

MHP's Rural Capacity Building Program

Beneficiary: Mountain T.O.P.

Mountain T.O.P. (Tennessee Outreach Project) is a faith-based nonprofit that offers several programs to “meet the physical, spiritual, social, and emotional needs of all the people [they] encounter” including a food shelf and home repair. They are based in Grundy County, which has a poverty rate of 19.1%. They were interested in starting a new construction program for single family homes that could offer replacement homes for very low-income families.



Shortly after MHP began working with Mountain T.O.P., their longtime Executive Director retired, leaving their Program Director in the interim position. Despite the challenges of the loss of the position, we were able to accomplish several goals including the Housing Needs Assessment, for which a housing advisory group was established and still meets today! We also drafted a business plan for a single family development program using value gap funding from Tennessee Housing Development Agency and Federal Home Loan Bank's AHP funds. Included in this document was a template for construction budgets and a list of general contractors building in the area. We identified development opportunities with regional partners, such as South East Tennessee Development (SETD), Better Fi, a local CDFI. In April 2022, Mountain T.O.P. held a Housing Summit for the first time, with more than 25 organizations present, including Tennessee Housing.



This RBC17 Workplan included:

1. **Housing Needs Assessment** by Sweet Grass Consulting and the creation of a housing advisory group
2. Single-family development **budget templates**
3. **CHDO** (Community Housing Development Organization) designation with Tennessee Housing
4. Identifying **funding sources** for value gap and affordability gap
5. Scaling up a **SF Development Program** to replace dilapidated units
6. For the first time ever, they held a **housing summit** and TN Housing was there!

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