FY2013 Funds

Applicant	Type Project	Number of Units	Population Served (% AMI)	Request
Mountain Housing Opportunities	Emergency Repair	10	<50	\$56,300
Habitat for Humanity	Single Family Home Construction	1714	<70	\$425,000
Habitat for Humanity	Emergency Repair	53	<80	\$50,000
Eblen Charities	Housing Stability Services with focus on Elderly Housing	>28	<80	\$40,000
Mountain Housing Opportunities	Down Payment Assistance	63	<80	\$94,500
Buncombe County	Permit Fee Rebate	38		\$10,000
Buncombe County	Employee Assistance	3	<100	\$30,000

Total \$705,800

Recommended Amount of Funding (\$)		
\$56,300		
\$350,000		
\$30,000		
\$40,000		
\$46,600		
\$10,000		
\$30,000		

\$562,900

Applicant	Type Project	Description	Justification
МНО	Emergency Repair Program	This program corrects the most imminent threats to life, health or safety or add accessibility in 10 homes owned and occupied by low to extremely low income elderly, disabled or families with children. Examples of projects include roof repairs; electrical service replacement; furnace replacement.	MHO has developed a waiting list for this program, and can utilize funds immediately. The goal of preserving the existing housing stock and reducing substandard housing is met through this activity. With the funds recommended, 10 homes can be assisted.
Habitat for Humanity	Single Family Home Construction	AAHH will build simple, affordable 2-4 bedroom houses in Swannanoa on 4.48 acres off Dennis Street. Families will invest a minimum of 200 volunteer hours building their homes or other Habitat homes.	This project meets the goal of adding to the existing stock of affordable single family built homes. Property has already been acquired for this project.
Habitat for Humanity	Emergency Repair Program	This program is targeting homeowners living outside City limits, including the East Valley/Swannanoa and whose income is less than 70% AMI, and who are in need of critical repairs to improve the safety of their home.	These program recipients are often elderly or disabled individual or families who are unable to complete their own home repairs. The number of individuals earning between 30% and 70% of AMI in Buncombe County is 84,005, with 16.2% of the general population living below the poverty level.
Eblen	Housing Stability Services with focus on Elderly Housing		Eblen has seen a 75% increase since 2008 in the number of clients requesting services with more than 20,000 annual client visits to Eblen Charities Waddell Client Center. Eblen is also seeing a dramatic rise in the elderly poor who face the same issues as family with children.
МНО	Down Payment Assistance		The target population for this program consists of individuals purchasing homes within Buncombe County who are at or below 80% of Area Median Income (AMI). Eligible participants must have participated in homebuyer education classes through On Track Financial Services.
Buncombe County	Permit Fee Rebate	One-half of the permit fees paid for the construction of housing that meets state building code and that costs less than \$155,000 for up to a two-bedroom unit, and less than \$175,000 for a three-or-more bedroom unit, can be returned as an incentive to build affordable housing.	Current funds through the AHSP to support this activity are low and therefore the need for additional funds are requested.
Buncombe County	Employee Assistance	Funds will be used to assist at least 3 employees with home purchases or home rehabiltation. The loan is repaid within five years throught payroll deduction.	Current funds through the AHSP to support this activity are low and therefore the need for additional funds are requested.