



IN PUERTO RICO, A LEGAL AID PROGRAM DELIVERS RESULTS

Hurricane Maria wreaked havoc on houses in Puerto Rico. Oxfam and our legal aid partner are helping struggling homeowners stand up for their right to assistance.

BY ELIZABETH STEVENS | FALL 2018

“When we entered my daughter’s house, we found fish and crabs swimming around in it,” says Alba Catalán. It was not long after Hurricane Maria swept through Puerto Rico that Catalán made her way back to her neighborhood in Humacao. She found her own house was gone—reduced to a pile of lumber and twisted metal except for the bathroom, roofless but still standing. If her homecoming was surreal, it was only the beginning of a strange journey toward recovery.

AFTER THE HURRICANE, A HOST OF OBSTACLES

The response to this emergency was slow—led by a president who seemed indifferent to the suffering, an emergency management

agency that was overstretched and underprepared, and an island government that hadn’t planned ahead.

Safe shelter was one of the most critical needs from the start, but for homeowners, the barriers to submitting grant applications to the Federal Emergency Management Agency (FEMA) were almost insurmountable: you could apply online or by telephone, but after the storm few people had access to an internet or phone connection. Many of those who were able to apply found that the FEMA home inspectors were under-qualified and couldn’t speak Spanish, and that the agency was tightfisted, and overzealous in its efforts to prevent fraud.

“I filled out an application for FEMA funds,” says Luz López, a grandmother who lives in Humacao. “When the inspector came, he didn’t believe the ocean had come into my house. He said the mattresses were wet because I’d thrown water on them, and that the water marks on the wall were just a sign that my house was dirty.”

Ángel Ruiz, a veteran of the Korean War, tells a similar story. He lives near San Sebastian under a leaky roof that makes life at home a trial and a hazard. “When it rains hard, the water keeps dripping into the house for days afterward,” he says. “Once I was nearly electrocuted. Water and mold are everywhere.” He has a severe sinus condition that is worsening under

ABOVE: Alba Catalán is building a new house next to the wreckage of her old one. “FEMA gave me \$5,000, but that wasn’t enough money to rebuild my house. The lawyer told me I could appeal the decision, and he helped me fill out the forms. He was an angel that God sent to me.” *Elizabeth Stevens/Oxfam America*



OXFAM

these conditions. "An engineer I know says the wooden part of my house needs to be demolished, but FEMA says there was no significant damage so I don't qualify for assistance," he says. "They accused me of fraud; they later withdrew their claim, but I felt terrible."

When FEMA denied grant applications for home repairs, it was often because the applicants lacked formal title to the property. But in Puerto Rico in most cases there is no legal requirement to have the title deed to your home, so property owners routinely forego the expensive legal process of obtaining one. According to FEMA's own regulations, a title is just one of the acceptable ways of proving ownership, yet time and again people report being denied benefits—and being treated like liars and frauds—because they lack title deeds.

"We hear from FEMA that 78,000 people have been denied because homeownership wasn't verified," says Adi Martínez, director of the Foundation Fund for Access to Justice (FFAJ), an Oxfam partner. "We suspect the number is higher."

'NOW I HAVE MORE HOPE'

At times of emergency, Oxfam helps local partner organizations lead important initiatives. In Puerto Rico, Oxfam is supporting the FFAJ to link homeowners who suffered losses with attorneys who can help them navigate the FEMA processes. The foundation asked 13 partner organizations around the island to organize free legal aid



ABOVE: Luz López with her granddaughter. FEMA rejected her first application for assistance, but with the help of an attorney trained by FFAJ, her appeal was successful, and she will be able to do some repairs. "My heart was sad, sad, but it's a little more joyful now." Elizabeth Stevens/Oxfam America

clinics, and they trained more than 50 lawyers to staff them. The attorneys have been helping people fill out forms and assemble the kind of documentation they need to make their cases. By August 2018, Oxfam and the FFAJ had sponsored 127 clinics in 65 municipalities.

When López appealed FEMA's decision, she was awarded enough money to make substantial repairs to her house. Catalán appealed a small award (\$5,000) and won; now she is building a sturdy house of concrete. Ruiz has had no success so far. Still, he says, the legal aid project is making a difference. "Now I have more hope."

Meanwhile, Oxfam connected FFAJ with FEMA, the Department of Housing and Urban Development, and members of

Congress. The foundation has provided policymakers with important feedback, and recommendations for a new law that would help disaster survivors at risk of homelessness transition to stable housing. The latest win: a new FEMA form that helps people who lack a title deed establish property ownership.

It is only a matter of time before another major hurricane strikes the island; when it happens, the FFAJ will have a head start. "Now, more than 50 lawyers know the FEMA regulations and how things work," says FFAJ's project coordinator Amaris Torres. "They'll be ready for the next big emergency."



PHOTO: ELIZABETH STEVENS/OXFAM AMERICA

DO ONE MORE THING TODAY

Puerto Rico is still working to rebuild in the aftermath of Hurricane Maria. Countless families are living in badly damaged homes without the resources to repair or rebuild. Take action to advocate for more robust recovery efforts here: oxfamamerica.org/PRpledge.



OXFAM AMERICA
226 CAUSEWAY STREET, 5TH FLOOR
BOSTON, MA 02114-2206
(877) 77 OXFAM
oxfamamerica.org

Oxfam is a global organization working to end the injustice of poverty. We help people build better futures for themselves, hold the powerful accountable, and save lives in disasters. Our mission is to tackle the root causes of poverty and create lasting solutions. Join us. oxfamamerica.org

© 2018 Oxfam America Inc. All rights reserved. OXFAM is a registered trademark of Oxfam America Inc., and the Oxfam logo is a registered trademark of Stichting Oxfam International. None of the trademarks may be used without permission of the owner. ♻️ Printed on 100 percent postconsumer recycled paper. 1809087