

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

REPORT TO THE COMMISSIONERS

DATE: NOVEMBER 28, 2018

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 \$12,800 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, 2017 through December 31, 2018

Background

Saint Paul's Department of Planning & Economic Development (PED) has been a HUD-approved Housing Counseling Agency for over 33 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
October 1, 2015 through September 30, 2018	166 *

*Awards were multi year

Budget Action

No Budget Action Required

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.

Statement of Chairman (for Public Hearing)

NA

Recommendation:

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

Sponsored by: Commissioner Tolbert

Staff: Michelle Vojacek 266.6599