

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

REPORT TO THE COMMISSIONERS

DATE: AUGUST 26, 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 \$10,655 grant for Comprehensive Counseling and a \$300 grant for counselor certification exam fees 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, 2019 through September 30, 2020 with a possible extension to December 31, 2020 if the funds are not fully expended.

## **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 this anticipated grant funding was included in the 2019/2020 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 and counselor certification exam fees 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.

**Recommendation:**

The Executive Director recommends accepting these grant funds.

**Sponsored by:** Chair Tolbert

**Staff:** Michelle Vojacek