

PUERTO RICO 2020-2024 CONSOLIDATED PLAN ANALYSIS OF IMPEDIMENTS



June, 2020



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EXECUTIVE SUMMARY

The Fair Housing Act of 1968, (42 U.S.C. 3608), prohibits discrimination in access to housing opportunities based on race, color, national origin, religion, sex, familial status or disability. Beyond protecting people from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other transactions related to housing, it requires that individuals and families should have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers. It also requires the Department of Housing and Urban Development (HUD) to administer programs and activities related to housing and urban development in a manner that affirmatively furthers the policies promoted by the Act. Regulations define affirmatively furthering fair housing as:

“taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development” (24 CFR § 5.152).

An integral part of promoting fair housing is the analysis of those impediments, problems or barriers that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs. The analysis should be focused on providing information that will allow the jurisdiction to establish fair housing priorities and goals to advance fair housing.

This document provides the analysis of impediments conducted for the Puerto Rico State Consolidated Planning period of 2020-2024.

For the purpose of integrating the input from a variety of sectors and stakeholders in this analysis of impediments, the Puerto Rico Department of Housing (PRDoH), as the lead agency for the consolidated planning process, carried out several activities and provided different channels of communication, including: public hearings, written consultations, in depth interviews with officials of consolidated planning agencies, focus groups combined with virtual polls and opportunities for comments via email.

According to the stakeholders consulted in the focus groups conducted for purposes of the analysis, barriers and problems associated to fair housing choice are related to five main areas:

- Lack of adequate inventory;
- Lack of coordination among entities that provide housing related services;
- Lack of understanding of program requirements, including those that are not in line with Puerto Rico's socio-economic reality;
- Institutional barriers related to public policies and bureaucracy; and
- Lack of education on housing related programs.

Almost all the participants of the focus groups (98%) understand that there are groups in the population more affected by these barriers and needs, being the most frequently mentioned persons with disabilities, LGBTQ population, persons with a criminal record, persons with a substance abuse problem, homeless persons (particularly youth), women and families with children.

To address these barriers stakeholders recommended actions in three areas:

- Provision of housing counseling services and education to citizens about their rights;
- Improve coordination between government entities and NPOs; and
- Provide orientation and technical assistance to organizations that work with housing related services on program requirements and ways of optimizing their assistance.

The analysis of secondary data confirms and adds to the above findings. Protected classes and other vulnerable populations are subjected a challenging economic and

social context, which is more complex for those residing in non-entitlement municipalities. These municipalities have been disproportionately affected by the economic contraction and have sustained substantial impacts to their fiscal budgets, reducing their capacity to address mounting social and economic development needs. Social and economic development gaps are expected to widen between non-entitlement municipalities and the much more diverse urban economies in the entitlement municipalities due to the COVID-19 health crisis. The development of differentiated policy priorities, strategies, and actions for both classes of municipalities is then necessary. In fact, according to HUD's Low Poverty Index, most census tracts in non-entitlement municipalities have a significantly higher exposure to poverty. Thus, protected classes living in these municipalities are also exposed. The highest concentrations of non-white populations- those having a concentration above 53.7% of its population- are in the West-Southwest, the Southeast and North east regions of Puerto Rico. Many of these occur in non-entitlement municipalities.

The analysis identified certain trends and disparities among protected classes and disadvantaged populations that require attention:

- The elderly population in Puerto Rico, which is growing very rapidly and many reside in suburban areas lacking adequate mass transportation and urban infrastructure, limiting their access to basic activities and needs such as shopping, recreation and health.
- 32,000 cost burdened elderly households, of which 62% were severely burdened.
- 672,799 persons have disabled status, which represents 24% of the total civilian non-institutional population. 26% of the disabled population are elders.
- Over 150,000 persons with disabilities have an independent living difficulty, which is equivalent to almost half of elderly civilian non-institutional population (40%). Ambulatory difficulty is the most common disability among the elderly (50%). There are no substantial differences in the prevalence of disability by racial group or gender.
- Most the minority households with housing problems live in urban areas. The largest concentrations in relative terms in non-entitlement municipalities are in the

following: Hormigueros, Rincón, Aguada, Aguadilla, Quebradillas, Dorado, Ceiba, Vieques and Culebra. Black populations with housing problems are concentrated in urban areas with three clusters in the following non-entitlements municipalities: Dorado, Ceiba and Rincón. Severe housing problems are similarly distributed.

- According to HMDA, for the U.S. the races with the highest percentage of denied applications are American Indian and Black or African American. Overall, the denial rate does not differ greatly between races, except for the American Indian population. Thus, there is a need for targeted homebuyer assistance programs, rent to own programs and financial training programs for these groups.
- Among American Indian or Alaska Native groups, the most common denial was debt to income ratio and credit history and among Black or African American the lack of collateral, credit history, and debt to income ratio. When compared to white persons, the percentage in both groups do not suggest a disparate treatment. Denial reasons that show substantial differences among certain groups are the following:
 - Asian applicants are 10 times more likely to be denied a mortgage for employment reasons than Caucasians
 - American Indian or Alaska natives and Asian are approximately 2 times as likely to be denied a mortgage for having insufficient cash at closing for down payment and closing costs.
- ACS data on housing tenure shows moderate homeownership disparities among races similar to those identified by HMDA data. Black or African American have similar homeownership rates in non-entitlement municipalities, and three percentage points lower in Puerto Rico as a whole. Greater disparities were found among American Indian and Alaska Natives, Asians and Native Hawaiian and other Pacific Islanders. White Alone not Hispanic or Latino householder had lower homeownership rates, but this may reflect transitory populations that prefer to rent instead of purchasing a home.
- Both Hurricane María and the 2020 earthquakes exposed the vulnerability of low-income households and communities to environmental risks. CDBG-DR funds provide an opportunity to address housing problems, environmental concerns,

and economic development among protected classes and vulnerable populations. Outreach efforts should prioritize reaching protected classes and other disadvantaged populations so that they can participate of these programs.

- Foreclosure rates in Puerto Rico are relatively high as well as the repossessed housing inventory, which provides opportunities to promote housing rehabilitation programs for repossessed properties in areas of economic opportunity.

PUBLIC PARTICIPATION AND CONSULTATION

PUBLIC ENGAGEMENT ACTIVITIES

For the purpose of integrating the input from a variety of sectors and stakeholders in this analysis of impediments, the Puerto Rico Department of Housing (PRDoH), as the lead agency for the consolidated planning process, carried out the following activities:



In two public hearings, a space was set aside in the agenda to obtain citizens' input on housing needs and barriers to fair housing. The first of these hearings was carried out on March 6, 2020 as part of the 2020-2024 consolidated planning process. A total of 106 persons attended the hearing and 30 days were given for additional comments. A second hearing was conducted on May 21, 2020 in the context of the CDBG-CV CARES Act allocations¹. A total of 71 persons participated of this second hearing, representing nonprofit organizations, municipalities, and public agencies. In accordance with the flexibilities provided by the CARES Act, five additional days were provided for public comments.

¹ Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136.

The focus groups, on the other hand, were coordinated in collaboration with the State ESG Program and the PR CoCs. A total of 80 people participated in the sessions, which were conducted on May 28 and June 4, 2020. Participants represented non-profit organizations, municipalities, government agencies, including two PHAs. The focus group discussion was combined with online polls, to promote more interaction with participants.



INPUT RECEIVED DURING THE FOCUS GROUPS

General perceptions on the availability and access to housing and suitable living environments

The focus groups participants were asked about their perceptions on the availability and access to housing and suitable living environments, including the availability of economic and social mobility opportunities.

Figure 1: Participants' perceptions about the availability and access to adequate rental housing for low- and moderate-income persons

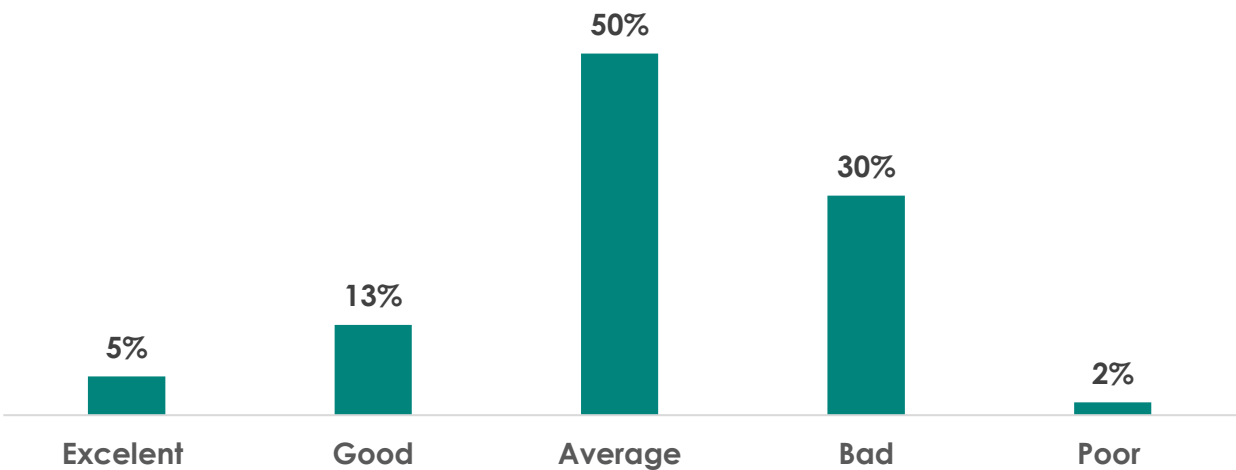


Figure 2: Participants' perceptions about the availability and access to adequate housing to own for low- and moderate-income persons

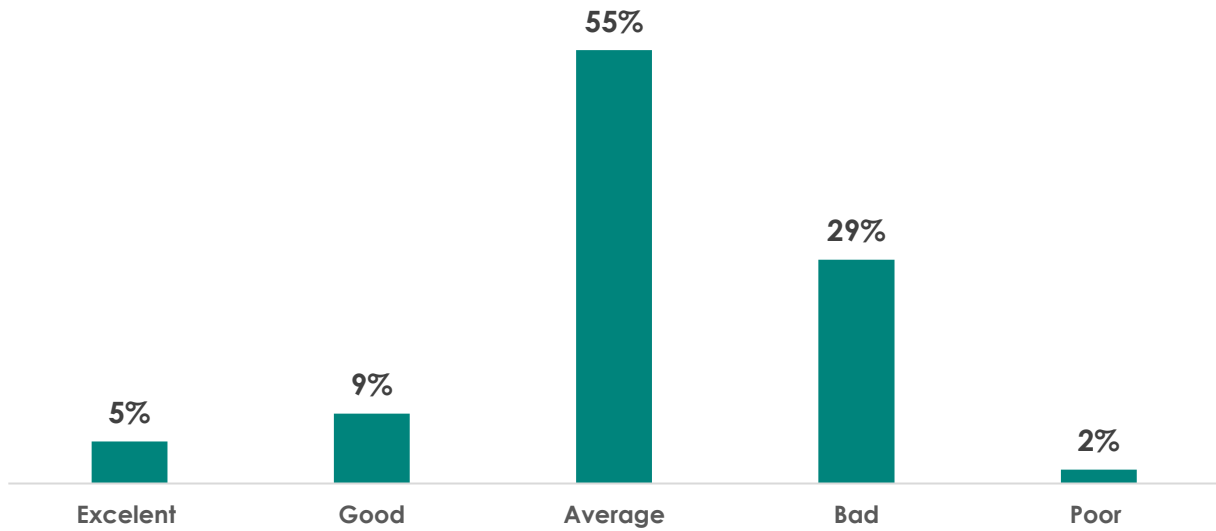


Figure 3: Participants' perceptions about the availability of suitable environments for living in terms of safety and health, public facilities, among other aspects

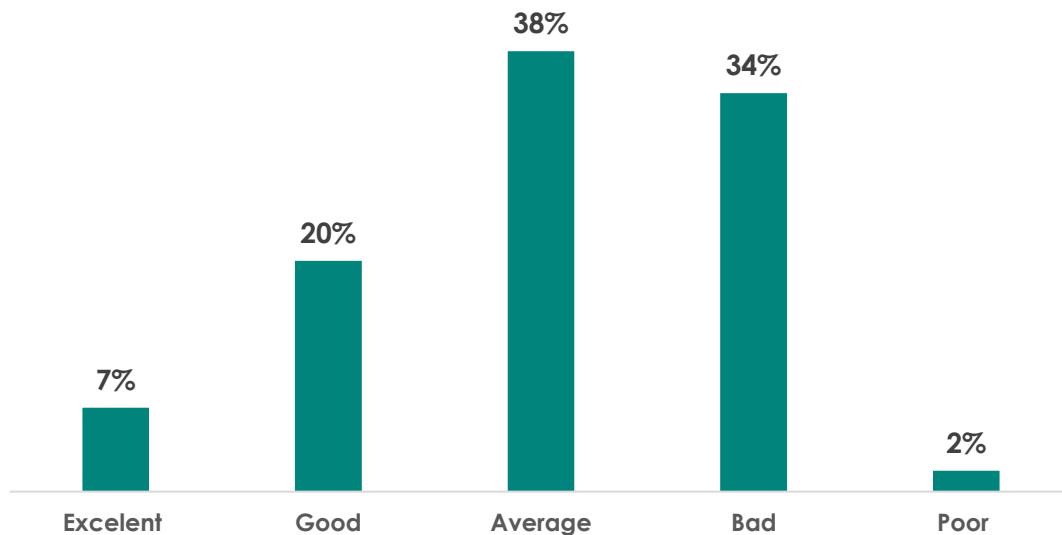
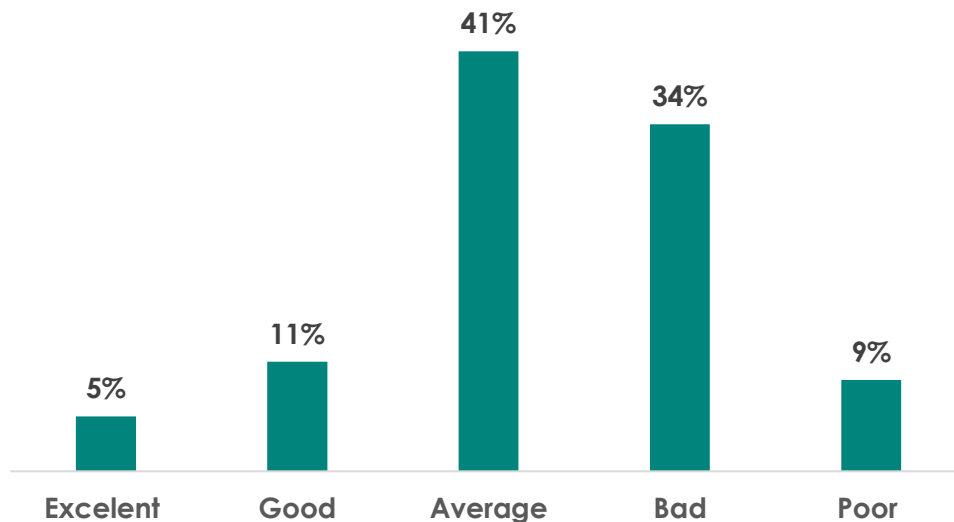


Figure 4: Participants' perceptions about the availability of economic development opportunities that benefit communities, particularly the population of low and moderate income



Note: the base of these illustrations is the 56 persons that answered the polls.

Concerning availability of rental housing units, half (50%) of participants think the situation is average (neither good, nor bad) and 3 out of 10 (30%) expressed that it is bad. Some participants commented that there is a substantial need / lack of inventory of affordable renting housing units and waiting lists of programs such as Section 8 are extensive. Also, some participants mentioned programs requirements are very demanding and difficult to meet. Emergencies like the earthquakes in the southwest region aggravated an already complicated situation in terms of the housing stock. In this direction, participants of the focus groups stressed out the need to educate the public on the different programs and the ways in which one could qualify or combine different sources. As well, participants mentioned the need to address institutional barriers related to coordination among agencies, municipalities and NPOs that provide housing related services, and bureaucracy.

In terms of the availability of housing for ownership, more than half (55%) of participants consider that the situation is average and 29% believe it is bad. The reasons are like the ones they expressed about rental housing. Also, for low- and moderate-income persons, it is challenging to access mortgage loans. The availability of a suitable environment to

live is another important element. This includes safety, health, public facilities, among other. Around 2 out of 5 (38%) participants indicated that it is average and 1 out of 3 (34%) think it is bad. Pertaining to the availability of opportunities for economic development that benefit communities, the proportion is the same as the availability of suitable environment. Thereby, 2 out of 5 (41%) participants indicated that it is average and 1 out of 3 (34%) think it is bad. In both instances, participants pointed out to the social and economic situation that Puerto Rico has been facing for years, which was aggravated by the recent disasters (Hurricane María and the Earthquakes)

Main barriers and needs identified by participants

As part of the discussion participants mentioned barriers and needs that affect or limit low- and moderate-income persons of accessing affordable housing of their choice. These include:

- Lack of housing inventory with the conditions for persons with disabilities
- Fair Market Rents and eligibility income levels in the context of Puerto Rico
- Lack of availability of housing for single persons, especially with mental health conditions
- In the case of the homeless population, documentation required for placement or acquiring a unit
- Criteria for housing that complies with HUD's Housing Quality Standard is very rigorous
- Section 8 program is full and with a waiting list
- Requirements of Financial Institutions when acquiring a housing unit and the limitation this represents for persons with affected credit
- Limitations on housing for persons with criminal record
- Education on housing program requirements and ways to combine the assistance
- limited economic development programs to address the need for employment
- Bureaucratic procedures
- Lack of coordination between government, non-profit organizations, and non-profit organizations

In summary, the needs and barriers identified with more frequency are related to four areas:

Figure 5: Barriers and areas of need (summary)



GROUPS AFFECTED BY THESE BARRIERS AND AREAS OF NEED

Almost all the participants of the focus groups (98%) understand that there are groups in the population more affected by these barriers and needs. Specifically, 6 out of 10 (61%) participants pointed to persons with disabilities as one of the most affected groups. Besides, 3 out of 10 (31%) mentioned “other” groups like LGBTQ persons, persons with criminal record, persons with problematic substance use, homeless persons (particularly youth), women and families with children.

Figure 6: Participants who think there are groups in the population that are affected to a greater extent by these barriers or needs

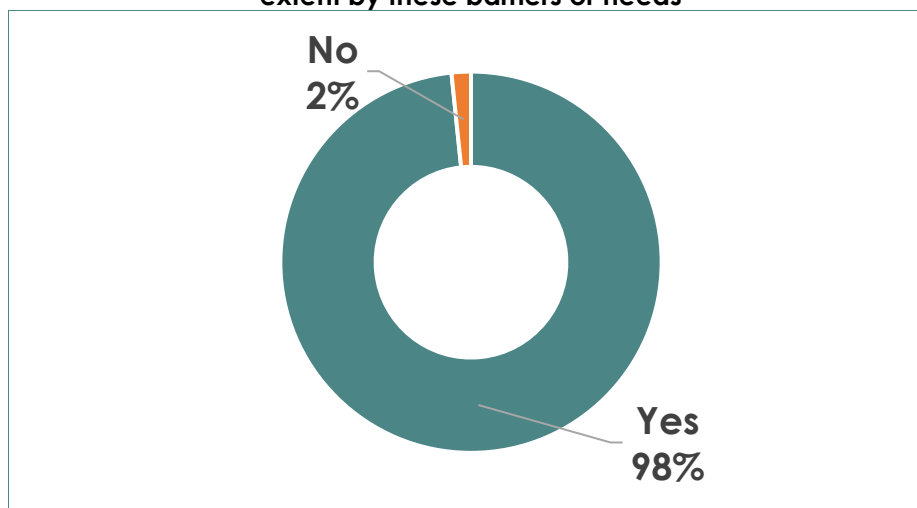
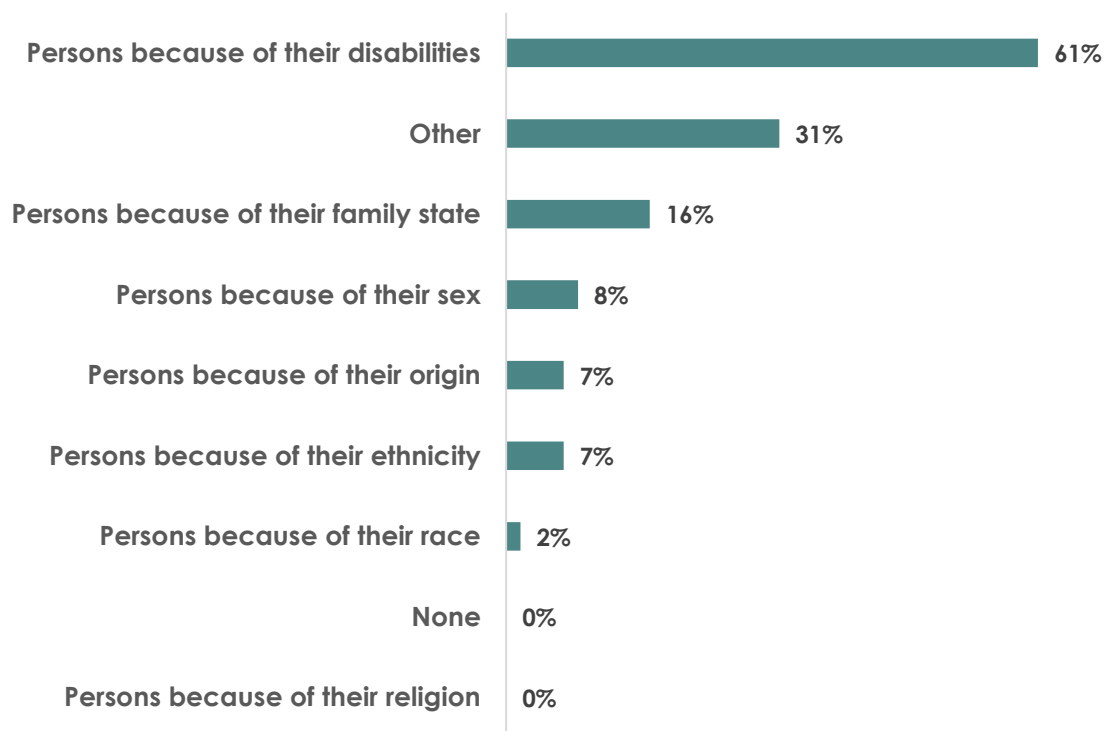


Figure 7: Groups that they understand are more affected by these barriers and needs related to housing



ACTIONS AND RECOMMENDATIONS TO RESPOND TO BARRIERS AND NEEDS

To address the needs and barriers mentioned previously and further fair housing choice, participants provided a series of recommendations. The recommendations are mainly focused on education and coordination:

- Offer housing counseling services to educate persons about their rights and housing alternatives
- Improve coordination between government entities and NPOs
- Provide orientation and technical assistance to organizations that work with housing related services on program requirements and way of combining the assistance

DEMOGRAPHIC PROFILE

POPULATION

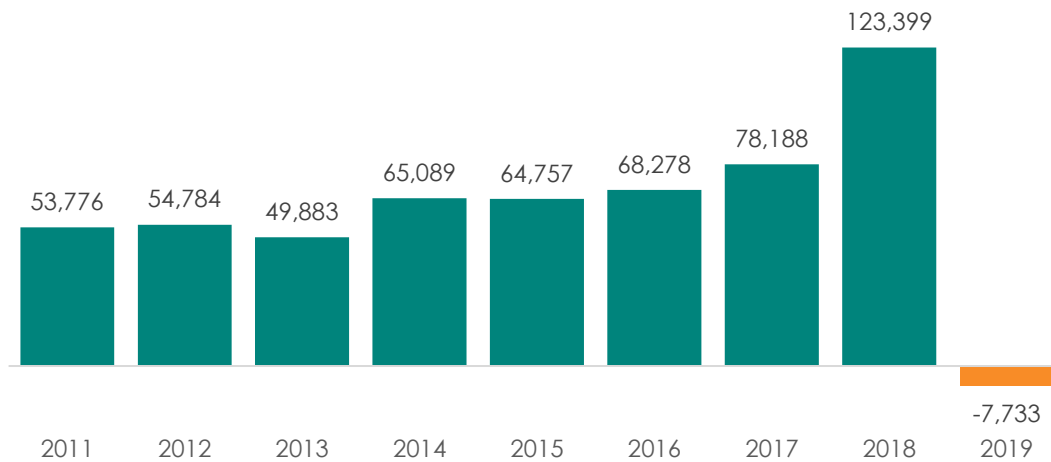
The population of Puerto Rico declined by 14% between 2010 and 2019. This reduction has been driving mostly by outward migration. Population trends are also being affected by a reduction in the number of births, which were below the number of deaths contributing to a slightly to population decline.

Table 1: Population in Puerto Rico

Year	Puerto Rico	Non-entitlement municipalities
2010	3,725,789	1,348,013
2011	3,678,732	1,336,716
2012	3,634,488	1,325,039
2013	3,593,077	1,314,713
2014	3,534,874	1,297,901
2015	3,473,232	1,279,480
2016	3,406,672	1,259,231
2017	3,325,286	1,233,154
2018	3,193,354	1,188,138
2019	3,193,694	1,192,810

Source: 2010: US Census Bureau, Census 2010. 2011-2019: Annual Estimates of the Resident Population, U.S. Census Bureau, Population Division

Graphic 1: Net migration 2011-2018



Fuente: US Census Bureau (2020). *Annual Estimates of the Components of Resident Population*

SEX AND AGE

The median age of the population for 2018 is 41 years old, 4 years more when compared to 2010 (37 years old). The age group of 15 to 59 years represent 59% of the population for both Puerto Rico and non-entitlement municipalities, the population of 60 years and older represent 25.2% for Puerto Rico and 24.2% for the non-entitlement municipalities, this represents a 24% of growth for Puerto Rico when compared to 2010 in that age group.

Table 2: Population by age group, 2018

Age group	Non-entitlement municipalities	Puerto Rico
Total Population	1,251,732	3,386,941
Male population	48.3%	47.6%
Female population	51.7%	52.4%
Under 5 years	4.8%	4.7%
5 to 14 years	12.2%	11.6%
15 to 24 years	13.9%	13.9%
25 to 34 years	12.5%	12.5%
35 to 49 years	19.3%	19.0%
50 to 59 years	13.2%	13.1%
60 to 64 years	6.5%	6.3%
65+	17.7%	18.9%

Source: American Community Survey 2014-2018 5-year estimates.

PROJECTED CHANGE IN POPULATION BY AGE GROUP

Puerto Rico is a rapidly aging population. Between 2014 to 2018, the proportion of persons 50 years and older increased 1.3 percentage points, from 33.3% in 2014 to 34.5% in 2018. Conversely, the proportion of the 24 years or less age-cohort dropped 1 percentage point, from a 34.2% in 2014 to 33.2% in 2018. This is being mostly driven by emigration of a proportionally high number of younger population and a long-term decline in births.

Table 3: Population by age group, 2014 vs 2018

Age group	2014		2018	
	Non-entitlement municipalities	Puerto Rico	Non-entitlement municipalities	Puerto Rico
Total Population	1,326,850	3,638,965	1,251,732	3,386,941
Male population	48.6%	47.9%	48.3%	47.6%
Female population	51.4%	52.1%	51.7%	52.4%
Under 5 years	5.9%	5.6%	4.8%	4.7%
5 to 14 years	13.6%	13.0%	12.2%	11.6%
15 to 24 years	14.7%	14.6%	13.9%	13.9%
25 to 34 years	12.9%	12.9%	12.5%	12.5%
35 to 49 years	19.6%	19.4%	19.3%	19.0%
50 to 59 years	12.6%	12.5%	13.2%	13.1%
60 to 64 years	6.0%	6.0%	6.5%	6.3%
65+	14.7%	16.0%	17.7%	18.9%

Source: American Community Survey 2014 & 2018 5-year estimates.

Population in Puerto Rico and in Non-entitlement municipalities is expected to continue declining at a somewhat slower rate as emigration trends are expected to wane. Population is expected to drop to 3,021,647 million in 2022 in Puerto Rico and to 1,137,993.

Table 4: Population Trends by Age Group 2014 and 2018, and Projections to 2022 for Non-entitlement municipalities and Puerto Rico

	Average Annual Growth (2014-2018)		Projected 2022	
Age group	Non-entitlement municipalities	Puerto Rico	Non-entitlement municipalities	Puerto Rico
Total Population	-1.07%	-1.37%	1,137,993	3,021,647
Male population	-1.15%	-1.45%	547,509	1,434,412
Female population	-1.00%	-1.30%	590,484	1,587,235
Under 5 years	-3.59%	-3.96%	48,983	126,440
5 to 14 years	-2.45%	-2.92%	131,507	329,694
15 to 24 years	-1.92%	-2.09%	152,337	408,291
25 to 34 years	-1.60%	-1.90%	138,807	368,586
35 to 49 years	-1.35%	-1.79%	217,571	563,926
50 to 59 years	-0.60%	-0.83%	152,823	405,992
60 to 64 years	-0.21%	-0.80%	76,325	195,064
65+	1.08%	0.80%	219,641	623,653

Sources: American Community Survey 2014 & 2018 5-year estimates.
US Census Bureau, Census 2010. 2011-2019: Annual Estimates of the Resident Population, U.S. Census Bureau, Population Division.

PERSONS WITH DISABILITIES

The Community Survey of the Census Bureau of 2018 indicates that 21.4% of the population in Puerto Rico have a disability, the proportion for the non-entitlement municipalities is very similar with 21.1%. Off all the municipalities Guánica, Sabana Grande, Cayey, Orocovis, Aguas Buenas and Naranjito have more than 30% of the population with disabilities. In general, there are no substantial differences in disability between non-entitlement municipalities and Puerto Rico, but most of the municipalities

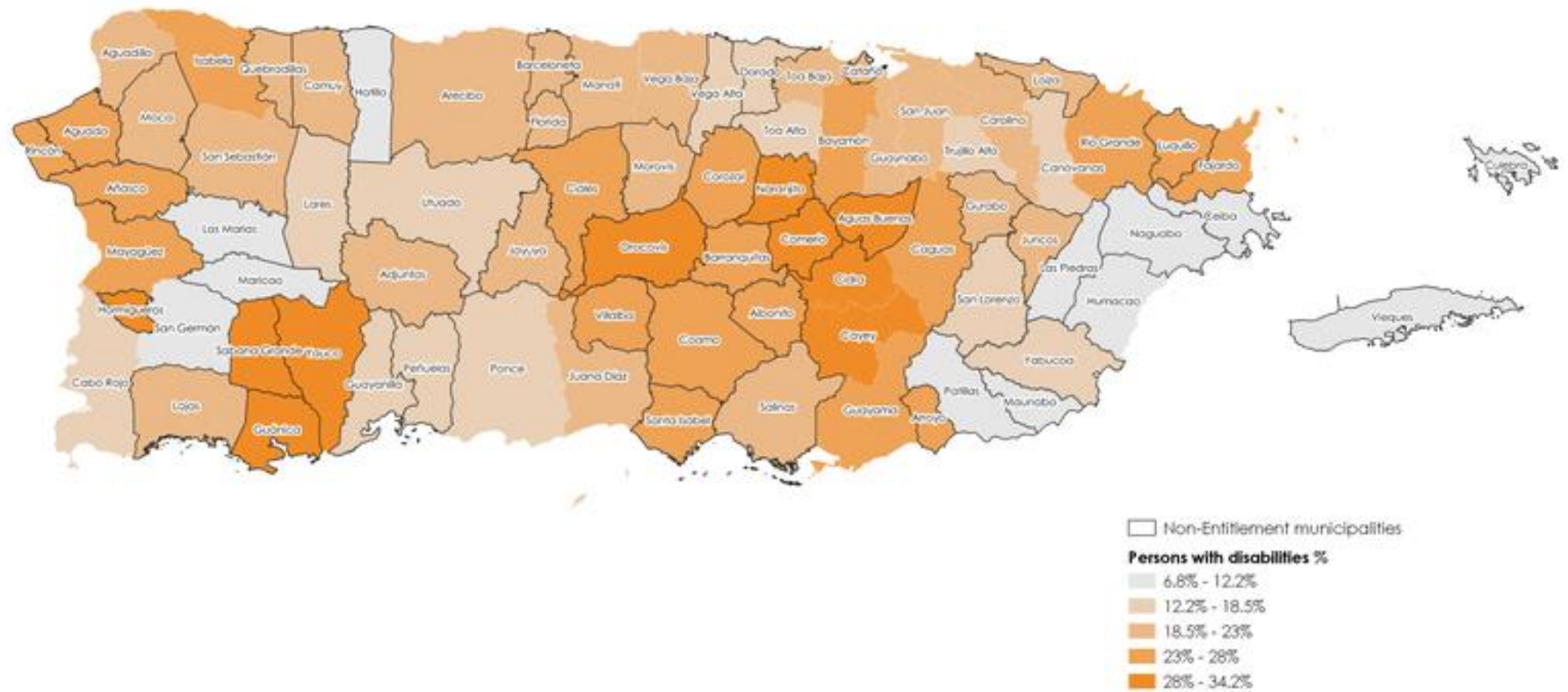
with the highest disability rates are non-entitlement municipalities, in particular in municipalities in the Central and Southwest Puerto Rico.

Table 5: Population with disabilities, 2018

Disability	Non-entitlement municipalities	Puerto Rico
Total civilian noninstitutionalized population	1,247,801	3,361,571
With a disability	263,210	718,344
%	21.1%	21.4%
Male	602,074	1,594,465
Male with a disability	126,574	335,630
%	21.0%	21.0%
Female	645,727	1,767,106
Female with a disability	136,636	382,714
%	21.2%	21.7%

Source: American Community Survey 2014-2018 5-year estimates.

Figure 8: Population with disabilities by Municipality, 2018



RACE AND ETHNICITY

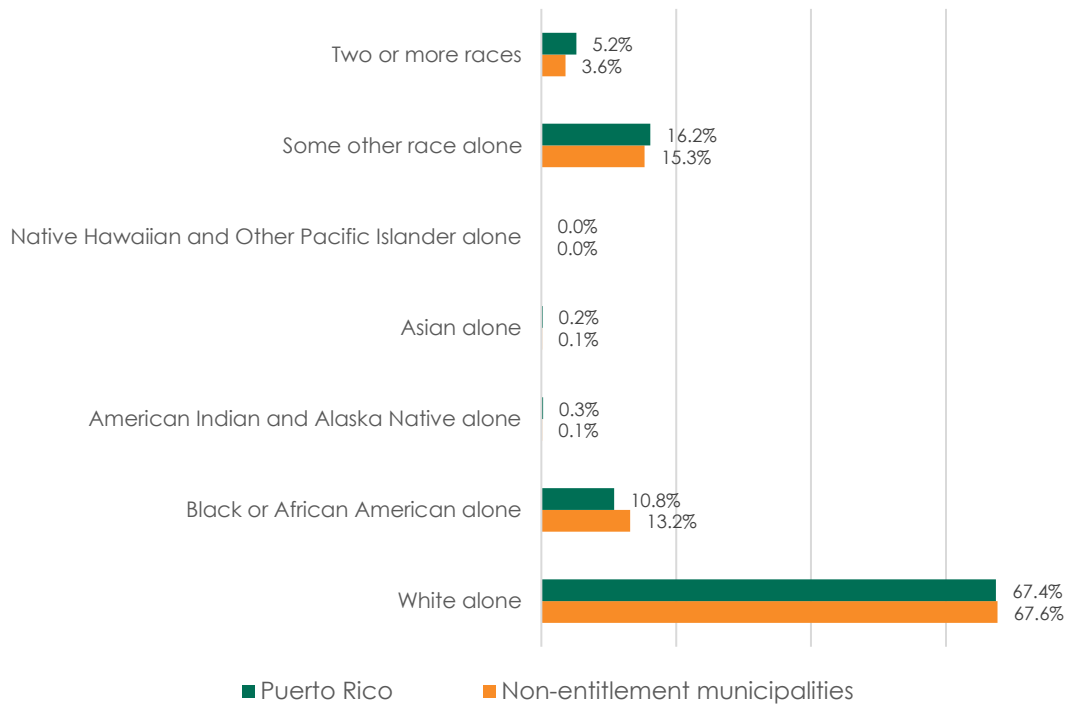
According to the Community Survey of the Census Bureau for 2018, the racial composition for Puerto Rico is 67.4% White alone, for the non-entitlement municipalities is very similar with 67.6%. In Puerto Rico 10.8% of the population is Black or African American alone, non-entitlement municipalities have a 13.2% and 5.2% in Puerto Rico defined themselves as multiracial (two or more races), non-entitlement municipalities have a 3.6%. For both Puerto Rico and non-entitlement 98.9% of the population is Hispanic or Latino.

Table 6: Population by Race, 2018

Race	Non-entitlement municipalities	Puerto Rico
Total	1,251,732	3,386,941
White alone	67.6%	67.4%
Black or African American alone	13.2%	10.8%
American Indian and Alaska Native alone	0.1%	0.3%
Asian alone	0.1%	0.2%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%
Some other race alone	15.3%	16.2%
Two or more races	3.6%	5.2%
Hispanic or Latino	98.9%	98.9%

Source: American Community Survey 2014-2018 5-year estimates.

Graphic 2: Population by Race, 2018



Source: American Community Survey 2014-2018 5-year estimates.

Municipalities with the highest concentrations of non-white populations, those having a concentration above 53.7% of its population- not including latinos- are all non-entitlement municipalities. (See the next figure.). The highest concentrations are in the West-Southwest, the Southeast and North east regions of Puerto Rico. Many of these municipalities are non-entitlement municipalities. Census tracts considered racially or ethnically concentrated areas of are also all mostly non-entitlement municipalities.

Figure 9: Percentage of non-white population by Municipality

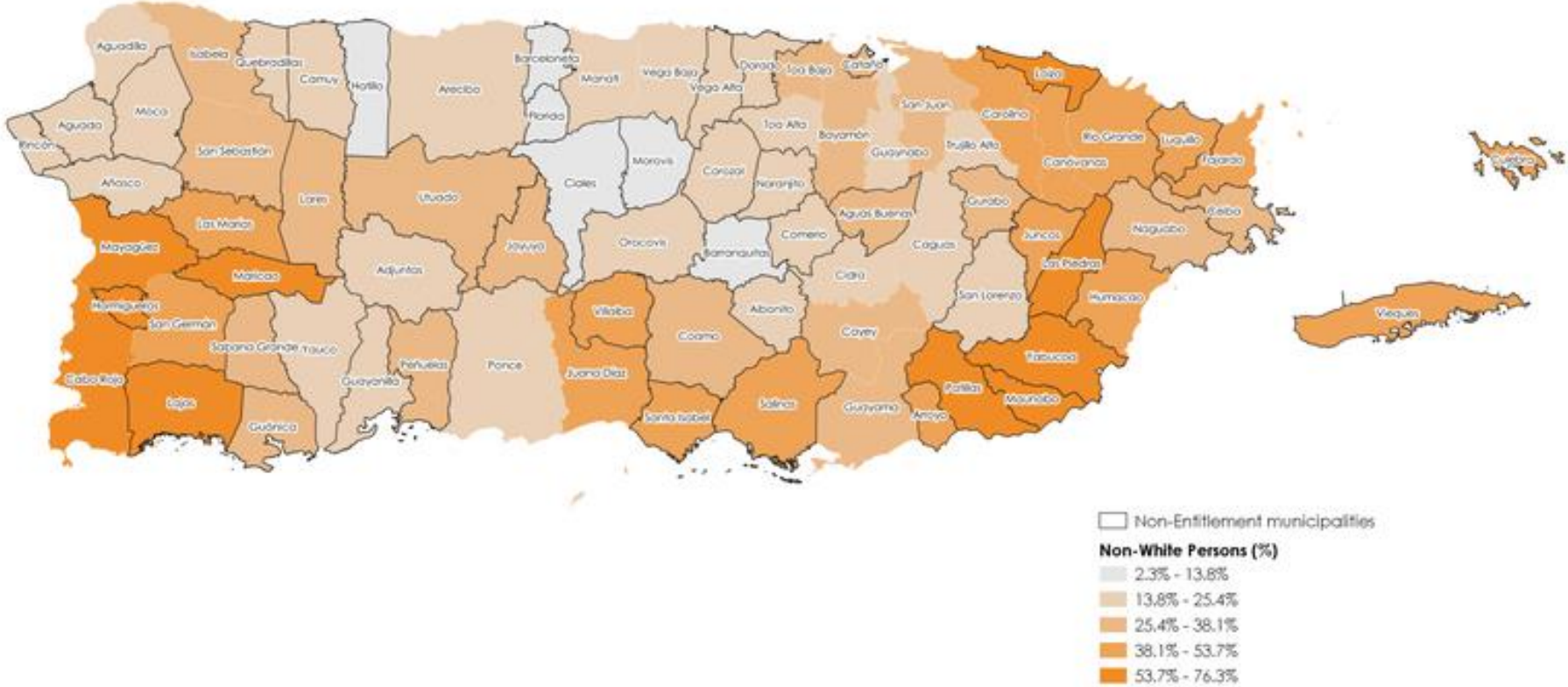
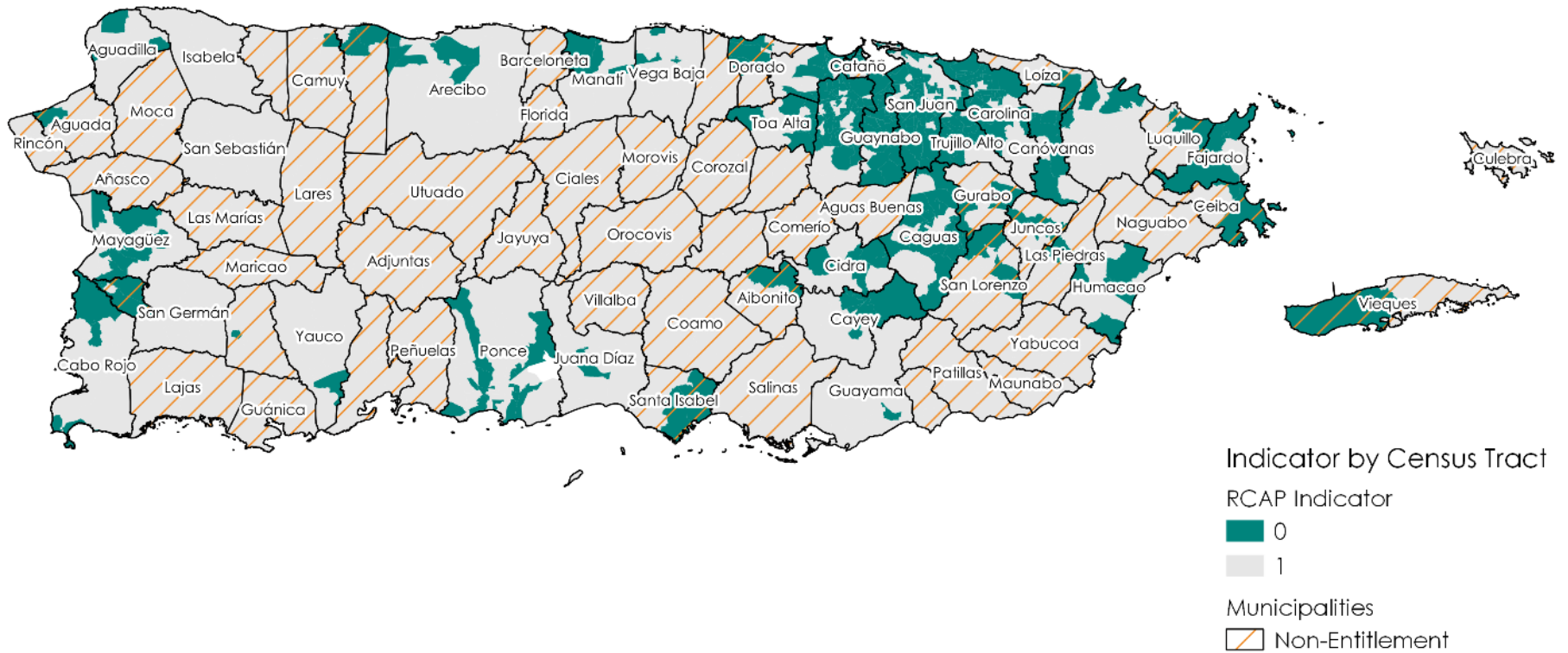


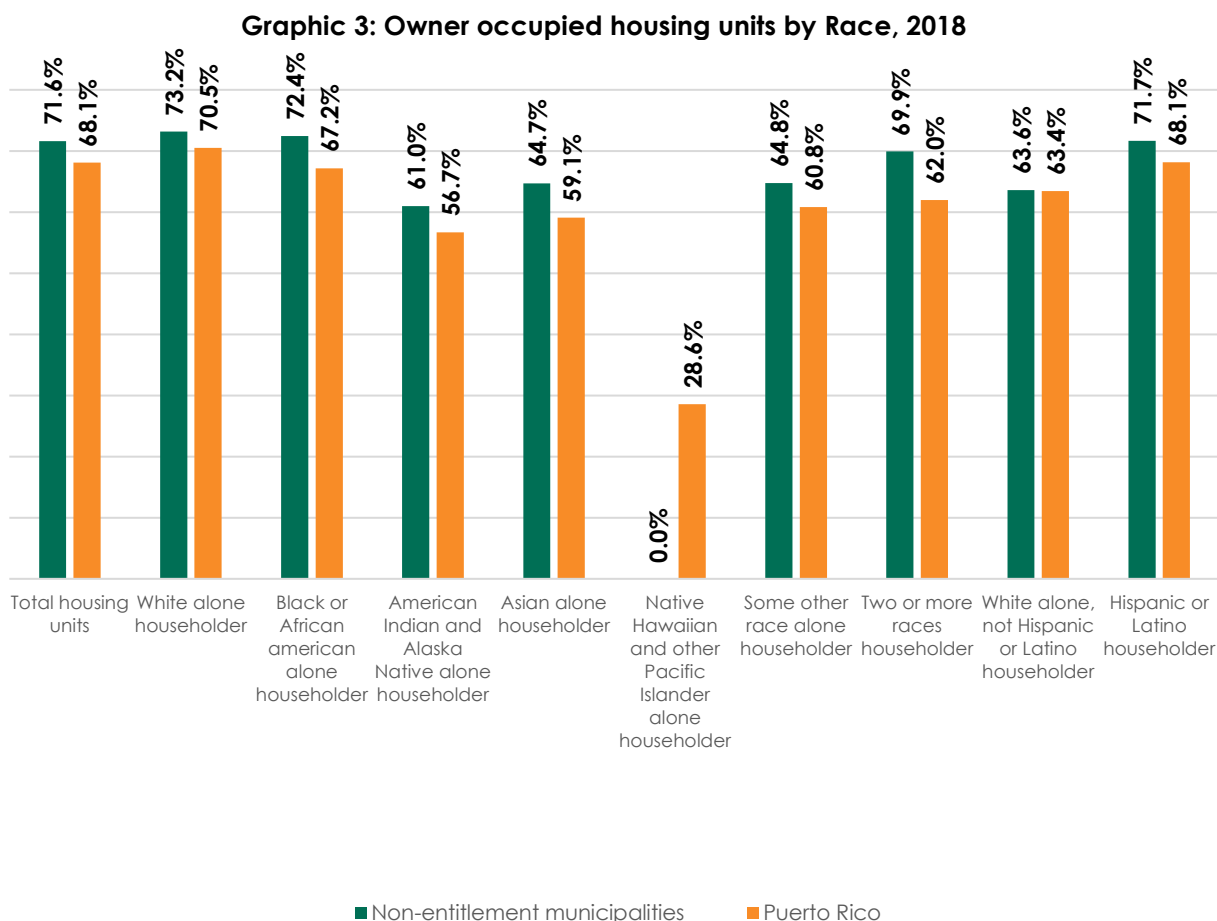
Figure 10: Racially/Ethnically Concentrated Area of Poverty



*Source: ACS 2009-2013, U.S Census.

Housing tenure by Race

ACS data on housing tenure shows moderate homeownership disparities among some races. Black or African American have similar homeownership rates in non-entitlement municipalities, and three percentage points lower in Puerto Rico as a whole. Greater disparities were found among American Indian and Alaska Natives, Asians and Native Hawaiian and other Pacific Islanders. White Alone not Hispanic or Latino householder had lower homeownership rates, but this may reflect transitory populations that prefer to rent instead of purchasing a home.



Source: American Community Survey 2014-2018 5-year estimates.

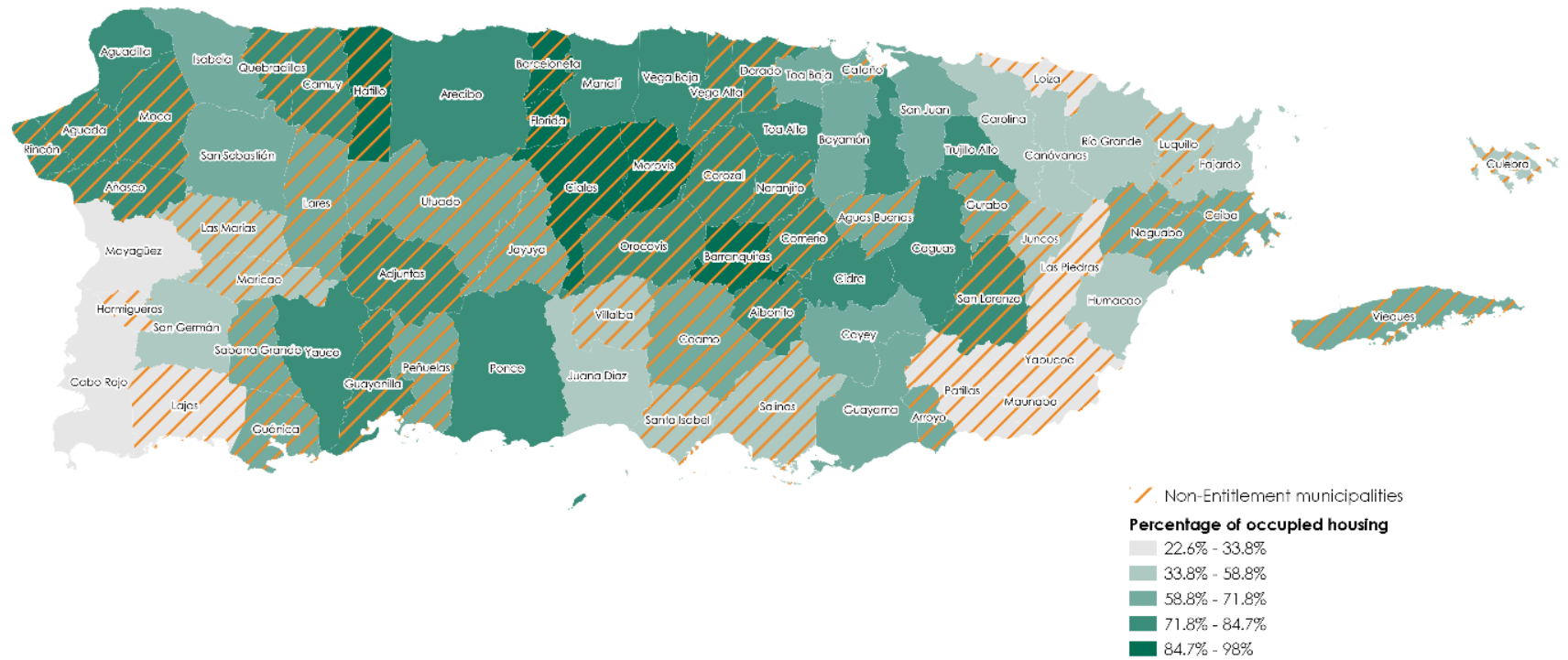
Table 7: Housing tenure by Race, 2018

Geographic Area	Non-entitlement municipalities	Puerto Rico
Total households	420,075	1,205,075
Owner occupied (Homeownership rate)	71.6%	68.1%
Renter occupied (Rental rate)	28.4%	31.9%
White alone householder (% of households)	66.9%	67.0%
Owner occupied (Homeownership rate)	73.2%	70.5%
Renter occupied (Rental rate)	26.8%	29.5%
Black or African american alone householder (% of households)	13.9%	11.3%
Owner occupied (Homeownership rate)	72.4%	67.2%
Renter occupied (Rental rate)	27.6%	32.8%
American Indian and Alaska Native alone householder (% of households)	0.1%	0.3%
Owner occupied (Homeownership rate)	61.0%	56.7%
Renter occupied (Rental rate)	39.0%	43.3%
Asian alone householder (% of households)	0.1%	0.2%
Owner occupied (Homeownership rate)	64.7%	59.1%
Renter occupied (Rental rate)	35.3%	40.9%
Native Hawaiian and other Pacific Islander alone householder (% of households)	0.0%	0.0%
Owner occupied (Homeownership rate)	0.0%	28.6%
Renter occupied (Rental rate)	0.0%	71.4%
Some other race alone householder (% of households)	15.5%	16.2%
Owner occupied (Homeownership rate)	64.8%	60.8%
Renter occupied (Rental rate)	35.2%	39.2%
Two or more races householder (% of households)	3.5%	5.0%
Owner occupied (Homeownership rate)	69.9%	62.0%
Renter occupied (Rental rate)	30.1%	38.0%
White alone, not Hispanic or Latino householder (% of households)	0.9%	0.8%
Owner occupied (Homeownership rate)	63.6%	63.4%
Renter occupied (Rental rate)	36.4%	36.6%
Hispanic or Latino householder (% of households)	98.9%	98.9%
Owner occupied (Homeownership rate)	71.7%	68.1%
Renter occupied (Rental rate)	28.3%	31.9%

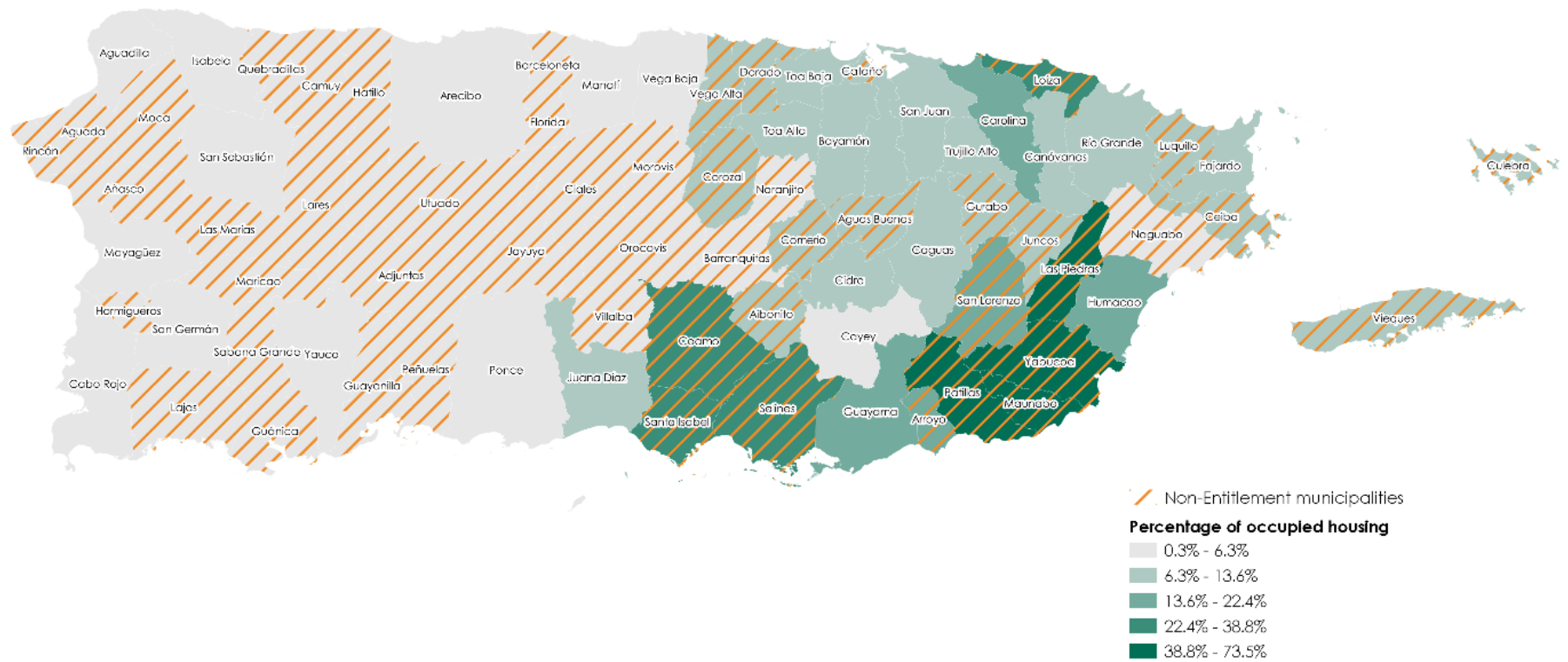
Source: American Community Survey 2014-2018 5-year estimates.

Figure 11: Percentage of occupied housing by Race, 2018

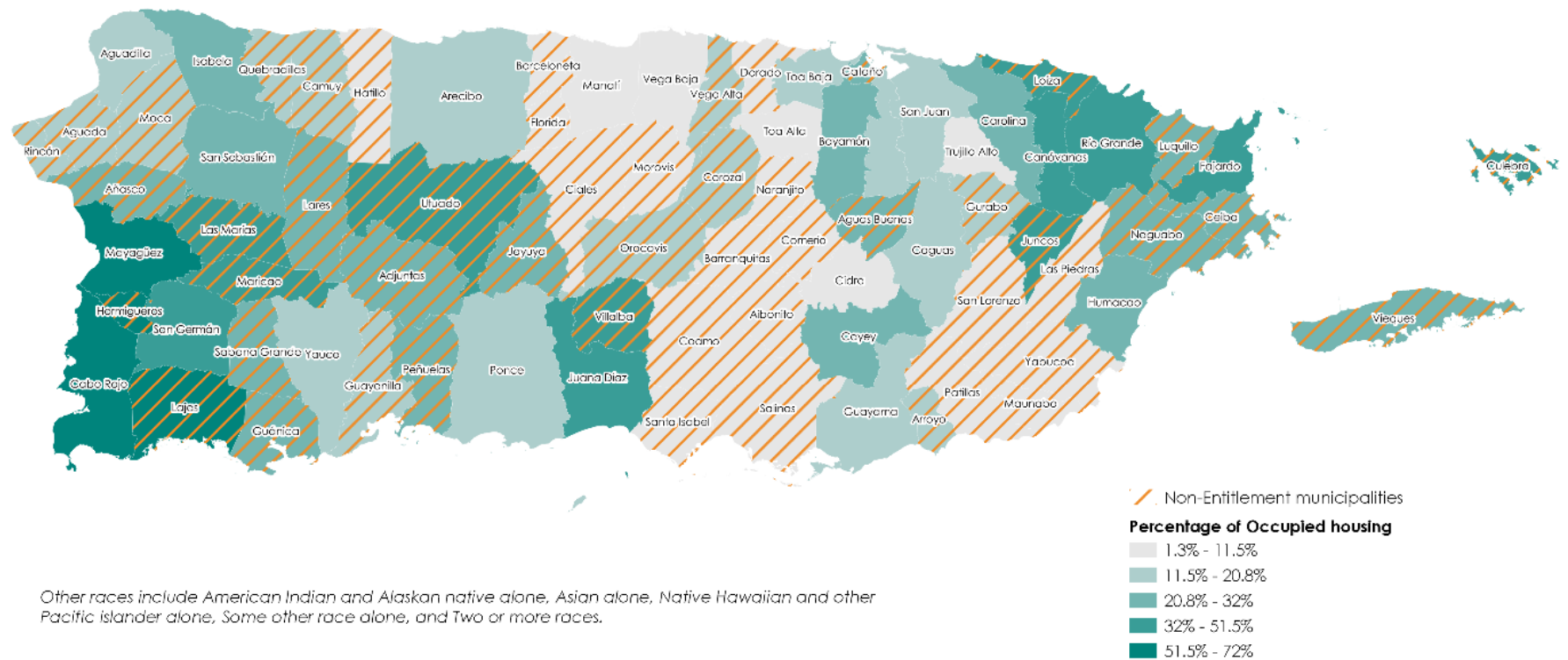
White householder



Black or African American householder



Other races householder



Source: American Community Survey 2014-2018 5-year estimates.

EMPLOYMENT

The 2018 Community Survey indicates that only 44.4% of the population 16 years and over (1,240,092) is in the labor force in Puerto Rico. This represents a 2.4% decrease in comparison with 2014 Community Survey. A total of 210,815 (17%) were unemployed in 2018, an improvement when compared to the 242,387 workers that were unemployed in 2014. Among females over 16, 54.4% are in the workforce, of which 16.5% are unemployed. Regarding non-entitlement municipalities, 40.4% of the population 16 years and over are in the labor force and 18.8% were unemployed.

It is important to note that unemployment rates published by the Census are typically much higher than those published by the Department of Labor. For instance, the unemployment rate for Puerto Rico in 2018 was 11.4%.

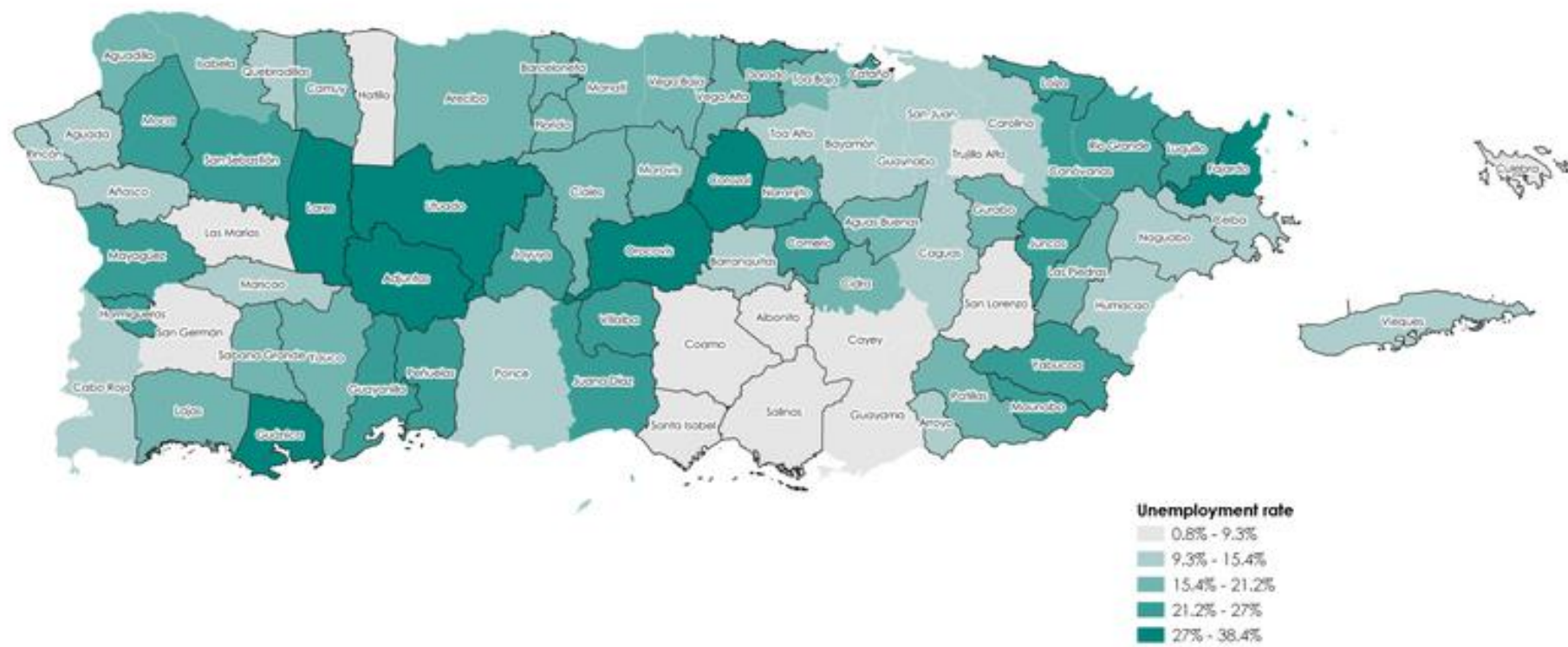
Table 8: Employment and Unemployment, 2018

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate
Non-entitlement municipalities	1,023,026	40.4	18.8
Puerto Rico	2,793,000	44.4	17.00

Source: American Community Survey 2014-2018 5-year estimates.

The highest unemployment rates are in the Central mountainous region of Puerto Rico, all of which are non-entitlement municipalities, in Guánica and Fajardo.

Figure 12: Unemployment rate, 2018



According to the Bureau of Labor Statistics, total non-farm employment decreased more than 5% from 2014 to 2018. The industrial sectors of Agriculture, Information, and Mining fell by more than 15%. On the other hand, the industries of Management of companies, Administrative and waste services, Professional and technical services, and Transportation and Warehousing registered the best results with growths of 30.1%, 8.0%, 7.7%, and 7.4%, respectively. It should be noted that 2018 data was significantly affected by Hurricane María which took place in September 2017.

Figure 13: Change in non-farm salaried employment by industrial sector: 2014-2018

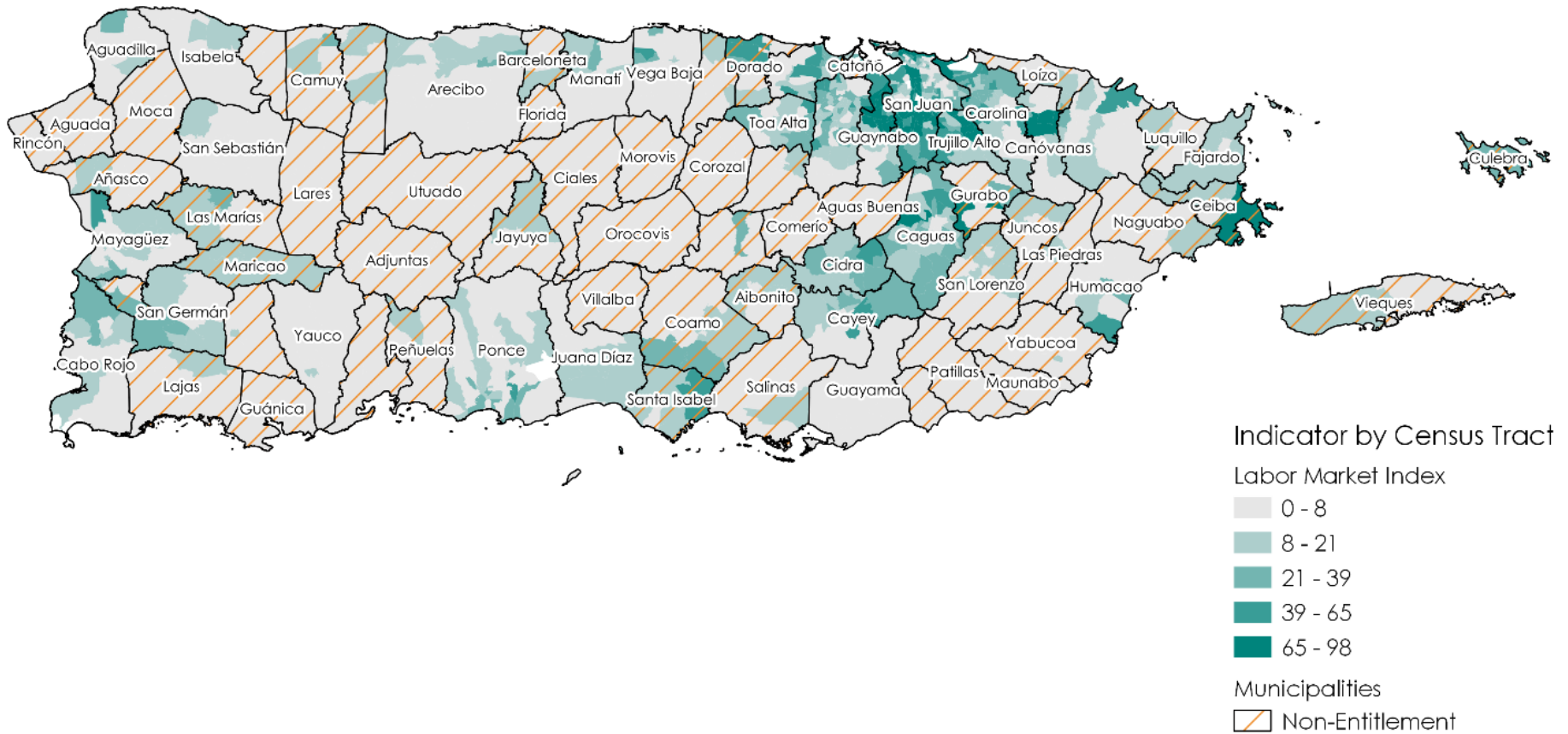
Industrial Sector	2014	2018	Change %
Management of companies and enterprises	11,681	15,193	30.1%
Administrative and waste services	71,849	77,591	8.0%
Professional and technical services	29,418	31,670	7.7%
Transportation and Warehousing	18,575	19,947	7.4%
Arts, entertainment, and recreation	3,625	3,875	6.9%
Real estate and rental and leasing	12,837	13,372	4.2%
Construction	26,793	26,265	-2.0%
Manufacturing	74,418	71,959	-3.3%
Health care and social assistance	91,496	86,827	-5.1%
Retail Trade	130,453	122,828	-5.8%
Federal Government	30,408	28,555	-6.1%
Wholesale trade	31,474	29,185	-7.3%
Accommodation and food services	76,438	70,854	-7.3%
Public administration	135,823	124,410	-8.4%
Educational services	98,853	86,455	-12.5%
Utilities	9,684	8,236	-15.0%
Agriculture, forestry, fishing and hunting	11,565	9,697	-16.2%
Information	20,015	16,644	-16.8%
Mining, quarrying, and oil and gas extraction	611	500	-18.2%
Other services, except public administration	20,985	16,614	-20.8%
Private	677,460	657,381	-3.0%
Total, all industries	907,001	860,677	-5.1%

Source: Bureau of Labor Statistics (2020). QCEW.

HUD's Labor Market Engagement index summarizes the relative intensity of labor market engagement and human capital in a given geography. The index is dependent on the level of employment, labor force participation rate, and educational attainment. The

index indicates that most non-entitlement municipalities have very low labor market engagement index which is consistent with the indicators presented above. The census tracts showing very good labor market engagement are in the San Juan Metropolitan Area and in specific areas of economic activity concentration scattered through entitlement coastal municipalities. Only a few non-entitlement municipalities have census tracts with average or above average results. This reflects economic development barriers in these municipalities and the need to develop regional economic development plans.

Figure 14: Labor Market Engagement Index



*Source: American Community Survey (ACS), 2009-2013

Note: The higher the score, the highest access to job opportunities.

INCOME AND POVERTY

The 2018 Community Survey reflects a median household income for Puerto Rico of \$20,166 and for the non-entitlement municipalities is of \$18,298. In entitlement municipalities 54% of the households have an income level of \$19,999 or less, while in Puerto Rico the percentage was 47%. The lowest median household incomes are in the Central mountainous region of Puerto Rico and in the Western Region. Poverty has a very high prevalence in most of Puerto Rico. According to HUD's Low Poverty Index, most census tracts in non-entitlement municipalities are have a significantly higher exposure to poverty. Thus, protected classes living in these municipalities are also exposed.

Table 9: Median Household income, 2018

Geographic Area	Households	Median income
Non-entitlement municipalities	420,075	\$18,298
Puerto Rico	1,205,075	\$20,166

Source: American Community Survey 2014-2018 5-year estimates.

Table 10: Household income levels, 2018

Income level	Non-entitlement municipalities	%	Puerto Rico	%
Households	411,789	100%	1,205,075	100%
Less than \$10,000	123,737	30.0%	333,145	27.6%
\$10,000 to \$14,999	55,007	13.4%	143,400	11.9%
\$15,000 to \$19,999	45,468	11.0%	122,665	10.2%
\$20,000 to \$24,999	34,478	8.4%	96,672	8.0%
\$25,000 to \$29,999	28,171	6.8%	79,401	6.6%
\$30,000 to \$34,999	22,486	5.5%	67,526	5.6%
\$35,000 to \$39,999	19,277	4.7%	56,023	4.6%
\$40,000 to \$44,999	15,083	3.7%	47,119	3.9%
\$45,000 to \$49,999	11,741	2.9%	38,180	3.2%
\$50,000 to \$59,999	18,092	4.4%	61,015	5.1%
\$60,000 to \$74,999	16,501	4.0%	59,464	4.9%
\$75,000 to \$99,999	11,056	2.7%	46,497	3.9%
\$100,000 to \$124,999	4,856	1.2%	22,355	1.9%
\$125,000 to \$149,999	2,352	0.6%	10,992	0.9%
\$150,000 to \$199,999	1,662	0.4%	10,094	0.8%
\$200,000 or more	1,822	0.4%	10,527	0.9%

Source: American Community Survey 2014-2018 5-year estimates.

Public assistance income refers to assistance programs that provide either cash assistance or in-kind benefits to individuals and families from any governmental entity. Social Security Income is received by nearly half of all households or 47% in Non-entitlement municipalities while Puerto Rico is 44%. The Mean income from Social Security is similar in Non-entitlement municipalities and Puerto Rico with a difference of \$500. Supplemental Security Income in its beneficiaries is minute compared to other public assistance income. Only 0.3% of all households in non-entitlement municipalities benefit from it, similar to the 0.4% for Puerto Rico. The mean income for SSI is not computed since the census reports too few sample cases for the municipality level. Households receiving Food Stamps/SNAP has the biggest difference of public assistance when compared between Non-entitlement municipalities and Puerto Rico. In Non-entitlement municipalities 47% receive Food Stamps/SNAP whereas in Puerto Rico only 40% do. The

Mean income from Food Stamps/SNAP is not available. Retirement income is similar between Non-entitlement municipalities and Puerto Rico, with a 1% difference. The mean income however diverges by \$ 1,319 with \$ 16,246 and \$ 17,565 for Non-entitlement municipalities and Puerto Rico, respectively.

Table 11: Public assistance mean income in the past 12 months (Households)

Geographic Area	% With Social Security income	Mean income Social Security income	% With Supplemental Security Income (SSI)	Mean income Supplemental Security Income (SSI)	% With cash public assistance income or Food Stamps/SNAP	Mean income Cash public assistance or Food Stamps/SNAP	% With retirement income	Mean income retirement income
Non-entitlement municipalities	47%	\$ 12,517	0.3%	(X)	47%	(X)	15%	\$ 16,246
Puerto Rico	44%	\$ 13,017	0.4%	\$ 10,079	40%	(X)	16%	\$ 17,565

Source: American Community Survey 2014-2018 5-year estimates. Inflation-adjusted dollars.

Figure 15: Median Household income, 2018

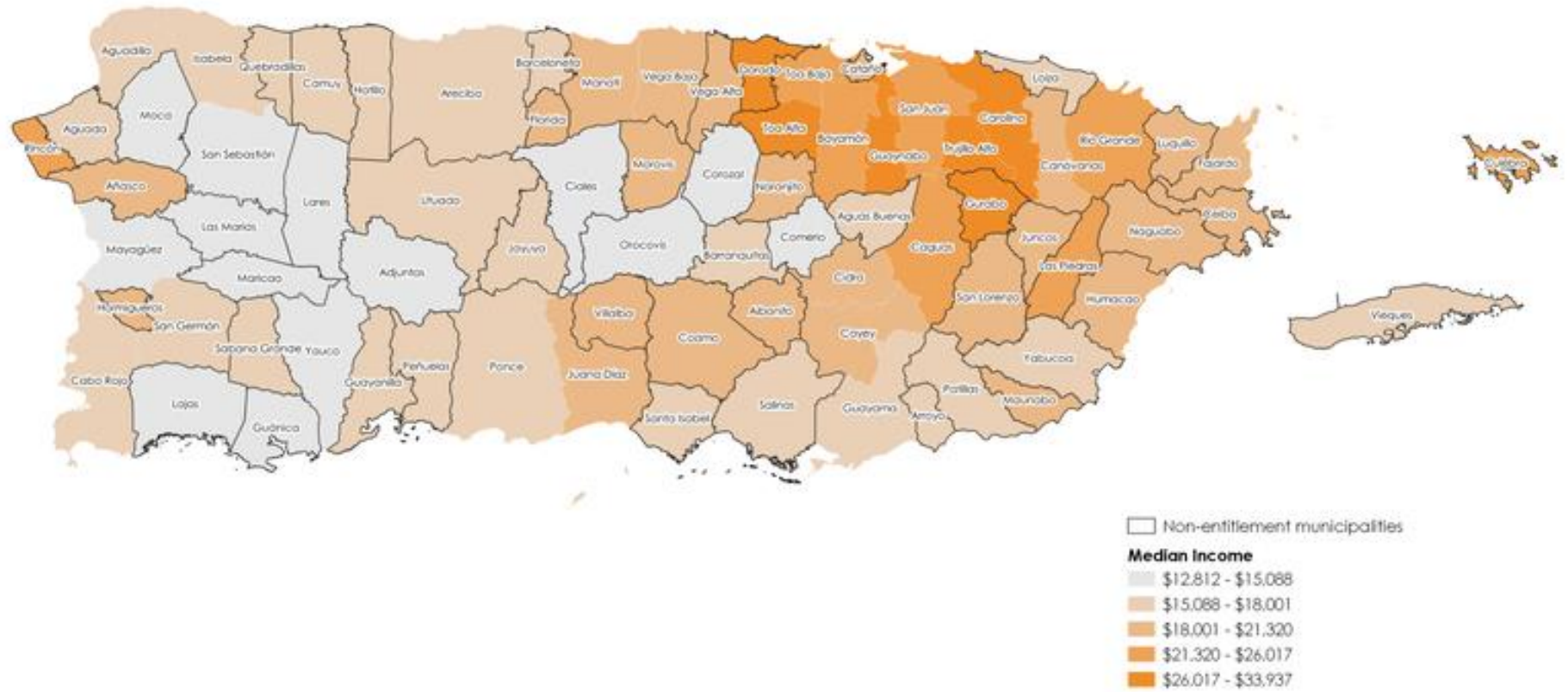
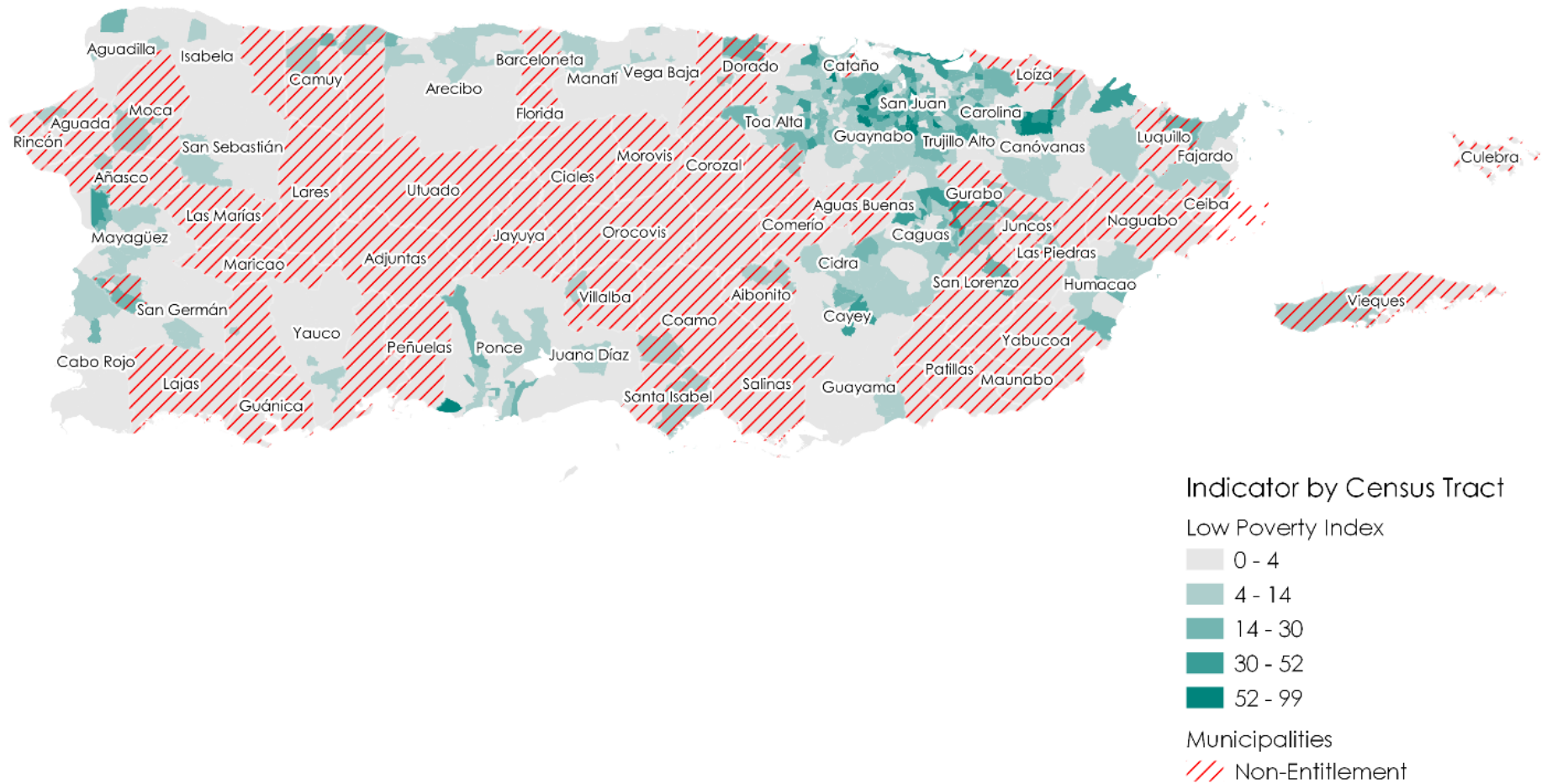


Figure 16: Low Poverty Index by Census Tract



*Source: ACS 2009-2013, U.S Census.

Note: The higher the score, the less exposure to poverty in a neighborhood.

Hazards/Risks to Community Amenities & Housing

A. COMMUNITY AMENITIES

Parks are the most common type of outdoor recreation facility, according to the Statewide Comprehensive Outdoor Recreation Plan (SCORP) for Puerto Rico 2013-2018 (Puerto Rico National Parks Company, 2013).² However, parks are not adequate to meet the populations' preferences and needs. In Puerto Rico, public parks are administered by Commonwealth agencies and municipalities.

According to the SCORP, most of these parks are sports related, being baseball/softball parks and basketball courts the most abundant (Puerto Rico National Parks Company, 2013). However, changes in demographics, such as an increase in the older population segments, may require modifying these public spaces to address population's recreation needs and preferences. In fact, the SCORP identified the need to adapt many of the facilities as these were developed before the enactment of the American with Disabilities Act (ADA). Respondents to the SCORP demand survey in whose homes lives a person with disability indicated that the lack of accessibility for people with disabilities was an obstacle to enjoy outdoor recreation activities. The SCORP identified this as an important issue and recognized the need to increase the opportunities for people with disabilities and elders as an important step to improve the outdoor recreation in Puerto Rico. To address this issue, the plan proposes to conduct periodic inspections to facilities in order to identify barriers that could arise after the construction of those facilities, instead of waiting for complaints from the affected people (Puerto Rico National Parks Company, 2013).

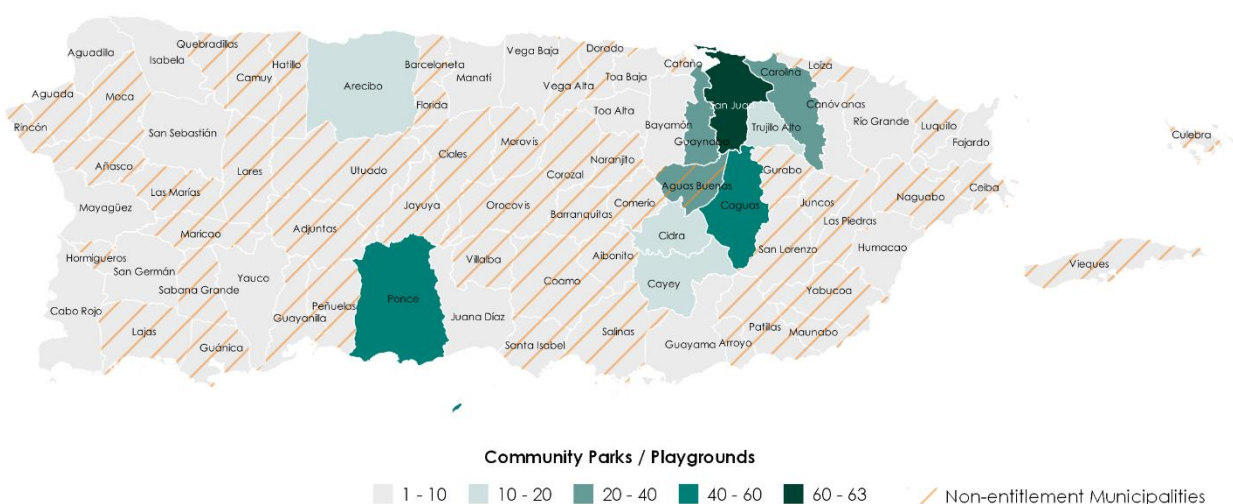
In addition, recent natural events have caused several damages to parks and public spaces in Puerto Rico. It is estimated that 30% of parks were severely damaged by Hurricane Maria (Central Office of Recovery, Reconstruction, and Resiliency (COR3),

² Puerto Rico National Parks Company. 2013. Statewide Comprehensive Outdoor Recreation Plan (SCORP) for Puerto Rico 2013-2018.

2018)³. Damages could be more widespread as a result of recent earthquakes that affected Puerto Rico in 2020.

Besides the condition of the parks, proper access is a concern for many communities. Parks are not distributed evenly through Puerto Rico, concentrating in the San Juan Metropolitan Area. As a result, other municipalities through Puerto Rico, especially the non-entitled, have fewer available parks and public places, as shown in the following map.

Figure 17: Distribution of parks in Puerto Rico and non-entitled municipalities



In Puerto Rico it is required that every new residential development provides community amenities such as outdoor recreational and cultural facilities, according to Chapter 17 of the Joint Permit Regulation (JPR), Regulation No. 31 of 2010. However for the purpose of increasing the offer of affordable housing in urban areas by reducing construction costs, the Puerto Rico Planning Board exempts developers from providing neighborhood facilities although they are required to leave an area for a park properly graded and leveled (JPR, Section 18.2.6).

³ Central Office of Recovery, Reconstruction, and Resiliency (COR3), 2018. Transformation and Innovation in the wake of devastation and economic disaster recovery plan for Puerto Rico. Retrieved from: <https://recovery.pr/documents/pr-transformation-innovation-plan-congressional-submission-080818.pdf>

B. STRUCTURES EXPOSED TO SELECTED ENVIRONMENTAL RISKS

Puerto Rico has approximately 750,000 industrial, commercial, and residential structures in areas susceptible to environmental risk. This is one of the most pressing issue affecting access to safe and decent housing. Of this total 375,362 are subject to landslide hazards, 152,915 to flood hazard and 148,857 to liquefaction hazard. According, to Estudios Técnicos, Inc., in structures developed in in flood zones there are an estimated 277,592 housing units. Ensuring the safety of elderly and disabled populations is an area of concern given the extend of the problem. These risks materialized during Hurricane María, as discussed in the CDBG-DR Action Plan.

Table 12: Number of Structures Exposed to Selected Environmental Risks, Puerto Rico

Environmental Risk ⁴	Area (km2)	# Structures
Landslide Hazard-Highest susceptibility	78	5,616
Landslide Hazard-High susceptibility	272	39,604
Landslide Hazard-Moderate susceptibility	5,045	375,362
Flood Hazard (A, AE, AO, VE)	1,174	152,915
Coastal Erosion Hazard (30 yr projected)	3	489
Sea Level Rise (3ft)	146	5,920

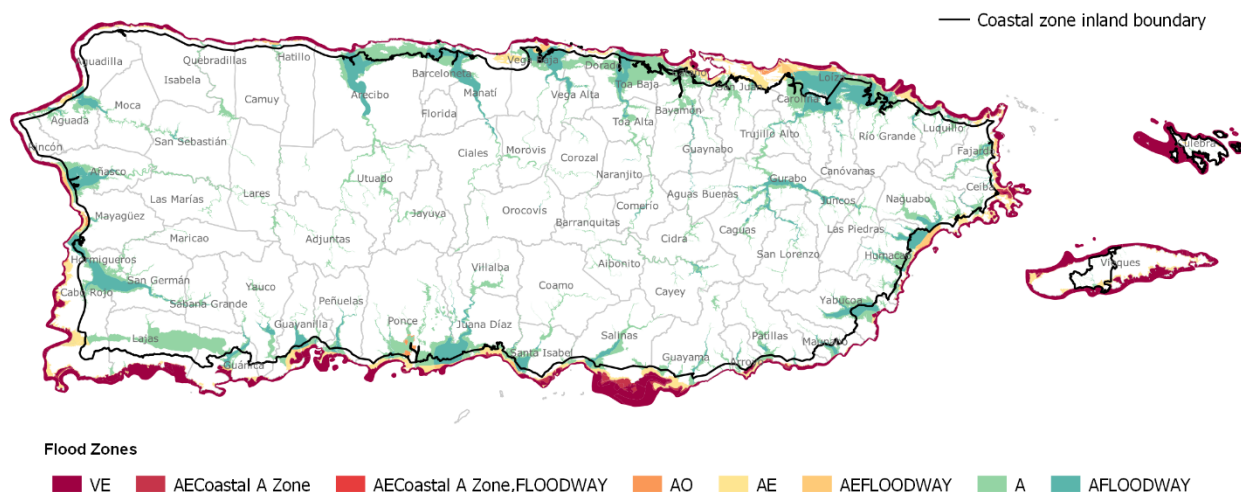
⁴ Federal Emergency Management Agency (FEMA). 2018. Advisory Maps; Monroe, W.H. 1979. Map showing landslides and areas of susceptibility to landsliding in Puerto Rico. U.S. Geological Survey, Miscellaneous Investigations Series, MAP I-1148; National Oceanic and Atmospheric Administration (NOAA). Coastal Service Center. 2012. Detailed Methodology for Mapping Sea Level Rise Inundation; URS. 2002. Integrated Hazard Assessment for the Island of Puerto Rico. Prepared for Universidad Metropolitana under a Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant to the Puerto Rico Governor's Authorized Representative (GAR) following Hurricane Georges.

Liquefaction Hazard (Moderate/High/Highest)	793	148,857
Landslide Earthquake-induced (Moderate/High/Highest)	430	22,886
Total	7,940	751,649

Sources: USGS, FEMA, NOAA, URS

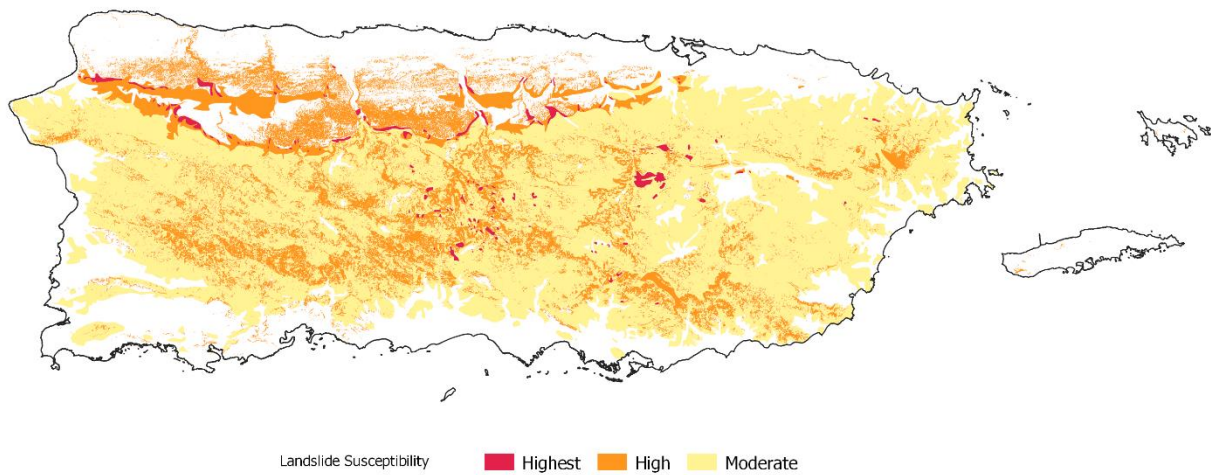
As mentioned, over 152,915 structures are in flood hazard zones classified as A, AE, AO and VE. These areas are represented in the following map. San Juan, Loíza and Yabucoa have large areas affected by floods. These areas are known for having a higher concentration of black and other minority populations. Development in Special Flood Hazard Areas (SFHAs) are regulated by the PRPB Regulation No. 13, Special Flood Hazard Areas Regulation of 2010, as amended. Section 13, Surveillance and Inspection of the Flood Hazard Zones, provides that the PRPB⁵, the Puerto Rico Department of Natural and Environmental Resources (DNER) and the Puerto Rico Department of Housing, as applicable, are responsible for the vigilance of all flood hazard zones in Puerto Rico and for enforcing the provisions of such regulation.

Figure 18: Flood Zones Map, Puerto Rico



⁵ The Regulation provides that the responsible entity is OGP. However, with the approval of Law 161-2009 as amended these responsibilities were transferred to the PRPB.

Figure 19: Landslide Zones Map, Puerto Rico



C. ENVIRONMENTAL HEALTH INDEX

The environmental health index shows potential exposure of neighbors to harmful toxins using the Environmental Protection Agency (EPA) data (HUD, 2019).⁶ This index combines standardized EPA estimates of air quality carcinogenic, respiratory and neurological data with census tracts.

According to this index, the areas with the poorest environmental health are located in the San Juan Metropolitan Area, continuously from Arecibo to the west to Carolina to the east. Northern San Juan is the area with the worst environmental health according to the index. This area is home to industrial parks, PREPA power plant, industries and facilities that handle oil and other chemical products. In fact, the San Juan area (covering San Juan, Cataño, Guaynabo, Toa Baja, and Bayamón) does not comply with the Sulfur Dioxide (2010 Standard) as well as Salinas in the South.⁷ Sulfur dioxide is associated with respiratory diseases.⁸

⁶ HUD Office of Policy Development and Research. 2019. Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation Data Version AFFHT0004a. Retrieved from: [\[https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-\(AFFHT0004a\)-March-2018.pdf\]](https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-(AFFHT0004a)-March-2018.pdf).

⁷ Federal Register / Vol. 83, No. 6 / Tuesday, January 9, 2018 / Rules and Regulations. Retrieved from: [\[https://www.govinfo.gov/content/pkg/FR-2018-01-09/pdf/2017-28423.pdf#page=1\]](https://www.govinfo.gov/content/pkg/FR-2018-01-09/pdf/2017-28423.pdf#page=1).

⁸ <https://www.epa.gov/so2-pollution/sulfur-dioxide-basics#effects>

Figure 20: Environmental Health Index



Source: National Air Toxics Assessment (NATA), 2014. Note: The lower the number the highest the exposure to environmental health risks.

Housing

This section of assessment examines the current status of Puerto Rico's housing market to determine what types of common housing problems may exist among all segments of the population. As shown by CHAS data there is a substantial need of housing in Puerto Rico. As much as 300,040 households with incomes below 100 AMI are considered to have one or more housing problems.

HOUSEHOLDS

The contraction in the population of Puerto Rico and its changing demographic base is affecting household formation and household growth. The strong contraction in population cohort below 40 years of age, is driving down the number of households. ACS annual data shows that the number of households declined 6.1% during the 2011-2018 period, or by 76,514 households. This trend has lowered housing demand and has increased the number of vacant housing the Island. As discussed in this report, Housing sales in Puerto Rico are well below sales prior to the 2009 U.S. Financial Crisis.

Table 13: Number of Households, 2011 - 2018, ACS 1-yr data

Year	Households	Change
2011	1,256,151	
2012	1,263,694	0.6%
2013	1,253,690	-0.8%
2014	1,233,490	-1.6%
2015	1,221,851	-0.9%
2016	1,208,438	-1.1%
2017	1,191,305	-1.4%
2018	1,179,637	-1.0%
Change 2010-2018	-76,514	-6.1%
Average per year	(9,564)	

Source: 2010-2010 ACS (Base Year), 2014-2018 ACS, Annual Estimates of the Resident, Population (Vintage 2019) – Population in 2010 and 2018.

According to the CHAS 2012-2016, out of a total of 1,237,185 households, 47% or 575,250 are considered low- and moderate-income households for having an income below 80% of the HUD adjusted Median Family Income (HAMFI). Puerto Rico has a relatively large share of households with at least one person of age 62 years or older, representing

as much as 48% of households (508,380). Close to half of them are low- and moderate-income households (245,125), a ratio comparable to the average of all types of households.

Income disparity is observed among households that contain at least one person age 75 or older. Out of 179,560 households within the group, 54% (97,265) have low and moderate income. Among households with one or more children 6 years old or younger income disparities are much more pronounced. Although 52% are low- and moderate-income households, among the group as much as 37% have very low income (less than 50% HAMFI), 27% of which is extremely low income.

Table 14: Number of Households by Income, 2016

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI	Total
Total Households	240,645	135,290	199,315	106,510	555,425	1,237,185
Small Family Households	109,670	48,840	76,140	45,740	306,230	586,620
Large Family Households	13,680	7,650	12,105	6,345	42,175	81,955
Household contains at least one person 62-74 years of age	45,480	41,715	60,665	34,030	146,930	328,820
Household contains at least one person age 75 or older	25,920	30,400	40,945	18,445	63,850	179,560
Households with one or more children 6 years old or younger	46,065	17,590	24,165	12,240	69,840	169,900

Source: CHAS, 2016 5-year estimates.

HOUSEHOLD BY INCOME AND HOUSING TENURE

Housing tenure in Puerto Rico is relatively high. The homeownership rate for Puerto Rico was estimated at close to 70% in the CHAS 2012-2016 5-year estimates. Nevertheless,

homeownership rates are much lower among low- and moderate-income households, which account for 60% of renters, in contrast to 37% among homeowners. The lowest homeownership rate is among households with incomes below 30% HAMFI, of which 43% percent are homeowners and 57% are renters. The homeownership rate was reported at 60% in the income strata of more than 30% to less than 50% HAMFI. Among the income strata of more than 50% to less than 80% HAMFI, the homeownership rate increases to 66%. In the income strata of incomes above 80% homeownership rates were much higher: 71% among the 80% to less than 100% HAMFI strata and 82% in the 100% HAMFI and above strata.

Table 15: Income by tenure

Income by tenure	Renters only	%Renters	Owners only	% Owners	Total
Household Income <= 30% HAMFI	136,400	57%	104,245	43%	240,645
Household Income >30% to <=50% HAMFI	54,505	40%	80,785	60%	135,290
Household Income >50% to <=80% HAMFI	67,560	34%	131,755	66%	199,315
Household Income >80% to <=100% HAMFI	30,720	29%	75,790	71%	106,510
Household Income >100% HAMFI	99,260	18%	456,165	82%	555,425
Total	388,445	31%	848,735	69%	1,237,180

Source: Chas, 2012-2016 5-year estimates.

Figure 21: Distribution of Households by Income, 2018

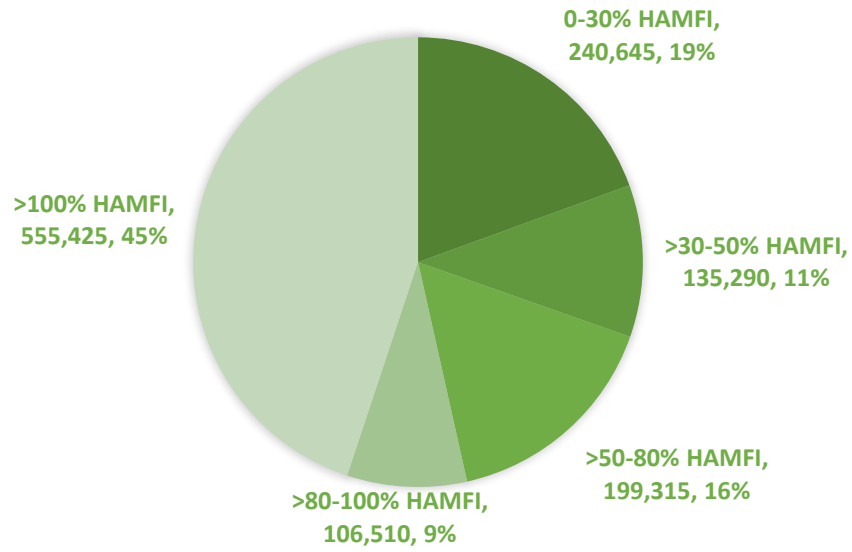


Figure 22: Distribution of Households by Income, , 2018

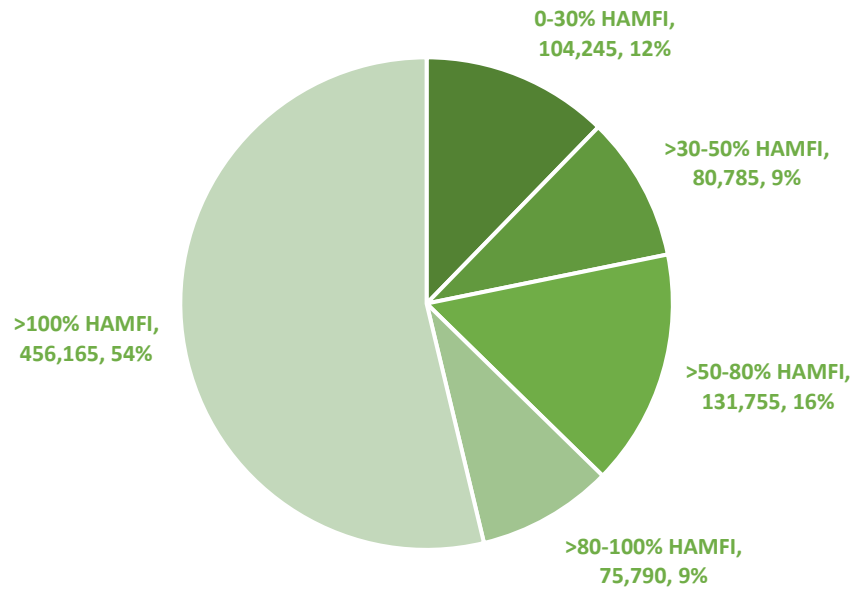
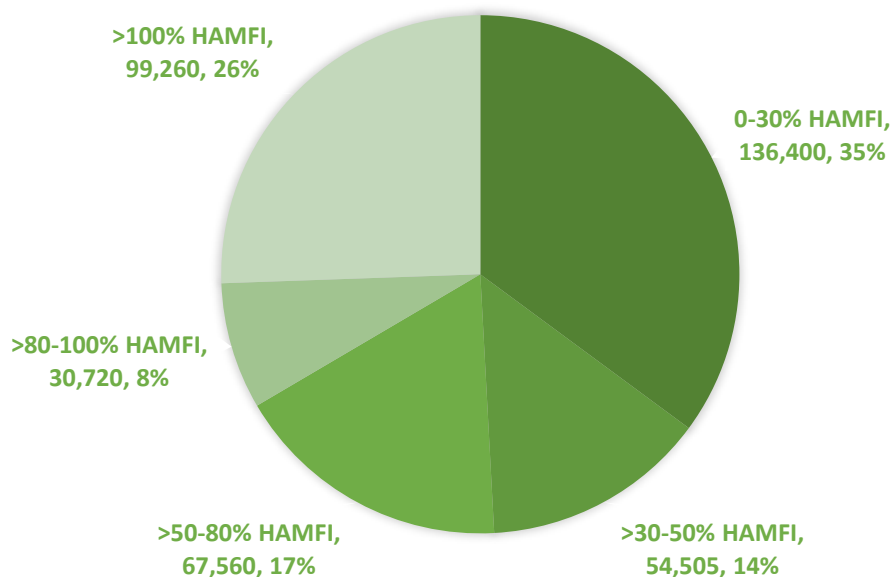


Figure 23: Distribution of Households by Income, Renters, 2018



HOUSING PROBLEMS SUMMARY

The prevalence of housing problems is much more common among renters of which 36% had none of the housing problems. A total of 189,285 households with one or more problems have severely low incomes, of which 54% are renters and 46% are owners. Among the 374,410 households with one or more problems, 47% were renters and 53% were homeowners. The greatest most represented housing problem is cost burden, which accounted for 72% of housing problems. More than 56,855 households with incomes up to 100% AMI reported living in a substandard housing, of which 86% (49,080) were low- and moderate-income households.

Severely cost burdened households with a housing cost above 50% of income is also a challenging housing issue. Severely cost burden problems among low- and moderate-income households amounted to 124,445 cases, of which 46% were renters and 54% homeowners. Puerto Rico is a jurisdiction with high cost of housing. Cost burden issues reflect the gap between the median income in Puerto Rico and the median cost of adequate housing, which impacts the general population and minorities alike. The CHAS identified 94,885 households with incomes between 0 to 50% of the AMI severely cost

burdened but without any other housing problems, similarly, distributed among renters (48,155), and homeowners (46,730).

The needs associated to severely overcrowded and overcrowded conditions are less of a problem relative to other housing issues. Households living in overcrowded conditions (1.01-1.5 people per room) amounted to 24,935 low- and moderate-income households, of which 13,760 were renters and 11,175 homeowners. The CHAS report also reflected that 5,240 low- and moderate-income households were living in severely crowded conditions (1.51 people per room), among which renters accounted for a larger share (3,105) than homeowners (2,135). Very low-income households (0-30% AMI renters) accounted for the largest share of severe cases, with 1,585 renters and 795 owners. The another of the largest group was 50-80% AMI homeowners with 920 severe cases.

The greatest need among severely cost burden households was among small related families, which accounted for half of the cases (49%) or 67,765 households, among which very low income 0-30%AMI small related rental households (23,140) and very low income homeowners (14,765) represented the largest share. The needs among 50-80% AMI homeowners (9,475) were also relatively large.

When view by age, 37,820 severely cost burden cases were among the elderly. Those having the greatest need are 0-30% AMI elderly homeowners, which accounted for over 13,145 cases. This will be a fast-growing segment of the population.

Regarding substandard housing, the housing problem is more prevalent among low- and moderate-income homeowners (49,080); close to 27,000 renters also reported living in substandard housing. Very low-income households (0-30% AMI) accounted for the largest groups living in this condition, of with 12,165 are renters and 10,990 homeowners.

Table 16: Housing Problems, Summary Table (Households with one of the listed needs)

	Renter					Owner					Total			
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	All Incomes	% of total with problems	Renter	Owner
Substandard Housing - Lacking complete plumbing or kitchen facilities	12,160	4,395	5,745	2,610	24,910	10,990	6,335	9,455	5,165	31,945	56,855	19%	44%	56%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,320	620	670	340	2,950	735	400	795	245	2,175	5,125	2%	58%	42%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,600	2,160	2,710	1,190	10,660	2,735	1,860	3,400	1,680	9,675	20,335	7%	52%	48%
Housing cost burden greater than 50% of income (and none of the above problems)	33,405	14,750	8,520	1,325	58,000	31,930	14,800	21,040	7,845	75,615	133,615	45%	43%	57%
Housing cost burden greater than 30% of income (and none of the above problems)	5,460	6,990	16,395	7,045	35,890	11,580	9,815	14,165	12,660	48,220	84,110	28%	43%	57%
Zero/negative Income (and none of the above problems)	44,955	0	0	0	44,955	29,415	0	0	0	29,415	74,370	25%	60%	40%
Having 1 or more of four housing problems	56,945	28,915	34,040	12,510	132,410	57,970	33,210	48,855	27,595	167,630	300,040	100%	44%	56%

Figure 24: Households with Housing Problems as percent of Total Households

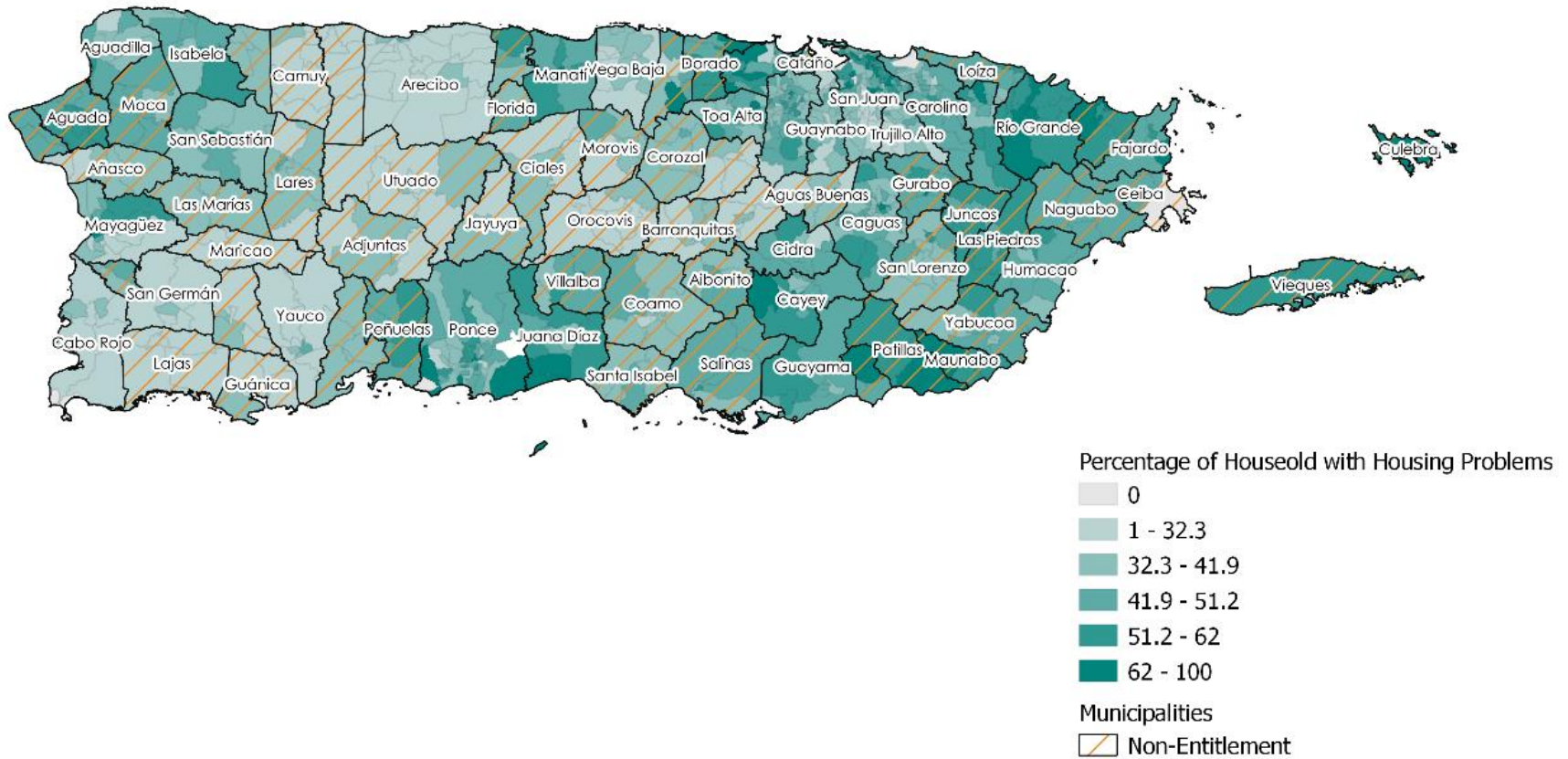
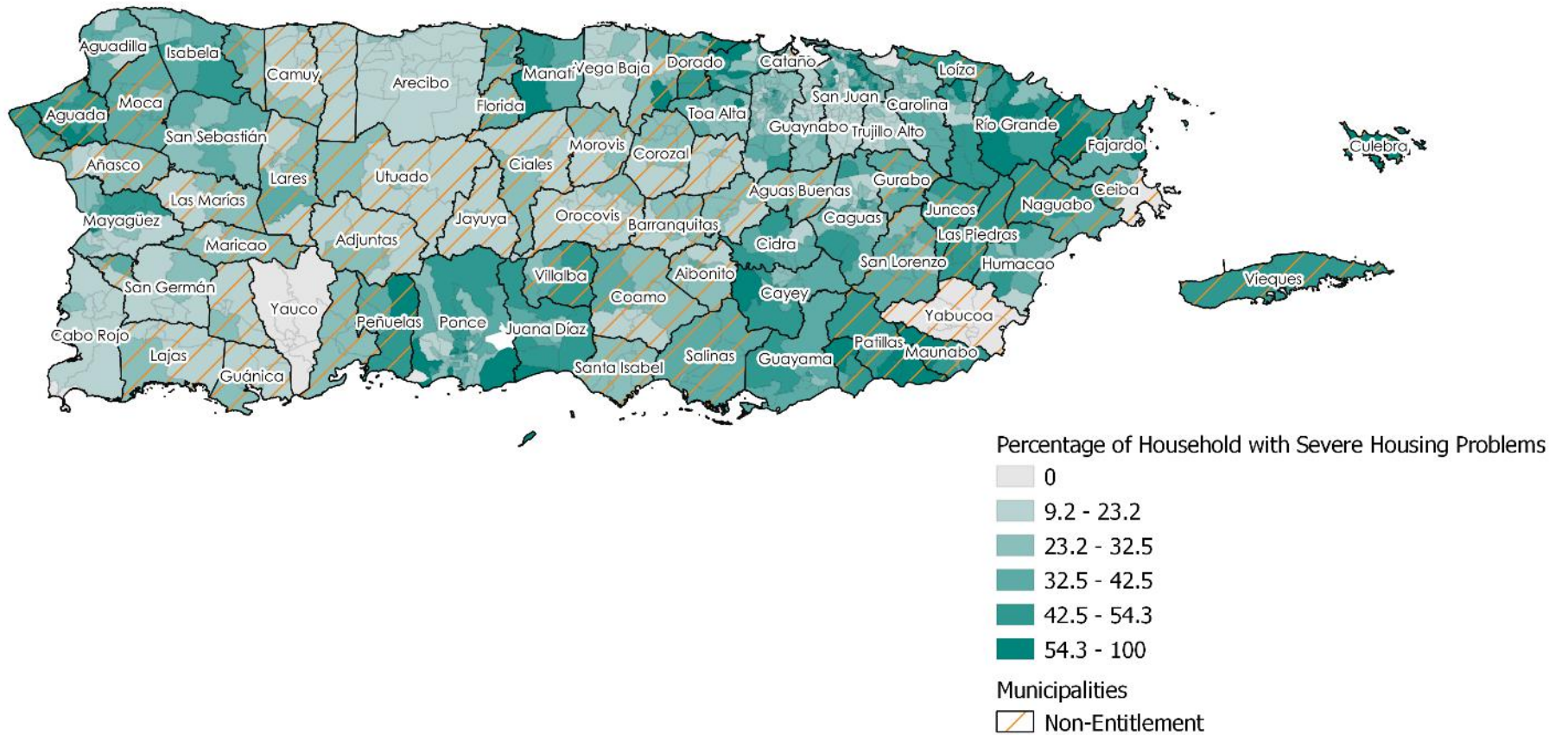


Figure 25: Households with Severe Housing Problems as percent of Total Households



HOUSING COST BURDENS

Of households with a cost burden > 30% of income, 50% are small related renter households with severely low incomes, while 42% of small related owner households have severely low incomes. A total of 42,370 of elderly households, renter and owned units combined, with a cost burden >30% have very low incomes.

The households with severe cost burdens (housing costs >50% of income), 61.7% of them are small related renter households with severely low incomes and 40.6% are small related owned households with severely low income. A total of 31% of elderly renter households with housing costs >50% have very low incomes, while 77% of elderly owned households with the same cost burden have very low incomes. The main concern with the poor elderly households is their incapacity to adapt to changing housing needs. This is particularly more of an issue among those already experiencing cost-burden issues.

Table 17: Cost Burden > 30%

	Renter				Owner				All Types
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	Total
NUMBER OF HOUSEHOLDS									
Small Related	26,700	12,915	14,315	53,930	19,670	10,490	16,665	46,825	100,755
Large Related	2,475	1,625	1,475	5,575	3,000	1,660	2,815	7,475	13,050
Elderly	6,320	5,140	5,555	17,015	19,505	12,305	14,020	45,830	62,845
Other	8,075	5,030	6,775	19,880	7,780	2,550	5,145	15,475	35,355
Total need by income	43,570	24,710	28,120	96,400	49,955	27,005	38,645	115,605	212,005
Percent of Total Households, All Types									
Small Related	26%	13%	14%	54%	20%	10%	17%	46%	100%
Large Related	19%	12%	11%	43%	23%	13%	22%	57%	100%
Elderly	10%	8%	9%	27%	31%	20%	22%	73%	100%
Other	23%	14%	19%	56%	22%	7%	15%	44%	100%
Total need by income	21%	12%	13%	45%	24%	13%	18%	55%	100%

Source: CHAS 2012-2016

Table 18: Cost Burden > 50%

	Renter				Owner				All Types
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	Total
NUMBER OF HOUSEHOLDS									
Small Related	23,140	9,005	4,430	36,575	14,765	6,950	9,475	31,190	67,765
Large Related	2,120	1,100	405	3,625	2,195	980	1,305	4,480	8,105
Elderly	4,945	2,885	1,925	9,755	13,145	6,655	8,265	28,065	37,820
Other	7,315	3,615	2,340	13,270	6,195	1,640	3,615	11,450	24,720
Total need by income	37,520	16,605	9,100	63,225	36,300	16,225	22,660	75,185	138,410
Percent of Total Households, All Types									
Small Related	34%	13%	7%	54%	22%	10%	14%	46%	100%
Large Related	26%	14%	5%	45%	27%	12%	16%	55%	100%
Elderly	13%	8%	5%	26%	35%	18%	22%	74%	100%
Other	30%	15%	9%	54%	25%	7%	15%	46%	100%
Total need by income	27%	12%	7%	46%	26%	12%	16%	54%	100%

Source: CHAS 2012-2016

OVERCROWDING

A small percentage of renter and owner-occupied units in Puerto Rico experience severe overcrowding or are overcrowded. The CHAS report also reflected that 5,240 low- and moderate-income households were living in severely crowded conditions (1.51 people per room), among which renters accounted for a larger share (3,105) than homeowners (2,135). Very low-income households (0-30% AMI renters) accounted for the largest share of severe cases, with 1,585 renters and 795 owners. The another of the largest group was 50-80% AMI homeowners with 920 severe cases.

Table 19: Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	6,330	2,995	3,670	1,170	14,165	3,135	2,000	3,245	1,500	9,880
Multiple, unrelated family households	1,275	470	570	335	2,650	1,630	1,155	1,855	900	5,540
Other, non-family households	190	35	45	30	300	25	10	10	0	45
Total need by income	7,795	3,500	4,285	1,535	17,115	4,790	3,165	5,110	2,400	15,465

Source: CHAS 2012-2016

	Renter				Owner			
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	Total	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	Total
Households with Children Present	36,505	11,970	13,610	62,085	9,560	5,620	10,555	25,735

Source: CHAS 2012-2016

HOUSING PROBLEMS BY RACE

HUD's CHAS 2009-2013 provides data on housing problems by race based. As mentioned above, housing problems are quite prevalent in Puerto Rico due to systemic poverty conditions and the high cost of decent and safe housing. Therefore, there are not large gaps in disparities in housing conditions among races or ethnic backgrounds. The highest disparity was among a small group of Asian/ Pacific Islanders, Other Race households (49% vs 43% in the general population) and Black households (48% vs 43% in the general population).

Table 20: Housing Problems by Race

	Total Households	With one or more Housing Problems	With one or more Housing Problems	With one or more Severe Housing Problems	With one or more Severe Housing Problems
White households	9,088	3,987	44%	2,786	31%
Black households	1,288	621	48%	477	37%
Asian/Pacific islander households	50	50	100%	40	80%
Native American households	753	318	42%	263	35%
Hispanic households	1,217,294	522,695	43%	392,330	32%
Other race households	1,965	954	49%	789	40%
Total	1,230,844	528,729	43%	396,919	32%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2009-2013,
Retrieved from Affirmatively Furthering Fair Housing Data.

Most of these minority households live in urban or areas. The largest concentrations in relative terms in non-entitlement municipalities are in the following: Hormigueros, Rincón, Aguada, Aguadilla, Quebradillas, Dorado, Ceiba, Vieques and Culebra. Black populations with housing problems are concentrated in urban areas with three clusters in the following non-entitlements municipalities: Dorado, Ceiba and Rincón. Severe housing problems are similarly distributed.

Figure 26: Households of All Other Races (not including Hispanics or Non-White) with Housing Problems as percent of Total Households

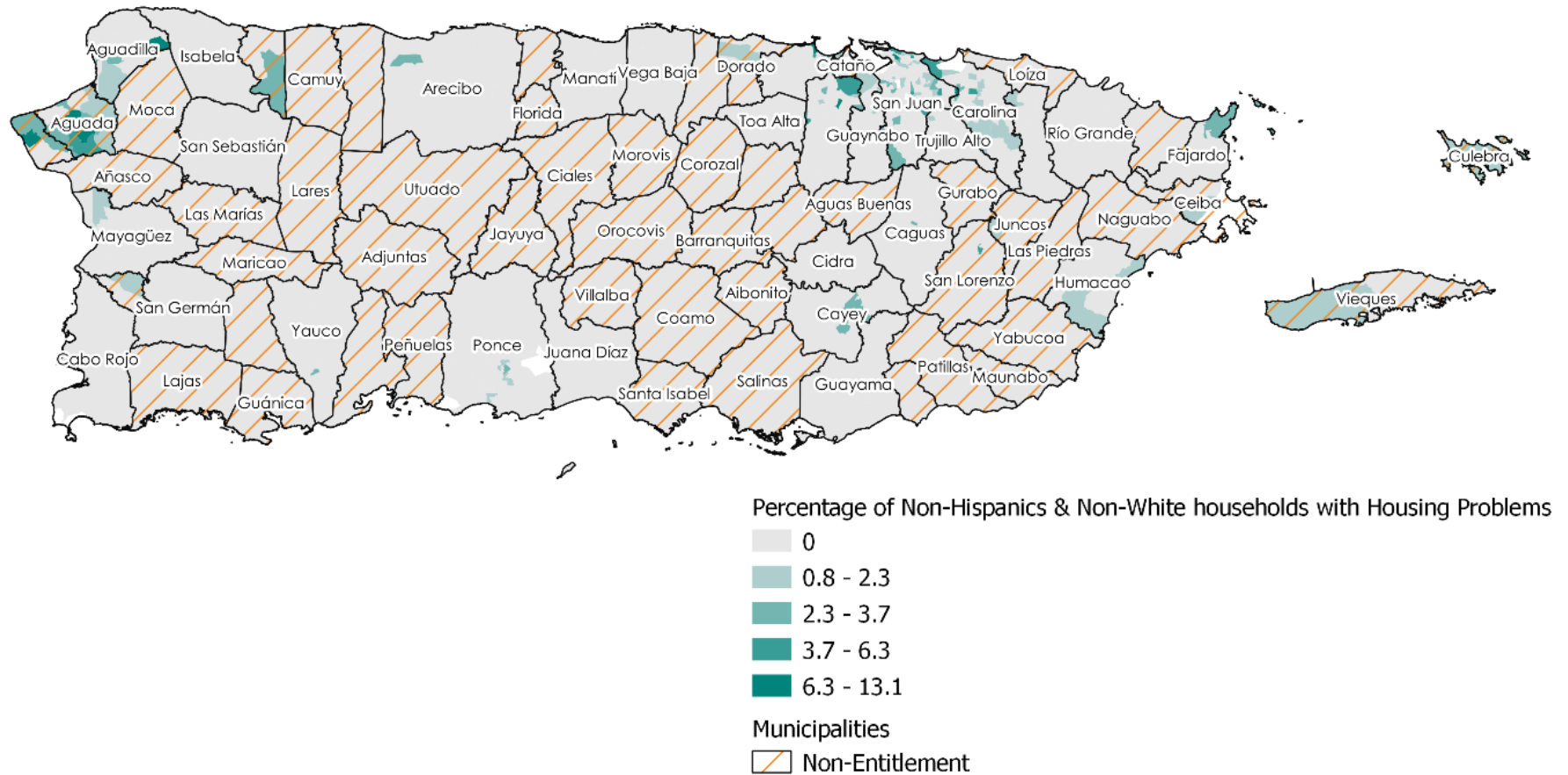


Figure 27: Households of All Other Races (not including Hispanics or Non-White) with Severe Housing Problems as percent of Total Households

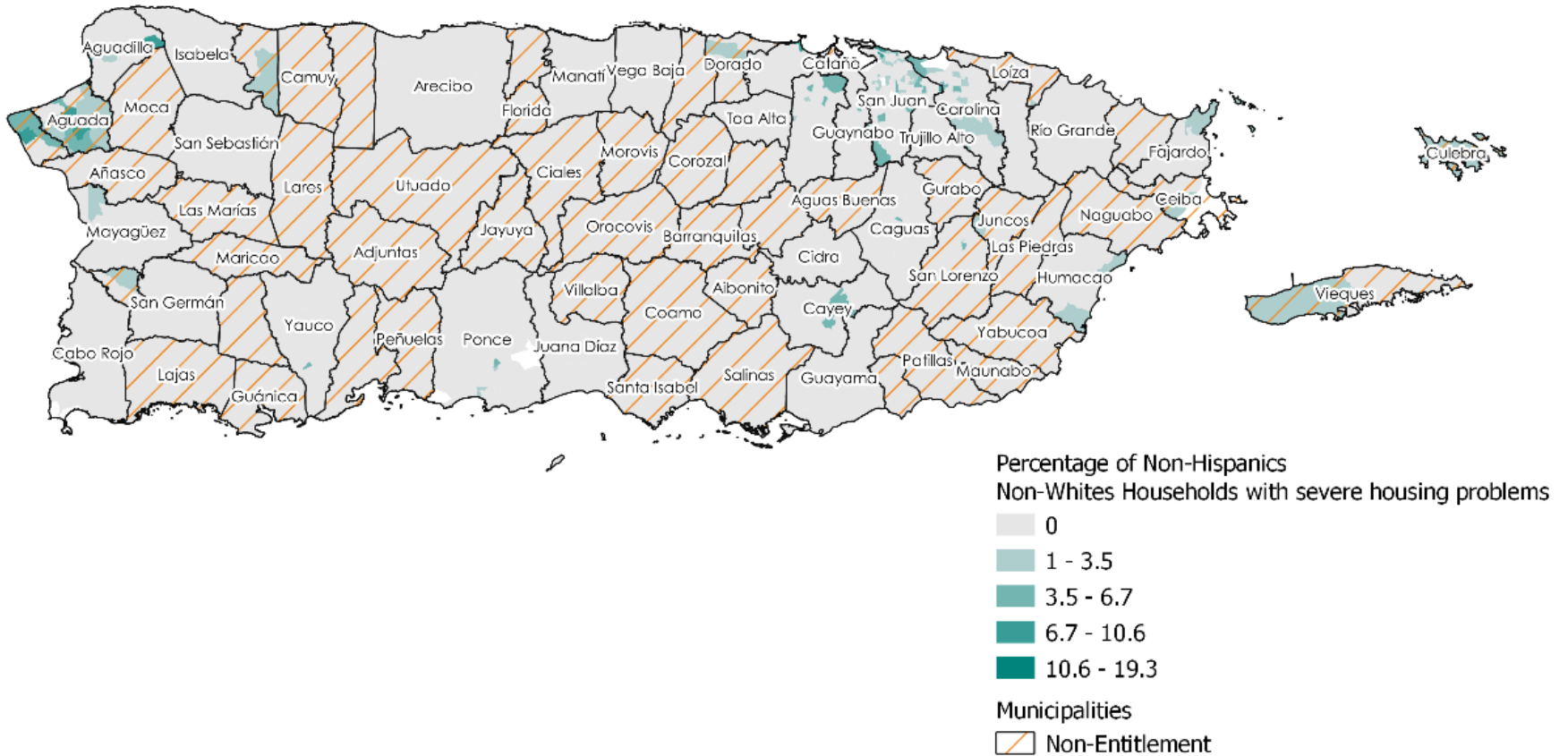
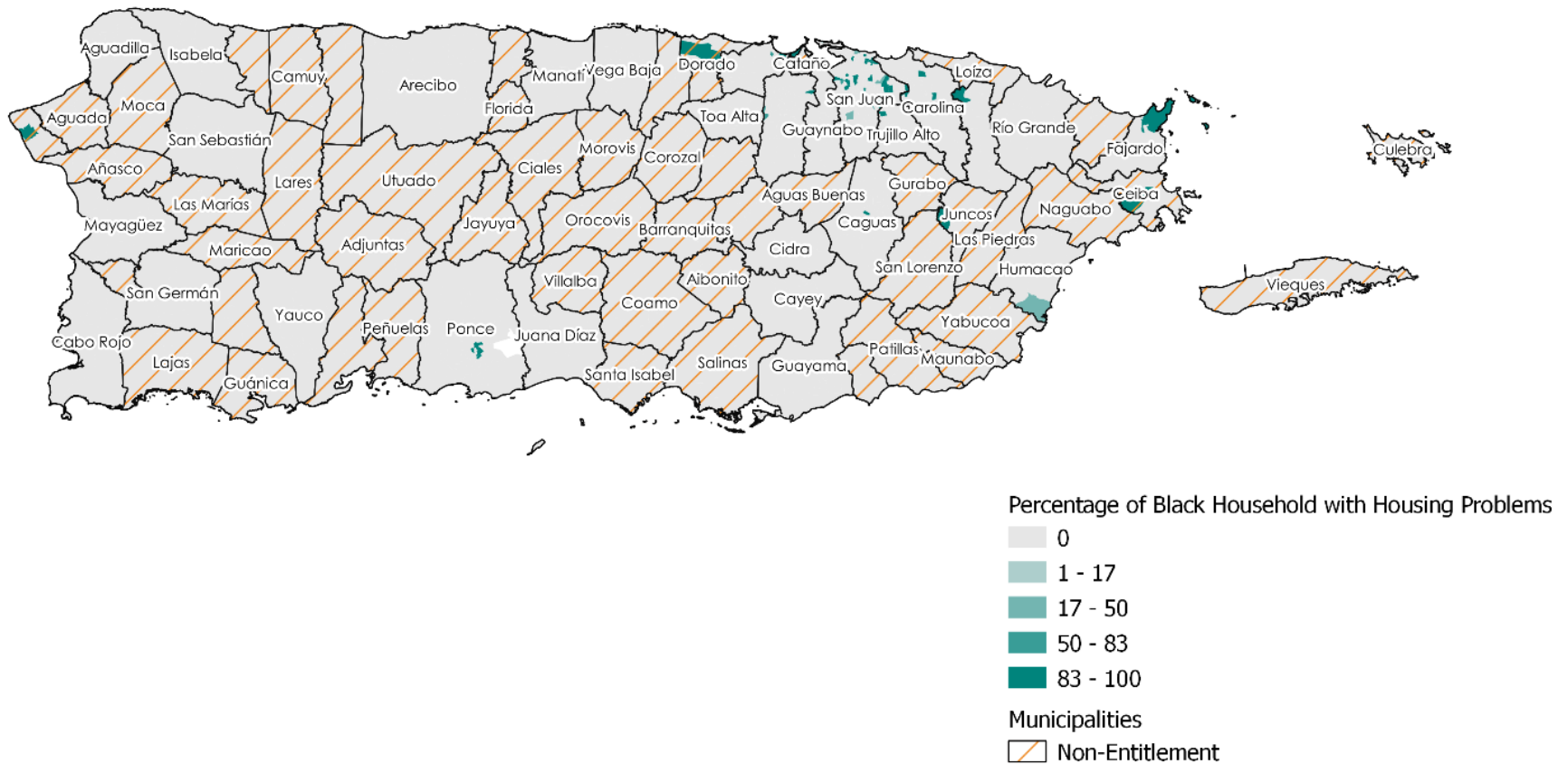


Figure 28: Black Households with Housing Problems as percent of Total Households



SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE

According to the 2018 Puerto Rico Community Survey (five years) there are a total of 330,870 single person households, which are those consisting of people living alone. Out of this total, 139,372 are male householders, of which 51,087 were male householders 65 years and over, and 191,498 are female householders, of which 103,863 were female householders 65 years and over. The Commonwealth of Puerto Rico does not have statistics on the specific needs of these households. Notwithstanding, from a social standpoint elderly household living alone are those who are more vulnerable given that more than 150,000 have an independent living difficulty.

NEED OF HOUSING ASSISTANCE FOR DISABLED PERSONS OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING.

According to the 2018 Puerto Rico Community Survey 672,799 persons have disabled status, which represents this figure represents 24% of the total civilian non-institutionalized population. The elderly account for 26% of the disabled population. Over 150,000 have an independent living difficulty, which is equivalent to almost half of elderly civilian non-institutionalized population (40%). Ambulatory difficulty is the most common disability among the elderly (50%).

HOMELESS PERSONS

Continuums of Care (CoCs) data reported to HUD for 2019 identified a total of 2,535 homeless persons. In addition to those identified as homeless on the night of the count, 2,227 people were counted in the CoCs transitional and permanent housing projects.

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Rate by each 10,000 inhabitants

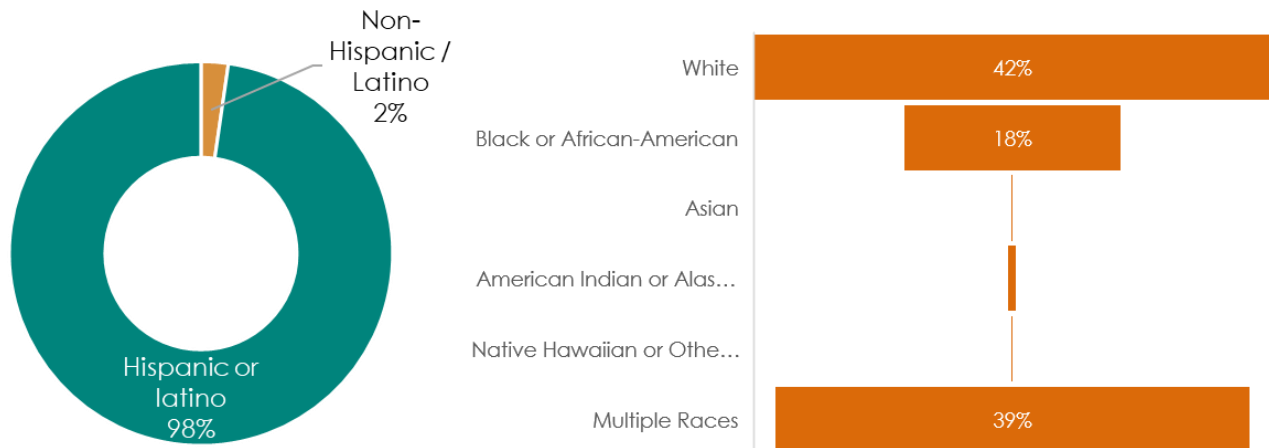
- 2.44 - 27.54
- 27.55 - 73.54
- 73.55 - 126.69
- 126.70 - 196.52

In terms of their demographic characteristics:

- 67

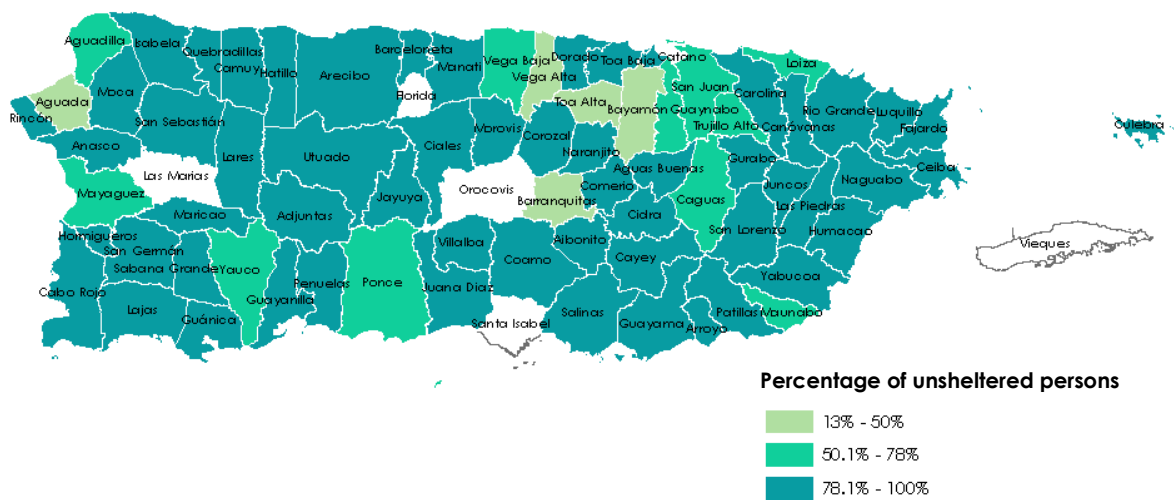
- 18.8% have a physical disability
- 6.8% are HIV positive

Figure 30: Distribution of homeless population by ethnicity and race



Source: 2019 PIT Count

The distribution of homeless by their shelter status shows that a vast majority of homeless persons were unsheltered (75.0%).

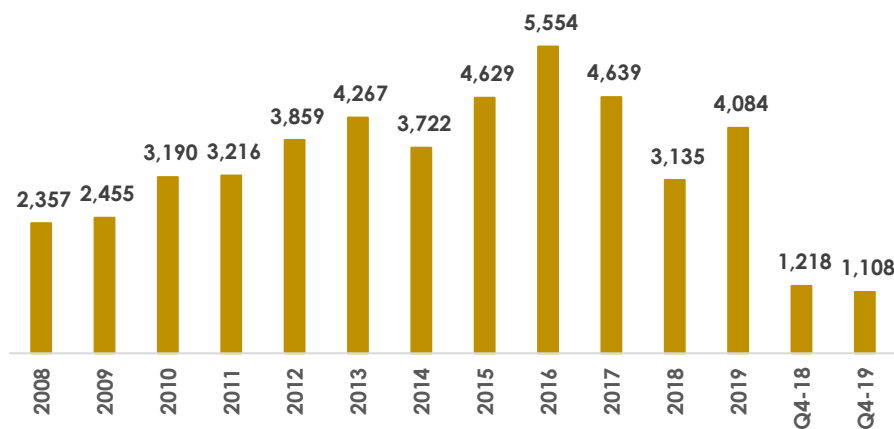


Source: 2019 PIT Count

FORECLOSED PROPERTIES AS A SOURCE OF AFFORDABLE HOUSING

Foreclosures began to increase in Puerto Rico since 2008, as the local economic growth began to deteriorate in 2007 and issue that is also related to the level at which householders in Puerto Rico are cost burdened by residential costs. Foreclosures peaked 2016 with 5,554 cases after 10 years of a prolonged contraction in the economy and a substantial reduction in jobs. Foreclosures increased in 2019, after two years of declines that were attributed to the protections provided to borrowers after Hurricane María. In the last quarter of 2019, the number of foreclosures was slightly below that in Q4-18.

Table 21: Residential Units Foreclosed



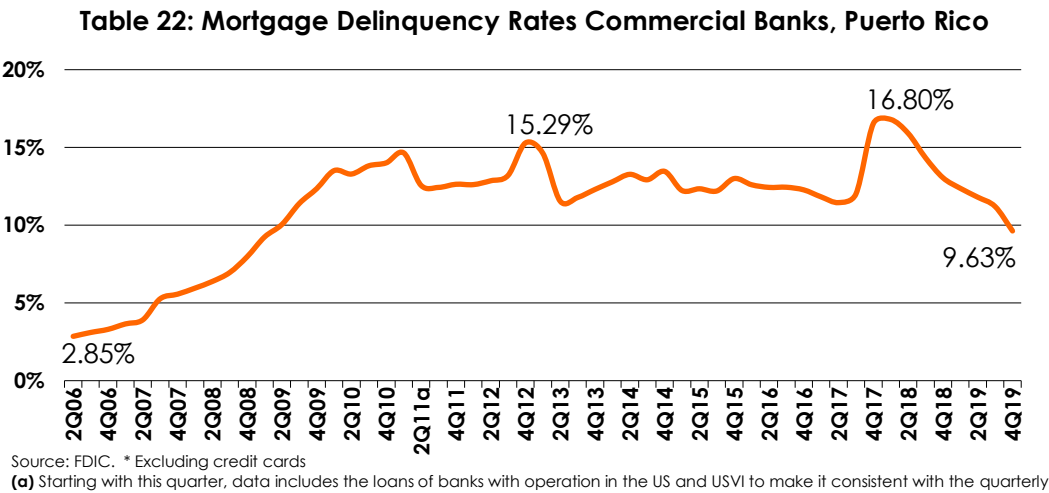
Source: OCIF.

Delinquency rates of the loan portfolio of commercial banks continued to decline in 2019 reaching an average of 5.58%, from 8.54% in 2018, and high of 13.68% in 2011. The biggest drop has been in construction loans, which decline to 8.09%, from 14.10% the year before, as banks were able to clean their portfolio from nonperforming loans. Residential mortgage loans have also improved, dropping to 11.25% in 2019 from 15.68% in 2018. Year-end rates towards the end of 2019 dropped below 10%, the first time they had been at this level since the second quarter of 2009. Local economic activity in 2019 improved driven by increase in spending resulting from post-Hurricane María reconstruction efforts.

Mortgage delinquency rates in Puerto Rico were 2.5% at the time the Governor declared on the 1st of May of 2006 a shutdown of the central government of Puerto Rico, due to a budget deficiency to pay the salary of public employees for the months of May and

June. The shutdown only lasted two weeks, but the economy was sent into a declining cycle that latter was accelerated by the 2009 Financial Crisis. The economic contraction was prolonged due to Puerto Rico's 2014 debt crisis and eventual default on its obligations. The Island is currently under the supervision of the Financial Oversight and Management Board for Puerto Rico.

Economic perspectives are negative because of COVID-19's impact on the economy. Thus, mortgage delinquency rates and foreclosures are expected to rebound.



Foreclosed properties broaden the inventory of affordable housing. As of June 2019, the Puerto Rico Commissioner of Financial Institutions (OCIF) reported a total of 2,578 foreclosed properties, 1,811 (30%) of which are in non-entitlement municipalities. The average price of the units was reported at \$82,007 based on the stated value of the portfolio. Although, the average stated value is considerable below the average price of \$154,341⁹ in 2019 for a mortgaged residential unit in Puerto Rico, Median incomes are below the required level of income to purchase an average price home from the portfolio, exceeding the income by a factor of 3.5. The challenge is that most of these units require improvements to bring them to code compliance, which increases the price of the unit. Education and outreach programs combined with rehabilitation subsidies and

⁹ Puerto Rico Office of Commissioner of Financial Institutions, New and Use Housing Demand Data. (May, 2020).

70

homebuyer assistance programs may improve the opportunity for a low- and moderate-income households to access housing from the repossessed portfolio.

Table 23: Residential Foreclosure Inventory and Median Household Income

Geographic area	Units	% of Total	Average Price	Median Household Income
Entitlement	1,811	70.20%	\$82,007.00	\$22,137.00
Non-entitlement	767	29.80%	\$60,798.00	\$17,154.00
Puerto Rico	2,578	100.00%	\$82,634.00	\$20,166.00

Source: Puerto Rico Office of Commissioner of Financial Institutions, Residential Foreclosure Inventory.

Code, zoning, and other public policies

LAND USE AND CONSTRUCTION CODES AND REGULATIONS

In Puerto Rico land use and construction permit regulations are enacted and overseen the Puerto Rico Planning Board (PRPB). This is the Commonwealth agency responsible for adopting and overseeing zoning throughout the 78 municipalities. Municipalities are empowered to prepare their land use plans, which are revised and approved by the PRPB, according to the provisions of the Autonomous Municipalities Act 181 of 1991. This law also provides that municipal land use plans must have an "Affordable Housing Program", that should include projects and programs to meet these needs, according to the land use policies. Affordable housing is defined by Act 81-1991 as amended as "any housing unit for those families that, due to their income characteristics, are prevented from acquiring or do not qualify for seeking housing in the formal private sector."

The PRPB also regulates land use development, construction processes and compliance. These are ruled, mainly, by the Puerto Rico Permit Process Reform Act (Law No. 161 of December 1, 2009, as amended), the Autonomous Municipalities Act 181 of 1991; the Joint Permits Regulation for Construction Works and Land Uses (Regulation No 7951 of

2010), and the Puerto Rico Building Codes of 2018. These laws and regulations delegate in various entities, described below, the powers and responsibilities for evaluating and issuing land use and construction permits and supervising their compliance. However, The PRPB has the power to oversee compliance with the final determinations and permits granted by the Puerto Rico Permit Management Office (OGPe by its Spanish acronym), the municipalities, the Authorized Professionals and Authorized Inspectors, according to Law 161-2009, as amended.

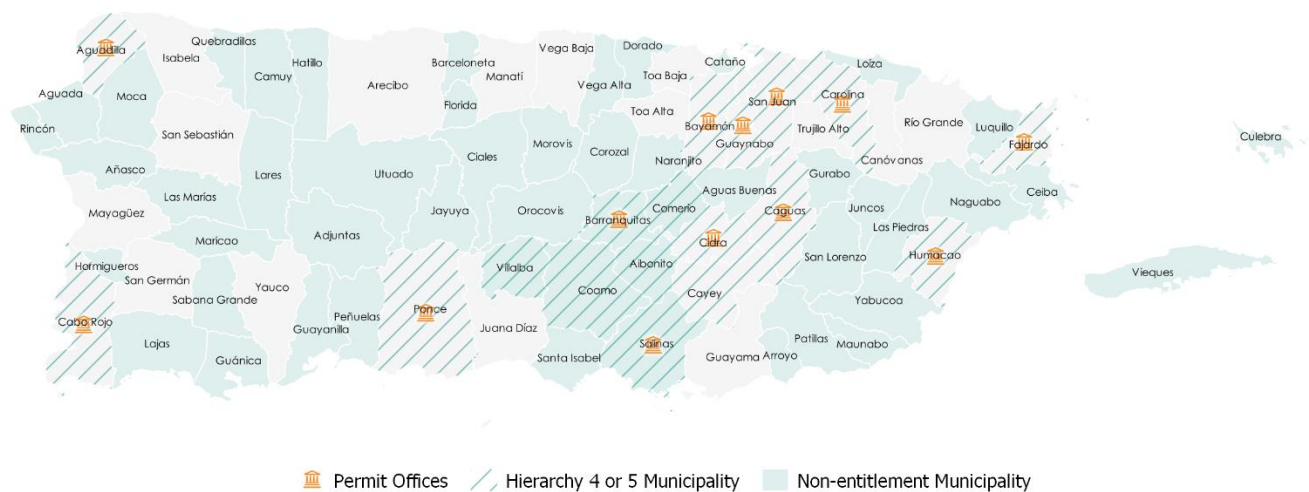
- The OGPe is an Auxiliary Secretariat within the Puerto Rico Department of Economic Development and Commerce.¹⁰ OGPe evaluates and makes final determinations for permits and environmental compliance determinations.
- Authorized Professionals and Authorized Inspectors are non-government professionals regulated by OGPe, that can evaluate and issue ministerial permits and certifications, as well as some certifications related to the use of a property.
- Municipalities¹¹ can request to the PRPB and with the Governor's approval, the power to evaluate and issue permits related to some land use decisions and permit powers from the PRPB and OGPe. This is according to the Law 81-1991, as amended. These delegations, known as "hierarchies," range from one to five, and the municipalities need to have an approved municipal land use plan and a municipal permits office, among other requisites that demonstrate they are competent to make certain permit-related decisions.

At present, there are 18 municipalities that are responsible for evaluating and issuing permits according to the powers delegated. These are arranged in 13 municipal permit offices, as some municipalities have permit offices in consortium with neighboring ones.

¹⁰ Law 141 of 2018.

¹¹ Law 81-1991 as amended includes the following definition: "Municipality or autonomous municipality" shall mean a geographic demarcation with all its wards, which has a specific name and is governed by a local government composed of a Legislative Power and an Executive Power.

Map 1. Municipalities that can issue permits and municipal permit offices in Puerto Rico



In addition, other 24 government agencies, including the Department of Housing, provide, as applicable recommendations in the permit process evaluation.¹² These are non-binding for instances other than those related to their policies and regulations. Concerned government entities must ensure that permits granted are in compliance with their laws and regulations and are empowered to issue fines which can be reviewed before the Court of First Instance.¹³ Concerned Government Entities, and OGPe, may request in a court of law an injunction or permanent order stop a project if it poses a risk to the health or safety of people or damage to the environment, using mechanism established in Article 14.3 of the Permit Reform Act. Section 14. 6 provides that citizens can file a complaint if a permit does not comply with the laws and regulations of Concern government entities. Moreover, Concerned Government Entities recommendations are

¹² These are collectively known as the Concerned Government Entities and include: the PR Aqueduct and Sewer Authority, the Energy Public Policy Office, Historic Preservation Office (SHPO), Consumer Affairs Department, Department of Agriculture, Department of Education, the Ports Authority, the Department of Health, the Department of Natural and Environmental Resources, the Department of the Family, the Firefighters Corps, the Department of the Treasury, the Department of Transportation and Public Works, the Electric Power Authority, the General Services Administration, the Highways and Transportation Authority, the Horse Racing Sport and Industry Administration, the Industrial Development Company, the Institute of Puerto Rican Culture, the Public Service Commission, the Puerto Rico Police, the Department of Sports and Recreation, the Telecommunications Regulatory Board, the Tourism Company the Trade and Export Company, and any other agency or instrumentality as the Governor may determine through Executive Order and that may have influence on the evaluation process of applications for the development and land uses, consultations, permits, licenses, certifications, authorizations, or any process for the operation of business in Puerto Rico or that has a direct or indirect influence on said operation.

¹³ Section 14.3, Puerto Rico Permit Reform Act, Law 161 of 2009 as amended.

required and are considered essential when proposed activities are in lands that might endanger the health and safety of the population such as flood prone areas.¹⁴

Land use planning can be carried out at municipal level in all 78 municipalities, following the PRPB planning and zoning regulations. At present, 61 municipalities have approved land use plans and therefore they have detailed zoning maps for their territory. In all municipalities land and zoning regulations require public participation. Public hearings should be carried out various phases in the planning process (there are at least three public hearings during the plan development process). In addition, the Autonomous Municipalities Act requires the establishment of community boards, composed of residents, that serve an advisory body during the planning process.

Although Puerto Rico has in place an extensive legal framework related to land use, and the revision and issuance of construction permits, informal housing and the location of housing in high hazard areas are two of the most pressing issues in the island. Informal housing is also defined as those “which the State does not codify or recognize formally in its construction, form, or tenure”.¹⁵ This is a very complex issue since lack of tenure is a barrier to getting necessary construction permits. Nevertheless, in order to request a construction permit to formalize housing it is necessary to provide evidence that the proposer is the owner, the buyer or the lessee duly authorized by the owner of the property.¹⁶ The PRPB estimated that 85,000 to 90,000 structures were informally constructed¹⁷, which suggests that these were not built in compliance with the land use and construction permit regulations. These are housing that were required an Authorization Letter to hookup to public utilities for not having a formal building permit.

Furthermore, as mentioned above, there are formal and informal housing in high hazard areas. It is estimated that there are 277,592 housing units in Puerto Rico, either formally or informally constructed, located in areas susceptible to coastal and riverine flooding (A,

¹⁴ Section 2.3. Puerto Rico Permit Reform Act, Law 161 of 2009 as amended.

¹⁵ See: Resilient Puerto Rico Advisory Commission. 2018. Housing Sector Report. https://reimaginapuertorico.org/wp-content/uploads/2019/05/Housing_Sector_Report_Reimagina_Puerto_Rico_ENG_09.21.2018.pdf

¹⁶ Said evidence can be satisfied through one or more of these means: 1. Public deed. 2. Lease agreement. 3. Purchase option contract. 4. Registry certification. 5. Declaration of heirs.

¹⁷ See: https://jp.pr.gov/Portals/0/RFP/RFP%20OGPe/4339-0001%20RFP%20REV.%2002_15_2019%20OGPe%20Inspection%20Services.pdf?ver=2019-02-15-203802-960

AE, AO and VE).¹⁸ However, development in Special Flood Hazard Areas (SFHAs) is regulated by the PRPB Regulation No. 13, Special Flood Hazard Areas Regulation of 2010, as amended. Section 13 of such regulation, *Surveillance and Inspection of the Flood Hazard Zones*, provides that the OGPe¹⁹ will be responsible for the vigilance of all flood hazard zones in Puerto Rico and for enforcing the provisions of such regulation. This section also provides that the Puerto Rico Department of Housing will collaborate with OGPe in the surveillance of flood hazard zones, excluding the coastal zone, which is under the purview of the DNER.²⁰

At present, the PRPB is addressing this situation through a comprehensive code enforcement program, which emphasizes in the education, awareness and surveillance to ensure that future developments comply with land use, and construction codes and regulations to reduce informal housing and exposure to natural hazards. The PRDH is a key partner in this effort that will significantly address both issues previously mentioned.

Although it has not been documented, arguably most informal housing and housing in risk areas is in low-income communities. It is a well-known fact among planning practitioners and municipal officials that lack of education, permitting and building costs are the main barriers for a low-income person to comply with building code and land user regulations, thus to access safe and decent housing.

According to the State Housing Plan²¹, major obstacle to affordable housing programs is the availability and cost of land, which is a market driven issue, but influenced by land use policy. A planning environment that made available additional land for residential development outside urban areas, fueled over the years the development of affordable housing toward the periphery of urban areas. These areas lack affordable mass transit systems, thus low- and moderate-income families have had to incur high transportation

18 Programa de Manejo de la Zona Costanera. 2019. Análisis espacial y económico: comunidades, infraestructura y biodiversidad en riesgo. Preparado por Estudios Técnicos, Inc. para la Oficina del Programa de Manejo de la Zona Costanera y Cambio Climático del Departamento de Recursos Naturales y Ambientales.

19 The Regulation provides that the responsible entity is OGPe. However, with the approval of Law 161-2009 as amended these responsibilities were transferred to the PRPB.

20 * Puerto Rico's coastal zone, generally, extends 1,000 meters inland; however, it extends further inland in certain areas to include important coastal resources. Puerto Rico's seaward boundary is 3 marine leagues (9 nautical miles). [Source: <https://coast.noaa.gov/data/czm/media/StateCZBoundaries.pdf>].

21 Puerto Rico State Housing Plan, Fiscal Years 2014-2018, Puerto Rico Department of Housing, Commonwealth of Puerto Rico (November 5, 2014), pages 39-40

costs. It has also resulted in “very high social costs in terms of pollution, high energy consumption and the loss of green areas and productive agricultural lands”²². to the extent that affordable housing programs adopt the low density, detached single family approach the land constraint becomes even more powerful. Since 2014 the Commonwealth has prioritized redevelopment of mixed- income affordable housing in urban areas. The redevelopment in the site of the demolished high-density Las Gladiolas project in Hato Rey used the row house format to achieve higher densities and incorporated layered a number of housing program to achieve a mix-income community and solve the poverty concentration issue so prevalent in many housing projects in Puerto Rico and the U.S.

The State Plan also identified as an obstacle for affordable housing “the inefficiency and the length of time it takes to have a project approved was so extensive that costs for developers were prohibitive”²³. The plan also mentions that the lack of a land use plan has meant that site approvals on case by case basis without a coherent land use policy driving urban growth. The Government of Puerto Rico has approved in 2010 of a new Permitting Law that did not solve the problems, and according to the plan its implementation resulted in a complex, costly process. The approved Reglamento Conjunto mentioned above standardized land use rules, but it is not until the PRPB completes the final Land Use Plan this issue will persist as a barrier to develop affordable housing that broadens the opportunities of low and moderate income households by comprehensibility addressing the need to broaden access to education, jobs, health and security.

Fair Housing Profile

INSTITUTIONAL FRAMEWORK

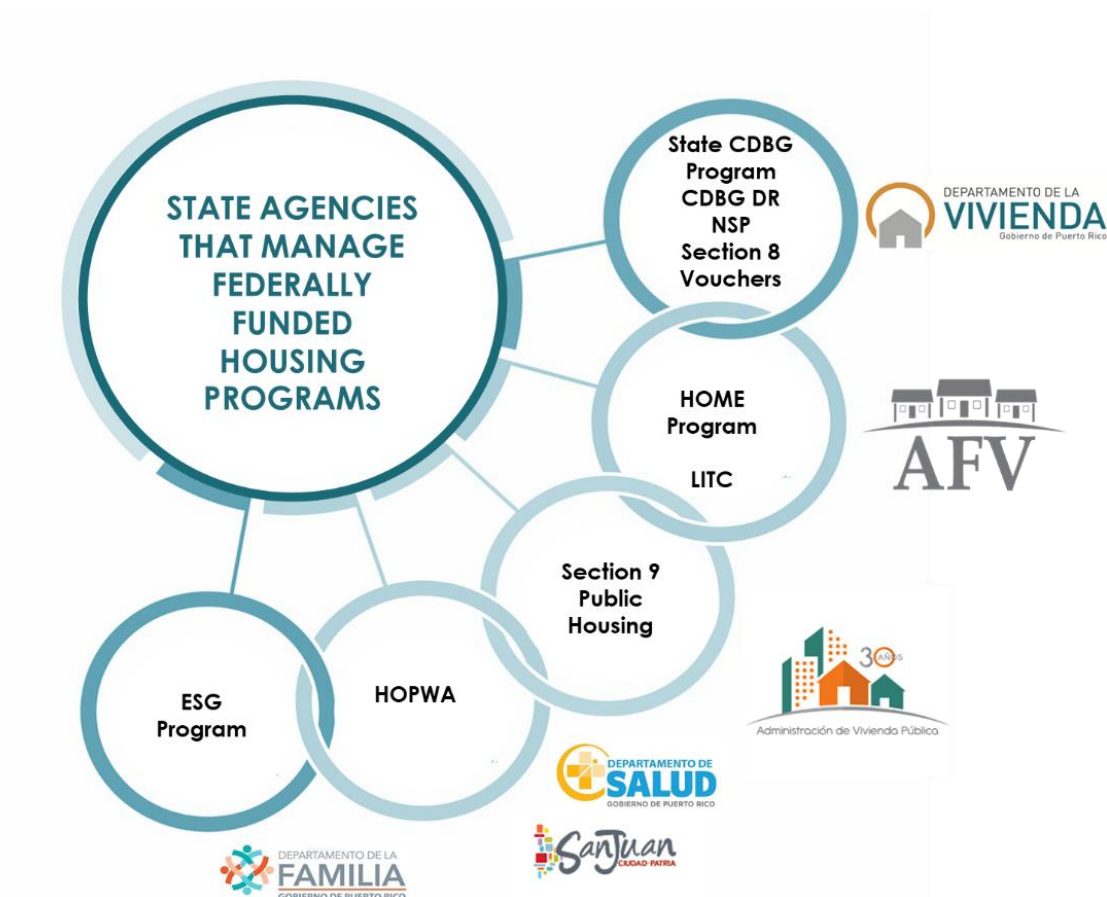
The Puerto Rico Department of Housing (PRDoH), established in 1972, is the state agency responsible for developing and implementing the public policy on housing and

²² Ibid

²³ Ibid, page 40-41.

community development in the Commonwealth of Puerto Rico, and to administer government programs in this field, in virtue of Law No. 97-1972.

Its mission is to increase the housing inventory, manage existing public housing projects and offer subsidy programs to individuals and families with low or medium income to allow them to have a decent, safe and own home that contributes to the improvement of their quality of life and self-sufficiency. Its mission is to provide accessibility to own, dignified and safe housing and facilitate the development and acquisition of affordable housing for all Puerto Ricans, particularly those in need. The PRDoH is the state that administers several federal housing programs (including State CDBG, NSP, Disasters Recovery and Section 108, among others), and is the lead agency for purposes of consolidated planning. As it is shown in the following illustration, there are other public agencies that manage other federally funded housing programs.



PR CIVIL RIGHTS COMMISSION & OTHER ORGANIZATIONS

PR Civil Rights Commission ("Commission") is an entity created by law to protect human rights and ensure compliance with the laws that protect them. Its members are citizens with expertise on the field that work *ad honorem*. Among its responsibilities, the Commission should educate people about their rights; ensure that individuals and government comply with human rights laws; make studies and investigations about fundamental rights, including citizens' complaints about related violations; and recommend the Government with actions and reforms for civil rights protection. The Commission does some of its work in the housing context, including discrimination in housing, which is forbidden by the Puerto Rico Civil Rights Law, among others.

Ayuda Legal Puerto Rico provides free and accessible education and legal support to low-and moderate-income persons and communities. One of the areas they work on is housing, emphasizing decent and safe housing as a fundamental human right. As part of educating and supporting persons, they provide information and counseling about local and federal laws that protect this right, prohibiting discrimination against people who are in the process of buying, renting, or financing housing services.

Servicios Legales de Puerto Rico ("SLPR") is a non-profit organization that provides free legal advice, representation, and education in civil cases, including housing matters, to people and groups of low income who qualify. Currently, they have 15 service centers throughout Puerto Rico: Aguadilla, Aibonito, Arecibo, Bayamón, Caguas, Carolina, Fajardo, Guayama, Humacao, Manatí, Mayagüez, Metropolitan (San Juan), Ponce, Sabana Grande, and Utuado. In relation to housing issues, SLPR offers legal aid in cases of foreclosure, rights of residents of public housing, access to homeless shelters, safe homes, among others.

PUERTO RICO LEGAL FRAMEWORK

Constitution of the Commonwealth of Puerto Rico of 1952, Art. II (Bill of Rights), §1. It is established that human beings' dignity is inviolable. Discrimination based on race, color, sex, birth, social origin or condition, and political or religious beliefs is prohibited. All laws and the public education system will be based on these human equality principles.

Law Number 131 of 1943, as amended. This is the "Puerto Rico Civil Rights Law". Prohibits discrimination because of politics, religion, race, color, or sex. In the context of housing, these reasons shall not be used as a condition to grant a purchase option, to sell, to lease, to sublease, or to grant a loan for housing construction.

Law Number 100 of 1959, as amended. Prohibits employment discrimination based on age, race, color, sex, social or national origin, social status, political affiliation, political or religious ideas, or for being a victim or being perceived as a victim of domestic violence, sexual assault or harassment, being a soldier, former soldier, or veteran.

Law Number 97 of 1972, as amended. It is the organic law for the Puerto Rico Department of Housing and establishes its public policy. Among his responsibilities, the Secretary should direct and supervise all government activities related to the development, financing, and administration of social interest housing programs and urban renewal or rehabilitation projects on site.

Law Number 44 of 1985, as amended. This is the "Law to Prohibit Discrimination against Persons with Physical, Mental, and Sensory Disabilities". It applies to public and private institutions and empower the Ombudsman for People with Disabilities to implement this law and impose administrative fines for its violations.

Law Number 66 of 1989, as amended. It is the organic law for the Puerto Rico Administration of Public Housing and establishes its public policy.

Law Number 124 of 1993, as amended. Creates the Subsidy for Social Interest Housing Program to make feasible for persons of low or moderate resources to acquire existing or newly constructed homes. This law provides the authorization for the Puerto Rico Department of Housing and the Puerto Rico Authority of Housing Financing to establish covenants with the municipalities to finance low income housing.

Law Number 173 of 1996, as amended. Authorizes the Secretary of Housing to create a program to subsidize the monthly rent payment of housing and interest on loans to elderly or relatives with whom they reside, to make improvements that facilitate mobility and enjoyment of their home.

Law Number 103 of 2001, as amended. This law establishes the Puerto Rico Authority of Housing Financing. The mission of this public entity is to finance affordable housing. The Authority have the purpose to provide the necessary financing tools and services to further the construction of affordable housing, helping the construction of housing for families of low and very low income in Puerto Rico.

Law Number 209 of 2004, as amended. This law establishes the Corporation for the Rehabilitation of Urban Centers and Urban Areas. Also, it creates a market cap on housing development in the urban centers, and thus providing affordable housing.

Law Number 238 of 2004, as amended. This law establishes the Persons with Disabilities Bill of Rights. The State recognizes its responsibility to establish the appropriate conditions that promote the enjoyment of a full life and their natural, human, and legal rights, free from discrimination and barriers of all kinds. The person with disabilities has the right to housing adapted to their needs without barriers that restrict movement and guarantee their safety.

Law Number 219 of 2006, as amended. Declares as public policy of the Commonwealth of Puerto Rico that the public agencies, dependencies, and corporations include at least five (5) percent of qualified persons with disabilities in their workforce.

Executive Order 2009-039. Executive order of the Governor of Puerto Rico that assigns additional funding to the Department of Housing to finance a housing program for disaster relief.

Law Number 184 of 2011, as amended. Authorizes the Puerto Rico Authority of Housing Financing to adopt and establish systems of sale and financing of mortgages for low-income housing, to facilitate the financing and acquisition of a home for Puerto Rican citizens.

Law Number 22 of 2013, as amended. Establishes the public policy of the Government of Puerto Rico against public or private employment discrimination based on sexual orientation or gender identity.

Executive Order 2014-060. Executive order of the Governor of Puerto Rico that directs the Puerto Rico Housing Financing to advance funds to finance a housing program for low- and moderate-income persons to buy homes.

Law Number 158 of 2015, as amended. Creates the Advocacy of Persons with Disabilities of the Commonwealth of Puerto Rico. The Advocate of Persons with Disabilities is empowered to investigate, process, and adjudge complaints of violation of persons with disabilities rights. He can impose administrative fines.

Law Number 16 of 2017, as amended. Establishes a public policy of equal payment for equal work to eradicate wage discrimination based on sex on public and private sectors.

Law Number 266 of 2018, as amended. Creates the "Law of Equal Access to Information for the Deaf in the Publicity Campaigns of the Government of Puerto Rico". Requires that all visual advertising that contains sound, is purchased, generated, created or produced by or for public entities belonging to any of the three branches of government, use a sign interpreter to effectively communicate the message to the deaf community.

Law Number 84 of 2019, as amended. It is known as the "Law to Improve the Quality of Life of People with Disabilities". Among its provisions, the Secretary of Housing should promote and encourage the continuation or development of housing projects or housing rental services and the modification of residences in order to provide greater freedom of movement and quality of life to the people with disabilities.

EXISTING VOLUNTARY COMPLIANCE AGREEMENTS (VCAs)

Certain pre-existing obligations exist through Voluntary Compliance Agreements (VCAs) that involve HUD and certain functions of the Puerto Rico Department of Housing (PRDOH), Puerto Rico Public Housing Administration (PRPHA), and/ or the Puerto Rico Housing Finance Authority (PRHFA), which serves as the State Credit Agency responsible for monitoring Low Income Housing Tax Credit Program (LIHTC) projects.

These VCA's include:

Karla Velez Conciliation Agreement (CA)- Voluntary Compliance Agreement (VCA) with the Puerto Rico Housing Finance Authority (PRHFA); HUD Case Number 02-17-5666-8; Filed on December 13, 2016

- The Effective Date of this agreement is August 23, 2017 for a period of three (3) years from the effective date.
- The Puerto Rico public entity party to the agreement is the Puerto Rico Housing Finance Authority (PRHFA) in their position as the agency of the Commonwealth of Puerto Rico charged with the Performance Based Contract Administration of multiple housing properties insured and/or subsidized by HUD under the Multifamily Program.
- The Agreement contains design and construction, 504 Coordinator, needs inventory, reasonable accommodations and modifications policy, Fair Housing training and other Civil Rights obligations applicable to multifamily-funded properties within PRHFA's administration as a Project Based Contract Administrator (PBCA).
- It further contains an agency-wide obligation for a Fair Housing Act-ADA-504 civil rights compliance policy to be created and implemented by PRHFA.

Wanda Alicea Conciliation Agreement (CA)- Voluntary Compliance Agreement (VCA) with the Puerto Rico Department of Housing (PRDOH) and the Puerto Rico Housing Finance Authority (PRHFA); HUD Case Number 02-16-4437-8; Filed on July 21, 2016

- The Effective Date of this agreement is June 21, 2017 for a period of five (5) years from the effective date.
- The Puerto Rico public entities party to the agreement are the Puerto Rico Housing Finance Authority (PRHFA) in their position as the Puerto Rico state housing finance agency that allocates the Low-Income Housing Tax Credit program (LIHTC) and the Puerto Rico Department of Housing (PRDOH), which subsidizes elderly projects contracted under the Puerto Rico Law 173 program.

- The Agreement contains design and construction, ADA Coordinator and other obligations applicable to LIHTC and/or PR Law 173 elderly properties within PRDOH's administration and/or PRHFA's allocating jurisdiction.
- It further contains an agency-wide obligation for a Fair Housing Act-ADA civil rights compliance policy to be created and implemented by both PRDOH and PRHFA.

HUD 2016 PUBLIC HOUSING VOLUNTARY COMPLIANCE AGREEMENT (VCA) WITH PUERTO RICO PUBLIC HOUSING ADMINISTRATION (PRPHA)

- The Effective Date of this agreement is September 29, 2016 for a period of five (5) years from the effective date.
- The Agreement is third in a sequence of agreements which cover the Puerto Rico public housing inventory in Voluntary Compliance Agreements. The first agreement in 2003 was for a period of seven (7) years, followed by an extension in 2011 for four (4) years, followed by this third and final non-extensible agreement in 2016.
- https://archives.hud.gov/news/2016/pr16-157-PRPHA_VCA_09292016.pdf
- The agreement contains requirements to comply with Section 504, Title II of the ADA, the FHAct, the ABA and their respective regulations.
- Specific provisions include requirements for a VCA Administrator, Section 504/ADA coordinators, the provision of accessible units, needs assessment, reasonable accommodations documentation, effective communication, employee education and other policies and procedures.

HUD COMPLAINTS

No recent complaints were identified in the programs' files.

PRIVATE SECTOR POLICIES

The Fair Housing Act of 1968 protect people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Puerto Rico's declared a similar policy in the Civil Rights Act of 1943 (P.R. Law 131-1943, §13-19²⁴) prohibiting discrimination in the sale, lease or rental of

²⁴ Ley Núm. 131 de 13 de Mayo de 1943.

all housing based on “political affiliation, religious, race, color or sex issues, or for of any other reason not applicable to all persons in general”. This act also covers the following actions: refusal to grant an option for selling, or to sell, lease or sublease said dwelling; publication or circulation of advertisements, notices or any other forms of disclosure, establishing discriminatory limitations or requirements, as a condition for the acquisition of living quarters, or for the granting of loans for the construction of dwelling shall be illegal; and refusal to render lending services. Violation is typified as a misdemeanor punishable by fine of \$100 to \$500 or imprisonment of no less than 30 days and not more than 90. Claimants may pursue damages in a civil suit. If granted the court of law must impose punitive damages as additional compensation for consequential damages. Puerto Rico also legislated a Bill of Rights for Disable Persons (P.R. Law 238-2004), which includes the right to accessible and adaptable housing.

In terms of Fair Lending, local lenders and servicers abide by both Federal and local laws and procedures. Federal policy applies to mortgage lending in Puerto Rico, including the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 which amended the Real Estate Settlement Procedures Act of 1974. The Consumer Financial Protection Bureau, the entity in charge of implementing the law, does oversight to local banks. The entity reviews that its rules which govern several parts of the relationship between mortgage servicers and homeowners are being implemented in Puerto Rico. Local legislation has also focus on consumer protection, which benefit all residents including protected classes.

This section provides an analysis of the current situation regarding Private Policy mainly focused on Fair Housing awareness and education. It also evaluates lending activity based on Home Mortgage Disclosure Act (HMDA) data. Foreclosure statistics are also analyzed, and brief overview of lender protection laws is provided.

FAIR HOUSING AND ADA AWARENESS AND EDUCATIONAL REQUIREMENTS

Puerto Rico has a tradition of antidiscrimination policies and a highly regulated real estate and financial industry. In this sense private policy addresses civil rights issues, as they apply to housing. However, the analysis conducted as part of this exercise shows that the residential brokerage industry supplies little opportunities for Fair Housing or ADA

awareness and training. On the contrary, Fair Lending is a hot topic within the financial industry, as these institutions have compliance check and balances both internal and external.

A consultation to two highly regarded persons in the residential brokerage industry showed that this is a topic that is not receiving much attention. They understood that most people believe that this is not an issue in Puerto Rico because of our legal and cultural background. Nevertheless, they pointed out that people are not necessarily aware to what extent their behavior or action may be considered a discrimination practice. They also pointed out that many industry professionals have little knowledge of ADA rules, which exposes them to substantial legal risks. They also said that they understood that ADA violations are much more common than discriminatory practices.

They pointed out that the institutions offering continuing education have supplied Fair Housing courses, but that they are not common because they are not demanded by professionals. They added that discriminatory practices are addressed in the 6 credit hours of the Ethics coursework within the required curriculum to become a licensed Broker or real estate agent in Puerto Rico. But they opined that the matter requires a separate course addressing Fair Housing issues with improved instructional methods.

One of the interviewees mentioned that the Puerto Rico Association of Realtors, a chapter of the National Association of Realtors, furthers awareness of fair housing practices by addressing the issue in their ethics code, which directly addresses fair housing practices. (See Article 10 of NAR's Code of Ethics, Duties to the Public).

They recommended that to further Fair Housing training the Puerto Rico Examination Board of Brokers, Agents and Real Estate Companies (P.R. Law 10-1994) must specifically require credits in Fair Housing. Under local rules, real estate brokers and agents must undergo a licensing process with requires the completion of 90 credit hours for brokers and 60 credit hours for agents in an accredited institution and approve a bar examination.

Our independent examination of the applicable regulation showed that Fair Housing is in fact not a specific topic within the required curriculum for the license of for continuing

education. (State Dept., Regulation to establish the educational program, continuum education, distance learning, license requirements (renovation) and functions of schools and real estate schools and instructors, Rule 9101, July 24, 2019). The curriculum requires 6 credit hours of ethics in which discrimination is discussed. In our view, the Ethic Rules governing the real estate industry is deficient as is very limited in this area (State Dept. Ethics Rule 5571, April 3, 1997)²⁵, hence this is a concern as to the quality of the instruction in Fair Housing.

Also, a review of five randomly selected websites of locally accredited educational institutions showed that these did not have courses or documentation in Fair Housing, as they are not required by law to further Fair Housing awareness. There is an opportunity for the Government of Puerto Rico to promote legislation in this area. Also, there is an opportunity to engage local accredited institutions to improve Fair Housing education.

Puerto Rico's real estate industry is well organized around professional organizations, which offers an opportunity to engage these organizations in an outreach and communications program to further Fair Housing Awareness and policies. Key organizations include the following:

- **Puerto Rico Association of Realtors** mentioned above.
- **Asociacion de Arrendadores de Bienes Inmuebles de PR**- This is a local organization that integrates professionals and business dedicated to the leasing of residential and commercial properties. Its membership includes many developers of affordable rental housing. They have been active in promoting affordable housing policies to address barriers to affordable housing.
- **Builders Association of Puerto Rico** (affiliated to the U.S. Home Builders Association)- This association has been very active in land use, permit compliance and code enforcement initiatives, more so after Hurricane Maria. They supply seminars to the industry in many topics. Since the adoption in Puerto Rico of the International Building Code 2018 (IBC 2018), they have been very active in supporting training initiatives to professionals and have conducted outreach

²⁵ <http://www.transicion2016.pr.gov/Agencias/023/Informe%20de%20Reglamento%20y%20Normas/5571.pdf>

initiatives to the general public. They have traditionally been active in supporting initiatives to address housing needs and barriers through outreach programs and policy formulation.

- **Mortgage Bankers Association-** Is the local chapter of the National Mortgage Bankers Association. This organization also offers training. A review of their website showed that they lacked training relating to the Fair Housing Act or ADA.
- **Puerto Rico Bankers Association-** It's an association of mostly commercial banks operating in Puerto Rico. For many years the association supported policy to promote the development of affordable housing. A review of their website showed that they lacked training relating to the Fair Housing Act or American Disabilities Act. But they do promote Fair Lending training.
- **Puerto Rico Architect Association-** Its A Chapter of the American Institute of Architects. The association also supplies continuing education and promotes policy discussions and initiatives relating to land use, building codes, environmental issues, and housing needs.

FAIR LENDING

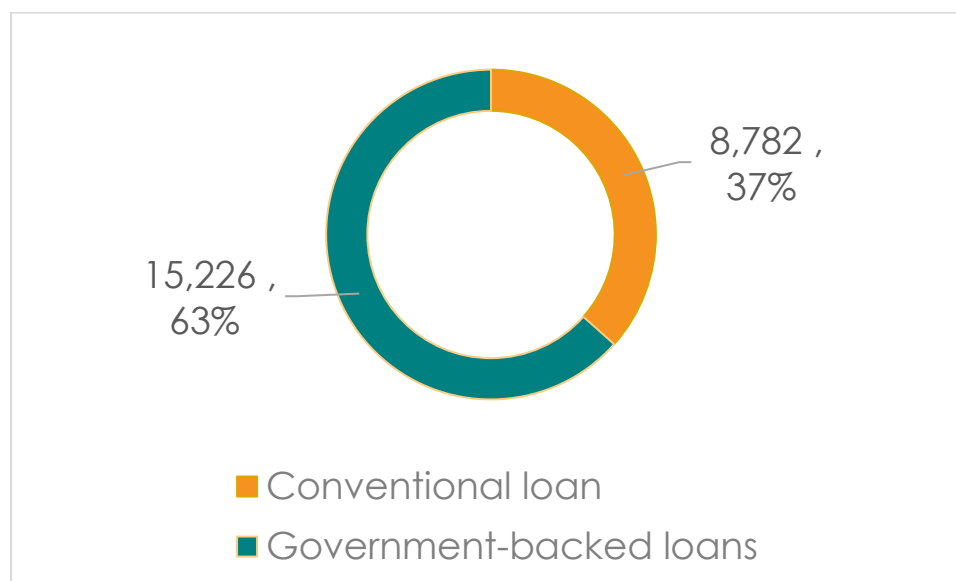
HMDA Data on the approval, denial and status of mortgage loans is reported by financial institutions as a requirement of the Home Mortgage Disclosure Act. This data includes information on the race, ethnicity, and age of applicants. The following section presents an overview of the type of loans approved in the Puerto Rico and an analysis mortgage lending ending activity by race based on the 2018 HMDA dataset for Puerto Rico.

Conventional and Government Backed Loans

The main source of mortgage financing in Puerto Rico is through government backed loans, which include Federal Housing Administration (FHA), Veteran's Affairs (VA), Farm Service Agency (FSA), and Rural Housing Service (RHS) guaranteed loans. Most are GSAs (Government sponsored enterprise). In 2018, government-backed loans accounted for 63% of loan originations, with for 15,226 loans and a volume of disbursement of \$1,841,890,000. Conventional lending accounted for 37% of all mortgage loans. Among government backed loans of the total applications 57.9% were originated and 68% were

approved, originated or sold to another institution. The percentage of denied applications was 20%. The rates of denial and origination among conventional and government back loans were similar.

Figure 31: Loan Applications by Type, Conventional and Government-Backed Loans



Source: HMDA, 2018.

Analysis of Disparities in Mortgage Lending

Issues with the interpretation of race and ethnicity questions in Puerto Rico have been pointed out in the past²⁶. Nonetheless, data on approval and denial by race is useful to detect if any group is favored over another during a loan approval.

Race and ethnicity data from the applicants add other insights into loan approvals and applications. In terms of ethnicity, most applicants (87%) identified themselves as Hispanic or Latino. In terms of race, applicants identifying themselves as White accounted for 82% of applications. The lowest number of applications was received from Native Hawaiians (13) and it amounted to \$4,160,000. In lending activity.

Asian applicants have the highest loan origination rate with 75%, followed by white applicants with 59.6%. On the other hand, American Indian or Alaska Native applicants

²⁶ <https://www.nytimes.com/2020/02/09/us/puerto-rico-census-black-race.html>

had the highest denial rate with 42%, followed by Black applicants with a 28% denial rate. Overall, as shown in the table below, the denial rate does not differ greatly between races, except for the American Indian population²⁷.

The percentage of denied applications was calculated by grouping applications denied by financial institution and preapproval requests denied by financial institution.

Given this backdrop, Puerto Rico's regulatory framework has evolved to provide locally legislated protections to mortgage holders (P.R. Laws Ann. tit.30, §§ 2701 to 2725). For example, under Section 2703 of the law, the lender must give a borrower a written notice allowing the lender 20 days to cure the default (P.R. Laws Ann. tit.30, § 2703). The servicer cannot go ahead with the foreclosure process until this period elapses. Under provisions provide ample opportunities for the borrower to cure the default and reinstate the loan before the foreclosure sale.

Moreover, The, "Law for Compulsory Mediation and Preservation of your Home in Foreclosure Proceedings involving a Principal Residence" (P.R. Law 184-2012), affords a local borrower a compulsory mediation in all foreclosure proceedings of a primary residence, even if the lender had already engaged in a loss mitigation prior to foreclosure proceedings. The law also mandates that homeowners whose primary residence is being foreclosed due to a mortgage default or a court sale will have to be informed of all the alternatives available to help them keep their home. The local policy provides additional procedures to increase the opportunity of the debtor to remain in its primary place of residence provided that the debtor has payment capacity. The legislature is very active in evaluating and proposing new laws to protect mortgage holders. Private lenders and servicers actively participate in these procedures to inform, oppose, and/or provide guidance to local legislators. Lenders typically have opposed certain rules that by extending foreclosure procedures and increasing transactional costs reduce the value of mortgage portfolios and have negative impacts on the pricing of mortgage paper in secondary markets. Puerto Rico's mortgage industry is highly reliant on these markets.

²⁷ The percentage of denied applications was calculated by grouping applications denied by financial institution and preapproval requests denied by financial institution.

Finally, local mortgage and commercial banks in Puerto Rico prior to the 2009 Financial Crisis had strategies and procedures in place to control foreclosures rate. Puerto Rico had and still has one of the highest mortgage delinquency rates in the U.S. due to local economic conditions. Thus, local mortgage servicing standard practices that local banks had in place prior to the enactment of the Dodd-Frank were designed to avoid foreclosures. These practices were adapted and continue to evolve to comply with both local and federal consumer protection laws. According to Commissioner of Financial Institution Statistics foreclosure data, these were effective to mitigate actual foreclosures. Only one in five delinquent mortgage loan was foreclosed. Many were brought current, underwent a mitigation process, or were protected under the Federal Bankruptcy Law.

Loan Applications, Denials and Other. Disparate Treatment Analysis

		Loan Originated, purchase by an Institution, or approved but not accepted					Denials				Loans in which the applicant did not complete or withdrew from the process				
	Total Applications	% of applications	Subtotal	Loan originated	Loan purchased by your institution	Application approved but not accepted	% of applications	Subtotal	Application denied by financial institution	Preapproval request denied by financial institution	% of applications	Subtotal	Application withdrawn by applicant	File closed for incompleteness	Preapproval request approved but not accepted (optional reporting)
American Indian or Alaska Native		91	37%	34	34	-	42%	38	38	-	21%	19	13	6	-
Conventional loan		38	26%	10	10		55%	21	21		18%	7	5	2	
Government-backed loan		53	45%	24	24		32%	17	17		23%	12	8	4	
Asian		44	55%	24	24	-	20%	9	9	-	25%	11	7	4	-
Conventional loan		40	53%	21	21		23%	9	9		25%	10	6	4	
Government-backed loan		4	75%	3	3		0%	-	-		25%	1	1		
Black or African American		1,031	58%	602	581	1	28%	285	285	-	14%	144	100	44	-
Conventional loan		377	61%	229	220	9	25%	95	95		14%	53	36	17	
Government-backed loan		654	57%	373	361	1	29%	190	190		14%	91	64	27	
Native Hawaiian or Other Pacific Islander		20	50%	10	10	-	20%	4	4	-	30%	6	3	3	-
Conventional loan		13	54%	7	7		23%	3	3		23%	3	2	1	
Government-backed loan		7	43%	3	3		14%	1	1		43%	3	1	2	
White		18,526	64%	11,819	11,244	73	22%	3,986	3,972	14	15%	2,721	1,979	736	6
Conventional loan		7,186	66%	4,714	4,493	1	19%	1,389	1,376	13	15%	1,083	766	312	5
Government-backed loan		11,340	63%	7,105	6,751	72	23%	2,597	2,596	1	14%	1,638	1,213	424	1
Other races		4,296	85%	3,669	734	2,902	9%	372	370	2	6%	255	201	54	-
Conventional loan		1,128	75%	842	336	490	16%	14%	163	161	2	11%	123	96	27
Government-backed loan		3,168	89%	2,827	398	2,412	17%	7%	209	209	-	4%	132	105	27
Total - Races		24,008	67%	16,158	12,627	2,916	20%	4,694	4,678	16	13%	3,156	2,303	847	6
Conventional loan		8,782	66%	5,823	5,087	491	24%	1,680	1,665	15	15%	1,279	911	363	5
Government-backed loans		15,226	68%	10,335	7,540	2,485	20%	3,014	3,013	1	12%	1,877	1,392	484	1
		-						-	-			0			
Hispanic or Latino		20,188	63%	12,715	12,118	76	22%	4,474	4,460	14	15%	2,999	2,180	815	4
Conventional loan		7,646	65%	4,936	4,709	2	20%	1,536	1,523	13	15%	1,174	831	339	4
Government-backed loan		12,542	62%	7,779	7,409	74	23%	2,938	2,937	1	15%	1,825	1,349	476	
% of Total Applications		84%		79%	96%	3%	94%	95%	95%	88%		95%	95%	96%	67%

To gather some insight into the reasons for denial between races, the following table was prepared. It shows the distribution of denial reasons by applicant's race. Here, attention is drawn to other races. Among American Indian or Alaska Native, the most common denial was debt to income ratio and credit history. Among Black or African American the most prevalent reasons for denial were lack of collateral, credit history, and debt to income ratio. Denial reasons that show substantial differences among certain groups are the following:

- Asian applicants are 10 times more likely to be denied a mortgage for employment reasons than Caucasians
- American Indian or Alaska natives and Asian are approximately 2 times as likely to be denied a mortgage for having insufficient cash at closing for down payment and closing costs.

Table 24: Home Purchase Denial Reasons (%) by race, 2018

Applicant Race	Collateral	Credit application incomplete	Credit history	Debt-to-income ratio	Employment history	Insufficient cash (down payment, closing costs)	Mortgage insurance denied	Other
American Indian or Alaska Native	23.7%	0.0%	26.3%	31.6%	5.3%	10.5%	0.0%	2.6%
Asian	33.3%	0.0%	11.1%	11.1%	22.2%	11.1%	0.0%	11.1%
Black or African American	32.3%	1.0%	21.5%	26.0%	1.0%	4.9%	0.3%	8.3%
White	34.0%	1.2%	17.1%	29.0%	2.4%	4.7%	0.2%	8.3%
Joint	34.1%	0.0%	24.6%	23.0%	1.6%	4.8%	0.0%	7.9%
Native Hawaiian or Other Pacific Islander	50.0%	0.0%	25.0%	25.0%	0.0%	0.0%	0.0%	0.0%
Race Not Available	23.3%	0.3%	17.0%	23.6%	1.0%	6.9%	0.0%	23.6%

Source: HMDA data, 2018.

Analysis of 2018 Mortgage Applications by Race

The following table evaluates the representation of different races and ethnicities in mortgage loan applications. As it has been presented in previous sections, Puerto Rico has a predominantly Hispanic population amounting 98.9% of the population. Although Hispanics are the largest ethnic group in the island, they are underrepresented by 14.8 percentage points. Viewed by race, applicants identifying as white or black have the

largest disparities. White applicants are overrepresented by 9.8 percentage points, and Black applicants are underrepresented by 6.5 percentage points,

Table 25: Representation by Race in Mortgage Applications, 2018

Race and Ethnicity	% of Total Applications	% of Total Population
American Indian or Alaska Native	0.4%	0.3%
Asian	0.2%	0.2%
Black or African American	4.3%	10.8%
Native Hawaiian or Other Pacific Islander	0.1%	0.0%
White	77.2%	67.4%
Hispanic or Latino	84.1%	98.9%

Analysis of 2018 Mortgage Applications by Age groups

The applicant age was revised in order to precise if a disproportionate denial rate was present among different age brackets. A 6.4% difference can be observed between the age group with the lower denial rate and the one with the highest. Applicants that are 25 year or younger have the highest denial rate followed by those who are 55 years old or older. Although differences are present, the denial rates are very similar among the age groups.

Table 26: Home Purchase Approval/Denial by age, 2018

Applicant age	Loan originated	Percentage Originated loans (%)	Application denied	Percentage Denied (%)	Total Applications
<25	296	59.3%	129	25.9%	499
25-34	3578	66.2%	1056	19.5%	5,405
35-44	3428	61.1%	1210	21.6%	5,614
45-54	2476	57.4%	1007	23.4%	4,312
55-64	1607	56.1%	675	23.6%	2,865
65-74	899	51.8%	446	25.7%	1,736
>74	300	50.2%	142	23.7%	598
Not identified	43	1.4%	13	0.4%	2,979

Source: HMDA data, 2018.

LOCAL CONSUMER FINANCIAL PROTECTION LEGISLATION

Very high mortgage delinquency rates and residential foreclosures have persisted in Puerto Rico after the U.S. Financial Crisis due to Puerto Rico's secular economic contraction. The regulatory framework evolved to provide locally legislated protections to mortgage holders which include many provisions (P.R. Laws Ann. tit.30, §§ 2701 to 2725). One such protection is that under Section 2703 of the law, the lender must give a borrower a written notice allowing the lender 20 days to cure the default (P.R. Laws Ann. tit.30, § 2703). The servicer cannot go ahead with the foreclosure process until this period elapses. Under provisions provide ample opportunities for the borrower to cure the default and reinstate the loan before the foreclosure sale. This legislation followed a trend in many other states.

Moreover, The, "Law for Compulsory Mediation and Preservation of your Home in Foreclosure Proceedings involving a Principal Residence" (P.R. Law 184-2012), affords a local borrower a compulsory mediation in all foreclosure proceedings of a primary residence, even if the lender had already engaged in a loss mitigation prior to foreclosure proceedings. The law also mandates that homeowners whose primary residence is being foreclosed due to a mortgage default or a court sale will have to be informed of all the alternatives available to help them keep their home. The local policy provides additional procedures to increase the opportunity of the debtor to remain in its primary place of residence provided that the debtor has payment capacity. The legislature is very active in evaluating and proposing new laws to protect mortgage holders. Private lenders and servicers actively participate in these procedures to inform, oppose, and/or provide guidance to local legislators. Lenders typically have opposed certain rules that by extending foreclosure procedures and increasing transactional costs reduce the value of mortgage portfolios and have negative impacts on the pricing of mortgage paper in secondary markets. Puerto Rico's mortgage industry is highly reliant on these markets.

Before this legislation and Dodd Frank, local mortgage, and commercial banks in Puerto Rico prior to the 2009 Financial Crisis had strategies and procedures in place to control foreclosures rate. This was necessary because Puerto Rico had and still has one of the highest mortgage delinquency rates in the U.S. due to local economic conditions. Thus,

local mortgage servicing standard practices that local banks had in place prior to the U.S. Financial Crisis were designed to avoid foreclosures. Puerto Rico mortgage industry was characterized by a fixed rate-fixed term market. Predatory lending was not an issue in the Island due to the need of local banks to sell a considerable share of their mortgage production in secondary markets. Moreover, the industry engaged their clients as soon as they identified a greater probability of default within regulatory norms and were proactive in providing mitigation alternatives. These practices were adapted and continue to evolve to comply with both local and federal consumer protection laws. According to Commissioner of Financial Institution Statistics foreclosure data, these were effective to mitigate actual foreclosures. Only one in five delinquent mortgage loan was foreclosed. Many were brought current, underwent a mitigation process, or were protected under the Federal Bankruptcy Law. These practices were adapted and continue to evolve to comply with both local and federal consumer protection laws. Puerto Rico continues to be a fix rate market and banks are dedicating many resources to comply with Dodd Frank and workout a large delinquent mortgage portfolio.

Progress since Previous AI

SUMMARY OF 2007 ANALYSIS OF FAIR HOUSING IMPEDIMENTS AND BARRIERS

The most recent Analysis of Impediments conducted by the former, lead agency of consolidated planning, Office of the Commissioner of Municipal Affairs (OCMA), identified the following:

1. Municipalities were starting to implement the Fair Housing Policies and it was at an early development stage. They were beginning to understand the policies and informing the participants.
2. Persons were not well informed about their fair housing rights and responsibilities and it was understood that more education about these programs was needed.
3. Modern housing developments had the effect of segregating people by income levels.
4. Housing affordability was been affected by the rising costs of construction and housing rehabilitation.

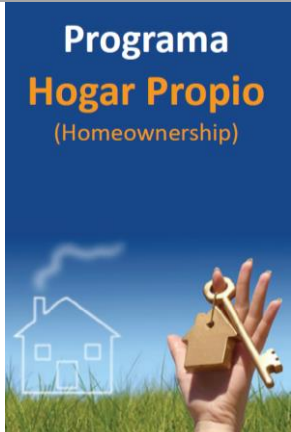
5. The economic feasibility of retrofitting existing buildings for accessibility was also identified as an impediment.




In order to address these barriers or issues, OCMA, proposed the following actions:


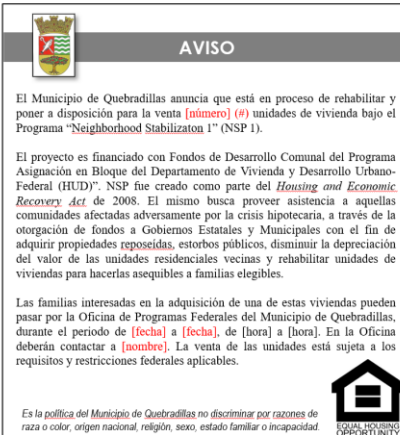
1. Educating persons about their fair housing rights, how to identify discrimination and what to do about it.
 - a. Education efforts to municipalities and their officials so they could, in turn, educate citizens and provide them support to address potential barriers to fair housing.
 - b. Support consumer educational programs.
 - c. Provide information to residents through brochures, newsletters, and public events, including tenant/landlord rights and laws.
 - d. Support agencies to provide better affordable housing opportunities and assist the homeless.
 - e. Study government regulations to address fair housing impediments.
2. To address the segregation by income levels, they proposed to study and support transportation improvements, including for persons with disabilities, and develop specific actions to develop mixed income neighborhoods. Some groups like persons with disabilities, homeless persons, low income persons, and black persons may face neighborhood opposition for publicly assisted housing. They proposed education initiatives to address the neighborhood opposition.
3. Enforce fair housing norms by:
 - a. Maintain a Standing Review Board to respond and follow up housing discrimination cases and provide education and resources for citizens to report housing discrimination.
 - b. Coordinate with the Puerto Rico Department of Justice and HUD to gather and share information about fair housing issues.
4. Address the accessibility issues for persons with disabilities, by:
 - a. Educating developers, non-profit organization, and architects about how to enhance accessibility of existing units.

- b. Informing residents about their right to reasonable accommodations under fair housing laws.
- c. Reviewing the costs of making homes more accessible for persons with physical disabilities.
- d. Creating incentives for owners of housing built before 1991 to make their units more accessible for persons with disabilities.
- 5. Availability of affordable housing was identified as an increasing challenge in Puerto Rico. To address it, a review of local regulations was recommended (taxation, zoning, building codes), and to coordinate and develop local financing alternatives, and enhance partnerships with municipalities. Some specific initiatives in this direction were:
 - a. Promoting the revitalization of older neighborhoods, develop additional housing opportunities in downtown of non-entitlement municipalities, and encourage maintenance of existing housing stock.
 - b. Encouraging dispersion of affordable housing throughout the community, fund down payment assistance program, utilize the Section 8 homeownership program, and develop a housing trust fund.

The following sections provide a summary of some of the most relevant actions taken to implement these recommendations.

Actions and progress since the most recent AI				
Design and implementation of CDBG Homeownership Program. This included the recapture of unused funds and reallocation to this activity and the developing of manuals, program guidelines and the corresponding training to municipalities.				2011

Actions and progress since the most recent AI		
Development of a guide on affirmative marketing and provision of training for purposes of the NSP Program		2011
Promulgation of Fair Housing Manual for non-entitlement municipalities and subrecipients of other CPD Programs (ex. NSP and CDBG-DR 2008). The manual was prepared when the CDBG, NSP and DR 2008 programs were under OCAM, and the PRDoH has continued to implement it.	<p>Memorando Circular Núm. 2015-12 http://www.ocam.pr.gov/sites/default/files/MC_2015-12_Normativa_sobre_Vivienda_Justa_y_Derechos_Civiles_Aplicable_a_las_Actividades_Financiadas_con_Fondos_CDBG.pdf</p> 	2013
Development and implementation of monitoring checklists for purposes of supervising the implementation of Fair Housing Policies by municipalities		2014-2015

Actions and progress since the most recent AI		
Provision of technical assistance and training to municipalities and NPOs on fair housing and civil rights		2011-2016
Leadership of the Committee of Best Practices established as part of the strategies of the State Housing Plan. One of the outcomes of this Committee was the development of the Center for Social Innovation , a knowledge generation center that sought to contribute to the development of our communities and municipalities by strengthening the skills and knowledge of our civil servants and community leaders in topics related to management of federal programs, community development and affordable housing, including fair housing and civil rights.		2011-2016
Provision of support to municipalities in designing promotional campaigns for housing units		2012

Actions and progress since the most recent AI

Joint Media Campaign for marketing of units and educating citizens on housing opportunities



Es hora de cumplir tu sueño

La oportunidad que estabas esperando

Viviendas disponibles para personas de ingresos medios y moderados.

Llama ahora a los municipios con viviendas disponibles:

Municipio	Teléfono	Persona Contacto	Unidades disponibles
Bayamón	(787) 760-5000 a 760-5100	Yolanda Díaz	12
Barceloneta	787-480-2070	Wendy Díaz	14
Boquerón	787-761-0800	Johnny Trujillo	8
Camuy	787-560-2400 Ext. 2004	Lilly Ferrer	8
San Juan	787-480-4400	Marlene Barrios	14
Trujillo Alto	787-261-6500 Ext. 1007 y 1008	Willy Arce	12
Yabucoa	787-267-4000 a 787-260-4000	Sandra Nolasco	10

Personas de ingresos medios y moderados son aquellas personas que su ingreso no exceda del 80% de la mediana de ingresos de una familia de cuatro miembros en el municipio correspondiente. Las personas con ingresos superiores al 80% de la mediana de ingresos de una familia de cuatro miembros no pueden participar en este programa.

Los municipios que participan en los programas de vivienda, de acuerdo a la regulación del programa NHP. La misma requiere que los participantes cumplan con varios requisitos, tales como, que la vivienda sea la residencia principal del comprador, este beneficiario debe tomar un taller de educación sobre la compra de vivienda de una organización aprobada por HUD, demostrar la capacidad económica para mantener una vivienda con el subsidio NHP, entre otros requisitos. Los compradores tienen la opción de elegir la institución financiadora de su preferencia.

ESTADO LIBRE ASOCIADO DE PUERTO RICO

CCRM

2014

Joint efforts of engagement and consultation of stakeholders on fair housing issues and barriers (PRDoH and the Puerto Rico Department of Family)



PLAN CONSOLIDADO DEL ESTADO 2020-2024
PLAN DE ACCIÓN 2020
CONSULTAS
COCs Y AVALÚO DE VIVIENDA JUSTA

28 DE MAYO DE 2020

FAMILIA VIVENSA

2020

CONCLUSIONS: SUMMARY OF HOUSING NEEDS, CHALLENGES, AND BARRIERS TO FAIR HOUSING CHOICE

Puerto Rico is jurisdiction affected by relative high poverty rates relative to national standards. This is reflected in all social indicators including income, unemployment, foreclosures, and housing needs, among other indicators discussed above. As a result of a number of factors, mainly barriers to economic development and a long-lasting fiscal crisis, the local economy has lost during the past twelve years close to 20% of its output and jobs, and 15% of its population during the 2010-2019 period. The local economic system was unable to recover from the 2009 U.S. Financial Crisis and is now confronting the economic and fiscal challenges brought upon by COVID-19.

Protected classes and vulnerable populations are subjected to this challenging economic and social context. Nevertheless, these issues are more complex for those residing in non-entitlement municipalities. These municipalities have been disproportionately affected by the economic contraction and have sustained substantial impacts to their fiscal budgets, reducing their capacity to address mounting social and economic development needs. Non entitlement municipalities in the West-Southwest, the Southeast and North east regions of Puerto Rico also have relatively high proportions (above 50%) of non-white populations. Social and economic development gaps are expected to widen between non-entitlement municipalities and much more diverse urban economies due to the COVID-19 health crisis, which requires the development of differentiated policy priorities, strategies, and actions.

The analysis identified certain disparities as summarized below:

- The elderly population is growing at a fast rate, while the overall population is declining. This trend will change the housing market dynamics and needs. Comprehensive social approaches will be required to address the increasing needs of these populations, with emphasis on those with disabilities and lack of access to health and other basic needs. This was a segment of the population suffering disproportional effects from Hurricane María.
- Elderly homeowners with incomes below 50% HAMFI are disproportionately exposed to average and severe cost burden issues. The CHAS identified close to 32,000 cost

burdened elderly households, of which 62% were severely burdened. Affordable rental options are needed to address the issue among these populations, as the prevalence rate among rental tenure is below average.

- According to the 2018 Puerto Rico Community Survey 672,799 persons have disabled status, which represents 24% of the total civilian non-institutionalized population. The elderly account for 26% of the disabled population. Over 150,000 have an independent living difficulty, which is equivalent to almost half of elderly civilian non-institutionalized population (40%). Ambulatory difficulty is the most common disability among the elderly (50%).
- There are not large gaps in disparities in housing conditions among races or ethnic backgrounds. The highest disparity was among a small group of Asian/ Pacific Islanders, Other Race households (49% vs 43% in the general population) and Black households (48% vs 43% in the general population).
- Most the minority households with housing problems live in urban or areas. The largest concentrations in relative terms in non-entitlement municipalities are in the following: Hormigueros, Rincón, Aguada, Aguadilla, Quebradillas, Dorado, Ceiba, Vieques and Culebra. Black populations with housing problems are concentrated in urban areas with three clusters in the following non-entitlements municipalities: Dorado, Ceiba and Rincón. Severe housing problems are similarly distributed.
- Poverty has a very high prevalence in most of Puerto Rico. According to HUD's Low Poverty Index, most census tracts in non-entitlement municipalities are have a significantly higher exposure to poverty. Thus, protected classes living in these municipalities are also exposed.
- There is a need for targeted homebuyer assistance programs, rent to own programs and financial training programs. According to HMDA, the races with the most percent of denied applications are American Indian and Black or African American. Overall, the denial rate does not differ greatly between races, except for the American Indian population.
- Among American Indian or Alaska Native, the most common denial was debt to income ratio and credit history. Among Black or African American the most prevalent reasons for denial were lack of collateral, credit history, and debt to

income ratio. When compared to persons of white race, the percentage in both groups do not suggest a disparate treatment. Denial reasons that show substantial differences among certain groups are the following:

- Asian applicants are 10 times more likely to be denied a mortgage for employment reasons than Caucasians
 - American Indian or Alaska natives and Asian are approximately 2 times as likely to be denied a mortgage for having insufficient cash at closing for down payment and closing costs.
- ACS data on housing tenure shows moderate homeownership disparities among some races similar to those identified by HMDA data. Black or African American have similar homeownership rates in non-entitlement municipalities, and three percentage points lower in Puerto Rico as a whole. Greater disparities were found among American Indian and Alaska Natives, Asians and Native Hawaiian and other Pacific Islanders. White Alone not Hispanic or Latino householder had lower homeownership rates, but this may reflect transitory populations that prefer to rent instead of purchasing a home.
- Both Hurricane María and the 2020 earthquakes exposed the vulnerability of low-income households and communities to environmental risks. CDBG-DR funds provide an opportunity to address housing problems, environmental concerns, and economic development among protected classes and vulnerable populations. Outreach efforts should prioritize reaching protected classes and other disadvantage populations so that they can participate of these programs.
- Foreclosure rates in Puerto Rico are relatively high as well as the repossessed housing inventory, which provides opportunities to promote housing rehabilitation programs for reposed properties un areas of economic opportunity. This is a market condition that will continue to be present during the next three to five years, given current delinquency rates and the expected rise in them because of COVID-19.

GOALS AND ACTIONS TO ADDRESS BARRIERS TO FAIR HOUSING

Based on the identified needs, challenges, and barriers, the PRDoH is establishing the following goals and actions for the period of 2020-2024. The goals are related to four main themes or areas:

- The need to strengthen the institutional framework and coordination among stakeholders,
- The need to increase knowledge and capacities on fair housing among service providers and the community,
- The lack of inventory for housing with supportive services and for persons with disabilities, and
- The need of processes and procedures for the supervision and oversight of these measures and compliance with the corresponding norms and regulations.

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
To increase the level of knowledge and collaboration of stakeholders that work with housing programs	●	●			Provide training and technical assistance in fair housing choice and civil rights	x	x	x	x	x					
					Develop and disseminate guides on best practices and protocols templates for the implementation of fair housing choice and civil rights practices	x	x			x					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
					Encourage professional associations (ex. Realtors), to incorporate housing choice and civil rights topics as a requirement of continuous education	x	x	x	x	x					
To contribute to the implementation of an	●	●		●	Establish a Public Policy Committee to identify and provide	x	x	x	x	x					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
integrated public policy on Fair Housing and equal rights					recommendations on barriers to fair housing choice and promote collaboration among stakeholders										
					Conduct in-depth assessment and potential solutions of barriers that limit fair housing and coordination among housing-	x	x	x	x	x					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
					related service providers										
					Develop recommendations to address barriers										
To promote the implementation of practices in the municipalities that encourage housing choice	●	●	●	●	Revise and disseminate the municipalities' manual on fair housing and civil rights	x									
					Provide training and technical assistance to	x			x	x					

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
and social equity					municipalities on fair housing and civil rights										
					Continue monitoring of implementation of fair housing and civil rights in municipalities	x									
To increase the level of knowledge of the population regarding fair housing choice		●			Conduct social marketing and educational campaigns to educate the population about	x	x		x						

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
and housing opportunities					their rights and housing opportunities										
To contribute to the increase of supply of affordable housing and permanent supportive housing for persons with disabilities and other		●	●		Provide orientation and technical assistance to sub recipients of housing funds about the combination of sources of funding for purposes of	×	×								

Goals	Area				Actions	Responsible					Timeframe for achievements				
	Institutional framework and public policy	Education and outreach	Housing supply	Oversight		PRDoH	Other housing related agencies	Municipalities	Industry and the NPOs	Academia	2020	2021	2022	2023	2024
vulnerable populations					providing housing services										
					Promote the creation and continuation of housing programs, through consolidated planning processes	x	x								

Appendix

Population by Age

Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Adjuntas	18,181	48.7%	51.3%	4.9%	12.4%	13.7%	12.3%	18.2%	13.9%	6.8%	17.8%
Aguada	38,643	48.9%	51.1%	4.4%	10.9%	13.6%	12.3%	19.2%	14.9%	7.5%	17.2%
Aguadilla	54,166	48.6%	51.4%	4.4%	11.7%	13.6%	12.0%	18.8%	12.7%	6.7%	20.1%
Aguas Buenas	26,275	48.5%	51.5%	4.3%	12.2%	13.7%	12.4%	19.1%	14.1%	6.1%	18.0%
Aibonito	23,457	48.0%	52.0%	4.8%	11.4%	13.0%	12.4%	17.5%	14.5%	7.4%	18.9%
Añasco	27,368	48.4%	51.6%	4.2%	11.2%	13.7%	11.8%	20.0%	13.8%	6.2%	19.1%
Arecibo	87,242	47.9%	52.1%	4.6%	10.9%	13.8%	12.0%	19.2%	12.8%	6.3%	20.4%
Arroyo	18,111	47.0%	53.0%	4.8%	13.5%	13.7%	12.3%	19.5%	11.5%	6.6%	17.9%
Barceloneta	24,299	47.5%	52.5%	5.2%	11.9%	14.0%	12.9%	20.7%	10.6%	6.4%	18.2%
Barranquitas	28,755	49.3%	50.7%	5.8%	13.0%	15.7%	13.8%	17.7%	13.2%	6.4%	14.4%
Bayamón	182,955	47.2%	52.8%	4.5%	10.7%	13.6%	13.6%	18.0%	13.3%	6.0%	20.3%
Cabo Rojo	49,005	47.4%	52.6%	4.0%	11.4%	13.2%	10.9%	20.3%	12.5%	6.0%	21.8%
Caguas	131,363	46.6%	53.4%	4.4%	11.7%	13.7%	12.5%	19.6%	13.3%	5.8%	18.9%
Camuy	32,222	47.9%	52.1%	4.4%	11.4%	14.0%	11.9%	19.9%	13.7%	6.2%	18.5%
Canóvanas	46,108	48.2%	51.8%	5.1%	12.6%	14.1%	12.2%	21.1%	12.6%	6.4%	15.8%
Carolina	157,453	45.8%	54.2%	4.5%	10.9%	13.8%	12.2%	19.3%	12.9%	5.6%	20.8%
Cataño	24,888	47.3%	52.7%	5.0%	12.1%	14.0%	13.4%	17.2%	14.1%	6.2%	18.0%
Cayey	44,530	48.0%	52.0%	4.4%	11.2%	13.7%	12.4%	19.0%	13.8%	6.4%	19.1%
Ceiba	11,853	47.8%	52.2%	4.5%	11.3%	14.0%	11.9%	18.6%	10.9%	6.9%	22.0%
Ciales	16,912	48.7%	51.3%	5.4%	11.8%	13.3%	12.5%	17.2%	14.1%	7.3%	18.4%
Cidra	40,343	48.5%	51.5%	4.9%	11.9%	13.9%	12.8%	19.6%	14.2%	6.6%	16.0%
Coamo	39,265	48.5%	51.5%	4.6%	12.7%	12.6%	12.4%	20.7%	13.9%	6.6%	16.5%
Comerio	19,539	49.6%	50.4%	4.9%	12.3%	14.1%	13.7%	18.2%	14.6%	5.4%	16.7%

Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Corozal	34,165	48.5%	51.5%	5.2%	12.6%	14.1%	13.1%	18.4%	13.4%	6.5%	16.7%
Culebra	1,314	51.4%	48.6%	4.3%	12.9%	8.6%	20.0%	11.4%	12.6%	8.4%	21.8%
Dorado	37,208	47.6%	52.4%	4.9%	13.3%	13.6%	11.3%	22.4%	11.8%	6.5%	16.2%
Fajardo	32,001	46.7%	53.3%	5.1%	11.7%	14.2%	11.8%	19.0%	12.4%	4.8%	20.8%
Florida	11,910	47.8%	52.2%	5.2%	12.1%	14.7%	11.7%	20.7%	11.1%	7.6%	17.0%
Guánica	16,783	48.2%	51.8%	5.2%	11.8%	13.1%	11.4%	18.2%	11.2%	6.8%	22.2%
Guayama	41,706	49.7%	50.3%	4.6%	12.3%	14.9%	14.0%	19.2%	12.8%	5.6%	16.7%
Guayanilla	19,008	47.7%	52.3%	4.9%	12.6%	13.5%	12.3%	18.4%	11.7%	7.5%	19.1%
Guaynabo	88,663	47.2%	52.8%	4.1%	9.9%	12.6%	12.6%	19.1%	13.9%	7.3%	20.5%
Gurabo	46,894	47.3%	52.7%	4.4%	12.8%	14.1%	12.8%	22.6%	12.6%	6.0%	14.7%
Hatillo	40,390	48.0%	52.0%	4.2%	11.6%	13.2%	12.6%	20.2%	12.9%	6.7%	18.7%
Hormigueros	16,180	46.1%	53.9%	3.7%	10.3%	12.3%	10.1%	19.0%	12.1%	6.4%	26.1%
Humacao	53,466	47.3%	52.7%	4.7%	11.2%	13.4%	11.5%	19.2%	13.6%	6.4%	20.0%
Isabela	42,420	48.6%	51.4%	4.2%	11.5%	13.4%	12.1%	20.4%	13.3%	6.5%	18.7%
Jayuya	14,906	49.8%	50.2%	5.3%	13.1%	14.9%	13.3%	18.9%	12.0%	7.0%	15.4%
Juana Díaz	46,960	47.7%	52.3%	5.4%	12.9%	14.6%	12.3%	19.5%	13.0%	5.9%	16.3%
Juncos	39,128	47.6%	52.4%	5.0%	13.0%	14.4%	13.5%	21.7%	12.1%	5.3%	14.9%
Lajas	23,315	48.7%	51.3%	4.1%	10.9%	13.3%	11.2%	18.1%	12.9%	6.8%	22.7%
Lares	26,451	49.2%	50.8%	4.8%	11.2%	13.3%	12.7%	18.6%	14.1%	6.1%	19.2%
Las Marías	8,599	48.2%	51.8%	5.4%	12.2%	13.4%	12.3%	17.6%	13.1%	7.2%	18.9%
Las Piedras	37,768	48.1%	51.9%	4.5%	12.6%	13.4%	13.0%	21.3%	12.2%	6.6%	16.4%
Loíza	26,463	46.6%	53.4%	4.7%	13.0%	14.3%	13.6%	18.1%	14.6%	5.8%	15.9%
Luquillo	18,547	46.9%	53.1%	4.5%	11.8%	14.5%	11.5%	19.1%	12.3%	6.3%	20.1%
Manatí	39,692	47.2%	52.8%	4.9%	11.9%	13.8%	11.8%	18.0%	13.2%	6.4%	19.8%
Maricao	6,202	49.5%	50.5%	4.7%	11.2%	13.9%	10.5%	20.2%	13.3%	8.0%	18.3%
Maunabo	11,023	49.1%	50.9%	4.8%	11.6%	12.6%	11.2%	18.1%	14.3%	6.7%	20.6%
Mayaguez	77,255	47.8%	52.2%	4.1%	10.2%	19.3%	11.3%	14.7%	11.4%	6.5%	22.4%
Moca	36,872	48.9%	51.1%	4.8%	12.4%	14.3%	12.8%	19.6%	12.9%	7.1%	16.1%

Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Morovis	31,320	49.6%	50.4%	4.9%	12.9%	14.9%	13.7%	19.2%	14.3%	5.5%	14.6%
Naguabo	26,266	47.0%	53.0%	4.7%	14.0%	14.1%	13.4%	20.3%	11.4%	5.3%	16.8%
Naranjito	28,557	49.2%	50.8%	5.2%	11.7%	14.0%	13.2%	17.8%	13.7%	6.8%	17.5%
Orocovis	21,407	50.1%	49.9%	5.4%	12.2%	15.2%	12.7%	18.3%	14.4%	6.1%	15.6%
Patillas	17,334	48.9%	51.1%	4.4%	11.4%	13.1%	11.5%	17.5%	14.8%	7.2%	20.0%
Peñuelas	20,984	48.6%	51.4%	5.8%	13.5%	14.3%	13.3%	18.2%	13.4%	6.2%	15.2%
Ponce	143,926	48.1%	51.9%	5.1%	11.7%	14.3%	12.6%	17.2%	12.3%	6.7%	20.0%
Quebradillas	24,036	48.3%	51.7%	4.7%	11.9%	13.5%	12.4%	19.2%	13.8%	5.8%	18.7%
Rincón	14,269	48.0%	52.0%	4.1%	10.5%	11.6%	10.1%	19.9%	13.9%	6.7%	23.2%
Río Grande	50,550	48.3%	51.7%	4.4%	11.6%	14.2%	12.6%	19.8%	14.0%	4.9%	18.6%
Sabana Grande	23,054	47.2%	52.8%	4.8%	11.7%	13.6%	11.3%	18.7%	12.0%	6.6%	21.4%
Salinas	28,633	48.3%	51.7%	5.0%	12.8%	14.8%	12.0%	19.0%	12.4%	6.0%	18.0%
San Germán	32,114	48.6%	51.4%	4.7%	11.0%	14.4%	11.0%	17.0%	13.0%	5.9%	23.0%
San Juan	344,606	45.8%	54.2%	4.6%	10.4%	13.4%	12.6%	18.1%	13.2%	6.5%	21.1%
San Lorenzo	37,873	48.7%	51.3%	4.4%	11.5%	13.8%	12.7%	19.4%	13.8%	7.2%	17.3%
San Sebastián	37,964	48.6%	51.4%	4.5%	11.7%	12.7%	11.0%	18.2%	13.1%	7.2%	21.6%
Santa Isabel	22,066	48.3%	51.7%	5.0%	13.6%	15.2%	12.1%	22.2%	11.1%	5.5%	15.3%
Toa Alta	73,405	48.1%	51.9%	4.6%	12.9%	15.2%	13.2%	21.6%	13.9%	5.7%	13.0%
Toa Baja	79,726	46.9%	53.1%	4.7%	11.7%	13.9%	13.3%	19.4%	13.2%	5.8%	18.0%
Trujillo Alto	67,780	47.1%	52.9%	4.4%	12.2%	13.8%	12.7%	20.1%	13.2%	6.2%	17.5%
Utado	29,402	48.6%	51.4%	4.6%	11.8%	13.4%	11.8%	17.4%	13.9%	7.0%	20.0%
Vega Alta	37,724	47.8%	52.2%	4.9%	13.0%	14.1%	13.0%	19.3%	12.8%	5.8%	17.0%
Vega Baja	53,371	47.9%	52.1%	4.8%	11.8%	13.7%	12.6%	18.9%	13.2%	6.5%	18.7%
Vieques	8,771	49.4%	50.6%	5.6%	12.6%	10.2%	11.7%	16.9%	14.7%	7.5%	20.8%
Villalba	22,993	48.6%	51.4%	5.4%	12.4%	15.8%	12.2%	17.9%	14.8%	5.8%	15.9%
Yabucoa	34,149	48.4%	51.6%	4.3%	11.9%	13.8%	11.5%	18.7%	13.7%	7.5%	18.6%
Yauco	36,439	48.0%	52.0%	4.4%	11.5%	12.8%	11.4%	18.7%	14.7%	6.2%	20.3%

Population by age 2018											
Geographic area	Total Population	Male population	Female population	Under 5 years	5 to 14 years	15 to 24 years	25 to 34 years	35 to 49 years	50 to 59 years	60 to 64 years	65+
Non-entitlement municipalities	1,251,732	48.3%	51.7%	4.8%	12.2%	13.9%	12.5%	19.3%	13.2%	6.5%	17.7%
Puerto Rico	3,386,941	47.6%	52.4%	4.7%	11.6%	13.9%	12.5%	19.0%	13.1%	6.3%	18.9%

Source: American Community Survey 2014-2018 5-year estimates.

Population with disabilities

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Adjuntas	18,125	3,663	20.2%	8,840	1,983	22.4%	9,285	1,680	18.1%
Aguada	38,597	10,815	28.0%	18,890	5,186	27.5%	19,707	5,629	28.6%
Aguadilla	52,717	11,890	22.6%	24,942	5,764	23.1%	27,775	6,126	22.1%
Aguas Buenas	26,165	7,930	30.3%	12,699	3,964	31.2%	13,466	3,966	29.5%
Aibonito	23,423	6,117	26.1%	11,245	2,763	24.6%	12,178	3,354	27.5%
Añasco	27,283	6,914	25.3%	13,227	3,045	23.0%	14,056	3,869	27.5%
Arecibo	86,532	17,640	20.4%	41,150	8,346	20.3%	45,382	9,294	20.5%
Arroyo	18,099	4,231	23.4%	8,514	1,996	23.4%	9,585	2,235	23.3%
Barceloneta	24,286	4,974	20.5%	11,528	2,466	21.4%	12,758	2,508	19.7%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Barranquitas	28,630	7,377	25.8%	14,067	3,832	27.2%	14,563	3,545	24.3%
Bayamón	177,645	47,640	26.8%	81,627	21,190	26.0%	96,018	26,450	27.5%
Cabo Rojo	48,878	7,608	15.6%	23,188	3,568	15.4%	25,690	4,040	15.7%
Caguas	130,769	31,075	23.8%	60,944	14,514	23.8%	69,825	16,561	23.7%
Camuy	32,139	6,449	20.1%	15,351	3,010	19.6%	16,788	3,439	20.5%
Canóvanas	45,962	8,521	18.5%	22,109	3,883	17.6%	23,853	4,638	19.4%
Carolina	156,747	35,455	22.6%	71,884	15,690	21.8%	84,863	19,765	23.3%
Cataño	24,834	5,707	23.0%	11,729	2,850	24.3%	13,105	2,857	21.8%
Cayey	44,494	14,277	32.1%	21,366	6,631	31.0%	23,128	7,646	33.1%
Ceiba	11,843	1,084	9.2%	5,650	396	7.0%	6,193	688	11.1%
Ciales	16,895	4,454	26.4%	8,236	2,089	25.4%	8,659	2,365	27.3%
Cidra	40,196	11,618	28.9%	19,470	5,433	27.9%	20,726	6,185	29.8%
Coamo	39,230	9,676	24.7%	19,038	4,519	23.7%	20,192	5,157	25.5%
Comerio	19,528	5,642	28.9%	9,681	2,699	27.9%	9,847	2,943	29.9%
Corozal	33,932	8,690	25.6%	16,416	3,999	24.4%	17,516	4,691	26.8%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Culebra	1,314	94	7.2%	676	37	5.5%	638	57	8.9%
Dorado	37,067	5,690	15.4%	17,620	2,633	14.9%	19,447	3,057	15.7%
Fajardo	31,837	7,449	23.4%	14,862	3,377	22.7%	16,975	4,072	24.0%
Florida	11,895	2,297	19.3%	5,687	1,204	21.2%	6,208	1,093	17.6%
Guánica	16,768	5,735	34.2%	8,078	2,539	31.4%	8,690	3,196	36.8%
Guayama	39,535	9,829	24.9%	18,621	4,476	24.0%	20,914	5,353	25.6%
Guayanilla	18,948	2,952	15.6%	9,055	1,418	15.7%	9,893	1,534	15.5%
Guaynabo	88,333	20,151	22.8%	41,649	9,077	21.8%	46,684	11,074	23.7%
Gurabo	46,709	10,754	23.0%	22,066	4,781	21.7%	24,643	5,973	24.2%
Hatillo	40,329	3,713	9.2%	19,363	1,707	8.8%	20,966	2,006	9.6%
Hormigueros	16,158	4,801	29.7%	7,446	2,125	28.5%	8,712	2,676	30.7%
Humacao	53,119	5,310	10.0%	25,057	2,366	9.4%	28,062	2,944	10.5%
Isabela	42,149	11,158	26.5%	20,471	5,675	27.7%	21,678	5,483	25.3%
Jayuya	14,650	3,178	21.7%	7,192	1,759	24.5%	7,458	1,419	19.0%
Juana Díaz	46,746	9,540	20.4%	22,196	4,508	20.3%	24,550	5,032	20.5%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Juncos	39,067	8,593	22.0%	18,588	4,209	22.6%	20,479	4,384	21.4%
Lajas	23,272	5,058	21.7%	11,352	2,642	23.3%	11,920	2,416	20.3%
Lares	26,237	4,671	17.8%	12,901	2,449	19.0%	13,336	2,222	16.7%
Las Marías	8,524	653	7.7%	4,112	305	7.4%	4,412	348	7.9%
Las Piedras	37,727	4,606	12.2%	18,142	2,326	12.8%	19,585	2,280	11.6%
Loíza	26,428	5,234	19.8%	12,334	2,474	20.1%	14,094	2,760	19.6%
Luquillo	18,438	4,769	25.9%	8,596	2,185	25.4%	9,842	2,584	26.3%
Manatí	39,538	7,647	19.3%	18,663	3,783	20.3%	20,875	3,864	18.5%
Maricao	6,202	522	8.4%	3,069	259	8.4%	3,133	263	8.4%
Maunabo	11,018	1,334	12.1%	5,406	619	11.5%	5,612	715	12.7%
Mayaguez	76,714	20,843	27.2%	36,504	9,650	26.4%	40,210	11,193	27.8%
Moca	36,682	7,792	21.2%	17,944	4,240	23.6%	18,738	3,552	19.0%
Morovis	31,296	6,867	21.9%	15,528	3,432	22.1%	15,768	3,435	21.8%
Naguabo	26,235	2,419	9.2%	12,327	1,130	9.2%	13,908	1,289	9.3%
Naranjito	28,500	8,569	30.1%	14,017	4,329	30.9%	14,483	4,240	29.3%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Orocovis	21,312	6,716	31.5%	10,670	3,593	33.7%	10,642	3,123	29.3%
Patillas	17,319	1,906	11.0%	8,466	934	11.0%	8,853	972	11.0%
Peñuelas	20,958	3,297	15.7%	10,177	1,891	18.6%	10,781	1,406	13.0%
Ponce	141,270	24,756	17.5%	66,936	11,454	17.1%	74,334	13,302	17.9%
Quebradillas	24,030	5,016	20.9%	11,601	2,279	19.6%	12,429	2,737	22.0%
Rincón	14,235	3,855	27.1%	6,818	1,684	24.7%	7,417	2,171	29.3%
Río Grande	49,917	11,852	23.7%	23,868	5,829	24.4%	26,049	6,023	23.1%
Sabana Grande	22,938	7,537	32.9%	10,824	3,147	29.1%	12,114	4,390	36.2%
Salinas	28,497	5,876	20.6%	13,707	2,735	20.0%	14,790	3,141	21.2%
San Germán	32,024	3,516	11.0%	15,581	1,618	10.4%	16,443	1,898	11.5%
San Juan	341,130	66,338	19.4%	155,902	28,862	18.5%	185,228	37,476	20.2%
San Lorenzo	37,819	6,965	18.4%	18,411	3,315	18.0%	19,408	3,650	18.8%
San Sebastián	37,826	8,329	22.0%	18,426	4,110	22.3%	19,400	4,219	21.7%
Santa Isabel	22,066	5,152	23.3%	10,650	2,320	21.8%	11,416	2,832	24.8%
Toa Alta	73,262	12,266	16.7%	35,169	5,842	16.6%	38,093	6,424	16.9%

Population with disabilities, 2018									
Geographic Area	Total civilian noninstitutionalized population	With a disability	%	Male	Male with a disability	%	Female	Female with a disability	%
Toa Baja	79,485	16,219	20.4%	37,300	7,457	20.0%	42,185	8,762	20.8%
Trujillo Alto	67,497	11,877	17.6%	31,647	5,370	17.0%	35,850	6,507	18.2%
Utua	29,382	5,311	18.1%	14,271	2,801	19.6%	15,111	2,510	16.6%
Vega Alta	37,055	6,637	17.9%	18,010	2,993	16.6%	19,045	3,644	19.1%
Vega Baja	53,196	11,958	22.5%	25,463	5,710	22.4%	27,733	6,248	22.5%
Vieques	8,771	598	6.8%	4,332	161	3.7%	4,439	437	9.8%
Villalba	22,845	5,681	24.9%	11,032	2,766	25.1%	11,813	2,915	24.7%
Yabucoa	34,101	4,639	13.6%	16,495	2,356	14.3%	17,606	2,283	13.0%
Yauco	36,252	10,372	28.6%	17,396	4,873	28.0%	18,856	5,499	29.2%
Non-entitlement municipalities	1,247,801	263,210	21.1%	602,074	126,574	21.0%	645,727	136,636	21.2%
Puerto Rico	3,361,571	718,344	21.4%	1,594,465	335,630	21.0%	1,767,106	382,714	21.7%

Source: American Community Survey 2014-2018 5-year estimates.

Race and ethnicity

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Adjuntas	18,181	75.4%	0.8%	0.1%	0.0%	0.0%	23.0%	0.6%	99.7%
Aguada	38,643	79.5%	2.8%	0.0%	0.0%	0.0%	4.0%	13.7%	93.5%
Aguadilla	54,166	77.0%	3.7%	0.2%	0.7%	0.0%	16.2%	2.2%	97.6%
Aguas Buenas	26,275	63.6%	7.7%	1.0%	0.0%	0.0%	3.2%	24.5%	99.2%
Aibonito	23,457	76.4%	11.9%	0.1%	0.1%	0.0%	10.8%	0.8%	99.6%
Añasco	27,368	75.1%	2.8%	0.0%	0.0%	0.0%	11.0%	11.2%	96.2%
Arecibo	87,242	82.2%	4.2%	0.3%	0.8%	0.0%	11.3%	1.2%	99.4%
Arroyo	18,111	60.4%	18.9%	0.0%	0.0%	0.0%	19.4%	1.2%	99.8%
Barceloneta	24,299	86.2%	3.5%	0.0%	0.6%	0.0%	8.8%	1.0%	99.8%
Barranquitas	28,755	88.9%	4.8%	0.1%	0.0%	0.0%	4.7%	1.5%	100.0%
Bayamón	182,955	66.9%	7.8%	0.1%	0.1%	0.0%	6.3%	18.7%	99.1%
Cabo Rojo	49,005	27.9%	2.0%	0.2%	0.0%	0.0%	69.4%	0.5%	99.9%
Caguas	131,363	76.5%	8.5%	0.2%	0.2%	0.0%	11.8%	2.8%	99.0%

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Camuy	32,222	81.3%	1.7%	0.0%	0.0%	0.0%	16.1%	0.8%	99.3%
Canóvanas	46,108	49.5%	11.1%	0.0%	0.3%	0.0%	38.6%	0.6%	99.7%
Carolina	157,453	53.8%	22.1%	1.9%	0.3%	0.0%	13.3%	8.6%	98.8%
Cataño	24,888	65.5%	10.3%	0.0%	0.5%	0.0%	16.9%	6.8%	99.0%
Cayey	44,530	68.3%	5.8%	0.2%	0.0%	0.0%	6.0%	19.7%	99.7%
Ceiba	11,853	64.4%	8.9%	0.1%	0.2%	0.0%	24.4%	2.1%	98.6%
Ciales	16,912	96.4%	1.0%	0.0%	0.0%	0.0%	0.8%	1.8%	99.1%
Cidra	40,343	82.4%	9.0%	0.3%	0.2%	0.0%	5.6%	2.5%	99.3%
Coamo	39,265	66.7%	25.5%	0.0%	0.0%	0.0%	7.6%	0.2%	99.4%
Comerio	19,539	82.0%	9.3%	0.4%	0.1%	0.0%	7.4%	0.8%	99.4%
Corozal	34,165	79.6%	6.5%	0.0%	0.0%	0.0%	10.0%	3.8%	99.0%
Culebra	1,314	50.6%	5.2%	0.5%	1.0%	0.0%	38.2%	4.6%	92.2%
Dorado	37,208	79.1%	12.3%	0.0%	0.1%	0.0%	2.8%	5.7%	98.4%
Fajardo	32,001	56.9%	10.7%	0.1%	0.4%	0.0%	29.2%	2.7%	98.6%

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Florida	11,910	87.8%	1.7%	0.0%	0.0%	0.0%	10.0%	0.4%	98.8%
Guánica	16,783	62.5%	4.2%	0.2%	0.0%	0.0%	32.0%	1.2%	99.0%
Guayama	41,706	72.4%	13.9%	0.0%	0.2%	0.4%	11.9%	1.2%	98.8%
Guayanilla	19,008	76.9%	1.9%	0.7%	0.6%	0.0%	18.6%	1.3%	99.5%
Guaynabo	88,663	77.5%	6.5%	0.3%	0.1%	0.0%	9.6%	6.1%	98.5%
Gurabo	46,894	66.9%	12.2%	0.0%	0.1%	0.0%	18.8%	2.0%	97.7%
Hatillo	40,390	97.7%	0.6%	0.0%	0.0%	0.0%	1.1%	0.6%	99.9%
Hormigueros	16,180	30.2%	2.4%	0.0%	0.0%	0.0%	65.6%	1.7%	99.8%
Humacao	53,466	54.7%	20.7%	0.3%	0.4%	0.0%	23.1%	0.7%	99.2%
Isabela	42,420	68.1%	5.4%	0.1%	0.0%	0.0%	25.7%	0.8%	98.6%
Jayuya	14,906	68.8%	2.0%	0.3%	0.0%	0.0%	26.2%	2.7%	99.6%
Juana Díaz	46,960	46.3%	8.7%	0.1%	0.2%	0.0%	12.7%	32.1%	99.8%
Juncos	39,128	47.3%	12.1%	0.1%	0.2%	0.0%	35.6%	4.7%	99.3%
Lajas	23,315	30.9%	1.4%	0.0%	0.0%	0.0%	66.0%	1.7%	99.7%

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Lares	26,451	71.2%	0.4%	0.0%	0.0%	0.0%	27.6%	0.7%	99.6%
Las Marías	8,599	51.5%	1.1%	0.0%	0.0%	0.0%	46.7%	0.8%	99.4%
Las Piedras	37,768	34.9%	62.2%	0.0%	0.0%	0.0%	1.7%	1.2%	99.7%
Loíza	26,463	23.7%	38.1%	0.2%	0.3%	0.0%	37.3%	0.5%	99.8%
Luquillo	18,547	59.1%	10.1%	0.1%	0.3%	0.0%	28.4%	1.9%	98.5%
Manatí	39,692	84.7%	4.2%	0.2%	0.2%	0.0%	10.2%	0.5%	98.5%
Maricao	6,202	40.4%	2.4%	0.3%	0.0%	0.0%	55.3%	1.7%	99.8%
Maunabo	11,023	25.5%	72.9%	0.1%	0.0%	0.0%	0.9%	0.6%	98.8%
Mayaguez	77,255	27.8%	3.6%	0.2%	0.0%	0.0%	65.7%	2.5%	99.2%
Moca	36,872	79.5%	3.4%	0.3%	0.2%	0.0%	15.5%	1.1%	99.2%
Morovis	31,320	92.6%	1.5%	0.1%	0.1%	0.0%	4.2%	1.6%	99.5%
Naguabo	26,266	65.9%	3.9%	0.0%	0.3%	0.0%	27.9%	2.0%	99.4%
Naranjito	28,557	84.4%	6.4%	0.0%	0.0%	0.0%	3.6%	5.7%	99.9%
Orocovis	21,407	83.2%	3.3%	0.2%	0.0%	0.0%	11.3%	2.0%	99.6%

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Patillas	17,334	25.3%	72.4%	0.3%	0.0%	0.0%	1.9%	0.1%	99.7%
Peñuelas	20,984	71.5%	3.7%	0.1%	0.2%	0.0%	23.2%	1.3%	99.7%
Ponce	143,926	77.4%	5.4%	0.1%	0.1%	0.0%	8.0%	8.9%	99.3%
Quebradillas	24,036	83.6%	4.5%	0.3%	0.1%	0.0%	10.8%	0.7%	98.9%
Rincón	14,269	81.6%	1.2%	0.0%	0.0%	0.0%	4.0%	13.1%	88.8%
Río Grande	50,550	53.3%	13.0%	0.1%	0.3%	0.0%	31.3%	2.0%	99.4%
Sabana Grande	23,054	69.9%	2.4%	0.2%	0.0%	0.0%	25.6%	1.9%	99.8%
Salinas	28,633	57.1%	33.5%	0.2%	0.5%	0.0%	8.0%	0.8%	99.5%
San Germán	32,114	58.4%	2.2%	0.1%	0.0%	0.0%	38.8%	0.6%	99.3%
San Juan	344,606	68.8%	12.8%	0.4%	0.4%	0.0%	13.5%	4.1%	98.1%
San Lorenzo	37,873	77.4%	16.9%	0.1%	0.1%	0.0%	1.7%	3.8%	99.9%
San Sebastián	37,964	70.3%	2.9%	0.0%	0.3%	0.0%	24.8%	1.8%	97.8%
Santa Isabel	22,066	56.5%	35.2%	0.2%	0.0%	0.0%	7.8%	0.3%	99.6%
Toa Alta	73,405	81.6%	7.6%	0.3%	0.4%	0.0%	6.0%	4.1%	99.0%

Race and ethnicity, 2018									
Geographic Area	Total	White alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Native Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races	Hispanic or Latino
Toa Baja	79,726	67.4%	10.8%	0.0%	0.0%	0.0%	11.8%	9.9%	99.0%
Trujillo Alto	67,780	81.7%	9.6%	0.1%	0.1%	0.0%	7.2%	1.2%	99.3%
Utuado	29,402	61.9%	1.4%	0.1%	0.4%	0.0%	34.3%	2.1%	99.4%
Vega Alta	37,724	74.6%	10.8%	0.1%	0.2%	0.0%	10.9%	3.5%	98.4%
Vega Baja	53,371	85.5%	5.1%	0.1%	0.0%	0.0%	8.1%	1.1%	97.1%
Vieques	8,771	60.4%	9.8%	0.1%	1.8%	0.0%	26.8%	1.2%	94.0%
Villalba	22,993	53.5%	2.8%	0.0%	0.0%	0.0%	15.0%	28.7%	99.8%
Yabucoa	34,149	30.7%	66.6%	0.1%	0.0%	0.0%	1.4%	1.1%	99.9%
Yauco	36,439	77.4%	3.6%	0.4%	0.0%	0.0%	17.2%	1.4%	99.7%
Non-entitlement municipalities	1,251,732	67.6%	13.2%	0.1%	0.1%	0.0%	15.3%	3.6%	98.9%
Puerto Rico	3,386,941	67.4%	10.8%	0.3%	0.2%	0.0%	16.2%	5.2%	98.9%

Source: American Community Survey 2014-2018 5-year estimates.

Housing Tenure by Race

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Adjuntas	5,861	3,191	2,670	4,454	2,465	1,989	20	7	13	1,353	696	657	34	23	11
Aguada	12,819	9,538	3,281	10,194	7,661	2,533	353	241	112	446	330	116	1,826	1,306	520
Aguadilla	21,604	12,901	8,703	16,730	10,282	6,448	944	498	446	3,549	1,903	1,646	381	218	163
Aguas Buenas	8,469	5,665	2,804	5,371	3,647	1,724	688	389	299	290	219	71	2,120	1,410	710
Aibonito	8,301	6,579	1,722	6,398	5,002	1,396	1,105	917	188	739	624	115	59	36	23
Añasco	8,933	6,869	2,064	6,625	5,069	1,556	217	175	42	1,012	720	292	1,079	905	174
Arecibo	31,788	21,592	10,196	25,926	18,103	7,823	1,377	913	464	4,108	2,312	1,796	377	264	113
Arroyo	6,002	4,598	1,404	3,600	2,714	886	1,246	975	271	1,043	857	186	113	52	61
Barceloneta	8,010	5,907	2,103	6,922	5,097	1,825	241	222	19	801	575	226	46	13	33
Barranquitas	8,918	6,552	2,366	7,756	5,882	1,874	481	233	248	470	315	155	211	122	89
Bayamón	67,940	46,253	21,687	46,345	33,583	12,762	5,530	3,671	1,859	4,056	2,698	1,358	12,009	6,301	5,708
Cabo Rojo	15,656	9,523	6,133	4,123	3,038	1,085	263	208	55	11,192	6,244	4,948	78	33	45
Caguas	48,629	33,384	15,245	37,167	25,275	11,892	4,575	3,345	1,230	5,815	4,080	1,735	1,072	684	388
Camuy	11,431	7,994	3,437	9,070	6,565	2,505	241	193	48	2,025	1,141	884	95	95	-
Canóvanas	14,498	10,815	3,683	6,596	5,136	1,460	1,835	1,341	494	6,004	4,313	1,691	63	25	38
Carolina	63,401	44,153	19,248	34,378	24,674	9,704	14,188	9,368	4,820	9,486	6,294	3,192	5,349	3,817	1,532
Cataño	8,792	5,331	3,461	5,886	3,701	2,185	977	626	351	1,452	763	689	477	241	236

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Cayey	16,183	10,503	5,680	11,053	7,356	3,697	912	663	249	992	684	308	3,226	1,800	1,426
Ceiba	4,367	3,158	1,209	2,882	2,189	693	420	330	90	963	571	392	102	68	34
Ciales	5,870	3,962	1,908	5,737	3,871	1,866	50	50	-	12	12	-	71	29	42
Cidra	12,913	8,701	4,212	10,389	7,273	3,116	1,354	662	692	876	537	339	294	229	65
Coamo	13,346	10,264	3,082	8,432	6,489	1,943	3,802	2,966	836	1,060	773	287	52	36	16
Comerio	5,836	3,395	2,441	4,741	2,822	1,919	670	290	380	386	244	142	39	39	-
Corozal	10,768	8,504	2,264	8,342	6,715	1,627	818	528	290	1,220	904	316	388	357	31
Culebra	475	302	173	263	182	81	35	19	16	168	97	71	9	4	5
Dorado	11,881	9,222	2,659	9,170	7,006	2,164	1,593	1,306	287	372	321	51	746	589	157
Fajardo	12,231	7,955	4,276	6,668	4,673	1,995	1,310	857	453	3,893	2,127	1,766	360	298	62
Florida	4,291	3,317	974	3,945	3,083	862	85	85	-	237	125	112	24	24	-
Guánica	5,469	3,928	1,541	3,551	2,585	966	241	147	94	1,589	1,118	471	88	78	10
Guayama	14,476	10,418	4,058	10,394	7,411	2,983	2,290	1,721	569	1,574	1,136	438	218	150	68
Guayanilla	6,485	4,612	1,873	5,012	3,595	1,417	151	112	39	1,206	823	383	116	82	34
Guaynabo	30,963	22,849	8,114	24,216	18,679	5,537	2,139	1,305	834	2,804	1,746	1,058	1,804	1,119	685
Gurabo	14,780	12,337	2,443	9,720	8,481	1,239	2,013	1,510	503	2,819	2,223	596	228	123	105
Hatillo	14,093	10,448	3,645	13,810	10,249	3,561	97	81	16	101	58	43	85	60	25
Hormigueros	6,253	4,574	1,679	1,729	1,413	316	182	116	66	4,209	2,949	1,260	133	96	37

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Humacao	17,896	13,149	4,747	9,765	7,211	2,554	3,758	2,794	964	4,209	3,006	1,203	164	138	26
Isabela	15,012	9,277	5,735	9,748	6,310	3,438	948	550	398	4,158	2,288	1,870	158	129	29
Jayuya	5,087	3,081	2,006	3,610	2,253	1,357	38	32	6	1,320	715	605	119	81	38
Juana Díaz	15,673	11,400	4,273	7,321	5,622	1,699	1,390	1,058	332	2,374	1,571	803	4,588	3,149	1,439
Juncos	12,718	8,946	3,772	5,914	4,223	1,691	1,431	1,013	418	4,892	3,451	1,441	481	259	222
Lajas	7,911	4,539	3,372	2,462	1,722	740	104	44	60	5,271	2,699	2,572	74	74	-
Lares	9,960	5,804	4,156	7,027	4,280	2,747	52	34	18	2,839	1,448	1,391	42	42	-
Las Marías	2,872	1,943	929	1,468	1,079	389	53	53	-	1,333	802	531	18	9	9
Las Piedras	12,527	9,361	3,166	4,236	3,153	1,083	7,959	5,907	2,052	177	165	12	155	136	19
Loíza	8,728	6,254	2,474	1,975	1,524	451	3,376	2,473	903	3,336	2,216	1,120	41	41	-
Luquillo	6,519	4,623	1,896	3,614	2,648	966	819	594	225	2,004	1,311	693	82	70	12
Manatí	15,337	11,229	4,108	12,853	9,527	3,326	715	546	169	1,700	1,087	613	69	69	-
Maricao	1,930	1,417	513	903	683	220	34	16	18	975	709	266	18	9	9
Maunabo	3,882	2,810	1,072	932	738	194	2,852	2,003	849	73	44	29	25	25	-
Mayaguez	29,912	17,518	12,394	8,476	6,094	2,382	1,077	705	372	19,685	10,285	9,400	674	434	240
Moca	13,278	8,549	4,729	10,645	7,032	3,613	466	342	124	2,007	1,110	897	160	65	95
Morovis	9,943	6,981	2,962	9,225	6,594	2,631	144	95	49	453	219	234	121	73	48
Naguabo	8,317	6,444	1,873	5,536	4,188	1,348	418	341	77	2,262	1,814	448	101	101	-

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Naranjito	8,520	6,600	1,920	7,152	5,494	1,658	516	361	155	357	288	69	495	457	38
Orocovis	6,734	4,404	2,330	5,561	3,787	1,774	197	159	38	893	410	483	83	48	35
Patillas	6,233	4,288	1,945	1,686	1,294	392	4,398	2,845	1,553	140	140	-	9	9	-
Peñuelas	6,987	5,275	1,712	4,981	3,909	1,072	276	254	22	1,649	1,068	581	81	44	37
Ponce	52,696	34,277	18,419	40,831	27,192	13,639	3,024	2,097	927	4,256	2,572	1,684	4,585	2,416	2,169
Quebradillas	8,286	5,397	2,889	6,846	4,691	2,155	271	131	140	1,103	546	557	66	29	37
Rincón	5,128	3,576	1,552	4,204	2,909	1,295	42	31	11	221	170	51	661	466	195
Río Grande	15,732	11,870	3,862	8,252	6,498	1,754	2,128	1,526	602	5,128	3,705	1,423	224	141	83
Sabana Grande	7,493	5,719	1,774	5,083	3,987	1,096	166	139	27	2,062	1,452	610	182	141	41
Salinas	10,374	8,319	2,055	5,481	4,488	993	3,898	3,086	812	883	658	225	112	87	25
San Germán	11,840	8,484	3,356	6,962	5,004	1,958	288	197	91	4,514	3,217	1,297	76	66	10
San Juan	####	77,390	67,183	99,501	57,672	41,829	18,705	8,573	10,132	20,642	8,251	12,391	5,725	2,894	2,831
San Lorenzo	13,749	10,276	3,473	10,407	8,074	2,333	2,434	1,627	807	278	215	63	630	360	270
San Sebastián	13,904	8,984	4,920	9,809	6,555	3,254	471	286	185	3,407	2,028	1,379	217	115	102
Santa Isabel	7,465	5,642	1,823	3,946	3,053	893	2,899	2,160	739	594	403	191	26	26	-
Toa Alta	22,032	18,307	3,725	17,757	14,765	2,992	1,894	1,659	235	1,557	1,303	254	824	580	244
Toa Baja	27,258	20,080	7,178	18,571	14,181	4,390	3,128	2,202	926	3,043	2,095	948	2,516	1,602	914
Trujillo Alto	23,982	15,993	7,989	19,588	13,412	6,176	2,417	1,512	905	1,667	878	789	310	191	119

Geographic Area	Households	Owner	Renter	White alone householder	Owner	Renter	Black or African american alone householder	Owner	Renter	Some other race alone householder	Owner	Renter	Two or more races householder	Owner	Renter
Utuaado	9,851	6,259	3,592	5,990	4,083	1,907	124	94	30	3,558	1,955	1,603	179	127	52
Vega Alta	12,229	8,350	3,879	9,284	6,288	2,996	1,307	986	321	1,299	817	482	339	259	80
Vega Baja	18,081	14,396	3,685	15,309	12,382	2,927	1,064	846	218	1,521	1,013	508	187	155	32
Vieques	2,470	1,792	678	1,574	1,179	395	177	177	-	700	436	264	19	-	19
Villalba	7,712	5,475	2,237	3,915	2,891	1,024	306	227	79	1,336	980	356	2,155	1,377	778
Yabucoa	11,722	8,490	3,232	3,578	2,759	819	7,776	5,456	2,320	200	144	56	168	131	37
Yauco	10,790	8,143	2,647	8,092	6,134	1,958	452	338	114	2,033	1,500	533	213	171	42
Non-entitlement municipalities	#####	#####	#####	#####	#####	75,359	58,259	42,198	16,061	66,188	42,843	23,345	14,783	10,334	4,449
Puerto Rico	#####	#####	#####	#####	#####	#####	#####	91,639	44,796	#####	#####	78,715	60,544	37,522	23,022

Source: American Community Survey 2014-2018 5-year estimates.

Employment and unemployment

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Adjuntas	14,771	41.7	38.4	25.7
Aguada	32,149	42.2	14.3	36.1
Aguadilla	44,762	39	20.4	30.9

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Aguas Buenas	21,717	42.8	18.5	34.9
Aibonito	19,311	36.3	5.4	34.2
Añasco	22,936	43.5	12.9	37.8
Arecibo	72,712	38.4	17.6	31.6
Arroyo	14,587	28.9	12.1	25.4
Barceloneta	19,755	36.8	18.4	30
Barranquitas	22,970	32.9	13.3	28.5
Bayamón	153,182	49.7	13.7	42.9
Cabo Rojo	40,766	34.8	14	29.9
Caguas	108,527	49.8	13.8	42.9
Camuy	26,637	38.4	16	32.1
Canóvanas	37,095	50.1	23.4	38.3
Carolina	131,031	54	14.8	45.9
Cataño	20,251	51.6	25.1	38.5

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Cayey	36,828	42.3	8.9	38.5
Ceiba	9,819	40.9	11.9	35.9
Ciales	13,856	30.5	20	24.4
Cidra	32,835	44.9	16.9	37.2
Coamo	32,070	39.2	7.4	36.3
Comerio	15,911	40.1	26.2	29.6
Corozal	27,707	41	30.2	28.6
Culebra	1,077	55.1	0.8	54.6
Dorado	30,051	49.8	22	38.5
Fajardo	26,123	52.5	28.4	37.6
Florida	9,737	40.1	17.2	33.2
Guánica	13,699	35.9	30.1	25.1
Guayama	34,133	30.4	7.8	28
Guayanilla	15,401	39.3	22.7	30.4

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Guaynabo	75,021	52.9	10.3	47.3
Gurabo	37,978	56.7	16.4	47.4
Hatillo	33,471	38.9	7	36.1
Hormigueros	13,665	45.6	23.1	35
Humacao	44,297	38.6	13.6	33.3
Isabela	35,266	37.5	18.4	30.6
Jayuya	12,001	35.6	22.2	27.7
Juana Díaz	37,780	50.2	22	39.1
Juncos	31,845	48.1	27	35.1
Lajas	19,541	29.9	21.2	23.6
Lares	21,950	41.1	28.5	29.4
Las Marías	6,954	31.9	3.2	30.9
Las Piedras	30,899	41.6	18.3	34
Loíza	21,400	48	27	35

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Luquillo	15,290	49.3	25.2	36.9
Manatí	32,527	40.8	17.2	33.8
Maricao	5,130	29.4	12.5	25.8
Maunabo	9,142	33.4	27	24.4
Mayaguez	65,310	39.4	26.8	28.8
Moca	29,994	40.9	26.5	30
Morovis	25,338	42.8	20.8	33.9
Naguabo	21,159	37.1	10.3	33.3
Naranjito	23,292	42.3	24.1	32.1
Orocovis	17,442	38.4	34.1	25.3
Patillas	14,326	34.9	19.2	28.1
Peñuelas	16,637	40.2	23.9	30.6
Ponce	117,870	37.8	14.2	32.4
Quebradillas	19,760	39	11.8	34.4

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Rincón	12,026	42.1	9.9	37.8
Río Grande	41,955	51.6	23.3	39.5
Sabana Grande	19,044	36.3	17.4	30
Salinas	23,065	37.9	8.5	34.5
San Germán	26,709	33.5	7.6	30.9
San Juan	288,699	51.6	15.4	43.6
San Lorenzo	31,129	40.2	9.3	36.5
San Sebastián	31,318	37.1	25.9	27.5
Santa Isabel	17,672	47.4	8.4	43.4
Toa Alta	59,877	51.4	12.1	45.1
Toa Baja	65,614	52.1	17.5	42.9
Trujillo Alto	55,696	52.3	6.7	48.8
Utua	24,206	38.3	29.4	27
Vega Alta	30,407	40.5	20.4	32.3

Geographic Area	Population 16 years and over	Labor Force Participation Rate	Unemployment rate	Employment/ Population Ratio
Vega Baja	43,815	40.2	18.8	32.7
Vieques	7,042	41.5	14.9	35.3
Villalba	18,663	46.1	22.8	35.5
Yabucoa	28,146	38.7	25.9	28.6
Yauco	30,226	36.9	19.9	29.5
Non-entitlement municipalities	1,023,026	40.4	18.8	32.7
Puerto Rico	2,793,000	44.4	17.00	36.8

Source: American Community Survey 2014-2018 5-year estimates.

Median household income

Median Household income, 2018		
Geographic Area	Households	Median income
Adjuntas	5,861	\$12,902
Aguada	12,819	\$16,347
Aguadilla	21,604	\$16,693
Aguas Buenas	8,469	\$17,255

Median Household income, 2018		
Geographic Area	Households	Median income
Aibonito	8,301	\$19,720
Añasco	8,933	\$19,379
Arecibo	31,788	\$18,001
Arroyo	6,002	\$16,976
Barceloneta	8,010	\$16,889
Barranquitas	8,918	\$15,970
Bayamón	67,940	\$26,017
Cabo Rojo	15,656	\$16,080
Caguas	48,629	\$25,006
Camuy	11,431	\$16,831
Canóvanas	14,498	\$20,673
Carolina	63,401	\$29,434
Cataño	8,792	\$18,253
Cayey	16,183	\$21,320
Ceiba	4,367	\$19,103
Ciales	5,870	\$15,071

Median Household income, 2018		
Geographic Area	Households	Median income
Cidra	12,913	\$19,949
Coamo	13,346	\$19,833
Comerio	5,836	\$12,812
Corozal	10,768	\$15,088
Culebra	475	\$23,802
Dorado	11,881	\$29,667
Fajardo	12,231	\$19,068
Florida	4,291	\$20,315
Guánica	5,469	\$13,242
Guayama	14,476	\$16,374
Guayanilla	6,485	\$16,922
Guaynabo	30,963	\$33,937
Gurabo	14,780	\$33,661
Hatillo	14,093	\$17,201
Hormigueros	6,253	\$19,394
Humacao	17,896	\$19,880

Median Household income, 2018		
Geographic Area	Households	Median income
Isabela	15,012	\$16,748
Jayuya	5,087	\$15,424
Juana Díaz	15,673	\$20,845
Juncos	12,718	\$18,969
Lajas	7,911	\$13,747
Lares	9,960	\$14,540
Las Marías	2,872	\$13,435
Las Piedras	12,527	\$21,792
Loíza	8,728	\$17,402
Luquillo	6,519	\$20,829
Manatí	15,337	\$19,459
Maricao	1,930	\$13,262
Maunabo	3,882	\$19,788
Mayaguez	29,912	\$14,120
Moca	13,278	\$14,155
Morovis	9,943	\$20,589

Median Household income, 2018		
Geographic Area	Households	Median income
Naguabo	8,317	\$19,356
Naranjito	8,520	\$19,332
Orocovis	6,734	\$13,319
Patillas	6,233	\$15,761
Peñuelas	6,987	\$17,592
Ponce	52,696	\$17,173
Quebradillas	8,286	\$16,630
Rincón	5,128	\$21,591
Río Grande	15,732	\$22,509
Sabana Grande	7,493	\$16,846
Salinas	10,374	\$16,887
San Germán	11,840	\$15,619
San Juan	144,573	\$22,146
San Lorenzo	13,749	\$18,821
San Sebastián	13,904	\$14,812
Santa Isabel	7,465	\$17,640

Median Household income, 2018		
Geographic Area	Households	Median income
Toa Alta	22,032	\$28,863
Toa Baja	27,258	\$24,899
Trujillo Alto	23,982	\$31,193
Utua	9,851	\$16,533
Vega Alta	12,229	\$18,895
Vega Baja	18,081	\$19,096
Vieques	2,470	\$15,539
Villalba	7,712	\$19,855
Yabucoa	11,722	\$16,013
Yauco	10,790	\$14,954
Non-entitlement municipalities	420,075	\$18,298
Puerto Rico	1,205,075	\$20,166

Source: American Community Survey 2014-2018 5-year estimates.

Income level

Geographic Area Name	Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 to \$34,999	\$35,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Adjuntas	5,861	41.3%	15.7%	9.5%	5.1%	6.3%	4.7%	5.6%	2.6%	2.2%	2.8%	2.4%	0.8%	0.8%
Aguada	12,819	30.7%	15.8%	11.7%	7.4%	6.2%	4.7%	3.5%	4.6%	1.9%	4.9%	3.2%	2.6%	2.7%
Aguadilla	21,604	32.2%	13.9%	9.5%	7.9%	6.2%	5.0%	2.9%	3.9%	3.1%	4.3%	4.8%	3.0%	3.3%
Aguas Buenas	8,469	31.1%	13.1%	10.8%	8.3%	7.5%	3.8%	4.1%	4.2%	3.9%	4.2%	4.4%	2.3%	2.3%
Añasco	8,933	24.5%	15.8%	11.0%	9.4%	5.9%	5.2%	7.1%	3.9%	2.7%	5.6%	4.6%	1.8%	2.4%
Aibonito	8,301	24.9%	12.7%	13.1%	9.2%	7.4%	9.1%	3.9%	3.4%	3.0%	4.5%	3.7%	2.3%	2.7%
Arecibo	31,788	32.0%	11.7%	10.5%	9.7%	6.3%	5.4%	4.3%	3.9%	3.0%	4.5%	4.3%	2.6%	1.7%
Arroyo	6,002	28.5%	17.6%	11.5%	9.1%	11.1%	5.6%	4.3%	2.4%	2.3%	2.1%	3.0%	1.0%	1.3%
Barceloneta	8,010	33.5%	11.9%	10.7%	9.8%	7.0%	4.7%	3.8%	3.4%	2.8%	4.2%	2.8%	4.3%	1.0%
Barranquitas	8,918	34.9%	12.6%	11.5%	6.3%	6.2%	7.0%	5.1%	3.5%	3.4%	5.0%	1.9%	1.6%	0.9%
Bayamón	67,940	21.6%	9.8%	9.6%	7.6%	6.5%	5.7%	5.5%	5.0%	4.3%	7.0%	6.7%	5.8%	4.9%
Cabo Rojo	15,656	33.5%	13.3%	11.8%	6.8%	7.1%	5.1%	3.7%	2.6%	2.7%	3.9%	4.3%	2.5%	2.5%
Caguas	48,629	22.1%	10.2%	9.4%	8.2%	6.5%	6.2%	5.2%	3.9%	3.8%	6.5%	6.0%	5.7%	6.2%
Camuy	11,431	29.3%	14.9%	13.6%	8.1%	5.6%	5.3%	3.5%	3.4%	2.7%	4.1%	4.7%	2.4%	2.5%
Canóvanas	14,498	25.0%	11.6%	12.3%	7.2%	5.9%	5.7%	5.0%	5.2%	4.1%	4.8%	4.6%	4.5%	4.1%
Carolina	63,401	17.3%	8.4%	9.0%	8.9%	7.1%	7.1%	5.8%	5.4%	3.9%	7.2%	7.8%	5.9%	6.2%
Cataño	8,792	32.4%	10.9%	8.8%	6.9%	6.0%	4.2%	5.3%	3.2%	2.5%	5.0%	4.3%	3.8%	6.7%
Cayey	16,183	25.1%	11.6%	11.0%	10.6%	6.9%	5.4%	4.3%	4.8%	2.7%	5.4%	3.8%	4.6%	3.9%
Ceiba	4,367	25.7%	12.3%	13.7%	8.3%	7.9%	7.4%	5.9%	4.9%	1.4%	4.7%	2.0%	1.9%	3.9%
Ciales	5,870	34.6%	15.2%	11.7%	8.6%	5.2%	4.3%	5.0%	2.1%	5.6%	3.3%	2.2%	1.4%	0.7%
Cidra	12,913	24.6%	12.7%	12.8%	8.6%	6.7%	4.9%	5.2%	3.7%	3.3%	5.3%	5.3%	3.0%	4.0%

Geographic Area Name	Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 to \$34,999	\$35,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Coamo	13,346	30.3%	12.1%	7.9%	7.3%	9.2%	5.2%	5.8%	3.7%	3.3%	4.6%	3.3%	4.6%	2.5%
Comerio	5,836	40.5%	15.6%	12.0%	6.1%	5.9%	4.4%	3.4%	3.3%	1.3%	3.2%	2.4%	1.5%	0.4%
Corozal	10,768	38.0%	11.8%	11.1%	6.6%	5.4%	7.6%	3.0%	3.5%	3.2%	3.9%	3.0%	2.1%	1.0%
Culebra	475	19.4%	18.3%	6.5%	8.2%	3.8%	14.1%	7.6%	4.8%	2.9%	5.5%	4.0%	4.8%	0.0%
Dorado	11,881	20.0%	8.2%	10.3%	7.0%	4.6%	6.0%	5.4%	4.3%	2.7%	6.1%	8.5%	6.1%	10.6%
Fajardo	12,231	28.8%	10.0%	13.5%	7.7%	7.7%	5.6%	5.6%	3.1%	3.4%	3.9%	4.2%	4.6%	1.9%
Florida	4,291	24.9%	14.6%	9.9%	14.8%	7.9%	3.4%	6.7%	4.1%	2.4%	5.3%	2.7%	2.5%	1.0%
Guayama	14,476	31.7%	14.9%	11.8%	8.8%	6.1%	4.9%	3.9%	3.2%	2.5%	2.9%	4.9%	2.6%	1.8%
Guayanilla	6,485	28.8%	15.8%	12.2%	10.0%	7.5%	5.8%	3.0%	3.9%	3.4%	3.4%	3.4%	2.1%	0.8%
Guaynabo	30,963	16.4%	10.2%	7.9%	5.8%	5.2%	5.7%	3.5%	3.2%	3.7%	6.8%	7.2%	6.6%	17.7%
Guánica	5,469	39.1%	17.2%	13.1%	8.0%	5.0%	4.7%	2.3%	3.2%	1.3%	3.6%	1.6%	0.4%	0.5%
Gurabo	14,780	18.7%	7.8%	7.7%	5.8%	5.5%	6.6%	5.8%	4.5%	3.7%	7.0%	6.8%	8.2%	12.0%
Hatillo	14,093	28.4%	15.8%	12.5%	6.4%	5.3%	5.1%	3.7%	3.1%	3.2%	5.5%	5.0%	2.7%	3.5%
Hormigueros	6,253	28.9%	12.3%	10.0%	10.9%	5.7%	5.7%	5.2%	5.3%	2.7%	5.7%	3.1%	2.0%	2.5%
Humacao	17,896	24.9%	12.9%	12.4%	8.8%	7.5%	7.8%	4.2%	4.3%	3.4%	3.5%	4.4%	2.6%	3.4%
Isabela	15,012	31.4%	14.3%	11.5%	7.8%	7.1%	5.3%	5.1%	3.1%	3.6%	4.7%	2.1%	2.4%	1.6%
Jayuya	5,087	34.1%	15.1%	9.2%	14.0%	5.6%	6.4%	2.2%	2.4%	2.7%	2.9%	2.0%	2.5%	0.9%
Juana Díaz	15,673	25.9%	12.1%	10.3%	9.2%	7.5%	5.1%	5.1%	4.5%	3.6%	4.9%	5.1%	3.0%	3.6%
Juncos	12,718	28.4%	13.1%	10.6%	10.2%	5.8%	5.4%	5.6%	4.9%	2.0%	3.8%	6.8%	2.5%	0.9%
Lajas	7,911	39.6%	15.1%	10.4%	6.6%	7.9%	4.0%	4.3%	2.2%	3.0%	2.8%	1.8%	1.5%	0.8%
Lares	9,960	38.3%	12.8%	9.4%	8.7%	6.5%	3.8%	4.0%	3.2%	3.1%	4.1%	3.9%	0.7%	1.6%
Las Marías	2,872	38.9%	14.3%	9.2%	6.9%	5.1%	5.4%	5.5%	4.0%	2.4%	2.8%	3.9%	1.2%	0.5%

Geographic Area Name	Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 to \$34,999	\$35,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Las Piedras	12,527	24.2%	13.4%	9.4%	8.7%	7.3%	7.1%	4.5%	4.6%	4.3%	5.7%	4.1%	3.5%	3.3%
Loíza	8,728	32.3%	10.7%	11.3%	8.1%	5.8%	6.4%	5.2%	5.1%	3.4%	4.5%	3.7%	2.5%	1.0%
Luquillo	6,519	26.5%	10.7%	11.5%	8.9%	6.6%	6.6%	5.4%	3.5%	4.0%	5.4%	4.1%	4.4%	2.6%
Manatí	15,337	29.4%	13.1%	8.3%	9.7%	6.2%	5.9%	4.0%	2.9%	3.2%	5.4%	5.5%	3.0%	3.4%
Maricao	1,930	41.5%	13.1%	10.8%	9.6%	10.2%	2.2%	5.0%	1.9%	2.8%	2.5%	0.4%	0.0%	0.0%
Maunabo	3,882	27.0%	11.5%	11.7%	13.0%	8.5%	3.9%	6.4%	3.7%	2.8%	3.9%	6.0%	0.6%	0.9%
Mayaguez	29,912	39.6%	12.3%	8.9%	7.4%	5.1%	4.6%	4.2%	3.2%	2.6%	2.9%	3.2%	2.6%	3.2%
Moca	13,278	36.5%	15.6%	10.1%	8.2%	4.9%	4.5%	4.0%	3.7%	2.0%	4.1%	3.1%	1.3%	1.9%
Morovis	9,943	23.9%	10.2%	14.1%	12.3%	7.7%	6.6%	5.5%	3.6%	2.4%	4.6%	3.5%	3.7%	1.8%
Naguabo	8,317	24.6%	12.4%	14.5%	11.6%	7.7%	6.5%	4.1%	3.2%	2.4%	5.7%	4.3%	2.4%	0.7%
Naranjito	8,520	30.4%	9.7%	11.0%	9.1%	7.5%	5.8%	5.7%	5.0%	1.7%	3.4%	6.6%	2.7%	1.4%
Orocovis	6,734	38.5%	16.2%	7.3%	9.2%	7.4%	4.3%	5.3%	2.1%	2.7%	2.6%	2.7%	0.2%	1.4%
Patillas	6,233	34.8%	13.3%	14.5%	8.2%	6.5%	4.4%	3.9%	2.9%	2.3%	1.8%	5.0%	1.5%	0.9%
Peñuelas	6,987	28.4%	14.3%	11.6%	8.1%	10.6%	4.0%	5.2%	4.5%	3.1%	3.9%	3.1%	1.7%	1.6%
Ponce	52,696	32.8%	12.3%	10.0%	7.7%	6.6%	5.9%	4.2%	3.7%	2.7%	3.6%	3.9%	3.3%	3.3%
Quebradillas	8,286	31.4%	15.5%	10.7%	9.7%	4.6%	4.5%	4.6%	4.2%	2.7%	4.6%	4.1%	1.8%	1.6%
Río Grande	15,732	22.5%	10.6%	11.1%	11.2%	6.3%	7.3%	6.3%	4.5%	3.3%	5.1%	6.0%	2.8%	3.0%
Rincón	5,128	29.1%	7.1%	11.3%	5.9%	10.6%	6.3%	6.8%	2.2%	4.2%	7.9%	3.6%	2.4%	2.4%
Sabana Grande	7,493	29.3%	16.5%	10.1%	8.5%	6.9%	5.9%	5.1%	2.2%	3.3%	3.3%	4.7%	2.4%	1.7%
Salinas	10,374	30.2%	15.3%	12.0%	8.9%	7.9%	4.6%	3.6%	3.7%	3.3%	3.6%	3.4%	2.1%	1.4%
San Germán	11,840	34.6%	14.1%	9.8%	10.1%	6.5%	3.9%	3.2%	2.8%	2.6%	4.8%	2.6%	2.3%	2.7%
San Juan	144,573	28.5%	10.1%	8.7%	6.5%	5.7%	5.0%	4.1%	3.7%	3.1%	5.1%	5.6%	5.2%	8.7%

Geographic Area Name	Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 to \$34,999	\$35,000 to \$39,999	\$40,000 to \$44,999	\$45,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
San Lorenzo	13,749	27.0%	13.6%	11.6%	8.9%	6.7%	5.4%	4.1%	4.1%	3.0%	5.0%	5.3%	2.6%	2.6%
San Sebastián	13,904	34.4%	16.1%	10.3%	8.2%	6.7%	4.2%	4.1%	3.8%	2.4%	4.1%	3.1%	1.4%	1.2%
Santa Isabel	7,465	28.3%	15.2%	11.4%	7.8%	5.4%	4.5%	4.4%	4.0%	3.0%	6.1%	4.6%	2.3%	3.1%
Toa Alta	22,032	19.2%	8.7%	8.7%	6.9%	8.3%	6.6%	5.1%	3.9%	2.8%	6.9%	7.1%	7.3%	8.3%
Toa Baja	27,258	22.7%	10.1%	9.2%	8.2%	7.8%	6.0%	5.8%	4.2%	3.9%	7.4%	5.8%	5.1%	3.8%
Trujillo Alto	23,982	16.2%	10.2%	8.6%	6.8%	6.1%	7.0%	5.1%	6.2%	4.1%	7.8%	7.0%	7.4%	7.6%
Utua	9,851	33.7%	12.7%	10.7%	9.0%	7.2%	7.2%	5.0%	2.5%	2.7%	3.5%	2.7%	2.1%	1.2%
Vega Alta	12,229	25.2%	15.0%	12.7%	7.3%	6.6%	4.3%	4.9%	3.5%	2.9%	4.1%	3.6%	5.0%	5.0%
Vega Baja	18,081	28.9%	12.8%	10.4%	7.3%	7.7%	5.5%	3.9%	3.9%	2.2%	5.8%	5.7%	3.4%	2.6%
Vieques	2,470	28.8%	19.8%	8.5%	8.2%	5.6%	8.3%	3.6%	7.9%	1.1%	1.8%	4.4%	0.4%	1.7%
Villalba	7,712	24.3%	14.0%	12.0%	8.0%	9.2%	5.7%	7.6%	3.3%	2.3%	4.3%	4.9%	2.5%	1.9%
Yabucoa	11,722	33.7%	13.8%	11.0%	7.4%	9.9%	4.8%	3.3%	3.4%	2.3%	3.2%	3.3%	2.2%	1.7%
Yauco	10,790	36.1%	14.0%	11.0%	7.0%	6.5%	4.9%	4.5%	2.6%	3.4%	3.7%	3.2%	1.8%	1.4%
Non-entitlement municipalities	411,789	30.0%	13.4%	11.0%	8.4%	6.8%	5.5%	4.7%	3.7%	2.9%	4.4%	4.0%	2.7%	2.6%
Puerto Rico	1,205,075	27.6%	11.9%	10.2%	8.0%	6.6%	5.6%	4.6%	3.9%	3.2%	5.1%	4.9%	3.9%	4.5%

Source: American Community Survey 2014-2018 5-year estimates.

Loan Application – Total amount

Loan Application Amount by Race and Ethnicity By Thousands of Dollars								
	Application approved but not accepted	Application denied by financial institution	Application withdrawn by applicant	File closed for incompleteness	Loan originated	Loan purchased by your institution	Preapproval request approved but not accepted (optional reporting)	Preapproval request denied by financial institution
American Indian or Alaska Native								
Conventional loan	-	2,175	565	180	1,240	-	-	-
Government-backed loan	-	1,665	830	400	2,830	-	-	-
Asian								
Conventional loan	-	1,485	960	740	5,115	-	-	-
Government-backed loan	-	-	145	-	545	-	-	-
Black or African American								
Conventional loan	1,025	8,865	3,350	1,485	22,840	-	-	-
Government-backed loan	1,045	20,020	6,350	2,875	39,615	95	-	-
Native Hawaiian or Other Pacific Islander								
Conventional loan	-	245	130	105	675	-	-	-
Government-backed loan	-	115	65	330	535	-	-	-
White								
Conventional loan	31,400	169,880	117,820	52,160	654,065	55	625	1,705
Government-backed loan	35,250	297,660	147,665	49,030	832,425	13,550	265	85
Other races								
Conventional loan	2,970	23,505	19,070	5,895	70,240	72,120	-	110
Government-backed loan	2,675	24,465	12,575	3,285	62,890	282,610	-	-
Total - Races								
Conventional loan	35,395	206,155	141,895	60,565	754,175	72,175	625	1,815
Government-backed loan	38,970	343,925	167,630	55,920	938,840	296,255	265	85
	-	-	-	-	-	-	-	-
Hispanic or Latino								
Conventional loan	27,805	177,295	114,905	46,355	623,235	140	440	1,555
Government-backed loan	36,870	332,365	161,385	54,550	904,245	13,630	-	85

Source: HMDA Data, 2018

Distribution of Conventional and Nonconventional Loans by Race and Ethnicity

Distribution of Conventional and Nonconventional Loans by Race and by Hispano and Latino Ethnicity

	Total Applications	% by Race
American Indian or Alaska Native	91	100%
Conventional loan	38	42%
Government-backed loan	53	58%
Asian	44	100%
Conventional loan	40	91%
Government-backed loan	4	9%
Black or African American	1,031	100%
Conventional loan	377	37%
Government-backed loan	654	63%
Native Hawaiian or Other Pacific Islander	20	100%
Conventional loan	13	65%
Government-backed loan	7	35%
White	18,526	100%
Conventional loan	7,186	39%
Government-backed loan	11,340	61%
Other races	4,296	100%
Conventional loan	1,128	26%
Government-backed loan	3,168	74%
Total - Races	24,008	100%
Conventional loan	8,782	37%
Government-backed loans	15,226	63%
Hispanic or Latino	20,188	100%
Conventional loan	7,646	38%
Government-backed loan	12,542	62%

Source: HMDA Data, 2018