



Policy on Tap

Resources + Support for Business:

What is available to businesses now and what's on the way



James Shelton

City of Asheville



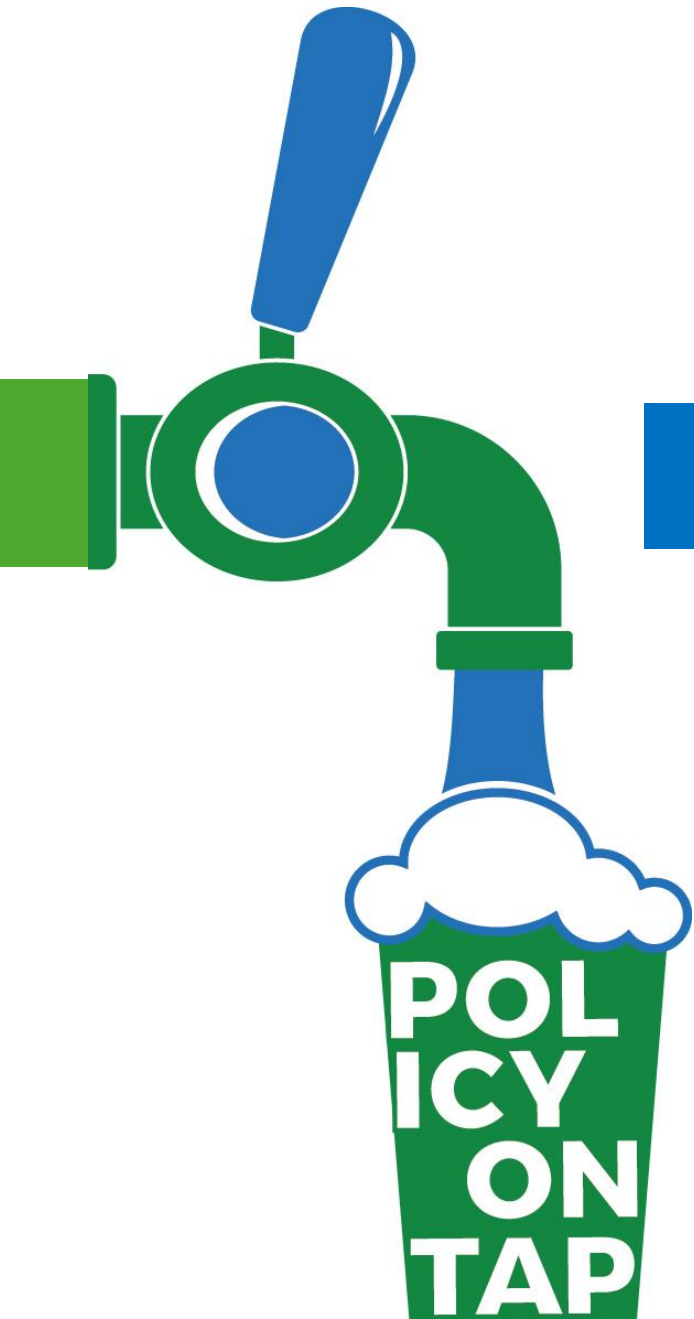
Marcus Kirkman

City of Asheville



Christine Laucher

Mountain BizWorks



ASHEVILLE
AREA CHAMBER OF COMMERCE

Policy on Tap

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we are offering 1/2 off rental fees
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THE BARREL ROOM

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our fine dining space
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65 cap. seated

SUN-THURS.....\$750

FRIDAY/SATURDAY..\$1250

reach out to

charlotte.zuraw@wickedweedbrewing.com
for more info

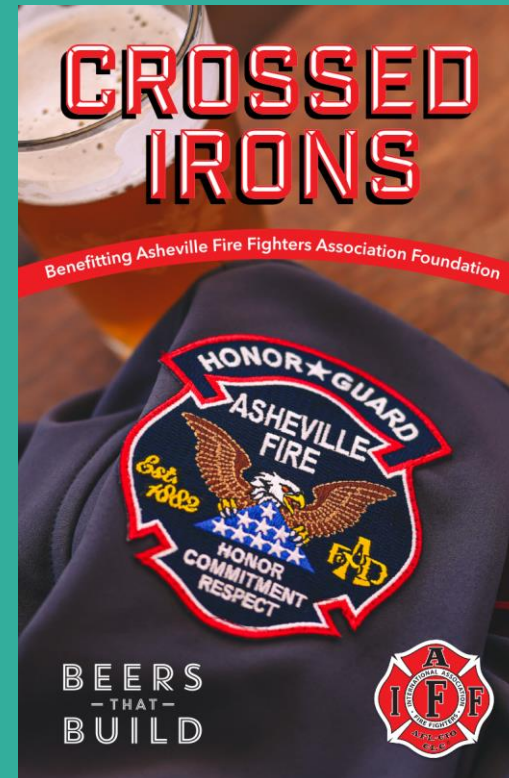
UP

- South Slope Zombie Crawl: 3pm start. Join us @ the Funkatorium for cocktail specials
- 11/22: Holiday parade. Join us at the original brewpub for prime viewing area, brunch specials, and more!



COMMUNITY

BEERS
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BUILD



Public Policy Department

VP of Public Policy

Advocacy + Policy Committee

Chamber Board

Policy Agenda

Communications

Events

Relationship-Building

Issues Advocacy

Value for Members

2025-2027 Policy Agenda



2025-2027 Policy Agenda

Housing

The Asheville Area Chamber of Commerce supports policies that will increase the housing supply in our region.

Specifically, we support policies that: allow for greater density along transit and mixed-use corridors, reduce/remove parking minimums, encourage infill and density, and reduce uncertainty for developers of housing.

While we advocate for an increase in overall supply, research has shown our region has a need for both missing middle and workforce housing. Housing affordability remains a major issue in the Region and may be exacerbated by Hurricane Helene.

As such, we will support policies that will help our region grow the housing supply, with a focus on addressing urgent needs such as workforce and missing middle housing.



Housing



Infrastructure



Resources &
Business Supports



Workforce
Development

Stay Connected



- May 5, 2025 -

A Note from Casey

While the focus of the Chamber's policy work in recent months has been on **Helene Recovery Advocacy**, we are also tracking important policy topics impacting our members that are not directly related to recovery, rebuilding, and our favorite: **CDBG-DR**. If you aren't yet familiar with CDBG-DR, it is something that we'll be talking about for months and years to come. Federal funding received through the Housing and Urban Development Department (HUD) is an essential tool in our community's – and region's – recovery. Both the **City of Asheville** and the **State** have Action Plans in place to direct the funding in the areas of housing, economic revitalization and infrastructure.

Today, I want to share a few resources on **tariffs** from our friends at the **US Chamber of Commerce**, who have been doing an excellent job of tracking this issue minute-to-minute. Some of the impacts of the tariffs will be direct – increased costs of goods will be felt by consumers in both the price of goods and lack of availability, as fewer goods are imported into the United States. Though it's still too soon to tell what the long-term implications might be, economists are tracking indicators such as labor market data, GDP, and consumer spending. For now, the US Chamber of Commerce remains a terrific resource for navigating the conversation around tariffs. I hope you'll find the links below helpful. We'll continue to track this (and other) important developments that impact our members.

Thanks for your ongoing support – it means a lot to us to have you as a member.

- Casey



TOMORROW: NC Chamber Member Roundtable

NC Chamber members are invited to attend a complimentary Member Roundtable at the Asheville Chamber tomorrow, **Tuesday, April 22nd**, from **10 to 11:30 a.m.** This exclusive event offers timely updates on statewide business issues, legislative developments, and economic trends. It also offers a chance to connect with fellow business leaders and share feedback directly with NC Chamber representatives.

Topics will include a current business landscape overview, a legislative update, and insights from the NC Chamber Foundation.

[Register here](#)

Business Voices for Recovery: Tours, Talks and Taps - May 7th

Join us **Wednesday, May 7th**, from **8 a.m. to 5 p.m.** for **Business Voices for Recovery: Tours, Talks and Taps** - a full-day, mobile summit exploring recovery and resilience across the River Arts District, Biltmore Village and Swannanoa.



This immersive event replaces our annual intercity Visit, offering firsthand insight into the stories, strategies and data driving our region's recovery. Travel by charter bus to hear directly from business and civic leaders about what's reopening, what's still needed, and how infrastructure improvements

TOP STORY

City Council enters uncertain budget season; sets recovery priorities

Last week's Asheville City Council annual retreat began an uncertain FY26 budgeting process with the city forecasting \$17.6 million revenue loss for the current fiscal year. Further impacts on sales tax (down 6.5% to-date) and property taxes are unknown complicating the process. While \$225 million in federal disaster recovery funds are expected, meeting operational budgets remains a challenge as property tax increases may need to be considered to balance the general fund budget.

Council members also identified [guiding principles and four priority areas](#) focused on Helene Recovery, people, housing, infrastructure/environment and economy. Retreat facilitators and City staff will identify draft priority actions to be shared with Council at a future work session.

Members of the public can offer input on budget priorities at the [next City Council meeting](#) on Feb. 2 at 5 p.m.

[Read more about the budget process](#)

SHARE YOUR BUSINESS'S IMPACT & NEEDS...
WNC HELENE BUSINESS RESPONSE SURVEY

LOCAL POLICY UPDATES

Weigh in on disaster recovery funding; Virtual meeting Feb. 18

We encourage businesses to attend a **virtual information and input session on Tues. Feb. 18 at 4 p.m. to weigh in on the Community Development Block Grant - Disaster Recovery (CDBG-DR)** funds. This is a good opportunity to voice recovery needs for businesses, including continued need for small business grants that are essential for business retention.



CDBG-DR Small Business Support Work Group Summary Report

Coordinated in partnership with
Asheville Area Chamber of Commerce
City of Asheville
Go Local Asheville.
Prepared by Kinetic Talent
September 11, 2025

CDBG-DR Work Group



Small Business Support Work Group Participants

Asheville Independent Restaurant Association
Asheville Downtown Improvement District
Asheville/Buncombe Hotel Association
Asheville Area Chamber of Commerce
West Asheville Business Association
Asheville Downtown Association
Recovery Leadership Alliance
Biltmore Village Association
Mountain BizWorks
YMI Cultural Center
The People's Place
Go Local Asheville
Explore Asheville
Institute Capital
RAD Biz
Arts AVL
SBTDC





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Resources + Support for Business:

What is available to businesses now and what's on the way



James Shelton

Community Development Division Manager
Community & Economic Development Department

City of Asheville

Community Development Block Grant - Disaster Recovery (CDBG- DR)

Small Business Support Program Update

October 27, 2025

James Shelton
Community Development Division Manager



What is CDBG-DR?

CDBG-DR Program Overview

- The City is an entitlement community in the Community Development Block Grant (CDBG) program through the Dept. of Housing and Urban Development (HUD)
- In January, Congress and HUD allocated **\$225,010,000** in CDBG-Disaster Recovery (CDBG-DR) funds to the City for disaster recovery.
 - We were fortunate to be awarded this funding so early after our disaster (3 months), as other communities often wait years for such an award
 - **Funding of last resort** after all other recovery resources have been exhausted
- The **CDBG-DR Action Plan** describes how the City intends to use CDBG-DR funding to address unmet Helene-related needs.
- A robust community engagement process informed the Action Plan.
- For implementation, the focus is on **early wins, planning,** and **long-term resilience.**
- Further engagement with business community stakeholders has led to refinement of the types of activities we will be funding in the Small Business Support Program

Overview of CDBG-DR Small Business Support Program

CDBG-DR Program Category Allocations

Program Area	Allocation
Housing	\$31,000,000
Infrastructure	\$125,000,000
Economic Revitalization	\$52,000,000
Public Services	\$2,000,000
Planning	\$3,759,500
Administration	\$11,250,500
TOTAL	\$225,010,000

Economic Revitalization Program Allocations

Program Name	Allocation Amount
Revitalization of Flooded Commercial Districts Program	\$30,000,000
Small Business Support Program	\$17,000,000
Workforce Development Program	\$5,000,000
TOTAL	\$52,000,000

- **The Revitalization of Flooded Commercial Districts Program** will provide funding for site development and improvements, facility improvements, flood-proofing, arts and cultural support, and equipment investments.
- **The Workforce Development Program** will address the need for skilled labor and specialized training to benefit the City's recovery and rebuilding efforts.



Community Development Block Grant - Disaster Recovery (CDBG-DR)

Small Business Support Program



Purpose: To restore and revitalize Asheville's small business sector, which serves as a foundational pillar of its local economy.



Program Goals

Promote economic
stabilization &
continuity for impacted
small businesses

Prioritize job creation
and retention
activities that benefit
LMI persons

Leverage local
partnerships to
extend reach

SBSP Delivery Model



Delivery Model:

- **The City will not fund small businesses directly.**
- The Program will be administered by subrecipient organizations, a.k.a. *partners*, through competitive Notices of Funding Opportunity (NOFOs).

Minimum award for
subrecipients

\$250,000

Maximum award for
subrecipients

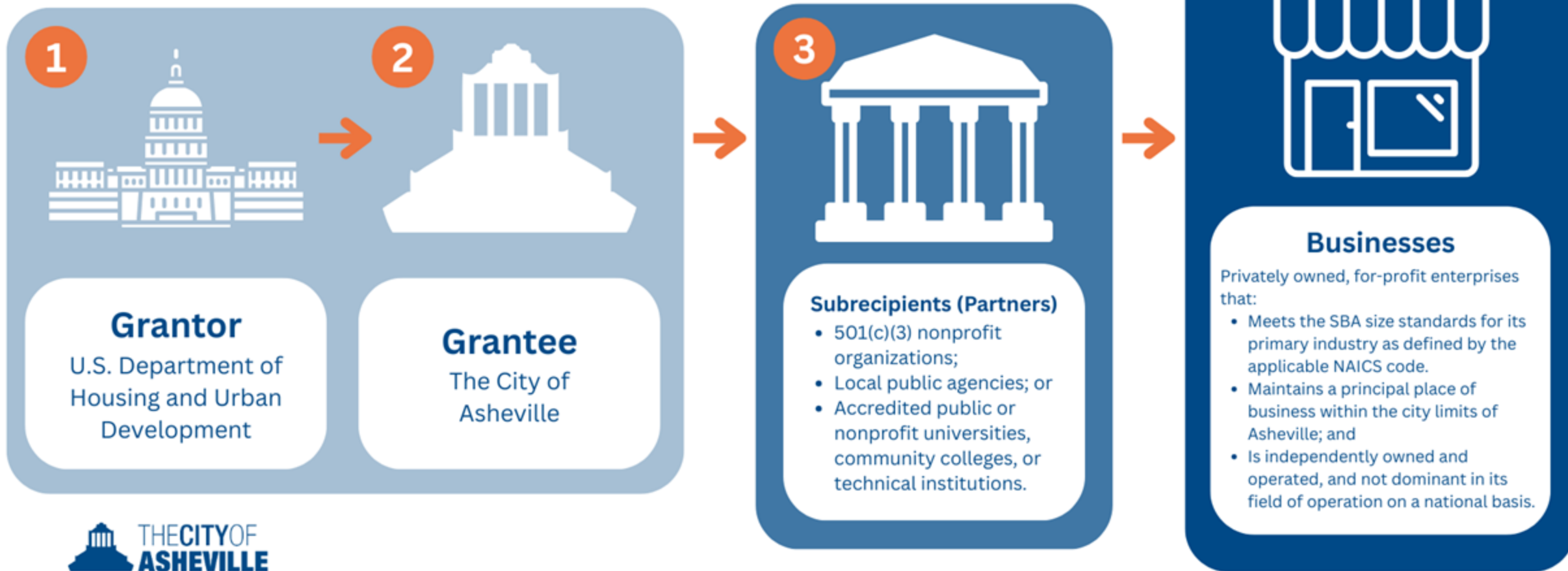
\$10,000,000



Community Development Block Grant - Disaster Recovery (CDBG-DR)

Small Business Support Program

“How will money get into the hands of the community?”





Community Development Block Grant - Disaster Recovery (CDBG-DR)

Small Business Support Program



Action Plan

The **Action Plan** serves as our master blueprint outlining our strategy to address unmet needs. It explains what the City may do and is the basis for the more detailed Program Manual.

Informed by the City's Unmet Needs Assessment, Recovery Priorities Survey, and WNC Business Impact Survey.



Program Manual

The **Program Manual** is the practical, operational tool for implementing the Action Plan that explains the procedures for how we are going to implement the Program.

Now live on AshevilleRecovers.org



NOFO

A **Notice of Funding Opportunity (NOFO)** specifies the activities that the City is looking to fund and offers a tangible application opportunity for a subrecipient to implement the Program.*

The NOFO, informed by sessions with small business support organizations, will be released this month.

*Note that the actual amount that will be made available in the NOFO will be less than \$17M after subtracting grantee support and administration costs to the City of Asheville, as well as retaining 3% for mitigation activities that will be noticed separately.

SBSP Delivery Model



Program Specifics:

- Following further stakeholder engagement, this program has been refined to prioritize **grants & technical assistance** (foregoing loans at this time)

Grants

- Working capital and operational continuity.
- Equipment or inventory replacement.
- Temporary lease assistance.
- Disaster-related technology or service upgrades.
- Support to reestablish disrupted business services.
- Costs associated with job creation, retention, or retooling.

Technical Assistance

- Business planning and strategic recovery guidance.
- Marketing, communications, or outreach strategies.
- E-commerce or technology adoption assistance.
- Financial literacy, budgeting, or post-disaster restructuring.
- Navigational support for permitting, licensing, or compliance processes.
- Preparedness training for economic disruptions.

*Note that the actual amount that will be made available in the NOFO will be less than \$17M after subtracting grantee support and administration costs to the City of Asheville, as well as retaining 3% for mitigation activities that will be noticed separately.

CDBG-DR Small Business Support Program Timeline

Where Are We?

City anticipates engaging the Economic Recovery Board for information sharing & advocacy throughout program

Oct
'25

Nov
'25

Dec
'25

Jan
'26

Feb
'26

Mar
'26

Spring -
Summer '26

Small business
grant and TA
opportunities
start to become
available
through
subrecipients

NOFO Application
Period

Applicant Pre-Proposal
Conference & TA

City Eligibility Review &
Evaluation Process
Commences

PEDE Council Committee
Subrecipient
Recommendation

Request for Council
consent for subrecipient
agreement (SRA)

Contingent SRA Award

Project launch!
Subrecipient
commences
approved activities
in compliance with
federal and City
requirements.

Onboarding
Implementing Partner

NOFO Preparation

PEDE Council Committee
check-in prior to NOFO
issuance

NOFO Issuance

Eligibility Review &
Competitive
Selection Process
Completed

City begins program
development with
recommended
subrecipient(s)

Developing
subrecipient manuals

Award contingencies

Subrecipient
Agreements
Execution

Notice to Proceed

Program Administration and Upcoming NOFO

Subrecipient Application & Award Process

- The City will solicit subrecipient partner applications with a **30-day application window**.
- The City will schedule a **pre-proposal conference** for applicants and deliver ongoing TA.
- Applicants will be scored on alignment with recovery goals, community impact, readiness, and leveraging of resources. Threshold requirements include:
 - **Organizational capacity** & financial stability;
 - **Program delivery** experience; and
 - **CDBG-DR compliance readiness**.
- Award recommendations will be made **contingent** on eligibility, environmental review, and Duplication of Benefit (DOB) clearance.
- Note that the actual amount that will be made available in the NOFO will be **less than \$17M** after subtracting grantee support and administration costs to the City of Asheville, as well as retaining 3% for mitigation activities that will be noticed separately.

Next Steps



Community Development Block Grant - Disaster Recovery (CDBG-DR) **Small Business Support Program**

- Following the competitive selection process for subrecipient and prior to contingent award, staff will return to Planning, Economic Development, and Environment (PEDE) Committee for action to recommend subrecipients prior to Council vote.
- City Council ultimately approves selection of subrecipient partners
- We will conduct Recovery Board engagement throughout implementation for information sharing and advocacy.
- Subrecipient partners will then begin their roll out of grant and technical assistance programs to small businesses

Business Eligibility and Readiness

Will my business qualify for assistance?

- Meet the U.S. Small Business Administration (SBA) size standards for their primary industry, as defined by the applicable NAICS code;
- Maintain a principal place of business within Asheville city limits;
- Be independently owned and operated, and not dominant in their field of operation on a national basis;
- Demonstrate a direct or indirect economic impact or disruption resulting from Tropical Storm Helene; and
- Support job creation or retention, especially benefiting low- and moderate-income (LMI) residents.

What can a business do to get grant ready?

- 2024 and 2025 W-2 Wage and Tax Statements
- 2024 and 2025 profit and loss statements
- Proof of business ownership to demonstrate independence
- Unique Entity Identifier (UEI) number - If your business does not already have a UEI, you can register for one at sam.gov
- Commercial and Government Entity (CAGE) code - If your business does not already have a CAGE code, you can register for one at cage.dla.mil
- North American Industry Classification System (NAICS) code - If your business does not currently have a NAICS code, you can register for one at naics.com

Thank you

Please visit
AshevilleRecovers.org
for more information and to subscribe to updates



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Marcus Kirkman

Business Inclusion Manager
Community Economic Development

City of Asheville

Asheville Business Inclusion Program

Asheville Chamber of Commerce-Policy on Tap

October 27th, 2025

Marcus Kirkman

Asheville Business Inclusion Manager,
Community and Economic Development
Department



ABI Policy and Office

- Address/Decreased disparities in Contracting
- Widen Opportunities for MWBE participation
- Increase competition in the Economic Procurement and Contracting marketplace
- Ensure the proper and diligent uses of public funds
- Increasing the City's awareness of available Minority, Women and small business vendors
- Increasing MWBE utilization in City contracting
- Promotion existing and start-up development of small business growth and profitability in the Asheville Regional Area
- Monitoring, evaluating and reporting on Minority/Women Business Enterprises

Types of Services the City Typically Needs

The City usually contracts for three main types of services:

1. **Building and Construction & Repair**

- Construction & Repair: Services for renovating and fixing things, not involving buildings.
- Building Construction: Services for constructing or renovating buildings.

2. **General Services**

- This category includes a wide range of services like cleaning, landscaping, legal advice, and more.

3. **Professional Services**

- These are specialized services like architecture, engineering, and surveying.

Where the City of Asheville Contracting Opportunities live

Steps for a Business to develop a relationship with the City of Asheville

- Become a registered Vendor
 - Vendor registration is processed through our Finance Dept. Typically takes 3-5 business days.
 - Once processed, business is assigned a unique Vendor number to be used for payment and future bidding
- MWBE(Minority/Women owned Business Enterprise) Certification
 - After becoming a registered Vendor, MWBE Certification available for those businesses who are 51% Minority or Woman owned
 - Becoming a registered Vendor and or MWBE Certified provides business presence and visibility internally(17 City of Asheville Depts) and externally (Public facing City of Asheville website)
 - I.N.S.P.I.R.E. email listserv; sharing business information, resources and opportunities

Thank You!

Contact: Marcus Kirkman, ABI Manager

Email: abi@ashevillenc.gov

Phone: 828-450-2928



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Christine Laucher

Strategic Partnership Manager
Southwestern Regional Manager

Mountain BizWorks

MOUNTAIN BIZWORKS ON TAP

Christine Laucher
Strategic Partnerships

mountain 
bizworks



OUR VISION

Mountain BizWorks envisions a thriving Western North Carolina in which small business owners and aspiring entrepreneurs have access to the resources needed to make their dreams a reality—a region where collaboration, creativity, innovation, and investment generate opportunity and prosperity for all.



SERVING THE WNC MOUNTAINS

- Founded in 1989
- US Treasury-certified CDFI
- Offices in Asheville & Boone
- All decisions made locally



GET TAILORED FUNDING

Our financing helps WNC small businesses launch and expand. Loans range from \$1,000 to \$500,000 and can help when traditional bank funding is not available or sufficient.

Our loans can be used for a variety of business purposes from equipment purchases to working capital to expansion projects.



HURRICANE HELENE RECOVERY IMPACT

WNC Strong

Helene Business Recovery Fund Loans:

Amount Invested: **\$47M**

Number of loans: **800**

WNC Strong

Helene Business Recovery Fund Grants:

Amount Invested: **\$7.4M**

Number of grants: **669**

Total job impact of both efforts: **9332**

BUSINESS RECOVERY RESOURCES – wncstrongtogether.org



WNC Strong is a collective of partners who love Western North Carolina:



BUNCOMBE COUNTY GOVERNMENT



START. GROW. THRIVE.

mountainbizworks.org

WNC Strong: Recover Forward Scholarships



- Automatic scholarship for every client who applies
- 10 hours of guaranteed free coaching
- 80% off all courses, workshops, and learning programs
- Valid for 2 years



MEET THE DREAMER—New Business

Crusco



Asheville, NC

MEET THE DREAMER—Commercial Real Estate

Patty Adamic, Mike's on Main



Hendersonville, NC

MEET THE DREAMER— Electrify Fund

**Bryson City
United Methodist Church**

Bryson City, NC

- First Electrify Fund project
- Installing a solar power system
- Plan will save over \$1,000 per month in electricity; pay itself off in 7-8 years



Electrify Fund Workshop - November 5



The 2025 Solar Deadline: How to Lock in Your Savings



Eric Burton

Mountain BizWorks Electrify Fund



Scott Zintz

Sugar Hollow Solar

NOVEMBER 5 • 2:30 - 3:30 PM

REGISTER NOW
[MOUNTAINBIZWORKS.ORG/ELECTRIFYWEBINAR](https://mountainbizworks.org/electrifywebinar)

MEET THE DREAMER– Business Acquisition + Expansion

Tara Nyanga, Owner

**Sugarcane Studios: Sewing Studio
Asheville, NC**

- **Valuated by Market Advisors**
- **Purchased online retail store**
- **Co-launched with brick and mortar location**

Sugarcane  STUDIOS





Thank You!

Christine Laucher

**Strategic Partnership
Manager**

christine@mountainbizworks.org

CONTACT US

More Information:

mountainbizworks.org

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153 S. Lexington Avenue
828-253-2834

Boone Office:

164 Depot Street
828-773-3052

Thank You!

WNC Helene -1 Year Later- BUSINESS FEEDBACK SURVEY

