

CITY OF SAN ANTONIO  
INTERDEPARTMENTAL MEMORANDUM  
DEPARTMENT OF COMMUNITY INITIATIVES

**TO:** Mayor and City Council

**FROM:** Dennis J. Campa, Director, Department of Community Initiatives

**THROUGH:** Terry M. Brechtel, City Manager

**COPIES:** Frances Gonzalez, Assistant to the City Manager; City Attorney's Office; Department of Housing and Community Development; Finance Department; Office of Management & Budget; Neighborhood Action Department; File

**SUBJECT:** ORDINANCE AUTHORIZING ACCEPTANCE OF A GRANT FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FOR CONTINUATION OF THE HOUSING COUNSELING PROGRAM

**DATE:** December 12, 2002

**SUMMARY AND RECOMMENDATIONS**

This ordinance authorizes the acceptance of a continuation grant award in the amount of \$27,854.00 from the U.S. Department of Housing and Urban Development for the Housing Counseling Program for the period October 1, 2002 through September 30, 2003. This ordinance also authorizes execution of a contract, establishes a budget and approves a personnel complement associated with this grant, which will serve to enhance housing counseling services currently available through the Department of Community Initiatives, Community Action Division's Fair Housing Program.

Staff recommends approval of this ordinance.

**BACKGROUND INFORMATION**

The U.S. Department of Housing and Urban Development (HUD) requires local compliance with the Fair Housing Act (Public Law 90-824), as amended, and Executive Order 12259, to further fair housing. In its annual application for Community Development Block Grant (CDBG) entitlement funds, the City must certify that it will continue to implement necessary actions to increase and enhance housing opportunities. The City's Fair Housing Program investigates and mediates tenant-landlord complaints, monitors housing discrimination practices, and encourages voluntary compliance with city, state, and federal fair housing laws through education and outreach.

The Fair Housing Program has offered both fair housing and comprehensive housing counseling services to the residents of San Antonio and Bexar County since 1972. The Fair Housing Program consists of two sections, Fair Housing and Housing Counseling, which are funded from different grants and integrated to provide comprehensive housing services. This ordinance accepts grant funds to continue the Housing Counseling section of the program.

The Fair Housing Program staff consists of four Caseworkers/Housing Counselors who are certified through the National Federation of Housing Counselors, Inc. The program addresses a number of housing needs such as homebuyer education, predatory lending education and prevention,

foreclosure prevention, tenant/landlord mediation, housing placements, and monitoring compliance with the Fair Housing Act. Through coordinated services, Fair Housing and Housing Counseling advocate and promote the rights of the citizens of the community to attain and maintain decent, safe, affordable and accessible housing. Through Default Mortgage Counseling, a component of Housing Counseling, clients receive guidance regarding discrimination, predatory lending, discriminatory loan terms, and other illegal housing practices.

The Housing Counseling program coordinates its efforts with HUD, mortgage institutions, other City Departments and area housing providers. Placements and referrals are provided to the City's Dangerous Structure Determination Board and the City's Code Compliance Office. Housing information is provided and referrals are coordinated with Neighborhood Action Department's Neighborhood Sweeps. Education, outreach and mediation services are also coordinated with the City's Community Relations Office.

For the period October 1, 2002 through September 30, 2003, the Housing Counseling program will provide direct services to approximately 2,540 families in San Antonio and Bexar County(Attachment A). The provision of these services will assist the Division in expanding opportunities for low-income working families through asset building and protection. These services will improve family economic success through the comprehensive approach of increasing public awareness of predatory lending practices by educating working families who are seeking loans and providing assistance to families who have loans. Efforts will be made to partner with United Way, AARP, financial institutions, and community based organizations to educate the community and aggressively target predatory lending practices. Certified counselors provide accurate and impartial interpretation of city, state and federal housing laws.

### **POLICY ANALYSIS**

This ordinance is a continuation of existing policy adopted by the council to utilize grant funds to provide comprehensive housing services to the residents of San Antonio and Bexar County. It is a continuation of the Department's vision to provide leadership, maximizing resources, and improving the quality of life within our community. These funds will enhance the Department's goals of family strengthening, human development, and provision of a community safety net. The personnel complement approved through this ordinance will remain consistent with what was approved last year.

### **FISCAL IMPACT**

This is a continuation grant from the Department of Housing and Urban Development that provides the Department of Community Initiatives Community Action Division with \$27,854.00 for comprehensive housing counseling services for the period October 1, 2002 through September 30, 2003. There is no General Fund commitment required.

#### **\*Funding Summary:**


Funding Period	Funding Received
FY 2002/03	\$27,854.00
FY 2001/02	\$30,433.00
FY 2000/01	\$26,363.00

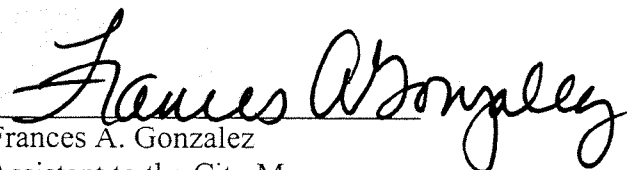
## COORDINATION

Coordination has occurred with the City Attorney's Office, the Housing and Community Development Department, the Finance Department, the Neighborhood Action Department, and the Office of Management & Budget.

## SUPPLEMENTARY COMMENTS

Provisions of the Ethics Ordinance do not apply.

  
Dennis J. Campa, Director  
Department of Community Initiatives

  
Frances A. Gonzalez  
Assistant to the City Manager

Approved:

  
Terry M. Brechtel  
City Manager

## ATTACHMENT A

### Proposed Accountability Measures

FY 2002/03

Number of Homeowners:	64
Reverse Mortgages Loans - 45	
Home Equity Loans - 10	
Rehab/Repair Loans - 9	
Number of Mortgagors (Default)	360
Number of Potential Mortgagors	30
Number of Renters	2,050
Number of Homeless	10
Number of Fair Housing Inquiries	26
<b>Total Number of Households</b>	<b>2,540</b>

### ATTACHMENT III

#### Community Action Division Housing Counseling Program

26-054107

October 1, 2002 – September 30, 2003

#### INDEX CODE

081018

#### ESTIMATED REVENUES

HUD Grant #

**Total Estimated Revenues**

#### Budget

\$ 27,854.00

**\$ 27,854.00**

#### APPROPRIATIONS

38-12-33

		OBJ CODE		
772038	Regular Salaries and Wages	01-010	\$	19,691.00
772046	Language Skill Pay	01-019	\$	975.00
772053	Retirement Benefits – Soc. Sec.	01-030	\$	1,510.00
772061	Retirement Benefits - TMRS	01-040	\$	2,351.00
772079	Flexible Benefits Contribution	01-050	\$	3,282.00
772087	Life Insurance	01-051	\$	45.00

**Total Appropriations**

**\$ 27,854.00**

Fund Only Index Code: 008010

**ATTACHMENT IV**

**HOUSING COUNSELING PROGRAM  
PERSONNEL COMPLEMENT  
Project 26-xxxxxx**

<b>No. of Positions</b>	<b>Positions</b>	<b>Job Class</b>
1 *	Caseworker II/ Housing Counselor	0971

\* Note: These are four full time employees providing 25% of their time towards Housing Counseling activities.