HOUSING IN CENTRAL APPALACHIA



HAC | Rural Research Report

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The Housing Assistance Council (HAC), founded in 1971, is a non-profit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from a revolving fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

HAC's mission is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places.

CENTRAL APPALACHIA*

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Despite its cultural distinction, the Appalachian region is more commonly known for its economic challenges. High poverty rates, poor housing, and limited economic opportunities have persisted for generations. Federal and state efforts, often in response to stories of despair or need, have attempted to address the region's difficulties. While these initiatives have improved Appalachian communities, too many families in the region continue to have significant housing and economic needs.

DEFINING APPALACHIA

The Appalachian Mountain range is one of the most prominent geographic features in eastern North America. The hills and valleys of this ancient mountain chain stretch from Newfoundland to Mississippi, encompassing

CENTRAL APPALACHIAN REGION



Figure 1

*Unless otherwise noted, these data are derived from HAC tabulations of the 2010 U.S. Census of Population or the American Community Survey 2005-2009 Five Year Estimates.

Table 1. CENTRAL APPALACHIA QUICK FACTS

	RURAL CENTRAL APPALACHIA	CENTRAL APPALACHIA	UNITED STATES
Population	4,859,000	8,841,811	301,461,533
White, Non-Hispanic Population	93.4%	90.6%	65.8%
Poverty Rate	20.3%	17.8%	13.5%
Population Living in Small Town/Rural	100%	54.8%	21.2%
Homeownership	74.0%	73.0%	66.9%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five-Year Estimates

an area more than 2,000 miles long and up to 300 miles wide. The majority of the Appalachian range is found in the United States, where it covers parts of 18 states.

Poverty and economic distress have persisted for decades in the central portion of the Appalachians. For this reason, the following analysis will focus on conditions in the Central Appalachian subregion. Based on the Appalachian Regional Commission (ARC) subregion typology, this study defines Central Appalachia as all counties within ARC north central, south central, and central sub-regions. The region contains 238 counties and county-equivalent jurisdictions in Kentucky, North Carolina, Ohio, Tennessee, Virginia, and West Virginia.

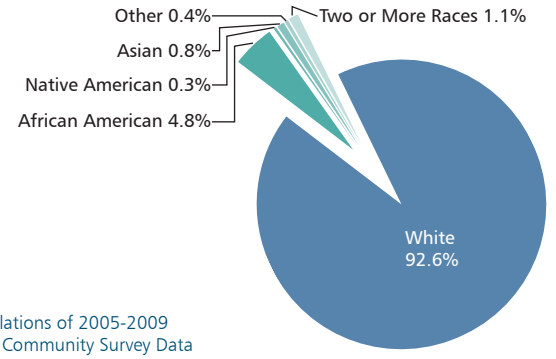
SOCIAL CHARACTERISTICS

Central Appalachia has a population of over 8.8 million residents. Comparing 2000 and 2010 U.S. Census population counts, the region's population grew by 6.5 percent, which is somewhat less than the national growth rate of 9.7 percent. Central Appalachia is largely rural with approximately 55 percent of the population residing in rural areas or small town communities.

Over 90 percent of the region's population is non-Hispanic white, far higher than the 66 percent that makes up this cohort nationwide. The largest racial minority group is African Americans, who make up approximately 4.8 percent of the Central Appalachia region's population. Hispanics make up only 2.4 percent of the region's entire population and just 1.8 percent in its rural areas.

CENTRAL APPALACHIA IS PREDOMINATELY WHITE

Race and Ethnicity, Central Appalachian Region, 2005-2009



Source:
HAC Tabulations of 2005-2009
American Community Survey Data

Figure 2

The migration of rural residents to urban centers for work has long been a trend in Appalachia. In past decades, the region's migration patterns were largely influenced by manufacturing industries, which attracted Appalachians to factories in the north and east. Today the "brain drain" phenomenon – young and educated people leaving for more prosperous areas and opportunities – is a major reason for population out-migration in the region. The loss of these individuals is particularly difficult to overcome because they take their professional and leadership skills with them.

Central Appalachia's limited employment opportunities have likely worked to reduce the growth of the region's native population as well. Only 2.8 percent of Central Appalachian residents moved into their current area from another state or abroad during the year (roughly

the same proportion for Central Appalachian rural areas as for the region as a whole), while 6.6 percent of the nation's residents had done so. This stagnant population migration can be linked to the lack of economic growth throughout the region.

Like the nation as a whole, Central Appalachia is aging. The median age in the United States is 36.5 years, and the median age for those in Central Appalachia is 39.6 years. Fifteen percent of the region's residents are age 65 years or older, higher than the proportion of elderly persons nationwide (12.6 percent). This age demographic is partly attributable to the out-migration of younger people from the region.

An aging population poses unique problems for local communities because senior citizens often need access to specific healthcare services and daily living assistance. Service providers have difficulty reaching them in rural areas, compounding the challenge for communities with limited resources.

An advanced education is increasingly necessary for successful competition in today's global economy; in this key attribute, however, the region lags behind. About half as many rural Central Appalachians as all Americans have earned a bachelor's or graduate degree. Approximately 79 percent of rural Central Appalachian residents have graduated from high school, continuing an upward trend in graduation rates over the years.

While some well-paying jobs may not require a new employee to hold a traditional four-year degree, those in professions such as carpentry often call for familiarity with new tools and building materials and codes. Many Central Appalachian areas lack enough people certified for such positions. The end result can be long waits for services such as plumbing and electrical work, and employment opportunities going to nonresidents while local unemployment levels remain exceptionally high.[1]

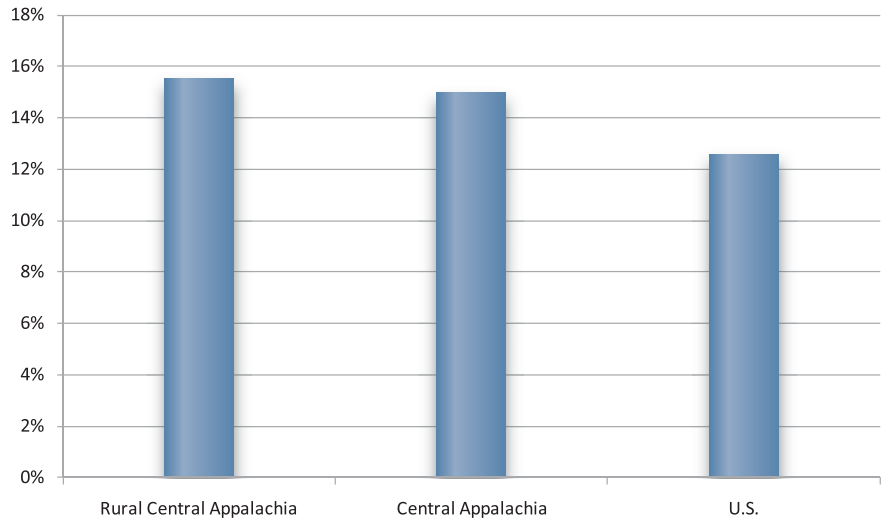
ECONOMIC CHARACTERISTICS

The Central Appalachian region's economy has traditionally been defined by the abundance of its many natural resources, coal and timber, and efforts to extract them. Coal mining, in particular, was the primary impetus for growth in the region throughout the 19th and 20th centuries. The vast coal fields in eastern Kentucky and southern West Virginia served as an energy repository for a growing nation. The harsh working conditions and poor treatment of miners led to some of the nation's most bitter and violent labor conflicts, which ultimately helped expand labor rights efforts. As a result of the prominent role coal has played in the Central Appalachian region's past, many associate the region with coal mining and assume most residents are either directly or indirectly involved in the industry.

Today, the mineral extraction industry employs only 3 percent of residents in the entire region and 5 percent in rural areas. Due largely to mechanization and a shift to surface mining technologies, the number of mining-specific jobs has decreased. Nevertheless, coal still plays an important role in certain areas of Central Appalachia. The sale

CENTRAL APPALACHIA IS OLDER AND MORE ELDERLY THAN THE NATION

Population Age 65 and Over, Central Appalachian Region, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey Data

Figure 3

of coal represents over 25 percent of the local economic activity for certain communities in eastern Kentucky and southern West Virginia.[2] The number of these coal-dependent counties has been shrinking consistently, however.

The past reliance on mineral extracting industries, which in large part removed not only the natural resource but the wealth generated by them from Central Appalachia, ultimately left many parts of the region without alternative employment options.[6] Residents – particularly in the region's rural communities, which have always lagged behind more developed areas – are left struggling economically.

The recent economic decline has only exacerbated these problems. Unemployment rates jumped from 6 percent in 2008 to over 10 percent by the first quarter of 2010. For Appalachia, overall employment levels dropped back to 2002 levels, wiping out all of the jobs added from 2002 to 2008.[7] These poor economic conditions have put more strain on state and local governments to meet the increased demand for assistance.

Census figures indicate that education and health care are the largest employment sectors in both Central Appalachia as whole and its rural areas in particular. Therefore, compared to those in other parts of the country, a relatively large percentage of people in the region are employed by the local, state, or federal gov-

MINING IN CENTRAL APPALACHIA: AN EVER-CHANGING LANDSCAPE

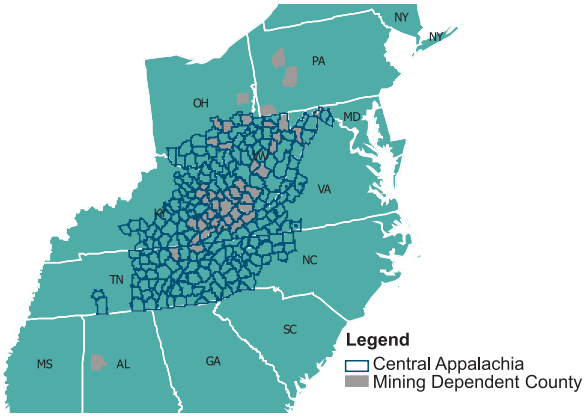
The mining industry has been an integral aspect of the Appalachian culture and economy for more than a century. The region's abundant natural resources have produced a paradox between jobs and economic development on the one hand, and boom-and-bust economies and environmental degradation on the other.

Over the past 10 years, the issue of "mountain-top removal" has exploded, quite literally, in local economies, courts, Congress, and the public press. Mountain top removal represents a growing source of Central Appalachian coal. In West Virginia such mining accounted for 42 percent of all coal extracts compared to just 31 percent a decade ago.[3]

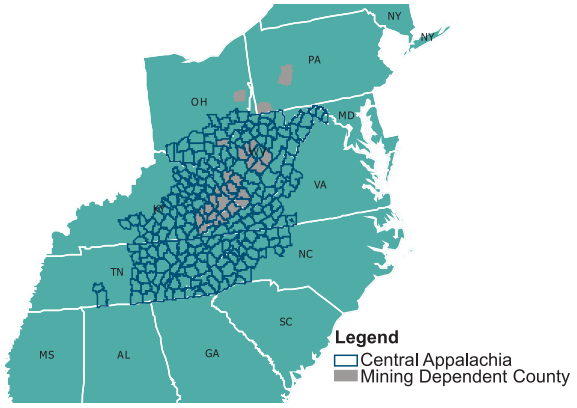
The mountain top removal process, which allows companies to employ fewer workers and extract larger quantities of coal more quickly, is the most profitable form of coal mining. The cost to local communities, however, is staggering.[4] This mining method has been responsible for the destruction of not only thousands of mountain top acres, but also an estimated 1,000 or more miles of streams that have been buried during the process.[5] As a result, entire communities and their way of life have been forever altered. Vacant and barren landscapes are sometimes all that remain as tons of dirt that were once forested ridges fill in previously vibrant valleys where families lived for generations. In a region where unemployment is persistently high and few opportunities exist, residents are often forced to choose between the environment they cherish and the income they need to put food on the table.

MINING JOBS CONTINUE TO DECLINE IN CENTRAL APPALACHIA

Mining Dependent Counties, 1979



Mining Dependent Counties, 2004



Source:
HAC Tabulations of USDA ERS data

Figure 4

ernment. The disparity is even greater between rural Central Appalachia, where 17.0 percent are employed by government, and the nation as a whole, in which 14.6 percent of people work for the government. This difference likely reflects the fact that in many rural communities government entities, particularly school districts, are the best employers because most other employment there is found in either dangerous fields, such as mining and logging, or in poor-paying and unstable opportunities, such as service positions.

While largely diminished from previous decades, manufacturing still provides employment in the overall region and rural communities. Producers of goods such as furniture and manufactured housing employ many in Central Appalachia. Many of these industries had already been suffering for years due to global competition, however, and the dramatic downturn in the U.S. economy caused widespread job losses in parts of the region. For example, from 2007 to 2008, the state of Tennessee lost 3.3 percent of its industrial employment, totaling 15,110 jobs.[8]

Because of the many economic challenges facing the region, income levels are low across Appalachia. Approximately 27 percent of Central Appalachian households earn less than $20,000 per year; across the nation only 18.4 percent earn such low wages. An estimated 30 percent of rural Central Appalachian households earn less than $20,000 and slightly over half of rural households in Central Appalachia earn less than $35,000.

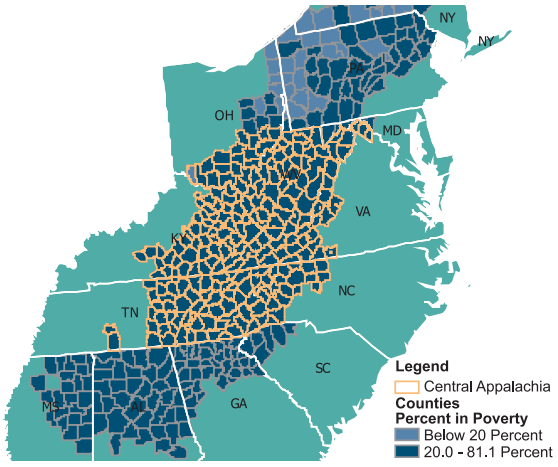
Almost 15 percent of Central Appalachian households receive public assistance or food stamps, while the national proportion is just 9 percent. Similarly, demand for assistance from government agencies and nonprofits has been extremely high. Both government and nonprofit-run food pantries and energy assistance efforts struggle to meet the demand, which has exploded since the economic downturn.

Central Appalachia continues to endure much higher poverty levels than the nation as a whole. These conditions have existed in the region for decades. The poverty rate in the entire Appalachian region was over 30 percent in 1960, a level that drew the attention of the nation and helped lead to the "War on Poverty." While those historic efforts have certainly had an impact, poverty remains a problem throughout much of the region.

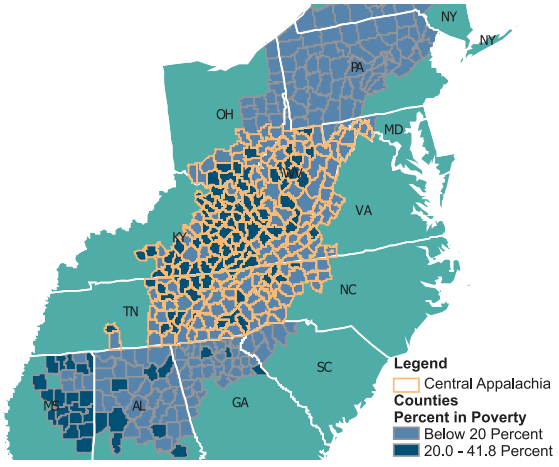
Central Appalachia's rural poverty rate is 20.3 percent, with several counties experiencing poverty rates over 30 percent. Poverty is particularly high for minority populations living in Central Appalachia; an estimated 29 percent of African Americans and 34 percent of Hispanics live in poverty in the region.

HIGH POVERTY LEVELS PERSIST IN CENTRAL APPALACHIA

Appalachian Poverty, 1960



Appalachian Poverty, 2009



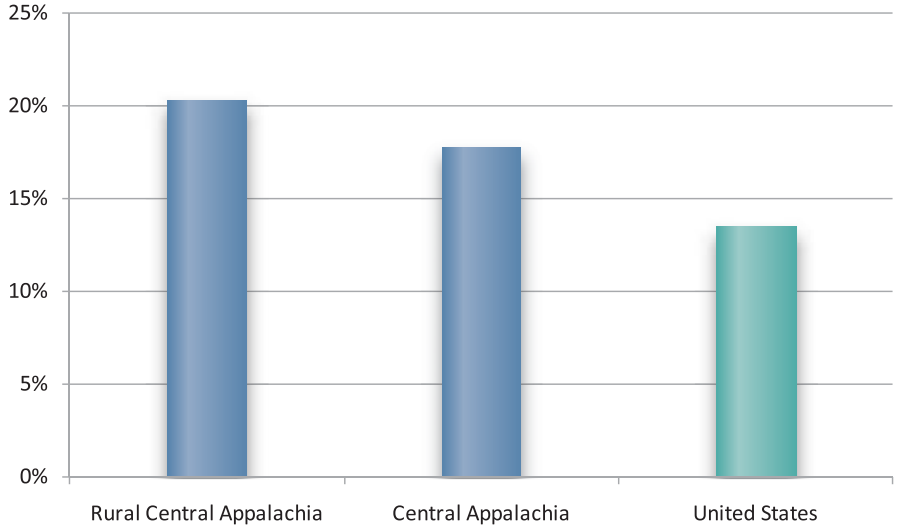
Source:
HAC Tabulations of 1960 Census and 2005-2009 American Community Survey Data

Figure 5

Even though minority poverty percentages are high, white non-Hispanic residents make up 85 percent of all people in poverty in the region. The poverty rate for white, non-Hispanic residents in the United States is 9.4 percent, but for those in Central Appalachia it is 16.7 percent. Within the region, for all racial and ethnic groups the poverty rates are higher in rural areas than in urban places. For example, in rural Central Appalachia the rate of non-Hispanic whites living in poverty was 19.5 percent.

POVERTY IS 50 PERCENT HIGHER THAN THE NATIONAL LEVEL IN RURAL CENTRAL APPALACHIA

Poverty, Central Appalachian Region, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey Data

Figure 6

Another indicator of the region's poor economic situation is the ARC's designation of "distressed counties." ARC defines distressed counties as those with a three-year average unemployment rate that is at least 1.5 times the U.S. average; a per capita market income that is two-thirds or less of the U.S. average; and a poverty rate that is 1.5 to 2 times the U.S. average (depending on whether unemployment or income level is used as the indicator of poverty). Over the entire 13-state ARC region, 96 counties are designated as distressed. Seventy-four of them (77 percent) are in Central Appalachia.

HOUSING CHARACTERISTICS

Central Appalachia, with its substantial rural population, has a dispersed housing stock largely comprised of homes in small towns and isolated mountain valleys far away from major interstate highways and metropolitan areas. The overwhelming majority of residents are homeowners living on land that has been owned by their families for years.

A common sight along many rural Central Appalachian roadways is a forested hillside with the occasional small home or aging manufactured home. Their isolated locations, combined with the limited economic resources available to their owners, too often mean that these modest dwellings are in substandard condition. Problems such as inadequate plumbing and sewage treatment systems have long plagued the region's residents.

Central Appalachia is a region largely comprised of homeowners. Nearly three-quarters (73 percent) of the region's housing units are owner occupied, compared to 66 percent for the nation. Although homeownership can confer many benefits on the individual and the community, Central Appalachian residents tend to live in relatively modest dwellings. Approximately 18 percent of Central Appalachian homes are worth less than $50,000; only 8 percent of homes nationwide are worth so little. Over 55 percent of rural Central Appalachian homes are worth less than $100,000. In Appalachia, therefore, homeownership does not translate into the investment accrued by those living in many suburban locations where homes are a substantial asset and form of savings.

Home values and affordability rates vary dramatically across the region. For example, the tourism industry has impacted certain communities, causing home prices to increase dramatically. In Abingdon, Virginia, where historical sites and an arts and crafts festival draw visitors, home values have risen so high that many workers must live outside the area and drive a considerable distance to work because of the lack of affordable units.[10]

Fewer than 1 million (958,199) rental units are available to residents of Central Appalachia. Like those in the rest of the nation, Central Appalachia's rental households suffer from a range of housing cost and quality problems. Approximately 47 percent of these housing units are unaffordable, meaning rent and utilities consume 30 percent or more of the residents' income. In addition, rental units in Central Appalachia are twice as likely as owner-occupied units to be crowded (more than one person per room). Despite representing only an estimated 27 percent of all units in the region, rental dwellings make up almost 37 percent of all homes with incomplete plumbing.

Overall, the quality of the region's housing stock has improved greatly from the 1960s when many residents lived in physically substandard units. The proportion of occupied housing units in the entire Central Appalachian region without complete plumbing is now 0.7 percent (0.8 percent for rural communities). This still represents an estimated 15,358 homes in rural Central Appalachia that lack complete plumbing facilities. Over 70 percent of Central Appalachian counties have higher proportions of housing units with inadequate plumbing than the national percentage of 0.5. In more remote rural areas, the situation is worse. For instance, over 5 percent of all units in Hancock County, Tennessee lack adequate plumbing – 10 times the national rate.

Manufactured housing continues to be popular in the region. In rural Central Appalachia, manufactured homes comprise 20.7 percent of the housing stock, compared to just 6.8 percent for the United States. Manufactured homes provide a safe and affordable homeownership option for many households; they are not without challenges for owners, however. While often more affordable than conventionally constructed or "stick-built" dwellings and often a good housing option for the region's low- and moderate-income residents, manufactured homes are susceptible to unaffordable loan terms due to the prevalence of personal property or "chattel" lending common for this type of housing. In an area where bad credit ratings are already common, additional high-cost loans add to the potential for further financial problems for borrowers.

While housing affordability is not an overwhelming problem for most in the region, financing is a barrier for many. Many residents have poor credit histories that either force them into high-cost mortgages or disqualify them from getting loans. A review of 2009 Home Mortgage Disclosure Act data reveals that high cost loans are more common in Central Appalachia than in the nation overall at 10 percent and 5 percent respectively. Similarly, poor credit history is the most common reason families in the region do not qualify for the USDA Section 502 direct loan program, which provides low-interest mortgages to low-income families in rural areas.[11]

ADDRESSING THE NEEDS

Numerous organizations assist Central Appalachia families in meeting their housing and economic needs. ARC was created by Congress in the mid-1960s to provide assistance to one of the nation's most distressed regions. ARC annually provides grants throughout the designated Appalachian region for a variety of activities, such as extending water and sewer service, highway improvement, and business development. These ARC grants make resources available for community development projects that might otherwise go unfunded.



The Federation of Appalachian Housing Enterprises (FAHE) stands out for its 30 years of housing assistance work in the region. FAHE operates as a central processing center for a network of more than 50 nonprofit housing providers in the region. The organization receives funding from federal, foundation, and private bank sources. Many of these funds, offered as low-interest mortgages for home purchases, are made available to low-income families identified by members of its housing provider network. In the past 30 years, FAHE and its network have provided a range of housing resources and assisted thousands of families in buying homes. The program resources offered evolve to meet the changing and diverse needs of the population these organizations serve.

Nonprofit housing organizations have helped ensure that many Central Appalachian residents have safe, quality homes. Families that otherwise would have gone without many of the basics of life, including clean water and indoor bathroom facilities, now have a much higher quality of life. In fact, as was the case in Beattyville, Kentucky, whole communities have been actively involved in creating dramatic community-wide infrastructure improvements that have brought new housing units, water and sewer treatment facilities, and medical clinics to areas that previously lacked them.[12] In a region long shaped by economic suffering, these efforts have helped create a brighter future for many.

Federal housing programs, such as HUD's Rural Housing & Economic Development (RHED) program/Rural Innovation Fund (RIF), which awarded over $200 million in grants nationally during the 2000s, have provided funds to assist many efforts in Central Appalachia. RHED/RIF funds were used in a variety of ways to support housing and community development activities. For example, organizations like FAHE, and many members of its provider networks, used RHED funds for everything from improving physical facilities and organization operations (computers, training, etc.) to providing capital for home loan funds.[13] Such government investment plays an important role in enabling local organizations and municipalities to positively impact housing conditions in the region.

Along with the Central Appalachia's rich cultural history, its legacy of poverty and its limited economic opportunities continue to weigh on the region and its people. The recent economic downturn and the heavy toll it has taken on Central Appalachia are a reminder of efforts still needed to reach a point where all residents can enjoy a higher standard of living. Significant improvements in education and increased and diversified employment opportunities are needed to create a thriving economy that will not only help the region retain its best and brightest but also encourage others to move there.

Efforts over the last 40 years have greatly improved the lives of many in the region, while at the same time laying the groundwork for continued improvement. Still, much more needs to be done in those parts of Central Appalachia that remain mired in poverty. Policy efforts should continue expanding successful activities – for example, those reducing the number of homes with inadequate plumbing. While the list of problems remains significant, previous work shows that change is possible.

HANCOCK COUNTY, TENNESSEE

Hemmed in by the rugged Clinch and Powell Mountains in Tennessee, Hancock County is an extremely isolated area located in the Cumberland range of the Appalachian Mountains. The lack of access has meant Hancock County's natural environment remains relatively pristine. Conversely, the isolation means many county residents, in addition to lacking access to basic goods and services such as clean water and safe sewage treatment facilities, have few employment opportunities and experience poverty at extremely high levels.

Residents stated that jobs were rare and this has been the county's biggest immediate need since the mid-1980s.

Hancock County has a small population of just over 6,800 residents and a limited economy with few local businesses and industries. Local residents stated that jobs were rare and job creation has been the county's biggest immediate need since the mid-1980s.[14] Young people regularly leave the county to seek employment and other opportunities unavailable in Hancock County.[15] The major industries employing Hancock County residents are manufacturing and retail, both of which offer low pay and few benefits, and education. Education jobs along with opportunities in the healthcare industry are among the only high-skilled jobs in the area.

Even in a place that has long endured high poverty rates and limited economic opportunity, the last few years have been extremely difficult as unemployment jumped from 6 to 18 percent between 2007 and 2009 after the closure of a local factory. Because of economic conditions, the county median household income is less than one-half of the national median and more than one-third of Hancock County lives below the poverty line.

Since HAC's first visit to Hancock County in 1984, problems have persisted with the community's housing stock, especially in terms of basic quality and substandard housing. Outside of its primary small town, Hancock County continues to have a relatively high proportion of homes without complete plumbing or kitchens. The current housing stock consists largely of owner-occupied homes with a somewhat disproportionate share of vacant units, and almost one-fifth of all units are manufactured homes. In many cases, these homes are aging and in need of repair.[16]

Health problems arise due to lack of access to reliable, safe, and affordable public water and sewer service. Poor living conditions, including inadequately sealed and insulated structures, contribute to high rates of chronic respiratory illness and pneumonia.[17] But over the past decade, Hancock residents have seen important improvements in healthcare and education. A new high school opened in the late 1990s, and the Hancock County Hospital began seeing patients in 2005.[18]

Hancock County certainly faces many challenges. The continued economic decline has fallen hard on an already depressed county; a loss in manufacturing jobs nearly doubled the local unemployment rate. As a result, the need for assistance is extremely high and many families are suffering. Yet the past decade has seen a growth in community development and assistance organizations in the area, as well as in the public's willingness to access them.[19] The Appalachia Service Project and Jubilee Ministries, two faith-based nonprofits, serve the area along with several regional groups who work to spur community development. While small in scale, this increased attention is a promising development in a long overlooked place.



ENDNOTES

CENTRAL APPALACHIA

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