

Eblen Charities Housing Stabilization Project

RFP for Coronavirus State and Local Fiscal Recovery Funds

Eblen Charities

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Application Form

Question Group

Buncombe County requests proposals for projects to help the community recover from and respond to COVID-19 and its negative economic impacts.

Buncombe County has been awarded \$50,733,290 in Coronavirus State and Local Fiscal Recovery Funds (Recovery Funding), as part of the American Rescue Plan Act. To date, Buncombe County has awarded projects totaling \$23,093,499, leaving a balance of \$27,639,791 available to award.

Visit <http://www.buncombecounty.org/recoveryfunding><http://www.buncombecounty.org/recoveryfunding><http://www.buncombecounty.org/recoveryfunding><http://www.buncombecounty.org/recoveryfunding><http://www.buncombecounty.org/recoveryfunding> for details.

This infusion of federal resources is intended to help turn the tide on the pandemic, address its economic fallout, and lay the foundation for a strong and equitable recovery.

Buncombe County is committed to investing these funds in projects that:

- Align to county strategic plan and community priorities
- Support equitable outcomes for most impacted populations
- Leverage and align with other governmental funding sources
- Make best use of this one-time infusion of resources
- Have a lasting impact

Proposals shall be submitted in accordance with the terms and conditions of this RFP and any addenda issued hereto.

[Click here for the full terms and conditions of the RFP](#)

Organization Type*

Nonprofit

Nonprofit documentation

If nonprofit, attach IRS Determination Letter or other proof of nonprofit status.

IRS verification letter.pdf

Name of Project.*

Eblen Charities Housing Stabilization Project

New/Updated Proposal*

Is this a new project proposal or an updated version of a proposal submitted during the earlier (July 2021) Recovery Funding RFP?

New project proposal

Amount of Funds Requested*

\$360,000.00

Category*

Please select one:

- Affordable Housing
- Aging/Older Adults
- Business Support/Economic Development
- Environmental/Climate
- Homelessness
- K-12 Education
- Infrastructure and/or Broadband
- Mental Health/Substance Use
- NC Pre-K Expansion
- Workforce

Affordable Housing

Brief Project Description*

Provide a short summary of your proposed project.

The Eblen Charities Housing Stabilization Project is intended to stabilize Buncombe County residents living at or below 80% of the Area Median Income (AMI) in their homes with funding to obtain, establish or maintain safe and adequate housing. These funds will assist people with security deposits for housing and utilities, first month's rent payments, rental application fees or to pay rent or mortgages that are in arrears. This project prevents homelessness for vulnerable residents who are currently housed by preventing eviction or foreclosure, and establishes stable and safe housing for those in need of housing.

Project Plan*

Explain how the project will be structured and implemented, including timeframe.

Eblen Charities has over 14 years of experience in administering Buncombe County Health and Human Services funds to assist people with housing. This funding would enable Eblen to serve up to 200 more families struggling with housing in our community, especially households who have been impacted by Covid-19 with lost wages or reduced hours. It would allow us to expand our services to people just out of poverty,

living at 80% or below of the AMI (\$60,100 for a family of 4 in 2021 according to HUD) and providing much needed stabilization for these households. This would allow us to serve a slightly different population, as our current funding supports people living at 200% of poverty or \$53,000 for a family of 4.

Eblen's plan is two-fold. For assistance with first month's rent, deposits, back rent, or mortgages. Eblen receives referrals from the public, partner agencies, and the United Way 211 program. Prospective clients complete a simple application, followed by an interview with a case worker to determine eligibility and need. We would cap aid at \$1200 per household, per calendar year for rent or mortgage assistance. Funds up to \$400 per household could also be used to cover utility deposits. All payments would be made directly to the landlord, rental agency, vendor or mortgage company.

Eblen would also reimburse families for rental application fees when applying for housing. People generally pay \$25-\$30 per application for a rental, with no guarantee that their application will result in tenancy. Eblen would reimburse people for rental application fees with documentation or pay them directly to the vendor, for up to \$100 per household. This funding would assist 50 families with rental application fees. Many people will spend more than \$250 in application fees and still not end up with a rental unit, and for people living at the edge of poverty, this can be financially devastating.

If funding was awarded, Eblen Charities would immediately begin to serve clients with this project, using our existing staff, volunteers and community partners.

Statement of Need*

Describe the need that this project will address. Include data to demonstrate the need, and cite the source of the data.

Buncombe County's housing crisis is longstanding. Rising housing costs, a lower median income than the rest of NC, and a 15% increase in population (2021 Bowen Report) over the last decade have placed significant burdens on the housing market, especially for low-income people.

The NC Housing Coalition 2021 report shows 30% (32,766) of Buncombe County households are cost burdened (paying more than 30% of their income for housing). 48% of renters (19,075) struggle to pay their rent, and 20% of homeowners (13,691) have difficulty with their housing expenses.

A barrier to safe housing is the need for application fees, deposits and first month's rent, a significant sum of funds all due at the same time. With funds for this project, Eblen can provide financial support so residents can be safely housed. This also prevents homelessness for residents by paying past-due rents or mortgages to avoid eviction or foreclosure.

A recent rent analysis by Apartment List (2/1/2022) noted that rental costs have increased by 25% over the last year and that Asheville has the most expensive apartment rental prices in the state. That combined with the pandemic's impact on wages have left many without funds to be able to move into a home, or to maintain their existing home.

Keeping people in their current home is often the most affordable option. Eviction is expensive and has long-lasting negative impacts for people; frequently for low-income women, particularly women of color (Eviction Lab). Families with children are also at a particularly high jeopardy for eviction, a risk factor for children's wellness and educational achievement. Helping people move into or remain in affordable housing with support for rent, mortgage or utility costs reduces the pressures on the local housing market, stabilizes the community, prevents homelessness, and addresses housing as a social determinant of health, improving the quality of life of residents, especially those living below the AMI.

Link to COVID-19*

Identify a health or economic harm resulting from or exacerbated by the public health emergency, describe the nature and extent of that harm, and explain how the use of this funding would address such harm.

The Covid-19 pandemic has had a negative economic impact on a large number of Buncombe County residents. Lost jobs, lost wages, lost childcare, and increased cost of living for families impacted many Buncombe County residents negatively. For those individuals and families living paycheck to paycheck, a small and unexpected bill or increase in costs can be a financial crisis at any time, much less during a pandemic.

The pandemic increased costs for essential items, including food and utilities. Housing prices have shot up after the pandemic eviction moratorium ended. Childcare costs have grown as well. According to the NC Housing Coalition, 20% of Buncombe homeowners (13,691 homeowners) struggle to afford their mortgages; and 48% of Buncombe renters (19,075) struggle to afford their rent. The Federal Reserve (July 2021) reports that the COVID-19 pandemic has tightened the national housing market considerably. This same report notes that many home purchases are for second homes, reducing the number of units available for an already tight housing market.

The combination of increased expenses with reduced hours or lost wages due to the pandemic have left many in the community on the edge of financial disaster, and at risk for homelessness. This project would prevent homelessness, create stability for families, and reduce the pressure on our housing market. It would also ensure that funds continued to landlords and vendors, and reduce eviction costs for all parties involved - ultimately benefitting our local economy.

Population Served*

Define the population to be served by this project, including volume and demographic characteristics of those served.

This program will help people living at 80% or below of the Area Median Income (AMI) – \$60,100 for a family of 4. These families and individuals have a limited household income, and a single unexpected bill can throw them into a financial downspin. Helping Buncombe County residents with rental and mortgage assistance, covering the costs of rental applications, and paying overdue mortgages, rents and utilities can help them maintain housing while the economy recovers from the impact of the pandemic.

Eblen Charities public funds are used to support families living at or below 200% of the poverty level (a maximum of \$53,000 for a family of 4). This would allow us to serve people living at a very low income level, a maximum of \$60,100 for a family of 4, (HUD). These are people who frequently fall between the cracks when it comes to financial assistance.

Eblen's support to applicants is based solely on their Buncombe County residency and financial status. That said, according to Eviction Lab at Princeton University, "Low-income women, especially women of color, have a high risk of eviction." Their research shows that domestic violence survivors and families with children are also at a particularly high risk for eviction.

Results*

Describe the proposed impact of the project. List at least 3 performance measures that will be tracked and reported. If possible, include baselines and goals for each performance measure.

With this funding, Eblen will help up to 200 low-income Buncombe County households access or maintain housing. These funds will prevent homelessness for some currently facing eviction and will help other families and individuals establish safe housing without extreme financial burden. Eblen expects that 50 individuals or families will have their rental application fees (with documentation of said fees) reimbursed, putting funds back in the pockets of people struggling in the current economy. Lastly, this funding would also

support local property owners who have felt the financial impact of the eviction moratorium by assuring they receive funds for housing. We will track the number of people who avoided homelessness as a result of this funding, as well as maintaining funds in a designated bank account.

Evaluation*

Describe the data collection, analysis, and quality assurance measures you will use to assure ongoing, effective tracking of contract requirements and outcomes.

Experienced caseworkers will interview and assess applicants including verification of their financial status and the housing costs for which they are seeking help. Eblen will track the number of households that receive this funding and evaluate the impact of these funds in preventing homelessness or establishing housing.

Eblen will track people asking for reimbursement of rental application fees and require documentation of said fees from them.

Eblen's staff routinely uses quality assurance measures to ensure that clients can demonstrate their financial needs and track this information with a proprietary client data base (Advantage), as well as track expenses through accounting software (QuickBooks). All funds received would be kept in a dedicated account restricted to the purposes described in this grant application.

Equity Impact*

How will this effort help build toward a just, equitable, and sustainable COVID-19 recovery? How are the root causes and/or disproportionate impacts of inequities addressed?

Research demonstrates that those most in danger of eviction are low-income women of color, and families with children (Eviction Lab). Additionally, the pandemic job losses disproportionately impacted women, and Black, Latina/Hispanic and Native American women have higher rates of poverty (AmericanProgress.org). We also know that LGBTQ people are more likely to experience homelessness and housing instability than non-LGBTQ people (OpportunityHome.org). Eblen expects to see that trend continue, and these funds will allow Eblen Charities to serve those community members to prevent eviction, and maintain or establish housing. This project will also help people with disabilities, immigrant families and elders as well, all demographic groups who are often victims of bias (National Disability Institute). Eblen Charities provides services to all people who qualify for our help solely based on financial and residential ability without regard to a person's race, color, national origin, citizenship, religion, sex, sexual orientation, gender identity or expression, pregnancy, disability, medical history, age and/or veteran military status.

Project Partners*

Identify any subcontractors you intend to use for the proposed scope of work. For each subcontractor listed, indicate:

- 1.) What products and/or services are to be supplied by that subcontractor and;
- 2.) What percentage of the overall scope of work that subcontractor will perform.

Also, list non-funded key partners critical to project.

Eblen Charities would execute 100% of this work. Eblen partners with other nonprofit organizations and public entities for referrals and to spread the word about its services. Examples are ABCCM, BEACON, Buncombe County and Asheville City Schools, Buncombe County Health and Human Services, Catholic

Charities, Community Action Opportunities, Helpmate, Pisgah Legal Services, Homeward Bound and other human service nonprofits based in Buncombe County.

Capacity*

Describe the background, experience, and capabilities of your organization or department as it relates to capacity for delivering the proposed project and managing federal funds.

Eblen Charities staff is primarily composed of experienced caseworkers (all but 3 members of the 15 staff persons do direct service work with clients). Eblen's caseworkers have decades of experience in helping clients, with backgrounds in Health and Human Services or social service agencies. Because of the nature of the work and the relationships built with clients and partnering agencies, we are well positioned to determine clients' eligibility for programs, walking them through any complicated processes with compassion and respect. Eblen's staff is very experienced in administering funds, public and private, to vendors (rental agencies, property owners and mortgage lenders). In 2021, Eblen served just under 10,000 households in the community. Eblen provides tangible solutions for vulnerable Buncombe County residents, and these funds would allow us to continue to serve our community struggling with costs related to housing.

Budget*

Provide a detailed project budget including all proposed project revenues and expenditures, including explanations and methodology. For all revenue sources, list the funder and denote whether funds are confirmed or pending. For project expenses, denote all capital vs. operating costs, and reflect which specific expenses are proposed to be funded with one-time Buncombe County Recovery Funds.

Download a copy of the budget form [HERE](#). Complete the form, and upload it using the button below.

Recovery-Funds-budget-template.xlsx

Special Considerations*

Provide any other information that might assist the County in its selection.

Eblen Charities has aided Buncombe County neighbors in need for over 30 years. Eblen served nearly 10,000 households in 2021, with a small staff, a cadre of committed volunteers and the community's support and involvement.

In 2021, 800 new clients requested help from Eblen when compared to 2020. In 2022, Eblen has seen new applications for help continue to climb with 667 new applications to date (4.8.22). Some clients are living in poverty as defined by the federal government, but many people make just a bit too much money to qualify for the assistance Eblen can provide with public funds – but not enough money to be able to navigate the expensive and tight housing market. Eblen regularly works with families and individuals living in or at the edge of poverty and offers assistance with respect and dignity to clients.

File Attachment Summary

Applicant File Uploads

- IRS verification letter.pdf
- Recovery-Funds-budget-template.xlsx

INTERNAL REVENUE SERVICE
DISTRICT DIRECTOR
C - 1180
ATLANTA, GA 30301

DEPARTMENT OF THE TREASURY

Date: AUG 20 1992

THE EBLEN FOUNDATION
C/O WILLIAM J MURDOCK
191 AMBOY ROAD
ASHEVILLE, NC 28806

Employer Identification Number:
56-1758077

Contact Person:
MARY ROGERS

Contact Telephone Number:
(404) 331-0589

Accounting Period Ending:
June 30

Form 990 Required:
Yes

Addendum Applies:
Yes

Dear Applicants:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from Federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3).

We have further determined that you are not a private foundation within the meaning of section 509(a) of the Code, because you are an organization described in section 509(a)(2).

If your sources of support, or your purposes, character, or method of operation change, please let us know so we can consider the effect of the change on your exempt status and foundation status. In the case of an amendment to your organizational document or bylaws, please send us a copy of the amended document or bylaws. Also, you should inform us of all changes in your name or address.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more you pay to each of your employees during a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Since you are not a private foundation, you are not subject to the excise taxes under Chapter 42 of the Code. However, you are not automatically exempt from other Federal excise taxes. If you have any questions about excise, employment, or other Federal taxes, please let us know.

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(2) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(2) organization.

THE EBLEN FOUNDATION

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of Code sections 2055, 2106, and 2522.

Contribution deductions are allowable to donors only to the extent that their contributions are gifts, with no consideration received. Ticket purchases and similar payments in conjunction with fundraising events may not necessarily qualify as deductible contributions, depending on the circumstances. See Revenue Ruling 67-246, published in Cumulative Bulletin 1967-2, on page 104, which sets forth guidelines regarding the deductibility, as charitable contributions, of payments made by taxpayers for admission to or other participation in fundraising activities for charity.

In the heading of this letter we have indicated whether you must file Form 990, Return of Organization Exempt From Income Tax. If Yes is indicated, you are required to file Form 990 only if your gross receipts each year are normally more than \$25,000. However, if you receive a Form 990 package in the mail, please file the return even if you do not exceed the gross receipts test. If you are not required to file, simply attach the label provided, check the box in the heading to indicate that your annual gross receipts are normally \$25,000 or less, and sign the return.

If a return is required, it must be filed by the 15th day of the fifth month after the end of your annual accounting period. A penalty of \$10 a day is charged when a return is filed late, unless there is reasonable cause for the delay. However, the maximum penalty charged cannot exceed \$5,000 or 5 percent of your gross receipts for the year, whichever is less. This penalty may also be charged if a return is not complete, so please be sure your return is complete before you file it.

You are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you are subject to this tax, you must file an income tax return on Form 990-T, Exempt Organization Business Income Tax Return. In this letter we are not determining whether any of your present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

You need an employer identification number even if you have no employees. If an employer identification number was not entered on your application, a number will be assigned to you and you will be advised of it. Please use that number on all returns you file and in all correspondence with the Internal Revenue Service.

If distributions are made to individuals, case histories regarding the recipients should be kept showing names, addresses, purposes of awards, manner of selection, relationship (if any) to members, officers, trustees or donors of funds to you, so that any and all distributions made to individuals can be substantiated upon request by the Internal Revenue Service. (Revenue Ruling

THE EBLEN FOUNDATION

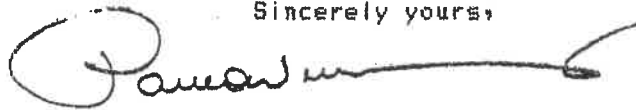
56-304; C.B. 1956-2; page 306.)

If we have indicated in the heading of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

Because this letter could help resolve any questions about your exempt status and foundation status, you should keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Paul Williams", with a long horizontal flourish extending to the right.

Paul Williams
District Director

Enclosure(s):
Addendum

**Coronavirus State and Local Fiscal Recovery Funds
Proposed Project Budget**

Organization Name:	Eblen Charities
Project Name:	Eblen Charities Housing Stabilization Project
Amount Requested:	\$360,000

Proposed Project Revenue Funder	Amount	Confirmed or Pending?	Notes
Proposed Buncombe COVID Recovery Funds	\$360,000	pending	
Private Donations	\$30,000	pending/in progress	
List other sources here			
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Total	\$ 390,000.00		

Proposed Project Expenses	Proposed Recovery Funds	Other Funds	Total	Capital or Operating Expense?	Notes
List expenses here	\$240,000		\$ 240,000.00	Operating	direct payments to vendors (landlords, rental agencies, utility operators, and mortgage lenders) for rental deposits, first month's rent, rent and or mortgages in arrears in amounts up to \$1200 for 200 households.
List expenses here	\$60,000		\$ 60,000.00	Operating	funds for security deposits for utilities (up to \$400 per household) for 150 households.
List expenses here	\$5,000		\$ 5,000.00	Operating	direct payments to clients for reimbursement of documented rental application fees for a maximum of \$100 per household for 50 households
List expenses here	\$55,000	\$30,000	\$ 85,000.00	Operating	staffing time, materials and other resources needed to complete interviews, applications, and payments.
List expenses here			\$ -		
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Total			\$ 390,000.00		