDO or private, if the project is good and we have already covered the 15%, we will work on it. So, I don't think that a written policy should be made, because if there are no good projects, we will limit other areas. As it currently is, we can work with that need, without changing it.*</p>
	<p>Significant increase in subsidies, more than in any of the past plans, for the development of social interest housing units assigned to housing developing community organizations (duly certified CHDOs).</p>	
	<p>Allocation of resources (funds) to promote and strengthen the sustainable social enterprise focus through the training of housing developing community organizations (CHDOs) in the organizational, housing and economic development areas.</p>	

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>Jasmín Álvarez (COSMA)</p>	<p>I would like to know what is going to happen with those organizations that currently have an active construction project, specifically for transitional housing, and the project is still running but the funds aren't flowing. We would like to know because in July there is a change in administration, but the project needs to be completed in July; and, of six certifications, we only have one paid.</p>	<p>We have been working for the past year to make the transition as easy as possible. We understand that, since the transition is inside the same department, program payments to developers will suffer the least possible. As for the delays, we have had a lot of problems in the program due to a reduction of personnel, from 30 to 9, because of the Law 7. The PRHFA has its own payment area, so the transition will make it more effective. Keep in mind that it's not in our power to make drastic changes to the program, but we are doing all we can to make it more effective.*</p>
<p>Xavier Cora (PathStone)</p>	<p>Funds should be accessible to all non-profits, not only through the municipality's mechanism, because non-profits are the ones who possess the experience and who are really working with communities.</p>	
	<p>HUD's income should be revised, because the middle-class family earns a lot of money for these limits, but not enough for banks.</p>	
	<p>Everyone that goes through one of the 'housing' programs should receive some kind of 'home' education, like an HBE, 'home buyers education', as a way to avoid foreclosure. This should be a requirement.</p>	
	<p>Take into account that non-profits have the knowledge, the experience, and are here to serve the communities, but they need access to those funds.</p>	

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>Juan De Dios Vidó (<i>Centro de Deambulantes Cristo Pobre, Ponce</i>)</p>	<p>Concerning the HOPWA funds and their transfer to the Municipality of San Juan, is there a possibility that, with this initiative, the institutions from other municipalities that offer services to people affected and infected with HIV have access to proposals at the state level (Puerto Rico)?</p>	<p>The funds will be transferred to the Municipality of San Juan as an entity, but we will be in constant observation, evaluation and monitoring of those funds so that they are used for the Municipalities assigned to us before. And yes, you can then present proposals. We will still be the grantee and, as such, we will still be vigilant of those funds.*</p>
<p>Nilvia Pérez (<i>Asesores Técnicos del Caribe</i>)</p>	<p>It was mentioned that there was a separate, technical assistance category with \$500,000. I would like to know which activities are included in this category and to whom it will be directed. Is this type of assistance different to that supplied by OCAM or is it being considered for those people already in the agency?</p>	<p>Technical assistance is provided or all CDBG fund recipients. In this case, 'sub grantees' or 'sub recipients', so that they can implement the strategies that OCAM has established through the Action Plan. Meaning, we provide the training, orientation and personnel that trains the people that run the CDBG Program at the Municipality level, which are our 'sub grantees'. Everything related to the preparation of people that run the CDBG Program at the municipal level is OCAM's responsibility, and those funds are used for those activities. These funds are basically used to cover all expenses related to that technical assistance.*</p>
	<p>Is there going to be any type of general training directed at Federal Program Directors and to all the personnel in each of the offices?</p>	<p>This year we are planning to offer a seminar to all the municipalities.*</p>
<p>Federico Gómez (<i>Earth Advisors</i>)</p>	<p>Do you have any idea about when the results from the second round of applications for the 2009 HOME Program will be ready?</p>	<p>We are already announcing the next round for April, so we can't have a new round without another one pending. So, now in March and April we need to evaluate all pending proposals. We will be answering all proposals between those two months.*</p>
	<p>Will the PRHFA be involved in any way in this decision?</p>	<p>Part of PRHFA's personnel is in the evaluation committee.*</p>

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>Álida Rivera <i>(Fundación Comunitaria de Puerto Rico)</i></p>	<p>We are available as a useful tool for any issue or work with communities, be it with CDBG or HOME. Also, we have presented a proposal to administer the State's CHDOs' reserve, being an transparent and neutral agency that communities trust.</p>	
<p>Sra. Blanca Vélez <i>(Director, San Juan NHS)</i></p>	<p>We have the first foreclosure prevention office in the US and PR. We want you to consider the work we are doing to save so many families that need to keep their homes, and you know that this is no longer a low- or moderate-income issue, but an issue independent of social status or income.</p>	<p>CDBG Funds can be used for services. Not only public service, but also for housing for those specific disadvantaged populations that are in the regulation.*</p>
	<p>The mental health of the families coming to us worries us a lot, because they are depressed. A lot of them want to take their own lives, and some have. We know that we need help regarding mental health.</p>	
	<p>Those First Time Home Buyers workshops are very important in educating families. We have given the Banks Association a four hour workshop about how to sensitize their people to work with these cases, because a lot of these issues have been created by the banks. Why? Because, in the time of crisis, they haven't helped the families, and you have to be sensible to be able to work with these families.</p>	

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>Nelly Ramos <i>(Director, Federal Programs, Municipality of Hormigueros)</i></p>	<p>The question is for the Health Department, because we are having some problems with the funds disbursement for the HOPWA rent payments. To this date, the municipality has been able to make the payments, but you know that the municipalities' current economic condition is a difficult one; and, in this case, i believe we haven't received the rent disbursement for three months.</p>	<p>Among the funds that will be transferred to the Municipality of San Juan, we will keep a quantity in the Health Department to take care of all those delayed payments. I would like for you to contact Mrs. María Amaro, 274-5500 and send her the bills so we can immediately proceed with those payments. We have the funds to make those payments.*</p>
<p><i>Corporación para el Desarrollo Económico de Trujillo Alto</i></p>	<p>Expedite procedures in payments and presented projects. Because they don't have a lot of employees in their dependencies, recommend complete payments according to contracts.</p>	<p>The area was reorganized to enhance the management of all functions. Specialized professional services were hired.</p>
	<p>Transfer of the PJ's CHDOs set aside funds to a private organization that administers them and serves as a sub recipient, that has the genuine commitment to continue developing social interest housing with us. Ex.: Fundación Comunitaria de Puerto Rico.</p>	<p>The State is a transparent organization. However, its processes tend to be slow. The State decided to transfer the administration of HOME funds to the PRFHA to gain procedural efficiencies.</p>

Access to information and publishing of the Consolidated Plan– The Five-Year Consolidated Plan and the Action Plan became available to the general public on April 16th, 2010. A notice was published in the newspaper Primera Hora (See Exhibit).

A 30 day period was provided to comment on the Plan. An amendment to the original notice was published on April 22 in Primera Hora. As a result, the period for public comments was extended until May 24th. Copy of this amendment is included as an Exhibit.



Summary of citizen comments on the plan, comments that were not accepted, and reasons why they were not accepted

Three written comments were received during comments period. These, as well as the responses to it, are included as an Exhibit.

Other efforts – at the beginning of the project, agencies were asked for contact information of non-profit organizations, municipalities, and other interest groups. A data bank of organizations, municipalities, and citizens was developed, and periodic communications were sent via email and fax in order to encourage public involvement. These were followed up via telephone for various activities and data gathering efforts. The information was also used to contact municipalities and NPOs to administer a survey and conduct in depth interviews. Surveys were sent via email using the Survey System application, distributed to NPOs during the meeting on February 22nd.

The following sections present a summary of the most significant findings of this consultation process. Other comments participants included in the questionnaires are included as an appendix.

Survey to NPOs - A total of 50 organizations participated in the survey. Most surveys were answered either by the current Executive Director, Director, or Manager of the organization.

More than half of the NPOs surveyed serve the general population of low and moderate-income levels, while more than a third serve homeless women and abused men or women living alone (36.0%, respectively), followed by homeless men and families at risk of losing their homes (34.0%). Other groups served by the organizations include: abused men or women with children (32.0%), people with substance abuse problems and other mental health conditions (30.0%), homeless elders (30.0%), people with HIV/AIDS (28.0%), and homeless families (28.0%).



The non-profits interviewed offer services throughout the Island, with 36.0% serving all regions. The Municipalities with the highest number of participants are Guaynabo, Río Grande, San Juan, and Trujillo Alto (16.0%), followed by Carolina and Humacao (14.0%).

The most significant findings of the survey are the following:

- Organizations mentioned a wide variety of needs and problems that should be addressed. More than four fifths noted the need to increase energy efficiency, along with the need for assistance in purchasing social interest housing, and the need for temporary shelters and permanent housing for special populations (84.0%). More than four fifths also mentioned the lack of emergency shelters for special populations (72.0%), and the need to build social interest housing for rent (80.0%). The dangers of lead-based paint were frequently mentioned (70.0%), as were the needs to rehabilitate social interest housing, to construct social interest housing for owners, and to modernize public housing (78.0%, respectively).
 - Of the 41 respondents that mentioned the need for emergency shelters for special populations, almost three quarters mentioned homeless women (73.2%). In addition, two thirds mentioned homeless men and families at risk of losing their homes (65.9%), followed by people with drug addictions and other mental health conditions (63.4%), and abused women or men with children (61.0%) or living alone (58.5%).
 - When asked about the special population in need of transitional shelters, more than two thirds pointed to homeless women as the group with the highest need (71.4%). Close to two thirds mentioned homeless men, people with drug addictions and other mental health conditions, and abused women or men with children (64.3%). More than half the NPOs named homeless



- families (61.9%) and abused women or men living alone (59.5%). Other frequently mentioned groups include families at risk of losing their homes, homeless elders, and people living with HIV/AIDS (54.8%).
- As with transitional shelters, homeless women were also the most mentioned group in need of permanent housing (76.2%), followed by homeless families (64.3%). Three fifths mentioned abused women or men living alone, abused women or men with children, and homeless elderly; while a similar amount named homeless men (57.1%).
 - While most organizations agree on the need for housing units, priority assessments differ. Nearly half the NPOs agreed that the need for temporary shelters and permanent housing for special populations was the most pressing issue in the municipalities (48%), with the need for emergency shelters close behind (40%). More than a third of respondents also made more efficient energy use, assistance in purchasing social housing, and new construction of social housing units for rent or purchase (38%) a number one priority.
 - NPOs were also asked which three population groups presented the most urgent needs in the municipalities. The graph below illustrates the top groups mentioned by the organizations. Overall, more than half the NPOs mentioned the elderly population and people with drug addiction or other mental health conditions as a priority, followed by homeless families (50.0%), abused women or men with children, families at risk of losing their homes, low- and moderate-income people, and homeless women (46.0%).

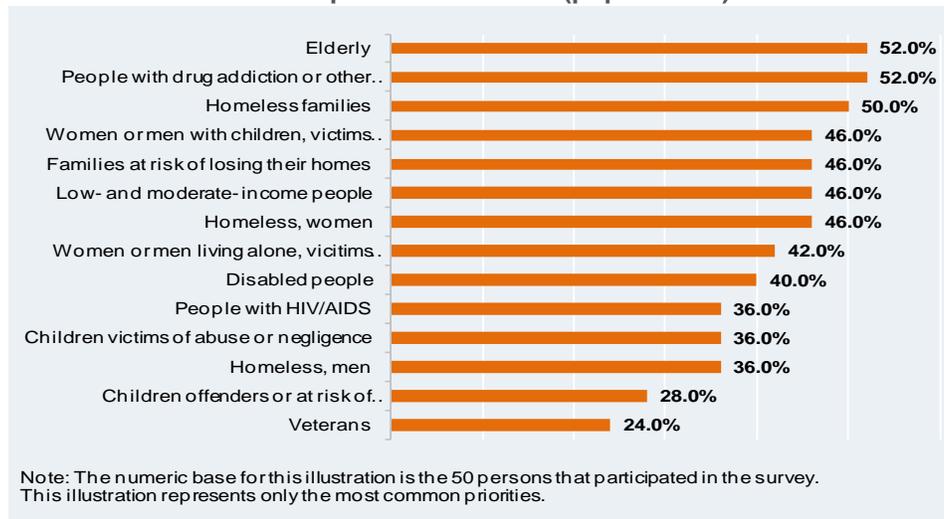
State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Overall priorities of NPOs (populations)



- When asked to rank the level of importance of serving these populations, the groups most frequently named as the top priority were people with drug addiction and other mental health conditions and homeless women (32.0%), followed by low- and moderate-income people (30.0%). Homeless families and abused women or men with children were ranked as the number one priority by 28.0% of NPOs.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Please, mention which are the three populations that present the most needs in the municipalities where your organization currently offers services. When signaling the priority level, start with "1" as that population with the most pressing needs or problems and finish with "3" as the population with less priority.

	Priority 1		Priority 2		Priority 3		Mentions some priority	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
People with drug addiction or other mental health condition	16	32.0%	6	12.0%	4	8.0%	26	52.0%
Homeless, women	16	32.0%	5	10.0%	2	4.0%	23	46.0%
Low- and moderate- income people	15	30.0%	2	4.0%	6	12.0%	23	46.0%
Homeless families	14	28.0%	10	20.0%	1	2.0%	25	50.0%
Women or men with children, victims of abuse	14	28.0%	6	12.0%	3	6.0%	23	46.0%
Elderly	12	24.0%	7	14.0%	7	14.0%	26	52.0%
Families at risk of losing their homes	12	24.0%	7	14.0%	4	8.0%	23	46.0%
Disabled people	12	24.0%	6	12.0%	2	4.0%	20	40.0%
Homeless, men	9	18.0%	8	16.0%	1	2.0%	18	36.0%
People with HIV/AIDS	9	18.0%	6	12.0%	3	6.0%	18	36.0%
Women or men living alone, victims of abuse	8	16.0%	7	14.0%	6	12.0%	21	42.0%
Children victims of abuse or negligence	8	16.0%	8	16.0%	2	4.0%	18	36.0%
Veterans	6	12.0%	3	6.0%	3	6.0%	12	24.0%
Children offenders or at risk of engaging in criminal conduct	4	8.0%	8	16.0%	2	4.0%	14	28.0%
Homeless, elderly	1	2.0%	0	0.0%	0	0.0%	1	2.0%
Link Homes	1	2.0%	0	0.0%	0	0.0%	1	2.0%
General public	1	2.0%	0	0.0%	0	0.0%	1	2.0%
Elderly with special needs	0	0.0%	1	2.0%	0	0.0%	1	2.0%
Disabled population, including: auditory, visual, physical, mental, cognitive, emotional and multiple	0	0.0%	0	0.0%	1	2.0%	1	2.0%
Victims of human traffic (in everything that this issue entails in Puerto Rico)	0	0.0%	0	0.0%	1	2.0%	1	2.0%

Note: The numeric base for this illustration is the 50 persons that participated in the survey. Because the person could give more than one answer, the sum of percentages can differ from 100%, due to the fact that an independent count is made for each of the answers mentioned by the interviewee.

- Regarding public **facilities**, more than four fifths mentioned the need for youth and day care centers (82.0%). Parking **facilities** were mentioned by more than three quarters of the organizations (76.0%), while parks, recreational facilities, and elderly centers were named by 74.0%.
- Organizations also judged the priority of municipal infrastructure improvements, with the highest overall priority given to street and road improvements by more than four fifths of the organizations (84.0%). Improvements to sidewalks (78.0%) and the sewerage system (76.0%) were also two of the most frequently mentioned concerns. Other often mentioned priorities include improvements to lighting, waste disposal installations, aqueduct system, asbestos removal, and the canalization of rivers and streams.

State Consolidated Plan

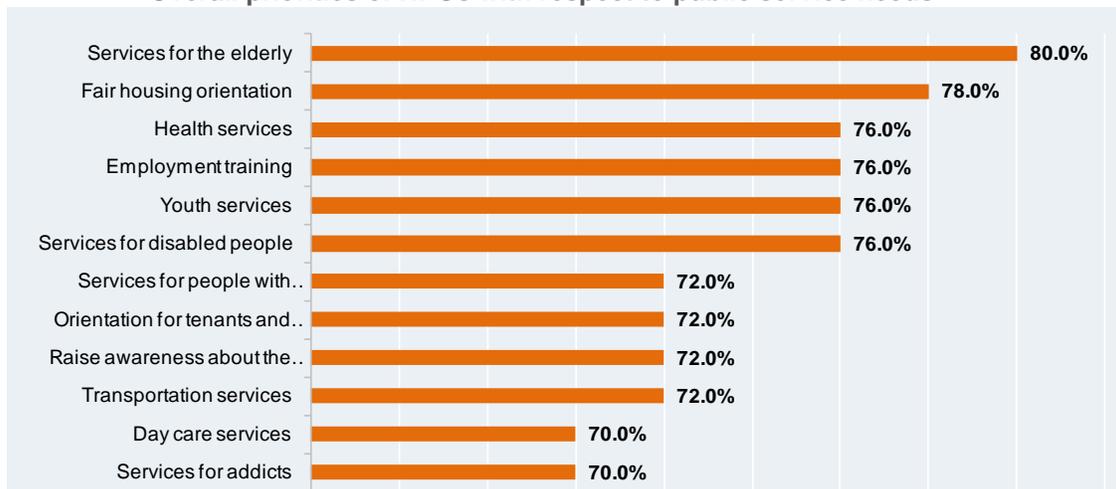


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Concerning public services needs, the most frequently mentioned were services for the elderly (80.0%), by four fifths of the organizations, followed by fair housing advice (78.0%). More than three quarters (76.0%) also pointed out the need for employment training, health services, services for disabled people, and health services.

Overall priorities of NPOs with respect to public service needs

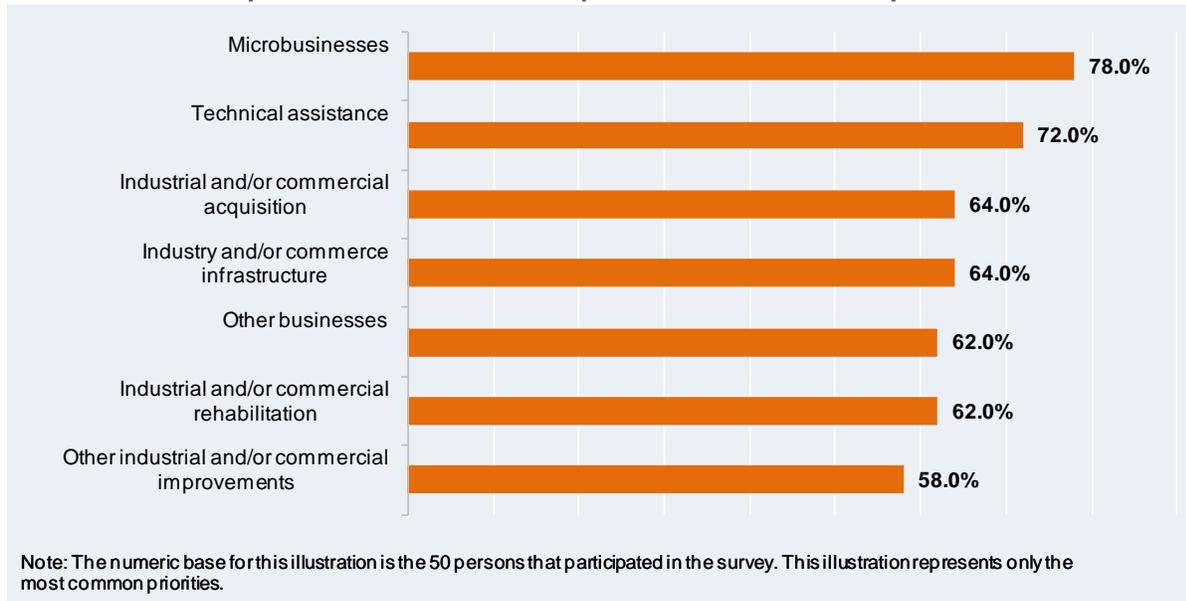


Note: The numeric base for this illustration is the 50 persons that participated in the survey. This illustration represents only the most common priorities.

- In terms of overall economic development, the most mentioned needs by more than three quarters of organizations were related to micro businesses (78.0%). More than two thirds also mentioned technical assistance as a high overall priority (72.0%). Meanwhile, more than half mentioned needs related to industry and/or commerce, as well as other businesses.



Overall priorities of NPOs with respect to economic development needs



Municipalities - The questionnaire was sent to the 51 non-entitled municipalities in Puerto Rico. Out of those, 21 completed and returned the questionnaire. The Municipality's Director of the Office of Federal Programs answered almost every survey.

The most significant findings of the survey are the following:

- In terms of housing problems and needs, almost all municipalities that responded mentioned rehabilitation of social housing and more energy efficiency (90.5%), followed by assistance for purchasing social housing (81.0%). Close to three quarters also mentioned the need to construct new social housing for both rent and purchase, as well as the need to modernize existing public housing units (71.4%).
- Regarding emergency shelters for special population groups, more than a third identified homeless families as one of the groups in need (38.1%), followed by families at risk of losing their homes (33.3%). More than a quarter mentioned



the homeless elderly (28.6%) and homeless women and men. People with drug addictions and other mental health conditions were also frequently mentioned (23.8%).

- When asked about groups in need of transitional shelters, a third mentioned homeless women, while more than a quarter mentioned people with drug addictions and other mental health conditions (28.6%). Close to a quarter also pointed out other homeless groups, such as the homeless elderly and homeless men (23.8%).
- Concerning the need for permanent housing, more than a quarter mentioned homeless men (28.6%), while a similar amount also mentioned homeless elderly, women, and families (23.8%). Families at risk of losing their homes were somewhat frequently referred to as well (19.0%).
- Regarding the need for housing units, more than half would prioritize the construction of new social housing units for purchase (57%), while close to half would do the same for construction of new rental units (48%). Other needs often mentioned among the first two priority levels were social housing rehabilitation (38%), assistance for purchasing social housing (19%), and more efficient energy use (20%).
- Overall, when asked to mention the three groups facing the most needs in the municipalities, two thirds of them mentioned low- and moderate-income people, followed by the elderly and homeless families (61.9%). Almost half also named people with drug addictions or other mental health conditions as groups in need, as well as families at risk of losing their homes (47.6%).

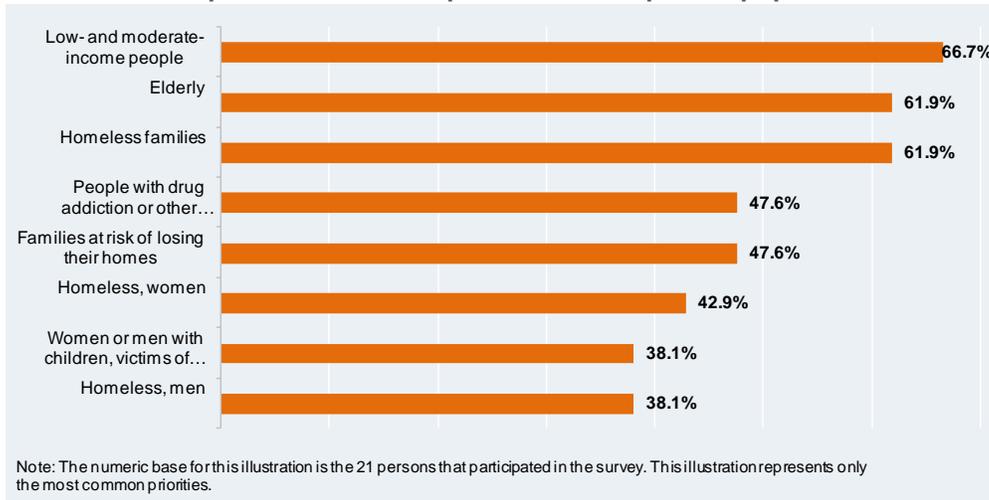
State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Overall priorities of municipalities with respect to populations



Low- and moderate-income people were also mentioned as the first priority most often (42.9%). Meanwhile, homeless families and the elderly were each considered by a third of participants to be the first priority, trailed by families at risk of losing their homes, mentioned by more than a quarter (28.6%).

Please, mention which are the three populations that present the most needs in the municipalities. When signaling the priority level, start with "1" as that population with the most pressing needs or problems and finish with "3" as the population with less priority.

	Priority 1		Priority 2		Priority 3		Mentions some priority	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Low- and moderate-income people	9	42.9%	2	9.5%	3	14.3%	14	66.7%
Homeless families	7	33.3%	4	19.0%	2	9.5%	13	61.9%
Elderly	7	33.3%	2	9.5%	4	19.0%	13	61.9%
Families at risk of losing their homes	6	28.6%	2	9.5%	2	9.5%	10	47.6%
Homeless, women	4	19.0%	2	9.5%	3	14.3%	9	42.9%
People with drug addiction or other mental health condition	3	14.3%	3	14.3%	4	19.0%	10	47.6%
Homeless, men	2	9.5%	3	14.3%	3	14.3%	8	38.1%
Women or men with children, victims of abuse	2	9.5%	3	14.3%	3	14.3%	8	38.1%
Disabled people	2	9.5%	1	4.8%	4	19.0%	7	33.3%
People with HIV/AIDS	2	9.5%	1	4.8%	3	14.3%	6	28.6%
Veterans	2	9.5%	0	0.0%	3	14.3%	5	23.8%
Children victims of abuse or negligence	1	4.8%	1	4.8%	4	19.0%	6	28.6%
Children offenders or at risk of engaging in criminal conduct	1	4.8%	1	4.8%	4	19.0%	6	28.6%
Women or men living alone, victims of abuse	1	4.8%	2	9.5%	2	9.5%	5	23.8%
Jobless	1	4.8%	0	0.0%	0	0.0%	1	4.8%
Single mothers	0	0.0%	0	0.0%	1	4.8%	1	4.8%
Low-income people that have a home but its falling apart (needs rehabilitation)	1	4.8%	0	0.0%	0	0.0%	1	4.8%

Note: The numeric base for this illustration is the 21 persons that participated in the survey. Because the person could give more than one answer, the sum of percentages can differ from 100%, due to the fact that an independent count is made for each of the answers mentioned by the interviewee.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

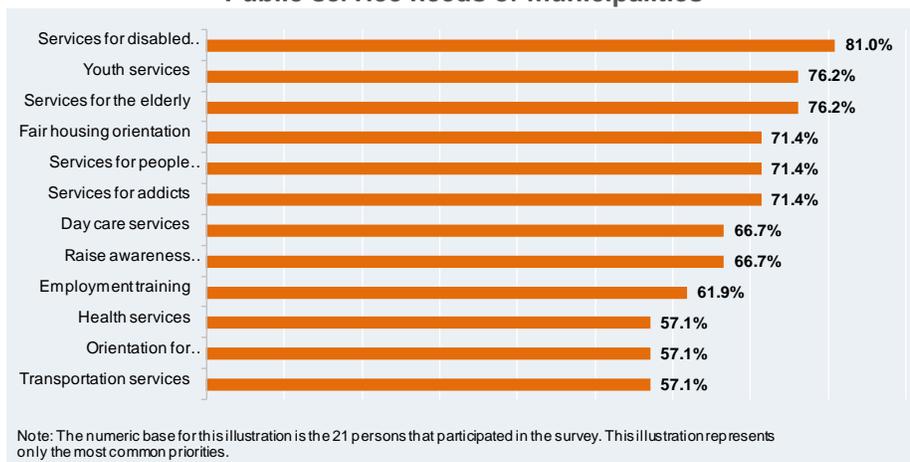
VOL I

For close to three quarters of municipalities, the overall priority in terms of public installations was youth centers (71.4%). Two thirds also mentioned day care centers; followed by community centers, health centers, and parking facilities (61.3%). However, the public installations most commonly ranked as the highest priority by a third of interviewees were elderly centers. More than a quarter mentioned public parking facilities (28.6%), while 19% did the same for health centers.

In terms of infrastructure improvements, four fifths of respondents mentioned street and road improvements as having some priority (81.9%), while more than three quarters also mentioned sidewalk and aqueduct system improvements (76.2%). Other often mentioned infrastructure improvements related to waste disposal installations (71.4%), lighting (66.7%), and canalization of rivers and streams (66.7%).

When asked about public service needs in their municipalities, most participants mentioned services for disabled people as having some overall priority (81.9%), and little more than three quarters also pointed out to services for the youth and the elderly (76.2%). Other services regarded as having some priority were fair housing orientation, services for people with HIV/AIDS, and services for addicts (71.4%).

Public service needs of municipalities



State Consolidated Plan



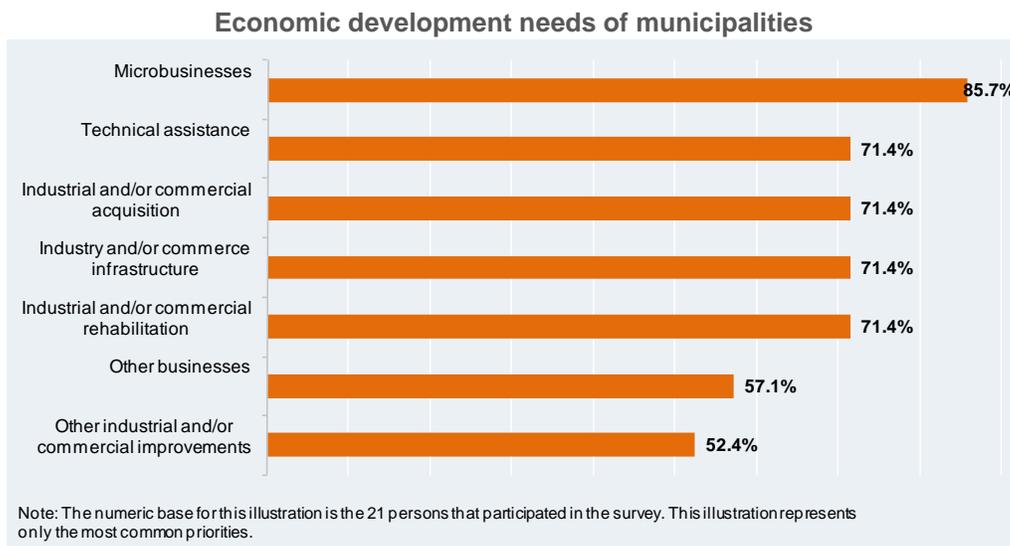
for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

For more than half of the respondents, the highest public service priority were services for the elderly (52.4%), whereas a third mentioned transportation services. Close to a quarter also rated youth services as the number one priority (23.8%).

When asked if there was a need to preserve a historical area in their municipalities, 15 of 21 answered affirmatively (71.4%). Except in one municipality, there is also a need to someday rehabilitate structures destined for community development (95.2%).

Finally, concerning economic development in the municipalities, almost all participants identified the needs of micro-businesses as having a high priority (85.7%). Other frequently mentioned needs in these areas were technical assistance, and industrial and/or commercial acquisition, infrastructure, and rehabilitation (71.4%).



In depth Interviews – In addition to the two surveys, a series of in depth interviews and a group discussion were conducted with representatives of the coalitions, as well as other organizations and the Private Sector.

The most relevant issues discussed during the interviews with representatives of the Non-Profit Sector are the following:



- Interviewees identified the following groups as those with the most housing needs:
 1. Homeless people
 2. Families at risk of losing their homes
 3. Single women
 4. Female victims of domestic violence
 5. Addicts
 6. Elders
 7. People with mental illness
 8. Elderly people with conditions that require constant care
 9. Homeless families
 10. Female ex-convicts
 11. Battered children
 12. HIV positive population
 13. People with low incomes
 14. Victims of violence
- According to some participants, the homeless population group consists of people from diverse backgrounds. The groups most identified within this population were those with an addiction problem. Similarly, elderly people and the elderly who need constant care are included in the category.
- According to the participants that ranked them as a priority, homeless people comprise the most numerous of all the population groups. Although serviced by various programs for many years, this group continues to grow. Projections



show this and most other groups will grow in the near future. Such growth relates to the expected rise in unemployment in the Island.

- Most participants indicated that families at risk of losing their homes should receive priority attention. According to these participants, appropriate attention to this group can serve as a preventive step to avert major housing and social problems. Due to the current socioeconomic conditions in the Island, participants now consider this group to be even more vulnerable.
- Priority levels assigned to single women relate to the increased housing needs of this population group. According to participants, this population's increase directly relates to the lack of programs that address the group's needs. Participants' experience with this group is that the programs usually target single mothers and battered women, overlooking single women.
- According to participants, the reasons behind housing related needs are the following:
 - Lack of housing projects and of programs that target needy populations, particularly the homeless, addicts, and other persons with mental illnesses.
 - Lack of projects that jointly address housing and health problems.
 - The challenges to obtaining mortgage financing confronted by the individuals and Non-Profit organizations who work to develop low income housing.
- In terms of satisfying housing needs in Puerto Rico, all participants consider that housing demand exceeds supply for both rent and purchase. According to them, this problem is not new but remains unsolved. The reasons for this situation have different origins, among which participants identified the following:

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- The classification criteria to participate in various federal programs, like income limits, for example.
- The procedures established by the local government.
- The lack of integration between programs under the Consolidated Program.
- The way in which the local government implements public policy, such as changes in the administration, top-down planning, unbalanced relations between the government and nonprofit organizations, and policies related to permits given to private developers.
- Participants identified payment mechanisms as the main problem with the procedures established by the local government. Disbursement of funds by the federal government for the housing projects — a process lasting approximately three days— was considered adequate. However, the process of actually collecting the money can take organizations up to one year after the outlay arrives at local agencies. This situation directly affects the services they offer.
- Participants also mentioned the frequent lack of correlation between the criteria established by the federal government versus that established by local administrators. In some cases, the local government can add an administrative criterion beyond those established by the federal program that funds the project. This scenario raises costs to the organization.
- The recommendations offered by participants to improve the services offered to these populations include the following:
 - Utilize accurate economic measurements. These should include people with income levels too high to qualify them for federal programs but too low to be considered for private mortgage programs.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Envision short term remedies to help improve quality of life for the homeless until more definitive solutions are found. This could be done, for example, by assigning funds to develop public restrooms.
- Coordinate federal project criteria of eligibility with local fund administrators.
- Demand certain degree of responsibility of persons that receive federal services. For example, families that benefit from programs such as Section 8 should maintain their houses in good condition. If the services recipient is not part of the workforce due to high unemployment, he or she can contribute to the community with in-kind services.
- Take into account, recommendation from the communities and Non-Profit organizations.
- Implement better communication mechanisms with the communities. For example, find other ways to inform them of what is available beyond disclosing information through newspaper ads.
- Evaluate contradicting laws regarding the criteria considered to give services to these populations.
- Employ protocols that apply to all local agencies on how to intervene or treat these population groups.
- Implement new mechanisms for disbursement of funds to local non-profit organizations.



- Intensify research on the conditions of these groups in Puerto Rico in order to better understand the local reality and make the necessary adjustments.
- Provide incentives to develop low income housing.
- Verify aspects related to zoning and permits for housing development.
- Develop strategies to combat the NIMBY factor when addressing housing for these populations.
- Ensure the continuity of development plans.
- Assure uniformity between the criteria established by the federal programs and those generated by local administrators.

As previously mentioned, a group discussion was also conducted to gather the opinions of the private sector. Representatives of construction-related organizations participated in the interview.

While discussing the housing market, informant observations included qualification problems, program knowledge, and financial regulation. The three most relevant aspects discussed during the activity are the following:

- Due to restrictive financial and cash requirements such as employment stability and source of funding, it is increasingly difficult for families with acceptable credit scores and uncompromised incomes to qualify for mortgage loans.
- The banking industry highly regulates construction “spot loans” based on: (1) greater contribution, and (2) that individuals do not possess savings.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Unawareness of programs by sales executives, builders, and the general population.
- It is becoming increasingly difficult to compete with informal constructions devoid of any connection or urban planning.

Concerning developing processes, the following observations were made:

- It is easier for executives to promote loans other than FHAs due to the requirements entailed by the latter.
- The review and adoption of the International Building Code Council can come with requirements that increase costs without an immediate payback.
- The New Permits Act has aggravated problems due to the fact that Autonomous Municipalities now have more power over the permits process.

Nonetheless, industry informants also alluded to possible changes that could mitigate these issues in spite of such barriers.

- Ask HUD to produce a MOU reducing the contribution percent for families by unit cost intervals.
- Simplify building processes and requirements to reduce costs. This could include requirements to make housing units more efficient without having to increase costs.
- Place reasonable caps on municipal taxes through legislation. Alternatively, allow some kind of deferral to be charged at the end of the construction instead of before. Additionally, amend the Autonomous Municipalities Act so as to reduce their power over processes and taxes.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Implement a State Land Use Plan, which would eliminate speculation and some costs, while simultaneously providing for a better environment.
- Standardize certain processes and requirements, including:
 - Requirements to qualify for Section 8;
 - Lease contracts between all units; and,
 - Inspection areas between all jurisdictions with Section 8 programs.
- The FHA could guarantee “spot loans” contribution for (or during) the construction period. Require the creation of an educational program about opportunities accessible to the population, as well as hours of continuing education throughout the year for sales and bank executives.
- A builder education program could also be created and made a requirement for licensing.
- The Planning Board and Municipalities should prohibit simple subdivisions.
- Prior to implementing the New Permits Act in June 2010, agencies and municipalities should develop MOUs to standardize construction codes, processes, and permits between the new permits agency (OGEP) and Municipalities.

In addition to these activities for citizen participation and consultation, each agency involved in this Consolidated Plan performed specific activities during the year in order to promote citizen participation. These included the following:

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

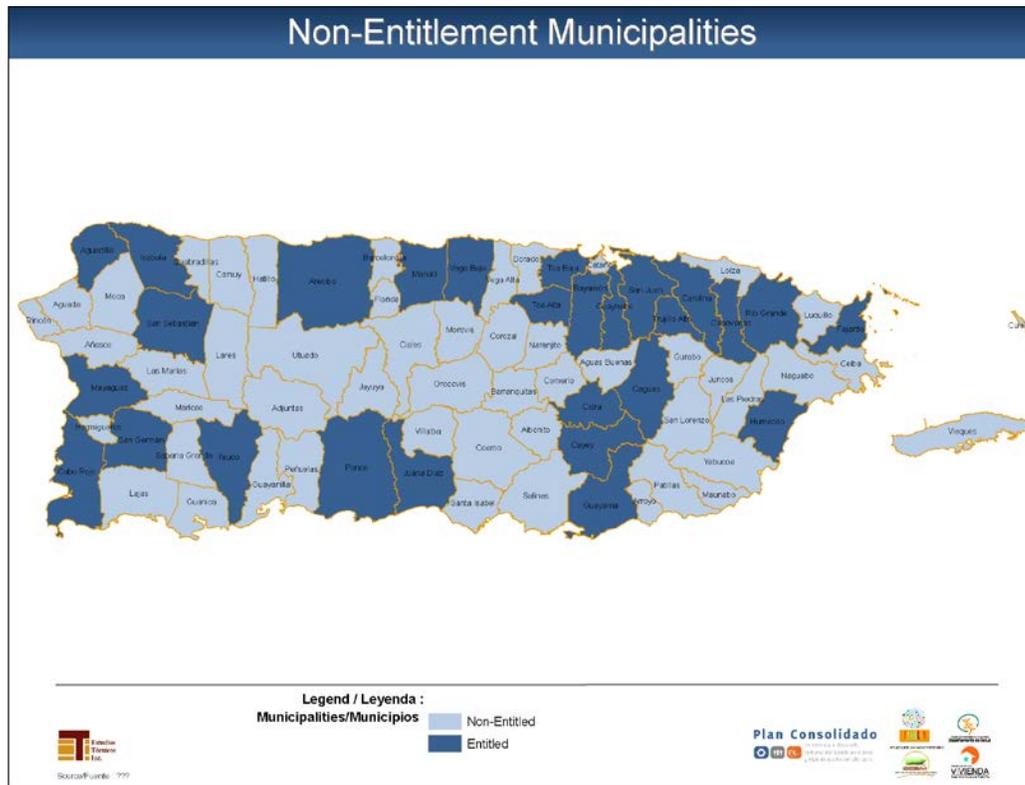
- The **CDBG program staff** has actively attended meetings throughout the municipalities as a means of citizen participation in identifying and solving problems through community empowerment.
- OCMA's Community Organization Office specifically encourages citizen participation by creating associations of special needs groups, especially through its systematic on-site visit campaigns to each town. This Office has evidently promoted an increase in citizen participation.
- With the collaboration of each municipality, OCMA's Faith Based and Community Organizations Office established a Faith Based and Community Organization Office within the 78 municipalities to implement the Faith Based Initiative. OCMA is helping organizations in identifying funding opportunities, grant writing, and in leveraging these resources to satisfy community needs. It is also coordinating activities with the communities to promote citizen empowerment.
- In an effort closely coordinated by the mayor's Office of Citizen Participation, each mayor of a non-entitlement municipality dedicates at least one day per week to meeting people from the community. This initiative has been highly effective as a communication tool between the Mayor and his/her constituencies. Additionally, the Offices of Community Organizations in each municipality provide support and technical assistance to faith based and community based organizations to reduce the problems presented in this Consolidated Plan.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



- The Department of the Family has made special efforts to keep non-profit organizations properly informed regarding the availability of funds. In addition, during Fiscal Year 2009, the Department was focused on strengthening citizen participation and providing support to ESG organizations by:
 - providing additional technical assistance for the Request for Proposals;;
 - providing Technical Assistance to ESG organizations regarding monitoring, particularly, beneficiary eligibility, performance measures, and progress report; and
 - sponsoring workshops to help the ESG organizations to become self-sufficient and to develop good business practices, especially in the



financial, management and reporting systems and sponsoring cross-training among organizations and community leaders.

The Department of the Family will also continue self-evaluating its process to keep making funds and other assistance available to ESG recipients in an expeditious manner.

Annually, the State HOME Program complies with citizen participation by holding meetings with developers, CHDOs, as well as NPOs, local governments, and the general public. In recent months, HOPWA Program staff has conducted individual meetings with currently sponsored organizations. A general meeting with organizations was also conducted on March 19th, 2010. Representatives of five organizations attended the meeting. The meeting objectives included addressing their concerns about the transition of the Program administration to the Municipality of San Juan, as well as other issues related to their projects.

V. HOUSING AND HOMELESS NEEDS ASSESSMENT

This chapter provides an overall picture of the housing, homeless, and community development needs of Puerto Rico. As indicated in the Guidelines, it includes an overall assessment of the state's housing needs for households residing in and those expected to reside in the state; a statement of its needs for assistance among extremely low-, low-income, moderate-income, and middle-income families for renters and owners; specification of such needs for different categories of persons, including elderly persons, single persons, large families, persons with HIV/AIDS and their families, persons with disabilities; victims of domestic violence, and a description of housing needs in terms of the number of extremely low-income, low-income, moderate-income, and middle-income renters and owners experiencing specific housing problems, including cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) compared to the jurisdiction as a whole.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

In order to conduct the needs assessment a multi-method approach was used which combined information from secondary sources and primary sources (interviews and surveys described in detail in a previous section).

Sources of information used in the Needs Assessment

- United States Census 2000 for Puerto Rico
- Puerto Rico Community Survey 2005 – 2007;
- Comprehensive Housing Affordability Strategy Data (CHAS);
- Agency Strategic Plans;
- Official Statistics and Data produced by Governmental Agencies
- Commonwealth of Puerto Rico Public Policy 2009-2012 by the Office of the Governor, Luis Fortuño;
- One Day Count of Homeless Study, Puerto Rico, 2009 carried out by the Puerto Rico Commission for Implementation of Public Policy on the Homeless,
- Studies and profiles (internal and external) on the clientele served by agencies;
- Services offered to the clientele;
- CAPER reports for the four Grantees;
- Laws approved that impact the clientele;
- Studies and needs assessment from homeless service providers.
- Demand for Housing Study, 2007 – 2012, prepared by Estudios Técnicos, Inc. for the Puerto Rico Bankers Association
- The Third Study of Homeless Persons in Puerto Rico, 2006
- Interviews to Opinion Leaders
- Survey to Non-Profit Organizations
- Survey to Municipalities

Housing Needs

The quantitative analysis is conducted for Puerto Rico as a whole and presented by regions. Regions correspond to those of The Demand for Housing Study 2007-2012, of the Puerto Rico Banking Association, completed by Estudios Técnicos, Inc. The estimates are presented by municipality in the Appendix.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

DEFINITION OF REGIONS

Caguas Region

Aguas Buenas
Aibonito
Caguas
Cayey
Cidra
Gurabo
San Lorenzo

Humacao Region

Humacao
Juncos
Las Piedras
Naguabo
Yabucoa

Guayama Region

Salinas
Guayama
Arroyo
Patillas
Maunabo

Ponce Region

Coamo
Santa Isabel
Juana Díaz
Villalba
Jayuya
Ponce
Peñuelas
Adjuntas
Guayanilla
Yauco
Guánica

Aguadilla Region

Aguada
Aguadilla
Moca
San Sebastián
Isabela

Arecibo Region

Quebradillas
Hatillo
Camuy
Lares
Utua
Arecibo
Ciales
Florida
Barceloneta
Manatí

Bayamón Region

Vega Baja
Vega Alta
Morovis
Orocovis
Barranquitas
Corozal
Dorado
Naranjito
Toa Alta
Toa Baja
Comerío
Bayamón
Cataño

San Juan Region

San Juan
Guaynabo

Carolina

Carolina
Trujillo Alto
Canóvanas
Loíza

Fajardo Region

Fajardo
Luquillo
Río Grande
Ceiba
Vieques
Culebra

Mayagüez Region

Lajas
Cabo Rojo
Sabana Grande
San Germán
Hormigueros
Maricao
Las Marías
Mayagüez
Añasco
Rincón

Source: Estudios Técnicos, Inc

Population and Household Trends

According to the 2000 US Census of Population, Puerto Rico had a population of 3.8 million people and 1.26 million households. Most of the population, or 61%, resides in

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

the north of the Island, which includes the regions of San Juan, Carolina, Bayamón, Arecibo, Fajardo and Aguadilla.

Population growth in the Island has been declining. During the 1980s population grew 1.0% annually. However, during the 1990s population growth diminished to 0.8%. During the current decade population growth is projected to decline to one half of one percent (0.5%) per year.

The region of San Juan, which includes the municipalities of San Juan and Guaynabo, has the slowest growth in population. The lack of affordable housing in the region has caused population to migrate to regions where housing is more affordable. The trend promoted population growth in Caguas, Carolina, Bayamón, Fajardo and Humacao regions..

Population 1980-2010

Region	1980	1990	2000	2010
Aguadilla	208,211	227,543	260,522	285,031
Arecibo	327,918	361,309	405,889	437,588
Bayamón	518,994	607,247	653,352	693,053
Caguas	413,599	480,090	533,108	575,870
Fajardo	146,610	179,846	198,159	212,016
Guayama	113,222	120,813	127,424	133,238
Mayagüez	269,179	288,139	311,885	327,328
Ponce	434,176	450,777	478,705	499,052
San Juan	764,811	806,373	839,566	859,270
Total	3,196,720	3,522,137	3,808,610	4,022,446

Source: PR Planning Board.

According to the 2000 Census of Population the number of households in Puerto Rico was 1,261,325. According to Population projections by age provided by the Puerto Rico Planning Board and based on headship rate trends in the Island, the number of households is projected to increase to 1,537,218 in 2015.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Projection of Households by Region

Region	2000	2005	2010	2015
Aguadilla	86,539	96,579	105,865	113,988
Arecibo	133,109	146,017	157,138	166,402
Bayamón	207,039	225,932	242,221	256,945
Caguas	172,915	191,026	206,747	220,234
Fajardo	64,416	69,726	74,747	78,902
Guayama	41,145	44,970	48,339	51,408
Mayagüez	108,479	117,225	124,653	129,807
Ponce	149,001	160,331	170,891	179,575
San Juan	298,682	317,121	330,577	339,957
Total	1,261,325	1,368,928	1,461,177	1,537,218

Source: Census Bureau, 2000. Years 2010 on: estimates by Estudios Técnicos, Inc

These projections imply that over 15,000 housing units at all price levels will have to be developed in the Island to satisfy the need for housing between 2010 and 2015. The annual need of additional stock of housing, without considering those needed to solve housing problems, is projected to decline with the slowdown in population and household growth.

Annual Household Growth

Region	2000-05	2005-2010	2010-2015
Aguadilla	2,008	1,857	1,625
Arecibo	2,582	2,224	1,853
Bayamón	3,779	3,258	2,945
Caguas	3,622	3,144	2,697
Fajardo	1,062	1,004	831
Guayama	765	674	614
Mayagüez	1,749	1,486	1,031
Ponce	2,266	2,112	1,737
San Juan	3,688	2,691	1,876
Total	21,521	18,450	15,208

Sources: Estimates by Estudios Técnicos, Inc, from Census data

Housing Needs by Income Bracket

According to the 2005 Community Survey conducted by the US Bureau of Census, 56% of Puerto Rico's population reported having an annual income of \$26,999 or less, of which 32% reported having an annual income below \$13,000. The low-income

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

threshold to qualify for assisted housing programs is \$26,200, while for very low income it is \$16,350.

Based on the above data and adjusting for underreporting and income growth, it is estimated that more than 727,416 households in Puerto Rico in 2007 - or 52% of the total number of households- had an income below \$27,000. Poverty is distributed uniformly across the Island, with some variation in the percentage of households with incomes below \$27,000. In Bayamón, Carolina and San Juan regions, which are the core of the San Juan Metropolitan Area, it fluctuated between 41% and 48%, while in other regions the percentage fluctuated between 51% and 61%.

Annual Increase in the Number of Households by Income, 2010-2015

	Aguadilla	Arecibo	Bayamón	Caguas	Fajardo	Guayama	Mayagüez	Ponce	San Juan	PR
1. \$0,000-\$12,999	718	798	1,000	999	329	269	424	750	529	5,816
2. \$13,000-\$19,999	265	288	425	404	122	96	164	270	228	2,263
3. \$20,000-\$26,999	171	192	296	274	85	58	110	175	173	1,535
4. \$27,000-\$33,999	131	149	268	236	77	49	86	149	161	1,306
5. \$34,000-\$39,999	86	103	189	179	50	35	58	99	124	923
6. \$40,000-\$46,999	64	78	163	137	40	28	50	77	109	745
7. \$47,000-\$53,999	47	56	126	105	34	22	32	57	89	568
8. \$54,000-\$60,999	37	44	98	80	23	15	24	40	75	436
9. \$61,000-\$66,999	23	30	80	55	16	9	16	25	59	313
10. \$67,000-\$80,999	26	39	101	76	20	11	22	33	90	420
11. \$81,000-\$100,999	19	33	85	64	16	9	17	27	89	357
12. \$101,000-\$134,999	18	21	64	42	10	4	12	16	70	257
13. \$135,000-\$168,999	8	9	22	19	4	1	6	8	34	111
14. \$169,000-\$201,999	3	3	9	7	1	1	2	3	16	45
15. \$202,000-\$269,999	3	3	7	7	1	1	2	3	13	40
16. \$270,000 +	6	7	12	12	4	3	5	7	19	74
Total	1,625	1,853	2,945	2,697	831	614	1,031	1,737	1,876	15,208

Sources: Estimates by Estudios Técnicos, Inc, based on the Community Survey for Puerto Rico 2007 and the household projection.

Aging Population and Housing

Population aging in Puerto Rico will have a substantial impact on the need for low-income housing. . . According to The Puerto Rico Planning Board, population of an age of 65 or more is expected to increase to 631,837 persons by 2015, at a rate of 16,572 persons per years. This trend will continue to become an increasing problem during the next 10 years.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Population Projections by Age

age	2000	2005	2010	2015	2020
<25	1,520,995	1,481,895	1,452,802	1,414,408	1,375,034
25-44	1,049,995	1,063,439	1,071,679	1,084,308	1,098,683
45-64	812,483	891,905	948,987	965,089	977,868
65+	425,137	481,274	548,978	631,837	697,706
Total	3,808,610	3,918,513	4,022,446	4,095,642	4,149,291

Sources: Estimates based on the following sources: 2000 Population Census for Puerto Rico; and Populations Projections by Age of the Puerto Rico Planning Board.

Annual Increase in Population by Age

New households, annual average				
age	2000 - 2005	2005-2010	2010- 2015	2015 - 2020
<25	(7,820)	(5,819)	(7,679)	(7,875)
25-44	2,689	1,648	2,526	2,875
45-64	15,884	11,416	3,220	2,556
65+	11,227	13,541	16,572	13,174
Total	21,981	20,787	14,639	10,730

Sources: Estimates based on the following sources: 2000 Population Census for Puerto Rico; and Populations Projections by Age of the Puerto Rico Planning Board.

Analysis of Housing Problems

This section provides an analysis of housing problems specifically those associated to overcrowding, cost burden and substandard housing experienced by extremely low-income, low-income, and moderate-income renters and owners. In the context of CHAS, a household having housing problems is one having one of the following characteristics, as measured in the Puerto Rico Community Survey:

1. lack of complete kitchen facilities
2. lack of complete plumbing facilities
3. more than 1 person per room
4. cost burden - over 30% of income

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

In Puerto Rico, 37.6% of all housing units have at least one of the mentioned characteristics. This percentage may be as high as 47% when accounting only for those households that provided information on housing problems. .

Housing Units with Problems

Region	N/A	No	Yes	Total
Caguas	7.8%	49%	43.2%	100%
Guayama	13.6%	46%	40.8%	100%
Ponce	10.8%	49%	40.3%	100%
Fajardo	6.7%	54%	38.9%	100%
Bayamón	8.7%	54%	37.1%	100%
San Juan	9.4%	54%	36.2%	100%
Aguadilla	13.1%	52%	34.7%	100%
Mayagüez	10.4%	55%	34.3%	100%
Arecibo	13.1%	54%	33.4%	100%
Puerto Rico	9.9%	53%	37.6%	100%

The following table presents the total number of households with problems, separated by income level and tenure. A total of 442,160 households in the Island had housing problems in 2007, of which 73% or 323,000 were extremely-low, very low, low and moderate income households. Moreover, 31% were renters, while 69% were owners of the dwelling unit. Renter-occupied housing has a higher incidence of problems than owner-occupied housing. In Puerto Rico, rental tenure accounts for 27% of all households..

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Housing Problems by Income and Tenure

Housing Problems	Tenure	30% AMI or less	30.1-50% AMI	50.1-80% AMI	80.1-95% AMI	95.1% AMI and above	Grand Total
Yes	Owner	78,610	44,830	57,765	22,610	101,735	305,550
	Renter	60,340	26,275	25,400	6,995	17,600	136,610
Yes Total		138,950	71,105	83,165	29,605	119,335	442,160
No	Owner	25,900	57,800	86,625	34,845	336,885	542,055
	Renter	6,900	7,555	10,480	6,025	45,320	76,280
No Total		32,800	65,355	97,105	40,870	382,205	618,335
N/A	Owner	23,645	0	0	0	0	23,645
	Renter	50,415	9,940	12,550	3,910	16,260	93,075
N/A Total		74,060	9,940	12,550	3,910	16,260	116,720
Grand Total		245,810	146,400	192,820	74,385	517,800	1,177,215

Source: CHAS data 2009

Cost burden was the most common housing problem. As many as 276,357 households had a cost burden, meaning that the cost of housing for these households represented 30% or more of their income. Of these, 137,585 households had severe cost burden, which implies that their cost of housing represented 50% or more of their income.

Another limitation of the local housing stock is its condition. A total of 92,930 households were classified as living in substandard housing. HUD classifies substandard housing as housing unit that lacks complete kitchen or plumbing facilities.

Finally, 69,900 households were classified as overcrowded, meaning that there is more than one person per room per residence. Of these, 12,485 households were classified as severely overcrowded households, for having more than 1.5 persons per room..

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary: Households with housing problems by region

Region	Cost burdened	Overcrowded	Severely cost burdened	Severely overcrowded	Substandard	Total
Aguadilla	8,520	3,430	10,265	530	5,110	27,855
Arecibo	14,515	4,465	16,145	760	5,930	41,815
Bayamón	26,885	11,130	24,650	2,265	9,845	74,775
Caguas	19,885	8,430	17,710	1,455	28,115	75,595
Fajardo	7,545	4,080	5,775	735	2,545	20,680
Guayama	3,260	1,770	3,170	400	4,300	12,900
Mayagüez	9,470	4,355	9,750	875	6,265	30,715
Ponce	12,805	7,905	13,280	1,750	18,625	54,365
San Juan	38,905	11,850	36,840	3,715	12,195	103,505
Total	141,790	57,415	137,585	12,485	92,930	442,205

Source: CHAS data 2009

It is important to note that the estimates provided above, although official, may be understating the need for housing. The 2000 Census of Population reported 1,261,325 households in Puerto Rico. However, CHAS estimates are based on an estimate of 1,177,215 households in 2007, as reported by the 2007 ACS. If the survey is correct it would imply that the number of households in Puerto Rico dropped by 100,000 households during a seven year period.

ACS's implied drops in population contradict various sources of information, including previous studies on housing. For instance, the Census Bureau's population estimates for 2000-2007 in Puerto Rico show an increase in population of 126,000 persons. In addition, according to the Construction and Sales Activity Report, published by Estudios Tecnicos, Inc., 95,000 new housing units were sold during the same period. It is unlikely to achieve that level of new housing sales in a context of declining households. Moreover, household formation typically exceeds sales of new housing because low income and moderate income households satisfy their housing needs through other venues, such as public housing alternatives, the rental market and informal construction. Finally, the study "Demand for Housing 2007-2012", estimated the number of households at 1,406,486 in 2007. The estimate presented in this study was

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

based on Census Bureau's population estimates by age group and assumptions regarding headship rates as estimated from the 2000 Census. If housing problem estimates are based on 1,406,486 household in Puerto Rico, then the number would increase to 529,000 households with problems in 2007.

In the following subsections, housing problems are presented by several demographic characteristics of the household. The basis of the estimates are 1,177,215 households reported by the 2007 ACS, distributed by region as presented on the following table.

Number of Households by Region

Region	# of HH	%
Aguadilla	80,325	6.8%
Arecibo	125,290	10.6%
Bayamón	201,575	17.1%
Caguas	175,025	14.9%
Fajardo	53,040	4.5%
Guayama	31,610	2.7%
Mayagüez	89,475	7.6%
Ponce	134,780	11.4%
San Juan	286,095	24.3%
Puerto Rico	1,177,215	100.0%

Source: CHAS data 2009

Housing Problems by Household Income

HUD categorized income levels according to the proportion of Area Median Income, as follows:

1. Moderate Income: income between 80.1% and 95% of the Area Median Income
2. Low Income: income between 50.1% and 80% of the Area Median Income
3. Very Low Income: between 30.1% and 50% of Area Median Income

According to CHAS data, 56% of Puerto Rico's households fall in the extremely low, very low, low and moderate income classification, which represents 659,000 households in 2007, of which 419,000 are in the low and very low income levels. The following table

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

presents the proportion of all households in the region falling in each category. Note that income distribution is quite similar by region, except in the very low income bracket where regional differences are larger.

Household by Income

Region	30% AMI or less	30.1-50% AMI	50.1-80% AMI	80.1-95% AMI	AMI and above	Total
Aguadilla	26%	13%	18%	6%	36%	100%
Ponce	24%	13%	17%	7%	39%	100%
Arecibo	23%	15%	18%	7%	37%	100%
Guayama	23%	12%	15%	7%	43%	100%
Mayagüez	22%	14%	18%	6%	40%	100%
Bayamón	20%	13%	16%	6%	45%	100%
Caguas	20%	13%	17%	7%	43%	100%
Fajardo	19%	13%	19%	8%	41%	100%
San Juan	18%	10%	14%	5%	53%	100%
Puerto Rico	21%	12%	16%	6%	44%	100%

Source: CHAS data 2009

As expected, households with lower incomes are more likely to face housing problems. The prevalence of housing problems in lower income households is quite high when compared to those in higher income levels.. More than half (56.5%) of the extremely low income households, one-half (48.6%) of low-income households, and 43% of moderate-income households have housing problems, compared to 23% of households with middle to high incomes.

Housing Problems by Income Level

Household Income	N/A	No	Yes	Total
30% AMI or less	30%	13.3%	56.5%	100%
30.1-50% AMI	7%	44.6%	48.6%	100%
50.1-80% AMI	7%	50.4%	43.1%	100%
80.1-95% AMI	5%	54.9%	39.8%	100%
95.1% AMI and above	3%	73.8%	23.0%	100%
Total	10%	52.5%	37.6%	100%

Source: CHAS data 2009



Housing Problems by Tenure

Home ownership is the most prevalent tenure in Puerto Rico. As many as 74% of all dwelling units in the Island are owner-occupied, while 26% are renter-occupied. In San Juan, however, the percentage of renter occupied housing is 7.0% points higher than the average for Puerto Rico.

Renters as % of Total Households

Region	% of rented HH
San Juan	33.3%
Mayagüez	27.6%
Aguadilla	25.8%
Ponce	25.7%
Arecibo	24.4%
Guayama	23.8%
Caguas	23.5%
Bayamón	20.6%
Fajardo	18.8%
Puerto Rico	26.0%

Source: CHAS data 2009

The prevalence of housing problems by tenure varies markedly. Only 33% of renters do not have housing problems, compared to 62% of owners, after accounting for those with non-cash rent or who lack income sources. Note that as much as 30% of renters were classified as such. This is an indication that rental is the option for those having no or limited income sources. Non-cash means of accessing housing may include public housing having negative rents, bartering- exchange of work for rent free housing- and any other non-cash means of accessing rental housing. Also note that cost burden, substandard housing, and overcrowded housing is relatively high in both the rental and the ownership markets, but severely cost burdens and overcrowded households is substantially higher among renters.



Type of housing problem by Tenure

	Owner	Renter	Total
No housing problems	62.2%	25%	52.5%
No income or no cash rent	2.7%	30%	9.9%
Cost burdened	12.1%	12%	12.0%
Overcrowded	4.2%	7%	4.9%
Severely cost burdened	10.3%	16%	11.7%
Severely overcrowded	0.8%	2%	1.1%
Substandard	7.6%	9%	7.9%
Grand Total	100.0%	100%	100.0%

Source: CHAS data 2009

Housing Problems by Household Type

One of the most challenging social issues in the Island is the large number of households with only one parent present. Only 47% of all the households in Puerto Rico have 2 parents present. The prevalence of one parent households varies across the Island, but is relatively high in all regions..

Household by Type

Region	Non-family	Family, 1 parent	Family, 2 parents	Total
San Juan	30.1%	30.4%	40%	100%
Guayama	24.8%	29.6%	46%	100%
Ponce	23.3%	31.0%	46%	100%
Mayagüez	26.1%	26.5%	47%	100%
Fajardo	23.4%	28.9%	48%	100%
Bayamón	20.9%	29.4%	50%	100%
Arecibo	22.0%	27.6%	50%	100%
Caguas	22.0%	27.5%	50%	100%
Aguadilla	21.6%	25.0%	53%	100%
Puerto Rico	24.4%	28.8%	47%	100%

Source: CHAS data 2009

Non-traditional households are more likely to have housing problems. Close to two-thirds of families with two parents present did not have housing problems, in contrast to 44% in families with one parent present.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Housing problems by household type

Household_Type	N/A	No	Yes	Total
Family, 1 parent	13%	44%	43%	100%
Non-family	14%	46%	39%	100%
Family, 2 parents	5%	61%	34%	100%
Total	10%	53%	38%	100%

Source: CHAS data 2009

Ownership tenure is also higher among two-parent households. Eight of ten families with two parents present own a home, in contrast to six of ten with one parent present. This is an indication that rental housing development is required to satisfy the needs of children living with one parent or with an unrelated person.

Tenure by household type

Household Type	Owner	Renter	Total
Family, 1 parent	64%	36%	100%
Non-family	68%	32%	100%
Family, 2 parents	84%	16%	100%
Total	74%	26%	100%

Source: CHAS Data 2009

Housing Problems by Size of the Family

In Puerto Rico 12% of households have 5 or more persons living in the dwelling unit. The Ponce Region has the highest proportion (15%) of large households, while Mayagüez had the lowest (9.9%).

Household Size by Region

Region	4 or fewer	5 or more	Total
Aguadilla	87.8%	12.2%	100.0%
Arecibo	89.1%	10.9%	100.0%
Bayamón	87.0%	13.0%	100.0%
Caguas	87.9%	12.1%	100.0%
Fajardo	86.8%	13.2%	100.0%
Guayama	88.0%	12.0%	100.0%
Mayagüez	90.1%	9.9%	100.0%
Ponce	85.0%	15.0%	100.0%
San Juan	89.9%	10.1%	100.0%
Total	88.1%	11.9%	100.0%

Source: CHAS data 2009

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Large households, with five or more persons, have almost twice the incidence of housing problems compared to smaller ones. This is an indication that to provide safe and decent housing to large households, housing development must provide an adequate stock of three and four bedroom units.

Housing Problems by Household Size

Household Size	N/A	No	Yes	Total
4 or fewer	10%	55%	35%	100%
5 or more	6%	34%	60%	100%
Total	10%	53%	38%	100%

Source: CHAS data 2009

Housing Problems and persons with disabilities

According to CHAS data, 279,430 households in Puerto Rico, or 24% of them, or, have 1 person or more with a mobility or self-care limitation. Aguadilla and Caguas were the regions with the highest incidence, while San Juan had the lowest incidence. However, in absolute terms San Juan had the highest number of households with disabled persons.

Households with disable persons

	Disabled	Not disabled	Total HH	% Disable / Total	% Disable Region / PR
Aguadilla	22,710	57,595	80,305	28.3%	8.1%
Arecibo	32,285	92,975	125,260	25.8%	11.6%
Bayamón	46,895	154,705	201,600	23.3%	16.8%
Caguas	48,750	126,250	175,000	27.9%	17.4%
Fajardo	14,605	38,480	53,085	27.5%	5.2%
Guayama	6,855	24,705	31,560	21.7%	2.5%
Mayagüez	21,500	67,955	89,455	24.0%	7.7%
Ponce	30,100	104,645	134,745	22.3%	10.8%
San Juan	55,730	230,350	286,080	19.5%	19.9%
Total	279,430	897,660	1,177,090	23.7%	100.0%

Source: CHAS Data 2009



The presence of disabled persons in the household is not a source of housing problems. These households were as likely to have housing problems as those not having a disabled person in the household. However, the incidence rate of 37.6% among the group is an area of concern.

Housing Problems by Disability

	N/A	No	Yes	Total
Disabled	7.6%	53.8%	38.6%	100%
Not disabled	10.6%	52.1%	37.2%	100%
Total	9.9%	52.5%	37.6%	100%

Source: CHAS data 2009

In addition, households with disabled persons are more likely to have lower incomes. As many as 62% of households with disabled persons fall within the very low to moderate income levels.

Income by Disability

	30% AMI or less	30.1-50% AMI	50.1-80% AMI	AMI and above	Total
Disabled	24%	18%	20%	38%	100%
Not disabled	20%	11%	15%	54%	100%
Total	21%	12%	16%	50%	100%

Source: CHAS data 2009

Housing Problems and the Elder Population

For CHAS purposes, households are defined as “Elderly” if they have 1 or more persons with ages of 62 to 74. “Extra Elderly” households are those having 1 person or more with an age of 75 years or older.

In Puerto Rico, there were 412,698 households with at least one person with 62 years or more, which represented 35.1% of total households in the Island in 2009. . There is

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

little variation among the regions. Bayamón has the lowest elderly rate, while in Mayagüez has the highest rate .

Presence of Elderly and Extra Elderly by Region

	Non-elderly	Eldery and Extra	Total HH in Region	% Elderly & Extra
Aguadilla	50,900	29,450	80,350	36.7%
Arecibo	79,960	45,330	125,290	36.2%
Bayamón	133,970	67,640	201,610	33.5%
Caguas	115,020	59,999	175,019	34.3%
Fajardo	34,570	18,500	53,070	34.9%
Guayama	20,920	10,650	31,570	33.7%
Mayagüez	53,905	35,560	89,465	39.7%
Ponce	89,025	45,764	134,789	34.0%
San Juan	186,240	99,805	286,045	34.9%
Puerto Rico	764,510	412,698	1,177,208	35.1%

Source: CHAS data 2009

Elderly households tend to have less housing problems than non-elderly households. Although, as much as 32% of elderly households confronted housing problems, the rate of non-elderly households was 40.4%.

Housing Problems by Presence of Elderly

	N/A	NO	YES	Total
Non-elderly	12.4%	47.2%	40.4%	100%
Eldery and Extra	5.4%	62.4%	32.3%	100%
Total	9.9%	52.5%	37.6%	100%

Source: CHAS data 2009

Victims of Domestic Violence Housing Problems

Although the number of cases of domestic violence are documented in Puerto Rico, there is no specific data on housing needs of this population. However, the public participation process revealed that this should be considered a priority group, suggesting an un met need for housing for individuals and families that are displaced from their housing as a result of a domestic violence situation. NPOs, Community



Leaders and Municipal Representatives coincided that this should be a priority group. Victims of domestic violence and their children, were mentioned by 46% and 36.0% of NPOs consulted respectively, and 38% and 28.6% of Municipalities.

Also, 59.5% of those who indicated the need of permanent housing for persons with special needs, mentioned victims of domestic violence as a priority. In the case of NPOs this was mentioned by a similar proportion (Three Fifths).

Persons with HIV Housing Problems

The situation for this population group is similar to the group previously discussed. Although the numbers of cases of HIV/AIDS are documented by the Department of Health of Puerto Rico, there is no specific data on their housing needs. NPOs, Community Leaders and Municipal Representatives coincided that this should be a priority group. More than one fourth of the Municipalities (28.6%), identified this population as a priority, while in the case of NPOs this percent was 36%. Also, 54.8% of municipalities that identified the need of transitional housing indicated that persons with HIV/AIDS should be a priority.

Racial or ethnic groups that have a disproportionately greater need in comparison to the needs of a particular income category

Racial information in Puerto Rico has limitations, because of its subjective nature. Two factors may be affecting objectivity of respondents; the multiracial composition and identity of Puerto Rico's population and the lack of homogeneity and mutually exclusiveness of census' racial groups. For instance, 98.3% of head of households reporting housing conditions labeled themselves Hispanic. Considering the genetic composition of Island residents, the number of black persons seems to be highly underestimated. The same is true for white persons.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Nevertheless, the available information does indicate that Asian groups and persons who indicated being Black or White have a disproportionate need for housing. A disproportionate incidence occurs in a group having an incidence of housing problems equivalent to 10 percentage points or more than the income group as a whole.

The following table shows housing problems HUD CHAS data for Puerto Rico by income level and racial or ethnic group. The data revealed that a total of 2,350 very low and low income households in non- Hispanic racial and ethnic groups had disproportionate incidence of housing problems, distributed as follows:

1. 255 Asian household;
2. 525 Black households;
3. 1,060 White households; and
4. 510 in other groups.

HOUSING PROBLEMS BY HOUSING INCOME AND RACE								
Income Group	Race	Housing Problems Percent			Housing Problems, number of HH			
		No	Yes	Total	Dif Problems in Income Group	No	Yes	Total
Household Income 30% AMI or less								
	Asian	0%	100%	100%	19.10%	-	65	65
	Black	7%	93%	100%	12.12%	15	200	215
	Hispanic	19%	81%	100%	-0.06%	32,520	137,210	169,730
	Other	0%	100%	100%	19.10%	-	260	260
	White	18%	82%	100%	1.19%	265	1,215	1,480
Housing Problems in Income Group 30% AMI or less		19%	81%	100%	0.00%	32,800	138,950	171,750
Household Income 30.1-50% AMI								
	Asian	0%	100%	100%	47.89%	-	15	15
	Black	31%	69%	100%	17.12%	40	90	130
	Hispanic	48%	52%	100%	-0.14%	64,850	70,155	135,005
	Other	32%	68%	100%	15.89%	80	170	250
	White	36%	64%	100%	11.57%	385	675	1,060
Housing Problems in Income Group 30.1-50% AMI		48%	52%	100%	0.00%	65,355	71,105	136,460
Household Income 50.1-80% AMI								
	Asian	0%	100%	100%	53.87%	-	175	175
	Black	42%	58%	100%	12.20%	75	105	180
	Hispanic	54%	46%	100%	-0.07%	96,020	82,005	178,025
	Other	70%	30%	100%	-15.70%	160	70	230
	White	51%	49%	100%	2.66%	850	810	1,660
Housing Problems in Income Group 50.1-80% AMI		54%	46%	100%	0.00%	97,105	83,165	180,270
Household Income 80.1-95% AMI								
	Asian	33%	67%	100%	24.66%	10	20	30
	Black	68%	32%	100%	-10.19%	75	35	110
	Hispanic	58%	42%	100%	-0.23%	40,265	28,895	69,160
	Other	67%	33%	100%	-8.67%	20	10	30
	White	44%	56%	100%	14.32%	500	645	1,145
Housing Problems in Income Group 80.1-95% AMI		58%	42%	100%	0.00%	40,870	29,605	70,475
Household Income 95.1% AMI and above								
	Asian	55%	45%	100%	21.37%	425	350	775
	Black	73%	27%	100%	3.16%	515	190	705
	Hispanic	76%	24%	100%	0.00%	374,240	116,850	491,090
	Other	93%	7%	100%	-16.50%	445	35	480
	White	77%	23%	100%	-1.24%	6,560	1,910	8,470
Housing Problems in Income Group 95.1% + AMI		76%	24%	100%	0.00%	382,185	119,335	501,520
GRAND TOTAL		58%	42%	100%		618,315	442,160	1,060,475

Shadowed lines mean Racial Groups that have more than a 10% difference in Housing Problems than the total of its Income Group
Universe: households in Puerto Rico which reported having or not having housing problems.



Summary of Housing Needs 2000

The following table presents a summary of the housing problems as reported by CHAS data book, and published in www.huduser.org, with data of the decennial census of 2000. Housing problems are presented by tenure, household size, age and income.

Table 1 Housing, Homeless and Special Needs
Housing Needs

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 -30% of MFI	16,484	60,060	20,345	22,920	122,809	168,123	290,932
%Any housing problem	42.5	59.3	82.6	44.4	58.1	66.6	63
%Cost burden > 30	35.4	42.2	43.0	34.0	39.9	53.4	47.7
%Cost Burden > 50	26.8	35.7	33.6	30.3	33.1	40.1	37.2
31 - 50% of MFI	10,955	27,255	10,598	6,100	54,905	121,678	176,583
%Any housing problem	42.9	63.3	83.6	57.6	62.5	55.9	58
%Cost burden > 30	36.8	46.0	37.5	50.2	43.0	40.2	41.1
%Cost Burden > 50	21.7	21.6	15.0	30.3	21.3	25.0	23.8
51 - 80% of MFI	7,898	31,406	10,389	8,920	58,612	158,300	216,912
%Any housing problem	42.5	52.8	74.3	52.9	55.2	49.8	51.3
%Cost burden > 30	34.6	36.4	22.8	43.7	32.7	32.8	32.8
%Cost Burden > 50	12.3	6.5	3.4	13.3	7.8	15.5	13.4

A complete version (integrated) of Table 1, is included as an Appendix.



Homeless needs

1. Nature and Extent of Homelessness in Puerto Rico

Throughout the years, the problem of homelessness has worsened in Puerto Rico both in terms of magnitude and complexity. The difficult socioeconomic situation that the Island has experienced in recent years directly impacts this population.

The most recent study conducted by the Multisectorial Council and the Coalition of Coalitions estimates the number of homeless persons in Puerto Rico in 3,687³. As another study points out, (Third Study of Homeless Persons in Puerto Rico, 2006), “Although the size of homeless population when compared to the population of Puerto Rico is relatively small, the severity of its social and health consequences is strong, not only for this population, but also for their families and society in general. For that reason, intelligent and effective public policies are needed in order to take care of homeless persons. This, at the same time, requires valid, reliable and detailed information of their characteristics and needs.”

The Third Study of Homeless Persons in Puerto Rico presents a profile of homeless persons based on data recorded in the HMIS (Homeless Management Information System). At that time, the System was gathering information of 57 organizations that offer services to homeless persons; and findings were based on an analysis of 1,278 records.

The study categorizes the homeless population that receives services from agencies and other entities in four main groups: people with addiction problems; victims of domestic violence; persons with disabilities; and persons with other health conditions or physical disability. People with addiction problems and victims of domestic violence constitute

³ There is a general consensus that these numbers may be underestimated. Actual number is considered to be three times this amount.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

almost three fourths of this population (51% and 21% respectively). Their needs are primarily concentrated in three areas: economic support, housing, and health. It is worth mentioning that according to data generated by the Department of the Family as of January 2010, there were 131 homeless persons receiving Temporary Assistance for Needy Families, and 1,911 receiving support from the Nutritional Assistance Program.

As mentioned above, in 2009, the Multisectorial Council⁴, in conjunction with the Coalition of Coalitions, carried out the most recent Island wide Homeless Count The Council uses a continuum of care approach to address homelessness issues, which includes providing the homeless with prevention, outreach and assessment, emergency shelters, transitional housing, supportive services, permanent housing with supportive services, and permanent housing. Through the Continuum of Care Strategy, the Council plans for activities and services that will complete and strengthen the system to address

⁴ The Multisectorial Council in Support of the Homeless Population, was created by Law Number 130 of September 27th, 2007. The entity is appointed by the Department of the Family of the Commonwealth of Puerto Rico to address the various situations experienced by homeless persons on a daily basis and thus achieve a genuine transformation in their quality of life; promote rapid access to existing services and a quick integration to the community; establish their duties and needs; continuously develop and revise public and strategic planning policy; promote the search for, assignment, and authorization to match funds; ensure the fulfillment of program requirements and services through its Office of Outreach and Coordination of Homeless Services. The Council is composed of a minimum of twenty-one (21) members: Nine representatives of the Government sector, including the Secretary of the Department of the Family; the Secretary of the Department of Labor and Human Resources; the Secretary of the Department of Education; the Secretary of the Department of Correction and Rehabilitation; the Secretary of the Department of Health; the Administrator of the Administration of Mental Health and Other Drug Abuse Services; the Police Superintendent; and the Commissioner of Municipal Affairs or his/her representatives; Twelve representatives of interested sectors: one representative for each of the nine (9) existing Coalitions of Services to the Homeless. Other Coalitions might develop in the future and should be allowed to incorporate to the work carried out by the Council. Representatives should be active members of their respective Coalitions. Coalitions will be able to replace their representatives in one or more of the following circumstances: resignation, death, permanent incapacity, conflict of interests, questionable reputation, or other circumstances that Coalition members understand as hindering the representation and defense of its interests; Two (2) representatives of persons who have experienced homelessness, who will be nominated by service organizations; and One (1) representative of the private sector (entrepreneurial, commercial, or industrial).

State Consolidated Plan



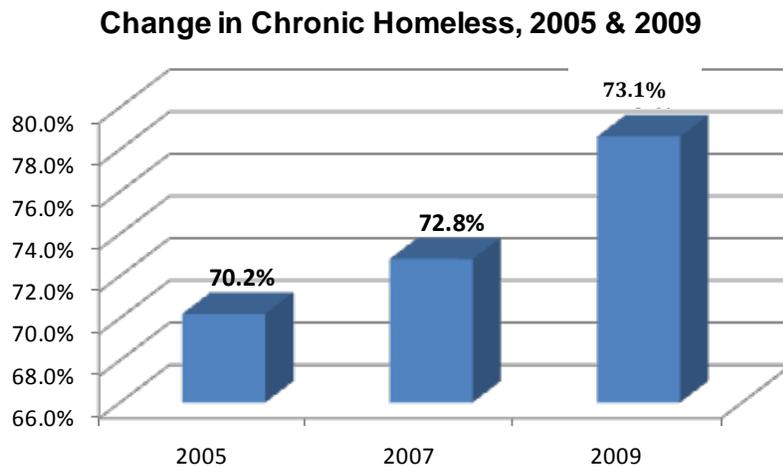
for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

homelessness issues. Specifically, the **strategy** emphasizes goals and **strategies** to end chronic homelessness.

The study conducted by the Council and the Coalition of Coalitions was carried out with the collaboration of volunteers, governmental employees, and other collaborators from the nonprofit Sector. The sample size of the study consisted of 1,889 participants (36 family groups) from the Balance of State, and the Coalitions and 1,798 individual participants of the Coalition of Coalitions for a total of 3,687. Four out of each ten participants (40.8%) were interviewed on the street, while 12.1% were interviewed in an emergency shelter, 13.4% in a transitional center, 9.5% in a treatment center and 10.8% in other places; this information was not recorded for 12.4%.

The findings of this study demonstrate the complexity of the homelessness problem and how certain segments within this group have increased over the years. According to the study, the majority of homeless persons (73.1%) are chronically homeless, comprising one of the groups with a growing over the years.



The study reflects as the most common causes for homelessness in Puerto Rico the following:

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

1. Substance addiction
2. Alcoholism
3. Economic problems
4. Unemployment
5. Lack of income
6. Lack/loss of housing
7. Family issues
8. Death of relatives (ie parent or spouse)
9. Domestic violence
10. Ex-convict
11. Unable to get a job due to bad Certificate of Conduct
13. Mental health problems
14. Chronic illnesses
15. Documentation problems
16. Personal will
18. Does not like to be locked up or shut away

A high proportion of homeless individuals confront also other problems, such as drug or alcohol abuse, for example (63.7% and 25.9% respectively). One of every five suffers from a mental health condition (23.4%) and one out of every ten (9.9%) is affected by HIV/AIDS, while 33.9% have a chronic health condition or some kind of handicap.

The profile of the homeless population is also changing over time. When comparing several years of data, the amount of elderly homeless, victims of domestic violence, veterans, and immigrants has noticeably increased.

Although a reduction in homeless families is observed, this is one of the biggest concerns for the different groups consulted in preparation of the Consolidated Plan. The

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

survey conducted among municipalities reflected that for 61.9% of interviewees, homeless families are a priority group, while 47.6% mentioned families at risk of losing their homes as a priority. In the case of NPOs, 47.6% mentioned homeless families as a priority, whereas 40.5% mentioned families at risk of losing their homes.

COMPARISON OF DATA OBTAINED DURING THE PAST SURVEYS					
Concepts	1998	2003	2005	2007*	2009*
Demographics					
Chronic homeless			70.2%	72.8%	73.1%
Living in the streets	47.0%	77.0%	65.3%	61.0%	40.8%
Men	72.0%	80.0%		77.1%	70.4%
Women	28.0%	20.0%		21.6%	19.4%
Reproductive age	50.0%	67.0%		77.5%	65.8%
Elderly	15.0%	10.1%		18.2%	23.7%
Families	11.0%		12.5%		3.6%
Born in Puerto Rico	86.0%			88.5%	73.8%
Less than 18 years	2.1%		9.6%		0.8%
High School Diploma	36.0%			34.6%	42.0%
No income				35.6%	39.9%
Health conditions					
Drug abuse	29.0%	41.4%	50.8%	62.5%	63.7%
Alcohol	9.0%	17.3%		23.1%	25.9%
Mental health problem			23.5%	16.4%	23.4%
HIV - AIDS	7.0%		2.7%	11.2%	9.9%
Chronic illness				24.9%	23.8%
Disabilities				7.9%	10.1%
Other					
Veterans			2.6%	4.1%	4.6%
Victims of domestic violence	3.0%		7.9%	10.8%	15.7%
Receive nutritional assistance (PAN)	57.0%			54.3%	60.0%
Have the state public health plan				30.8%	36.5%
Receive Social Security	6.0%			6.6%	5.8%

**Studies were conducted using similar methodologies.*

Concerning the extent of homelessness by racial/ethnic group, unfortunately in Puerto Rico there is no data available. The only related variable included as part of the

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

2009 Count is the place of origin. As it is shown in the table above, 73.8% were born in Puerto Rico. Those who were not born in Puerto Rico, 8.3% mentioned EE.UU. as their place of origin; 2.1% mentioned other countries; 0.4% indicated that they do not know their place of origin and 9.9% did not answer.

The following table presents information about the Homeless Population and Subpopulations according to data from the Puerto Rico Balance of Commonwealth CoC Exhibit I, which provides information as of January 29, 2009.

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)			36	36
1. Number of Persons in Families with Children			108	108
2. Number of Single Individuals and Persons in Households without Children	286	512	799	1,597
(Add lines Numbered 1 & 2 Total Persons)	286	512	907	1,705
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	511		534	1,045
b. Seriously Mentally Ill	384			
c. Chronic Substance Abuse	1,006			
d. Veterans	41			
e. Persons with HIV/AIDS	159			
f. Victims of Domestic Violence	265			
g. Unaccompanied Youth (Under 18)	1			

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

According to this data, 51% of the chronically homeless remain unsheltered. Precisely, most strategies implemented by the Puerto Rico Multisectorial Council target unsheltered, **chronically homeless persons** and families. The Current Homelessness Strategy to end chronic homelessness in Puerto Rico includes actions directed towards persons who are currently homeless and those who are in risk of losing their homes. These include:

- Continued expansion of stakeholders involved in collaborative planning and service development within targeted areas with high prevalence of chronic homeless persons, in full compliance with PR Law 130.
- Continued efforts to implement existing, and obtain new, commitments from Mayors to participate in 10-year planning processes to end chronic homeless
- Development and implementation of specific action steps with state and municipal governments that have established the elimination of chronic homelessness as a priority, such as supportive housing development, providing homeless family's public housing in municipalities that administer their own public housing projects, providing vouchers for permanent housing in those municipalities that administer voucher programs, coordinating supportive services to promote retention in permanent and supportive housing, including the development of mini-enterprises for homeless self-employment, etc.
- Implementation of specific action steps to improve access to services, reduce stigma and combat the criminalization of homelessness, based on the awareness that has been developed in policy and decision-makers, resulting in policy changes to reduce the time for elimination of criminal



records, give priority to homeless populations applying for mainstream services, and others.

- Continued education and advocacy to increase the number of public and private funding sources for housing and supportive services for chronic homeless, emphasizing those with SA/MH conditions.
- Increased capacity building of municipal government representatives to partner with community based organizations in the development, financing and delivery of services to chronic homeless.
- Continued emphasis on continuing education to professionals working with homeless individuals to improve sensitivity and humane treatment as well as the level of intensity and quality of services needed by the chronic homeless to achieve their recovery and promote self sufficiency over time, including the inclusion of curricular content related to homelessness in pre-service training of Police Cadets and in courses of public and private intermediate and high schools.
- Continue with the implementation of the dedicated HMIS - currently under San Juan's Coalition and the Coalition of Coalitions - for uniform data collection to track populations served through the various systems to permit continuous monitoring of the number and quality of services provided, and outcomes in the homeless served.
- Collaborate with the San Juan's Coalition, the Coalition of Coalitions, and the entities that comprise the CoC in order to strengthen homelessness data gathering processes, and the consistency of information provided by organizations.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Continued identification and work with public and private housing developers to target homeless in the development of permanent supportive housing. The current strategies include primarily work with state and non-profit sectors so that more efforts will be directed to local governments and the for-profit stakeholders to improve housing accessibility and service infrastructures for the chronic homeless.
- Monitoring of the development of formal protocols and the implementation of discharge policies from all child welfare, correctional, health and SA/MH agencies and institutions, as a means of preventing chronic homelessness.
- Promotion of continual outreach to homeless populations, especially youth, to promote their admission to mainstream and dedicated services as early as possible to prevent chronic homelessness.
- Continued participation of the Multisector Council Board members in national forums to keep abreast of best practices, research findings and funding trends.
- Continued planning and implementation of awareness building and outreach activities, including the Solidarity Day with the Homeless annually.
- Continued emphasis on education of legislators and elected officials on issues of homelessness to promote legislation that promotes the welfare of homeless populations and the prevention of homelessness.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Continuation promotion and collaborative efforts to increase federal, state, local and private investment and funding allotments to programs benefiting the chronic homeless populations.
- Exert leadership in the “Continuum of Care” in order to prevent homelessness by developing stable, low cost housing units; and by providing greater training and employment opportunities for people at risk of becoming homeless.
- Create and advertising and promotional campaign (printed media, radio and direct communications at shopping centers and other places) that targets population groups at risk of losing their home, living in disadvantaged communities, or who have suffered from a sudden loss of income to orientate them about the types of services offered by the agency and how to apply for them.
- Use of other written communications strategies, aimed at municipalities and other government agencies, to inform them about DF programs that serve people at risk of losing their homes.
- Promote the expansion of the amount of permanent housing units for homeless persons.
- Inform population groups at risk of becoming homeless about the creation, development, and financing sources available for them to establish microenterprises in their communities in order to achieve self-sufficiency.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

There are still, however, several obstacles, to achieving the goal of eliminating chronic homelessness. The following is a list of obstacles identified by the agency through its efforts of coordination with other agencies and entities.

- 1) Service providers in Puerto Rico face the challenge of prevailing mental health and substance abuse problems among the homeless, as well as complex related conditions.
- 2) Service provider infrastructure needs to be significantly expanded in order to meet the complex needs of the clientele, but funding for this purpose is often limited. Additionally, more research needs to be carried out on the efficacy of the intervention models employed, since models are not always pertinent to the cultural context of Puerto Rico.
- 3) Difficulties remain in acquiring and maintaining accurate data on the homeless populations, especially in the case of the chronically homeless.
- 4) The practice of working in an isolated manner does not allow many organizations to benefit from collaborative planning and program development. In addition, some distrust remains between the public and private service sectors. CBO's have had negative experiences with the bureaucracy of public agencies, and public agencies have often had negative experiences with private non-profit entities that have inadequate fiscal and reporting systems. More experience of working together for a common cause is required to attain a commitment to coordination and collaboration to minimize duplication and achieve a true continuum of care for the clientele. Board members and executive staff spend a significant amount of time maintaining their operations and operational budgets, leaving little time for collaborative planning, capacity building, and infrastructure development activities.
- 5) Service providers often lack cash to comply with the requirements for federal programs. Particularly in the non-entitlement cities of the Balance of State, the general



lack of housing in Puerto Rico presents another obstacle, even for people with housing vouchers. While the chronically homeless are still not a priority for public housing units that are also mostly occupied, existing housing units feature a high price tag. Lack of housing options is an obstacle for the homeless clientele even when they can obtain employment. It is also an impediment for service providers that must spend excessive amounts of limited resources to acquire accessible housing.

6) Stigma, NIMBY attitudes, and a desire to criminalize homelessness still exist among some policy makers at both state and municipal levels. For many agencies and potential funders, the homeless are still not a priority.

7) Competition for limited funding is an obstacle for coordination and collaboration among some community based organizations and municipalities working to eliminate chronic homeless.

8) The lack of monitoring and quality assurance systems in public agencies that administer federal and state funds limit efforts to maximize the capacity that does exist for services to chronic homeless populations that require intensive services on a sustained basis. Agencies need to correct internal problems and promote best practices.

Homeless facilities and services

Government agencies as well as nonprofit institutions provide services to the homeless population. The following maps and tables present the facilities that provide services for homeless populations. The list is based on the most recent data gathered by the State and the Coalition of Coalitions for the HIC submitted in May 28th, 2010.

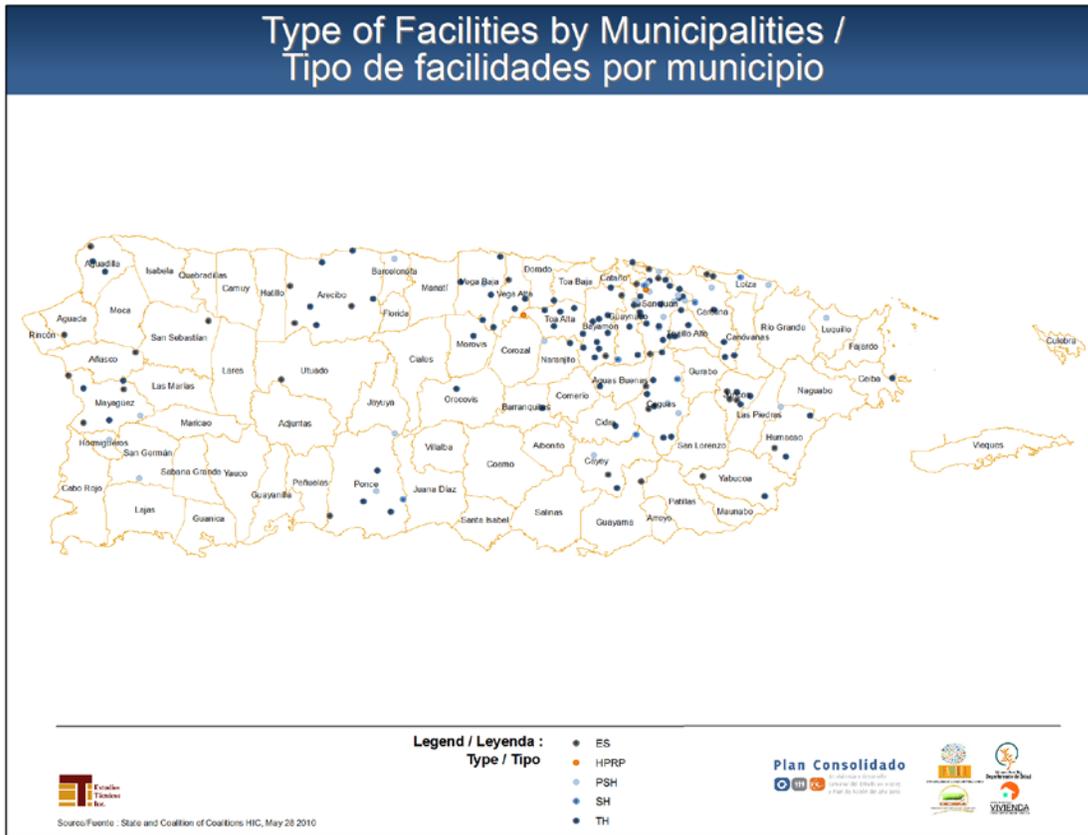
Following these maps and tables, a second table is included which presents organizations that offer other complementary services related to homeless prevention and basic needs.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

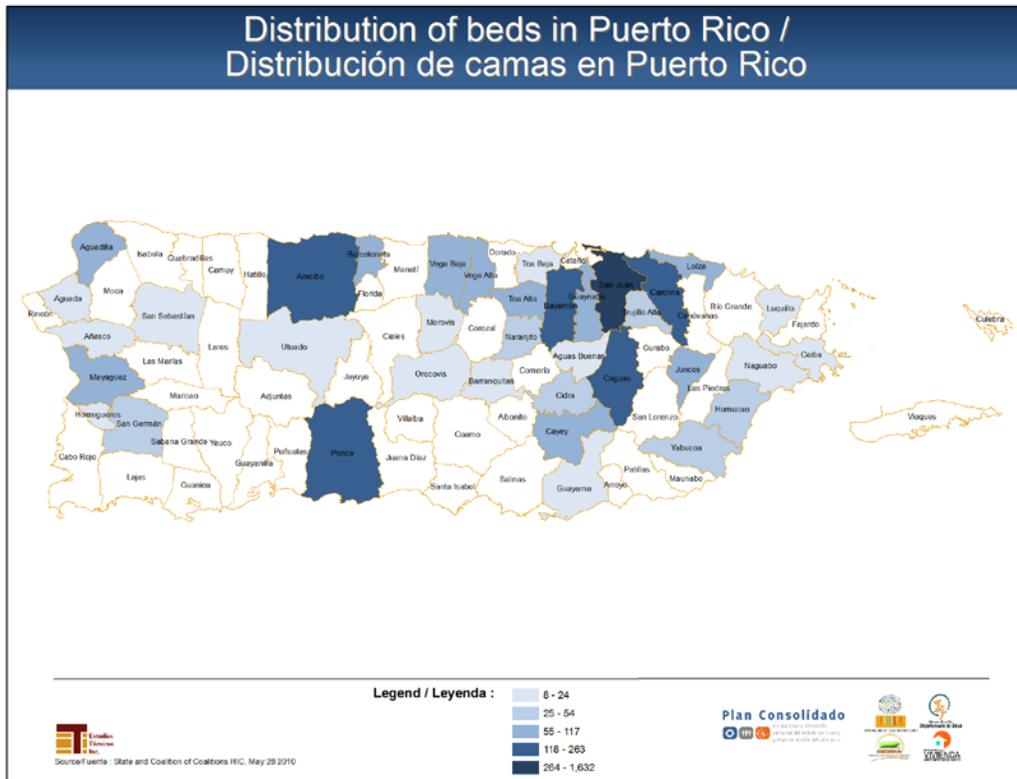


State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Organization Name	Program Name	Prog. Type	Target Pop.	Provides services to CH	Beds
AFAPS INC	Hospicio HIV	PSH	SMF+HIV	●	15
AFAPS Inc.	Senderos de Esperanza	TH	SMF		24
Albergue El Paraiso Inc.	Albergue El Eden	ES	SM		18
Camino a la Salvacion Inc.	Hogar Camino a la Salvacion	TH	SM		15
Casa de la Bondad	Battered Woman Shelter	ES	YF+DV		18
Casa de la Bondad	SHP-TH	TH	SFHC+DV		16
Casa de Restauracion y Mas	Casa de Amor y Esperanza	TH	SM		22
Casa De Todos	Albergue MSH	ES	SF		8
Casa De Todos	Casa De Todos	ES	SFHC+DV		25
Casa del Peregrino Aguadilla Inc	Casa Del Peregrino	ES	SMF		33
Casa del Peregrino Aguadilla Inc	Proyecto San Jose	ES	SM		15
Casa del Peregrino Aguadilla Inc	Casa del Peregrino Aguadilla Inc	TH	SM+HIV+VET		9
Casa Ismael Inc.	Casa Ismael	TH	SM		16
Casa Joven Del Caribe	Casa Grande	TH	SMF		30
Casa La Providencia Inc.	Casa La Providencia	TH	SF		12
Casa Misericordia, Inc.	Casa Misericordia Albergue	ES	SMF		30
Casa Nuevo Amor Para Ti Mujer Inc.	Casa Nuevo Amor Para Ti Mujer Inc.	TH	SF		8
Casa Protegida Julia de Burgos	Albergue de la Casa Protegida Julia de Burgos	ES	SMF+HC+DV		43
Casa Protegida Julia de Burgos	Programa de Voucher Casa Protegida Julia de Burgos	PSH	SFHC+DV		59
Casa Protegida Julia de Burgos Inc.	Albergue Transitoria de Casa Protegida Julia de Burgos	TH	SFHC+DV		28
Casa Protegida Julia De Burgos, Inc.	Casa Julia de Burgos	ES	SFHC+DV		12
Casa Rosa	Casa Rosa I	PSH	SMF		97
Casa Rosa	Casa Rose II	PSH	SMF		75
Centro de Restauracion para Varones Inc.	Centro de Restauracion para Varones	TH	SM+HIV		6
Centro Orientacion Mujer Y Familia	Centro Orientacion Mujer Y Familia	SH	SMF		10
Centro Transformacion Social Cristiano	Hogar Eliezer	TH	SM		28
City of San Juan	Centro de Acogida	TH	SM		72
City of San Juan	Centro de Acogida Shelter + Care	PSH	SMF	●	112
City of San Juan	Hogar Nuevos Horizontes	TH	SMF+HC+DV		76
City of San Juan	Mothers with Children	TH	SMF+HC		32
City of San Juan	San Juan Safe Haven	SH	SM		12

Leyend

CH: Chronic Homeless
CO: couples only, no children
DV - Domestic Violence victims only
HC: households with children
HIV - HIV/AIDS populations only
SF: single females
SFHC: single females and households with children
SM: single males
SMF + HC: Single male and female plus households with children
SMF: single males and females
SMHC: single males and households with children
VET - Veterans only
YF: youth females (under 18 years old)
YM: youth males (under 18 years old)
YMF: youth males and females (under 18 years old)

ES: Emergency Shelter
HPRP: Homeless Prevention Program
PSH: Permanent Supportive Housing
SH: Supportive Housing
TH: Transitional Housing

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Organization Name	Program Name	Prog. Type	Target Pop.	Provides services to CH	Beds
Clamor en el Barrio	Clamor en el Barrio	TH	SM		23
Coalicion de Apoyo Continuo para Personas Sin Hogar de Guaynabo	Hogar Amparo	TH	SM		20
Coalition Pro-Homeless of the Eastern Area	Albergue la Alianza	ES	SM		10
CORDA de PR	CORDA de PR	TH	SM		20
COSSMA	Esperanza Village	TH	SM		9
Cristo Mi Fortaleza	Cristo Mi Fortaleza	TH	SM		20
Cristo Pobre	Cristo Pobre	TH	SM		8
Dianita Muñoz Inc.	Casa Dianita Mujeres y Niños Maltratados	TH	SFHC+DV		12
Dios es Nuestro Refugio Inc.	Hogar Dios es Nuestro Refugio	TH	SM		10
Doctor's Medical Center	Hogar Amparo	PSH	SF		83
Estancia Corazon	Hogar de Adultos	TH	SMF		14
Estancia Corazon Inc.	Comunidad Belen	PSH	SMF	●	9
Fondita de Jesus	Los Robles	PSH	SMF		13
Fondita de Jesus Inc.	La Puerta de Jesus	TH	SMF		12
Fortaleza del Caído	Albegue Fortaleza del Caído	ES	SMF+HIV		16
Fortaleza del Caído	Safe Haven	ES	SMF+HIV		16
Fortaleza del Caído	Safe Haven	SH	SMF		10
FUNDESCO	Barrio Amelia Safe Haven	SH	SMF		25
FUNDESCO	Los Peregrinos	ES	SM		27
FUNDESCO	Remanzo de Esperanza	PSH	SMF	●	26
FUNDESCO	Villas del Peregrino	PSH	SM	●	54
FUNDESCO	El Camino	SH	SMF		25
FUNDESCO	La Piedad	TH	SFHC+DV		40
Hogar CREA de Juncos	Hogar CREA de Juncos	ES	SM		10
Hogar CREA de Juncos	Hogar CREA de Juncos	TH	SM		10
Hogar Crea Inc.	Hogar Crea de Barranquitas	TH	SM		22
Hogar Crea Inc.	Hogar Crea de Orocovis	TH	SM+HIV		22
Hogar Crea Inc.	Hogar Crea La Quinta	TH	SM		15
Hogar Crea Inc.	Hogar Crea Las Americas	TH	SM+HIV		18
Hogar Crea Inc.	Hogar Crea Madres con Ninos	TH	SF		19
Hogar Crea Inc.	Hogar Crea Morovis	TH	SM		2
Hogar Crea Inc.	Hogar Crea Parcelas Falu	TH	SF		19
Hogar Crea Inc.	Hogar Crea Vega Alta	TH	SM		2
Hogar Crea Inc.	Hogar Crea Vega Baja	TH	SM		2
Hogar Crea Inc.	Hogar Crea Venezuela	TH	SM		14
Hogar CREA Trujillo Alto	Madres Con Ninos	TH	SFHC		10
Hogar CREA Trujillo Alto	TH Varones	TH	SM		10
Hogar Crea, Inc.	Hogar Crea Arecibo Adultos	TH	SM		8
Hogar de Ayuda al Refugio Inc.	Hogar de Ayuda al Refugio	TH	SF+HIV		24
Hogar de Restauracion Esdras 10:4 Inc.	Hogar de Restauracion Esdras 10:4	TH	SM+HIV		10
Hogar del Buen Pastor Inc.	Hogar del Buen Pastor	TH	SMF		55
Hogar Hijas De Jairo	Hogar Hijas de Jairo	ES	SFHC+DV		13
Hogar Jesus	Hogar Jesus	ES	SMF		10
Hogar Luz de Vida Inc.	Hogar Luz de Vida	TH	SM		5
Hogar Maria Del Carmen	Hogar Maria Del Carmen	ES	SMF		19
Hogar Nueva Mujer	Hogar Nueva Mujer	ES	SFHC+DV		25
Hogar Nuevo Pacto	Hogar Nuevo Pacto	TH	SM		10
Hogar Posada de la Victoria Inc.	Hogar Posada de la Victoria	TH	SF		11
Hogar Resurreccion	Hogar Resurreccion	ES	SM		15
Hogar Resurreccion	Hogar Resurreccion	TH	SM		10
Hogar Ruth	Hogar Ruth	ES	SMF+HC+DV		29
Hogar Ruth	Transitional Housing	TH	SFHC+DV		24
Hogar Santisima Trinidad Inc.	Hogar Santisima Trinidad	TH	SM		6
Hogar Shalom Agape Inc.	Hogar Shalom Agape	TH	SM		18
Hograr CREA	Playa de Ponce	TH	SM		10
Iniciativa Comunitaria de Investigacion Inc.	Hogar Compromiso de Vida	TH	SF		22
Instituto Pre Vocacional e Industrial de PR, Inc.	Hostal Getsemani	TH	SM		14
Instituto Pre-Vocacional e Industrial de Puerto Rico	Casa Protegida Mujeres y Niños	ES	SMF+HC+DV		28
INTENOR	TRA Vouchers	PSH	SMF+HC	●	75

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Organization Name	Program Name	Prog. Type	Target Pop.	Provides services to CH	Beds
La Fondita de Jesus Inc.	Pueblito de Jesus I	TH	SMF		15
La Fondita de Jesus Inc.	Pueblito de Jesus I	PSH	SMF+HC		14
La Perla de Gran Precio	Proyecto Integracion	PSH	SM	●	10
La Perla del Gran Precio Inc.	Emergency Shelter of the Perla del Gran Precio	ES	SF+HIV		32
La Perla del Gran Precio Inc.	Hogar Intermedio Nancy Borshow	TH	SMF+HC		12
La Perla del Gran Precio Inc.	Hogar Seguro-Programa de Deambulantes de la Perla del Gran Precio	TH	SMF		32
La Perla del Gran Precio Inc.	Hogar Sin Barreras Safe Haven	SH	SF		10
La Tierra Prometida	La Tierra Prometida	TH	SM		30
Lucha Contra el SIDA	Nuevo Horizonte I	ES	SMF+HIV		14
Lucha Contra El SIDA	Remanso de Paz	PSH	SMF	●	50
Lucha Contra El SIDA	Lucero del Alba	TH	SMF		50
Lucha Contra el SIDA Inc.	Centro Renacer de Vida	TH	SM+HIV		18
Lucha Contra el SIDA Inc.	Estancia Serena	PSH	SMF+HIV	●	60
Lucha Contra el SIDA Inc.	Programa Nuevo Horizonte II	TH	SF+HIV		20
Lucha Contra el SIDA Inc.	Project Based Vouchers	PSH	SMF+HIV	●	60
Lucha Contra el SIDA Inc.	Sabana Village	PSH	SMF+HC+HIV	●	164
Mental Health and Anti-Addiction Services Administration	Centro de Sanacion y Vuelta a la Vida	TH	SM		24
Ministerio CODESH en Avance para Avance Inc.	Ministerio CODESH en Avance para Varones	TH	SM		12
Ministerio Revovados en el Espiritu de Vuestra Mente Inc.	Ministerio Renovados en el Espiritu de Vuestra Mente	TH	SM		25
Mision Alpha y Omega	Mision Alfa y Omega	TH	SM		19
Municipal Government of Carolina	El Toque del Maestro Shelter	TH	SM		13
Municipal Government of San Juan	Casa Nuestra Gente	ES	SM		68
Municipal Government of Utuado	Centro de Deambulantes de Utuado	ES	SM		8
Municipality of Arecibo	Casa Protegida Luisa Capetillo	ES	SMF+HC+DV		19
Municipality of Arecibo	Posada San Felipe	ES	SMF		20
Municipality of Carolina	Mi Techo Seguro	TH	SMF+HC		29
Municipality of Naranjito	Rental Assistance Program	TH	SMF+HC		25
Municipality of Naranjito	Rental Assistance Program	PSH	SMF+HC		29
Municipality of Vega Alta	Transitional Housing Program	TH	SMF+HC		15
Municipality of Vega Baja	Transitional Housing Program	PSH	SMF+HC		88
Municipio de Aguas Buenas	Leasing TH	TH	SMF+HC		14
Municipio de Cayey	Shelter Plus Care Program	PSH	SMF+HC	●	55
Municipio de Cidra	Leasing TH	TH	SMF+HC		37
Municipio de Hormigueros	Shelter Plus Care Program	PSH	SMF+HC	●	9
Municipio de Loiza	Shelter Plus Care Program	PSH	HC		25
Municipio de Mayaguez	San Gabriel	ES	SM		9
Municipio de Naguabo	Shelter Plus Care Program	PSH	SMF+HC	●	14
Municipio de Ponce	Hogar Ernestina Rodriguez	PSH	SMF		38
Municipio de San German	Shelter Plus Care Program	PSH	SMF+HC		34
Municipio de San Juan	New Centro de Acogida Shelter + Care	HPRP	SMF		50
Municipio de San Sebastian	Centro Para Deambulantes	ES	SM		12
Municipio de Toa Alta	HPRP	HPRP	SMF+HC		19
O.B.R.A.S. Inc.	Hogar RUT	ES	SF		6
Oasis de Amor Inc.	Oasis de Amor Center I	TH	SF+HIV		5
Oasis de Amor Inc.	Oasis de Amor Center II	TH	SM+HIV		20
Proyecto Amor Qua Sana, Inc.	Safe Haven	SH	SMF		20
Proyecto Amor Qua Sana, Inc.	Casa Ana Medina	TH	SF		16
Proyecto Guara-Bi, Inc.	TH Proyecto Guara-bi	TH	SM		12
Puerto Rico Public Housing Authority	Shelter Plus Care	PSH	SMF+HC		105
Puerto Rico Public Housing Authority	Tenant Based Rental Assistance Vouchers	PSH	SMF+HC		130
Salvation Army	Albergue Esperanza	ES	SM		46
SILO Mision Cristiana Inc.	SILO Mision Cristiana	TH	SM		15
Teen Challenge	Teen Challenge	TH	SF		4
Teen Challenge Inc.	Teen Challenge Arecibo	TH	SM		10
Teen Challenge Inc.	Teen Challenge Bayamon I	TH	YM		10
Teen Challenge Inc.	Teen Challenge Buena Vista	TH	YM		26
Toque del Angel Casa Grande	Toque del Angel Casa Grande	TH	SMF		21

Source: State and Coalition of Coalitions, HIC May, 2010

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Other organizations and agencies that provide services

ORGANIZATION	PROGRAM NAME	TARGET POPULATION	MUNICIPALITY	TEL.	FAX	DIRECTOR'S NAME	E-MAIL	ALTERNATE E-MAIL	PRIMARY SERVICE
Asociación Pro Juventud y Comunidad Bo. Palmas, Inc.	Casita Mamá Margarita	Prevention	Cataño	788-5105	788-6269	Sra. Gloria Maldonado Negrón	apjcatano@gmail.com		Homeless Prevention Center
Centro de Bendición, Inc.		Homeless/ Prevention	San Juan	756-5462/282-6273	(787) 756-5462	Sr. Diego Wilmore	wdiego@hotmail.com		Homeless Prevention Center
Centro de Intervención e Integración Paso A Paso (CIIPAP), Inc.	Programa Prevención de Deambulismo	Prevention	Hatillo	820-0566	820-0565	Sra. Awilda Acevedo Pellot	ciipap@yahoo.com		Homeless Prevention Center
Centro de Servicios Comunitarios Vida Plena, Inc.	Programa Batimeo	Homeless/ Prevention	San Juan	760-6760	292-0420	Sra. Ruth E. Colón Morales	centrovidadiplena@msn.com		Essential Services Program
Christian Community Center, Inc.		Homeless	San Juan	789-8758	789-8758	Rvdo. Juan A. Figueroa Morales	ccccenter@coqui.net		Essential Services Program
Coalición de Apoyo Continuo para Personas sin Hogar de San Juan, Inc.	Sistema Activo de Referidos Interagenciales	Homeless	San Juan	447-6139/764-000, Extensión 4191	722-0992	Sra. Jeannette Martínez Vélez	ccpsrhj@yahoo.com		Essential Services Program
Concilio de la Comunidad para Resolver los Problemas de la Vida, Inc.		Homeless	San Juan	727-4468	727-4469	Sra. Violeta Figueroa Rodríguez	concilio@centennial.net		Essential Services Program
Consortio de Centros Cristianos de Puerto Rico, Inc.		Prevention	Bayamón	786-9407	786-9407	Sra. Marta V. Soto Rivera	consorcio@centennial.net		Homeless Prevention Center
Corporación Sanos	FENIX	Homeless	Caguas	745-0340	746-1780	Sra. Laura I. Ayala	fenix.laura@yahoo.com	evazquez@sanospr.org	Essential Services Program
Forjando Un Nuevo Comienzo, Corp.	Programa Forjadores	Prevention	Guaynabo	731-5480	731-5480	Sra. Moraima Oyola Pizarro	moraimaoyola@yahoo.com		Homeless Prevention Center
Fundación de Acción Social el Shaddai, Inc.	Alcohol and Drug Comidas Calientes	Prevention	Carolina	276-5000	776-1120	Luis R. Rivera Torres	fasesdi@retec@yahoo.com		Essential Services Program
Hermanas de Jesús Mediador, Inc.		Homeless Alcohol and Drug Abuse	Bayamón	786-5292	786-5292	Hna. Idalia Seijo	cuqui_robles@hotmail.com		Essential Services Program
Logros de Puerto Rico, Inc.		Prevention	Ponce	848-7439	848-7439	Rvdo. Jaime Pérez Ramos	logrosprinc@yahoo.com		Essential Services Program
Municipio de Aguada		Prevention	Aguada	868-4385	868-4385	Hon. Luis A. Echevarría Santiago	mariane8@hotmail.com	mariane8@hotmail.com	Homeless Prevention Center
Municipio de Camuy		Prevention	Camuy	898-2160	262-7571	Hon. Edwin García Feliciano	camuypr@ayustar.net	finanzacamuy@yahoo.com	Homeless Prevention Center
Municipio de Comerio	Programa Mano Amiga	Homeless	Comerio	875-3445	875-0369	Hon. José A. Santiago Rivera	cameniperez_35@yahoo.es		Essential Services Program
Municipio de Guayanilla		Prevention	Guayanilla	835-4972	835-3008	Hon. Edgardo Arlequín Vélez	programafederales@guayanilla.net		
Municipio de Gurabo	Ayuda al Ciudadano Donativo a Familias de Bajos Ingresos	Prevention	Gurabo	717-1100	737-4383	Hon. Víctor M. Ortiz Díaz	nkazuago@yahoo.com	quillafane@gurabopr.com	Homeless Prevention Center
Municipio de Hatillo		Prevention	Hatillo	820-0712/898-3440	820-3447	Hon. José Rodríguez Cruz	alcalde@municipiohatillo.com	contabilidad@deraj@yahoo.com	Homeless Prevention Center
Municipio de Jayuya		Prevention	Jayuya	828-0900	828-9556	Hon. Jorge L. González Otero	alcalde@jayuya.puertoricopr	mortiz@jayuya.puerto.rico.pr	Homeless Prevention Center
Municipio de Las Piedras	Prevención de la Deambulancia en Las Piedras	Prevention	Las Piedras	733-2155	733-2160	Hon. Miguel A. López Rivera	federaleslp@gmail.com	lpserviciosalciudadano@gmail.com	Homeless Prevention Center
Municipio de Maunabo	Programa Prevención de Deambulismo	Prevention	Maunabo	861-0951	861-7161	Hon. Jorge L. Márquez Pérez	maunaboprogrted@yahoo.com	maunaboprogrted@yahoo.com	Homeless Prevention Center
Municipio de Orocovis	Programa Municipio de Orocovis	Prevention	Orocovis	867-5000	867-0455	Hon. Jesús E. Colón Berlinger	prorocovis@gmail.com		Essential Services Program
Municipio de Quebradillas		Prevention	Quebradillas	895-2840	895-7734	Hon. Heriberto Vélez Vélez	programasfederales@quebradillaspr.com		Homeless Prevention Center
Municipio de Vega Alta	Programa de Prevención de la Deambulancia	Prevention	Vega Alta	70-0569	270-0862	Hon. Isabelo Medina Hernández	avudaciuda@prtc.net	marisd_natal@hotmail.com	Homeless Prevention Center
Municipio de Vega Baja	Programa Nueva Esperanza	Prevention	Vega Baja	855-0496	858-6607	Sra. Cynthia Rodríguez	ddcc@coqui.net		Essential Services Program
Municipio de Yabucoa	Prevención de la Deambulancia en Yabucoa	Prevention	Yabucoa	893-3000	266-3469	Hon. Lourdes Castro Pérez	federales1@prtc.net	yabsect6@prtc.net	Homeless Prevention Center
Oficina para la Promoción y el Desarrollo Humano, Inc.	Servicio Directo	Prevention	Arecibo	817-6951	817-7597	Sra. Eurelia Pérez	opdhinc@gmail.com		Homeless Prevention Center
Programa de Apoyo y Enlace Comunitario, Inc.		Homeless/ Prevention	Aguada	252-3439	252-0663	Sra. María A. Hernández Jiménez	mberandez_paec@gmail.com	programapaec@hotmail.com	Homeless Prevention Center
Proyecto La Nueva Esperanza, Inc.	Programa de Soup kitchen	Homeless	Aguadilla	890-2274/448-5804	890-0545	Sra. Idalia Acevedo Nieves	proyetonuevaeesperanza@yahoo.com		Essential Services Program

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

The following chart presents a summary of current inventory and under development, according to the HIC presented in 2010 by the State and the Coalition of Coalitions. Unmet need variable includes only the information from the Coalition of Coalitions.

Homeless Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/Gap*
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	419	41	206
	Transitional Housing	1,028	105	312
	Permanent Supportive Housing	559	143	208
	Total	2,006	289	726
Chronically Homeless		243	138	N/A
Persons in Families With Children				
Beds	Emergency Shelter	194	0	93
	Transitional Housing	346	24	117
	Permanent Supportive Housing	697	104	121
	Total	1237	128	331

Special Needs, not homeless

In addition to the homeless population, other groups also require support services. These groups include: persons with HIV/AIDS, persons living in poverty, the elderly population, victims of domestic violence, and people with drug addiction problems. The following sections provide a profile of these populations in Puerto Rico, as well as a description of facilities and services available to serve these groups.

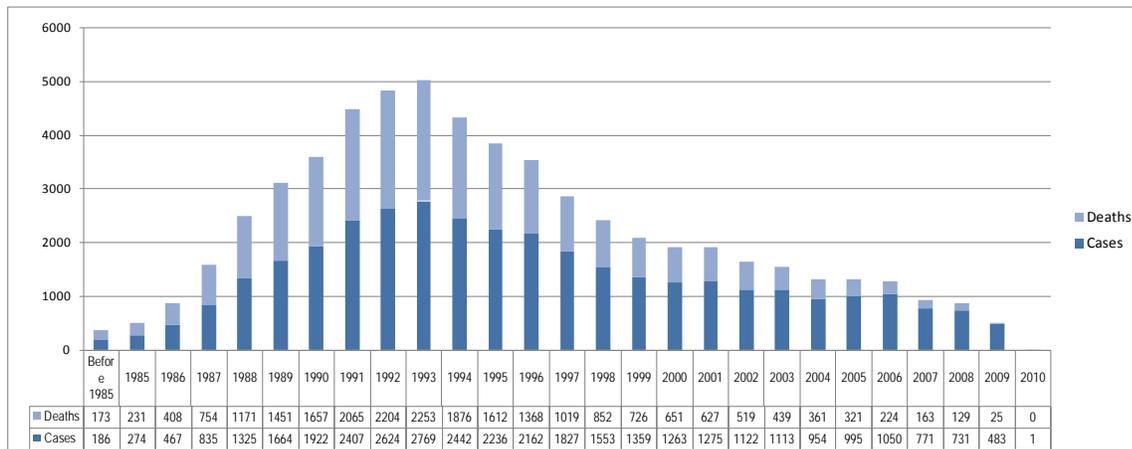
Persons with HIV/AIDS

According to the most recent data of the HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department, a total of 34,096 AIDS cases have



been reported in the Island as of March 2010. Out of these cases, 22,285 persons died, representing a fatality rate of 65%.

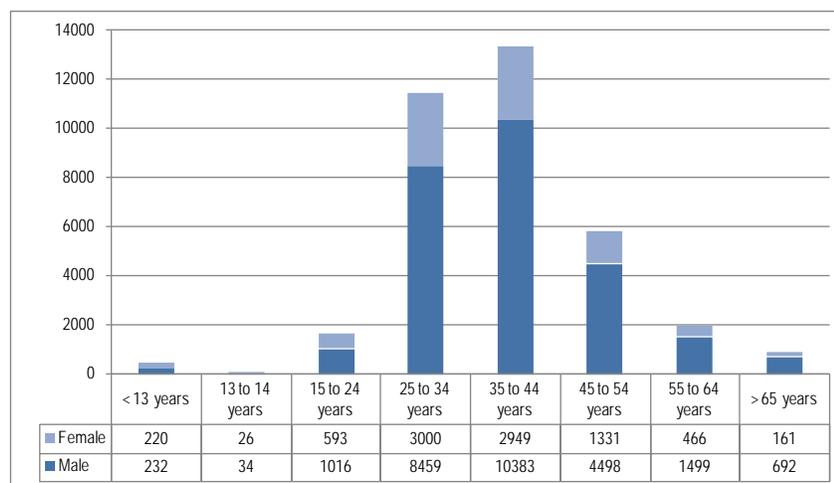
Cases of AIDS reported in Puerto Rico as of January 2010



Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

The information available by gender and age shows that seven out of every ten persons affected by AIDS (75.4%) are men. The majority of these cases (70%) correspond to people between 24 and 44 years of age.

Distribution of AIDS cases by Gender and Age

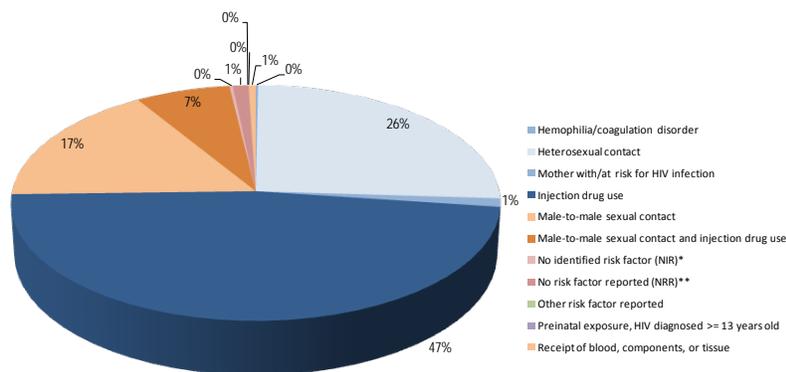


Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.



More than half of the AIDS cases reported up to 2010 are related to drug abuse. In these cases, the primary means of transmission is injection drug use alone (47%). The secondary means of transmission are male-to-male sexual contact and injection drug use (7.0%).

Numbers of AIDS Cases among adults and adolescents by Transmission Category and Gender



Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

The Puerto Rico Department of Health receives HOPWA funds to provide housing assistance and support services mainly to the HIV/AIDS population living in municipalities outside the San Juan eligible metropolitan statistical area (EMSA). This area is comprised of thirty-seven municipalities distributed between five epidemiological regions of Puerto Rico. Of the cases reported until 2010, around one fourth (26%) were registered in the State HOPWA Region. The municipalities in that region with the highest proportion of persons with AIDS are Aguadilla, Fajardo, Mayagüez, Guayama, Juana Díaz, and Ponce.

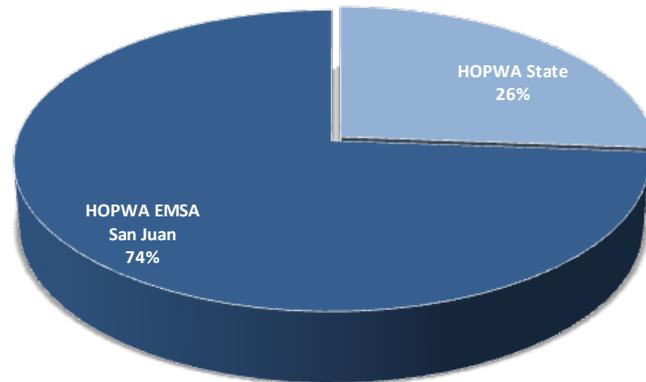
State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

AIDS Cases reported by HOPWA Region



Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

Municipality	Adults or Adolescents				Children (<13 years)				Total				
	Cases	%	Deaths	%	Cases	%	Deaths	%	Cases	%	Deaths	%	
Aguadilla (North Central)	Aguada	142	100%	90	63%	2	100%	2	100%	144	100%	92	64%
	Aguadilla	512	100%	349	68%	5	100%	3	60%	517	100%	352	68%
	Isabela	159	100%	96	60%	4	100%	2	50%	163	100%	98	60%
	Moca	104	100%	57	55%	0	0%	0	0%	104	100%	57	55%
	San Sebastián	155	100%	103	66%	1	100%	0	0%	156	100%	103	66%
Arecibo (North Central)	Lares	77	100%	45	58%	1	100%	1	100%	78	100%	46	59%
	Utua	66	100%	42	64%	0	0%	0	0%	66	100%	42	64%
Fajardo (Northeast Region)	Ceiba	107	100%	66	62%	0	0%	0	0%	107	100%	66	62%
	Culebra	8	100%	4	50%	0	0%	0	0%	8	100%	4	50%
	Fajardo	384	100%	246	64%	3	100%	2	67%	387	100%	248	64%
	Luquillo	185	100%	102	55%	1	100%	0	0%	186	100%	102	55%
	Vieques	93	100%	58	62%	0	0%	0	0%	93	100%	58	62%
Mayaguez (West Region)	Añasco	163	100%	113	69%	1	100%	1	100%	164	100%	114	70%
	Cabo Rojo	205	100%	130	63%	1	100%	0	0%	206	100%	130	63%
	Hormigueros	49	100%	27	55%	0	0%	0	0%	49	100%	27	55%
	Lajas	74	100%	39	53%	2	100%	1	50%	76	100%	40	53%
	Las Marías	26	100%	13	50%	0	0%	0	0%	26	100%	13	50%
	Maricao	11	100%	8	73%	0	0%	0	0%	11	100%	8	73%
	Mayagüez	876	100%	569	65%	9	100%	7	78%	885	100%	576	65%
	Rincón	58	100%	42	72%	2	100%	2	100%	60	100%	44	73%
	Sabana Grande	106	100%	67	63%	0	0%	0	0%	106	100%	67	63%
Ponce (South Region)	San Germán	153	100%	92	60%	1	100%	1	100%	154	100%	93	60%
	Adjuntas	78	100%	47	60%	0	0%	0	0%	78	100%	47	60%
	Arroyo	127	100%	73	57%	1	100%	1	100%	128	100%	74	58%
	Coamo	230	100%	169	73%	3	100%	1	33%	233	100%	170	73%
	Guánica	164	100%	112	68%	4	100%	4	100%	168	100%	116	69%
	Guayama	432	100%	251	58%	5	100%	5	100%	437	100%	256	59%
	Guayanilla	95	100%	60	63%	2	100%	1	50%	97	100%	61	63%
	Jayuya	57	100%	35	61%	1	100%	0	0%	58	100%	35	60%
	Juana Díaz	461	100%	287	62%	14	100%	9	64%	475	100%	296	62%
	Patillas	68	100%	39	57%	1	100%	1	100%	69	100%	40	58%
	Peñuelas	99	100%	52	53%	3	100%	3	100%	102	100%	55	54%
	Ponce	2,831	100%	1,892	67%	47	100%	19	40%	2,878	100%	1,911	66%
	Salinas	265	100%	190	72%	6	100%	1	17%	271	100%	191	70%
Santa Isabel	277	100%	178	64%	1	100%	1	100%	278	100%	179	64%	
Villalba	88	100%	44	50%	3	100%	1	33%	91	100%	45	49%	
Yauco	216	100%	118	55%	2	100%	0	0%	218	100%	118	54%	

Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

State Consolidated Plan

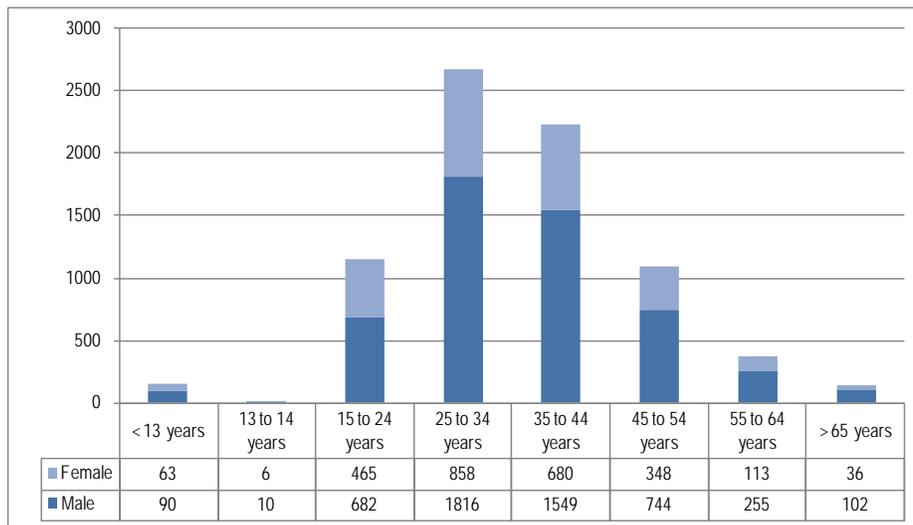


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

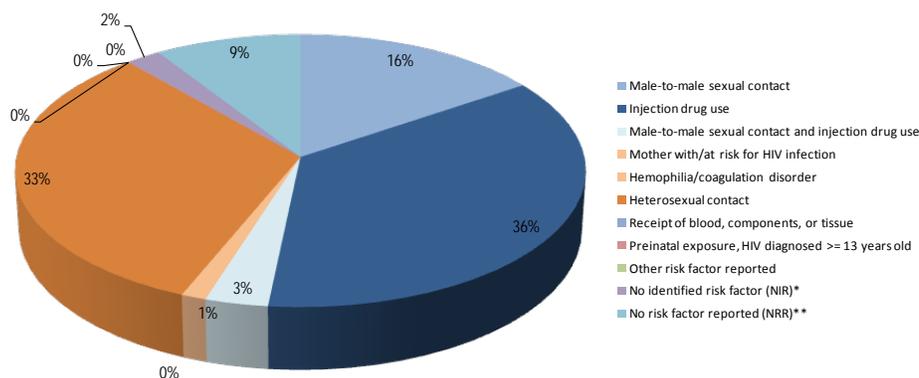
With respect to persons affected by HIV, not AIDS, 7,917 persons were registered as of 2010. Six out of every person affected by HIV (67%) are male, while the majority (67%) are in the 25 to 45 years age group. Injection drug use and heterosexual contact are the two main transmission factors for this group.

Number of HIV Cases by Gender and Age



Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

Numbers of HIV Cases among adults and adolescents by Transmission Category and Gender



Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

State Consolidated Plan

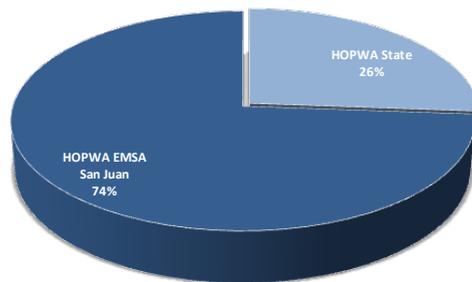


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Around one fourth of the registered HIV cases until 2010 (26%) correspond to the HOPWA State Region. The municipalities with the highest proportion of persons with HIV are Aguadilla, Mayaguez, and Ponce.

HIV Cases reported by HOPWA Region



Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.

	Municipality	Adults or Adolescents				Children (<13 years)				Total			
		Cases	%	Deaths	%	Cases	%	Deaths	%	Cases	%	Deaths	%
Aguadilla (North Central)	Aguada	33	100%	2	6%	0	0%	0	0%	33	100%	2	6%
	Aguadilla	169	100%	9	5%	4	100%	0	0%	173	100%	9	5%
	Isabela	33	100%	1	3%	1	100%	0	0%	34	100%	1	3%
	Moca	24	100%	1	4%	2	100%	0	0%	26	100%	1	4%
	San Sebastián	47	100%	3	6%	1	100%	0	0%	48	100%	3	6%
Lares	15	100%	3	20%	2	100%	0	0%	17	100%	3	18%	
Arecibo (North Central)	Utua	14	100%	0	0%	0	0%	0	0%	14	100%	0	0%
	Ceiba	24	100%	2	8%	0	0%	0	0%	24	100%	2	8%
	Culebra	3	100%	0	0%	0	0%	0	0%	3	100%	0	0%
Fajardo (Northeast Region)	Fajardo	95	100%	7	7%	3	100%	0	0%	98	100%	7	7%
	Luquillo	54	100%	6	11%	2	100%	0	0%	56	100%	6	11%
	Vieques	22	100%	8	36%	0	0%	0	0%	22	100%	8	36%
	San Juan	22	100%	8	36%	0	0%	0	0%	22	100%	8	36%
Mayaguez (West Region)	Añasco	40	100%	1	3%	1	100%	0	0%	41	100%	1	2%
	Cabo Rojo	54	100%	4	7%	1	100%	0	0%	55	100%	4	7%
	Hormigueros	17	100%	0	0%	0	0%	0	0%	17	100%	0	0%
	Lajas	23	100%	1	4%	1	100%	0	0%	24	100%	1	4%
	Las Marías	6	100%	0	0%	0	0%	0	0%	6	100%	0	0%
	Maricao	4	100%	0	0%	0	0%	0	0%	4	100%	0	0%
	Mayagüez	224	100%	14	6%	11	100%	1	9%	235	100%	15	6%
	Rincón	18	100%	1	6%	0	0%	0	0%	18	100%	1	6%
	Sabana Grande	21	100%	3	14%	1	100%	0	0%	22	100%	3	14%
	San Germán	39	100%	1	3%	0	0%	0	0%	39	100%	1	3%
Ponce (South Region)	Adjuntas	18	100%	2	11%	0	0%	0	0%	18	100%	2	11%
	Arroyo	23	100%	1	4%	1	100%	0	0%	24	100%	1	4%
	Coamo	51	100%	5	10%	0	0%	0	0%	51	100%	5	10%
	Guánica	29	100%	2	7%	1	100%	0	0%	30	100%	2	7%
	Guayama	98	100%	3	3%	1	100%	0	0%	99	100%	3	3%
	Guayanilla	28	100%	0	0%	1	100%	0	0%	29	100%	0	0%
	Jayuya	15	100%	1	7%	0	0%	0	0%	15	100%	1	7%
	Juana Díaz	82	100%	5	6%	1	100%	0	0%	83	100%	5	6%
	Patillas	20	100%	0	0%	0	0%	0	0%	20	100%	0	0%
	Peñuelas	18	100%	1	6%	1	100%	0	0%	19	100%	1	5%
	Ponce	449	100%	22	5%	11	100%	0	0%	460	100%	22	5%
	Salinas	43	100%	2	5%	1	100%	0	0%	44	100%	2	5%
	Santa Isabel	41	100%	0	0%	4	100%	0	0%	45	100%	0	0%
Villalba	21	100%	2	10%	1	100%	0	0%	22	100%	2	9%	
Yauco	53	100%	1	2%	0	0%	0	0%	53	100%	1	2%	

Source: HIV/AIDS Surveillance Section, Division of Epidemiology of the Puerto Rico Health Department.



Other Disadvantaged Populations

A longitudinal study about Puerto Rico's social needs, conducted for a group of foundations since 1996, shows how social and economic inequality is one of the biggest concerns for Island residents. The study has been conducted on three occasions (1996, 2002 and 2007), and was carried out using a variety of approaches that included a sample survey of the population (sample size 500), interviews with social services agencies (over 150), and interviews with key informants (30). During all three occasions, social and economic inequality has been in the top five priorities for the groups consulted. This area includes problems associated to **unemployment**, poverty, **lack of employment opportunities**, and access to affordable housing and to social services in general. In 2007, this was the second most urgent need identified, the first one being problems associated to drug abuse, violence, and high crime rates.

In Puerto Rico, almost one half of households live under the poverty level (47.27%). More than a third of those (35.68%) are family households. Poor families with both parents present compose more than a fifth of total households (21.05%) in this group, while 12.62% are families of single mothers. Also, another 6.87% are households of women living alone under the poverty level. At 63,793, the municipality of San Juan has the highest number of households living under the poverty level.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Puerto Rico's labor force in December of 2009 was composed of 1,312,000 people, of which 1,125,000 were employed. The unemployment rate was 14.25%, with more than 187,000 people unemployed.

Labor force statistics for Puerto Rico, December 2009

Labor Force Statistics, December 2009

Labor Force	1,312,000
Employment	1,125,000
Unemployment	187,000
Unemployment Rate	14.25%

Source: Puerto Rico Department of Labor and Human Resources

Since 2007, Puerto Rico's unemployment rate has increased. After decreasing from 11.3% to 10.9% between 2005 and 2007, the unemployment rate increased to 11.5% in only one year. This outlook worsened in 2009 due to a recession that acutely affected the labor market. For this reason, the year ended with an unemployment rate that approached 15.0%.

Unemployment Rate in Puerto Rico

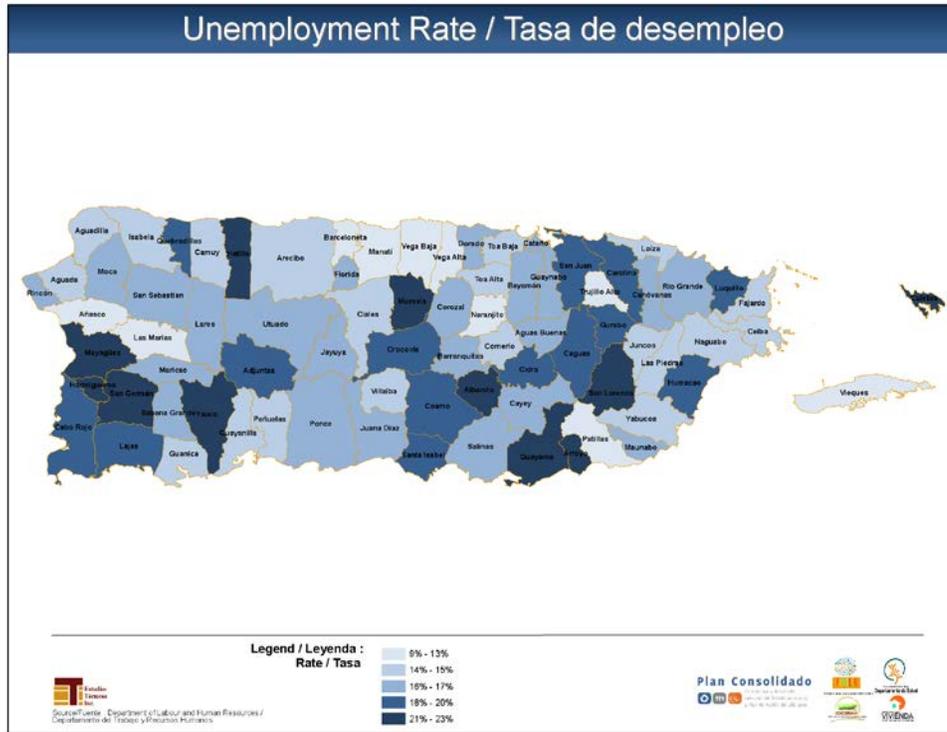


State Consolidated Plan

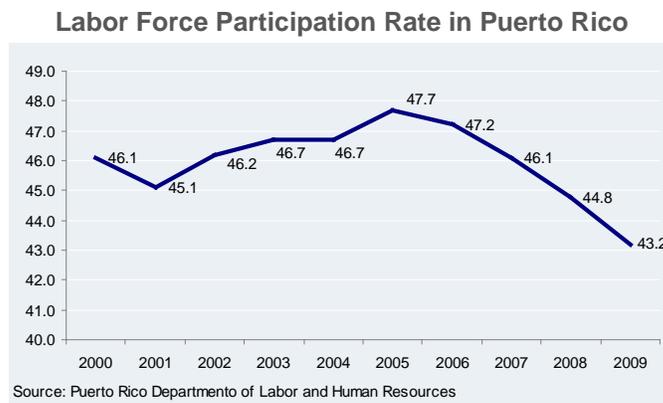


for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I



The outlook for the Island’s labor force participation rate is equally worrisome. This rate has continued to decline since its 2005 peak of 47.7%. At 43.2%, the participation rate is currently at its lowest point in the decade, due to the grave recession gripping the island.



State Consolidated Plan



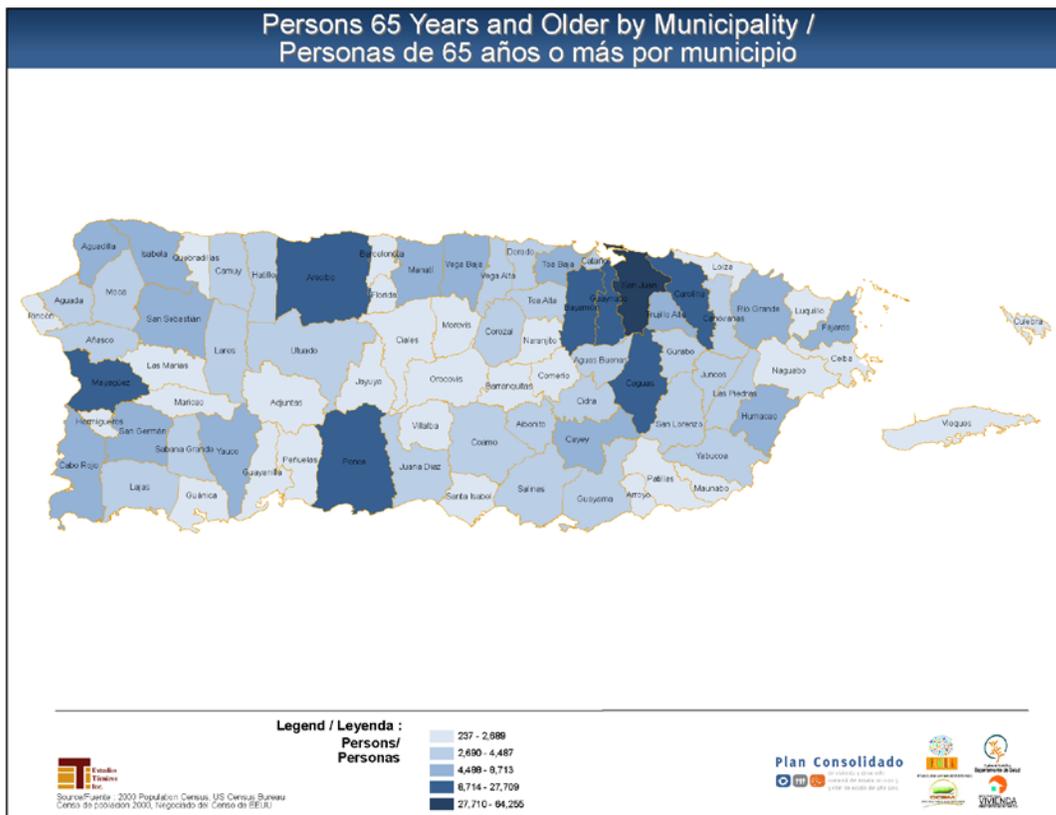
for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Elderly Population in Puerto Rico

According to the 2000 Population Census, those over 65 years of age represent around 11.1% of the total population of Puerto Rico (424,362 out of 3,808, 610). The forecast of the Planning Board of Puerto Rico is that by the year 2025, this segment will represent almost one fourth of the population of the Island (23.5%).

According to the Office of the Ombudsman of the Elderly, in Puerto Rico and other developed countries the aging of the population is attributed to social and demographic factors. Such factors include a decrease in the mortality rate and an increase in life expectancy resulting from better health conditions, low birth rates, and emigration patterns.



State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

For the year 2000, 75.9% of those over 65 years of age were living in family households, while 24.1% were living in non-family households. Of those living in non-family households, 95.4% lived alone.

Household Type (Including Living Alone) by Relationship for the Population 65 years and over		
Type of Household	Freq.	%
In Household:	413,584	97.5%
In Family Household:	313,999	75.9%
Householder:	181,388	57.8%
Male	121,375	66.9%
Female	60,013	33.1%
Spouse	85,687	27.3%
Parents (Father or Mother)	20,754	6.6%
Other Relatives	23,790	7.6%
Non Relatives	2,380	0.8%
Non Family Household:	99,585	24.1%
Male Householder:	33,142	33.3%
Living Alone	31,624	95.4%
Non Living Alone	1,518	4.6%
Female Householder:	64,002	64.3%
Living Alone	62,265	97.3%
Non Living Alone	1,737	2.7%
Unrelated Persons	2,441	2.5%
In groups quarters:	10,778	2.5%
Population in Institutions	7,144	66.3%
Non-institutionalized Population	3,634	33.7%
Total Households - Persons 65 years and over	424,362	33.6%
Total of Households	1,261,816	100.0%

Source: Census Bureau, 2000.

Regarding the economic condition of persons between 65 and 74 years of age, their median income according to the Census is \$12,113. The median income for those 75 or older is \$9,551. Census data also shows that 43.2% of people over 65 years old live below poverty levels (183,500 out of 424,362).

Concerning their health condition, 2005 statistics from the Department of Health show that the most common health conditions in the population 55 years or older are the following: high blood pressure, arthritis, diabetes, lipoproteins disorder, and circulatory system disorders. In addition, an increase in neurological conditions such as Alzheimer's and Parkinson's diseases was identified among this age group. AIDS is another disease that has become more common among the older population. According to the AIDS monitoring program, as of September 30th, 2008 there were a total of 2,502

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

cases registered among people older than 55 years, representing 7.6% of the total affected population.

Regarding causes of death, 82.0% of deaths occurred in people over the age of 55 years, according to 2005 statistics from the Department of Health. The five main causes of death were: heart disease, malignant tumors, diabetes mellitus, brain-vascular diseases, and pneumonia and influenza. External causes of death include: accidents, homicides, and suicides.

Persons with disabilities

According to the 2000 Population Census, there are 933,764 disabled persons in Puerto Rico, of which 26.40% are over 65 years of age. The majority of these people have more than one disability.

Persons with Disabilities by Age and Gender in Puerto Rico						
Age	Female		Male		Total	
5 to 15 years	19,500	4.0%	26,472	5.9%	45,973	4.9%
16 to 20 years	24,798	5.1%	28,432	6.4%	53,231	5.7%
21 to 64 years	300,324	61.5%	287,711	64.6%	588,036	63.0%
65 years and more	143,619	29.4%	102,904	23.1%	246,524	26.4%
Total	488,241	100.0%	445,519	100.0%	933,764	100.0%

Source: Census Bureau, 2000.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Persons with Disabilities by Age and Type of Impairment in Puerto Rico

		Puerto Rico		
Age	Type of Impairment	Male	Female	Total
Group 5 to 15	With a kind if disability	20,123	14,424	34,547
	Sensory impairment	5,326	5,828	11,154
	Physical impairment	1,885	2,042	3,927
	Mental impairment	10,801	4,719	15,520
	Impediment to self-care	2,111	1,835	3,946
	With two o more types of impairments	6,710	5,322	12,032
Group 16 to 20	With a kind if disability	13,780	13,093	26,873
	Sensory impairment	2,649	3,313	5,962
	Physical impairment	873	1,142	2,015
	Mental impairment	2,489	932	3,421
	Impediment to self-care	189	110	299
	Impediment to leave home	5,227	5,836	11,063
	Impediments to employment	2,353	1,760	4,113
	With two o more types of impairments	14,665	11,800	26,465
Group 21 to 64	With a kind if disability	110,604	124,142	234,746
	Sensory impairment	20,690	23,423	44,113
	Physical impairment	25,940	31,020	56,960
	Mental impairment	10,070	9,315	19,385
	Impediment to self-care	821	961	1,782
	Impediment to leave home	15,283	29,754	45,037
	Impediments to employment	37,800	29,669	67,469
	With two o more types of impairments	177,228	176,260	353,488
Group 65 and more	With a kind if disability	40,011	47,300	87,311
	Sensory impairment	9,632	7,785	17,417
	Physical impairment	13,836	18,453	32,289
	Mental impairment	2,741	3108	5,849
	Impediment to self-care	469	635	1,104
	Impediment to leave home	13,333	17319	30,652
	With two o more types of impairments	62,893	96,319	159,212

Source: Census Bureau, 2000.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Persons with Disabilities by Municipality / Personas con impedimentos por municipio

Persons 5 years or more
Personas de 5 años o más



Legend / Leyenda :
Total Disabilities/
Total de discapadades

463 - 7264
7265 - 13133
13134 - 27730
27731 - 49371
49372 - 105962



Source/Fuente: 2000 Population Census, US Census Bureau
Censo de población 2000, Reportado del Censo de EE.UU.

Plan Consolidado



Persons with Disabilities by Municipality / Personas con impedimentos por municipio

Persons 65 years and older
Personas de 65 años o más



Legend / Leyenda :
Total Disabilities/
Total de discapadades

101 - 1,817
1,818 - 3,215
3,216 - 6,121
6,122 - 14,659
14,660 - 33,115



Source/Fuente: 2000 Population Census, US Census Bureau
Censo de población 2000, Reportado del Censo de EE.UU.

Plan Consolidado



State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

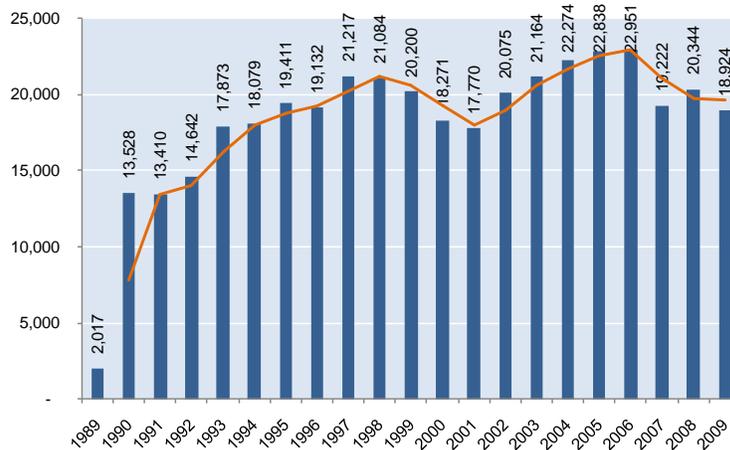
Victims of domestic violence in Puerto Rico

Domestic violence constitutes one of the gravest and most complex problems affecting Puerto Rican society. As the Prologue to Law 54 for the Prevention and Intervention with Domestic Violence of August 15, 1989 indicates, domestic violence threatens the integrity of the family and its members, and constitutes a serious threat to the stability and preservation of civilized coexistence in our society.

Puerto Rico police statistics show that the problem of domestic violence has become increasingly complex. The past two decades witnessed an increase in domestic violence incidents reported to the authorities.

Between 1990 and 2000, the number of reported domestic violence incidents gradually increased, a trend that continued between 2000 and 2006. Although the number decreased in 2007, however, it increased again in 2008. For 2009, preliminary data from the Police Department of Puerto Rico points to a reduction in reported incidents compared to 2008..

Incidents of Domestic Violence 1989 - 2009



Source: Division of Statistics of the Department of Police of Puerto Rico. (2010)



In terms of the distribution of reported incidents of domestic violence, according to the Police Department 8 out of 10 victims of domestic violence are women. Since 1990, the percent of domestic violence committed by men against women has consistently exceeded 85%.

Seven of every 10 couples involved in domestic violence incidents are between the ages of 20 to 39 years old. The age of victims is concentrated between 20-24 years (21.7%); the age of aggressors, between 25 and 29 (21.6%).

The majority of reported domestic violence incidents occurred at the residence of the injured person (78.6%), followed by other places (12.7%), public roads (4.8%), and a family residence (2.5%).

On the other hand, physical violence is the most common method observed in reported incidents during the past twenty-one (21) years (44.4%), followed by cutting weapons (1.9%) and firearms (0.4%). There were 115 domestic violence-induced deaths in Puerto Rico between 2005 and 2009, of which 101 were of female victims (87.7%).

Domestic violence transcends geographical boundaries and occurs both in rural as well as urban areas. The municipalities of San Juan, Bayamón, Arecibo, Ponce, Carolina, Mayagüez, Caguas, Aguadilla, Toa Baja, and Humacao reflect a greater number of domestic violence incidents during this period. Meanwhile, the municipalities of Peñuelas, Yauco, Juncos, Dorado, Cidra, Aguas Buenas, and Yabucoa reflect a lower incidence of cases.

Persons with alcohol or other drug addiction problems: lifetime use of substances

According to the most recent data published by the Mental Health and Anti-Addiction Services Administration (“Administración de Servicios de Salud Mental y contra la



Adicción”) in 2002⁵, 69.3% of the population between 15 and 64 years of age have consumed alcohol at least once in their lifetime. On the other hand, 14.2% of the population in this age group has used drugs at least once in their lifetime, including both prescription and illicit drugs. Marijuana and cocaine are the two most frequently used drugs. Alcohol use decreased from 77.2% in 1998 to 69.3% in 2002. Meanwhile, drug usage increased from 10.7% to 12% in the same period.

According to the regions defined by the Department of Health ,the areas with the highest proportion of alcohol use are the West-Central Region, the South-West Region, and the North-East Region. The areas with the highest proportion of drug usage are the North-East Region, the North-Central Region, and San Juan.

In terms of alcohol abuse and dependency, 12.6% of people 15 to 64 years old confront this problem (7.7% abuse and 4.9% dependency). Compared to women, the proportion of men is much higher (5.9% and 19.9%, respectively).In relation to drugs, 4.2% of persons in this age group abuse or are dependant of drugs (1.2% and 3.0% respectively). The proportion among men is 6.2%, while among women is 2.4%.

Public Housing Residents Needing Supportive Housing

According to CHAS, there are 323 public housing (PH) projects in Puerto Rico, excluding self-managed projects. Public Housing serves the needs of 140,800 persons. Based on CHAS Data, it is estimated the number of public housing residents needing supportive housing is approximately 1,000 persons 62 years and older having impediments to leave the home and to provide self care. The estimate is based on Public Housing Data provided in detail below. This data indicates that of the 140,800 persons residing in public housing, 17.92% are head of households aged 62+ of which 22.8% has some sort

⁵ The agency published conducted **needs to be either [“published and conducted”] OR [either “published” OR “conducted”]** its most recent study in 2007, but it has not been published yet.



of disability. Furthermore, based on Census Data it is estimated that between 20% of these have impediments to leave the home and to provide self care.

Table 1 Housing, Homeless and Special Needs

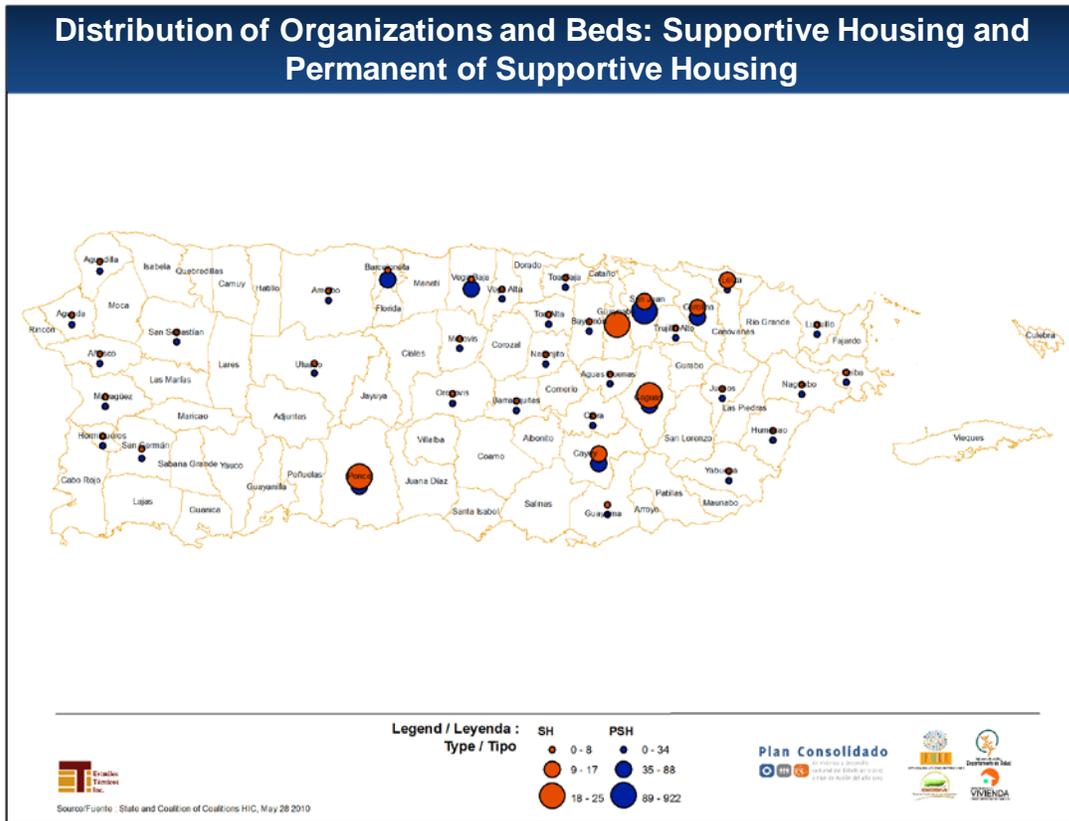
Special Needs (Non-Homeless)	Unmet Need
Subpopulations	
1. Elderly	80,442
2. Frail Elderly	N/A
3. Severe Mental Illness	N/A
4. Developmentally Disabled	N/A
5. Physically Disabled	N/A
6. Persons w/Alcohol/Other Drug Addictions	N/A
7. Persons w/HIV/AIDS	N/A
8. Victims of Domestic Violence	N/A
9. Other	

Facilities and services for populations with special needs

To the extent information is available, this section describes facilities and services for people who are not homeless but nonetheless require supportive housing and programs. This group includes persons returning from mental and/or physical health institutions.

The facilities that offer supportive services to populations with special needs are included in Table 1, and in the detailed inventory table. The description of other public and private services directed to this population is included in the following subsections.

It is important to mention that the Department of the Family will be reviewing procedures of discharge policy through the “Concilio Multisectorial” created by Act Num. 130 approved in November 2007, and included as part of its strategies the monitoring of the development of formal protocols and the implementation of discharge policies from all child welfare, correctional, health and SA/MH agencies and institutions, as a means of preventing chronic homelessness.



Persons with HIV/AIDS and their families

The Department of Health covers many of the specific needs for this population. In addition, community based organizations (including faith-based organizations) provide services such as: housing, food services, case management, medical services to both sexes, and services to women and their children. Such organizations also offer psychological services, referrals to mental and physical health professionals, and vocational training. They also provide a continuum of care which includes counseling and treatment for drug abuse, as well as housing services.



Victims of Domestic Violence

The Department of the Family provides primary services. Cases received by the Department are eventually referred to nonprofit organizations which provide necessary support services such as: orientation, temporary and transitory shelter, mental health, child care, food services, transportation and escort to medical appointments, emotional therapy and psychological services, educational talks, and employment training.

Other services provided by government agencies and nonprofit organizations are the following:

Services for persons who are victims of domestic violence	
Servicios Legales de Puerto Rico, Inc. (SLPR)	Nonprofit corporation that provides free of charge legal representation and guidance to the qualifying low income population in civil cases. This organization provides services in civil suits to parents and mothers who are victims of domestic violence.
Coordinadora Paz para la Mujer	Non-governmental organization composed of feminist individuals and organizations, shelters for domestic violence victims, service centers, among others. These groups develop services and carry out research related to gender driven violence against women. This organization provides educational services, technical assistance, referral services, educational services to underprivileged communities, scholarships, professional and entrepreneurial support for domestic violence survivors, public policy support services, interagency collaboration services, community support services, and research services.
Casa Pensamiento de Mujer del Centro, Inc.	Nonprofit organization located in Aibonito that provides counseling, needs assessment, information, and referral to domestic violence and sexual abuse survivors in the central mountainous region of Puerto Rico. It offers education on domestic violence, psychological services, and legal counseling.
Centro de Ayuda a Víctimas de Violación (CAVV)	Services center under the Department of Health that provides emergency services via phone, counseling, referrals, legal assistance, medical and legal and psycho-social intervention, and psychological services to women and children who are victims of sexual abuse. Offers education and provides expert testimony in legal cases concerning sexual abuse. Operates services centers in San Juan, Caguas, Arecibo, and Mayaguez.
Centro Mujer y Nueva Familia	Nonprofit organization in Barranquitas that offers counseling, needs assessment, group support, referral information, and resources for domestic violence and sexual abuse survivors. Provides information about domestic violence, and gender and marriage difficulties.
Oficina para la Promoción y el Desarrollo Humano, Proyecto Esperanza para la Mujer	Nonprofit organization located in Arecibo that focuses on developing support groups for domestic violence survivors and their relatives, with the purpose of assisting in their re-socialization process. Offers legal and psychological counseling as well.
Proyecto de Ayuda a Sobrevivientes de Violencia Sexual y Doméstica Orientado a la Salud (PASOS) de las Mujeres	Project of the Centro Mujer y Salud del Recinto de Ciencias Médicas de la Universidad de Puerto Rico (<i>Center for Women and Health of the UPR Medical Sciences Campus</i>). Provides specialized ambulatory forensic services more than 7 days after the event, discernment of health and psychosocial needs, emergency evaluation follow-up, counseling, case discussion, training, among others.
Centro de la Mujer Dominicana	Nonprofit community based organization in San Juan that provides services to immigrant women. Provides information regarding immigration law, discrimination, racism, poverty, domestic violence, lack of access to services and support, etc.
Programa de Prevención de Violencia hacia las Mujeres (PPVM)	Organization established in the UPR Humacao Campus with funds from the Federal Department of Justice and which operates with funding from the Office of Ombudsman for Women's Affairs. Each year, an action plan is established based on preventive and educational campaigns, primarily on campus. The organization counts with a group of male, non-aggressor students who work in prevention activities.
Organización Puertorriqueña de la Mujer Trabajadora (OPMT)	Nonprofit organization in San Juan that serves as a forum to discuss gender inequality in the workplace for women. Sponsors a project for psychological and legal support for domestic violence and sexual abuse survivors
Oficina para el Desarrollo Integral de la Mujer	Administered by the Municipality of San Juan. Provides a guidance and information telephone line for victims of domestic violence, through which it offers counseling, crisis intervention, and shelter coordination 24/7.
Oficina de la Procuradora de las Mujeres	Under the Office of the Governor



Persons with Disabilities

The Department of Education provides educational services adapted to the needs of persons with disabilities. These services are provided at specialized centers designed to serve this specific population. All services are provided by personnel trained to work with disabled persons.

The Department of Health offers physical and mental health services to persons with disabilities through the Health Reform and other programs of the agency.

Municipal governments and local health centers provide medical equipment, medication, medical treatment, accessible physical and mental health services, and transportation in order to obtain services, employment training, employment opportunities, and rehabilitation and occupational therapy programs.

The Department of Housing provides housing adapted to the needs of disabled, ensuring that units are located near health and transportation centers.

Veterans

Most veteran services are provided by the U.S. Veterans Administration. Such services are provided by medical facilities and outreach centers, and include: mental and physical health services, ambulatory medical treatment, hospitalization, medication, food services, rehabilitation, employment training, employment opportunities, and support services to improve family relations, economic assistance, and continuum of care, among others.

The Department of Housing provides housing to veterans. Units are located in the vicinity of health and transportation centers.



Children who are victims of child abuse and neglect

The Department of Health and the Division of Rehabilitation Services provide medical and rehabilitation services through the Department's seven pediatric centers.

The Department of Education provides specialized services to meet the needs of abused children. Such services include social orientation, tutoring, orientation and counseling to the child and family, and referral to the Department of Health in the case of conditions identified by teaching staff.

Persons with addiction to drugs and alcohol

Most services aimed at this population are provided by **not-for-profit** centers and organizations. Services include rehabilitation, temporary shelter, food services, personal cleanliness, emotional therapy, orientation and counseling, and prevention talks. Some facilities are specifically designed for women.

Housing alternatives for the elderly population

The evaluation of housing supply presented in this section focuses on alternatives for the elderly. It was performed using the Inventory from Estudios Técnicos, Inc.'s database, which includes institutions that offer services to the elderly, the directory of services to the elderly population from the Elderly Affairs Office, and the list of housing complexes subsidized by HUD.

According to these sources, Puerto Rico has around 760 institutions that offer some kind of housing alternative for older people. Most of these institutions are located in the municipalities of San Juan (11.4%), Bayamón (7.4%), Ponce (7.0 %), Caguas (6.2%), Carolina (5.1%), and Guaynabo (3.2%).

Nearly 80% of the 760 Institutions offering housing services to the elderly are substitute homes or Geriatric Centers certified by the Department of the Family of

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Puerto Rico. Substitute homes are defined as residential institutions dedicated to the care of elderly persons, generally accommodating from 3 to 6 people in a family home. On the other hand, a geriatric center is described as an institution that offers comprehensive health services such as psychiatric, dental, audiology, ophthalmology, physical rehabilitation, nutrition, nursing, counseling services, referral, social support, and transportation, among others. Also, the amenities in the residential complex typically include an activity room, green areas, communal dining rooms, a “gazebo”, living room, and security systems, etc.

Alternatives of Housing in Puerto Rico by Municipality								
Municipality	Freq.	%	Municipality	Freq.	%	Municipality	Freq.	%
San Juan	87	11.4%	Las Marías	8	1.1%	Manatí	3	0.4%
Bayamón	56	7.4%	Sabana Grande	8	1.1%	Utua	3	0.4%
Ponce	53	7.0%	San Lorenzo	7	0.9%	Yabucoa	3	0.4%
Caguas	47	6.2%	Aibonito	6	0.8%	Barceloneta	2	0.3%
Carolina	39	5.1%	Camuy	6	0.8%	Barranquitas	2	0.3%
Guaynabo	24	3.2%	Cidra	6	0.8%	Comerio	2	0.3%
Mayagüez	22	2.9%	Corozal	6	0.8%	Guánica	2	0.3%
Lares	21	2.8%	Guayanilla	6	0.8%	Hormigueros	2	0.3%
Humacao	20	2.6%	Juncos	6	0.8%	Jayuya	2	0.3%
Trujillo Alto	20	2.6%	Vega Baja	6	0.8%	Loíza	2	0.3%
Isabela	19	2.5%	Aguas Buenas	5	0.7%	Naranjito	2	0.3%
Agua de Piedra	17	2.2%	Canóvanas	5	0.7%	Quebradillas	2	0.3%
Coamo	16	2.1%	Cayey	5	0.7%	Cataño	1	0.1%
Arecibo	15	2.0%	Ceiba	5	0.7%	Culebra	1	0.1%
Toa Alta	14	1.8%	Gurabo	5	0.7%	Dorado	1	0.1%
Fajardo	12	1.6%	Juana Díaz	5	0.7%	Florida	1	0.1%
Guayama	12	1.6%	Lajas	5	0.7%	Luquillo	1	0.1%
Moca	12	1.6%	Orocovis	5	0.7%	Maricao	1	0.1%
San Sebastián	12	1.6%	Santa Isabel	5	0.7%	Maunabo	1	0.1%
Toa Baja	11	1.4%	Añasco	4	0.5%	Morovis	1	0.1%
Yauco	11	1.4%	Naguabo	4	0.5%	Patillas	1	0.1%
Las Piedras	10	1.3%	Villalba	4	0.5%	Peñuelas	1	0.1%
San Germán	10	1.3%	Adjuntas	3	0.4%	Rincón	1	0.1%
Río Grande	9	1.2%	Arroyo	3	0.4%	Salinas	1	0.1%
Aguada	8	1.1%	Ciales	3	0.4%	Vega Alta	1	0.1%
Cabo Rojo	8	1.1%	Hatillo	3	0.4%	Vieques	1	0.1%
						Puerto Rico	760	1.8%

Source: Estudios Técnicos, Inc. (Feb. 2010)

Only three institutions that exclusively operate as assisted housing institutions were identified in Puerto Rico. In addition, 93 nursing homes (exclusively) were identified. Nonetheless, several institutions operate as if they were assisted housing and nursing home centers, despite their recognition as substitute homes.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Type of Senior Housing Models in Puerto Rico

Model	Freq.	%
Assisted Living	3	0.4%
Assisted Living / Foster Homes	1	0.1%
AL/NH	14	1.8%
Foster Homes	503	66.2%
Independent Living	141	18.6%
Independent Living / Assisted Living	1	0.1%
Nursing Homes	93	12.2%
Nursing Homes / Memory Care	4	0.5%
Total	760	100.0%

Source: Estudios Técnicos, Inc. (Feb. 2010)

Lead-based Paint Needs

The Puerto Rico Environmental Review Board is the agency in charge of dealing with the remaining inventory of housing units with lead-based paint hazards. Although said inventory has significantly dwindled during the last five years, many housing units still need abatement.

In addition, the Puerto Rico Public Housing Authority has implemented an Action Plan for completion of the lead-based paint abatement for all public housing units in Puerto Rico. This Action Plan is currently being carried out, with State interest in providing safe housing for very low to low-moderate income persons.

The Consolidated proposal includes the re-organization of a Lead-Based Paint Hazard Interagency Committee. This Committee would legitimize the State's efforts to promote and carry out the elimination or abatement of all housing units that remain in hazardous conditions, as well as support all pertinent public agencies in continuing such efforts. The Committee would be comprised of the Puerto Rico Environmental Review Board, Puerto Rico Housing Department, Puerto Rico Planning Board, Puerto Rico Health Department, Puerto Rico Public Housing Authority, and the Office of the Commissioner of Municipal Affairs.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Finally, the Consolidated proposal includes creating new measures to identify privately-owned houses in lead-based paint hazard. One of the measures is to have the Puerto Rico Department of Health compile statistical data of lead poisoning cases that have resulted from exposure to lead-based paint.

In sum, the Consolidated proposal increases current measures of abatement and elimination of lead-based paint hazards in housing facilities, in addition to existing federal and State legislative and regulatory measures created to tackle this profound problem.

The following table presents CHAS estimates of the total number of children that may be at risk of living in housing with lead-based paint. This number does not deduct from the number of housing units that may have been treated for lead based paint.

LOW INCOME HOUSEHOLDS WITH YOUNG CHILDREN, BY YEAR OF STRUCTURE AND TENURE

Tenure	Year Structure Built	Total	Young Children	% of total
Owner	1939-	14,119	938	6.64
	1940 to 1959	56,345	4,696	8.33
	1960 to 1979	171,400	19,236	11.22
	1980 to 1999	120,205	21,553	17.93
	2000+	13,060	3,913	29.96
Owner Total		375,129	53,768	14.33
Renter	1939-	8,635	1,736	20.11
	1940 to 1959	43,220	9,835	22.76
	1960 to 1979	94,345	25,271	26.79
	1980 to 1999	57,335	18,318	31.95
	2000+	6,330	2,269	35.85
Renter Total		209,865	57,669	27.48
	1939	22,754	2,674	11.75
	1940 to 1959	99,565	14,531	14.59
	1960 to 1979	265,745	44,507	16.75
	1980 to 1999	177,540	39,871	22.46
	2000+	19,390	6,182	31.88
Grand Total		584,994	105,622	18.06



Market Conditions

This section discusses in greater detail the conditions of the housing market. It focuses mainly on housing supply, since housing needs in Puerto Rico were detailed in the needs assessment section. Analysis is provided for housing segments associated to extremely low and moderate income households. Considering the scope of the Comprehensive Plan, the housing segments analyzed in detailed are:

1. The Rental Market
2. The Very Low Income Market: Public Housing
3. The population 65 years and older
4. Special Need Housing

Affordability barriers in the market are discussed at the end of the section.

The Housing Stock

According to the PR Community Survey, 2006-2008, Puerto Rico had a total of 1,210,537 occupied housing units. Of these, 26% were rental housing, while 73% were ownership housing. The cost of housing relative to income is high, given that close to 30% of all households have an owner cost which is 30% above their income. The median value of housing in the Island is \$107,000. Meanwhile, the median owner cost including mortgage payments was \$847 per month, and \$149 per month without mortgage payments

The Rental Market

In 2008, 26.3% of all occupied housing units were occupied by renters, similar to the 27.1% found by the Census of Population in 2000. Assuming there were 1.42 million

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

households in 2008, this implies that the rent market in Puerto Rico consists of 385,000 units.

The PR Community Survey provides a profile of the typical renter in Puerto Rico. Typically, the Puerto Rican renter exhibits the following characteristics:

- is less frequently a family and more frequently a single mother or a person living alone
- has more children
- is younger
- is less educated than the average person living in owner-occupied units
- renters move more often; 18% had moved that same year, compared to 3.9% in the owner-occupied units.
- pays a monthly rent of \$404

In general, these indicators suggest that the rental market in Puerto Rico serves lower income households, particularly single-mothers. Rental housing is much more transitory in nature than ownership housing.

Analysis of Vacancies

A new tool is available to analyze vacant properties. HUD entered into an agreement with the United States Postal Service (USPS) to receive quarterly aggregate data on addresses identified by the USPS as having been "vacant" or "No-Stat" in the previous quarter.

"Vacant Addresses" are defined as those which delivery staff on urban routes has identified as vacant (not collecting their mail) for 90 days or longer.

Addresses are classified as "non-stat" for several reasons, including:

1. Rural Route addresses vacant for 90 days or longer
2. Addresses for businesses or homes under construction and not yet occupied



3. Addresses in urban areas identified by a carrier as not likely to be active for some time

Addresses are also classified as residential, business, or other. The USPS defines "vacant" as an urban delivery point that was once active but is not currently occupied (in most cases unoccupied over 90 days), and not currently receiving delivery. An address is considered vacant if that house, apartment, office, or building has not been occupied in at least 90 days. Unlike census survey data, USPS residential vacancy data does not differentiate between homeowner and rental units, nor does it identify seasonal or recreational units, thus presenting some limitations.

Consequently, the best definition of vacancy for the purposes of planning is the "Non-stat" label, as this definition includes homes that are under construction, demolished, blighted, and otherwise identified by a carrier as not likely to become active for some time. It also includes rural addresses that have not been receiving mail for 90 days or longer. The vacancy label actually refers to addresses that are temporarily not receiving mail, which typically includes second-homes (seasonal vacancies), and housing in the process of sale or rent.

As in the following figure, plotting this information in a map shows that peripheral and coastal municipalities have a higher number of vacancies. As previously stated, these only include permanent vacancies, not the seasonal vacancies typical of some coastal zones. Nonetheless, vacancies likely reflect available inventory in new construction projects, most of which is not affordable housing..

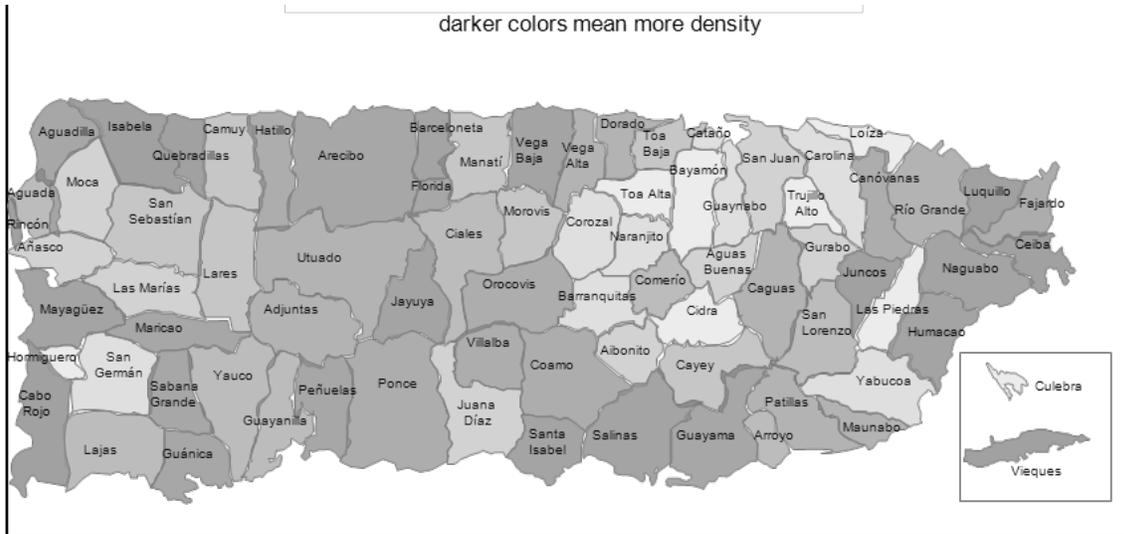
State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Permanent Vacant Addresses %



In terms of vacancy increases, data reflects a different pattern. In this case, the increase in vacancies is higher in inner municipalities.



State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

The following table compiles this information for three different years, showing an upward trend in Puerto Rico as a whole: from 8.1% in 2005 to 9.4% in December 2009. The San Juan region has the least vacancies in Puerto Rico, although the number is growing rapidly. The regions of Fajardo and Aguadilla are experiencing the most vacancies in the Island, which may reflect the current situation of the housing market. As of December 2009, close to 11,000 housing units were substantially built and unsold.

Permanent Vacant Addresses %

Region	2005	2008	2009	Increase 2005 2009
Aguadilla	13.9%	14.3%	15.5%	1.6%
Arecibo	9.2%	10.8%	11.5%	2.4%
Bayamón	4.9%	5.2%	6.4%	1.6%
Caguas	7.0%	7.1%	9.2%	2.2%
Fajardo	8.4%	11.3%	14.8%	6.4%
Guayama	10.4%	11.2%	11.2%	0.8%
Mayagüez	10.5%	11.8%	12.4%	1.9%
Ponce	9.2%	10.0%	10.0%	0.8%
San Juan	5.0%	5.8%	6.7%	1.7%
Puerto Rico	8.1%	8.3%	9.4%	1.3%

Source: HUD and USPS. <http://www.huduser.org/portal/datasets/usps.html>

Information is not available on the condition of vacant housing or if they can or not be rehabilitated.

Racial/ Ethnic Minority Concentration

Racial/Ethnic Minority concentration analysis was not conducted since the number of racial/ethnic groups in the Island, other Hispanic, are relatively small as previously discussed. However, information on housing burdens by ethnic group and income level was evaluated.

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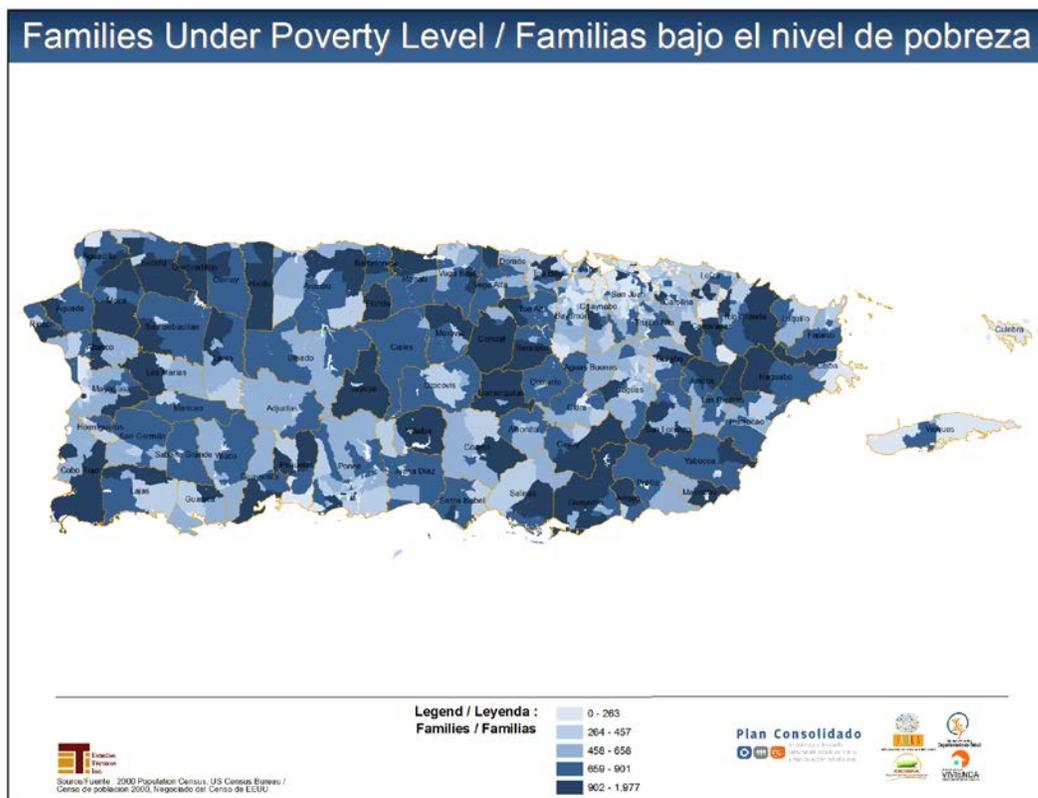
for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Low and Moderate Income Families

The following maps identify the locations and degree and concentration of low/moderate income families. The maps show poverty levels concentration and the average family income by block group, using the 2000 Census data.

Families under the poverty level are scattered throughout the Island. However, the Metropolitan Area has a lower concentration of families under the poverty level than the rest of Puerto Rico. Economic centers such as Caguas, Mayagüez and Ponce, also have a lower concentration of families under poverty, compared with the rest of the Commonwealth. On the other hand, there seem to be a lot of families under the poverty level on the northwest, center and east parts of the Island.



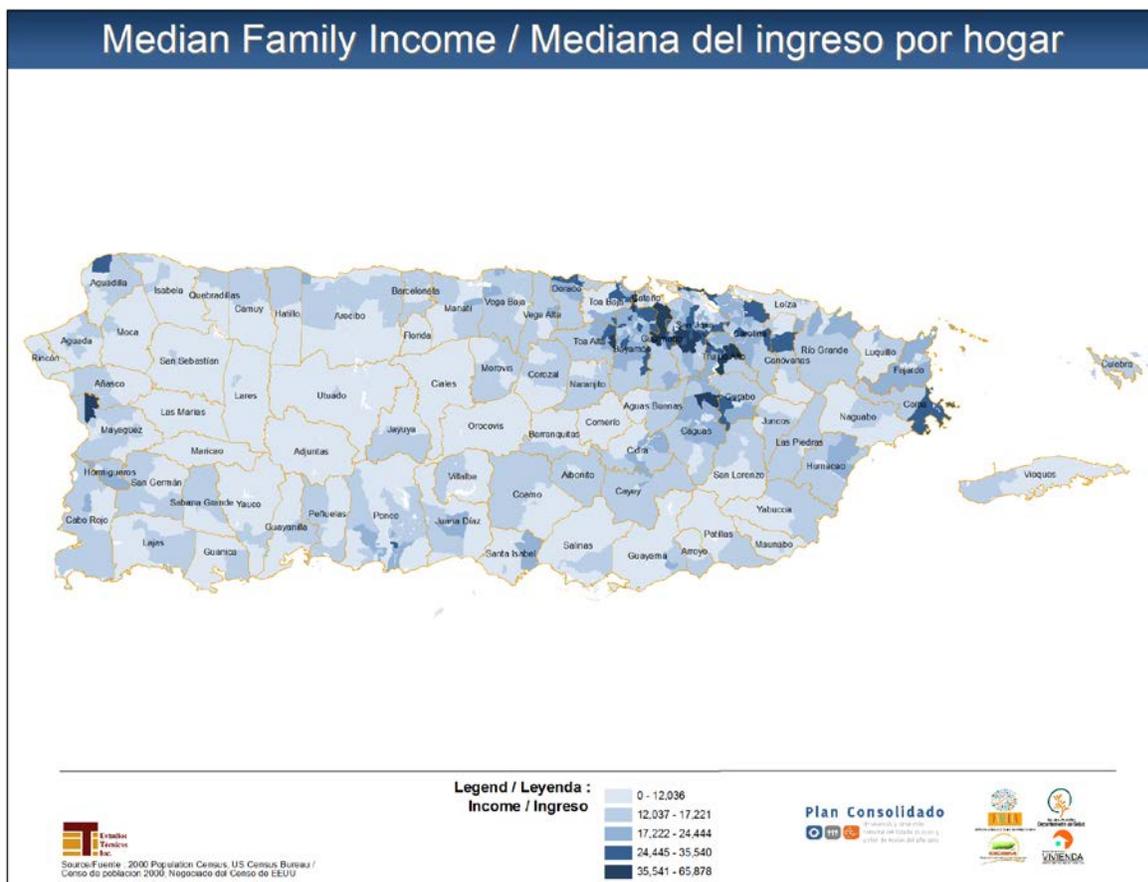
State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

For most Municipalities, the median family income is located between 0\$ and \$12,036, especially in the center and center-west of the Island. The Median income seems to be higher in the East than in the West and center. However, Municipalities in and around the Metropolitan Area present the highest Median Family Income in Puerto Rico.



The public housing segment

Profile

According to CHAS, there are 323 public housing (PH) projects in Puerto Rico, excluding self-managed projects. Public Housing serves the needs of 140,000 persons, or of 4.2%

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

of the total population of Puerto Rico. However, demand for Public Housing currently exceeds supply. The waiting list currently includes 7,500 people, who have to wait an average period of 32 months to obtain a unit. The slow rate at which Public Housing is occupied also evidences an insufficient supply of units. Approximately 1,700 units are occupied by new residents. Although CHAS data reflects a total of 54,861 units, as of May 2010 there were 55,862 PH dwelling units.

PROFILE OF PUBLIC HOUSING POPULATION (I)

Item	Value
Number of Public Housing Projects in Puerto Rico	323
Total Population in Public Housing	140,800
Total Sum of units available	54,861
Number of people per housing unit	3.15
Percent Occupied	94.04%
Percent moved-in past year	3.28%
Months on waiting list	32.8

Source: HUD

This housing stock serves the needs of extremely low income households. The average income in Public Housing households is 3,361. Eighty percent of public housing residents earn less than \$5,000 per year, and 84% are considered extremely low-income households.

PROFILE OF PH POPULATION: INCOME

Item	Value
Household income per year (\$)	\$ 3,361
Household income per year: % \$1 - \$4,999	79.14%
Household income per year: % \$5,000 - \$9,999	14.12%
Household income per year: % \$10,000 - \$14,999	6.08%
Household income per year: % \$15,000 - \$19,999	0.53%
Household income per year: % \$20,000 or more	0.11%
Majority of income is wages	46.26%
Majority of income is welfare	12.27%
% of local median family income	20.34%
% very low income	83.86%
Rent \$\$ per month	\$ 53

Source: HUD



Female headed households are common in Public Housing. As many as 76% of all PH units are headed by females, 50% of which have children. Single parent families are also common; of the 61% of families living with children, half are single parent households.

PH householders are younger than the average householders in Puerto Rico: 8% are 24 years old or younger, while only 4% of householders are this old in Puerto Rico as a whole. Eighteen percent of PH householders are older than 62, while the Island-wide proportion nears 25%.

PROFILE OF PH POPULATION: DEMOGRAPHICS

Item	Value
Percent 2+ adults with children	31.05%
Percent 1 adult with children	30.03%
Percent female head with children	49.88%
Percent female head	76.07%
Age of head/spouse : % 24 or less	8.04%
Age of head/spouse : % 25 to 50	58.22%
Age of head/spouse : % 51 to 61	15.84%
Age of head/spouse : % 62 or more	17.92%
Age of head/spouse : % 85 or more	1.54%
Percent of all persons with a disability	4.88%
Head or spouse has a disability: as % of age 62 and old	22.08%

Source: HUD

Public Housing Plans

The inventory of Public Housing is expected to drop by no less than 676 units, given the following plans of the PRHA:

1. sale of 445 PH units
2. sale of 82 PH units under Turnkey 3 programs
3. sale of 149 PH units under section 5H

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

4. planned demolition of a total of 9 public housing projects, for which the number of affected units has not been established yet.

Nonetheless, 4,132 units in 33 projects are being or will be modernized.

As a general rule, the PH population tends to concentrate in metropolitan municipalities such as San Juan, Ponce, Arecibo, Mayaguez, Guayama, etc. There are, however, several remarkable exceptions to this rule, as for example Jayuya, Maunabo, Barceloneta, Quebradillas, and others.

Stock of Assisted Housing Units

HUD programs in Puerto Rico serve part of the housing need of low-income families. In 2007, the total number of housing units for low-income households supported by HUD programs was 87,609 units under the Department of Housing, of which 30,721 units were assisted through other programs other than PH. An additional 20,000 to 25,000 units may be supported directly under other Public Jurisdictions (municipalities such as San Juan, Ponce, among other). The specific information was not available.

All HUD Programs in Puerto Rico

number of housing units	Program					Total
	LIHTC	MF/Other	PH	S. 236	S8 NC/SR	
Aguadilla Region			2,832			2,832
Arecibo Region	177	72	4,006		285	4,540
Bayamón Region	238		5,143	561	379	6,321
Caguas Region			3,580	304	236	4,120
Carolina Region	523	40	3,640		608	4,811
Fajardo Region			806		195	1,001
Guayama Region			1,463			1,463
Humacao Region	162	55	1,855		96	2,168
Mayagüez Region	186	196	4,768		409	5,559
Ponce Region		66	4,210	348	582	5,206
San Juan Region	998	477	19,179	1,002	1,522	23,178
Unknown Region	4,636	2,028	5,406	1,597	12,743	26,410
Puerto Rico	6,920	2,934	56,888	3,812	17,055	87,609

as of 2007

Source: HUD.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

During 2010 to 2014 there is a potential loss of a total of 132 projects with 12,407 assisted units under Section 8 contracts.

Expiring contracts 2010 to 2014

Multifamily Assistance / Section 8 contracts

Year	Number of Projects	Number of Units
2010	18	1,313
2011	37	3,805
2012	28	2,742
2013	19	1,683
2014	30	2,864
	132	12,407

Housing for persons 65 and older

The PR Community Survey (PR Community Survey, 2006-2008) publishes a special tabulation to analyze housing conditions of persons 65 years and older. According to this data, the Island has a 65 years or older population of 523,000 people, or 13.3% of the population. Women represent 57% of this cohort, compared to 52% of the general population.

Regarding their income, in 2008 this group reported an average household income of \$25,000, compared to an average of \$34,800 in Puerto Rico. It is important to note that only \$11,000, or less than half of the income, comes from retirement sources, mostly Social Security. A third of these households receive Food Stamps.

In general, the poverty level of this cohort is similar to that of the rest of the population. Forty-three percent live below the poverty level, compared to 45.3% of the rest. Most are retired or do not participate in the labor force. Ninety three percent do not currently seek employment compared with 53% in the population 16 and older.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

As expected, the size of households in this cohort is smaller compared to the rest of the population: 35.6% have only one person, while in the general population this proportion is 22.3%. Housing for married elderly couples is important, given that almost half (48.3%) of the group is married; a third (31.6%) is widowed. Some, however, have child care responsibilities: around 12,500 persons in this group (2.4%) are responsible for some of their grandchildren.

Ownership tenure in this segment is relatively high. Only 14% of the elderly households live in a rented housing unit, significantly lower than the 26% found in the general population. The value of housing occupied by elders is only slightly lower than the median value of the general population (\$99,000 vs \$108,000, only a 7% difference in median value). Nonetheless, monthly rent for this group is 44% lower than the rent for the general population (\$278 vs \$418).

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Detailed tables on population 65+

Population 65 Years and Over in Puerto Rico (part 1)

Subject	Total	65 years and over
Total population	3,940,626	522,966
SEX AND AGE		
Male	48.00%	43.10%
Female	52.00%	56.90%
Median age (years)	35.3	73.6
RACE AND HISPANIC OR LATINO ORIGIN		
One race	94.50%	96.00%
White	75.80%	80.50%
Black or African American	7.30%	6.90%
American Indian and Alaska Native	0.20%	0.20%
Asian	0.30%	0.30%
Native Hawaiian and Other Pacific Islander	0.00%	0.00%
Some other race	10.90%	8.20%
Two or more races	5.50%	4.00%
Hispanic or Latino origin (of any race)	98.80%	98.90%
White alone, not Hispanic or Latino	0.90%	0.80%
RELATIONSHIP		
Population in households	3,894,401	512,709
Householder or spouse	45.20%	82.10%
Parent	1.50%	8.30%
Other relatives	49.20%	8.00%
Nonrelatives	4.10%	1.60%
Unmarried partner	1.70%	0.80%
HOUSEHOLDS BY TYPE		
Households	1,210,537	315,394
Family households	74.80%	62.50%
Married-couple family	45.40%	40.00%
Female householder, no husband present, family	23.90%	17.60%
Nonfamily households	25.20%	37.50%
Householder living alone	22.30%	35.60%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Population 65 Years and Over in Puerto Rico (part 2)

Subject	Total	65 years and over
MARITAL STATUS		
Population 15 years and over	3,120,800	522,966
Now married, except separated	40.40%	48.30%
Widowed	7.30%	31.60%
Divorced	12.10%	10.70%
Separated	3.70%	2.10%
Never married	36.50%	7.30%
EDUCATIONAL ATTAINMENT		
Population 25 years and over	2,540,944	522,966
Less than high school graduate	33.60%	62.40%
High school graduate, GED, or alternative	25.10%	18.20%
Some college or associate's degree	20.40%	8.80%
Bachelor's degree or higher	21.00%	10.60%
RESPONSIBILITY FOR GRANDCHILDREN UNDER 18 YEARS		
Population 30 years and over	2,255,083	522,966
Living with grandchild(ren)	5.50%	7.10%
Responsible for grandchild(ren)	2.60%	2.40%
VETERAN STATUS		
Civilian population 18 years and over	2,937,727	522,966
Civilian veteran	4.20%	11.20%
DISABILITY STATUS		
Civilian noninstitutionalized population	(X)	(X)
With any disability	(X)	(X)
No disability	(X)	(X)
RESIDENCE 1 YEAR AGO		
Population 1 year and over	3,894,777	522,966
Same house	92.00%	96.40%
Different house in Puerto Rico or the United States	7.90%	3.50%
In Puerto Rico	7.10%	3.10%
Same municipio	4.60%	2.20%
Different municipio	2.50%	0.90%
In the United States	0.80%	0.40%
Elsewhere	0.10%	0.10%

Source: U.S. Census Bureau, 2006-2008 American Community Survey

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Population 65 Years and Over in Puerto Rico (part 3)

Subject	Total	65 years and over
PLACE OF BIRTH, CITIZENSHIP STATUS AND YEAR OF ENTRY		
Total population	3,940,626	522,966
Native	3,830,061	504,669
Foreign born	110,565	18,297
Entered 2000 or later	24.90%	6.90%
Entered 1990 to 1999	28.60%	9.70%
Entered before 1990	46.50%	83.50%
Naturalized U.S. citizen	37.80%	70.20%
Not a U.S. citizen	62.20%	29.80%
LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH		
Population 5 years and over	3,695,811	522,966
English only	4.70%	5.70%
Language other than English	95.30%	94.30%
Speak English less than "very well"	81.20%	84.80%
EMPLOYMENT STATUS		
Civilian population 16 years and over	3,057,989	522,966
In labor force	47.00%	6.70%
Employed	39.70%	6.30%
Unemployed	7.30%	0.30%
Percent of civilian labor force	15.50%	5.20%
Not in labor force	53.00%	93.30%
INCOME IN THE PAST 12 MONTHS (IN 2008 INFLATION-ADJUSTED DOLLARS)		
Households	1,210,537	315,394
With earnings	62.40%	27.60%
Mean earnings (dollars)	34,748	25,044
With Social Security income	40.40%	92.10%
Mean Social Security income (dollars)	9,867	10,098
With Supplemental Security Income	0.40%	0.70%
Mean Supplemental Security Income (dollars)	6,525	6,079
With cash public assistance income	5.20%	6.60%
Mean cash public assistance income (dollars)	2,057	1,708
With retirement income	13.10%	27.00%
Mean retirement income (dollars)	12,258	11,214
With Food Stamp benefits	31.20%	35.60%
POVERTY STATUS IN THE PAST 12 MONTHS		
Population for whom poverty status is determined	3,882,592	516,355
Below 100 percent of the poverty level	45.30%	43.30%
100 to 149 percent of the poverty level	16.20%	20.60%
At or above 150 percent of the poverty level	38.60%	36.20%

Population 65 Years and Over in Puerto Rico (part 4)

Subject	Total	65 years and over
Occupied housing units	1,210,537	315,394
HOUSING TENURE		
Owner-occupied housing units	73.70%	85.90%
Renter-occupied housing units	26.30%	14.10%
Average household size of owner-occupied unit	3.25	2.74
Average household size of renter-occupied unit	3.13	2.05
SELECTED CHARACTERISTICS		
No telephone service available	18.00%	11.10%
1.01 or more occupants per room	6.20%	2.00%
Owner-occupied housing units	891,792	270,905
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS		
Less than 30 percent	72.90%	76.40%
30 percent or more	27.10%	23.60%
OWNER CHARACTERISTICS		
Median value (dollars)	107,700	99,400
Median selected monthly owner costs with a mortgage (dollars)	847	702
Median selected monthly owner costs without a mortgage (dollars)	149	136
Renter-occupied housing units	318,745	44,489
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS		
Less than 30 percent	66.40%	64.60%
30 percent or more	33.60%	35.40%
GROSS RENT		
Median gross rent (dollars)	418	278

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Housing for persons with disabilities and HIV/ AIDS

As presented on Table 1 A, the total stock of permanent supporting housing for persons HIV/AIDS is of 179 units and 120 are under development.

Specific information on the availability of housing stock available to persons with disability was not available.



Barriers to Affordable Housing

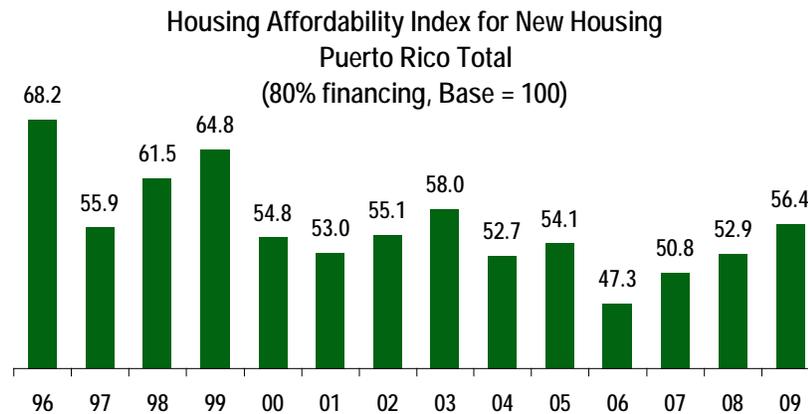
The Consolidated Plan is designed to assess whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by federal or local public policies, particularly in local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

The key barrier to affordable housing in Puerto Rico is the cost of housing relative to the income level of Puerto Rico. From this standpoint, the Island suffers a serious affordability issue, as shown by the Housing Affordability Index and other sources of information. The HAI is a composite index consisting of the median family income, the effective Fedunds rate, plus the conventional 30-year mortgage loans rate. It attempts to compare the median price of housing sold in the market for new construction housing in Puerto Rico, with the median family income needed to sustain the cost of ownership. If the Index is 100 or above, then housing is considered accessible as the median family income suffices to cover the median cost of housing. The median family income is insufficient in the case of measures less than 100, suggesting a market with poor access to housing.

As shown on the following graph, the index declined considerably; from 68.2 in 1996 to 47.3 in 2006. Since 2003, a housing unit selling at the median price has steadily become less affordable for the median income family. The significant reductions in interest rates brought an improvement in the index, but still there is a problem in affordability since incomes have not been able to improve to the point of increasing further the levels of affordability. Given the current housing situation, housing price reductions have



increased affordability. However, in lower priced segments having little inventory levels, housing prices are not expected to have dropped.



From a demand standpoint, affordability is closely related to employment and income issues. Notwithstanding, a number of local policies present obstacles to affordable housing development, maintenance, and rehabilitation. These have been identified through years of citizen participation processes, and confirmed in this Consolidated Plan process. The following list summarized the findings:

- **Zoning regulations and permitting processes:** This process has been denounced as an issue that increases cost of interest and cost of professional services.
- **Building codes:** Building codes and applicable restrictions have been denounced by both for profit and non-for profits developers, as an aspect that increases the cost of constructing housing.
- **Development impact fees:** Although impact fees may not apply to the construction of affordable housing, developers believe that imposing off-site infrastructure



investments— a practice employed by public utilities corporations in Puerto Rico— increases the cost of developing affordable housing.

- **Municipal construction-related taxes:** The lack of uniform rules, processes, and tax rates in each municipality increases the cost of housing development.
- **Property taxes:** Recently-increased real estate taxes affected the cost of having land banks for affordable housing development. The same has happened to non-project base rental projects, which were also impacted by the increase in property taxes included in Law 7.

Other obstacles, not necessarily related to public policy but worth noting and relevant for the Plan, include the following:

- **Lack of capital:** Homebuyers lack enough capital to afford down payments and closing costs;
- **High cost of utilities:** The high cost of utilities in Puerto Rico reduces the income available in households for mortgage payments.
- **Ignorance of available programs:** Lack of knowledge on housing programs of developers, mortgage professionals, nonprofit organizations and individuals is limiting development of affordable housing and economic development initiatives ,as well as the demand and creative use of the programs.
- **Financing limitations:** Lack of financing programs for consumers having credit issues.



- **Complexity of mortgage lending:** Low literacy rates and problems understanding the complex issues of mortgage lending lead individuals to avoid the process.
- **Cost of land:** Lack of suitable and affordable land.
- **The lack of one-stop housing service centers:** To comply with many requirements of affordable housing programs, people have to visit different offices. This affects low-income individuals with poor access to transportation, and imposes a burden on disabled or elderly individuals.

Fair Housing

On June 30th, 2007, the state conducted an analysis to identify obstacles to fair housing choices within the jurisdiction. The State certifies that it will affirmatively further fair housing. As such, it is currently conducting another evaluation of impediments for Fair Housing Choice. The State will take appropriate actions to overcome the effects of any impediments and maintain records reflecting the analysis and actions in this regard.

VI. STRATEGIC PLAN

The Puerto Rico Consolidated Plan is developed for a five year time frame. It focuses on achieving the national goals and objectives of improving the availability, affordability, and sustainability of decent housing; creating suitable living environments; and expanding economic opportunities, principally for extremely low-, low-income, and moderate-income residents.

This section presents the expected accomplishments and results the State plans to achieve. It identifies priority needs and describes the basis upon which these were determined. This section also identifies any obstacles to meeting underserved needs,

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

summarizes priorities and specific objectives, and describes how the proposed distribution of funds will address the identified needs. The proposed accomplishments are identified and defined in quantitative terms over the Plan years (2010-2014).

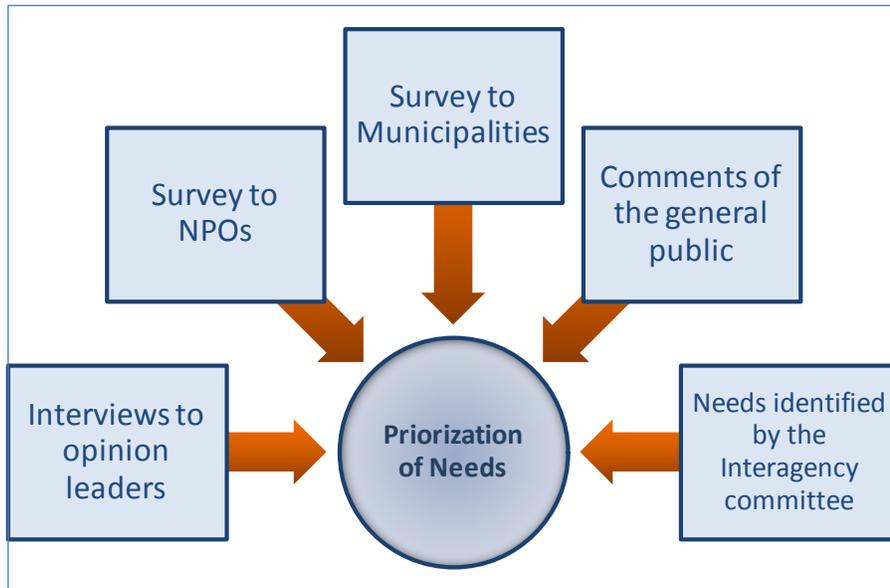
Priorities, Objectives and Strategies

Basis for assigning priorities

This section presents the housing and community development strategy. It presents the expected accomplishments and results that the Commonwealth plans to achieve between 2010 and 2014, principally for low, very low-, and extremely low-income residents:

- provide decent housing,
- create suitable living environments, and
- expand economic opportunities.

Relative priorities were determined based on needs identified by the Interagency Committee, and the consultation to local governments, non-for-profit organizations, for-profit organizations, and the general public. Specific details are provided in the Civic Participation process.



Obstacles to meeting underserved needs

The public involvement process revealed a series of obstacles to meeting underserved needs. These include the following:

- **Lack of capital:** Homebuyers lack enough capital to afford down payments and closing costs;
- **High cost of utilities:** The high cost of utilities in Puerto Rico reduces the income available in households for mortgage payments.
- **Ignorance of available programs:** Lack of knowledge on housing programs of developers, mortgage professionals, nonprofit organizations and individuals is limiting development of affordable housing and economic development initiatives ,as well as the demand and creative use of the programs.



- **Financing limitations:** Lack of financing programs for consumers having credit issues and for non-profit organizations who develop housing.
- **Complexity of mortgage lending:** Low literacy rates and problems understanding the complex issues of mortgage lending lead individuals to avoid the process.
- **Cost of land:** Lack of suitable and affordable land.
- **The lack of one-stop housing service centers:** To comply with many requirements of affordable housing programs, people have to visit different offices. This affects low-income individuals with poor access to transportation, and imposes a burden on disabled or elderly individuals. Programs under the Consolidated Program should be better integrated.
- **Deficient payment mechanism:** Although, disbursement of funds by the federal government for the housing projects — a process lasting approximately three days— was considered adequate, processes managed by local agencies were considered highly inefficient, affecting the operations of private and non-profit organizations.
- **Income Limits and Fair Market Rents (FMRs):** Local Income Limits and FMRs are considered low affecting access to and development of affordable housing in the Island.

Also, as it was mentioned in a previous section, there are other specific obstacles regarding the elimination of chronic homelessness. The following is a list of obstacles identified by the Puerto Rico Department of Family through its efforts of coordination with other agencies and entities.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Service providers in Puerto Rico face the challenge of prevailing mental health and substance abuse problems among the homeless, as well as complex related conditions.
- Service provider infrastructure needs to be significantly expanded in order to meet the complex needs of the clientele, but funding for this purpose is often limited. Additionally, more research needs to be carried out on the efficacy of the intervention models employed, since models are not always pertinent to the cultural context of Puerto Rico.
- Difficulties remain in acquiring and maintaining accurate data on the homeless populations, especially in the case of the chronically homeless.
- The practice of working in an isolated manner does not allow many organizations to benefit from collaborative planning and program development. In addition, some distrust remains between the public and private service sectors. CBO's have had negative experiences with the bureaucracy of public agencies, and public agencies have often had negative experiences with private non-profit entities that have inadequate fiscal and reporting systems. More experience of working together for a common cause is required to attain a commitment to coordination and collaboration to minimize duplication and achieve a true continuum of care for the clientele. Board members and executive staff spend a significant amount of time maintaining their operations and operational budgets, leaving little time for collaborative planning, capacity building, and infrastructure development activities.
- Service providers often lack cash to comply with the requirements for federal programs. Particularly in the non-entitlement cities of the Balance of State,



the general lack of housing in Puerto Rico presents another obstacle, even for people with housing vouchers. While the chronically homeless are still not a priority for public housing units that are also mostly occupied, existing housing units feature a high price tag. Lack of housing options is an obstacle for the homeless clientele even when they can obtain employment. It is also an impediment for service providers that must spend excessive amounts of limited resources to acquire accessible housing.

- Stigma, NIMBY attitudes, and a desire to criminalize homelessness still exist among some policy makers at both state and municipal levels. For many agencies and potential funders, the homeless are still not a priority.
- Competition for limited funding is an obstacle for coordination and collaboration among some community based organizations and municipalities working to eliminate chronic homeless.
- The lack of monitoring and quality assurance systems in public agencies that administer federal and state funds limit efforts to maximize the capacity that does exist for services to chronic homeless populations that require intensive services on a sustained basis. Agencies need to correct internal problems and promote best practices.

Finally, the primary obstacle to meeting underserved needs of low-income and HIV/AIDS patients continues to be lack of funds and resources.



Housing

Priority Housing Needs

The following recommended HUD table 2A (Priority Needs Summary Table) identifies the general priority needs for extremely low, low, and moderate income renter and owner households. The estimated number of units is the need identified over the next five years, as determined by evaluating CHAS data for the entire Island as well as data provided by municipal governments and the Puerto Rico Department of Housing.

A high priority level was assigned to owner-occupied housing and elderly rentals, as well as rental properties for populations in need of transitional rental housing.

Given the nature and depth of housing needs in Puerto Rico, all other groups received medium priority levels. Assignment of a “high priority” means that funds will target those needs during the next five years. A “medium” priority level indicates that if funds are available they will be used to address needs, and that other actions may be taken to identify and obtain other needed resources or funds. A “low” priority means no funds will be provided to address particular needs. However, letters of consistency with the Consolidated Plan will be considered to help third-parties during funding application processes.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

TABLE 2A (REQUIRED)

State Priority Housing/Special Needs/Investment Plan Table

PART 1. PRIORITY HOUSING NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Renter	Small Related	0-30%	Medium
		31-50%	High
		51-80%	High
	Large Related	0-30%	High
		31-50%	High
		51-80%	High
	Elderly	0-30%	Medium
		31-50%	High
		51-80%	High
	All Other	0-30%	Medium
		31-50%	Medium
		51-80%	Medium
Owner	0-30%	Medium	
	31-50%	High	
	51-80%	High	
PART 2 PRIORITY SPECIAL NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Elderly		High	
Frail Elderly		High	
Severe Mental Illness		Medium	
Developmentally Disabled		High	
Physically Disabled		Medium	
Persons w/ Alcohol/Other Drug Addictions		High	
Persons w/HIV/AIDS		High	
Victims of Domestic Violence		High	
Other		Medium	

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Table 2A (Optional)

State Priority Housing Activities/Investment Plan Table

PART 3 PRIORITY HOUSING ACTIVITIES	Priority Level Indicate High, Medium, Low, checkmark, Yes, No
CDBG	
Acquisition of existing rental units	
Production of new rental units	
Rehabilitation of existing rental units	
Rental assistance	
Acquisition of existing owner units	
Production of new owner units	
Rehabilitation of existing owner units	High
Homeownership assistance	High
HOME	
Acquisition of existing rental units	Low
Production of new rental units	High
Rehabilitation of existing rental units	High
Rental assistance	
Acquisition of existing owner units	Low
Production of new owner units	High
Rehabilitation of existing owner units	High
Homeownership assistance	
HOPWA	
	High

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Rental assistance	
Short term rent/mortgage utility payments	High
Facility based housing development	
Facility based housing operations	
Supportive services	High
Other	

Puerto Rico has an extremely challenging housing situation which requires developing both rental and ownership housing units. According to CHAS data, over 321,000 extremely low to moderate income households have housing problems. Of these, 119,010 were renter occupied, and 203,815 were owner occupied. Moreover, housing needs have increased and are expected to continue to do so given the following factors: the number of households is expected to grow; more than 100,000 unemployed persons have lost their jobs since the beginning of the Island's recession in 2006; the tightness of credit markets will continue during the foreseeable future; the impact of inflation, particularly from changing energy prices, on consumer budgets. In addition, weak growth prospects for the local economy for FYs 2010, 2011 and 2012 will not change the earning capacity or position of the average resident during said period.

Owner occupied housing will be a key priority. Homeownership is the preferred tenure in the Island; hence affordable homeownership options should be increased in order to satisfy the needs and preferences of the market. Furthermore, 73.8% of NPOs participating in the survey indicated as priority the need for new construction of social interest housing both rent and ownership. NPOs also mentioned as a top three priority the construction of new units. This priority was only preceded by emergency shelters



for women and men and women with children. Municipalities expressed similar priorities.

Although the State is committed to advancing homeownership, rental housing development has become a priority given the current economic and financial situation affecting the Island. The State recognizes that rental housing options are required to assist those confronting housing affordability issues, those at risk of homelessness, and the elderly. The latter population group is expected to increase dramatically during the next five years. Moreover, rental is an option for special populations in need of affordable housing. Special needs populations need affordable ownership housing options in locations suitable for their health, cultural, recreation, transportation, mobility, security, and economic needs. In fact, half of the NPOs mentioned the elderly population as a priority, followed by homeless families (47.6%), people with drug addiction or other mental health conditions, and abused women or men with children (45.2%). Organizations that serve HIV patients have voiced concerns regarding the lack of affordable housing options for HIV patients, who not only require services or shelters but affordable transitional or permanent housing options as well.

Housing Objectives

Summary of the Public Policy

The development of affordable housing and the implementation of assisted housing programs has historically been a priority of the Government of Puerto Rico, as well as an integral part of its antipoverty strategy. Recognizing the housing and economic development challenges faced by the Island, the current Government Program (2009-2012) defines providing decent housing as a key priority. In fact; it has defined “the access to safe and decent housing as a matter of high public interest”. The

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Government's vision is to facilitate the development and acquisition of affordable housing for all residents, in particular those with the greatest need.

The strategies outlined in the Program include the following seven:

- Strengthening the construction sector
- Provide housing assistance to policemen, firefighters, teachers and nurses
- Address the needs of the elderly
- Stimulate the development of energy efficient housing
- Assure affordable housing for all residents, including both affordable homeownership and rental housing
- Establish *quality of life community councils* in public housing projects
- Stimulate community-driven development, redevelopment and revitalization in urban centers and rural areas

In order to achieve the objectives implicit in these strategies, the Government has proposed the following priority ideas and solutions:

- Priority will be given to strengthening the housing construction sector and to promote its efficiency.
- A new permitting process is being implemented with the objective of simplifying the process, which is an obstacle causing unnecessary increases in housing development costs.
- The creation of The Housing Advisory Council (“Consejo Asesor de Vivienda”) to advice on housing policy and on the issues affecting the housing industry. The Council will have representation from the government, the private



sector, the non-profit sector, faith-based organizations, and professional and industry associations.

- Undertake a detailed study on housing to complement HUD's "American Housing Survey".
- Reduce and control taxes, fees and other government charges affecting housing prices.
- Revamp the Property Registry and Municipal Collection Center (CRIM).
- Promote housing development for the elderly, including independent and assisted living projects as well as nursing homes by: (1) expanding and optimizing the use of local and federal subsidized rental programs to support the development of housing options for elders; (2) converting under-utilized public or unused government buildings and properties into modern housing complexes for the elderly, and identifying available Government land suitable for affordable housing development, housing for middle income families and for populations with special needs.
- Promote the development of energy efficient housing by: (1) creating a voluntary efficient housing certification program; (2) energy conservation, recycling and waste reduction programs; (3) establishing an incentives program for developers of energy efficient housing; (4) enact energy-efficiency construction guidelines that do not increase the cost of development of housing nor housing prices.
- Promote housing affordability by: (1) expanding credits and mortgage insurance programs for low and moderate income households; (2) expanding and strengthening incentives and access to capital to affordable housing



- developers; (3) establishing by Executive Order the State's Affordable Housing Development Policy by which all government agencies will be instructed to prioritize affordable housing development and related issues; (4) expanding the inventory of rental housing for low income households, in particular for beneficiaries of Section 8 programs, single mothers and elderly persons by developing tax incentives programs and increases in funds for assisted housing; and (5) revamping the tax credit program for investments in construction and rehabilitation of rental housing for low and moderate income households.
- Promote social rehabilitation and enhance the quality of life in public housing projects by implementing a multi-strategy approach requiring the establishment of "*quality of life community councils*"; community-driven development programs; security and anti-crime measures; revamping programs associated to education, prevention and eradication of social problems, including consumption and sales of illegal drugs, unemployment, school drop-outs, domestic violence, mental health and early pregnancy, and promoting community participation, among other initiatives. Modernization of public housing will be a priority.
 - Promote community-self development by addressing critical issues affecting marginal communities by: (1) granting property titles; (2) promoting housing relocation from areas affected by environmental hazards; (3) stimulating development of cooperative housing; (4) providing assistance to homeless people; (5) developing civic orientation programs on rules and regulation affecting housing construction and rehabilitation; (6) greater enforcement of laws and regulations against illegal constructions and



unregulated single unit developments (known in Spanish as “lotificaciones simples”).

These ideas and solutions cover a wide range of objectives and strategies, consistent with specific objectives discussed below.

In the following sections specific objectives are summarized to address the needs discussed in the needs assessment section, many of which are consistent with local Government’s plans as spelled in the Administration Platform.

Objectives and Outcomes

As stated above, The PRHA is the Agency having the responsibility of setting housing policy in Puerto Rico. The PRHA previous plans were to promote the development of 50,000 housing units during its 5YHS.

The PRHA has as the following goals and objectives to serve the needs of low-income and very low-income, and extremely low-income families for the next five years.

I. Increase availability of decent, safe and affordable housing, as we expand the supply of assisted housing modernizing and preserving the existing housing stock, reducing public housing vacancies, leveraging private or other public funds to create additional housing opportunities, acquiring or building units or developments, identification of vacant or underutilized land within the PRPHA or state agencies to develop affordable housing, apply for rental vouchers, increase homeownership opportunities, among others.

II. Improve the quality of assisted living by improving public housing management, increasing the residents satisfaction in the areas of maintenance, repair, communication, safety, services and neighborhood appearance, modernize public housing units, demolish or dispose of obsolete public housing,



replace public housing units, provide homeownership initiatives, develop and implement “Greenhouse” initiatives, and develop affordable housing.

III. Expand assisted housing choices by implementing a public housing site-based waiting list by AMP’s.

IV. Improve community quality of life and economic vitality by implementing measures that will deconcentrate poverty, implementing public housing security improvements by creating project controlled access, maximize the surveillance systems, install the surveillance system in identified high risk projects, reduce crime and other related activities by establishing public safety and preventive programs in collaboration with public and private sectors, designate developments or buildings for the elderly or persons with disabilities, ensure lease enforcement, and provide homeownership initiatives and/or financial alternatives for the residents.

V. Promote self-sufficiency and asset development of assisted families by increasing the number and percentage of employed persons through Section 3 and other labor programs, provide families with supportive services to improve the persons employability and/or educational schedule through the public and private sector, and enhance an economic development program for residents business and/or services.

VI. Ensure equal opportunity and affirmatively further fair housing by undertaking measures to ensure access to assisted housing, provide a suitable living environment, and complete the goals established in the Voluntary Compliance Agreement (VCA).

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

VII. Establish Cooperative Agreements with the Public and Private Sector, Municipalities and other non-profit organizations for the rehabilitation of the PRPHAs housing stock.

VIII. Establish Cooperative Agreements with the Public and Private Sector, Municipalities and other non-profit organizations for the establishment of social, educational and economic development programs for the PRPHAs residents.

IX. Explore other HUD approved financial strategies, such as and not limited to, Collateral Bonds, New Market Tax Credits, Low Income Housing Tax Credits, Grants, among others for the acquisition and/or rehabilitation of the public housing inventory.

Summary of Specific Multi-Year Objectives

To achieve the national and local housing and economic development policy the following objectives, outcomes and source of funds have been defined.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
DH-2: Affordability of Decent Housing							
	Construction of affordable housing units for low income Homeownership	Home PRIVATE	Units	2010	121	-	0%
				2011	121	-	0%
				2012	121	-	0%
				2013	121	-	0%
				2014	121	-	0%
	MULTI-YEAR GOAL				605		
	Down payment and closing cost assistance for the acquisition of existing housing for low income Homeownership	Home PRIVATE CDBG	Units	2010	150	-	0%
				2011	150	-	0%
				2012	175	-	0%
				2013	175	-	0%
				2014	200	-	0%
	MULTI-YEAR GOAL				850		
	Construction or Rehabilitation of affordable housing units for rental occupancy	HOME PRIVATE	Units	2010	199	-	0%
				2011	199	-	0%
				2012	199	-	0%
				2013	199	-	0%
				2014	199	-	0%
	MULTI-YEAR GOAL				995		
	Homeowner rehabilitation of housing units from substandard condition	HOME	Units	2010	15	-	0%
				2011	15	-	0%
				2012	15	-	0%
				2013	15	-	0%
				2014	15	-	0%
	MULTI-YEAR GOAL				75		
	2.1.1 Temporary Housing: # of HIV/AIDS households receiving TBRA for temporary housing for the purpose of affordability of decent housing.	HOPWA	01 people	2010	30	-	0%
				2011	30	-	0%
				2012	30	-	0%
				2013	30	-	0%
				2014	30	-	0%
	MULTI-YEAR GOAL				150		0.00%
	2.1.2 Treatment Services D&A: # of HIV/AIDS households receiving TBRA for temporary housing for the purpose of affordability of decent housing	HOPWA	01 people	2010	55	-	0%
				2011	55	-	0%
				2012	55	-	0%
				2013	55	-	0%
				2014	55	-	0%
	MULTI-YEAR GOAL				275		0.00%
	2.1.3 Tenant Based Rental Assistance (TBRA): # of HIV/AIDS households receiving TBRA for temporary housing for the purpose of affordability of decent housing	HOPWA	01 people	2010	75	-	0%
				2011	75	-	0%
				2012	75	-	0%
				2013	75	-	0%
				2014	75	-	0%
	MULTI-YEAR GOAL				375		0.00%
	2.1.4 Short-Term Rental, Utility & Mortgage Assistance: # of HIV/AIDS households receiving STRUM for the purpose of affordability of decent housing	HOPWA	01 people	2010	120	-	0%
				2011	120	-	0%
				2012	120	-	0%
				2013	120	-	0%
				2014	120	-	0%
	MULTI-YEAR GOAL				600		0.00%
DH-2: Affordability of Decent Housing							
Total Multi Year Goals			People		1,400		
			Housing units		2,525		

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
DH-3: Sustainability of Decent housing							
DH-3.1	3.1.1 Homeowner rehabilitation of housing units from substandard conditions. (MC# 14)	CDBG	Owner occupied units rehabilitated.	2010 2011 2012 2013 2014	500 550 600 650 700	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	3000	0.00%
DH3.1	3.1.1 Hospice: # of HIV/AIDS households receiving intensive care	HOPWA	01 people	2010 2011 2012 2013 2014	30 30 30 30 30	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	150	
	3.1.2 Chronically Mentally: # of HIV/AIDS households receiving persons with a severe Chronically Mental Health condition for permanent housing for the purpose of affordability of decent housing.	HOPWA	01 people	2010 2011 2012 2013 2014	5 5 5 5 5	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	25	
	3.1.3 Nutritional services: # of HIV/AIDS households receiving nutritional services as supportive service for the purpose of sustainability of decent housing	HOPWA	01 people	2010 2011 2012 2013 2014	30 30 30 30 30	- - - - -	0% 0% 0% 0% 0%
					MULTI-YEAR GOAL	150	
	3.1.4 Day Care services: # of HIV/AIDS households receiving day care as supportive service for the purpose of sustainability of decent housing	HOPWA	01 people	2010 2011 2012 2013 2014	75 75 75 75 75	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	375	
	3.1.5 Case Management: # of HIV/AIDS households receiving case management as supportive service for the purpose of sustainability of decent housing	HOPWA	01 people	2010 2011 2012 2013 2014	500 500 500 500 500	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	2500	
	3.1.6 Health Services: # of HIV/AIDS households receiving mental health services as supportive service for the purpose of sustainability of decent housing.	HOPWA	01 people	2010 2011 2012 2013 2014	20 20 20 20 20	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	100	
	3.1.7 Psychology Services: # of HIV/AIDS households receiving psychology services as supportive service for the purpose of sustainability of decent housing.	HOPWA	01 people	2010 2011 2012 2013 2014	50 50 50 50 50	- - - - -	0% 0% 0% 0% 0%
					YEAR GOAL	250	
DH-3: Sustainability of Decent Housing							
Total Multi Year Goals				People	3,550		
				Housing units	3,000		

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
EO-1: AVAILABILITY/ACCESSIBILITY OF ECONOMIC OPPORTUNITY							
	1.1.2 Jobs created under economic development. (MC # 18C). Micro-enterprise Assistance	CDBG	Jobs Created	2010	15	-	0%
			2011	20	-	0%	
			2012	25	-	0%	
			2013	30	-	0%	
			2014	35	-	0%	
			MULTI-YEAR GOAL				125
EO-1: Availability/Accessibility of Economic Opportunity				jobs	125		

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
SL-1 AVAILABILITY/ACCESSIBILITY OF SUITABLE LIVING ENVIRONMENT							
SL-1.1	1.1.1 Senior citizen assisted. (MC# 05A)	CDBG	Public Services/ Persons	2010	1,000	-	0%
			2011	1,100	-	0%	
			2012	1,200	-	0%	
			2013	1,300	-	0%	
			2014	1,400	-	0%	
			MULTI-YEAR GOAL				6,000
	1.1.2 Youth services assisted. (MC # 05D)	CDBG	Public Services/ Persons	2010	2,500	-	0%
			2011	3,000	-	0%	
			2012	3,500	-	0%	
			2013	4,000	-	0%	
			2014	4,500	-	0%	
			MULTI-YEAR GOAL				17,500
	1.1.3 Persons assisted with health services. (MC # 05M)	CDBG	Public Services/ Persons	2010	250	-	0%
			2011	500	-	0%	
			2012	750	-	0%	
			2013	1,000	-	0%	
			2014	1,250	-	0%	
			MULTI-YEAR GOAL				3,750
	1.1.4 Persons assisted with general public services. (MC # 05)	CDBG	Public Services/ Persons	2010	1,000	-	0%
			2011	2,000	-	0%	
2012			3,000	-	0%		
2013			4,000	-	0%		
2014			5,000	-	0%		
MULTI-YEAR GOAL						37,500	
1.1.5 Persons assisted with crime awareness services. (MC # 05I)	CDBG	Public Services/ Persons	2010	15,000	-	0%	
		2011	20,000	-	0%		
		2012	25,000	-	0%		
		2013	30,000	-	0%		
		2014	35,000	-	0%		
		MULTI-YEAR GOAL				125,000	
SL-1 AVAILABILITY/ACCESSIBILITY OF SUITABLE LIVING ENVIRONMENT							
Total Multi Year Goals				Public Service/ Persons	189,750		

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objective	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed	
SL-3 SUSTAINABILITY OF SUITABLE LIVING ENVIRONMENT								
SL-3.1	3.1.1 Persons for whom access to new or improved solid waste was provided. (MC # 03H)	CDBG	Public Services/ Persons	2010	25,000	-	0%	
				2011	25,000	-	0%	
				2012	25,000	-	0%	
				2013	25,000	-	0%	
				2014	25,000	-	0%	
	MULTI-YEAR GOAL				125,000			
	3.1.2 Persons for whom access to a new or improved parks and recreational facilities was provided. (MC # 03F)	CDBG	Public Services/ Persons	2010	200,000	-	0%	
				2011	215,000	-	0%	
				2012	230,000	-	0%	
				2013	245,000	-	0%	
				2014	260,000	-	0%	
	MULTI-YEAR GOAL				1,150,000			
3.1.3 Persons for whom access to a new or improved public facilities and improvements was provided. (MC # 03)	CDBG	Public Services/ Persons	2010	35,000	-	0%		
			2011	40,000	-	0%		
			2012	45,000	-	0%		
			2013	50,000	-	0%		
			2014	55,000	-	0%		
MULTI-YEAR GOAL				225,000				
3.1.4 Persons for whom access to a new or improved neighborhood facilities was provided. (MC # 03E)	CDBG	Public Services/ Persons	2010	16,000	-	0%		
			2011	17,000	-	0%		
			2012	18,000	-	0%		
			2013	19,000	-	0%		
			2014	20,000	-	0%		
MULTI-YEAR GOAL				90,000				
3.1.6 Persons for whom access to acquisition of real property was provided. (MC # 01)	CDBG	Public Services/ Persons	2010	15,000	-	0%		
			2011	15,000	-	0%		
			2012	15,000	-	0%		
			2013	15,000	-	0%		
			2014	15,000	-	0%		
MULTI-YEAR GOAL				75,000				
3.1.7 Persons for whom access to new or improved senior centers was provided. (MC # 03A)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	5,500	-	0%		
			2012	6,000	-	0%		
			2013	6,500	-	0%		
			2014	7,000	-	0%		
MULTI-YEAR GOAL				30,000				
3.1.8 Persons for whom access to new or improved parking facilities was provided. (MC # 03G)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	10,000	-	0%		
			2012	15,000	-	0%		
			2013	20,000	-	0%		
			2014	25,000	-	0%		
MULTI-YEAR GOAL				75,000				
3.1.9. Persons for whom access to new or improved water/sewer facilities was provided. (MC # 03J)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	6,000	-	0%		
			2012	7,000	-	0%		
			2013	8,000	-	0%		
			2014	9,000	-	0%		
MULTI-YEAR GOAL				35,000				
3.1.10 Persons for whom access to new or improved sidewalks facilities was provided. (MC # 03L)	CDBG	Public Services/ Persons	2010	5,000	-	0%		
			2011	6,000	-	0%		
			2012	7,000	-	0%		
			2013	8,000	-	0%		
			2014	9,000	-	0%		
MULTI-YEAR GOAL				35,000				
3.1.11 Persons for whom access to new or improved flood drain facilities was provided. (MC # 03I)	CDBG	Public Services/ Persons	2010	7,500	-	0%		
			2011	8,000	-	0%		
			2012	8,500	-	0%		
			2013	9,000	-	0%		
			2014	9,500	-	0%		
MULTI-YEAR GOAL				42,500				
3.1.12 Persons for whom access to new or improved street facilities was provided. (MC # 03K)	CDBG	Public Services/ Persons	2010	300,000	-	0%		
			2011	325,000	-	0%		
			2012	350,000	-	0%		
			2013	375,000	-	0%		
			2014	400,000	-	0%		
MULTI-YEAR GOAL				1,750,000				
SL-3 SUSTAINABILITY OF SUITABLE LIVING ENVIRONMENT								
Total Multi Year Goals			Public Services/ Persons		3,632,500			



Priority Homeless Needs

Regarding Homeless Needs, priorities will be centered in homeless individuals, chronic homeless, drug and alcohol users, domestic violence victims, people affected by the HIV/AIDS and the elderly.

The strategies promoted by the Puerto Rico Department of the Family are centered in the public policy established by Law Number 130. As is established in Article 4 of the Law, “the Government of the Commonwealth of Puerto Rico recognizes the need to foster, plan, and carry out services and facilities to attend the needs of these persons, to enable their participation in the Puerto Rican community and allow them to lead a productive and social life. Services must be offered in a multisectoral manner, promoting the vision of a continuum of care system that guarantees the uninterrupted offering of services and housing, sharing responsibilities for such an important matter among the various sectors”.

Guided by this concept of shared responsibility, it was established that Public Policy regarding homelessness would be based in the following principles:

1. Homeless persons are entitled to a dignified way of life and to full enjoyment of their human and civil rights, including the right to the responsible and free use and enjoyment of public space; and the right to housing.
2. Homeless persons must be acknowledged, supported, protected, and empowered in order to be able to assume individual, familial, and social duties and responsibilities; including the duty to care for themselves, the commitment to self-respect and personal development, and the commitment to contribute their talents to social solidarity and development.



3. Homeless persons should receive services that include, but are not limited to: emergency shelter; transitory and permanent housing; daytime shelter; detoxification and treatment for alcohol and other drug abuse; nourishment, nutrition, hygiene, clothes, and access to sanitary services and showers; primary and specialized physical and mental health services; legal support and representation; law enforcement and judicial protection; information and guidance regarding their civil rights; social assistance; education and training; job placement; opportunities for developing entrepreneurial abilities focused on producing the necessary income; family reunification; and other services.

The public policy also:

1. Recognizes that the Government is one of various service providers; that the entities with the most proven capacity and efficacy must possess the necessary resources to offer services; and that the principle of efficient multisectoral collaboration is favored.
2. Proposes the creation of integrated services centers, either community or municipal based, both permanent and ambulatory, that will constitute the vital contact points between the homeless persons and the service providers.
3. Promotes the establishment of coalitions between all sectors that are involved either directly or indirectly.
4. Formulate and carry out strategies that enable the empowerment of homeless persons, and their complete and dignified inclusion in the community. These strategies must aim to transform the traditional manner in which this situation has been perceived; and offer approaches, strategies, and solutions where all social sectors assume their responsibilities to contribute in significantly improving the quality of life of homeless persons.



5. Support strategies for the prevention, intervention, community activism, services coordination, specialized attention, and sensible and effective follow up, among others. Support consensus, collaboration, tolerance, shared responsibility, and personal empowerment.
6. Prohibit persecution, criminalization, coercion, and exclusive and discriminatory disciplinary approaches; in order to achieve temporary or permanent solutions for the problems faced by homeless persons.
7. Articulates the compiled strategies that aim to achieve the housing and empowerment of homeless persons, as well as the affirmation of all of their human and civil rights; access to educative, educational, and recreational activities; fulfillment of their social and civil duties and obligations; and experiences which, within the realm possibilities for each person, will allow them to generate their own income and to lead a healthy, dignified, and independent life.

The Council uses a continuum of care approach to address homeless issues, which includes providing homeless prevention, outreach and assessment, emergency shelters, transitional housing, supportive services, permanent housing with supportive services, and permanent housing. Through the Continuum of Care Strategy, the Commission plans for activities and services that will complete and strengthen the system to address homeless issues. Specifically, the strategy emphasizes goals and strategies to end chronic homelessness.

Among the specific strategies that will be promoted by the Puerto Rico Department of Family are the following:

1. Create the Liaison and Coordination Office of Programs and Services to the Homeless Population, as required by Law No. 130;

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

2. Reduce the number of regulations, eliminate bureaucratic procedures, and integrate technology to streamline service delivery;
3. Promote the “Continuum of Care Model” to comply with the goal of mitigating chronic homelessness;
4. Expand the number of public and private organizations that participate in the process of planning and offering services to the homeless;
5. Work with community based organizations in the development of transitional and permanent housing for the homeless population, emphasizing the high risk chronically homeless population;
6. Stimulate community based organizations as to make the chronically homeless population a priority;
7. Develop a public policy to eradicate homelessness; and
8. Continue offering training and technical assistance in fiscal, administrative, and programmatic aspects; particularly in the development permanent and transitional housing projects, how to use them to capacity, and how to create a more effective housing services network.
9. Create and advertising and promotional campaign (printed media, radio and direct communications at shopping centers and other places) that targets population groups at risk of losing their home, living in disadvantaged communities, or who have suffered from a sudden loss of income to orientate them about the types of services offered by the agency and how to apply for them.
10. Use of other written communications strategies, aimed at municipalities and other government agencies, to inform them about DF programs that serve people at risk of losing their homes.



11. Continued emphasis on education of legislators and elected officials on issues of homelessness to promote legislation that promotes the welfare of homeless populations and the prevention of homelessness.

Based in a continuum of care approach, one of the responsibilities of the Multisectorial Council is to integrate plans that currently exist in Puerto Rico into a single document and facilitate its implantation. The focuses of the plan should be on the following areas, but without being limited to them:

- Prevention
- Sensibilization and awareness building.
- Access to governmental services
- Human and Health Services
- Housing
- Employment and income

Other important aspect concerning sensibilization and decriminalization of the homeless population, is that established in Law Number 199 of December 14th, 2007 which requires all public Departments, Agencies, and Corporations, of the Government of Puerto Rico to establish a protocol for access, provision of services, intervention, and relations with a homeless person. These governmental agencies are also required to establish trainings regarding the rights of homeless individuals, to be offered to all direct services staff.

For helping in the accomplishment of these goals, the Multisectorial Council, and the Commission for Civil Rights will be responsible for creating an Ad Hoc Committee



composed of seven members, (one (1) representative from the Commission for the Implementation of Public Policy for the Homeless; two (2) representatives of nonprofit organizations that provide direct services to the homeless; two (2) representatives that are homeless individuals or have experienced homelessness at some point; one (1) representative from the Commission for Civil Rights; and one (1) representative of the public sector).

Once the Services Protocol is approved by the Ad Hoc Committee, every entity will be responsible for notifying all of its personnel of its existence, and to train its staff on the use of the Services Protocol.

Also, every entity that provides services and interacts with the homeless will be obligated to publish, in a visible site, the existence of the Services Protocol.

Based in these guiding principles and strategies the following objectives have been established to guide distribution and use of funds under ESG:

- Support projects that will expand or make improvements to existing facilities for the homeless
- Help coordinate efforts by different organizations within geographic areas to fill gaps in facilities and services identified in the Continuum of Care Plan
- Support projects that use ESG funds to complement the use of other public and private funds and resources, and to help improve services to the homeless.
- Fund projects that address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services.



- Support project that best assist persons in moving through the Continuum of Care Model toward independent living
- Support projects that will carry out homeless prevention activities
- Support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals
- Support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and state requirements.

Other special needs

Persons with HIV/AIDS

The HIV/AIDS epidemic has had a significant impact in the population of Puerto Rico, not only in terms of the amount of persons affected by the condition, but also because of its ramifications and how it affects families.

Data presented in the Needs Assessment Chapter, shows how HIV/AIDS, is a condition that affects a high proportion of the population of the Island, particularly persons 24-44 years old. Also, the problem of HIV/AIDS is related with other social needs and problems. One of the main causes of infection with the virus is related to injection drug use.

All groups consulted as part of the development of this Plan (Municipalities, NPOs and other opinion leaders), concur that the population with HIV should be a priority. More than one third of NPOs (36.0%), and 28.5% Municipalities mentioned this population as a priority group in terms of housing needs. Seven out of every ten NPOs, on the other



hand, indicated that this population should also be a priority in terms of the provision of public services.

Persons living with HIV/AIDS face considerable challenges and barriers for their independence and betterment of their quality of life. These include, health, economic and social barriers. Meeting these challenges requires not only of an individual effort of the person with HIV/AIDS, but also the integration of the efforts of all sectors, the Government, NPOs and the Private providers.

Taking that into account, during the next five years the Department of Health will continue to focus in:

1. Expanding housing opportunities and support services for low and very low-income people living with HIV/AIDS (PLWHA) and their families who live outside the San Juan EMSA;
2. Providing housing opportunities and support services for low and very low-income people living with HIV/AIDS (PLWHA) and their families who live outside and within the San Juan EMSA.
3. Pursuing the improvement of the quality of services provided to PLWHA.

To attain this goals the agency will focus on taking the following steps, will the support as a sponsor of the Municipality of San Juan.

- Provide funds to new projects from Non-Profit organizations that offer housing related and support services to PLWHA and their families located outside the San Juan EMSA.
- Continue with the provision of the tenant-based rental assistance activity by contracting municipalities located outside the San Juan EMSA.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Provide technical assistance to new and previously sponsored organizations and municipalities to strengthen their capabilities to improve the quality of services provided to PLWHA, and continue encouraging the establishment of collaborative agreements between the new project sponsored and all related parties, and sectors.
- Continue to sponsor projects from NPOs that provide essential housing related and support services to PLWHA and their families located outside and within the San Juan EMSA.
- Implement with the Municipality of San Juan, more efficient processes for: (1) funds allocation and the utilization of existent resources; (2) clear selection criteria to guarantee that projects sponsored provide services as stated in contracts that will be granted; (3) quick and efficient fund distribution process to hasten contract awards of non-profit organizations.

As it was mentioned in a previous Chapter, at the present, the Department of Health is negotiating with the Municipality of San Juan, an agreement for the administration of HOPWA State Funds. Thus, there is a possibility that strategies or actions that are established in this plan be a subject of change. In that case, and depending on the magnitude of the amendment, it will be presented to citizens for comments as established in the Public Involvement Plan.

Other priority groups

Besides homeless and persons with HIV/AIDS, there are other priority groups that were identified. These were identified through two main sources: available data and public participation process. Elderly, Frail Elderly, Developmentally disabled, persons with substance abuse, and victims of domestic violence, tend to confront greater obstacles to access safe and decent housing, and a suitable living environment. For example, in the case of women who are victims of domestic violence, community leaders indicated that

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

the increase in the needs if this group directly relates to the lack of programs. According to them, programs usually target single mothers and battered women, overlooking single women

Also, a situation that affects the provision of services to these groups according to community leaders is the lack of integrated services to attend the different dimensions of their problems. This is confirmed by the Puerto Rico Social Needs Study, 2007, showed the level of complexity associated with serving the needs of these groups, and the importance of addressing this situation in a comprehensive manner.

This complex situation requires the State to prioritize on the following:

- Enhancement of multi-sector collaboration;
- Integration of programs that are aimed to these populations, in order to provide comprehensive services;
- Provide technical assistance to internal resources in the agencies and to service providers to strengthen technical capabilities needed to attend the needs of these populations.
- Education and orientation of the community about available programs and services.

Activities and strategies developed for this plan are based in these priorities.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed	
Affordability of Decent Housing (DH-2)							
DH2.1	2.1.1 Temporary Housing: # of HIV/AIDS households receiving TBRA for temporary housing for the purpose of affordability of decent housing.	HOPWA	2010	01 people	30		0%
			2011		30		0%
			2012		30		0%
			2013		30		0%
			2014		30		0%
	MULTI-YEAR GOAL				150		0%
	2.1.2 Treatment Services D&A: # of HIV/AIDS households receiving TBRA for temporary housing for the purpose of affordability of decent housing	HOPWA	2010	01 people	55		0%
			2011		55		0%
			2012		55		0%
			2013		55		0%
			2014		55		0%
	MULTI-YEAR GOAL				275		0%
	2.1.3Tennant Based Rental Assistance (TBRA): # of HIV/AIDS households receiving TBRA for temporary housing for the purpose of affordability of decent housing	HOPWA	2010	01 people	75		0%
			2011		75		0%
			2012		75		0%
			2013		75		0%
2014			75			0%	
MULTI-YEAR GOAL				375		0%	
2.1.4 Short-Term Rental, Utility & Mortgage Assistance: # of HIV/AIDS households receiving STRUM for the purpose of affordability of decent housing	HOPWA	2010	01 people	120		0%	
		2011		120		0%	
		2012		120		0%	
		2013		120		0%	
		2014		120		0%	
MULTI-YEAR GOAL				600		0%	
Sustainability of Decent Housing (DH-3)							
DH3.1	3.1.1Hospice: # of HIV/AIDS households receiving intensive care	HOPWA	2010	01 people	30		0%
			2011		30		0%
			2012		30		0%
			2013		30		0%
			2014		30		0%
	MULTI-YEAR GOAL				150		0%
	3.1.2Chronically Mentally: # of HIV/AIDS households receiving persons with a severe	HOPWA	2010	01 people	5		0%
			2011		5		0%
			2012		5		0%
			2013		5		0%
2014			5			0%	

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Chronically Mental Health condition for permanent housing for the purpose of affordability of decent housing.		MULTI-YEAR GOAL		25		%
3.1.3 Nutritional services: # of HIV/AIDS households receiving nutritional services as supportive service for the purpose of sustainability of decent housing	HOPWA	2010	01 people	30		% % % % %
		2011		30		
2012	30					
2013	30					
2014	30					
		MULTI-YEAR GOAL		150		%
3.1.4 Day Care services: #of HIV/AIDS households receiving day care as supportive service for the purpose of sustainability of decent housing	HOPWA	2010	01 people	75		% % % % %
		2011		75		
2012	75					
2013	75					
2014	75					
		MULTI-YEAR GOAL		375		%
3.1.5 Case Management: # of HIV/AIDS households receiving case management as supportive service for the purpose of sustainability of decent housing	HOPWA	2010	01 people	500		% % % % %
		2011		500		
2012	500					
2013	500					
2014	500					
		MULTI-YEAR GOAL		2,500		%
3.1.6 Health Services: # of HIV/AIDS households receiving mental health services as supportive service for the purpose of sustainability of decent housing.	HOPWA	2010	01 people	20		% % % % %
		2011		20		
2012	20					
2013	20					
2014	20					
		MULTI-YEAR GOAL		100		%

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

3.1.7 Psychology Services: # of HIV/AIDS households receiving psychology services as supportive service for the purpose of sustainability of decent housing.	HOPWA	2010	01 people	50		%
		2011		50		
		2012		50		
		2013		50		
		2014		50		
		MULTI-YEAR GOAL		250		
<i>GRAND E</i>						

Nonhousing Community Development Plan

The Office of the Commissioner for Municipal Affairs is responsible for the administration of the funds provided under the CDBG Program, for the small “non-entitlement” municipalities.

The use of this Program’s Funds is aimed toward the development of viable urban communities.

This is done by providing adequate housing and living environment and by promoting economic opportunities to these non-entitlement municipalities, especially to the low and moderate income persons.

The eligible activities are grouped into five main areas: infrastructure, housing, community development, economic development and public services and utilities which can be categorized into three main categories: Community Development, Economic Development and Planning.

These categories overlap, but provide a basic framework to perceive the program as a unit. Under the community development activities following table summarized the projects funded with CDBG funds:

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Summary of for Public Facilities and Improvements CDBG Program

Category	Type of Activity	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total Projects per Activity
		Number of Projects									
Public Facilities	Senior Centers	1	1	1	1	1		1			6
	Neighborhood Facilities	5	12	9	9	6	3	2			46
	Child Care Centers	1									1
	Parks and/or Recreation Facilities	44	49	39	29	18	14	5	3		201
	Health Facilities										0
	Parking Facilities				1	1	3	2			7
	Other Public Facilities	2	3	5	3	6	8	7	3		37
Public Improvements	Solid Waste Improvements	1	1				1				3
	Flood Drain Improvements	3	1	3	3	3	5				18
	Water Improvements										0
	Street Improvements	62	59	78	80	72	39	37	29	13	469
	Sidewalk Improvements	5	5	5	3	2			1		21
	Sewer Improvements	6	4		2	2		1			15
	Other Infrastructure Improvements	12	14		4	11	2				43
Total of Projects		142	149	140	135	122	75	55	36	13	867

Antipoverty Strategy

In Puerto Rico, according to the Census, approximately 45% of the population lives under the poverty line. This is directly related to a very high unemployment rate that has reached 15.8% in January of 2010, and a very low Labor Force Participation Rate which has averaged approximately 43% in the last two years. This means that one employed person in Puerto Rico supports approximately four others, a very high dependency ratio. Additional details on poverty were presented above.

The Administration has made job creation in non-government sectors a key priority and has put in place a Strategic Model for the New Economy (known as MENE for its name in Spanish) that spells out the strategies for stimulating rapid growth and employment creation.

The overarching strategies include the following four:

- Move to a knowledge based economy



- Stimulate the advanced services sector
- Base promotional strategies on the cluster concept
- Improve Puerto Rico's insertion in the global economy

In order to achieve the development objectives implicit in these strategies, the Government has put in place or is in the process of doing so, the following:

- Legislation was approved to permit Public Private Partnerships to operate in Puerto Rico. This step is considered essential since mobilizing private resources is necessary in view of the very difficult fiscal situation.
- A new permitting process is being put in place to eliminate what has been a constantly mentioned obstacle to economic activity, while safeguarding the Island's natural resources.
- Tax reform legislation will be submitted during 2010 to simplify the tax system and provide relief to low income families.
- Restructuring the Government's agencies will continue during the year with the objective of eliminating existing duplication in agency functions and putting in place more efficient procedure.
- A number of initiatives have been put in place to reform the energy market in the Island and move towards renewable sources. The Government understands that this will generate new economic activities and jobs.
- Reform of the labor market will be addressed in 2011 in order to introduce greater flexibility and efficiency.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

In many ways, poverty reduction or elimination requires a mix of economic policies aimed at fostering faster growth and policies directly related to eliminating obstacles that prevent families from moving out of poverty. In addition, better coordination among agencies having anti-poverty objectives is required to maximize the benefits and efficiency of local and federal funds.

In terms of promoting faster growth, the Government is depending on the MENE, that spells out short, medium and long term initiatives. These include the San Juan Waterfront project, the redevelopment of the former Roosevelt Roads Navy base, the Port of the Americas and a large scale development project known as Science City, that will include research and commercial facilities. Altogether, these initiatives are estimated to generate close to 250,000 jobs in a ten year period.

The effective administration and coordination of social programs and greater coordination among agencies is also critical to a successful implementation of the antipoverty strategy. The table at the end of this section presents a list of 61 anti-poverty programs under 6 agencies and ARRA.

In addition, Puerto Rico's initiatives in dealing with poverty, as spelled out in its Program for 2009-2012, use federal and state funding to:

- Provide a range of services and activities having measurable and potentially major impact on causes of poverty in the community, or in those areas of the community where poverty is a particularly acute problem (CDBG, ESG)
- Provide activities designed to assist low-income participants, including the elderly poor (CDBG, ESG)
- Secure and retain meaningful employment for its citizens (CDBG)

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Assist citizens in attaining an adequate education (CDBG)
- Assist citizens in obtaining and maintaining adequate housing and securing a suitable living environment (HOME, HOPWA, CDBG)
- Provide emergency assistance through loans or grants to meet immediate and urgent individual family needs, including the need for health services, nutritional food, housing or employment-related assistance (CDBG, ESG, HOPWA).

Department of Housing

<p>Section 8 Program</p>	<p>Provides subsidies for low income families to allow them to rent a house or apartment under conditions established by the Federal Government. The Program was created under the Housing and Urban Development (HUD) Law of 1974.</p>
<p>Programa de cuentas de ahorro y desarrollo individual (CADI) (<i>Savings Account and Individual Development Program</i>)</p>	<p>This Program aims to foster individual saving. It consists of a contribution equivalent to the quantity saved in an eligible financial institution, up to a maximum of \$2,000 in a period of two years.</p>
<p>Programa Ley 124, Subsidio para Vivienda de Interés Social (<i>Social Interest Housing Subsidy Program</i>)</p>	<p>Promotes mortgage financing at favorable rates and conditions for low and moderate income families to assist in the purchase, improvement, or construction of housing.</p>
<p>Administración de Vivienda Pública (AVP), Programa Selección y Ocupación (<i>Public Housing Administration, Selection and Occupation Program</i>)</p>	<p>Provides adequate housing to low income families.</p>
<p>Nuevo Hogar Seguro</p>	<p>Interagency effort to develop new permanent housing units for affected families, whose residencies are located in zones prone to natural disasters.</p>



Servicios de Préstamos Hipotecarios	Allows the opportunity to finance the acquisition of housing to low- and moderate-income families through a mortgage loan. This type of loan is offered when the client's economic situation doesn't allow him/her to qualify for a mortgage loan under the private financing market standards. Services offered include subsidies for housing closing costs, construction, acquisition or improvements.
Programa La Llave Para Tu Hogar (<i>Key to Your Home Program</i>)	Helps low- and moderate-income Puerto Rico residents through a subsidy between \$3,000 and \$15,000, depending on the family's income, to contribute to the down payment and closing costs on a loan for the purchase of their main home.
HUD - Section 3	It is a means by which HUD fosters local economic development, neighborhood economic improvement, and individual self-sufficiency. Section 3 is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain types of HUD financial assistance. Under Section 3 of the HUD Act of 1968, wherever HUD financial assistance is expended for housing or community development, to the greatest extent feasible, economic opportunities will be given to Section 3 residents and businesses in that area.
Department of Education	
Programa de Alfabetización: La Magia de Leer (<i>Literacy Program: The Magic of Reading</i>)	This program contributes to the integral development of illiterate adults by offering educational services. Work is carried out in alliances with government agencies, municipalities, public and private nonprofit institutions, and community organizations. The main objective is to offer literacy services and to raise social and public awareness of the needs and the potential of the illiterate population. Services are offered to adults 18 years of age and older who cannot read or write.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Programa de Educación para Adultos <i>(Adult Education Program)</i>	The program for adult education aims to foster, facilitate, and expand educational and employment opportunities of this population, by acquiring the necessary knowledge and skills for self-sufficiency and employment. It also allows the adult head of household and the adult youth who completed high school or the equivalent to fully participate in the educational development of the children. This program offers services to sectors of the population with needs as diverse as: adult education, adults without basic schooling, veterans, convicts, immigrants, and others.
Servicios Educativos a Veteranos <i>(Education Services for Veterans)</i>	The Program for veteran assistance offers educational services tailored to the academic needs of Puerto Rican veterans who have exhausted the benefits of federal legislation without achieving their educational goals.
Immigrants	
Programa de Servicios Educativos de Emergencia a Estudiantes Inmigrantes <i>(Emergency Education Services for Immigrants Program)</i>	This program provides educational and complementary services to immigrant students enrolled in private and public schools in Puerto Rico. The educational and complimentary services established by the Law aim to strengthen the academic development of these students and to facilitate their transition and adaptation to the Puerto Rican Education System.
Unidad de Exámenes de Ubicación <i>(Placement Exam Unit)</i>	Placement exam, offered to students who are two (2) or more years below their current grade level. These exams are offered to youths in juvenile, correctional, and rehabilitation institutions who are younger than 16 years of age; to juveniles referred by the Juvenile Court or by the Department of the Family; and juveniles who are homeschooled and wish to enroll in the Puerto Rican Public Education System.
Federal Programs	

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Programa de Reforma Integral "Schoolwide" (<i>Integral Reform Program</i>)	The "Schoolwide" Program is a reform strategy designed to improve the complete educational program of a Title 1 school. The main goal of this program is to ensure that all students, especially students who are struggling, demonstrate satisfactory or advanced academic achievement level,s according to DEPR standards.
Fondos Federales para Servicios Bibliotecarios e Informática (LSTA) (<i>Federal Funding for Library and Information Services</i>)	The purpose of LSTA is to foster the improvement of library services, facilitate access to library resources, encourage resource sharing among all types of libraries, and accomplish the provision of quality library services for all citizens in order to accomplish the development of an informed and educated society.
Proyecto Título I -10-04 Ley 103-382	Provides professional training to guidance counselors in order for them to offer quality guidance services as a basis for addressing the academic achievement needs of eligible participating students of the Title I Project.
Aprendo a Estudiar con Amor (<i>I Learn to Study with Love</i>)	New strategy to engage teachers and parents in helping students in Kindergarten through third grade to develop positive attitudes towards studying and school. It is a motivational educational strategy that employs music and written exercises.
"Career Education Responsive to Every Student" (CERES)	CERES is a curricular integration program that provides job oriented education for students in grades Kindergarten through sixth. The program encourages students to explore occupations and the introduces them to the dignity of work.
Organización de Estudiantes Orientadores (<i>Counseling Students Organization</i>)	Counseling Students are young students who guide their peers through tutoring, fostering a positive change of attitude and academic progress. The purpose is to help their peers in the areas of academic achievement and decision-making.
Centro de Orientación Educativa y Vocacional (COEV) (<i>Educational and Vocational Guidance Center</i>)	The Center assists youths in developing educational and vocational decision-making skills. It offers occupational and vocational guidance services at the intermediate



and high school level.

"Descubre tus intereses y habilidades y alcanzarás tu meta educativa y vocacional", TÍTULO VI - LEY 103-382
("Discover your interests and abilities and you will achieve your educational and vocational goals")

This educational project offers preventive guidance services and establishes a community support network to provide students with educational experiences that will present them with the wide array of educational options to meet their interests and abilities.

Un encuentro con el mundo ocupacional a través de la equidad por género

This program brings educational activities about gender equality in the workplace to intermediate and high school level students. This is accomplished with individual and group guidance and the development of the weekly guidance period. Gender equality is promoted in the selection and placement of students into vocational and technical programs.

Adiestramiento o taller: "Soy un campeón" Módulos de K al III, IV al VI y VII al IX - Programa de Título I
(Workshop: "I am a champion")

Provides Title I guidance counselors with modules related to self esteem and self-visualization concepts necessary for academic success.

"La alegría de estudiar para triunfar" nivel K al III, IV al VI y VII al IX *("The joy of studying for success").*

Provides Title I guidance counselors with study skills modules to improve their academic development.

"El arte de ser padres" *("The Art of Parenting")*

This module consists of educational material to foster a healthy self-esteem among parents and effective family relations through alerts, support, and hope for the future. It offers professional training to elementary and intermediate level counselors in the ten educational regions to help them improve their services to Special Education students.

Social Work

Through this program, schools redirect their focus to the biopsychosocial needs of students. The program offers individual, direct attention to students, their families, and the general school community. Basic focus is on prevention



and social treatment.

School Nutrition

Programa de Servicios de Alimentos de Verano (PSAV) (*Summer Food Services Program*)

This program offers nutritional, balanced, free food to children and juveniles between the ages of 1 and 18 throughout the Island. Through the program, summer camp organizers and community leaders, as well as parents and children, receive guidance on the benefits of continuing the balanced diet they receive throughout the year. Services include breakfast, lunch, snacks, and even dinner.

Programa de Desayuno y Almuerzo Escolar (*School Breakfast and Lunch Program*)

This program offers nutritional, balanced, free food to students enrolled in nonprofit schools and nonprofit public and private institutions in the Island. The program was developed to children and adolescents with food services that contribute to their educational development and general wellbeing.

Department of Labor

El Consejo de Desarrollo Ocupacional y Recursos Humanos (CDORH) (*Occupational Development and Human Resources Council*)

Through its 15 centers around the Island, this entity administers the funds provided by the Workforce Investment Act. The Council offers employment and training services to youths (14-21 year olds), adults (18 +), and laid off workers through the programs promoted by the WIA.

puertorticotrabaja.com

Webpage designed to help people laid off by Act 7. The site offers job searching guidance related to documentation and procedures as well as the benefits of further education and self-owned businesses. In addition, the site provides a data base of companies and vacant positions.

Departamento of Family

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>Administración Auxiliar de Prevención a la Comunidad: Programa Community Services Block Grant (CSBG) <i>(Auxiliary Administration for Prevention in the Community: Community Services Block Grant Program)</i></p>	<p>This program provides funding for private nonprofit organizations and municipalities. These entities then transform such funds into services for disadvantaged communities in Puerto Rico in the areas of education, employment, self-sufficiency, nutrition, emergency relief housing, and others.</p>
<p>Programa para el Sustento de Personas de Edad Avanzada (Prospera) <i>(Program for the Sustenance of Elderly Persons)</i></p>	<p>Program under the "Administración para el Sustento de Menores (ASUME)" (Administration for the Sustenance of Minors) through which people sixty (60) years of age and older who require sustenance may solicit an order for food support from their adult descendants.</p>
<p>Programa de Asistencia Nutricional (PAN) <i>(Nutritional Assistance Program)</i></p>	<p>The "Programa de Asistencia Nutricional (PAN)" (Program for Nutritional Assistance) offers financial help to low income persons or families to assist them with their nutritional needs. In addition, it provides nutritional information to its beneficiaries in order to help improve their diets and to foster the adequate use of the benefits received.</p> <p>This Program is designed for all low income families eligible according to their income level and family size.</p>
<p>Programa de Alimentos y Albergue de Emergencia <i>(Emergency Food and Shelter Program)</i></p>	<p>This program was established to complement the work of local social organizations, both public and private, that offer emergency relief services in the United States. The program provides financial assistance to cover one month's mortgage payments and utilities to people and families undergoing a financial crisis.</p>
<p>Administración para el Cuidado y Desarrollo Integral de la Niñez (ACUDEN) <i>(Administration for the Care and Integral Development of Children)</i> - Programa para el Cuidado y Desarrollo Integral de la Niñez <i>(Child Care)</i></p>	<p>Increases access, availability and quality of child care and development services for low-income families that study or work. Provides child care and integral development services to children up to 18 years old, that promotes the self-sufficiency of low-resource families and communities throughout the Island.</p> <p>Furthermore, it aids it strengthening strategies to increase the quality of child care and development services in Puerto Rico.</p>



Administración para el Sustento de Menores (ASUME) (*Administration for the Sustenance of Minors*)

This program seeks to ensure that legally responsible persons comply with their duty to provide sustenance to minors and/or persons sixty (60) years of age and older, thus promoting the self-sufficiency and wellbeing of families. Child support includes everything necessary to finance the minor's needs, such as clothing, food, health care, housing, education, recreation, transportation, among others.

Programa de Distribución de Alimentos de Asistencia al Deambulante (Soup Kitchen) (*Program for the Distribution of Food to Assist Homeless Individuals*)

This program distributes among low or no income persons food donated by the Federal Department of Agriculture under The Emergency Food Assistance Program (TEFAP). It is a sub-program of the Program for Distribution of Food extended to Puerto Rico by Title II of Public Law 98-8 of 1983. The program distributes food donated by the FDA to institutions that regularly provide food to homeless persons as part of their daily activities. Additionally, the program provides funds to institutions that, in addition to providing food, provide temporary shelter to battered women and children, disabled persons, homeless elderly persons and addicts, and people with HIV/AIDS.

Financial Assistance

Provides temporary financial support to people and families unable to finance their basic needs as recognized by the Program. The temporary help aims to end the dependency of needy families on governmental assistance, as well as to promote the self-sufficiency of families through employment training, work, and marriage. Additionally, it offers financial support for needy families to provide childcare in their own homes or in those of relatives.

Temporary Assistance to Needy Families (TANF)

The Program also provides financial support and services to people unable to generate their own income or who lack the necessary sustenance due to their age or to physical or mental disabilities. It also provides emergency relief for

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

persons or families who find themselves in unforeseen circumstances due to natural disasters or other situations. Coordination allows for the maximum use of public, private, and community resources to guarantee that participants obtain and retain employment and do not fall back into the cycle of dependency. The efficacy and quality of the services offered by the program is evaluated through supervision, monitoring, and measurement of the results.

Programa de Alimentos para Niños en Hogares de Cuido (*Food Program for Children in Child Care Centers*)

The purpose of this program is to guarantee that children enrolled in daytime childcare centers receive a balanced diet and develop good nutritional habits. The program reimburses childcare center operators for up to three (3) daily meals per child on a monthly basis. In addition, it offers education and guidance regarding nutrition, menu preparations, and food storage.

Programa de Subsidio de Energía y Sub-Programa de Crisis de Energía

The Energy Subsidy Program is a federal program which provides financial support for families living under the poverty line, particularly for very low income families who spend a large fraction of their incomes to finance home energy costs (electricity or fuel). In order to apply, the person must be in a low income level or suffer from a medical condition which requires the use of specialized electronic equipment such as an artificial breathing apparatus, air conditioning, artificial kidney machines, or any other necessary equipment.



Programa de Rehabilitación Económica y Social para familias en extrema pobreza (PRES) *(Program for Economic and Social Rehabilitation for Families Living in Extreme Poverty)*

The "Programa de Rehabilitación Económica y Social para familias en extrema pobreza (PRES)" (Program for Economic and Social Rehabilitation for Families Living in Extreme Poverty) develops social intervention projects and strategies to aggressively combat the issue of families living in extreme poverty due to lack of income and sub-employment. Through continued and effective coordination with government agencies and public and private institutions, the Program offers opportunities for vocational and academic development, health services, housing and environmental improvement, cultural and recreational activities for children, and other necessary services for families and communities.

Programa Subvención Individual y Familiar (SIF) *(Program for Individual and Family Subvention)*

The "Programa de Subvención Individual y Familiar" (Program for Individual and Family Subvention) provides assistance to individuals and families who have suffered damages or have serious needs as a consequence of a natural disaster. In addition, it provides assistance for families to finance costs not covered by insurance companies, other federal programs, or other financial assistance programs.

Vales para el Cuidado del Niño *(Voucher for Child Care)*

The Voucher service is one of the different services provided by the "Programa para el Cuidado y Desarrollo del Niño (Programa Child Care)" (Program for the Care and Development of the Child). The Voucher is a check to cover childcare costs, received each month by the child's parent or guardian. It allows the parent or guardian to choose the child care provider. This benefit is available for infants, children in preschool or elementary school (extended hours), and children with special needs.

Discretionary Fund- TANF

Assistance from the Discretionary Fund are funds from the Administration for the Socioeconomic Development of the Family's Temporary Assistance to Needy Families Program (TANF) to cover emergency assistance for participants. Food, housing, utilities,

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

transportation, housing appliances, emergency shelter and expenses, and medical equipment are among the offered services.

Otro

Corporación Pública Industria de Ciegos, Personas Mentalmente Retardadas y otras Personas Incapacitadas de Puerto Rico (CIRIO)

Department of Economic Development and Commerce (DEC)

CIRIO programs provide means for the social and economic rehabilitation of blind persons, mentally retarded persons or persons with other disabilities, through paid employment opportunities in nonprofit workshops that produce cleaning supplies for sale.

Administración de Asuntos Energéticos, Programa de Energía Renovable para Agricultura *(Administration of Energy Affairs, Renewable Energy Program for Agriculture)*

In collaboration with the Department of Agriculture, this program provides funds to the agriculture industry for renewable energy projects.

Compañía de Comercio y Exportación, División de Programas y Alianzas Estratégicas *(Commerce and Export Company, Division of Programs and Strategic Alliances)*

Promotes the creation of alliances between governmental, private, and educational sectors to assist in the development of local small and medium enterprises.

- Financial consulting services for small and medium enterprises- Provides guidance on financing related issues for small and medium enterprises, including identifying funding sources, documentation, among others.
- Voluntary chains- Aims to strengthen small businesses by facilitating the union of independent businesses under the same name to carry out marketing activities,



share resources and inventory, and obtain better prices from suppliers.

- Incentives for businesses- Incentives are provided in the areas of tax credit, electricity credit, economic impulse for communities surrounding the old Roosevelt Roads Base, and economic incentives to develop women who are heads of households, among others.
- Discount markets program- Provides financial assistance to cover startup costs for persons who wish to start their own businesses but lack the necessary resources to do so.

Puerto Rico Industrial Development Company (PRIDCO)

Arts and Crafts Development Program- Grants economic incentives to certified artisans to purchase working materials, machinery and tools. Also facilitates marketing services, training and monetary aid for the artisans' participation in conferences and educational activities.

Economic Incentives- Provides monetary aid granted by PRIDCO to stimulate, and provide support and assistance to the local furniture and apparel and related products industry.

Puerto Rico Film Commission

Puerto Rico Law for the Development of the Film Industry- offers a tax credit as an incentive for investors in a Film Entity dedicated to producing a film project in exchange of stock or unit participations. The credit is equivalent to 40% of budget items paid to Puerto Rico entity or resident or up to 50% of the cash invested as equity in the project.

ARRA

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Center for Family Strengthening ESCAPE (EHS)

The Center for Family Strengthening ESCAPE, is a non for profit private organization which operates in Puerto Rico since 1983. From its beginnings they have been distinguished as one of the principal institutions in Puerto Rico in the intervention, treatment and prevention of child abuse and family violence. The ESCAPE Program includes services such as: visits and counseling in the home through professionals and volunteers, crisis intervention, counseling and phone interventions, Early Head Start Program, upbringing courses, chats, educational conferences, development and promotional informative material, as well as investigation concerning child abuse and family violence.

Child Care and Development Block Grant

The Recovery Act funds for the Child Care and Development Fund will allow states across the country to support child care services for more families whose children require care while they are working, seeking employment or receiving job training or education. The funds will be used by states to provide vouchers to families for child care or to provide access to care through contracts with child care centers. Recovery Act dollars will support a wide range of child care providers, including child care centers and home-based programs. A portion of these funds will be used to improve overall quality and enhance infant and toddler care. For example, states may train child care providers, assist providers in meeting health and safety requirements, hire specialists specifically trained to work with infant and toddler providers, provide grants to providers to achieve higher quality and invest in other initiatives.

Community Service Employment for Older Americans

This program aims to help low-skilled older Americans find work by adding funds to the Senior Community Service Employment program (SCSEP), the nation's only workforce development initiative targeted to older adults. This program helps workers ages 55 and older

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

with incomes 125% below the federal poverty level acquire job skills, provide training and other supportive services, and places participants in subsidized part-time community service assignments.

Early Head Start

Early Head Start programs are funded to provide early, continuous, intensive and comprehensive child development and family support services. These funds have been awarded in the following Municipalities: Bayamón, Carolina, Humacao, Toa Baja, Sabana Grande and Barceloneta.

Head Start

Federal Program that provides comprehensive early childhood development services to low-income children. These funds have been awarded to the following municipalities: Adjuntas, Bayamón, Caguas, Carolina, Guaynabo, Humacao, Isabela, Mayaguez, Patillas, Ponce and San Juan.

Homelessness Prevention and Rapid Rehousing Program (HPRP)

The purpose of the Homelessness Prevention and Rapid Rehousing Program is to provide financial assistance to communities to prevent individuals and families from becoming homeless and to assist those that are already homeless to be quickly re-housed and stabilized.

Job Corps

Job Corps is a no-cost education and vocational training program administered by the U.S. Department of Labor that helps young people ages 16 through 24 improve the quality of their lives through vocational and academic training. Job Corps' mission is to attract eligible young people, teach them the skills they need to become employable and independent, and place them in meaningful jobs or further education. These services will be offered in the following municipalities: Aguadilla, Arecibo and Barranquitas.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Services*Training*Officers*Prosecutors Formula Grant Program (STOP Program). The Office of Violence Against Women (OVW) announced more than \$120 million in Recovery Act awards to states and state coalitions to support comprehensive strategies addressing violence against women. The STOP (Services, Training, Officers, Prosecutors) Violence Against Women Formula Grant Program (STOP Program) supports a coordinated, multidisciplinary approach to stopping and responding to crimes of domestic violence, dating violence, sexual assault and stalking.

STOP Program

Special communities

Responsible for promoting community self-management and empowerment. In order to achieve this, its main responsibility is coordinating governmental efforts for social and economic community development. The Office fosters citizen initiatives and requires community commitment to work for their wellbeing. It coordinates the participation of municipal governments as a fundamental element of community development. The Office's three main programs are: Community Development, Socioeconomic Community Development, and Interagency Coordination.

Oficina de Comunidades Especiales (OCE) (*Office of Special Communities*)

Public Housing

The Puerto Rico Public Housing Authority has various programs and activities to encourage public housing residents to become more involve in management and participate in homeownership.

The Agency organized Public Housing Resident Councils. These councils have proved to be an effective vehicle for community leadership to identify problems and solutions,



and to develop activities that develop a sense of belonging, community cohesion and social responsibility.

Community Service and Self Sufficiency Programs

As part of the PRPHA's efforts to promote and enforce community service and self sufficiency programs, the Agency signed on May 12, 2001 a cooperative agreement with the TANF Agency, to share information and/or target supportive services. Such coordination include client referral, client referrals, sharing of information regarding mutual clients (for rent determinations and otherwise), coordinate the provision of specific social and self-sufficiency services and programs to eligible families, jointly administer programs, coordinate services, activities and share information for the Family Self Sufficiency Program.

As general services and programs, the PRPHA offers the residents of public housing and the participants of the community service and self sufficiency program, discretionary policies to enhance the economic and social self sufficiency of the assisted families by establishing rent determination, admissions, preference and eligibility policies.

In addition, and as part of the efforts to promote or provide programs that enhance economic and self sufficiency or residents, the PRPHA has the following programs and/or services:

- Educational Program(GED and Others)
- Training Program
- Job Placement Programs
- Section 3 Programs 938 Bonafide
- Enterprise Development

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Prevention Programs in collaboration with State Government Agencies (Department of Recreation and the police Department) , Private Community Based Organizations, Development Management Agents.

Although, the PRPHA is not an agency required to maintain a minimum program size as required by HUD under the Family Self Sufficiency requirements, nonetheless, will take steps to promote a Family Self Sufficiency plan in the eight (8) most recently approved developments for homeownership under Section 32. This to encourage the residents at each specific development to obtain economic independence and become homeowners.

As quantifiable results arise in the aforementioned family self sufficiency plan in the approved Section 32 developments, the PRPHA will plan, develop and implement a Voluntary Pilot Family Self Sufficiency Program (VPFSS), in the developments where 50% or more of the families pay a rent of \$200.00 or more, and thus can be considered for a submission of a Section 32 homeownership proposal to HUD. The PRPHA will take furtherance to address the VPFSS Program requirements.

Finally, the Tenant Opportunity Program (TOP) grants provide up to \$100,000 for economic development opportunities. TOP program goals are to overcome dependence on government welfare programs. With the Social Reform Act of 1996, TOP grants become a valuable tool for resident empowerment. To receive a TOP grant, a Residents Council must be registered with the Puerto Rico Department of State as a not-for-profit organization with Section 501(c)(3) status. This status affords eligibility to the Resident Council so that it can compete for any available additional funding, both federal and private.



Reduction of Barriers to Affordable Housing

The PRHFA has taken the following steps to minimize barriers to provide affordable housing to underserved citizens:

- The PRHFA will establish a Customer Service Center for the delivery of counseling and assistance to applicants for the housing programs provided by the agency. Before filing an application, the solicitant receive from a trained counselor; advise on the type of assistance that he/she might be eligible. At the Center, the solicitants could file any request for assistance for: Direct Loan Program, HOME Program, Section 8, Downpayment Assistance, Mortgage Insurance Program, “Bono de la Vivienda” for assistance to closing cost, Interest Subsidy, among other related services. Also, referred the applicants for the Puerto Rico Department of Housing to obtained information for other housing programs available (Comunidades Especiales, Law 173 Elderly Rental Assitance, Public Housing, On-Site Rehabilitation and Domestic Violence Victims Program).

The citizens are allowed to complete their applications electronically; therefore, a permanent record is available for follow-up and status.

The PRHFA programs could be accessed on the Internet at www.afv.gobierno.pr.

- The PRHFA will coordinate with the pertinent agencies the identification of infrastructure deficiencies and plans and/or possibilities to improve said deficiencies to determine projects viability and be able to provide practical alternative of development future projects.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

- Act of the Legislature Num. 42 of July 23, 2009 allows a higher sale price on new develop up to \$110,000 for single family units, \$125,000 for multifamily units and \$130,000 for downtown units throughout the island with the exemption of the municipalities of Bayamón, Culebra, Guaynabo, San Juan and Vieques that could pursue units at \$145,000 in the downtown area.
- The high costs of housing development in Puerto Rico, the non-availability of decent and safe houses for low and moderate income have been determining factors for the State HOME Program.
- The PRHFA uses the parameter allowed by the HOME Program regulations and subsidizes units that do not exceed 95% of the value of FHA, according to the need of the specific area. The limits established by Act 124 fall below the FHA mortgage limits.
- Through the on-going Community Impact activities the PRHFA provides information about its services and other governmental agencies regarding their programs, and fill applications to citizens around the Island with housing and other needs.

Lead Based Hazards

Federal regulations require that lead-contaminated dwelling units targeted for rehabilitation/renovation -- evidenced by flaking or chipped paint that generated dust -- must be made lead-free. When added to the numerous other extraordinary incremental expenses of rebuilding urban housing, this cost for lead abatement makes most potential residential rehabilitation projects prohibitively expensive, exceeding the

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

likely economic value of the renovated property. Therefore, units remain blighted and full of lead.

The lead hazard reduction requirements would be conducted to any assisted housing and any paint disturbed during rehabilitation, and must be repaired. Safe work practices must be used during rehabilitation including the repair of disturbed paint. After the work is completed, the worksite must pass a clearance examination before occupants are allowed to return to the areas where the work was performed.

All CDBG funded housing acquisition and rehabilitation, of pre-1978 units should meet the provisions established in Attachment 24-1 of HUD Manual 6509.2 REV. 5. The new HUD requirements are listed below:

Lead-based Paint Compliance for Housing Acquisition	
Acquisition, Leasing, Support Services, or Operation	<ul style="list-style-type: none"> • Provision of pamphlet. • Visual assessment • Option of paint testing and notice to occupants of evaluation. • Paint stabilization. • Ongoing LBP maintenance
Lead-based Paint Compliance for Housing Rehabilitation	
For all Properties	<ul style="list-style-type: none"> • Provision of pamphlet. • Paint testing of surfaces to be disturbed, or presumed LBP. Notice to occupants of evaluation for paint testing or presumption. • Lead safe work practices during rehabilitation and lead hazard reduction. • Ongoing LBP maintenance if HOME.
Properties receiving less than or equal to	<ul style="list-style-type: none"> • Safe work practices during rehabilitation. Repaired disturbed

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

<p>\$5,000 per unit federal rehabilitation assistance</p>	<p>paint.</p> <ul style="list-style-type: none"> • Clearance of the worksite.
<p>Properties receiving more than \$5,000 and up to \$25,000 per unit</p>	<ul style="list-style-type: none"> • Risk assessment. • Interim controls. • Notice to occupants of lead hazard reduction including clearance.
<p>Properties receiving more than \$25,000 per unit</p>	<ul style="list-style-type: none"> • Risk assessment. • Abatement of LBP. • Notice to occupants of lead hazard reduction including clearance.

OCMA will provide guidance on the lead based paint compliance requirements assuring that all the non-entitlement rehabilitation manuals filed in the agency, includes the actions the municipalities will take on this issue.

Low Income Housing Tax Credits

The Puerto Rico Housing Finance Authority (**PRHFA**), a subsidiary of the Government Development Bank for Puerto Rico, in compliance with the rules set forth in Section 42 of the United States Internal Revenue Code (**Section 42**), as amended, has developed and implemented a Qualified Allocation Plan (**QAP**) for the Low-Income Housing Tax Credit Program (**Program**). The purpose of the Program is to encourage and promote investment in affordable rental housing for low income households. These investments will either generate increased housing units or significantly upgrade existing units by offering a reduction in the tax liabilities of the investors.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

Tax credits will be distributed to the most qualified and eligible projects in Puerto Rico. Eligible projects must meet minimum standards as prescribed in Section 42 and the QAP.

In an attempt to best utilize the resources allocated under the Program, PRHFA used historical data and independent sources to assess the housing needs of Puerto Rico. Based on these identified housing needs, PRHFA has established certain housing priorities to be used for the distribution of the low-income housing tax credits. PRHFA seeks to promote:

- projects which add to or significantly upgrade the existing low income housing stock for the longest periods;
- projects which without tax credits would not likely set-aside units for low-income tenants;
- projects which have a significant portion of units designated for tenants with special needs and serve the lowest income tenants; and
- balanced distribution of tax credits throughout Puerto Rico in terms of geographic and urban/rural areas and which contribute to concerted community revitalization plans.

Monitoring

The Office of the Commissioner of Municipal Affairs for its CDBG Program, the Puerto Rico Department of Housing for its HOME Program, the Puerto Rico Department of the Family for its ESG Program, and the Puerto Rico Department of Health for its HOPWA Program, will follow the standards and procedures established by the US Department of Housing and Urban Development to monitor their housing and community

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I

development and services projects in order to ensure long-term compliance with program requirements. This will be discussed in detail in Section VI, Monitoring, of the Action Plan.

State Consolidated Plan



for housing & Community
Development Programs
2010-2014 and Action Plan 2010

VOL I
