

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

REPORT TO THE COMMISSIONERS

DATE: AUGUST 23, 2017

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 \$14,500 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, 2016 through December 31, 2017.

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.

The need for foreclosure counseling has declined greatly since the crisis which began in 2007/2008. We currently have one part time housing counselor and a program manager working part time on foreclosure prevention training and reporting.

Our foreclosure counselor provided mortgage foreclosure prevention counseling to the following number of households over the past HUD contracts:

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)
October 1, 2015 through September 30, 2016	60

Budget Action

NA

Future Action

NA

Recommendation:

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

Sponsored by: Chair Brendmoen

Staff: Michelle Vojacek 651-266-6599