

 <p style="text-align: center;">Council Communication Office of the City Manager</p>	Date:	September 24, 2012
	Agenda Item No.	21
	Roll Call No.	<u>12-1501</u>
	Communication No.	<u>12-511</u>
	Submitted by:	Phillip Delafield, Community Development Director

AGENDA HEADING:

Resolution that authorizes submittal of a grant request of \$175,000 to the Polk County Housing Trust Fund for the City of Des Moines Minor Home Repair Loan Program and authorizes the City Manager to execute the grant agreement and implement the program, if funding is awarded.

SYNOPSIS:

The Polk County Housing Trust Fund has issued a request for proposals for Owner-Occupied Home Repair. The resolution allows the submittal of a grant application for \$175,000 to the Polk County Housing Trust Fund to supplement funding for the city’s existing Minor Home Repair Loan Program. The Minor Home Repair Loan Program provides assistance to low and very low income owner-occupants. The repairs focus on the five (5) major systems including such repairs as roof, mechanical, water line, foundation and plumbing.

FISCAL IMPACT:

Amount: \$175,000 Polk County Housing Trust Fund for Minor Home Repair Loan.

Funding Source: The Grant requires a 1:1 match met through the following sources: FY2012-13 Operating Budget, Community Development Block Grants, SP020, CDD049900; FY2012-13 Operating Budget, FHLB and Transition Grants, SP031, CDD049900.

ADDITIONAL INFORMATION:

The Minor Home Repair Loan Program targets low-income households most at risk of losing their homes. The majority of low-income households are unable to afford the cost of emergency repairs such as a roof, waterline or furnace failure. Handicapped bathrooms or ramps are also a part of the program. The program has been offered by the City for over thirty years and is currently operated by the Neighborhood Conservation Services, a division of the Community Development Department.

Approximately 60-80 housing units will be served through the program in 2013. Due to diminished funding, the program focuses on those issues which would leave a family homeless. The program cannot provide funding for items such as window replacement or siding.

A maximum subsidy of \$9,000 per house allows the household to mitigate the immediate problem and to remain in the house. Several funding sources allow the city to fund the Minor Repair Loan Program administered by the Neighborhood Conservation Program of the Community Development Department. These include a grant from the Federal Home Loan Bank and annual grants from the Polk County Housing

Trust Fund. The City provides direct match and administration through the Community Development Block Grant (CDBG) Program.

This resolution also gives authorization for the City Manager to execute necessary documents and administer the grant, its terms and conditions, if the application is successful.

By Roll Call No. 12-0706 on May 7, 2012, the City Council approved an additional grant to the Federal Home Loan Bank (FHLB) for more funding for the Minor Home Repair Loan Program. Announcements for the FHLB grant will be in November.

PREVIOUS COUNCIL ACTION(S):

Date: May 7, 2012

Roll Call Number: [12-0706](#)

Action: [Grant](#) application submission by City of Des Moines and West Bank to Federal Home Loan Bank (FHLB) for Affordable Housing Program, Memoranda of Understanding with Neighborhood Finance Corporation and Home Opportunities Made Easy (HOME), Inc. for supportive services and Sub-agreement with West Bank as the partner FHLB Member Bank, \$300,000. ([Council Communication No. 12-208](#)). Moved by Hensley to adopt. Motion Carried 7-0.

Date: September 26, 2011

Roll Call Number: [11-1683](#)

Action: Approving grant requests to Polk County Housing Trust Fund for the following: Sponsor: Council Member Hensley. ([Council Communication No. 11-614](#)). [Minor](#) Home Repair Loan Program, \$175,000. Moved by Hensley to adopt. Motion Carried 7-0.

Date: January 10, 2011

Roll Call Number: [11-035](#)

Action: [Grant](#) Request from Polk County Housing Trust Fund for the City's Emergency Repair Loan Program, \$175,000. ([Council Communication No. 11-012](#)). Moved by Mahaffey to adopt. Motion Carried 7-0.

Date: November 23, 2009

Roll Call Number: [09-2116](#)

Action: [Authorizing](#) \$175,000 grant request to Polk County Housing Trust Fund for City of Des Moines Minor Repair Loan Program. ([Council Communication No. 09-833](#)). Moved by Coleman to adopt. Motion Carried 7-0.

BOARD/COMMISSION ACTION(S): NONE

ANTICIPATED ACTIONS AND FUTURE COMMITMENTS: NONE

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