

Building Rehabilitation

RFP for Coronavirus State and Local Fiscal Recovery Funds

Black Mountain Chamber Foundation

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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.

Nonprofit docs BMChamberFoundation.pdf

Name of Project.*

Building Rehabilitation

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*

\$4,000,000.00

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.

This project proposes to purchase, rehabilitate, and renovate three properties within the city limits of Black Mountain to fill the gap of housing inventory for hospitality and service industry employees. These three properties can be developed into 46 units, providing housing for up to 80 working adults, without changing the footprint of the community or neighborhood where the buildings are located. (See attached property images)

Project Plan*

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

The Black Mountain Swannanoa Chamber Foundation proposes to use federal COVID funds to acquire three buildings that will provide Efficiency, One-bedroom, and Two- or Three-bedroom apartments within walking distance of employment, shopping, medical, childcare, and educational needs. Two properties are being sold together on 4.22 acres. The third property includes 1.84 acres.

The three existing structures can be configured into fifteen (15) Efficiency units, fifteen (15) One-bedroom units, and sixteen (16) Two- or Three-bedroom units, recreational areas, and classroom space for financial and job-skills training.

The property purchases include furniture, laundry facilities, and one has a commercial kitchen that could be utilized for culinary classes or resident events.

These three properties are located on the ART and/or Mountain Mobility bus routes, and within walking distance to employment, healthcare, groceries, childcare, government resources, public library, primary and elementary educational facilities.

The timeframe for this project is estimated to be twelve (12) to twenty-four (24) months, which will require the following:

- Property acquisition – 3 months
- RFP for Architectural drawings – 3 months
- RFP for construction firms – 3 months
- Construction – 6-18 months

If approved, rehab and renovations would occur in phases. Phase One would be one building rehab. Once completed, it would be available for rent to generate income. Phase Two would be the second building, and Phase Three would be the third building.

Statement of Need*

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

With the onset of Coronavirus-19, and low interest rates, housing inventory in Black Mountain has virtually disappeared and outpaced affordability of hospitality and service industry staff.

Per US Census data at <https://www.census.gov/quickfacts/fact/table/blackmountaintownnorthcarolina/POP060210>, and an Affordable Housing Survey by the Black Mountain Swannanoa Chamber of Commerce <https://docs.google.com/forms/d/1DK87qTb0iyfAV-36ThIGbTh2tFKQcxbwIKFwczVPnn4/edit#responses>, the median income in Black Mountain is \$56,975 with average income between \$35,000-\$40,000. The 22% tax bracket for this wage level reduces the income to \$27,300 - \$31,200. Per the 2020 US Census data, the median rent in Black Mountain was \$1228. As of April 10, www.rent.com, www.rentals.com, and www.zillow.com listed a total of 5 houses for rent, with only two of those houses listed at \$1200. The average rent of those five houses is \$2885 with the lowest rent being a 2-bedroom trailer at \$1200 and the second lowest at \$1850. This equates to 53% - 71% of wages dedicated to housing, yet on the same date, www.indeed.com listed 397 jobs available within Black Mountain 28711 zip code.

Without some form of affordable workforce housing in Black Mountain, short-staffed small businesses will begin to lose more employees. The loss of staff will force businesses to close, and an eventual decline in Black Mountain's economic COVID boom. The need for an affordable workforce housing initiative was highlighted in a recent article in the Black Mountain News. (See attached).

Local real estate experts indicate that Black Mountain housing will soon be more expensive than Asheville, creating an even greater disparity between wages and housing costs

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 housing explosion, resulting from COVID-19 federal recovery efforts, has pushed long-term rent in Black Mountain beyond the 2020 US Census data of \$1228 for a one-bedroom apartment.

Due to people relocating and vacationing to lower density communities to escape high density urban cities and coastal climate change, long-term housing inventory has been turned into short-term tourism rentals. Recently, an out-of-state commercial entity purchased a trailer park near Ridgecrest. Approximately 10% of the tenants were given non-renewal notices and 90 days to move. There is essentially no place for these people to live in Black Mountain where their children attend school.

Per the Black Mountain News article of April 7, 2022, Black Mountain is expected to exceed Asheville in the cost of housing, creating a larger exodus of service industry employees than already exists.

Population Served*

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

This project will impact service industry employees who work in law enforcement, emergency services, health, education, and hospitality. The Affordable Housing survey by the Black Mountain Chamber of Commerce, and the Black Mountain News article, highlights a significant number of staff who live outside of Black Mountain and Buncombe County because they cannot afford to live in the community where they work. Per the 2020 US Census data, the average commute to work was 18 minutes. Survey results indicate some employees commute longer than 25 miles, one way, to their place of work. According to the Elevate Black Mountain comprehensive plan (<https://www.townofblackmountain.org/DocumentCenter/View/2544/Elevate-Black-Mountain->) only 446 people surveyed lived and worked in Black Mountain, with approximately 2600 employees commuting into and out of town on a daily basis.

Per US Census data, <https://www.census.gov/quickfacts/fact/table/blackmountaintownnorthcarolina/POP060210>, 63% of housing units in Black Mountain are owner occupied. Based on a review of three websites, as of April 10, 2022, only 5 houses were available for rent of the remaining 37% housing units.

Black Mountain is a small town, population 8400, with the same housing needs of larger cities, yet has fewer resources to support those needs.

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.

- 1) Provide long-term rental property to service and hospitality employees
- 2) Provide job and life-skill training to residents
- 3) Provide in-town rental units that allow residents walking distance to basic living needs and employment, thereby eliminating the need for vehicular transportation
- 4) Provide financial and job skills training to residents
- 5) Reduce out-bound employment migration

Evaluation*

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

Once the properties have been acquired and renovated, the intent is to turn over property management to a non-profit entity with housing experience. The success of this project would be determined by the immediate occupancy rate, which is anticipated to be 70% within weeks of availability due to lack of current housing inventory.

A partnership with the Town of Black Mountain will ensure fast-tracking inspections to complete the project in an efficient and safe a manner as possible. Utilization of the Town of Black Mountain RFP process will also ensure fair and equitable awarding of contracts and oversight of the renovation process.

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?

By providing safe living options within walking distance to employment and services, this project will provide a stop-gap measure for out-bound migration of hourly wage employees needed by Black Mountain's hospitality and service industry.

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.

Construction partners will be determined via the RFP process. These subcontractors will provide architectural drawings, and construction labor. Rehabilitation oversight will be utilized by volunteers with construction backgrounds from the Rotary Black Mountain, Swannanoa Valley Christian Ministries, and the Chamber of Commerce.

The Town of Black Mountain staff has resources available to support the process with the bidding process and review

Swannanoa Valley Christian Ministries is available with expertise in affordable housing with the Hope for Tomorrow project in Black Mountain.

Rotary Black Mountain has members with professional construction and housing development experience who will provide consulting expertise on the project.

A-B Tech - educational support for life skills and job-skills training

Potential partners:

Dogwood Trust, funding
First Bank, CRA loan assistance

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.

The Black Mountain Swannanoa Chamber Foundation Executive Director has twelve years grant writing and administration experience that includes Federal Transportation Enhancement Funds and other grants totaling \$1,000,000 along with oversight of tourism tax based funds.

The past board chair has experience in commercial real estate construction and renovation with thirty years as CFO of a multi-million dollar service organization. He will continue to be involved in the Chamber Foundation project

The current board chair is a commercial real estate broker.

The Foundation board includes long-term residents and experienced business owners within the hospitality, service, and retail industries who provide aid and guidance on community workforce needs and support.

The Town of Black Mountain staff has resources available to support the process with the bidding process and review.

Swannanoa Valley Christian Ministries is available with expertise in affordable housing with the Hope for Tomorrow project in Black Mountain.

Rotary Black Mountain has members with professional construction and housing development experience who will provide consulting expertise on the project.

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.

Affordable Housing Budget.xlsx

Special Considerations*

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

Affordable Housing supporting documents.pdf

The housing project in Black Mountain is crucial to the continued growth and development of the community and small businesses. The topography of the area, the acreage of privately owned property by nine conference centers surrounding the town, the Pisgah National Forest, and the Asheville watershed,

prevent large construction projects. This project rehabilitates existing structures which will shorten the time for rental availability, without changing the footprint of the community or neighborhood where the buildings are located and which allows residents to live and work in the same community.

File Attachment Summary

Applicant File Uploads

- Nonprofit docs BMChamberFoundation.pdf
- Affordable Housing Budget.xlsx
- Affordable Housing supporting documents.pdf

*** FAX TX REPORT ***

TRANSMISSION OK

JOB NO.	0377
DEPT. ID	1212
DESTINATION ADDRESS	18552046184
SUBADDRESS	
DESTINATION ID	
ST. TIME	03/18 14:15
TX/RX TIME	01' 14
PGS.	4
RESULT	OK

To: Internal Revenue Service
Exempt Organizations Determinations
Room 6403
P.O. Box 2508
Cincinnati, OH 45201
Fax: (855) 204-6184

From: Black Mountain Swannanoa Chamber Foundation
201 E. State St.
Black Mountain, NC 28711
828-669-2300

Re: Determination Letter Request

The Black Mountain Swannanoa Chamber, EIN 87-1581639, filed Articles of Incorporation with the state of North Carolina for 501(c)3 status January 31, 2022.

We are requesting an IRS Letter of Determination for our records

Respectfully,




Sharon Tabor
Executive Director
Black Mountain Swannanoa Foundation

 **IRS** DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
PHILADELPHIA PA 19255-0023

006458.352795.293570.24624 1 MB 0.450 530




BLACK MOUNTAIN SWANNANOA CHAMBER
FOUNDATION
201 E STATE ST
BLACK MTN NC 28711

006458

Date of this notice: 07-13-2021

Employer Identification Number:
87-1581639

Form: SS-4

Number of this notice: CP 575 E

For assistance you may call us a
1-800-829-4933

IF YOU WRITE, ATTACH THE
STUB OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 87-1581639. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear-off stub and return it to us.

When you submitted your application for an EIN, you checked the box indicating you are a non-profit organization. Assigning an EIN does not grant tax-exempt status to non-profit organizations. Publication 557, Tax-Exempt Status for Your Organization, has details on the application process, as well as information on returns you may need to file. To apply for recognition of tax-exempt status under Internal Revenue Code Section 501(c)(3), organizations must complete a Form 1023-series application for recognition. All other entities should file Form 1024 if they want to request recognition under Section 501(a).

Nearly all organizations claiming tax-exempt status must file a Form 990-series annual information return (Form 990, 990-EZ, or 990-PF) or notice (Form 990-N) beginning with the year they legally form, even if they have not yet applied for or received recognition of tax-exempt status.

Unless a filing exception applies to you (search www.irs.gov for Annual Exempt Organization Return: Who Must File), you will lose your tax-exempt status if you fail to file a required return or notice for three consecutive years. We start calculating this three-year period from the tax year we assigned the EIN to you. If that first tax year isn't a full twelve months, you're still responsible for submitting a return for that year. If you didn't legally form in the same tax year in which you obtained your EIN, contact us at the phone number or address listed at the top of this letter.



NORTH CAROLINA

Department of the Secretary of State

To all whom these presents shall come, Greetings:

I, ELAINE F. MARSHALL, Secretary of State of the State of North Carolina, do hereby certify the following and hereto attached to be a true copy of

ARTICLES OF INCORPORATION

OF

BLACK MOUNTAIN SWANNANOA CHAMBER FOUNDATION

the original of which was filed in this office on the 31st day of January, 2022.



Scan to verify online.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Raleigh, this 31st day of January, 2022.

Elaine F. Marshall

Secretary of State

State of North Carolina
Department of the Secretary of State

ARTICLES OF INCORPORATION
NONPROFIT CORPORATION

Pursuant to §55A-2-02 of the General Statutes of North Carolina, the undersigned corporation does hereby submit these Articles of Incorporation for the purpose of forming a nonprofit corporation.

1. The name of the nonprofit corporation is: Black Mountain Swannanoa Chamber Foundation

2. (Check only if applicable.) The corporation is a charitable or religious corporation as defined in NCGS §55A-1-40(4).

3. The name of the initial registered agent is: Black Mountain Swannanoa Chamber of Commerce, Inc.

4. The street address and county of the initial registered agent's office of the corporation is:

Number and Street: 201 E. State St.

City: Black Mountain State: NC Zip Code: 28711 County: Buncombe

The mailing address *if different from the street address* of the initial registered agent's office is:

Number and Street or PO Box: _____

City: _____ State: NC Zip Code: _____ County: _____

5. The name and address of each incorporator is as follows:

Name	Address
<u>Jason Burk</u>	<u>1100 Ridgefield Blvd #100, Asheville, NC 28806</u>
<u>Jennifer Holt</u>	<u>123 White Oak Cir., Black Mountain, NC 28711</u>
<u>Sharon Tabor</u>	<u>141 N. Fork Rd., Black Mountain, NC 28711</u>

6. (Check either "a" or "b" below.)

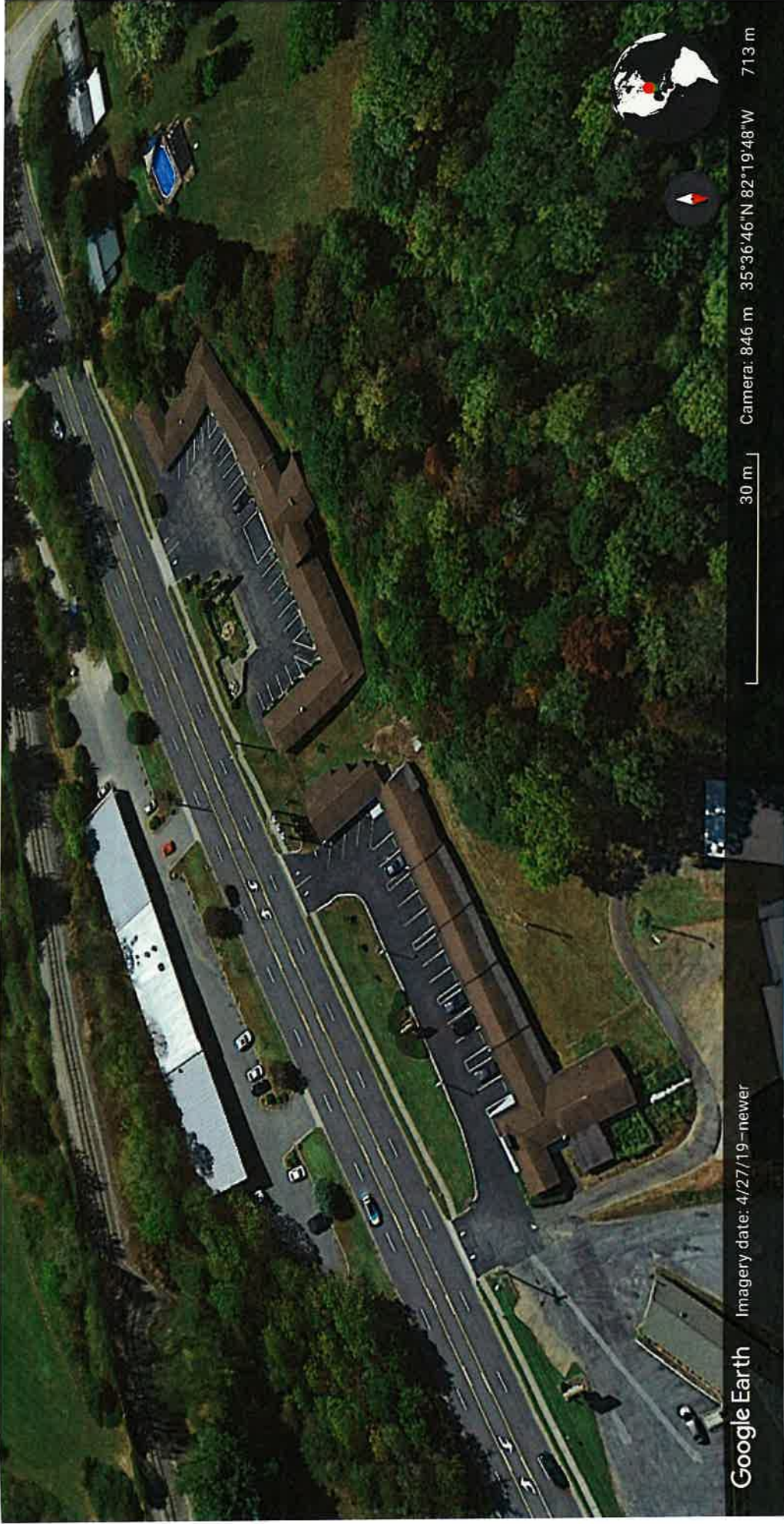
a. The corporation will have members.

b. The corporation will not have members.

7. Attached are provisions regarding the distribution of the corporation's assets upon its dissolution.

8. Any other provisions which the corporation elects to include are attached.

Total	\$ 7,200,000.00		
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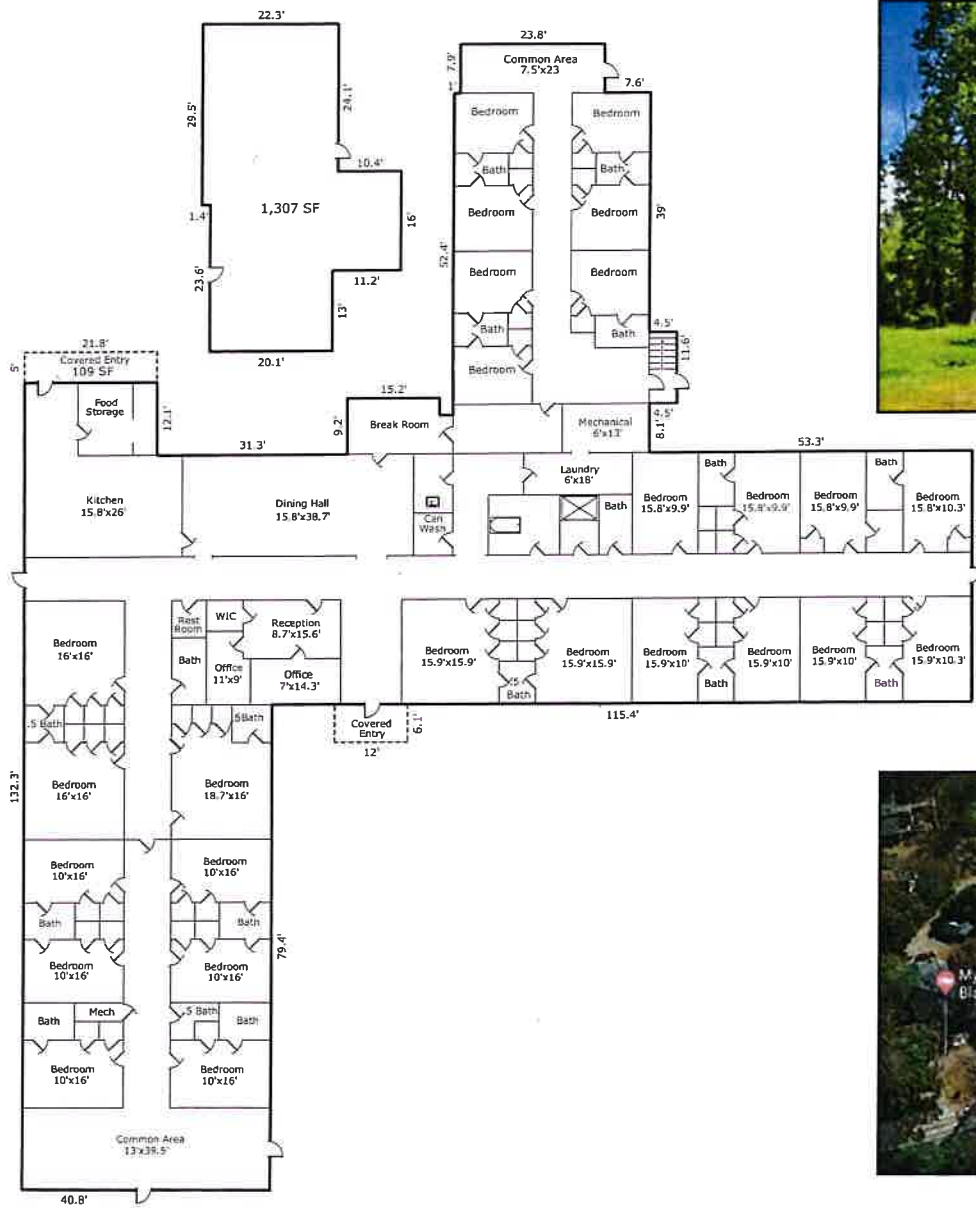
Google Earth

Imagery date: 4/27/19 - newer

30 m

Camera: 846 m 35°36'46\"N 82°19'48\"W

713 m



Gently sloping back acreage with view of creek



Aerial view showing front courtyard and parking

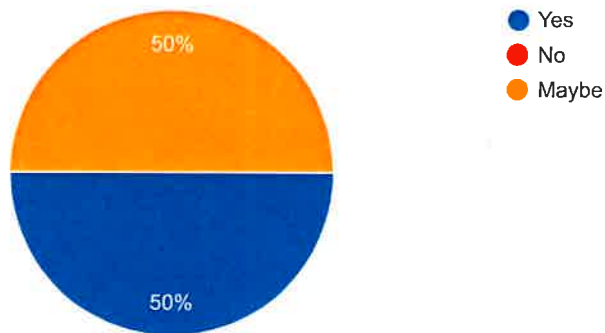
Housing Affordability & Employment Survey

4 responses

Is the cost of rent/housing impacting your ability to retain and/or hire employees?

 Copy

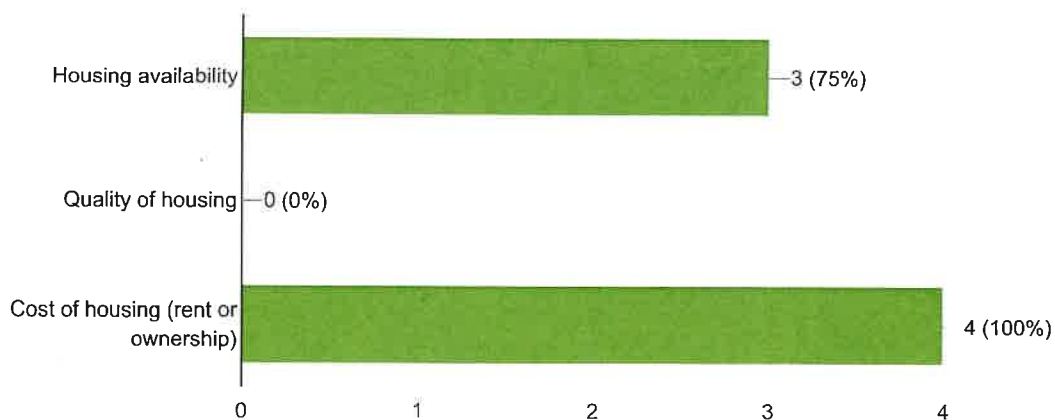
4 responses



What are the deterrents to local housing. Mark all that apply.

 Copy

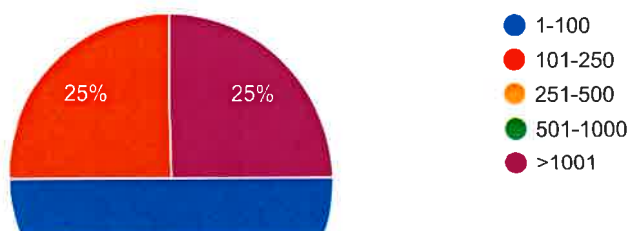
4 responses



How many employees are on your payroll?

 Copy

4 responses





How many employees are full-time?

4 responses

3

83

10

About 1300 in Swannanoa/Black Mountain.

How many employees are part-time?

4 responses

1

32

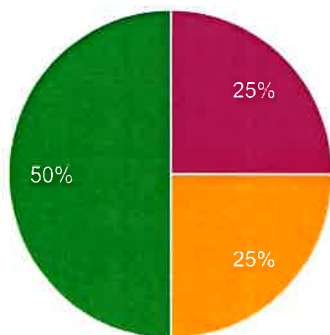
3

200

What is the average gross annual pay of your employees:

 Copy

4 responses



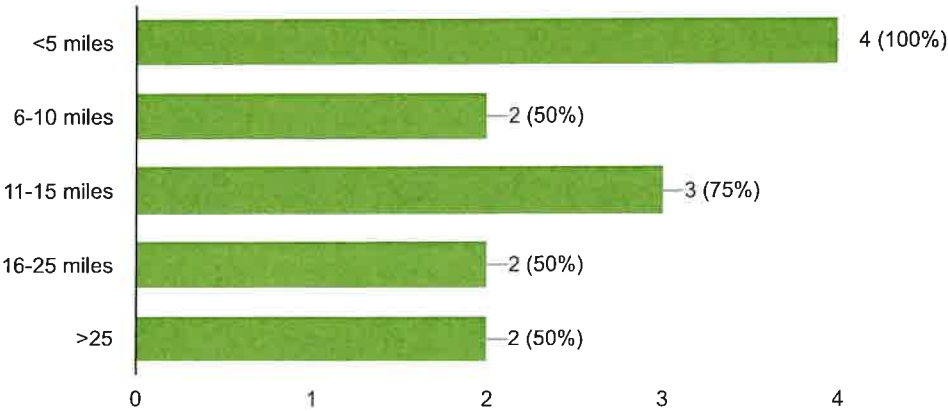
- < \$25,000
- \$25,001 - \$30,000
- \$30,001 - \$35,000
- \$35,001 - \$40,000
- > \$40,001



What distance do your employees commute to work (one way)? Mark all that apply.



4 responses



How many employees live in Black Mountain?

4 responses

3

38

6

200

How many employees live outside Black Mountain in Buncombe County?

4 responses

1

33

7

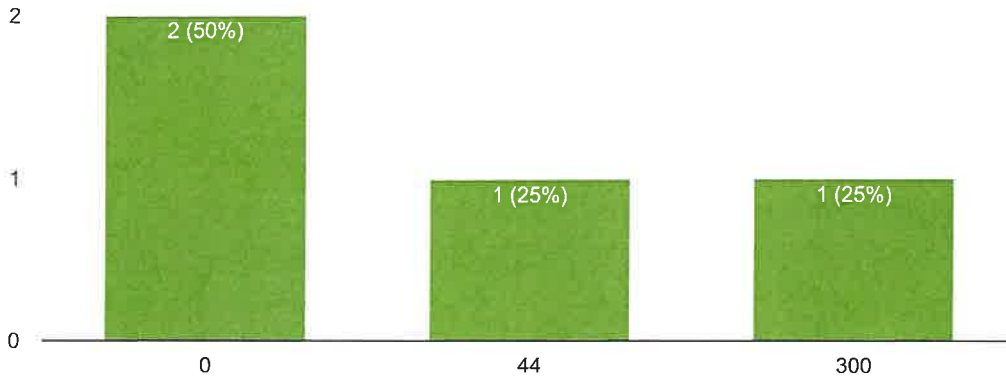
900



How many employee live outside Buncombe County?

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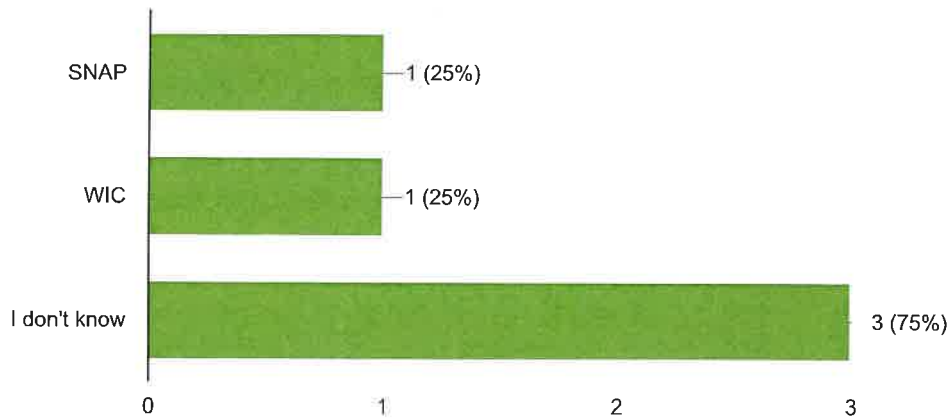
4 responses



Do any of your employees require additional support from

 Copy

4 responses



Please provide any additional comments or thoughts that may not represent the needs of your staff and their living options in and around Black Mountain Swannanoa.

0 responses

No responses yet for this question.

Thank you for your assistance!

0 responses

No responses yet for this question.



Black Mountain News

WEEK OF APRIL 7 - 13, 2022

SERVING THE SWANNANOVA VALLEY SINCE 1945

PART OF THE



Housing prices have been increasing in the area. According to realtors, Black Mountain has a higher demand for housing than Asheville, which is creating problems for workers. EZRA MAILLE/BLACK MOUNTAIN NEWS

Affordable housing a key issue for Black Mountain

Community and officials look at growing need as prices rise

Ezra Maille Black Mountain News | USA TODAY NETWORK

The affordable housing issue in Black Mountain poses problems to residents and workers, according to community members and town staff.

"We need some type of a solution for basically the working poor," said Cheryl Wilson, the executive director of the Swannanoa Valley Christian Ministry. "It's not just Black Mountain, it's everywhere."

Along with town staff, the Chamber of Commerce and the Swannanoa Valley Christian Ministry have begun working to find space for affordable housing in

Living and working in Black Mountain

The affordable housing issue in Black Mountain comes in two parts: forcing residents out of town due to high prices and losing out on employees to fill lost jobs.

"A lot of the problem we're having is the town is so based on hospitality lodging, hotel lodging and retail," Tabor said. "There hasn't been a lot of long term rentals because people are turning them into short term rentals."

Tabor said if people can't afford to live in town, they can't afford to work in town. The migration out of Black

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improve the

Housing

Continued from Page 1A

At the ministry, Wilson said she receives many calls asking about housing. She said it's becoming more difficult for workers in the area to access affordable housing due to an increasing cost of living and Airbnb presence.

"We just need affordable housing," Wilson said. **"We need something for those that are working at the grocery stores as clerks, restaurants, the hotels, our service provider people."**

For many of the clients she interacts with, Wilson said **workers often pay at least half their earnings to housing. She said ideally, housing should not exceed 30% of a paycheck.**

Additionally, for workers who have children or other dependents, expenses continue to rise.

Mack Padgett has lived in Black Mountain for nearly 82 years.

"We've had a lot of changes in a few years," Padgett said.

Seeing more and more businesses move to the area, Padgett has seen more opportunities for work in town. He said the addition of nonlocal businesses such as Ingles and McDonald's as well as improved roadways brought many more people to Black Mountain.

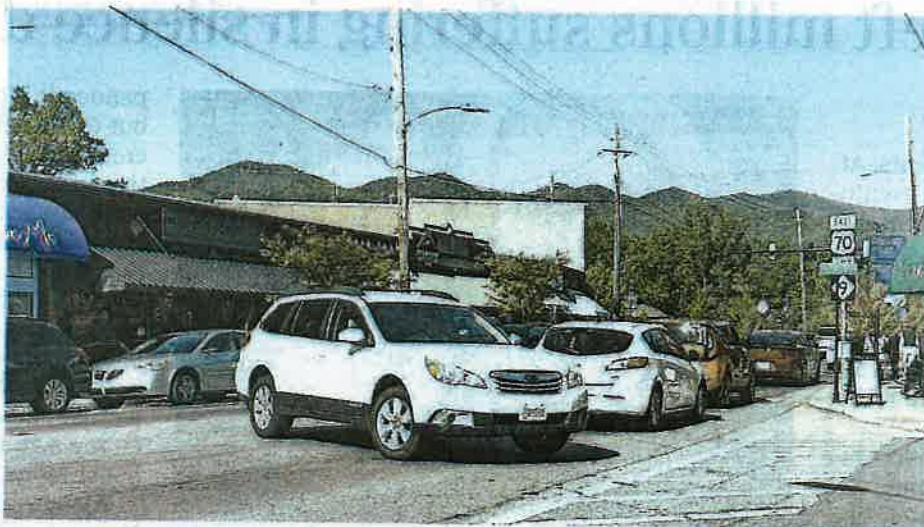
Wilson said she's seen 'Help Wanted' signs all over town. With a loss of staff, Wilson said service industry jobs require employees to be overworked to make up for the loss.

Though he didn't have a specific number, Harrold said the "majority" of town employees don't live in Black Mountain. He said the ones who do have lived in town for a number of years and were able to buy houses when the market was more affordable.

According to Harrold, many town employees live in McDowell County.

Housing prices on the rise

While housing prices continue to rise in Black Mountain, many residents have been forced to move to surrounding towns, counties and even other states. Wilson said people hoping to have help from the ministry have had to move to neighboring Rutherford County or as far as South Carolina.



Cherry Street in downtown Black Mountain encompasses many restaurants and been forced to live elsewhere due to rising prices for their housing. FRED MCCORMI



This historic photograph of Black Mountain showed an active community. Today, the building on the far left houses Element Tree Naturals and the building on the right houses Visions of Creation. COURTESY OF THE SWANNANOVA VALLEY MUSEUM

"A lot of people end up getting pushed out," Wilson said. "If they lose their housing, they can't find any new affordable housing so they're not staying in Black Mountain."

Statistics provided by Greybeard Realty which does business in Black Mountain and Asheville, show the median Black Mountain home price more than double over the past five years. The median home price in 2021 is listed at \$400,000, up from \$198,000 in 2014.

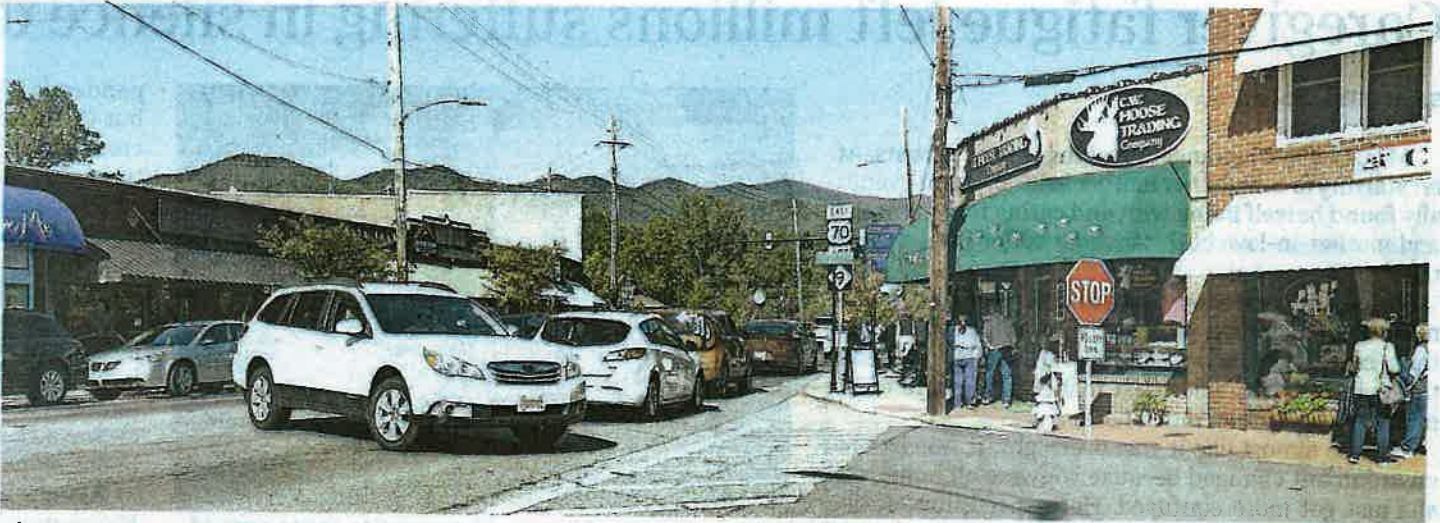
According to Canopy MLS, a real estate agency based in Charlotte, home sales throughout Buncombe County declined this year, falling 16.6% compared

to February 2021. Meanwhile, the average sales price increased by nearly 19% over the past year.

In November 2021, local realtors told Black Mountain News that housing in Black Mountain could soon become more expensive than in Asheville.

Asheville Chamber of Commerce statistics compare living in Asheville to the national average on a point scale. The national average sits at 100 while Asheville sits at 106.2, above larger cities such as Atlanta, at 105, and Charlotte at 94.8.

According to the realtors, Black Mountain has a higher demand for housing than Asheville.



Cherry Street in downtown Black Mountain encompasses many restaurants and businesses. Some workers in the area have been forced to live elsewhere due to rising prices for their housing. FRED MCCORMICK/BLACK MOUNTAIN NEWS FILE PHOTO



This historic photograph of Black Mountain showed an active community. Today, the building on the far left houses Element Tree Naturals and the building on the right houses Visions of Creation. COURTESY OF THE SWANNANOVA VALLEY MUSEUM

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According to the realtors, Black Mountain has a higher demand for housing than Asheville.

Padgett worked as a builder in the area for roughly 40 years. He said he saw houses he built sell for five times what he built them for.

"I've seen a lot of changes in all of that," Padgett said.

What's the solution?

The town and community members hope to first identify an area for affordable housing before figuring out how to fund it. Wilson said the biggest issue will be the funding aspect.

To properly serve its purpose, Harrold said affordable housing initiatives require public and private partnerships, either monetary or facilitatory.

"There's not an easy answer," Harrold said. "It takes a lot of leg work and a lot of people being at the table in order to be successful."

Wilson explained that even once something has been found, it likely won't be enough to satisfy the needs of the entire town. She said it will, however, be a start.

"Some people don't realize or think about their server at a restaurant or the clerk at the grocery store that is struggling," Wilson said.

Ezra Maille covers the town of Black Mountain, Montreat and the Swannanoa Valley. Reach him at 828-230-3324 or emaille@blackmountainnews.com. Please support local journalism with access to more breaking news by subscribing.