

80501

DATE October 27, 2020

TO: Board of Acquisition and Contract

FROM: Norma V. Drummond
 Commissioner of Planning

SUBJECT: Resolution authorizing the agreement between the County of Westchester and
 Community Housing Innovation, Inc. to provide a Foreclosure Prevention
 Program in Westchester County.

The attached resolution authorizes the County of Westchester ("County") to enter into an agreement with Community Housing Innovation, Inc. ("CHI") to provide a grant from the COVID-19 Relief Fund Grant ("CRF") Program authorized by the CARES Act Funding, enacted in 2020. The grant funds will be used to provide assistance to Westchester County residents in jeopardy of losing their home due to foreclosure. The eligible households must have been impacted by COVID-19 and either laid off/furloughed from their jobs or their jobs no longer exist because of COVID-19. The families must be able to document that they were current with their mortgage in March 2020. Funds will be distributed to WRO after an evaluation and certification of the eligible households by WRO and approval by the County. The amount of the grant is \$600,000.00 of which \$54,000.00 will be for administrative costs, pursuant to an approved budget, for the term September 15, 2020 to December 30, 2020.

CHI will provide direct financial assistance to prevent families suffering from economic stress due to COVID-19 or related impacts in order to avoid foreclosure. CHI will use the CRF funds to provide up to 4 months of delinquent mortgage payments and related housing expenses, such as tax, insurance and Homeowners Association fees. These payments will be made directly to lenders and others. CHI will dedicate one full-time counselor and substantial time will be allocated by the Director of Homeownership Services; additional staff resources will be used as needed.

The goal and objective of this agreement is to prevent foreclosures to families in the County impacted by COVID-19. The program will be monitored by the Westchester County Department of Planning staff, who will review all payment requests to ensure all contractual requirements are met.

The Department of Planning issued a public Request For Proposals (“RFP”) on May 27, 2020, seeking proposals from organizations to provide assistance to Westchester County households adversely impacted due to COVID-19 or related impacts. In accordance to the County of Westchester’s Procurement Policy and Procedures, the RFP was posted on the County’s website. As of June 10, 2020, seven (7) agencies submitted proposals, Elizabeth Office Services, Choice of New Rochelle, Human Development Service of Westchester, Community Housing Innovations, The Bridge Fund of New York, Inc., Keeping Communities Safe and Westchester Residential Opportunities, Inc. . The following organizations will not receive funding as their proposal was incomplete or the agency is not a 501(c)(3): Elizabeth Office Services and Keeping Communities Safe. Choice of New Rochelle responded that they would not provide foreclosure prevention services.

The following organizations will receive funding as they submitted comparable proposals, Human Development Services of Westchester, Inc. will receive \$400,000.00; Community Housing Innovations will receive \$600,000.00, Westchester Residential Opportunities, Inc. will receive \$600,000.00 and The Bridge Fund, Inc. will receive \$400,000.00. Separate resolutions will be submitted for authority to enter into agreements with each of these organizations.

I recommend approval of this agreement.

NVD/cp
Attachment

RESOLUTION

UPON A COMMUNICATION FROM THE COMMISSIONER OF PLANNING, BE IT HEREBY

RESOLVED: That the County of Westchester is hereby authorized to enter into an agreement with Community Housing Innovation, Inc. (“CHI”) to provide a grant from the COVID-19 Relief Fund Grant Program authorized by the CARES Act Funding, enacted in 2020. The grant funds will be used to provide assistance to households in order to prevent foreclosures in Westchester County. Funds will be distributed to CHI after an evaluation and certification of the eligible households by CHI and approval by the County. The amount of the grant is \$600,000.00 of which \$54,000.00 will be for administrative costs, pursuant to an approved budget, for the term September 15, 2020 to December 30, 2020, CHI will provide funding to households that have been impacted by COVID and either laid off/furloughed from their jobs or their jobs no longer exist because of COVID-19, and be it further

RESOLVED: That the County Executive or his duly authorized designee is authorized to execute any documents and take any actions necessary to effectuate purposes hereof.

Account to be Charged/Credited

		Major Program, Program & Phase	Object/	Trust	
Fund	Dept	Or Unit	Sub Object	Account	Dollars
101	19	0100	4998	N/A	\$600,000.00

Budget Funding Year(s) FY 2020 Start Date September 15, 2020 End Date December 30, 2020
 (must match resolution)

Funding Source Tax Dollars _____
 State Aid _____

\$600,000.00 Federal Aid \$600,000.00 – U.S. Department of Housing and Urban Development
 (must match resolution) Other _____