



Lexington-Fayette Urban County Government  
DIVISION OF GRANTS AND SPECIAL PROGRAMS

Jim Gray  
Mayor

Sally Hamilton  
CAO

**TO: JIM GRAY, MAYOR  
URBAN COUNTY COUNCIL**

**FROM: IRENE GOODING, DIRECTOR  
DIVISION OF GRANTS AND SPECIAL PROGRAMS**

**DATE: MARCH 28, 2014**

**SUBJECT: Request Council authorization to execute Mortgage Services Agreement with Equifax Information Services LLC for the Division of Grants and Special Programs' Single Family Housing Rehabilitation Program**

The proposed Mortgage Services Agreement with Equifax Information Services LLC will provide the Division of Grants and Special Programs with access to credit information for use in its Single Family Housing Rehabilitation Program. After obtaining consent from the client, credit report is used to verify mortgage and debt information during the loan application process for housing rehabilitation. The purpose of the housing rehabilitation program is to assist low-income owner/occupants with code compliance, energy efficiency, accessibility modifications, historic preservation, and lead-based paint abatement/hazard reduction. Housing rehabilitation assistance is provided either as a deferred loan or as a zero or low-interest loan.

Approximately \$1500 per year is expended for credit reports. Funds for credit reporting services are budgeted as follows:

FUND	DEPT ID	SECT	ACCOUNT	BUD REF	ACTIVITY	PROJECT
3120	160201	0001	71299	2014	C14H	CDBG 2014

Council authorization to execute Mortgage Services Agreement with Equifax Information Services LLC is hereby requested.

  
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Irene Gooding, Director

Xc: Sally Hamilton, Chief Administrative Officer