

HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF SAINT PAUL, MINNESOTA

REPORT TO THE COMMISSIONERS

DATE: JANUARY 8, 2020

REGARDING: AUTHORIZING ACCEPTANCE OF A GRANT FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) AS A SUB GRANTEE OF THE MINNESOTA HOME OWNERSHIP CENTER (MNHOC) FOR FUNDING FOR ADMINISTRATIVE COSTS FOR COUNSELORS FOR THE MORTGAGE FORECLOSURE PREVENTION PROGRAM, (CITYWIDE)

Requested Board Action

Authorization to accept a \$10,000 grant for Comprehensive Counseling from the U.S. Department of Housing and Urban Development as a Sub Grantee of the Minnesota Home Ownership Center to conduct a housing counseling program for the contract period October 1, 2018 through September 30, 2019

Background

Saint Paul's Department of Planning & Economic Development (PED) has been a HUD-approved Housing Counseling Agency for over 34 years and provides mortgage foreclosure counseling and financial budgeting to Saint Paul residents.

Our foreclosure counselors provided mortgage foreclosure prevention counseling to the following number of households over the past HUD contracts:

October 1, 2012 through September 30, 2013	315
October 1, 2013 through September 30, 2015	204 (Note: this was a two year contract)
October 1, 2015 through September 30, 2016	162
October 1, 2016 through September 30, 2017	74
October 1, 2017 through September 30, 2018	35
October 1, 2018 through September 30, 2019	42

Budget Action

No budget amendment is required as the funding has been included in the 2018/2019 budget.

Future Action

N/A

Financing Structure

N/A

PED Credit Committee Review

N/A

Compliance

N/A; the grant funds are for administrative costs only.

Green/Sustainable Development

N/A

Environmental Impact Disclosure

N/A

Historic Preservation

N/A

Public Purpose/Comprehensive Plan Conformance:

The public purpose is to assist Saint Paul homeowners with mortgage foreclosure prevention counseling to help residents stay in their homes. This is consistent with the Housing chapter of the adopted 2030 Comprehensive Plan.

Statement of Chairman (for Public Hearing)

N/A

Recommendation:

The Executive Director recommends HRA Board approval to accept the grant funds.

Sponsored by: Chair Tolbert

Staff: Michelle Vojacek