



Reed Smith Hurricane Maria Disaster Relief Resources Guide

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Industry insured losses for Hurricane Maria are estimated to be between US\$40 billion and US \$85 billion. Puerto Rico, alone, will account for more than 85% of the loss. Individuals impacted by Hurricane Maria will generally have claims relating to flooding of their homes and/or automobiles. For homes, the entire floor of flooding must be cleared of impacted carpet/flooring, cabinets, dry wall up several feet, appliances, and personal property. Construction to repair flooded homes is expected to take 5-12 months and individuals will need to obtain temporary housing for a prolonged period of time.

Flood Insurance

Estimates on the numbers of homes flooded or destroyed in Puerto Rico have been difficult to ascertain, however, the damage is expected to be significant, unprecedented and widespread. Many Puerto Rican homeowners will not have insurance to help with rebuilding in the wake of Hurricane Maria. Even if they do, the standard homeowners insurance policy will not cover flood damage, but may cover wind damage. Moreover, fewer than 1% of Puerto Rico's 1.6 million housing units have coverage from the U.S. National Flood Insurance Program. Homeowners' will likely have to rely on their own money or FEMA assistance.

The latest information on FEMA's National Flood Insurance Program, including the extension of grace periods for affected areas can be found at: <https://www.fema.gov/news-release/2017/09/15/femas-national-flood-insurance-program-enhances-flood-claims-process-and>

Individuals with flood insurance under the National Flood Insurance Program (NFIP) should file a claim through their insurer. FEMA's "How Do I File My Flood Claim" site explains the claims process and steps to follow as you work through the claim process. That information can be found at: <https://www.fema.gov/nfip-file-your-claim>

NFIP Policyholders must follow the guidelines of their flood policy when cleaning up. Information regarding clean-up after disasters can be found at <https://www.epa.gov/mold>

Homeowners Insurance

In the rare instance where a homeowner has homeowners' insurance, a claim should be made immediately to protect the homeowners' rights and the homeowner should ask for advanced payments. Contact information for the various individual insurers can be found at https://nfip-iservice.com/Claims_TollFree/Toll-Free%20Number%20by%20WYO.pdf.

FEMA Disaster Assistance

FEMA aid is generally considered emergency assistance of last resort to help individuals find temporary housing and to be able to return to their primary residence. FEMA aid is available for temporary housing, repair, replacement, housing construction, and other basic needs.

A summary of key federal disaster aid programs that can be made available as needed and warranted under the President's disaster declaration issued for the Commonwealth of Puerto Rico can be found at <https://www.fema.gov/news-release/2017/09/21/federal-aid-programs-commonwealth-puerto-rico>.

Individuals and business owners who sustained losses in the designated area can begin applying for assistance by registering online at <https://www.DisasterAssistance.gov/es> or by calling 1-800-621-FEMA (3362).

Individuals have 60 days from the date of the disaster to apply for FEMA disaster assistance, although the date may be extended, as it was in other jurisdictions. Every impacted individual should immediately file and register for aid at <https://www.disasterassistance.gov/>.

FEMA assistance is generally not available if there is any other funding source available, including insurance, an SBA loan, or private or other charitable donations. However, FEMA will advance immediate funds to individuals that they may need to pay back if those costs are ultimately covered by insurance or paid by another source.

FEMA temporary housing assistance is available regardless of income generally for 3 months for homeowners and 1 month for renters, but that may be extended based on individual circumstances.

Small Business Association ("SBA") Disaster Loans

Even with flood insurance, most individuals will have a significant gap between their actual costs from the disaster and the insurance proceeds.

The Small Business Administration provides low interest disaster loans to help small businesses and homeowners recover from declared disasters. General information and application for assistance can be found at <https://www.sba.gov/disaster-assistance>.

Disaster loans and business counseling for people and businesses specifically affected by Hurricane Maria can be found at <https://www.sba.gov/disaster-assistance/hurricane-maria>.

Most people can demonstrate the economic ability to repay an SBA loan and qualify for the loan. Collateral is not necessary to qualify for an SBA disaster loan, i.e. the home does not need to have sufficient equity to cover the loan. A fact sheet about qualifying for the program is available here: <https://www.sba.gov/sites/default/files/articles/sba-disaster-loans-faq.pdf>

All impacted individuals should go through the process of applying for an SBA loan, because it impacts the ability to obtain certain FEMA assistance (that does not need to be repaid).

Assistance with Tenant and Housing Issues

Individuals may have issues with their landlords involving the condition of the damaged premises. In Puerto Rico, the legal arrangement between a tenant and landlord is governed by the parties' contract and regulated by the Puerto Rico Civil Law.

General information on tenant rights in Puerto Rico can be found at <https://www.landlordguidance.com/eviction-notice-forms/puerto-rico-eviction/>

The Department of Housing and Urban Development (HUD) is offering foreclosure relief and other assistance to families living in the following affected areas: Aguas Buenas, Aibonito, Arecibo, Arroyo, Barceloneta, Barranquitas, Bayamón, Caguas, Canóvanas, Carolina, Cataño, Cayey, Ceiba, Ciales, Cidra, Coamo, Comerio, Corozal, Culebra, Dorado, Fajardo, Florida, Guayama, Guaynabo, Gurabo, Humacao, Jayuya, Juana Díaz, Juncos, Las Piedras, Loíza, Luquillo, Manatí, Maunabo, Morovis, Naguabo, Naranjito, Orocovis, Patillas, Ponce, Río Grande, Salinas, San Juan, San Lorenzo, Santa Isabel, Toa Baja, Toa Alta, Trujillo Alto, Utuado, Vega Alta, Vega Baja, Vieques, Villalba and Yabucoa.

Immediate Foreclosure Relief – If your home or ability to make mortgage payments was harmed by Hurricane Maria, you may qualify for relief to help you keep your home. If you are at risk of losing your home because of the disaster, your lender may stop or delay initiation of foreclosure for 90 days. Lenders may also waive late fees for borrowers who may become delinquent on their loans as a result of the disaster.

If you have a Federal Housing Administration (FHA)-insured mortgage (approximately 117,254 Puerto Rico homeowners are FHA-insured), follow the instructions at:

https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121

If you have a conventional mortgage, contact your lender to see if you are eligible for relief.

Mortgage Insurance for Destroyed/Damaged Homes – If your home was destroyed or damaged to such an extent that you are forced to rebuild or relocate, you may qualify for the Section 203(h) program, which makes it easier to get mortgages or re-establish yourself as a homeowner. This mortgage insurance requires no down payment and allows for 100 percent financing. For more information, please visit

https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft

Replacing Original Documents

Individuals may need to replace original documents. Copies of insurance policies may be obtained directly from the insurers. Proof of insurance may be available from a broker, who can assist with obtaining a full copy of any policy. Attorneys that assisted with home closings may have copies of deeds, mortgages, plats of survey and real estate appraisals (often with pictures of the home).

Here are some additional links to assist with that process:

Social Security Issues and to Replace Card www.usa.gov/replace-vital-documents or call 1-844-USA-GOV1

Driver's License or Identification Replacement Cards <http://www.dtop.gov.pr/servicios/>

Medicare Card Replacement: <https://www.usa.gov/medicare/#item-35452>

Passport Replacement: <https://travel.state.gov/content/passports/en/passports/lost-stolen.html>

Birth Certificate and other Vital Records: https://www.cdc.gov/nchs/w2w/puerto_rico.htm

Tips on Hiring a Contractor

Individuals should be careful about selecting their contractors. Tips in English and Spanish:

<http://www.tyla.org/tyla/index.cfm/resources/general-public/hiring-a-contractor-or-other-professional-after-a-natural-disaster/>

<http://www.tyla.org/tyla/index.cfm/resources/general-public/hiring-a-contractor-or-other-professional-after-a-natural-disaster-espanol/>

Finding a Lawyer and Legal Assistance

Free legal assistance is available through the disaster relief hotline in English and Spanish: (800) 310-7029. The hotline operates through a partnership between Legal Services Corporation of Puerto Rico, the American Bar Association (ABA) Young Lawyers Division, the Federal Emergency Management Agency (FEMA), and the Louisiana Civil Justice Center (LCJC).

Legal Services of Puerto Rico, Inc. ("RPLS") is a non-profit organization that provides free legal representation and guidance to those who qualify. RPLS provides access to justice to a large segment of the Puerto Rican population. RPLS can be reached at <http://www.servicioslegales.org>

Additional updates and legal rights information can be found at www.AyudaLegalPR.org

Unemployment Assistance

If your employment was lost or interrupted as a direct result of Hurricane Maria, you may qualify for Disaster Unemployment Assistance (DUA). This includes if you no longer have a job, are unable to reach your job, cannot work due to damage to your place of work, or if you cannot work because of a disaster-incurred injury. General information on DUA, including eligibility requirements, benefit payments, and duration of benefits can be found at <http://www.nelp.org/publication/how-workers-access-dua-after-hurricane-irma/>

For more information on how to apply for DUA, call 1-877-872-5627.



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LOS ANGELES
MIAMI
MUNICH
NEW YORK
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