

# Starting a Business in Swannanoa Valley: “A Resource Guide”

## Step 1: Business Planning

The first step to becoming a successful business owner is completing a business plan. The following providers will work with you in preparing your plan.

**ABTech Small Business Center**  
(828) 254-1921 • [www.abtech.edu/sbc](http://www.abtech.edu/sbc)

**Mountain BizWorks**  
(828) 253-2834 • [www.mountainbizworks.org](http://www.mountainbizworks.org)

**SCORE**  
(828) 271-4786 • [www.ashevillescore.org](http://www.ashevillescore.org)

**Small Business Administration**  
(828) 255-1884 • [www.sba.gov](http://www.sba.gov)

**Small Business & Technology Development Center**  
(828) 251-6025 • [www.sbtcd.org](http://www.sbtcd.org)

## Step 2: NC State Business Assistance

The Business ServiCenter, operated by the NC Department of Commerce, is a one-stop information depot for all your business information needs about licenses, permits, programs, resources, and all business-related questions. It serves as a bridge between businesses, both existing and prospective, and State government. (800) 228-8443

## Step 3: Business Type

Your business may have several forms of organization. Visit [www.sba.gov](http://www.sba.gov) – Go to Start Up Topics, then click on Forms of Ownership

- Sole Proprietorship
- Partnership
- Limited Liability
- C or S Corporation

## Step 4: Registering Your Business

Incorporated businesses must file the following documents with the North Carolina Secretary of State.  
-Articles of Incorporation  
-Application for Certificate of Authority to transact business in North Carolina by out-of-state businesses.

**NC Secretary of State**  
(919) 807-2225 • [www.secstate.state.nc.us](http://www.secstate.state.nc.us)  
NC Secretary of State Corporate Division  
PO Box 29622 • Raleigh, NC 27626  
Go to [www.irs.gov](http://www.irs.gov) for Tax Form SS-4 and instructions

## Step 5: Business Tax Credits & Incentives

Tax credits or incentives may be available for new or expanding businesses in manufacturing, warehousing, distribution, etc. For more information contact:

**Buncombe County Economic Development Office**  
Asheville Chamber of Commerce  
36 Montford Ave., Asheville, NC 28801  
(828) 258-6116 • [www.ashevillechamber.org](http://www.ashevillechamber.org)

## Step 6: Business Financing

Critical to business success is having enough money to stay in business until your company is profitable. Check local banks or with alternative lending organizations listed below.

**Asheville-Buncombe Development Corp.**  
(828) 258-6116

**Mountain BizWorks**  
(828) 253-2834 • [www.mountainbizworks.org](http://www.mountainbizworks.org)

**On Track Financial Education and Counseling**  
(828) 255-5166 • [www.ontrackwnc.org](http://www.ontrackwnc.org)

**Self-Help Credit Union**  
34 Wall St., Asheville, NC 28801  
(828) 253-5251 • [www.self-help.org](http://www.self-help.org)

**Small Business Administration**  
(828) 255-1884  
[www.sba.gov](http://www.sba.gov)

## Step 7: Real Estate Data

If you are looking for property or evaluating real estate, the County Tax Assessor's Office can help you with maps, aerial photography, topography, hydrology, footprints and some specialty reports. In addition to zoning requirements, sometimes property has deed or property restrictions. Visit the Buncombe County Tax Assessor at [www.buncombecounty.org](http://www.buncombecounty.org) and follow the following web links:  
-Department  
-Geographic Information Systems  
-Access GIS Information System

A qualified local realtor can help you locate and answer any questions you may have regarding property questions.

If you are looking for manufacturing or warehouse space to lease or buy contact Advantage West.  
(828) 687-7234  
[www.advantagewest.com](http://www.advantagewest.com)

## Step 8: Business Locations/Zoning

Swannanoa Valley has two zoning administrators: The Town of Black Mountain and Buncombe County. Where your business will be located will affect the steps to take with respect to zoning.

For zoning information in the Town of Black Mountain contact:

**Black Mountain Zoning Department**  
102 Montreat Rd.  
Black Mountain, NC 28711  
(828) 250-4830

*For zoning information in Buncombe County contact:*

**Buncombe County Zoning Administrator**  
(828) 250-4830

## Step 9: Building Permits

The Town of Black Mountain issues building permits for all new construction, building or renovations and change of building use.  
**Building Inspector**  
Black Mountain City Hall  
102 Montreat Rd  
Black Mountain, NC 28711 • (828) 669-6437  
[www.townofblackmountain.org/egov.htm](http://www.townofblackmountain.org/egov.htm)

*Buncombe County permits can be obtained from the Permits & Inspections Department located at:*

**Permits and Inspections Department**  
30 Valley Street  
Asheville, NC 28801 • (828) 250-5360

To download applications and for more information visit:  
[www.buncombecounty.org/business/construction/permits.htm](http://www.buncombecounty.org/business/construction/permits.htm)

## Step 10: Food Services

Businesses serving food: restaurants, hotels, catering, food vendors, daycares, summer camps, and bed and breakfasts require a health permit. Permits are issued through Buncombe County.

**Environment Health Department**  
257 Biltmore Ave  
Asheville NC 28801 (828) 250-6900  
[www.buncombecounty.org/governing/depts/Health/environment.asp](http://www.buncombecounty.org/governing/depts/Health/environment.asp)

## Step 11: Overnight Accommodations

There are special requirements for businesses providing accommodations. Hotels, motels, bed and breakfasts, cabins and room rentals require a health permit. In addition accommodations with five rooms or more must also collect room tax. All must collect sales tax.

**Environment Health Department**  
257 Biltmore Ave  
Asheville NC 28801 • (828) 250-6900  
[www.buncombecounty.org/governing/depts/Health/environment.asp](http://www.buncombecounty.org/governing/depts/Health/environment.asp)

**Buncombe County Finance Department**  
35 Woodfin St.  
Asheville NC 28801 • (828) 250-4130  
[www.buncombecounty.org/governing/depts/Administration/Finance/occupancyTax.htm](http://www.buncombecounty.org/governing/depts/Administration/Finance/occupancyTax.htm)

## Step 12: Business Signage

The Town of Black Mountain and Buncombe County require a sign permit.

**Town of Black Mountain**  
102 Montreat Rd  
Black Mountain, NC 28711 • (828) 669-0079  
[www.townofblackmountain.org/egov.htm](http://www.townofblackmountain.org/egov.htm)

*For county signage in Buncombe County, permits can be obtained from the Permits and Inspections Department:*  
[www.buncombecounty.org/business/construction/permits.htm](http://www.buncombecounty.org/business/construction/permits.htm)

**Permits and Inspections Department**  
30 Valley Street  
Asheville, NC 28801 • (828) 250-5360

## Step 13: Business Name Registration

Business name registration is not a requirement but is recommended.

**Register of Deeds**  
County Courthouse  
60 Center Plaza  
Asheville, NC 28801 • (828) 250-4300

## Step 14: Business (Privilege) License

The Town of Black Mountain in most cases requires a business license to conduct business.

**Black Mountain City Hall**  
102 Montreat Rd  
Black Mountain, NC 27611 • (828) 669-8732

Buncombe County requires a privilege license for the sale of beer and wine, pawn shops, and installing insulation. Contact: (828) 250-4910  
[www.buncombecounty.org/business/taxes/privilegeLicense.htm](http://www.buncombecounty.org/business/taxes/privilegeLicense.htm)

## Step 15: Business Taxes/Insurance

Required business taxes vary by type of ownership, use of employees, and type of product or service. Talk with an accountant who focuses on small businesses to identify your tax responsibilities and deadlines.

**Federal Taxes**  
Internal Revenue Service  
320 Federal Place  
Greensboro, NC 27421 • 1(800) 829-1040  
[www.irs.ustreas.gov](http://www.irs.ustreas.gov)

**State Taxes**  
NC Dept. of Revenue  
119 Tunnel Rd  
Asheville, NC 28805 • (828) 251-6163

**Employment Security Commission**  
(Unemployment Taxes)  
PO Box 26504  
Raleigh, NC 27611 • (919) 733-7156  
[www.ncesc.com](http://www.ncesc.com)

Businesses must annually pay taxes on business equipment and property through Buncombe County. The county processes the property taxes for the City of Black Mountain.

Local Business Personal Property Taxes:  
Buncombe County Tax Department Assessor: (828) 250-4910  
[www.buncombecounty.org/business/taxes/propTaxCollection.htm](http://www.buncombecounty.org/business/taxes/propTaxCollection.htm)

For businesses that employ three or more full-time or permanent employees, Worker's compensation Insurance is a business expense. Contact Black Mountain Swannanoa Chamber of Commerce for a list of providers. (828) 669-2300

## Step 16: Physical Address/911 Registration

Businesses need a verified physical address and 911 registration prior to applying for utilities. Assistance or questions may be addressed by calling (828) 255-5638.

## Step 17: Utilities

Prior to business operation utility accounts must be set up.

**Water & Wastewater:**  
Black Mountain: (828) 669-8732  
Buncombe Co.: (828) 251-1122

**Electricity:**  
Progress Energy: (800) 452-2777

**Natural Gas:**  
PSNC Energy: (877) 776-2427

**Propane/LP Gas:**  
Multiple providers-Yellow Pages

**Telephone/Internet:**  
AT&T: (877) 760-6108  
Charter: (800) 955-7766

**Satellite Internet Providers:**  
Charter Communications:(877) 728-3126  
Satellite Internet:(866) 570-9989  
Direct TV:(866) 570-8747

**Garbage and Recycling:**  
Black Mountain: (828) 669-9016

Buncombe Co.:  
Recycling/Garbage  
(828) 250-5460

# Starting a Business in Swannanoa Valley: A Resource Guide

We appreciate that you are considering locating or starting a business in Swannanoa Valley. Swannanoa Valley is located within Buncombe County and it contains the city of Black Mountain as well as several unincorporated townships. The location of your business will determine whether you need to contact county or city officials when following this step-by-step guide, Starting a Business in the Swannanoa Valley: A Resource Guide.

The Swannanoa Valley Certified Entrepreneurial Community is here to assist you in starting, growing or re-locating your business. For more information contact:

**Black Mountain/Swannanoa Chamber of Commerce**  
201 East State St.  
Black Mountain, NC 28711  
(828) 669-2300  
info@blackmountain.org  
www.blackmountain.org

## Black Mountain and The Swannanoa Valley

The Swannanoa Valley is comprised of the communities of Black Mountain, Montreat, Swannanoa, and Ridgecrest. The Swannanoa River and its bubbling creeks gently curve through lush pastures, quiet neighborhoods, and bustling downtowns.

We welcome entrepreneurs to our mountain home with our vibrant economy that thrives on an eclectic community of businesses. We have much to offer entrepreneurs with conference centers, colleges, large state facilities, thriving arts scene, premier health centers, and corporate offices. The Beautiful Swannanoa Valley is comprised of Lake Tomahawk and the Swannanoa River. The outdoor enthusiast will love, fishing, hiking, biking, or camping. The options are endless, and you will be enthralled with our majestic Valley.

Swannanoa Valley is located near the crossroads of two major interstate systems, Interstate 40 (I-40) and Interstate 26 (I-26). Black Mountain and Swannanoa are immediately east of the Asheville metropolitan area, at I40 exits 64 and 59. The Swannanoa Valley communities are readily accessible to the Regional Airport.

### Government

**Town of Black Mountain** (828) 669-9102  
www.townofblackmountain.org

**Buncombe County** (828) 250-4000  
www.buncombecounty.org

### Employment

Swannanoa Valley offers highly productive workers both skilled and unskilled. Our labor force is ready willing and able to support your business in this "right-to-work state."

**NC Employment Security Commission JobLink**  
48 Grove St., Asheville, NC 28801  
(828) 251-6200 • Jobs Line (828)251-6030  
(919) 807-2500  
www.dol.state.nc.us



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Entrepreneurial Community**