

Appalachian homes at risk

Region's housing crisis threatens mountain life

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The treachery of the floating toilet is its stealthy origin. An unseen leak in a waterline or an unchecked frozen pipe undermines the subfloor, and soon the plywood and linoleum break away in rotten chunks, leaving the commode suspended above the floor joists. When homeowners can't afford to fix the floor, they jump from joist to joist or walk along the edge of the bathtub. Eventually, grass grows up from several feet below.

Jacqueline Gottlieb has seen the floating toilet over and over. The Hinton Center, where she is president and CEO, runs charitable programs that repair 60 to 100 homes a year in Clay and Cherokee counties, as well as parts of Tennessee and Georgia.

In this rural area, where population densities range from six to 140 people per square mile, it seems the Hinton Center might repair every home around at the rate it's going. Not so.

The organization has been repairing homes for 40 years. Its waiting list stays at about 200 properties, Gottlieb said.

"You've got some families that would not accept help for love, nor money, and there's some that will take help, and we've probably helped multiple generations," she said. "The issue is that there's not an ample supply of adequate, affordable housing."

The area's houses and their residents are aging. Money for repairs is scarce. For people who can afford to move, rentals are notoriously difficult to find.

Although Asheville's shortage of affordable housing has captured the attention of the public and politicians with means to help in recent years, many people in rural mountain communities are quietly facing this dilemma: They can live in substandard housing or leave Appalachian life behind.

In Clay County, where the Hinton Center is located, 60.2 percent of renters spend at least one-third or more of their income on housing, a standard at which renters are categorized as cost-burdened, according to data the Housing Assistance Council gathered from the 2009-13 American Community Survey.

In Graham County, 63 percent of renters are considered cost-burdened.

Those statistics capture only part of the problem. Homeowners struggling to afford repairs are often hard to track, having neither a mortgage nor a job, said Chris Brown, executive director of Community Housing Coalition in Madison County. They might be retired, living on a fixed income in a house they inherited.

"They don't have a mortgage payment because their great-grandfather cut down the trees on their property to build the house that they live in," he said. "The folks we work with, they're creative, sometimes in really great ways and sometimes in really poor ways. They take that farmhouse that I was mentioning or that cabin that was made, and they'll build addition on addition on addition, and they'll bring three families in there."

Rural people experiencing the housing crisis tend to be poorer than those in Asheville, where families earning 80 to 120 percent of the median income were most likely to encounter the rental housing gap — the difference between demand and supply.

By contrast, in Henderson, Madison and Transylvania counties, families earning less than 80 percent of the median income were most likely to experience the rental housing gap, according to a 2015 report by Bowen National Research that catalyzed conversation about affordable housing.

The Bowen report showed just 1 percent of apartments and other multifamily rental units were vacant in Buncombe, Madison, Henderson and Transylvania counties, the four counties surveyed in the report. Developers have responded to that low vacancy rate with thousands of apartments. A 2017 addendum to the Bowen report showed 3,800 market-rate units planned or under development in Buncombe County, plus about 850 affordable or subsidized units.

But for the most part, builders aren't venturing to the rural counties, where low supply and high rents stress renters. Repair costs squeeze many longtime homeowners, and loan restrictions based on the condition a house often hamper would-be homeowners.

It's not just the comfort or health of these cash-strapped individuals at stake. It's an entire culture, Gottlieb and Brown agree. In confronting rural Appalachia's housing crisis, suggesting people move to the cities or move to apartments isn't sufficient. The people here are proud of their culture, and they want to stay. Solutions will have to account for the broader character of the region — and whether it's worth preserving.

"People aren't talking about what the assets are in those communities, and I think we need to focus on what those assets are," Gottlieb said. "There is an



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▲ David Cooke stands in his trailer home in Madison County on Friday, Feb. 24, 2017. Although the home needs work, including fixing the wood stove in the living room, Cooke says that he will stay in the rural area for as long as he can because he likes the serenity of the area.

enormous value in the quality of life out here."

'60 percent healing'

That quality of life lured David Cooke to a singlewide mobile home on the edge of the Pisgah National Forest in Madison County. Someone parked it in the remote valley, narrow enough to see across, in 1972. There's hardly a landmark in the steep, wooded mountains, but it's the spot where Foster Creek joins Big Laurel Creek.

Cooke graduated high school the same year the green-and-white singlewide was built. He was hundreds of miles away in Florida, and there was so much time between him and that mobile home. Time enough for a stint in the U.S. Coast Guard, a 23-year position as a logistics analyst for the space program, two kids, a suit-and-tie job near Atlanta, a triathlon. And then harder times. A quintuple bypass surgery. Knee replacement. Depression and PTSD.

Cooke discovered the old trailer about three years ago. He needed housing and liked the serenity of Madison County, an environment he describes as "60 percent healing and 40 percent isolative."

One house he was interested in buying had already fallen through, and he was eager to secure something, so he sunk his retirement savings into the singlewide on 11.5 acres, most of it steep and rugged. Time had worn on the mobile home. Cooke knew it wasn't worth anything when he bought it, but at a low price, it was a way to live in the mountains.

The roof needed replacing, and the deck was rotten. The wood stove filled the place with smoke. He caught mice, squirrels, a raccoon and two black snakes in his living quarters.

Water leaked onto the floor, but it wouldn't run properly through the pipes. He carried water from the creek to flush the toilet. It took more than two years to get the hot water working.

"Because I'm on disability, I don't have a lot of money to spend, so I have to be creative," he said. His handiwork can't fix the rotten floor in the spare bedroom — he closes the door and avoids the room — but it has resulted in a garden fence of found materials and a chicken coop where nine hens lay eggs. His neckties, left over from his job in Atlanta, hang from the chicken coop fence to discourage the hens from escaping.

Cooke connected with the Community Housing Coalition of Madison County by chance, and the organization eventually repaired his roof and his rotten deck, among other things. Cooke pitched in to help with some of the repairs, and he'll return the favor through the Neighbors Helping Neighbors program, volunteering at another home where repairs are needed.

That involvement is more than convenience, said Brown, the executive director of Community Housing Coalition — or CHC, as most people call it. People in Madison County are self-reliant, and that means they're often resistant to help, even if they really need it. Getting them involved with repairs takes the edge off, Brown said, easing them into accepting help.

"They feel so much better than sitting on the couch watching TV while other folks help," he said. "We see a huge difference in the attitude, and then we see them reaching out to the community more, wanting to better themselves."

It took decades of work in Madison County's 72 communities to develop that strategy. It's not something an organization could do from behind a desk in Asheville, Brown said. Besides, people in cities like to build apartments and townhouses, but most people in Madison County don't want to live in such close quarters, he explained.

"Putting up a bunch of strip homes on the main drag in Marshall is not going to address these people out in the hollers who want to stay on their family land," he said. "What it's going to do is it's going to migrate Buncombe County's hard-to-move to Madison County, and if we keep that trend up, what are we doing for the culture of rural America that's so important to our success?"

Where rent hurts worst

Here are the 10 Western North Carolina Counties with the highest rate of cost-burdened renters, which means they spend 30 percent of their income or more on housing, according to the Housing Assistance Council. The data also shows how many people fall into the cost-burdened renter category.

Macon County	62.8 percent
Clay County	60.2 percent
Jackson County	57.1 percent
Mitchell County	56.7 percent
Swain County	55.3 percent
Haywood County	53.6 percent
Henderson County	52.8 percent
Transylvania County	52.7 percent
National average	52.3 percent
Buncombe County	52.3 percent
Cherokee County	49 percent

housing in Buncombe County and sometimes Madison County. This year, MHO is up for \$785,000 from the Asheville Regional Housing Consortium, money it will use for emergency home repair and building an apartment complex in Swannanoa.

Dedman's strategy of building near jobs is partly based on a study MHO conducted with The Center for Urban & Regional Studies at UNC Chapel Hill. The researchers found nearly 7,800 lower-income workers commute from Madison, Haywood and Henderson counties into a 7-mile ring around downtown Asheville each day. The study took place in 2010, but many housing advocates still reference it today.

"In all areas, including rural, there is a need for safe, affordable housing for retirees and people with disabilities, and some for the local workforce," Dedman said. "But I believe the highest numbers of housing need in North Carolina, by far, is experienced by working families and individuals in areas which have significant concentrations of moderate-wage jobs. This need is experienced especially by single-earner households, including single-parent households."

But do those people want to live in the city, even if they are commuting there for work?

To answer the question, the Chapel Hill researchers sent surveys to 581 lower-wage employees of five major Asheville area companies who live more than 15 miles from where they work. About 44 percent of them returned the survey; 258 responses were collected.

"Respondents were asked if they would be willing to consider moving closer to work. Twenty-six percent of the respondents replied yes while another 36 percent said maybe. Thus, 62 percent of the respondents were at least willing to consider moving closer to work," the researchers wrote. "These findings indicate there is a strong demand for affordable housing located close to employment centers."

But those numbers work either way. If 38 percent of the small survey group said they would not be willing to move, and 36 percent said maybe, then 74 percent of the group might not be willing to move closer to work.

The assumption that rural people want to move closer to urban areas is off base, said Gottlieb of Hayesville's Hinton Center. Rural people often want to preserve their culture, and that's their right, she said. Help shouldn't come with lifestyle requirements.

When urban people impose their values or pass judgment on rural people, it causes a rift, she said. Gottlieb worked in Raleigh for many years before moving to Hayesville six years ago. Now, when she returns to the city for conferences, she experiences the urban-rural divide as a rural person.

"All of a sudden, you say you're from Clay County, and the first thing they say is, 'Where is that?' And then they feel like your IQ drops 20 points or something," she said. "I think if we would uphold that there's value in both places, then we would make a lot more progress in continuing to close the divide than encouraging the divide."

Most people are able to ignore the divide until it jumps up and bites them. The outcome of the 2016 presidential election, which surprised many urban pollsters, is a good example of getting bit, Gottlieb agreed.

Little piece of heaven

Zacre Poirier crossed that urban-rural divide when he left Clay County for the city. That was a good way to wind up homeless, the upbeat 24-year-old explained, and he's not likely to do it again.

Enticed by opportunity in St. Louis, where his aunt lived, Poirier left his post as a volunteer firefighter and set off for the city. But his aunt's living situation fell apart, and she left town. Too proud to call his parents, he wound up living in his car for eight months until he could save enough money to get home, he said.

"(The city) has its advantages because there's definitely a lot you can do, but the one thing it doesn't have — around here we have community," he said. "I know a lot of people of all different ages."

Although Poirier doesn't make much money at Ingles, leveraging relationships helps him live cheaply, he ex-

The elderly people who want to stay in their own homes will stay, he said. If they run out of money, they'll cut back where they can. They'll skip buying heating oil before they leave the house. They'll risk being that elderly person who freezes to death at home, he said. Those reports come pretty much every winter. His job is to try to prevent them.

Money lives in cities

To get public funding, Community Housing Coalition has to go to the city — usually to the Asheville Regional Housing Consortium or the North Carolina Housing Finance Agency in Raleigh. Those groups disperse federal HUD dollars. There's no guarantee the money will go to rural areas, although rural representatives are on the boards of those groups.

Just over \$2 million is in the kitty of the Asheville Regional Housing Consortium for the upcoming fiscal year, which starts in June. But about \$1.2 million of that is Community Development Block Grant money, and that's designated for urban areas, so it stays in the city of Asheville.

The remainder of the money comes through the federal HOME Investment Partnership Program. It's for building, buying or rehabilitating affordable housing for low-income people. Urban and rural communities are eligible to use it for renters or homeowners.

But much of that money stays in Buncombe County too. All of the HOME dollars are pledged to Buncombe County projects for the upcoming fiscal year. There's a public hearing on the allocation May 9, but it happens in Asheville at a meeting of the Asheville City Council. People who can't make the trip to the city can weigh in by mail or email.

Community Housing Coalition in Madison County frequently gets HOME money from the Asheville Regional Housing Consortium, but it doesn't always apply in the spring. Instead, it waits until large multifamily housing projects proposed in spring fail to materialize. When the consortium needs to reallocate the money (otherwise it goes back to the federal government), the coalition swoops in and picks it up for home repair.

It's not that they don't want to compete with large, multifamily Asheville projects, said Chris Watson, client and grants coordinator for the coalition. Rather, fall is a better time for the small organization to navigate the application process. For the past four years, Community Housing Coalition has gotten anywhere from \$26,500 to \$90,000 from the consortium.

It's a "relatively fair" way to balance rural and urban needs, he said.

"It's not like there are all these projects coming in from rural areas that they're rejecting," Watson said. Rather, many rural areas don't have organizations that are a good match for the money.

The limited number of groups willing to work in remote areas plays a part in how these communities can address the affordable housing crisis, said Jeff Staudinger, a city of Asheville staffer who works with the regional housing consortium. Organizations have more momentum in urban areas because they have the potential to serve more people.

"You can find excellent examples throughout the country of rural programmatic success in bringing very positive change to rural communities in housing, in economic development, and I think that we have some very good examples of folks that have done a great job here. It's a little bit more difficult to sustain in part because you don't have that base," he said.

"If you're in Madison County, you create an affordable housing development, folks are going to say now it's time for you to wait for the next one because you just don't have the need."

Should poor people move?

Bring the people to the jobs — that's Scott Dedman's perspective. He's the executive director of Mountain Housing Opportunities, which builds affordable