



Video

One Woman's Attempt To Rebuild After Hurricane Maria

By **Annie Pancak** | February 10, 2019, 8:40 PM EST



Carmen Milagros Chévere Ortiz and her family live in a house her parents built in an informal settlement in Toa Baja, about 15 miles west of San Juan. Villa Calma was settled in the early 1970s by squatters on marshy municipally-owned terrain surrounded by tributaries of the Rio de la Plata. Like many of her neighbors, Chévere Ortiz has never had title to her home.

In August 2018, after many Puerto Ricans were denied aid for damage done by Hurricane Maria, the [Federal Emergency Management Agency](#) changed the way it verifies property ownership.

But for Chévere Ortiz, the rule change likely can't help. She was denied aid because she lives in a flood zone and does not have flood insurance. But without a title, she says that she could not get flood insurance.

Annie Pancak is a data reporter for Law360 who also contributed photos to our In-Depth special report on Puerto Rico. [Follow her on Twitter](#). Spanish translations by Carolina Bolado and Natalie Rodriguez. Editing by Jocelyn Allison and Jill Coffey.

Correction: An earlier version of this video incorrectly translated the number of homes affected in the Villa Calma community. The error has been corrected.

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