

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

**REPORT TO THE COMMISSIONERS**

**DATE: July 22, 2015**

**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 \$20,000 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, 2014 through September 30, 2015.

**Background**

Saint Paul's Department of Planning & Economic Development (PED) has been a HUD-approved Housing Counseling Agency for over 29 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, 2014 through September 30, 2015 | 204   |

**Budget Action**

NA

**Future Action**

NA

**Financing Structure**

NA

**PED Credit Committee Review**

NA

**Compliance**

NA

**Green/Sustainable Development**

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 Brendmoen

**Staff:** Michelle Vojacek x 66599