

EXHIBIT A

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MEMORANDUM OF UNDERSTANDING

Between

HERE (Housing: Economic Resources & Education) &
The City of Laurel

This Agreement, by and between HERE (Housing: Economic Resources & Education) and The City of Laurel establishes mutually agreed upon roles and responsibilities with respect to the HERE housing counseling services programs and policies.

The parties to this Memorandum of Understanding are HERE (Housing: Economic Resources & Education), hereinafter referred to as "HERE," and The City of Laurel as "The City."

A. BACKGROUND

HERE is committed to excellence as we provide community and supportive services to Laurel-area residents. Our goal is to provide housing counseling services to residents resulting in a better quality of life and self-sufficiency.

Moreover, HUD encourages housing counseling agencies to form partnerships.

B. SCOPE OF SERVICE

Underlying this agreement is the understanding that HERE and The City of Laurel have clients in common and that these clients will best be served if HERE and The City partner to coordinate and collaborate in the delivery of services to these clients. Therefore, the purpose of this agreement is to describe the manner in which HERE and the City ensure that the Affordable Housing Program (AHP) grant homeowner rehab initiative will become a leverage for The City of Laurel residents to receive the maximum impact of housing counseling to help current homeowners understand the necessary steps to maintain, repair, and rehabilitate their homes and to obtain their ultimate housing goal.

To meet this purpose, HERE and The City of Laurel agree to the following:

1. Information-Sharing

The parties shall devise a system for sharing information regarding mutual clients. This information shall be used to forestall duplication, overlap, and fragmentation in the delivery of services to mutual clients, as well as to satisfy reporting requirements of the parties' respective sources.

2. Tracking of Services

Funding agencies require HERE to track services that are being provided. To enable HERE to provide housing counseling services, **The City** shall provide HERE with information and data regarding mutual clients. This information shall include, but not necessarily limited to:

- Data and information regarding residents who participated in the home rehab initiative program offered by The City through the Affordable Housing Program (AHP).

- Data and information regarding residents who have participated in the AHP Home Rehab Program.

3. Provision of Services & Outreach

The city will make all services available to residents receiving homeowner rehab assistance through the AHP (Affordable Housing Program) grant. These services are limited to home maintenance and financial management but also include financial literacy such as budgeting, savings, credit inquires and any other type of services that will be instrumental in residents achieving their ultimate housing goal. Clients will also be matched with other grant programs, if applicable. One-on-one counseling services shall be at a cost of \$100 per household payable by grant funds and not at the expense of the homeowner.

The City of Laurel agrees to the following:

1. Designate Location

The City of Laurel shall provide HERE with needed space located at City Hall or other community building for homeowner counseling meetings and workshops provided to Laurel residents.

2. Designate Liaison

HERE and the City shall designate a liaison (point of contact person) from each organization for the sole purpose that the Memorandum of Understanding is carried out in its entirety.

3. Monitor resident's participation level

HERE and its partners reserve the right to terminate this agreement at any time without warrant or cause. HERE and its partners shall not be held liable hereafter of termination of this agreement.

This Memorandum of Understanding shall be effective beginning September 2026 or at the time of AHP grant funding. Either party may cancel this Memorandum of Understanding at any time by a written notification.

Lakeylah White,
HERE Executive Director

Date

Johnny Magee,
Mayor of Laurel

Date