

 <p style="text-align: center;"><b>Council Communication</b> Office of the City Manager</p>	<b>Date:</b> July 26, 2010
	<b>Agenda Item No.</b> MHGB3 <b>Roll Call No.</b> <u>10-1180</u> <b>Communication No.</b> <u>10-453</u> <b>Submitted by:</b> Douglas C. Romig, Housing Services Director

**AGENDA HEADING:**

Authorization for the City Manager to release mortgage and related security instruments for Kamesha Gully, 2729 Scott Street, Des Moines, Iowa 50317, 5(h) Affordable Homeownership Program.

**SYNOPSIS:**

Recommend Municipal Housing Governing Board approval for the Des Moines Municipal Housing Agency to reduce the term and release the second mortgage and security instruments for Kamesha Gully, 2729 Scott Street, Des Moines, Iowa 50317.

**FISCAL IMPACT:**

Amount: \$50 processing fee for Second Mortgage term reduction

Funding Source: FY2010-2011 Operating Budget: Housing Services Department – Sec 5(h) Homeownership SP350, HSG021600, Page 139.

**ADDITIONAL INFORMATION:**

Kamesha Gully has successfully completed the program requirements of the Municipal Housing Agency’s 5(h) Affordable Homeownership Program and requirements for the early forgiveness of the term of the second mortgage. She currently has a seven year forgivable second mortgage in the amount of \$23,760 with the Des Moines Municipal Housing Agency. However, since she has lived in the home for more than seven years and has completed program requirements, City Legal has prepared a Release and Satisfaction of the Second Mortgage and staff is requesting authorization to execute and record the document.

**PREVIOUS COUNCIL ACTION(S):**

Date: February 21, 2000

Roll Call Number: 00-508

Action: Revised Municipal Housing Agency Affordable Homeownership Plan for submission to HUD. (Council Communication No. 00-062). Moved by Hensley to adopt. Motion Carried 7-0.

**BOARD/COMMISSION ACTION(S):**

Date: May 3, 2004

Roll Call Number: 04-868

Action: Approval of Policy for the Reduction of the Term of Forgivable Second 5h Homeownership Mortgage. ([Council Communication No. 04-213](#)). Moved by Vlassis to approve. Motion Carried 6-2.

Date: May 19, 2003

Roll Call Number: 03-1116

Action: Approval of conveyance of 2729 Scott Street, City-Owned Municipal Housing Agency Property, pursuant to Affordable Home Ownership Program. ([Council Communication No. 03-235](#)). Moved by Coleman to adopt. Motion Carried 5-3.

**ANTICIPATED ACTIONS AND FUTURE COMMITMENTS: NONE**

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