



A Guide for

# Licensing & Permits

In Asheville & Buncombe County

&

A Primer of

Major Employment Laws  
Affecting Employers

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# Introduction

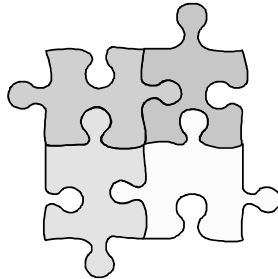


## Before You Open Your Doors

Most entrepreneurs would agree that operating a successful business is relatively easy in comparison to the long hours of preparation required before the first customer is served. The potential business owner must develop a strategic plan, establish an accounting system, coordinate a network of suppliers and employees, and market the product or service.

The business must also operate within certain regulations designed to protect the interest of all businesses and the public. These regulations concerning site location, permits, licensing and taxation, etc. are often confusing for the entrepreneur.

For this reason, the Asheville Area Chamber of Commerce, with the help and advice of city and county officials, has compiled this booklet. Its purpose is to guide entrepreneurs through the zoning, permitting and licensing processes for the Asheville area. To make the guide more user friendly, **[bracketed]** references correspond to the listings in the **Agency/Resource Index** at the back of this guide.



## Join the Chamber!

Business owners utilize a variety of resources to promote their businesses. By joining the Asheville Area Chamber of Commerce, you can access some of the most effective advertising and business opportunities available. For more information on becoming a member of the Asheville Area Chamber of Commerce, visit our Web site at [www.ashevillechamber.org](http://www.ashevillechamber.org) or call our representative in Member Services at (828) 258-6115. The Asheville Chamber is a 1,800+ member organization representing 85,000 employees, nearly the entire workforce of Buncombe County.

\* \* \*

The *Guide for Licensing and Permits* (“the *Guide*”) is a publication of the Asheville Area Chamber of Commerce, a non-profit organization. The Chamber is not a government entity and is not responsible for any changes in law or interpretations of law made by any local, state, or federal government entity. The *Guide* is offered as an overview to the requirements necessary to owning and operating a business in Buncombe County and the City of Asheville. It is not meant to be a comprehensive document or to take the place of any legal advice or government entity. The Chamber strongly advises that business owners and potential business owners contact the offices mentioned in the *Guide* for complete details and forms for your particular circumstances. It is further advised that you consult with an attorney and/or a CPA to insure your company is in compliance with all legal and tax requirements.

# A Four-Step Guide to Starting and Growing Your Small Business

## Step One: Getting the Help You Need



You just came up with the world’s greatest idea for a new business. Now what?

First, write it down! Then call the Chamber’s Small Business & Entrepreneurship Division. Our focus is on helping you turn your idea into a profitable, operating business. Our staff is available for free counseling and can serve as an initial sounding board for your idea. We also work closely with and serve as a resource center for the many other business support agencies available in the Asheville area. Whether you require assistance in developing a business plan, creating a marketing strategy, or preparing loan documents for presentation to a local traditional or non-traditional lender, we are here to help you or refer you to other agencies or individuals for help.

Often, one of the early tasks that should be undertaken is research about the community or area being considered for location of the enterprise. This is especially true for businesses starting up in or relocating to a new city. The Asheville Chamber’s Metropolitan Research Center (MRC) is the best source for data on community statistics, demographics, and economic trends. A variety of materials and information are available for the asking or for a modest fee (*see list below*).

Both the Small Business & Entrepreneurship Division and MRC are part of the Economic Development Department of the Chamber, working together to help meet the needs of business.

Below are publications currently available or in development. Some of these materials are FREE, while others are offered at a small charge (\$). Please ask for current prices when ordering.

<b><i>WNC Industrial Directory</i></b> (Book or CD-ROM)	A detailed listing of area industries in all 23 counties of Western North Carolina. (\$)
<b><i>Stats Asheville</i></b>	A series of one-page reports including various current demographic and economic statistics. (FREE)
<b><i>Economic Indicators</i></b>	A monthly statistical report covering key economic indicators. Updated monthly. (FREE)
<b><i>Annual Report</i></b>	A review of economic development in Buncombe County during the past fiscal year. (FREE)

<b><i>Community Snapshot</i></b>	A general overview of the Asheville community, including population, demographics, community facilities, major employers, taxes, climate, and cost of living. Updated quarterly. (FREE)
<b><i>Asheville Fact Book</i></b>	A detailed informational and statistical introduction to the Asheville area for industrial prospects. Updated quarterly. (\$)
<b><i>Major Employers Directory</i></b> (Book or CD-ROM)	A directory listing more than 400 companies in the four-county Asheville Metropolitan Statistical Area (Buncombe, Haywood, Henderson, and Madison) that have 50 or more employees. The directory includes information on companies from all sectors of business. Published annually. (\$)

## Step Two: Creating a Business Plan

Many people start a business before doing the proper amount of homework. Some manage to succeed, while others do not. To improve your odds for success, you should arm yourself with thorough research before entering your venture.

Creating a business plan is the first and most essential step in developing your business. It will be the centerpiece of any loan application package. In it must be all of your assumptions and the rationale behind them. Lenders must evaluate the potential success of any business they are asked to fund, and the business plan allows them to do so.

Additionally, the business plan demonstrates your knowledge of the industry and market, the requirements of your business in terms of skills and resources and its potential for success. Most important, the plan allows the lender to judge whether the business is likely to generate sufficient income to repay the loan.

The business plan also functions as the operational basis for your venture. Once your business is up and running, there will be much less time to plan, examine alternatives, and manage activities. A well-prepared business plan will continually aid you in your decision making.

### ***Before You Get Started***



Be careful when considering a totally new product or service. If no one else offers it, be sure and ask yourself why. It is sometimes better to enter a market with established competition and do it better than to try to sell a new product or service for which there may be no demand.

Business plans have varying formats. What the plan for your venture will look like depends on the type of business it is, how the plan will be used and whether the venture is a start-up, an expansion of an existing enterprise or an acquisition.

When writing your plan, strive for clarity, brevity and simplicity. But at the same time, be careful not to sacrifice thoroughness. Most business plans should not exceed 50 pages.

Regardless of what format is chosen, most business plans should at least discuss the following points:

### **The Concept**

- What is the company going to make, sell, distribute or service?
- Complete product/service descriptions
- Who is the customer?

### **Objectives**

- Operational (Short-term – i.e., sales goals, profit goals, market share)
- Long-term (What are your plans for growth?)

### **Market Analysis**

- General description of the entire market for the product or service
- Precise description of the market segment(s) to be pursued
- Description of intermediate influences on buyers, such as dealers, distributors, sales representatives, associations, etc.
- Competitive conditions – present and anticipated
- Pricing conditions – present and anticipated
- Governmental influences – present and anticipated
- History of similar products, services or businesses
- Break-even point estimates (i.e., how many units and/or how much of the market has to be sold to cover costs?)

### **Production**

- Equipment requirements
- Facility requirements
- Raw material, labor, and supplies requirements and sources
- Quality control, packaging, transportation, etc. requirements
- Program for initial time period
- Schedule (who is to do what by when)
- Budget
- Results expected
- Contingency plans

### **Marketing**

- Method(s) of selling and advertising to be employed
- Product or service features and benefits to be emphasized
- Program for initial time period (marketing calendar)
- Schedule (who is to do what by when)
- Budget
- Results expected
- Contingency plans

## **Technology**

If technology is an important ingredient in the success of the enterprise, a separate Technology section should be included here. Such a section would include details on staffing and methods of inquiry and testing as well as schedules, budgets, results expected and contingency plans.

## **Management Experience**

- How much experience management has in the field or related areas
- Resumes of key management personnel
- Personal financial histories of key personnel (may be required)

## **Organization & People**

- Who is accountable to whom for what
- Results expected (e.g., brief position descriptions)
- Contingency plans

## **Budget & Financial Projections**

- Projected cash flow from operations; i.e., total funds in and out for the initial time period
- Pro forma profit and loss statements
- Pro forma balance sheets
- Programs for monitoring and controlling funds with people and systems included in the organization planning
- Isolate all start-up costs

## **Ownership**

- Form of business – partnership, corporation, etc.
- Program for raising equity and/or debt money required, if any
- Projected returns to investors

## ***Need Help Writing Your Plan?***

Asheville has many support agencies that provide assistance in writing business plans. In most cases, their help is free. The following list will guide you to the appropriate resource(s).



Small Business & Entrepreneurship [OA2]	(828) 258-6116
Metro Business Research Center [OA25]	(828) 258-6137
Small Business Center – Asheville-Buncombe Technical Community College [ER2]	(828) 254-1921 x. 5851
SCORE: Counselors to America's Small Business [US3]	(828) 271-4786
Small Business and Technology Development Center [US8]	(828) 227-3441

Consumer Credit Counseling Service [OA26]	(828) 255-5166
Mountain Microenterprise Fund [OA23]	(828) 253-2834
Reference Department, Pack Memorial Library [LG9]	(828) 250-4741
Asheville Branch, Cherokee Native American Business Development Center [OA21]	(828) 252-2516

***Most Requested Numbers by New Businesses***

Agency	Telephone
Internal Revenue Service [US5]	(800) 829-1040
NC Department of Revenue [NC4]	(828) 251-6165
North Carolina Business License [NC11]	(800) 228-8443
Buncombe County Register of Deeds [LG7]	(828) 250-4300
City Privilege/Business License [LG18]	(828) 251-1122
U.S. Small Business Administration-NC District Office [US1]	(828) 225-1844

## Step Three: Getting the Capital You Need



Both traditional and non-traditional financial resources are available in the Asheville area for start-ups or existing small businesses. These include:

**Commercial Banks, Savings & Loans and Traditional Credit Unions** – The highest loan limits. Borrowers must exhibit good credit, collateral, and experience.

**Self-Help Credit Union** – Specializes in small business lending to women, as well as rural, minority and low-wealth individuals. Special focus on child-care and environmental businesses and micro loans. [OA13]

**Development Corporations** –Not direct loan sources. Provide loan guarantees to banks and local lenders. Offer programs with specific eligibility criteria. *For existing businesses only, not for start-ups.* [US1]

**Handmade In America** – Loans for craft-related businesses. [OA24]

**Mountain Commercial Loan Consortium** – Offers three tiers of loans to higher-risk clients. [OA27]

**Mountain Microenterprise Fund** – Offers peer group lending to those unable to obtain credit through traditional sources. [OA23]

**NC REAL Enterprises** – In partnership with high schools and secondary institutions, offers a course which helps participants create sustainable businesses. [OA28]

## Step Four: Developing Your Business

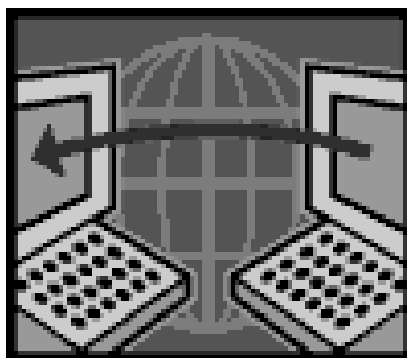
Starting and developing your own businesses is an exciting adventure. While the journey is often challenging, you are not alone. The Asheville Area Chamber of Commerce can level some of the bumps along the way through networking opportunities, interactive educational workshops and recognition events offered throughout the year. We also work closely with other existing local and state agencies servicing small business activities. New and existing businesses utilize these resources to develop and grow their ventures into thriving enterprises as the years go by. This resource network is dedicated to helping the small business community begin, stabilize and prosper.

If you are considering relocating to Asheville with a new or existing business, do not believe that by choosing the alluring environment of this mountain city you are giving up your link to the latest communications technology or your access to outside markets.

BellSouth provides the latest in fiber optic telecommunications service, including digital switching, ISDN, CCS7 service, loop diversity, four interexchange carrier points of presence (POPs) and numerous long-distance carriers. Cellular phone service is offered by a number of carriers. Internet access is available through several local providers, while Microsoft Network, Prodigy, Genie, America Online, CompuServe and AT&T have local access numbers as well.

Conveniently located, Asheville offers direct access to both I-40 and I-26 and easy access to four other interstate corridors, including I-85, I-81, I-77 and I-75. Asheville Regional Airport offers daily commercial flights as well as full general aviation services. The area is served by rail freight linkages, dozens of trucking companies and overnight delivery and mail service from all major carriers.

All these advantages combine to create a thriving business community that can easily connect you and your business with the world.





## Looking for Employees?

### You are enthusiastically invited to participate in the Western North Carolina Talent Bank

- What?** A great way to put a spotlight on your company, typical jobs you seek to fill from time to time, and current openings. A good way to keep local talent right here in Western North Carolina, and attract new talent from across the nation.
- Where?** You can **register your company's profile right now** by selecting the "Employment" link from the Asheville Area Chamber of Commerce's home page, [www.ashevillechamber.org](http://www.ashevillechamber.org). Choose the "Western North Carolina Talent Bank" and enter as an employer. The sign-up process is self-explanatory from there.
- When?** Within 24 hours of registering, you will receive notice that your user-ID and password have been authorized. **Please post any and all current openings as soon as possible.** To do so, use your user ID and Password to log onto the Talent Bank and this time choose the "My Jobs" tab. Follow the steps outlined to "Post a New Job." Because of financial support from AdvantageWest – North Carolina, you can now also elect to have Talent Bank listings cross-posted for you automatically to 70+ national job boards. As soon as job seekers register with the Talent Bank expressing interest in job categories that match your posted positions, you will receive an e-mail notification so you can contact them directly.
- Who?** Once your company is registered, you can select the "My Account" tab to authorize additional company representatives so they, too, can conveniently post and/or edit employment opportunities or search the database of candidates eager for work in WNC. (Please use caution when authorizing additional contacts. To avoid confusion and redundancy, keep the number of authorized users limited within your company.)
- People throughout Western North Carolina, students and alumni of North Carolina colleges and universities, and job seekers from outside our area who want to relocate here will be entering the Talent Bank and finding your listings. Over 3,500 job seekers and 167 employers have registered to date.
- How Much?** Because of the generous support of the Asheville Area Chamber of Commerce, local government and AdvantageWest – North Carolina, we anticipate this will remain a FREE service. We welcome feedback on this new service. Direct your comments to:

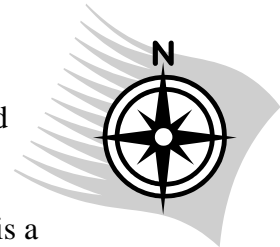
Director Business & Industry Services  
Asheville Area Chamber of Commerce  
PO Box 1010, Asheville, NC 28802  
Phone: 828-258-6134      Fax: 828-251-0926

# Zoning: City of Asheville

## Are You in the Right Place?

As a potential business owner, you should check with the proper zoning authorities before finalizing a location for your company.

Within the **City of Asheville** ([www.ashevillenc.gov](http://www.ashevillenc.gov)) contact the Planning and Development Department at City Hall (828) 259-5830 and ask for assistance relative to the size and scope of the project. Plan to schedule a pre-development conference with a city planner before applying for any permits. This conference will ensure that your project is a match for the zoning district of the proposed location and provide helpful information as you proceed through the development process in the City of Asheville. For City Permits, call (828) 259-5656.



For information on the development review process, zoning enforcement, and other planning services activities, contact City of Asheville, Planning & Development Department, Director of Development Services at (828) 259-5829 [LG16].

For information on sign permits and zoning enforcement, contact the City's Zoning Administration Office at (828) 259-5850 [LG15].

For questions pertaining to flood plain regulations, contact the City's Engineering Department at (828) 259-5617 [LG14].

For projects in **Buncombe County**, ([www.buncombecounty.org](http://www.buncombecounty.org)) the best place to begin is the Buncombe County Permits/Inspections Center at (828) 250-5367 [LG3].

For **Other Local Governments** that may have jurisdiction, see [OG1 – OG5].

# Building Permits

## Procedure for Obtaining a City of Asheville Building Permit

Before starting your business, it is important to understand the requirements and regulations for the particular use of a location and how this may impact erosion control, historic resources, tree removal or plantings, and city or state DOT driveway permits.

Staff members from the City's Development Services Center can assist applicants with permits for construction or renovation. This office is located at:

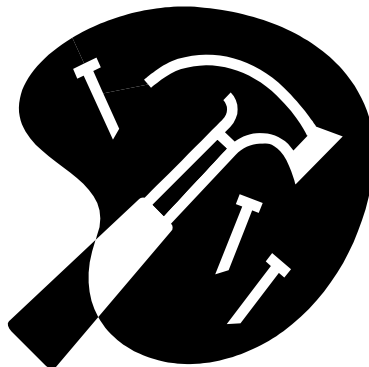
**City of Asheville**  
Public Works Building  
161 South Charlotte Street, Room A101  
Development Services Center  
PO Box 7148  
Asheville, NC 28802-7148  
(828) 259-5846

You are encouraged to discuss your business plans with the Building and Planning Departments prior to purchasing a property or finalizing a lease or renovation or construction contract. This will help you avoid unhappy and perhaps costly surprises. This office can also be of assistance on air and water quality issues, as well as water and sewer service approval.

For information concerning zoning in Asheville and Buncombe County contact: [LG4, LG15].

## Other Permits

For projects involving plumbing, electrical, or HVAC (heating ventilation and air conditioning) work, additional permits will be required. In most cases, your contractor will obtain these permits directly by contacting the Building Safety Department at (828) 259-5656 [LG21].



# General Information Required



## For All City of Asheville Building Permits

- Location of the property.
- Parcel Identification Number (PIN). If you own the building, the number is on your tax statement. If you are buying or leasing the building, the realtor or prospective landlord can furnish the PIN number.
- The owner's name, address, and telephone number.
- General contractor's name, address, telephone number and North Carolina general contractor's license number and city privilege license number.
- Cost estimates for electrical, plumbing, mechanical and building portions of the work. If the total value of the work is \$30,000 or more, then a licensed general contractor is required. Workers compensation insurance is required as well. Contact the Development Services Center for appropriate forms. Forms can be downloaded from the City's Web site at: [www.ashevollenc.gov/egov/egov.htm](http://www.ashevollenc.gov/egov/egov.htm).
- For commercial construction, the number and type of plans that you need to submit will depend on the scope and details of the project, and may require site plans showing proposed construction, setbacks, parking and landscaping. For sites in excess of 10,000 square feet of disturbed area, formal grading and erosion control plans including storm-water runoff calculations will be required. Contact the Development Services Center at (828) 259-5656 [LG16] or through their Web site at: [www.ashevollenc.gov/egov/egov.htm](http://www.ashevollenc.gov/egov/egov.htm).
- Water and sewer services in Asheville are provided by separate authorities and districts. Each of these agencies evaluates project sites for water and sewer availability. Contact Regional Water Authority of Asheville, Buncombe and Henderson at (828) 251-1122 [LG23]; Metropolitan Sewerage District (828) 254-9646 [LG22]; and Asheville Fire Department at (828) 259-5441 [LG19].

## Buncombe County Building Permit

A building permit is required for any construction or remodeling done on a piece of property. If the piece of property on which you wish to place your business is within the corporate city limits, you should obtain a city building permit for any construction. If the property is outside the city boundaries, a county permit is required.

To obtain a county building permit, you must submit the following items to the Buncombe County Engineering Services [LG3]:

- Professionally drawn architectural plans for the building. (Under certain conditions, the owner may draw plans.)

- Site plans, which may need to show drainage, driveways, parking, and maps of existing and finished topography.
- Location of the property (street address), township, directions to the site from the permit office.
- Parcel Identification Number (PIN). If you own the building, the number is on your tax statement. If you are buying or leasing the building, the realtor or prospective landlord can furnish the PIN number.
- The owner's name, address, and telephone number.
- General contractor's name, address, telephone number, and NC General Contractor's License Number.
- Utilities: Water – A receipt from the respective water authority (public water).  
Paperwork from Environmental Health Department (well).  
Sewer – Receipt from Metropolitan Sewerage Department (public sewer).  
Paperwork from environmental health department (septic tank).
- Zoning permission is required if the site location is in Limestone or Beaverdam townships, if the property is in the Extra Territorial Jurisdiction (ETJ) of Asheville or Weaverville, or if the property is within the city limits of Weaverville or Woodfin.

If you plan to occupy an existing structure and are not renovating, you should discuss the proposed use with the County Planning Department [LG4] prior to finalizing your plans.

The Permitting Division of the Permits & Inspections office provides forms and checklists on line at [www.buncombecounty.org/governing/depts/Permits/permitting.htm](http://www.buncombecounty.org/governing/depts/Permits/permitting.htm).

## **Electrical Inspection Department – Progress Energy Helpful Inspection Hints**

To process each electrical permit, the following information is required:

- **Date:** the date the inspection was completed.
- **Customer Name:** the person who is applying for service.
- **Street Address:** the physical address which was inspected, not the billing address.
- **Phone Number:** home and work numbers for the customer who applied for service.
- **Subdivision or Lot#:** the lot number or subdivision of physical address.
- **Inspection Number:** number assigned for the inspected physical address.
- **Types of Service:** **T**=Temp, **P**=Perm, **SC**=Service Change, **SD**=Storm Damage, etc.
- **Premise/Account Number:** numbers given out by Progress Energy for the physical address.

For more information (customers only) call: (919) 508-5400 or (800) 452-2777.

For more information call:

<b>Buncombe County</b>	Permits/Inspections Office	(828) 250-5360
	Environmental Health	(828) 250-5016
	Street Addresses	(828) 250-4845
	Tax Department-Business Listing	(828) 250-4930
	Building Inspections	(828) 250-5367
	Electrical Inspections	(828) 250-5372
	Mechanical Inspections	(828) 250-5382
	Plumbing Inspections	(828) 250-5378
	Zoning Office	(828) 250-4830
	Erosion Control	(828) 250-4848

<b>Asheville City</b>	Building Permit Plan Review/Inspections	(828) 259-5846
	Zoning Questions	(828) 259-5850
	Building Safety	(828) 259-5656
	Historic Resources	(828) 259-5836
	Engineering	(828) 259-5617
	Planning	(828) 259-5830
	Water (Customer Services)	(828) 251-1122

<b>Metropolitan Sewer District</b>	(828) 254-9646
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<b>Town Halls</b>	Biltmore Forest	(828) 274-0824
	Black Mountain	(828) 669-8732
	Weaverville	(828) 645-7116
	Woodfin	(828) 253-4887
	Montreat	(828) 669-8002

## Example of Building Permit Process

<b>Step 1:</b>	Verify:	<ul style="list-style-type: none"> <li>• Zoning Regulations</li> <li>• Sign Ordinance Issues</li> <li>• Flood Plain Issues</li> <li>• Driveway Permits</li> <li>• Erosion Control</li> </ul>	<p><b>Contact:</b> Zoning office in municipality and Buncombe County [LG4]</p> <p><b>Contact:</b> City Engineering Department [LG14]</p>
<b>Step 2:</b>	Investigate Regulations:	<ul style="list-style-type: none"> <li>• Historic Resources</li> <li>• Tree Removal Resources</li> <li>• Building Permits</li> <li>• Water/Sewer Permits</li> <li>• Renovations/Codes Compliance</li> </ul>	<p><b>Contact:</b> Asheville Development Services Center [LG16] or Buncombe County Inspections Office [LG3]</p>
<b>Step 3:</b>	Compile Construction/Renovation Information:	<ul style="list-style-type: none"> <li>• Street Address</li> <li>• Property Identification Number (PIN)</li> <li>• Owner (Lease/Purchase)</li> <li>• Existing Use (or Prior Use if Vacant)</li> <li>• Proposed Use</li> <li>• Construction Changes/Type and Cost Estimate</li> <li>• Your Licensed Contractor</li> </ul>	<p><b>Contact:</b> Asheville Development Services Center [LG16] or Buncombe County Inspections Office [LG3]</p>
<b>Step 4:</b>	Building Construction Permit Issued By Appropriate Agency		
<b>Step 5:</b>	Anticipate Inspections During Construction/Renovation:	<ul style="list-style-type: none"> <li>• Fire Code</li> <li>• Heating/Ventilation/Air Conditioning (HVAC)</li> <li>• Air and Water Quality Permits</li> <li>• Plumbing Code</li> <li>• Construction</li> </ul>	<p><b>Contact:</b> Building Safety Department [LG21]</p>
<b>Step 6:</b>	Receive Final Inspection Certificate		

# Business License

## City of Asheville Business License

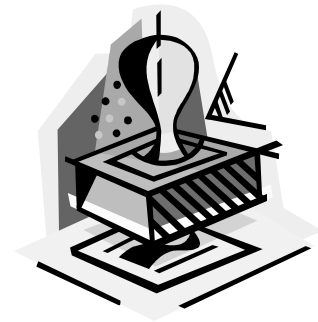
(828) 251-1122

When you are ready to start your business, visit the City of Asheville Customer Services Division [LG18] (sometimes referred to as the business license office) to obtain a license. Separate licenses may be required for each separate business activity and each location.

Anyone doing business in the City of Asheville must obtain a **City of Asheville Privilege License** if the business use is under the city's licensing categories per City Ordinance 1918. This license is purchased annually. The fee is calculated according to the licensee's gross revenues for the prior year by the application rate based on a schedule. Service, retail, wholesale, and manufacturing categories are subject to this rate. Any person or persons carrying on the businesses, trades, professions, callings, occupations, selling, or offering for sale articles of goods within the corporate limits of the City of Asheville must have a privilege license. Each business owner has the duty to determine whether the business he/she conducts is subject to the City Ordinance number 1918. Other businesses may be required to pay a flat rate that is not based on gross sales. For a new business, a license is issued based on estimated gross receipts until yearly revenues are determined. To find out the applicable license rate, you should consult the City of Asheville Customer Services Division at (828) 251-1122 [LG20]. Applications are available on the first floor of the City Hall Building in the Customer Services Division or by calling (828) 251-1122, Monday through Friday, 8:30 a.m. to 5 p.m.

### To obtain a privilege license, applicants must provide:

- **Name of Business**
- **Mailing Address**
- **Location of Business**
- **Phone Number**
- **Contact Person (ID)**
- **PIN (Property Identification Number)**
- **Federal Identification Number or Social Security Number**



Conducting business within the city without having paid the privilege license tax imposed by Ordinance number 1918 and without posting a valid license is a misdemeanor. Each day that a person conducts business in violation of the ordinance is a separate offense.

If the business is incorporated, information on the officers and corporate address will be required. If the space is leased, the name and address of the owner of the property will be required.

For more information regarding business licensing, privilege taxes, or exemptions, contact (828) 251-1122 [LG18].

## State Business License

The State of North Carolina has no single “business license” that will ensure compliance with all state licensing requirements; therefore a crucial task for the new business person in the state is to identify the licenses, permits, and/or approvals required for the type of business being conducted. The state has established the **North Carolina License Information Office** [NC11] located in the Department of the Secretary of State. This office serves as the central clearinghouse for information regarding business related licenses and simplifies the process by which such licenses are acquired. Professional consultants will provide individual information packets for license applicants. Occupational licensing requirements information is also available through this office.



## Sample of Basic Business License Process

CONTACT NORTH CAROLINA BUSINESS LICENSE INFORMATION OFFICE  
*[DEPENDING ON TYPE OF BUSINESS, LICENSE MAY BE REQUIRED]*  
(800) 228-8443

CONTACT BUNCOMBE COUNTY REGISTER OF DEEDS  
TO REGISTER YOUR “*DOING BUSINESS AS*” [DBA] NAME  
“ASSUMED NAME” SECTION (828) 250-4300  
IF INCORPORATING, CONTACT NC SECRETARY OF STATE (919) 807-2225  
[WWW.SECSTATE.STATE.NC.US/SECSTATE/BLIO/DEFAULT.HTM](http://WWW.SECSTATE.STATE.NC.US/SECSTATE/BLIO/DEFAULT.HTM)

CONTACT CITY OF ASHEVILLE PRIVILEGE LICENSE OFFICE  
*[DEPENDING ON TYPE OF BUSINESS, LICENSE MAY BE REQUIRED]*  
(828) 251-1122

CONTACT THE LOCAL INTERNAL REVENUE SERVICE OFFICE  
TO RECEIVE BUSINESS TAX IDENTIFICATION NUMBER AND  
INFORMATION ON FILING AND UNEMPLOYMENT  
(800) 829-1040

CONTACT THE NORTH CAROLINA DEPARTMENT OF REVENUE  
FOR INFORMATION ON STATE SALES TAX AND STATE PRIVILEGE TAX  
ALL CORPORATIONS MUST REGISTER  
(828) 667-5087

CONTACT THE NORTH CAROLINA INDUSTRIAL COMMISSION OR  
YOUR INSURANCE AGENT FOR INFORMATION ABOUT WORKERS’ COMPENSATION  
*[IF THREE OR MORE EMPLOYEES]*  
(919) 733-4820

**Please Note:** The above chart only shows the **BASIC** process for obtaining a business license. Depending on the particular type of business you are starting, additional standards may apply (For example, restaurants also need to apply to **The Board of Health** for approval. Some occupations, such as therapist or architect, may also need special certification.)

# Minority Business

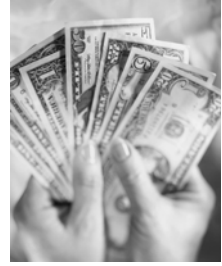
(828) 250-4120

The Asheville-Buncombe Office of Minority Affairs works to increase minority business participation in City and County contracting and purchasing, by placing special emphasis on expanding the minority business base through programs of recruitment, certification, training, referral, networking, and advocacy.



For information on establishing a certified minority-owned business, contact the Asheville-Buncombe Office of Minority Affairs at (828) 250-4120 [OA5]. This office provides a wealth of information on bidding on government contracts, including checklists, requirements, and forms, all of which are available on the Buncombe County Web site.

# Business Operating Taxes



## Federal Income Taxes

Withheld from employees' paychecks and remitted by the employer on Form 941. W-4 forms are completed by the employees to determine their withholding category and the IRS Circular E form is used to determine the appropriate amount to be withheld. W-4 and Circular E forms are available from the IRS at [US5] or call the IRS Tax Forms Line at (800) 829-3676.

## State Income Taxes

Withheld from employees' paychecks and remitted by the employer quarterly. Employees must complete an A-4 exemption certificate that categorizes their withholding rate. The employer should consult the withholding tax table available from the North Carolina Department of Revenue [NC4] for the appropriate tax rate. Withholdings are payable quarterly by April 30, July 31, October 31, and January 31 and must be accompanied by form A-1 detailing withholdings. Any question regarding state withholdings should be directed to NC Department of Revenue [NC4].

## State Sales Tax

Collected by the State of North Carolina through the Department of Revenue. For certain categories of business, state privilege license taxes are also collected. The combined state sales tax rate is 7 percent (State 4.5 percent and County 2.5 percent) and the collection schedule may be monthly or quarterly depending on the regulations for your business type. For more information contact the North Carolina Department of Revenue [NC4].

## Unemployment Compensation

A statewide pool of funds covering unemployment compensation to which employers must contribute. The tax is paid quarterly and consists of a percentage of each employee's wage. Employers accounts will be reviewed annually and the percentage will be adjusted based on the unemployment claims filed against their accounts. Inquiries about State Unemployment Taxes should be directed to: North Carolina Employment Security Commission (919) 733-2900.

## Federal Unemployment Tax Act

Provides for the states and the federal government to cooperate in establishing and administering the unemployment tax program. The program provides for payments of unemployment compensation to workers who have lost their jobs. The employer is first subject to a tax administered by the state (see above), and this tax then becomes a credit against a separate federal tax. The federal tax is reported annually on Form 940, due on January 31 of the following year. Specifics regarding this tax are in IRS Circular E, Employer's Tax Guide. For further information, contact the Internal Revenue Service [US5] or call (800) 829-1040.

## State Corporate Income Taxes

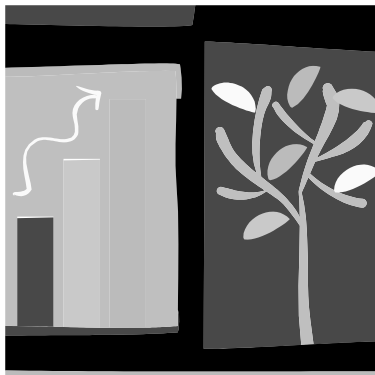
Both foreign and domestic corporations are subject to a net income tax as well as a corporate franchise tax. These taxes apply to both Chapter C and Chapter S corporations.

Sole proprietorships, partnerships and other unincorporated businesses are subject to state individual tax liability on North Carolina income. This tax applies to both residents and non-residents of North Carolina earning income in the state.

For more information concerning net income and corporate/franchise tax rates, contact the North Carolina Department of Revenue [NC4].

## Worker's Compensation

An expense directly related to employment and *not* considered a payroll tax. The rates vary greatly by industry and occupation, according to the risk factors involved. Businesses employing three or more persons are subject to this expense. For more information concerning worker's compensation, contact the North Carolina Industrial Commission [NC7] or your insurance agent.



# Major Employment Laws Affecting Employers

There are numerous state and federal laws that affect employers. Business owners need to be knowledgeable of these laws and understand the requirements mandated by the laws for compliance reasons. The following information provides a brief overview of each law's requirements. *This summary is not a legal interpretation of the law and it is the responsibility of employers to determine if the law affects them.* For more information, contact the U.S. Department of Labor [US6] and the N.C. Department of Labor [NC3].



## Laws Grouped By Category

### Safety and Health

#### **NC-OSHA/OSHA Hazard Communications Standards**

The Occupational Safety and Health Act (OSHA) of North Carolina requires employers to provide safe and healthy working conditions. The Act covers most employers who have one or more employees; however, the Act does not affect workplaces covered by other federal safety and health laws. The North Carolina Department of Labor [NC3], Division of Occupational Safety and Health, issues safety and health standards, inspects workplaces and promotes safe and healthy working conditions. The division also employs a staff of OSHA consultants to encourage voluntary compliance and to assist business and industry in meeting health and safety standards. It operates on the belief that employee health and safety is best served when individual establishments develop their own health and safety programs [NC15].

#### **Mine Safety and Health Act of North Carolina**

Requires safety and health standards for mines, including quarries, sand and gravel operations [NC 16].

### Drug Testing

#### **Drug Free Work Place Act**

Requires the establishment of a drug free workplace through policy, training, penalty and rehabilitation in those workplaces covered by the Act. Usually these are federal contractors.

#### **NC Controlled Substance Examination Regulations**

Establish uniform standards for drug testing by requiring a private, sanitary collection site, use of a certified lab, and verification of positive results by gas chromatography with mass spectrometry. This Act also requires that positive samples are retained for 90 days and the tested person be provided the right to have the sample retested.

## **Pay and Hours**

### **Fair Labor Standards Act**

Requires the minimum hourly wage of \$5.15 or \$4.38 for certain full-time students (85 percent of minimum wage, only if the employer possesses a full-time student certificate). This Act also requires time and one-half pay after 40 hours in any work week. Youth employment certificates or work permits are required for most workers ages 14 through 17. Hazardous work is not permitted for youth. Sixteen and 17-year-olds may not work between 11 p.m. and 5 a.m. when there is school the next day, unless written permission is obtained from the school principal and the parent or guardian.

### **NC Wage Payment Act**

Requires policies on pay and benefits to be stated in writing and a regular payday be designated. Deductions from paychecks, other than those required by law, may be made only with an employee's prior written authorization.

### **Walsh-Healey Public Contracts Act**

Requires basic labor standards for work done pursuant to contracts with the federal government in excess of \$10,000.

### **Davis-Bacon Act**

Requires payment of "prevailing wages" set by the Secretary of Labor for laborers and mechanics working on public projects under federal contracts for amounts in excess of \$2,000.

## **Equal Employment**

### **Title VII-Civil Rights Act of 1964**

Forbids discrimination based on race, color, religion, sex, and national origin.

### **Civil Rights Act of 1991**

Amends Civil Rights Act of 1964 and requires employers to justify job relatedness of disparate impact; extends coverage to employers of less than 15 people relative to nondiscrimination; expands complaint time for discriminatory seniority systems; offers pay for expert witnesses; pays damage and jury trials for intentional discrimination; caps disability at \$300,000 (racial and ethnic bias already covered) and prohibits race norming in testing.

### **Equal Pay Act**

Requires equal pay for male and female workers for work requiring equal "skill, effort and responsibility and performed under similar working conditions."

### **Age Discrimination in Employment Act**

Forbids discrimination on the basis of age.

### **Older Worker Benefit Protection Act**

Requires cost-based justification for lower benefits for persons over 40 and sets conditions for providing early retirement incentives.

**NC Handicapped Protection Act**

Forbids discrimination against qualified handicapped individuals or requiring identification of a handicap prior to employment.

**Americans with Disabilities Act**

Forbids discrimination against qualified disabled individuals in employment, public accommodations, transportation and telecommunications. The Act requires reasonable accommodations for the disabled.

**Communicable Disease Law**

Forbids discrimination against any person with AIDS or HIV infection. This law applies to both communicable diseases and communicable conditions.

**Executive Order 11246**

Requires affirmative action for minorities and females. Affirmative action requires an employer to hire and advance employees without regard to race, color, religion, sex, or national origin.

**Vocational Rehabilitation Act of 1973**

Requires affirmative action for disabled individuals. A disabled individual may have a physical or mental impairment that substantially interferes with any major activity; or have a record of such an impairment; or be regarded as having such an impairment whether he or she actually has it or not.

**The Vietnam Era Adjustment Act of 1974**

Requires affirmative action for disabled veterans and qualified veterans of the Vietnam era.

**Employment Related Injury or Illness****NC Worker's Compensation**

Requires employers to provide insurance to cover work-related injury or illness. All employers with three or more employees, full or part-time, must provide worker's compensation coverage or qualify as a self-insurer. Self-insurers must meet approval by the Department of Insurance by providing proof of ability to comply with the statute and, if required, deposit security. Self-insurers are required to pay tax at the rate of 2.5 percent or the equivalent of premiums charged against the same or most similar industry or workers' compensation insurance. The employer of fewer than three persons may choose to insure under the Worker's Compensation Act.

No compensation is owed to an employee unless:

- a) employee receives "injury by accident" or suffers from one of several specified occupational diseases.
- b) "injury" arises: out of employment, within the course of employment, and the injury does not result from the claimant's intoxication, use of non-prescription drugs or willful self injury.

Notice of the claim to the employer must comply with certain procedural standards and be given within 30 days after the accident. Compensation may be reduced if the employee violates approved safety regulations.

The maximum weekly benefits payable under the North Carolina law is 66.6 percent of weekly wages lost. This is subject to a maximum weekly compensation rate that is adjusted annually. The maximum compensation rate for injuries occurring in 2003 is \$674 per week.

For more information regarding self-insurers and worker's compensation coverage, please contact your independent insurance agent.

## **Unemployment Insurance**

### **NC Employment Security Act**

Provides temporary income protection for unemployed individuals who lose their jobs due to no fault of their own. The Act requires employers to pay unemployment tax or insurance on all employees. The unemployment insurance tax rate in 2004 for new employers is 1.2 percent and the taxable wage base is \$16,200. This wage base is adjusted annually. The initial tax rate is subject to change, depending on economic factors. Please contact the Employment Security Commission for current rates [NC6].

## **Benefits**

### **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

Requires continuation of health insurance upon termination of an employee. Required of employers with 20 or more employees.

### **Employment Retirement Income Safety Act (ERISA)**

Requires communication of benefit information in an understandable manner; establishes fiduciary standards, uniform vesting standards and reporting and accounting methods.

### **Family and Medical Leave Act 1993**

Entitles eligible employees to take up to 12 weeks of unpaid, job protected leave each year for specified family or medical reasons. Required by employers with 50 or more employees.

## **Immigration**

### **Immigration Reform Act**

Forbids hiring of undocumented aliens. This Act requires proper identification and documentation of individuals eligible to work in the U.S. and completion of I-9 forms on all employees.

## **Polygraph Protection**

### **Polygraph Protection Act**

Prohibits most private employers from using polygraphs to screen job applicants except under limited circumstances. Federal, state and local governments are exempt.

## **Veterans Re-Employment**

### **Veteran's Readjustment Assurance Act**

Requires employment of veterans in like positions and circumstances as existed at the time leave began, with timely application when service ends: Regular duty or reserve duty in excess of 90 days offers a 90-day application period. Call up for active reserve duty offers a 31-day application period.

## **Employment-At-Will**

### **Common Law Doctrine of Employment-at-Will**

As a general rule, employees hired for an indefinite term can be terminated "*for good reason, bad reason, or no reason at all.*" That is, because an employee can quit his job at any time for any reason, the employer has the corresponding right to terminate an employee whenever and for whatever reason he or she chooses. This doctrine is based on the legal concept of mutuality.

## **Union and Labor Disputes**

### **Right-to-Work-Law**

North Carolina is one of 21 states with the "right-to-work" law. The General Assembly has declared it to be the public policy of the state that "*the right to live includes the right to work. The exercise of the right to work must be protected and maintained free from undue restraint and coercion. The right of persons to work shall not be denied or abridged on account of membership or non-membership in any labor union or labor organization or association.*"

## **Miscellaneous Regulations**

It is unlawful in North Carolina for employers to require any applicant to pay the cost of furnishing any records required by the employer as a condition of hiring. This is a misdemeanor carrying a possible fine of \$100.

It is a crime for any person to give, offer or promise to any agent or employee "*any gift or gratuity whatever with intent to influence his action in relation to his principal's or employer's business.*" The employee who accepts any such gift and carries out the illegal design also is guilty of a misdemeanor.

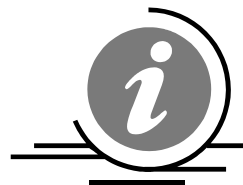
It is a crime to pay employees with nontransferable scrip.

# ACKNOWLEDGMENTS

The Asheville Area Chamber of Commerce is grateful for the support of many that have contributed to the revision of this publication. The City of Asheville and Buncombe County offered significant support in the understanding of the permitting process. The complicated regulations involved with building, expansion, and renovations — including code enforcement — required the assistance of both city and county officials.



# Agency, Resource Index



Agencies referred to in the text are listed here, as well as additional listings that may be useful during your planning and development process.

## Federal

US1	U.S. Small Business Administration North Carolina District Office 29 Haywood Street Asheville, NC 28801	(828) 225-1844 <a href="http://www.sbaonline.sba.gov">www.sbaonline.sba.gov</a>
US2	U.S. Department of Commerce International Trade Administration 400 West Market Street, Suite 102 Greensboro, NC 27401	(336) 333-5345
US3	Service Corps. of Retired Executives (SCORE) 151 Patton Avenue, Room 259 Asheville, NC 28801	(828) 271-4786
US4	Social Security Administration 20 Regent Park Boulevard Asheville, NC 28806	(800) 772-1213
US5	Internal Revenue Service (Collections Division) Federal Plaza (Tax Information) 151 Patton Avenue, Room 167 Asheville, NC 28801	(828) 271-4724 (800) 829-1040
US6	U.S. Department of Labor Federal Plaza 151 Patton Avenue, Room 261 Asheville, NC 28801	(828) 271-4288 (Local) (704) 344-6302 (Charlotte)
US7	U.S. Department of Commerce Patents and Trademarks Office Washington, DC 20231	(703) 308-4357
US8	Small Business and Technology Development Center (SBTDC) 68 Patton Avenue, Suite 1 Asheville, NC 28801	(828) 251-6025 <a href="http://www.sbtcdc.org">www.sbtcdc.org</a>

## State of North Carolina

NC1	North Carolina Department of Commerce International Trade Division 301 North Wilmington Street 4320 Mail Service Center Raleigh, NC 27699-4320	(919) 733-7193 Fax: (919) 733-0110
NC2	North Carolina Department of Commerce Business & Industry Division 3 General Aviation Road Fletcher, NC 28732	(828) 654-9852 Fax: (828) 654-9859
NC3	North Carolina Department of Labor Asheville Office Park Asheville, NC 28801	(800) 522-6762 Fax: (828) 251-6154
NC4	North Carolina Department of Revenue 119 Tunnel Road Asheville, NC 28805	(828) 251-6165
NC5	North Carolina Department of Transportation PO Box 3279 Asheville, NC 28802	(828) 251-6171
NC6	North Carolina Employment Security Commission 48 Grove Street Asheville, NC 28801	(828) 251-6200 <a href="http://www.ncesc.com">www.ncesc.com</a>
NC7	North Carolina Industrial Commission 4319 Mail Service Center Raleigh, NC 27699-4319	(919) 733-4820
NC8	WNC Farmer's Market 570 Brevard Road Asheville, NC 28806	(828) 253-1691
NC9	Mountain Research Station 2000 Fanning Bridge Road Fletcher, NC 28732-9216	(828) 684-7197
NC10	North Carolina Enterprise Corporation Box 20429 Raleigh, NC 27619	(919) 781-2691
NC11	North Carolina Business License (General) Information Office (Corporations) PO Box 29622 Raleigh, NC 27626-0622	(919) 715-2864 (800) 228-8443

- NC12 North Carolina International Trade Division (919) 733-7193  
 301 North Wilmington Street  
 4320 Mail Service Center  
 Raleigh, NC 27699-4320
- NC13 Agricultural Extension Service at Buncombe County (828) 255-5522  
 PO Box 7667  
 Asheville, NC 28802
- NC14 Department of the Secretary of State (919) 807-2225  
 Corporations Division [www.secretary.state.nc.us/corporations](http://www.secretary.state.nc.us/corporations)  
 PO Box 29622  
 Raleigh, NC 27626-0622
- NC15 Department of Labor (919) 807-2900  
 Occupational Safety & Health Division [www.dol.state.nc.us/osh/osh.htm](http://www.dol.state.nc.us/osh/osh.htm)  
 1101 Mail Service Center  
 Raleigh, NC 27699-1101
- NC16 Mine & Quarry Bureau (919) 807-2770  
 1101 Mail Service Center (919) 807-2790  
 Raleigh, NC 27699-1101 Fax: (919) 807-2835
- NC17 Department of Environment & Natural Resources (828) 251-6452  
 59 Woodfin Place [www.h2o.enr.state.nc.us/tacu/dwqregional.html](http://www.h2o.enr.state.nc.us/tacu/dwqregional.html)  
 Asheville, NC 28801

## Local Government

- LG1 Buncombe County (828) 250-4001  
 Board of Commissioners  
 60 Court Plaza  
 Asheville, NC 28801-3565
- LG2 Buncombe County Courthouse (828) 250-4000  
 PO Box 7424  
 Asheville, NC 28802
- LG3 Buncombe County (828) 250-5360  
 Permits & Inspections  
 30 Valley Street  
 Asheville, NC 28801

LG4	Buncombe County Planning Department Zoning 46 Valley Street Asheville, NC 28801	(828) 250-4830
LG5	Buncombe County Tax Collector Buncombe County Courthouse 60 Court Plaza, Room 320 Asheville, NC 28801-3572	(828) 250-4910
LG6	Buncombe County Health Department 35 Woodfin Street Asheville, NC 28801	(828) 250-5000
LG7	Buncombe County Register of Deeds Buncombe County Courthouse 60 Court Plaza Asheville, NC 28801-3563	(828) 250-4300
LG8	Buncombe County Tax Office Assessors Office Buncombe County Courthouse 60 Court Plaza Asheville, NC 28801	(828) 250-4900
LG9	Pack Memorial Library 67 Haywood Street Asheville, NC 28801	(828) 250-4700
LG10	Asheville City Hall PO Box 7148 Asheville, NC 28802	(828) 259-5600
LG11	Collections Division City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 259-5595
LG12	Community Development City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 259-5721
LG13	City Development 29 Haywood Street Asheville, NC 28801	(828) 232-4500

LG14	Engineering Division City Hall City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 259-5617
LG15	Planning Department Zoning Permits City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 259-5830
LG16	Development Services Center City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 259-5846
LG17	Water Department City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 258-0161
LG18	City Privilege/Business License City of Asheville Customer Services Division PO Box 7148 Asheville, NC 28802-7148	(828) 251-1122 FAX (828) 259-5965
LG19	Fire Department City of Asheville PO Box 7148 Asheville, NC 28802-7148	(828) 259-5636
LG20	City Finance Department One Oak Plaza, Suite 202 Asheville, NC 28802	(828) 250-4130
LG21	Building Safety Department City of Asheville PO Box 7148 Asheville, NC 28802	(828) 259-5656 FAX (828) 259-5676
LG22	Metropolitan Sewerage District 2028 Riverside Drive, WH Mull Bldg. Asheville, NC 28804	(828) 254-9646

- |      |  |                |
|------|--|----------------|
| LG23 | Regional Water Authority of Asheville, Buncombe<br>and Henderson<br>Water Resources Department<br>PO Box 7148<br>Asheville, NC 28802 | (828) 251-1122 |
| LG24 | Buncombe County Permitting Division<br>Plan Review-Commercial<br>30 Valley Street<br>Asheville, NC 28801                             | (828) 250-5388 |

### **Other Local Government**

- |     |   |                |
|-----|---|----------------|
| OG1 | Black Mountain Zoning Office<br>106 Montreat Road<br>Black Mountain, NC 28711     | (828) 669-0079 |
| OG2 | Biltmore Forest Zoning Office<br>355 Vanderbilt Road<br>Biltmore Forest, NC 28803 | (828) 274-0824 |
| OG3 | Montreat Town Hall<br>PO Box 423<br>Montreat, NC 28757                            | (828) 669-8002 |
| OG4 | Weaverville Zoning Office<br>PO Box 338<br>Weaverville, NC 28787                  | (828) 645-7116 |
| OG5 | Woodfin Zoning Office<br>90 Elk Mountain Road<br>Asheville, NC 28804              | (828) 253-4887 |

### **Education Resources**

- |     |  |                |
|-----|--|----------------|
| ER1 | North Carolina State University<br>Industrial Extension Services (IES)<br>Box 7902<br>Raleigh, NC 27695-7902 | (919) 515-2358 |
|-----|--|----------------|

ER2	Small Business Center of Asheville-Buncombe Technical Community College 340 Victoria Road Asheville, NC 28801	(828) 254-1921 ext. 129
ER3	Small Business & Technology Development Center Mountain Resource Center Bird Building, Western Carolina University Cullowhee, NC 28723	(828) 227-7492
ER4	University of North Carolina at Asheville Management Department One University Heights Asheville, NC 28804-8507	(828) 251-6554
ER5	Warren Wilson College PO Box 9000 Asheville, NC 28815	(828) 298-3325
ER6	Mars Hill College PO Box 370 Mars Hill, NC 28754	(828) 689-1217
ER7	Montreat College PO Box 1267 <i>Or</i> 310 Gaither Circle Montreat, NC 28757	(828) 669-8011
ER8	Haywood Community College 185 Freeland Drive Clyde, NC 28721	(828) 627-2821
ER9	Regional High Technology Training Center Of Haywood Community College 112 Industrial Park Drive Waynesville, NC 28786	(828) 452-1411

## **Other Agencies & Resources**

OA1	North Carolina First Flight, Inc. PO Box 12076 Research Triangle Park, NC 27709	(919) 990-8558 FAX: (919) 990-8561
OA2	Asheville Area Chamber of Commerce Small Business & Entrepreneurship PO Box 1010 Asheville, NC 28802	(828) 258-6101 (828) 258-6116

OA3	Smoky Mountain Development Corporation 144 Industrial Park Waynesville, NC 28786	(828) 452-1967
OA4	Better Business Bureau of Western North Carolina BB&T Building West Pack Square, Suite 1200 Asheville, NC 28801	(828) 253-2392
OA5	Asheville-Buncombe Office of Minority Affairs 28 Valley Street Asheville, NC 28801	(828) 250-4120 FAX (828) 250-6080 <a href="http://www.buncombecounty.org">www.buncombecounty.org</a>
OA6	Black Mountain-Swannanoa Valley Chamber of Commerce 201 East State Street Black Mountain, NC 28711	(828) 669-2300
OA7	Council of Independent Business Owners (CIBO) PO Box 3215 Asheville, NC 28802	(828) 254-2426
OA8	High Country Crafters PO Box 2854 Asheville, NC 28802	(828) 254-0072
OA9	Land-of-the-Sky Regional Council 25 Heritage Drive Asheville, NC 28806	(828) 251-6000
OA10	North Carolina Association of CPA's PO Box 80188 Raleigh, NC 27623-0188	(919) 469-1040
OA11	Pisgah Legal Service PO Box 2276 Asheville, NC 28802	(828) 253-0406
OA12	Western Carolina Industries (WCI) 324 Ridgefield Court Asheville, NC 28806	(828) 667-3311
OA13	Self-Help Credit Union 34 Wall Street Asheville, NC 28801	(828) 253-5251
OA14	Southern Highland Handicraft Guild PO Box 9545 Asheville, NC 28815	(828) 298-7928

OA15	NC Bar Association, Lawyer Referral Service Raleigh, NC	(800) 662-7660
OA16	Asheville Merchants Association-Credit Bureau 222 Asheland Avenue PO Box 1600 Asheville, NC 28802	(828) 251-4130 or (828) 251-4120
OA17	Women's Resource Center YWCA 185 south French Broad Avenue Asheville, NC 28801	(828) 254-7206
OA18	YMI Community Development Corporation PO Box 7301 Asheville, NC 28801	(828) 257-4539
OA19	The Asheville-Buncombe Certified Development Corporation PO Box 7032 Asheville, NC 28802	(828) 645-0439
OA20	WorkReady	<a href="http://www.workready.net/home.html">www.workready.net/home.html</a>
OA21	Asheville Branch Office of the Cherokee Business Development Center Park Place Office Building 70 Woodfin Place, Suite 305 Asheville, NC 28801	(828) 252-2516 FAX: (828) 252-6074
OA22	Cherokee Indian Business Development Center PO Box 1200 Cherokee, NC 28719	(828) 497-9000 or (828) 497-9335
OA23	Mountain Microenterprise Fund 29 ½ Page Avenue Asheville, NC 28801	(828) 253-2834 (888) 389-3089 FAX: (828) 255-7953 <a href="http://www.mtnmicro.org">www.mtnmicro.org</a>
OA24	HandMade in America PO Box 2089 Asheville, NC 28802	(828) 252-0121 FAX: (828) 252-0388 <a href="http://www.handmadeinamerica.org">www.handmadeinamerica.org</a>
OA25	Metropolitan Research Center Asheville Area Chamber of Commerce PO Box 1010 Asheville, NC 28802	(828) 258-6137 FAX: (828) 251-0926 <a href="http://www.ashevillechamber.org">www.ashevillechamber.org</a>

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|------|---|----------------|
| OA26 | Consumer Credit Counseling<br>50 South French Broad Avenue<br>Asheville, NC 28801 | (828) 255-5166 |
| OA27 | Mountain Commercial Loan Consortium   | (800) 621-0008 |
| OA28 | NC REAL Enterprises: Rural Action Through Action<br>Learning                      | (828) 926-8748 |



For more information please contact:

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Asheville Area Chamber of Commerce  
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(828) 258-6116

Web site: [www.ashevillechamber.org](http://www.ashevillechamber.org)

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*Disclaimer:*

*Every effort has been made to verify the factual information available in this guide. Information was gathered from a variety of sources that are considered reliable. The Asheville Area Chamber of Commerce is not responsible for errors or omissions on information contained within.*