

One Buncombe, COVID-19 Rapid Relief Fund

Special Meeting

January 12, 2021



The Need

- In April 2020, the **Community banded together to create the One Buncombe Fund and raised nearly \$1.4M** for individuals and small businesses.
- **One Buncombe results:**
 - **1,048 individuals** with housing, utilities, and emergency assistance
 - **95 small businesses** to help retain 685 local jobs
- Many **small businesses have repaid loans** and those fund are available to be reused in our Community
- **Unemployment rates hover at 6% and applicants for SNAP (24%) and Medicaid (7%) continue to outpace prior years.**
- Businesses are dealing with **depleted cash reserves, increased debt, and increased need to pivot** to online rather than in-person business models.

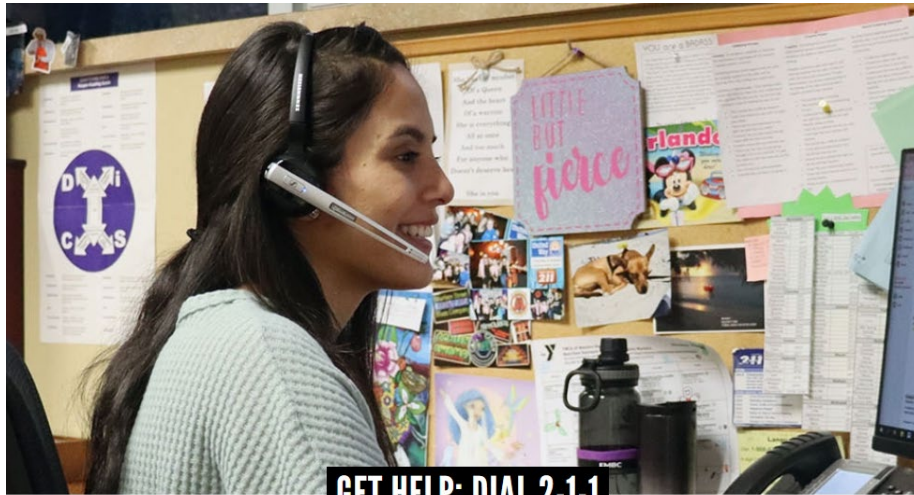


Update and Request

- **\$1M individual support is now available** for individuals impacted by COVID-19.
- **Contact Buncombe County at 828.250.5500**
 - County staff will receive applications and determine eligibility
 - County staff may direct applicants to other community partners (e.g., Eblen, Pisgah Legal, Community Action Opportunities), as needed
- Request for Commissioner direction on small business resources.



COVID Communication Resources



GET HELP: DIAL 2-1-1

Business Town Halls:

- Latest COVID Advice for Employers (Jan 14th)
- More coming...

Restaurant Campaigns:

- #keepavlcoking
- Restaurant Week

Business Resource Pages:

- [MBW COVID Help Center](#)
- [Chamber of Commerce](#)
- [Explore Asheville](#)

Basic Needs 	Health Care 
Consumer Services 	Income Support and Employment 
Criminal Justice and Legal Services 	Individual and Family Life 
Education 	Mental Health and Substance Use Disorder Services 



Small Business Support Model

- **Eligibility:** Small businesses impacted by COVID-19. Defined as businesses with less than 50 employees (in practice was 25).
- **Focus Areas:** Sole proprietorship/partnerships, Minority-owned businesses, PPP ineligible businesses, others?
- **Usage of Funds: business operations** including payroll, accounts payable, fixed debts, or other bills the business is unable to pay.
- **Model:**
 - Low interest loans up to \$10,000 with no payments for 12 months.
 - Grants up to \$5,000 to businesses to hire employees at a living wage.
- **Administered by: Mountain BizWorks**



Grant Program

- **Purpose:** preserve and maintain employees
- **Eligibility:** small businesses (less than 50 employees)
- **Model:**
 - Align to UNC SOG recommended “Reopen and Rehire” concept
 - Demonstrate direct connection to employment of individuals
 - Grants up to \$5K
- **Requirements:**
 - Living Wage requirement (including tips/gratuities)
 - Retention period for maintaining jobs (i.e., 6 months)
 - Documentation of jobs through payroll filings (e.g., NCUI)
- **Additional discussions are underway on program requirements.**



Request

- **Board of Commissioners approval for:**
 - **Determine need for additional funding for the individual direct assistance programs**
 - **Authorization for public hearing to occur on February 2, 2021 for additional \$150K small business loan or grant program**
 - \$150k general funds
 - Plus approval to reinvestment of County funds repaid from initial One Buncombe small business loans



Funding and Sources

If approved, Staff will pursue additional funding sources including, but not limited to:

- Local Governments
- Foundations
- Private Entities

Item	Amount
One Buncombe Remaining Balance	\$50K
New County Funding*	\$150K
New Partner Funding Goal*	\$300K
Total	\$500K



Next Steps

- **Public Hearing for new funding:** February 2nd
- **Application Launch:** February 2021





One BUNCOMBE



A COMMUNITY WITH COMPASSION, DONATE TODAY!
ONEBUNCOMBE.ORG



Appendix

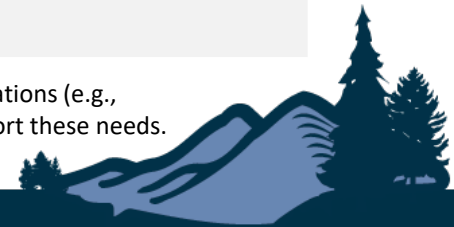


Community Areas of Need

Individuals	Existing Program/Funding
Rental and Mortgage Assistance	CDBG-CV
Shelter	ESG-CV, Code Purple
Food Assistance	SNAP, WIC, School Lunch
Utility Bills	CDBG-CV, LIEAP, CIP
Internet Access	CDBG-CV, Individual Assistance
Child Care	Subsidy Allocation
Unemployment	UI extension
Job Training	NCWorks, STEP
Primary, Dental, Mental Health	Safety Net

Small Businesses / Organizations	Existing Program/Funding*
Staffing	N/A**
Rental, Lease, Mortgage	N/A**
Supplies and Inventory	N/A
Training and Rehire	N/A
Sanitization and PPE	N/A**
Navigating Lending Programs	N/A
Transition to Virtual Commerce	N/A
Advertising/Marketing	N/A

Notes: *Many programs have expired or are no longer taking applications (e.g., NCMURR, NCRapid Recovery, RETOOLNC). **PPP funding may support these needs.



Next Phase of Local Relief - COVID-19 Support Models

	Communication Campaign	Buncombe County Financial Support
Individuals	Existing programs for: <ul style="list-style-type: none"> • Unemployment • Food assistance • Rental and Eviction Support • Job Training • Childcare • Internet access 	<ul style="list-style-type: none"> • Individual Assistance (\$100K) • CDBG Rental Assistance and Eviction Support (\$900K)
Small Businesses	Existing programs for: <ul style="list-style-type: none"> • Low Interest Loans (PPP) • Business Counseling • Bridge Loans (Rapid Recovery Loans) • Grants (NC MURR) • Campaigns for Take-Out, Restaurant Week, etc. 	<ul style="list-style-type: none"> • Small Business Loans (\$50K) • (NEW) One Buncombe – Phase II Loans (TBD) • (NEW) One Buncombe – Phase II Grants* (TBD) <p><i>* Note: Small business grant limitations are significant based on NCGS</i></p>



Potential Program: Small Business Grants

Project	Description
Small Business “Reopen and Rehire” Grant Program	<p>Grants to small businesses and microenterprises impacted by COVID-19 to support “reopening and rehiring” programs on behalf of unemployed individuals. Business must demonstrate that the assistance is required, does not have adequate resources from its own assets, and business financials are viable.</p> <p>Eligible expenses include, but are not limited to:</p> <ul style="list-style-type: none">• Reimburse business for training unemployed, or other individuals experiencing “unfortunate^[1]” circumstances.• Pay for cleaning and measures related to making the workspace safe for those unemployed persons returning to work, including equipment and supplies that make it possible for a business to reopen, rehire, and retain employees over the long-term.• Stabilization loans and grants only for a business that agrees to reopen and hire a certain number of unemployed persons and retain them for a long period of time. <p>The business must certify that this is for sustaining the business and could not without this grant (“But For” letter). Certification should include payroll filings related to job and wages, as well as Living Wage certification.</p> <p>This program is modeled based on information from the UNCSOG.</p>

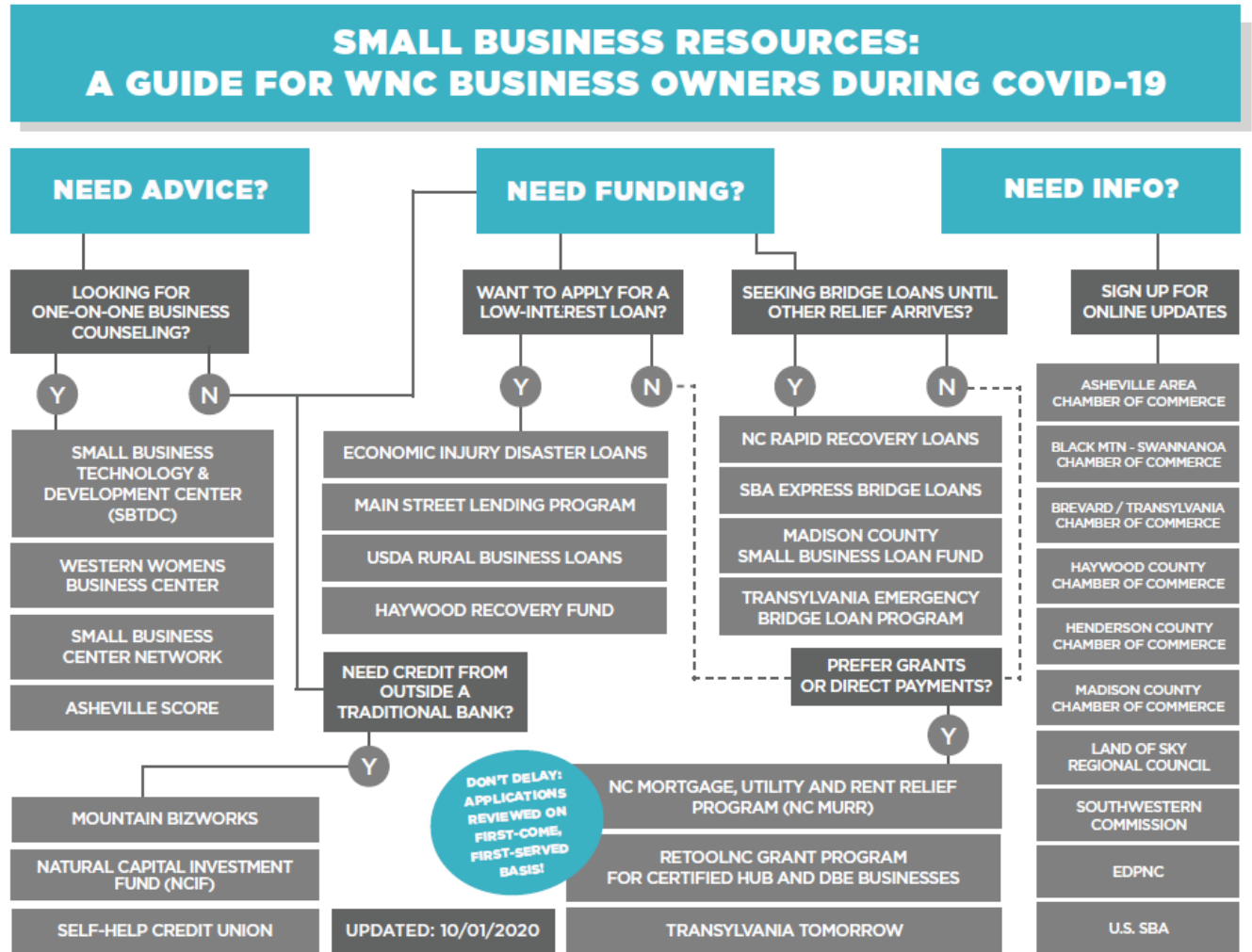


Individual Support Model

- **Eligibility:** Individuals that have lost employment due to COVID-19.
- **Usage of Funds: life essential needs** caused by the COVID-19 public health crisis such as electric bills, deposits, fuel oil, kerosene, natural gas, propane, wood, mortgages, internet access, etc.
- **Model:** direct assistance grants **paid to service provider**, not directly to individuals.
- **Administered by:** Buncombe County Department of **Health and Human Services (HHS)** who will screen applicants to ensure all other potential sources are exhausted, including public assistance programs and the services of our community partners.



Small Business Communication



Town Halls:

- Latest COVID Advice for Employers (Jan 14th)
- More coming...

Communication Campaigns:

- #keepavilcooking
- Restaurant Week

Resource Pages:

- [MBW COVID Help Center](#)
- [Chamber of Commerce](#)
- [Explore Asheville](#)



One Buncombe – Program Results

- Total raised: \$1,386,161 from 1,184 donors
 - including \$200,000 from Buncombe County and \$100,000 from City of Asheville
- 1/3 of funding went to assist 1,048 individuals with housing, utilities & other emergency assistance
- 2/3 of funding went for loans to assist 95 small businesses to help retain 685 local jobs
- Active fundraising stopped in September
- A few additional donations and grants have come in, and loan repayments have begun. Current balance is \$170,622.
 - City's share of this (7.31% of repayments) is \$11,363
 - County's share of this (14.62% of repayments) is \$22,727
 - Remainder available for reinvestment is \$136,532
 - \$100,000 earmarked for individual assistance bridge until CDBG-CV funds begin



What is One Buncombe?

- **A Partnership: Local governments**, including the County of Buncombe and the City of Asheville, **Business Leaders** from the Asheville-Area Chamber of Commerce, Mountain BizWorks, and the Land of Sky Regional Council
- **A Relief Program:** The mission of the One Buncombe Fund is to **support the basic needs of individuals and businesses impacted by COVID-19.**
- **A Donation Center:** Individuals, Businesses, and Foundations are encouraged to provide **tax-deductible financial contributions.**



How will One Buncombe be Governed?

- **Fiduciary:** Buncombe County Service Foundation (BCSF), a 501(c)(3) organization will serve as fiduciary for all donations.
- **Governance:**
 - **Board of Directors:** 7 Community members including local government, banking, business and philanthropic community
 - **Technical Committee:** advisors including legal, finance, fundraising and program support
- **Administration:**
 - Individual Support: administered by BCHHS
 - Small Business Support: administered by Mountain BizWorks



How does One Buncombe Work?

- **Individuals, Businesses and Foundations make donations through an online portal.**
- **Funds are allocated by a community board to support the unmet needs of:**
 - Individuals that have lost employment due to COVID-19
 - Locally Owned Small Businesses
- **Funds are administered by entities that specialize in direct assistance or small business lending.**

