

Property Title

It is the set of rights to a property in which one party may have a real or personal interest. Also, it can be a document that serves as evidence of ownership, such as the certificate issued by the Puerto Rico Department of Housing in cases where a participant acquires a property from the Department.

Who can apply

Homeowners (or those that consider having rights over a property) of dwellings located on private property or land owned by PRDOH or any other public instrumentality, that had possession of or occupied it as their principal residence at the time of hurricanes Irma and/or Maria and that qualify as low- to moderate-income under HUD requirements, as well as comply with the income requirements established in local laws for properties built on land owned by PRDOH or any other public instrumentality.

YOU MAY BE ELIGIBLE TO THIS PROGRAM EVEN IF YOU HAVE BEEN DENIED BY FEMA OR OTHER SOURCES OF ASSISTANCE.

Guidance and help

- Title Specialists at the Department of Housing's Regional Offices will be providing guidance and assisting with applications when the Program begins.
- Those people who cannot leave their homes for health reasons (serious conditions or physical disability) and who do not have internet access or family support, will receive assistance from Title Specialists in their homes.

Options to apply



Call **1-833-234-CDBG**
or **1-833-234-2324** for an appointment.



www.cdbg-dr.pr.gov



Visit one of the
Department of Housing's Regional Offices:
Aguadilla | Arcibo | Bayamón
Caguas | Carolina | Guayama | Humacao
Mayagüez | Ponce | San Juan

DEPARTMENT OF
HOUSING



TITLE CLEARANCE PROGRAM

Program for households lacking clear title for their properties at any of the 78 municipalities of Puerto Rico

Priority for the first 120 days of the Program:

- Households that experienced challenges receiving federal assistance due to lack of clear title
- Elderly persons (65 or older)
- Households that occupy PRDOH-owned land

All, low- to moderate-income.



BENEFITS OF REGISTERING TITLE WITH THE PROPERTY REGISTRY

1. Ownership of the property is credited and protected from third parties that resort to legal or other methods to try and make the property their own.
2. You can apply for loans or credit for improvements to the property at banks and other institutions.
3. An increase in the value of your property is more likely.
4. Facilitates the transfer of property in cases where sales are desirable.
5. Ensures that everyone recognizes who is the owner of the land and structure.
6. Reduces risk of another person taking ownership of the property. Not registering exposes you to the risk of having someone other than you appear as owner.
7. Provides protection by the courts.
8. Anyone that wishes to buy the property will have all necessary information to make a determination in this regard, thus facilitating its transfer.

Required Documents

Only one document is required per category, except if stated otherwise.



OFFICIAL IDENTIFICATION

- Government-issued Photo Identification (Federal or State issued)
- Driver's license
- Passport
- Military ID Card
- Certificate of Naturalization or Permanent Resident Card



EVIDENCE OF PRIMARY RESIDENCE

- 2017 Federal income tax return
- 2017 Puerto Rico income tax return
- FEMA IA award letter
- SBA Disaster Home Loan award letter
- Utility bills
- Credit card bill or bank statement
- Homestead exemption for property tax
- Insurance documentation indicating primary residence
- Paystubs



EVIDENCE OF OWNERSHIP CLAIM

Ownership Claim Affidavit accompanied with one (1) or more of the following documents:

- Will accompanied with a Certificate of Validity;
- Declaration of Heirship;
- Court order or judgment granting an ownership interest in the property;

- Divorce judgment granting an ownership interest in the property;
- Private Contract for Sale;
- Proof that the applicant occupies the land with "right of use and enjoyment" and/or "right of construction" in accordance with applicable laws and regulations;
- Death and Birth certificates;
- Marriage certificate;
- FEMA correspondence demonstrating you received assistance for the property;
- Mortgage payment book or other mortgage documents;
- Real property/Home insurance policy indicating property address; and/or
- Property tax statements, receipts or tax bill.
- Other documents will be considered on a case-by-case basis.



EVIDENCE OF INCOME

- Last three (3) paystubs
- Benefits letter from Social Security
- Retirement benefits letter
- Most recent tax return
- Current lease agreements
- Unemployment benefits letter
- Court-ordered alimony/spousal maintenance
- Taxable interests and dividends
- Other documents will be considered on a case-by-case basis.

