FY 27 AHSP Application Staff Summary: MHO: Emergency Repair

40	$10,000	$1.00 : $2.25	≤50%	4.8%
Households Served	AHSP Request Per Household	Leverage Ratio AHSP $: Other Non-County $	AMI Target	% Admin Cost

Project Description: Mountain Housing Opportunities, Inc. (MHO) submitted an **Emergency Repair Program Grant** application requesting **$400,000** to provide home repair services for low-income homeowners with special needs (elderly (62 or above), who are disabled (receiving SSD benefits), who are a single parent, who are a veteran, or who have a large family (three (3) or more dependent children under the age of 18)).

Affordable Housing Goal: Preserve the supply of naturally occurring affordable housing.

Affordable Housing Objective: Impact 1,000 repair units for households at <80% AMI by 2030.

Summary: MHO's request ($400,000) is intended to repair health and safety issues in 40 homes with households with incomes ≤50% of AMI (30 at 31%-50% AMI, 10 at ≤30% AMI). The request will support an overall project budget of $1,300,597.00 (to assist 120 households) and will continue MHO's emergency repair program through FY27. The requested AHSP funds include a 4.8% ($19,200) allocation to support general administrative infrastructure of the organization and general office expenses.

MHO primarily plans to fund traditional repair projects with AHSP funds. MHO plans to leverage other sources of funding to support its repair program. MHO estimates that 5% of their repair work will be disaster related repairs. AHSP funds may also be used to address homes damaged by Tropical Storm Helene.

MHO currently has 37 households on the emergency repair waiting list. By June 30, 2026, it is anticipated that an additional 10-15 households will be added to the waiting list. MHO's in-house staff will perform intake, conduct site visits, and supervise projects/contractors engaged to perform repairs.

In-house staff triage the waiting list, prioritizing projects that pose an immediate threat to clients' health and safety. Repairs may include water heater replacement, plumbing issues, sewer/septic issues, flooring, porches, handrails, stairs, ramps, roof replacement, heating replacement, electrical repairs, grab bars, bathroom modifications for accessibility, and more.

County Funding Source Options: Buncombe County General Fund and AHSP Program Income.

Finance Department Assessment of Audits and Financial Position: Mountain Housing Opportunities, Inc. provided a timely audit free of qualifications and findings. As of December 31, 2024, Mountain Housing Opportunities, Inc.'s financials show a reasonably healthy financial position.

Recommendation: Community Development Division staff reviewed the project and confirm it adheres to AHSP requirements and appears eligible for funding. The project appears ready for implementation July 1, 2026. Consideration of full or partial award is recommended.

PROJECT SUMMARY SHEET	Y/N
Project Description/Narrative	
Clearly affordable housing focused	Y
Aligns with all components of the application	Y
Aligns with all guidelines of the AHSP program	Y
Aligns with the selected strategic goal	Y
Aims to impact at least one Social Determinate of Health	Y
Designed to Serve Households with AMI	
<80%	Y
<50%	Y
<30%	Y
Designed to Serve	
Income qualified general populous eligible for the program	N
Individuals who are age 55 or older	Y
Individuals with a disability	Y
Individuals who are hard to house	N
Individuals who are homeless	N
Individuals who are BIPOC	Y
Individuals who are justice involved	N
Individuals who have vouchers	N
Individuals who have been affected by Helene	Y
Project Expenses	
Complete	Y
Reasonable	Y
Project Uses	
Complete	Y
Reasonable	Y
Includes leveraging additional investment (non-AHSP funds)	Y
Project Team	
Relevant experience and qualifications to complete the project	Y
Project History	
Indicates success in completing projects in the program category	Y
Applicant	
Has timely audits free of qualifications and findings which would adversely indicate ability to manage an AHSP allocation	Y
Shows a healthy financial position	Y
Is a non-profit applicant	Y