**From:** esthermanheimer@avlcouncil.com
**To:** "Ashley Cooper"; Sybil Tate; Jasmine Beach-Ferrara; Alfred Whitesides; Brownie W. Newman; Kit Cramer; Avril Pinder; "Debra Campbell"; "Keith Young"; sheneikasmith@avlcouncil.com
**Cc:** karchie; Paulina Mendez; ysmith; ndavis; rmulcahy; Dakisha Wesley
**Subject:** RE: Timely request - One Buncombe Fund
**Date:** Thursday, April 23, 2020 1:35:38 PM

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**Here's some data regarding the fund to date:**

**As of April 21- Mountain BizWorks numbers:**

- # of loans made: 38
- $total amount of loans: $358,000
- # of loan applications: 179
    - # of minority/women-owned businesses – 29
    - # of jobs retained- 339
- loans per business size
    - 1-5employees- 17
    - 6-10 employees- 9
    - 11-20 employees- 9
    - 21-30 employees- 3
    - greater than 30 employees- 0

**HHS program for individuals update:**

- Amount of funds provided to service providers on behalf of individuals: $371,154
- # of individuals approved for funding: 793
- # of individuals contacted: 2106
- # of applications pending: 1484

**Esther Manheimer**
**Mayor, City of Asheville**
**P.O. Box 7148**
**Asheville, NC 28802**
**Cell 828.231.8016**
**esthermanheimer@avlcouncil.com**

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**From:** Ashley Cooper <Ashley@easilyamazed.com>
**Sent:** Thursday, April 23, 2020 12:27 AM
**To:** Sybil Tate <Sybil.Tate@buncombecounty.org>; Jasmine Beach-Ferrara <jasmine.beach-ferrara@buncombecounty.org>; alfred.whitesides@buncombecounty.org; Brownie W. Newman <brownie.newman@buncombecounty.org>; Kit Cramer <kcramer@ashevillechamber.org>; Esther Manheimer <esthermanheimer@avlcouncil.com>; Avril Pinder <Avril.Pinder@buncombecounty.org>; Debra Campbell <dcampbell@ashevillenc.gov>; Keith Young <Keithyoung@avlcouncil.com>; sheneikasmith@avlcouncil.com
**Cc:** Kimberlee Archie <KArchie@ashevillenc.gov>; Paulina Mendez <Pmendez@ashevillenc.gov>; Yashika Smith <ysmith@ashevillenc.gov>; Nia Davis <ndavis@ashevillenc.gov>; Rosanna Mulcahy <rmulcahy@ashevillenc.gov>; Dakisha.Wesley@buncombecounty.org
**Subject:** Timely request - One Buncombe Fund

Dear County & City leaders,

Thank you for your efforts to provide economic support to members of our community. **I'm writing to ask that you take quick actions to ensure that the remainder of the funds are distributed with a strong racial equity lens and to those whose basic needs are being hardest hit by this crisis.** Last I heard there is $1.6 million dollars in the Fund and $645,569 had already been distributed.

Many community members have reviewed the information that Asst. Manager Sybil Tate has been helpful in making accessible and our concerns about the distribution of the available funds and the processes to apply for funds - for both individuals and businesses - are still present. Unfortunately, there are many historical examples where government aid in response to a crisis is distributed in ways that are seeped in systemic racial inequity. With your leadership, we can write a different history, but it appears that we are not yet on that path.

It was noted that "When the One Buncombe Fund Board was formed, we had many discussions about equity and inclusion. We wanted to be sure that we targeted minority and women-owned businesses with these funds. We received input from the City's Office of Equity and Inclusion about our forms and they participated in a Board meeting and provided feedback on our program."

Is there on-going support being provided to ensure an equity lens is evident in the outcomes and implementation? Perhaps by the City's Equity and Inclusion Office, the Business Inclusion Office, or any of the County's own equity efforts? I'm cc'ing some of those leaders in case others have insight to add. Below you can also see the question that was raised about adding representation to the Board itself.

I am happy to talk further about this with anyone. I believe that if we work together, we can mitigate the impact of this economic and humanitarian crisis and stop it from amplifying inequities. Please let's be diligent in putting into practice the stated priority of racial equity.

With gratitude and in community,
Ashley

P.s. Some of the outstanding questions are below and all of the information that has been shared can be found here.

On Tue, Apr 21, 2020 at 1:27 PM Ashley Cooper <Ashley@easilyamazed.com> wrote:

> Dear Sybil and Commissioners,
> Thank you again so much for this additional information. It is very helpful to feel the County's transparency and communication around this program and the numbers and ways people are being supported. I pray that we as a county are able to surprise ourselves in our capacities to meet the needs of those vulnerable in this humanitarian crisis.
>
> ## Individuals
> I see that you have indicated that the individual applications have been approved by race in ways that correspond with the county's overall demographics. However, it would seem to me that a more helpful measure would be the numbers of individuals who are living at or near the poverty line. I would imagine that those are the individuals that are most at risk during this financial upset and who would be the highest priorities for emergency funds. If I'm reading the U.S. Census data correctly (attached and source), it appears that in Buncombe County in the last 12 months African Americans and Latinx folks living below the poverty level was 41.9%. In alignment with your commitment to racial equity and thus focusing on not just making things equal, but going above and beyond to accommodate the decades of systemic racism in our community, can the standards of prioritization be shifted for this emergency relief funding?
>
> - Applications approved by race: 83.3% white, 6.69% hispanic or latino, 6.21% black
>
> For comparison, I have pulled the census estimates from 2019:

| Race and Hispanic Origin | |
|---|---|
| White alone, percent | 89.4% |
| Black or African American alone, percent(a) | 6.3% |
| Hispanic or Latino, percent(b) | 6.7% |

> ## Businesses
> You've stated that "We wanted to be sure that we targeted minority... -owned businesses with these funds."
> It appears that businesses owned by People of Color have only received 10-17% of the loans. And the raw numbes indicate that only 4-7 business owners of color have been granted loans. Do you find that these numbers align with your commitment to being sure that businesses owned by People of Color are being supported to sustain during this economic crisis?

| Race/Ethnicity | Total | Female | Male | Unknown / Not Stated |
|---|---|---|---|---|
| Black or African American | 3 | 0 | 3 | 0 |
| Latino | 1 | 0 | 1 | 0 |
| White | 34 | 23 | 11 | 0 |
| Other | 1 | 1 | 0 | 0 |
| Multi-Racial | 2 | 0 | 2 | 0 |
| Unknown / Not Stated | 1 | 0 | 0 | 1 |
| Totals | 42 | 24 | 17 | 1 |

> ## Commisioners
> Given the information above and the composition of the board indicated below, I am wondering if there is will to ammend the bylaws to add additional members to this board and to include a few members who have life-experience-expertise, a set of key stakeholders who are not currently on the decision-making body for this Board overseeing fund distribution?
>
> - Board members -- It appears that all members are high level employees at Buncombe County, City of Asheville, Chamber, Biltmore Farms and a couple possible retired high level/high net-worth community leaders and one small business owner. If this is correct, I am wondering if you perceive that you are missing input from people who can personally relate to requiring access to assistance funds such as these? When the One Buncombe Fund Board was formed, we had many discussions about equity and inclusion. We wanted to be sure that we targeted minority and women-owned businesses with these funds. We received input from the City's Office of Equity and Inclusion about our forms and they participated in a Board meeting and provided feedback on our program. We chose to work with Mtn. Bizworks due to their experience working with small businesses and their commitment to working with women

and minority-owned businesses.

Individuals with such insight would have valuable input regarding the distribution criteria and accessibility of processes that are being used. Has this point been considered? Are additional members an option? We could change the bylaws to increase the number of board members.

I hope that you know that I write all of this in support of your leadership and in hopes that we can work together as a community to truly live into the values of racial equity, especially in this time when inequities are being exacerbated by this humanitarian crisis.

With gratitude and respect,
Ashley

On Mon, Apr 20, 2020 at 1:17 PM Sybil Tate <Sybil.Tate@buncombecounty.org> wrote:

Ms. Cooper,
Thanks again for your interest in One Buncombe! See below for responses to your questions.

Please feel free to contact me if you need more information,

Sybil

**From:** Ashley Cooper <Ashley@easilyamazed.com>
**Sent:** Sunday, April 19, 2020 5:40 PM
**To:** Jasmine Beach-Ferrara <Jasmine.Beach-Ferrara@buncombecounty.org>; Sybil Tate <Sybil.Tate@buncombecounty.org>
**Cc:** Brownie W. Newman <Brownie.Newman@buncombecounty.org>
**Subject:** Re: One Buncombe Question

Jasmine and Sybil,

Thank you so much for all of your efforts and for making this information available so quickly. I greatly appreciate it and you. It's heartening to see this money being made available to those in our community who are seeking support during this humanitarian crisis. I am grateful for how the County continues to respond.

I have a few follow up questions that I hope you'll also be able to answer. I know racial equity is a priority of the County at this time and the data around these types of decisions is a valuable indicator for how that priority is translating to action, particularly amongst a crisis such as this one which is hitting everyone and hitting some harder than others. It's great to see that over 75% of the business loans have gone to minority and women owned businesses.

Follow-up questions:

- For individuals
  - It appears that applicants have to be citizens and that these funds are not accessible to residents in the county who are not citizens. Is this correct? No. The requirement is that an individual must be a county resident.
- Would you provide the data of funds approved and applications received and/or contacted broken down by race?

Applications approved by race: 83.3% white, 6.69% hispanic or latino, 6.21% black

For comparison, I have pulled the census estimates from 2019:

| Race and Hispanic Origin | |
|---|---|
| White alone, percent | 89.4% |
| Black or African American alone, percent(a) | 6.3% |
| Hispanic or Latino, percent(b) | 6.7% |

  - Can you provide a breakdown of the money allocation based on types of assistance the grant is covering (i.e. rent, mortgage, medication, utilities, etc.)

Allocation by assistance:

| Assistance Types: | Amount | # of Payments | % of Total |
|---|---|---|---|
| Housing | $178,034.46 | 229 | 66.0% |
| Utilities | $62,735.86 | 328 | 23.3% |
| Car Payment | $15,971.67 | 51 | 5.9% |
| Other | $11,258.14 | 73 | 4.2% |
| Food | $1,575.00 | 12 | 0.6% |

- Would you consider expanding to provide support for things like food, transportation expenses, insurance, home supplies, child and education supplies? Yes, those items are eligible. These could be in the form of gift cards (I know y'all have a history with gift cards, but this is a different time and a crisis with particular needs)

- For small businesses

  - Are there plans to expand this to include any grants, for businesses that have no income being generated during this time? We have been advised by attorneys at the UNC School of Government (and the City and County attorneys concur) that grants to businesses are not allowed by NCGS and the State Constitution. The loans do not require any type of payment for 6 months.
  - Would you further break down the data of minority/women-owned businesses by race and gender (i.e. owned by white woman, black woman, latino male, etc.)?

| Race/Ethnicity | Total | Female | Male | Unknown / Not Stated |
|---|---|---|---|---|
| Black or African American | 3 | 0 | 3 | 0 |
| Latino | 1 | 0 | 1 | 0 |
| White | 34 | 23 | 11 | 0 |
| Other | 1 | 1 | 0 | 0 |
| Multi-Racial | 2 | 0 | 2 | 0 |
| Unknown / Not Stated | 1 | 0 | 0 | 1 |
| **Totals** | **42** | **24** | **17** | **1** |

- Board members -- It appears that all members are high level employees at Buncombe County, City of Asheville, Chamber, Biltmore Farms and a couple possible retired high level/high net-worth community leaders and one small business owner. If this is correct, I am wondering if you perceive that you are missing input from people who can personally relate to requiring access to assistance funds such as these? When the One Buncombe Fund Board was formed, we had many discussions about equity and inclusion. We wanted to be sure that we targeted minority and women-owned businesses with these funds. We received input from the City's Office of Equity and Inclusion about our forms and they participated in a Board meeting and provided feedback on our program. We chose to work with Mtn. Bizworks due to their experience working with small businesses and their commitment to working with women and minority-owned businesses.

  Individuals with such insight would have valuable input regarding the distribution criteria and accessibility of processes that are being used. Has this point been considered? Are additional members an option? We could change the bylaws to increase the number of board members.

- According to the media, it sounds like significant funds have been donated by outside sources. If the business support is solely through loans, is it clarified how that money, once repaid, will continue to be invested in local small businesses? It seems that as is, this fund coud turn into a revenue stream for the County, if I'm understanding the mechanics correctly. The BCSF is a separate organization from Buncombe County Government. The financials are kept separately from the county's. The BCSF Board has not discussed giving the money to Buncombe County. The only options that have been discussed thus far are keeping the fund with BCSF in the event of another economic disaster or adding funds to Mountain Community Capital.

Again, thank you so much for all of your work during this uncertain and high intensity time.

Appreciatively,
Ashley

> - What is the criteria for making payments/grants?
>
> Attached is the policy for individuals and the criteria for businesses is listed here: https://www.mountainbizworks.org/coronavirus/covid-19-loans/one-buncombe-fund/
>
> - What data is already available on how money has been spent/distributed?
>
> As part of our contract with HHS and Mtn. Bizworks, they are required to report data on a weekly basis. However, Mtn Bizworks and HHS have been providing updates twice a week and daily, respectively, due to the fast pace at which their numbers are changing. The numbers below are from Friday, April 17th.
>
> **Mtn Bizworks (Small business loan program):**
>
> - # loans made: 38
> - total amount of loans made: $358,000
> - # of loan applications: 179
>
> Loans per business size
>
> - 1-5employees- 17
> - 6-10 employees- 9

- 11-20 employees- 9
- 21-30 employees- 3
- greater than 30 employees- 0

- # of minority/women-owned businesses – 29
- # of jobs retained: 339

**HHS program for individuals:**

- Amount of funds provided to service providers on behalf of individuals: $287,569
- # of individuals approved for funding: 664
- # of individuals contacted: 1305
- # of applications pending: 1533

- Who (or the roles they fill) is on the board of 7 people who are making these decisions beyond Kit Cramer as the chair?

The number of board members increase from 7 to 9 to add individuals with financial and fundraising expertise. There is a list of board members at the bottom of this page: https://www.buncombecounty.org/governing/community-investment/service-foundation/default.aspx

I'm also curious about where and when the conversation will be had about plans for opening up to out of town visitors again. That seems like a huge elephant in our community that will require a lot of hard conversations.

With gratitude and respect,
Ashley

On Tue, Apr 14, 2020 at 12:48 PM Ashley Cooper <Ashley@easilyamazed.com> wrote:

> Thank you Jasmine for getting back to me. I really appreciate it. (I'm including Brownie on this email). Sending well-wishes and gratitude to you both.
>
> I have a few questions about the OneBuncombe Fund. Can you share what is the criteria for making payments/grants? What data is already available on how money has been spent/distributed? And who (or the roles they fill) is on the board of 7 people who are making these decisions?
>
> Thank you so much,
> Ashley
>
> On Fri, Apr 10, 2020 at 4:16 PM Jasmine Beach-Ferrara <Jasmine.Beach-Ferrara@buncombecounty.org> wrote:
>
>> Hi Ashley,
>> I hope this finds you well in these trying times.
>>
>> I wanted to follow up on your email.
>>
>> One concrete resource I can share is the One Buncombe fund, through which people can apply for assistance with bills including rent. More information is at: www.onebuncombe.org. Chief Beasley's order has now been extended until June 1. My hope is it will continue to be extended as long as these conditions persist.
>>
>> At the county level, we have inquired about whether it would be legal to do what Oakland has and have been advised it is not legal under the laws about local states of emergency.
>>
>> Take care,
>> Jasmine
>>
>> Jasmine Beach-Ferrara
>> Buncombe County Commissioner, District 1
>> e: Jasmine.Beach-Ferrara@buncombecounty.org
>> p: 828.250.4004

**From:** Ashley Cooper <Ashley@easilyamazed.com>
**Sent:** Monday, March 30, 2020 4:34 PM
**To:** Keith Young <keithyoung@avlcouncil.com>
**Cc:** Avril Pinder <Avril.Pinder@buncombecounty.org>; Brian Haynes <brianhaynes@avlcouncil.com>; Brownie W. Newman <Brownie.Newman@buncombecounty.org>; Debra Campbell <dcampbell@ashevillenc.gov>; Esther Manheimer <esthermanheimer@avlcouncil.com>; Jasmine Beach-Ferrara <Jasmine.Beach-Ferrara@buncombecounty.org>; Julie Mayfield <juliemayfield@avlcouncil.com>; Alfred Whitesides <Alfred.Whitesides@buncombecounty.org>; Amanda Edwards <Amanda.Edwards@buncombecounty.org>; cc: Gwen Wisler <gwenwisler@avlcouncil.com>; Joe Belcher <Joe.Belcher@buncombecounty.org>; Mike Fryar <Mike.Fryar@buncombecounty.org>; Robert Pressley <Robert.Pressley@buncombecounty.org>; sheneikasmith@avlcouncil.com; vijaykapoor@avlcouncil.com
**Subject:** Re: Stress in our Community

Thank you Councilman Young for your response.

Could you please inquire with the City's legal department (or the County's if any of the Commissioners or Manager is reading this)? I understand that the courts have halted for 30 days, however, that does not mean that landlords will not still harass tenants and that does not provide any peace of mind for our local renters (32% of our residents if my google search is correct), many of whom are exceptionally stressed and unsure how to proceed.

I am so grateful that y'all are exploring options that would provide monetary assistance. In the meantime, while those details are being worked out, what can be done to follow Oakland's lead and bring some peace of mind in this already stressful time?

With so much gratitude,
Ashley

On Sun, Mar 29, 2020 at 11:11 PM Keith Young <keithyoung@avlcouncil.com> wrote:

> Ashley,
> I cannot speak to the city's legal authority to directly intervene on behalf of tenants evictions. However, NC's Chief Justice Beasley has halted evictions in the court system for 30 days from the signing date of the order she signed. It's possible this could be extended. I've attached a link.
>
> In the meantime, I suggested at the last council meeting that we explore an emergency rental assistance program funded through our housing trust fund via bond money and to also increase our aid to the eviction assistance program run by Pisgah Legal to help aid those facing eviction. Hope this is helpful. I'll try and pursue these suggestions through council.
> -Keith Y.
>
> https://www.nccourts.gov/news/tag/press-release/chief-justice-beasley-announces-judicial-branch-response-to-covid-19-coronavirus
>
> On Sun, Mar 29, 2020 at 10:23 PM Ashley Cooper <Ashley@easilyamazed.com> wrote:
>
>> Dear City and County leadership,
>>
>> What are you doing about the extreme anxiety and stress residents in our city are experiencing because of an inability to pay their rent/mortgage on April 1st? Whose jurisdiction is a decision to ban evictions during this time when unemployment suddenly spiked and new jobs are not available? Please see the leadership of Oakland below if you're not already familiar with it.
>>
>> Thank you for doing all you can. We are in this together,
>> Ashley
>>
>> **In Oakland, California**
>> "The Oakland City Council unanimously passed an emergency ordinance Friday banning landlords from evicting residential and commercial tenants during the coronavirus pandemic, at least until May 31.
>>
>> The council took the action at a special video-conference meeting to help tenants who can't pay their rent for health reasons or because they lost their jobs or had their income reduced.
>>
>> The ordinance goes beyond those approved by other cities in response to the spread of COVID-19 by also temporarily freezing rent and prohibiting any late payment fees. Eviction notices filed during the crisis also will be put on hold until May 31.
>>
>> Rent would still be owed after the moratorium expires." Source

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