

City of Joliet

Memo

File #: 325-24 Agenda Date:7/2/2024

TO: Mayor and City Council

FROM: Beth Beatty, City Manager

SUBJECT:

Resolution Approving Will County Center for Community Concerns (WCCCC) - Housing Counseling for inclusion in drafted Action Plan as Program Year 2024 CDBG Activity.

BACKGROUND:

Will County Center for Community Concerns (WCCCC) has applied for \$50,000.00 in CDBG funds to support their Housing Counseling Project. This Public Service activity would be used to leverage an additional \$30,875.00 of the organization's additional funding, as a source to provide this service. This Public Service activity would be used to continue the existing program (currently funded with CSBG dollars and other state/ federal grants).

Continuing the success of this program from previous years, WCCCC hopes to continue providing pre- purchase and pre-foreclosure services to over 400 low/moderate income households, provided at no cost to the eligible residents. As the only HUD approved counseling agency within City of Joliet, these services are vital to prospective Homebuyers as well as those involved in refinancing or loan modification due to foreclosure prevention options. WCCCC Housing Counselors also advocate and provide court services to homeowners throughout active foreclosure proceedings.

This application fits into the eligible activities of CDBG, as well as demonstrates consistency to the 2020-2024 Consolidated Plan high priority needs assessment for non-housing Community Development with a Citywide target area. The committee for Diversity and Community Relations meeting will be held on June 28th at 4:00pm, prior to the Council meeting July 2nd, 2024.

CONCLUSION:

This activity titled WCCCC Housing Counseling PY24 Project will provide HUD approved counseling, pre- purchase, and foreclosure prevention services to 400 eligible low/moderate income households within City of Joliet.

RECOMMENDATION:

The Administration recommends - with the Diversity and Community Relations Committee support - the approval of the application and subsequent Resolution, for Will County Center for Community Concerns (WCCCC) Housing Counseling PY24 not to exceed \$50,000.00 as drafted into the PY24 Annual Action Plan.