

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

REPORT TO THE COMMISSIONERS

DATE: July 27, 2016

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 \$18,729 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, 2015 through September 30, 2016.

Background

Saint Paul's Department of Planning & Economic Development (PED) has been a HUD-approved Housing Counseling Agency for over 30 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, 2009 through September 30, 2010 | 1,472 |
| October 1, 2010 through September 30, 2011 | 667 |
| October 1, 2011 through September 30, 2012 | 601 |
| October 1, 2012 through September 30, 2013 | 315 |
| October 1, 2013 through September 30, 2015 | 204 (Note: 2 year contract period) |

Budget Action

NA

Future Action

NA

Financing Structure

NA

PED Credit Committee Review

NA

Compliance

NA

Recommendation:

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

Sponsored by: Chair Brendmoen

Staff: Michelle Vojacek x66599