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But one Madison County nonprofit organization is doing its best to ensure county residents can stay in safe, stable, affordable homes.

Community Housing Coalition is a community-based nonprofit agency that facilitates urgent home repairs to low-income Madison County residents in need of assistance. But the organization broke ground in February on a new program that offers affordable replacement housing to low-income residents.

The idea for a replacement housing program was laid out in a strategic plan in 2019, according to CHC Executive Director Chris Watson.

"The board identified that one of the strategic paths we wanted to take was to start looking into how we could build affordable housing, and determined that the best path for us to do that was to develop new construction experience and knowledge and bring that skillset to CHC through the housing replacement program," Watson said. "We meet an existing need in the agency, and also gives us the experience and skills to go out and build new affordable housing at some point in the future."

Watson said CHC participated in a replacement housing pilot project in 2020 and secured grant funding in 2020 and 2021.

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Four houses should be completed through this program by the end of 2024, with plans to expand that number in the works, according to Watson.



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outdated housing stock featured in many Madison County homes today.

"We've been repairing homes in Madison County for more than 20 years now," Watson said. "For the majority of the time, the only tool we had in our toolbox was repairs. With the housing stock in Madison County, there are lots of folks out there living in pre-1940s stick-built, or 40 years and older manufactured homes, both of which are getting to the end of their useful life."

Matt Bennett is the program's construction manager.

"A lot of the (early) houses were built on rocks, stone foundations without mortar, rather than actual footers, so we have a lot of houses that are sinking or sliding," Bennett said. "They don't have good water management around them, a lot of houses, so they'll be rotten underneath, or plumbing will be leaking without people knowing it, so they have rot or mold in their walls."

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sues that are coming up."

Celina Uribe is the recipient of the program's first replacement home. In the past, Uribe's home was a frequent recipient of CHC's repairs and joked that her home has "seen more of CHC than she had."

"(My home) has required so many necessary repairs - just to keep water running, plumbing going, roofing, the list goes on and on," Uribe said of her Marshall home on Kelly Hunter Road.

But Uribe remembers when her home became so dangerous to live in that it almost cost her everything.

"In 2021, right before Thanksgiving, we had a huge pipe break under the house," she said. "When they went to fix it, they said it looked like it had been broken for several years. They fixed the pipe, and in the ensuing three weeks when the walls dried, it warped the walls enough to pop the cabinet that held about 300 pounds worth of dishes off the wall while I was standing in front of it. It broke my nose, tore my face and I needed quite a bit of reconstructive repair, a bunch of stitches and lots of blood.

"I had my back to that cabinet (or else) I would probably be dead. It probably would have broken my back or my ribs and I would have bled out."

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"I kept wanting to say, 'It's not going to happen,'" she said. "Until the bulldozers arrived, I was trying to convince myself 'Don't get your hopes up,' because everything has gone wrong in this house. Everything. Then the bulldozers arrived. I know it's like a stupid movie. It's like the cavalry came over the hillside. There's hope again that maybe I can just live peacefully in a home that's not going to try to kill me.

"I feel really blessed and honored that I was given this opportunity. It's an amazing program that I'm so, so excited about, and so proud that our county is taking part in this program and that Community Housing Coalition is leading the force in affordable housing in this community."

Bennett said the team hopes to finish construction of the house by mid-July, and to break ground on the second replacement home around that time.

The program's importance to the county

As Madison County has a sizeable population of older residents, ensuring these older residents' homes are safe is an important goal, according to Watson and Bennett.

"So many of those older adults are living in houses they've lived in for decades, but even if that house is kept up, it's just beyond its useful life," the

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"The goal of this program is ... everyone deserves safe, healthy and affordable housing. You shouldn't have to move off your property to get that. We know in Madison County and in the region there's a huge housing shortage - especially for folks over 62. There is nowhere for folks to go. So, our goal is to help them utilize the resources they have - their land, their infrastructure - and to give them a home that's safe and accessible as they age and their needs change.

According to Watson and Bennett, the team is building to Energy Star standards, working alongside Rural Studio, an off-campus design-build program of Auburn University's architecture program.

"It's super energy efficient, so it's not costing them very much," Watson said. "They're not paying \$400 a month in heating bills. They're paying \$400 a year, or something like that, which makes a huge difference to their health, their mental well-being, their finances, and just their whole quality of life."

"As houses have become tighter and tighter, indoor air quality in new houses has become an issue, too," Bennett said. "So, we're trying to address that and also using environmentally friendly materials and installing energy recovery ventilators."

Housing blueprints, income qualifications

Bennett said the team is employing two-bedroom homes at roughly 800 square feet per unit.

"A one-bedroom house isn't that much less expensive, and it's worth less. So for us to meet our goal of keeping these homes in the affordable housing stock in the long term, we want them to be usable by small families, so we're shooting for mostly two-bedroom homes. We're basically acting as general contractor."

Chandler Construction Services was selected as the builder for Uribe's home.

"Then, we'll probably bid out additional parts like the roof, the siding, and we'll also do some of it with our volunteers," Bennett said.

Watson said CHC hopes to work with a vocational program through the high school or A-B Tech in the future also.

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To be eligible for the program, residents must be under 80% of the county's average median income (AMI). Rather than apply separately, a client applies through one outlet, and the team deems what next steps should be taken.

"If you have a housing need and you qualify based on income, you'll get an assessment by our repair manager, Eric Patton. Homes that are beyond reasonable repair are added to the list for potential replacement. Ultimately, a committee including members of the CHC Board of Directors will prioritize and approve homes for the replacement program," Bennett said.

From there, a case manager will go out to the home to help make a decision for the best resources for the home, according to Bennett and Watson.

While Uribe was a home repairs client, she also served on CHC's board.

Uribe said the organization has "been such a relief" as she inches closer to finding safe and affordable housing.

"There have been times when I didn't know what I was going to do - how I was going to make this work. I would have other people in the county say, 'Well, call up Community Housing Coalition.' The first time I did that reluctantly, and they were out there helping me dig up plumbing so I had running water in my house.

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out and ask for help. The hand that reached back was warm, comforting and reassuring that they were going to help me get my house back in order again."

The organization's director said the best way to maintain the spirit and culture of Madison County is by ensuring the people who made the county what it is today have a place to come home to.

"We want to keep people in their community," he said. "What makes Madison County great is all the small communities that are out there. The way you keep these communities great is you keep the people in them. That's where their support networks are. It's where their families are. It's where they want to live out their lives.

"Not only is there a shortage now, but the shortage is just getting worse as our housing stock depletes. We want to be able to provide good housing, and housing that's safe long term so they can continue to provide affordable housing for the next generation."

For more information on Community Housing Coalition, visit the organization's [website](#).
