

 <p style="text-align: center;">Council Communication Office of the City Manager</p>	Date:	May 6, 2013
	Agenda Item No.	33
	Roll Call No.	[_____]
	Communication No.	<u>13-221</u>
	Submitted by:	Phillip Delafield, Community Development Director

AGENDA HEADING:

Approval of a \$300,000 grant request for owner-occupied housing repair:

- A. Approval of grant application to the Federal Home Loan Bank of Des Moines Affordable Housing Program by the City of Des Moines/West Bank to provide rehabilitation assistance in low-income owner-occupied housing;
- B. Approval of memorandums of understanding with Iowans for Social and Economic Development (ISED) and Home Opportunities Made Easy (HOME) Inc. for supportive services;
- C. Approval of sub agreement with West Bank as the partner FHLB Member Bank.

SYNOPSIS:

This action authorizes the submission of a grant request to the Federal Home Loan Bank of Des Moines' Affordable Housing Program by the City of Des Moines/West Bank to provide rehabilitation assistance in low-income owner-occupied housing. The action also approves Memorandums of Understanding between the City of Des Moines, HOME, Inc. and ISED for the provision of supportive services to homeowners participating in the Minor/Emergency Repair and Neighborhood Revitalization Homeowner Repair Programs. Lastly, this action approves a sub agreement with West Bank who will serve as the FHLB Member Bank, which is a requirement of the application. The grant application is for \$300,000 and will go directly into home repairs for low-income owner-occupants participating in the Minor/Emergency Repair and Neighborhood Revitalization Homeowner Repair Programs administered by the City of Des Moines Neighborhood Conservation Services Division.

FISCAL IMPACT:

Amount: \$300,000

Funding Source: Federal Home Loan Bank of Des Moines

ADDITIONAL INFORMATION:

The Federal Home Loan Bank of Des Moines provides grant funds for member banks through a grant program called the Affordable Housing Program. A member bank may sponsor a non-profit or government organization to make application to administer a program that preserves affordable housing for low-income residents. Applications for funds are held annually and are very competitive.

The City of Des Moines has worked with West Bank to make application for and receive funds to supplement the City housing programs for low-income owner-occupied structures over the past several years. Only certain banks in the Des Moines area are member institutions of the Federal Home Loan Bank, able to make application for the funds. West Bank is headquartered at 1601 22nd Street in West Des Moines, Iowa. Marie Roberts, the Senior Vice President of West Des Moines State Bank, has signature privileges from the Federal Home Loan Bank of Des Moines.

This grant request will augment existing City Community Development Block Grant funding and Polk County Housing Trust Fund funding for low income families within the Minor/Emergency Repair and Neighborhood Revitalization Homeowner Repair Programs. For the Minor/Emergency Repair Program, typical repairs include roof replacement, HVAC, water line replacement, sewer line replacement, installation of new electrical service, and foundation replacement and repair. The Neighborhood Revitalization Homeowner Repair Program is a new program for moderate exterior repairs to income-eligible owner-occupied homes in Designated and Charter-Designated neighborhoods. Typical anticipated repairs under the NRP include siding, roof and gutters, windows, landscaping, and any major deficiency identified through Uniform Physical Condition Standard inspection. The City of Des Moines has received grants from the Federal Home Loan Bank to supplement its Minor/Emergency Repair program in 2000, 2001, 2004, 2006, 2010, and 2012.

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

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: June 27, 2011

Roll Call Number: [11-1111](#)

Action: [Grant](#) application submission by 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. 11-427](#)) Moved by Hensley to adopt. Motion Carried 7-0.

BOARD/COMMISSION ACTION(S): NONE

ANTICIPATED ACTIONS AND FUTURE COMMITMENTS: NONE

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