

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

REPORT TO THE COMMISSIONERS

DATE: July 24, 2013

REGARDING: AUTHORIZATION TO ACCEPT A GRANT FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FUNDING FOR ADMINISTRATIVE COSTS FOR COUNSELORS FOR THE MORTGAGE FORECLOSURE PREVENTION PROGRAM.

Requested Board Action

Authorization to accept an \$18,905.00 grant for Comprehensive Counseling from the U.S. Department of Housing and Urban Development to conduct a housing counseling program for the contract period October 1, 2012 through September 30, 2013.

Background

Saint Paul's Department of Planning & Economic Development (PED) has been a HUD-approved Housing Counseling Agency for over 28 years and provides mortgage foreclosure counseling and financial budgeting to Saint Paul residents. For the contract period October 1, 2009 through September 30, 2010, 1,472 families received mortgage foreclosure counseling. For the contract period October 1, 2010 through September 30, 2011, our housing counselors provided foreclosure counseling to 667 households; for the contract period October 1, 2011 through September 30, 2012, our housing counselors provided foreclosure counseling to 601 households. Acceptance of this grant will further PED's counseling efforts.

Budget Action

NA

Future Action

NA

Financing Structure

NA

PED Credit Committee Review

NA

Compliance

NA

Green/Sustainable Development

NA

Environmental Impact Disclosure

NA

Historic Preservation

NA

Public Purpose/Comprehensive Plan Conformance

The public purpose is to assist Saint Paul homeowners with mortgage foreclosure prevention counseling to help homeowners stay in their homes.

Recommendation:

The Executive Director of the HRA recommends HRA Board acceptance of the grant funds.

Sponsored by: Commissioner Thune

Staff: Michelle Vojacek x 66599

Attachments

- **Attachment A -- Resolution**