

Full Episode Transcript

With Your Host
Laura Lynch

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

Laura Lynch: Well, Dedria Kolb, welcome to Less House More Moola podcast. Super excited to talk to you today.

Dedria Kolb: Thank you. Thank you for having me. I'm excited to be here.

Laura Lynch: Yeah. You and I connected through the Tiny Home Industry Association since I'm working on that resource map. And I said, Hey, come on, let's talk about your community - because it seems like all the tiny home communities are already pretty full. And so the fact that there's a new one in development is super exciting for everybody trying to settle themselves in their tiny house in the North Carolina area. So to get us started, please introduce yourself and the tiny home community that you are developing.

Dedria Kolb: Definitely. And thanks for having me. I hope to soon be one of those sold-out tiny home developments. So we will see and cross our fingers. So my name is Deidre. I am the president of Ideal Ridge Ventures, which is a property development company that is developing Poplar Creek.

Poplar Creek Tiny Home Village is a tiny home community that is located in Rutherford County, North Carolina. Rutherford County is right on the foothills. It's a little bit between Charlotte, which is where I'm based, and Asheville. It's a cute and quaint little small town. We found the property about six months ago.

It was being operated as a mobile home park, but it was mostly vacant and it was very much run down. And so, we worked with the seller and the county to rezone it for a tiny home development - and we have ten spots that are

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going to be opening in phase one. Fingers crossed that we kind of stay on track with construction, but you know with construction never things ever stay on track or on budget, but we are getting there.

So we'll have ten slots open on fate in phase one And then, phase two, which will come a little bit later down the road, we'll have an additional twenty sites or so. We'll have thirty sites when it's all said and done. We'll have some amenities for our residents: dog park, a community garden, fire pit, a pavilion - it's just a really nice piece of property.

It's quiet. It's surrounded by tree canopies and it's hopefully going to be a sanctuary and a great place for folks to call home. So we are really excited to move the project forward and really excited to kind of introduce our community to the public.

Laura Lynch: That's so amazing. I feel like that there's so many people out there looking for a space that feels sort of a sense of community because the tiny home community is all about community, I would say, and find somewhere where you can park and where you can be in a small neighborhood.

So you can have some friendships developing and have some trees around you and yet not be so far out of the way. I think those are all great aspects. So I think it's probably fair to say that nobody wakes up when they're first seeking their career and decides, "Hey, I'm going to be a tiny community developer." So what caused you to decide to focus on this?

Dedria Kolb: Gosh. Yeah. I mean, that's a great question. I'll try to give you the Cliff Notes version because it's been a long time coming. So I've always been like super interested in building and construction. Even when I was like a little kid, I remember having memories of - I probably should look the statute of limitations have probably run out so I can make this admission with confidence - which is when we were kids, we lived in a neighborhood where they were continuing to build and expand.

And so we used to go and we used to sneak into the houses and sometimes they would go like they would be locked. And so we would use like a little credit card to kind of swipe so we could get in and we could kind of tour around and see the houses.

So I've always been like super into construction and into real estate. I didn't follow that path initially. I ended up going to law school, in practice for almost 13, 14 years including corporate and house for several years. And last year around this time, I went through an existential life crisis and decided that this is not the way I want my life to look.

It's not the way I want my life to feel, but I had no idea what I was going to do. So I left my job kind of just with the idea of "Let me explore what makes me happy. Let me find my bliss and let me follow my bliss." And for a long time, like real estate had been in the background, my husband and I had done some real estate investments, done some construction on small residential projects, but I've always loved the concept of tiny homes.

I've always loved the concept of mountain homes and tiny cabins. And I've always thought, "One day I'm going to have a tiny home village in the mountains" and kind of filed that dream back and went on with my life. But then after I left my corporate job and was trying to figure out what the next steps were, I came back to real estate. And from there, things just kind of fell into place. We found the property.

It was a great site to kind of get our feet wet in this project because it previously was operated as a mobile home park. And so they had some infrastructure that we could leverage. The seller who was based out of New York agreed to kind of mentor us and kind of hold our hands through the project so that we could learn from him, which was awesome.

And I was like, you know what? If not now, when? If not this, what? And so I'm the kind of person where I like to try new things. I like to learn new things. And this project really kind of checks a lot of boxes for me. And it kind of satisfies that inner child urge to kind of build something and to create something that hopefully other folks can come to enjoy.

And so I'm excited to see kind of where this journey takes us. And this is hopefully the first of many projects to come.

Laura Lynch: So that's a great story, Deidre. I, too, grew up kind of - I remember the first time I got my fingers on blueprints. And so many times with graph paper, like, sketching out kind of the layout of a home.

And it's so funny the way we always come back to some childhood interest. And for a lot of people in the tiny home community, I feel like it's camping -

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that we went camping maybe. And that's kind of where the small living thing came in. And so now here you have taken your childhood interest and kind of allowed yourself the space to kind of explore that.

And that's so amazing. So many people doing this lifestyle are part of the tiny living community have had to take brave and risky steps to kind of explore something that's different and outside the box. So we applaud you, for sure, for taking this opportunity to explore what's true to you and your creative side, and the side of you that wants to do something new and innovative to help out the tiny home community with the parking problem.

So good. So you had kind of a great and professional background. And I'm sure that as you know, I found in life, like all the weird paths that you take in life somehow all weave together into this tapestry that like prepares you for what you're getting to. So share with us kind of how your background has tied into what you're doing right now and how you feel that it all kind of comes together for you.

Dedria Kolb: Yeah. So again, I think it just comes down to following my bliss and following kind of where those interests are. And I think you talked about kind of things we used to like to do - things we did and we like to do as children and coming back to that - I think about like when we're young, before all of the conditioning sets in, before all of the expectations of other folks come and sets in and kind of drives our path in maybe a different direction. For me, I think a lot of the work that I've done personally and professionally has always been: how do I challenge myself?

How do I learn something new? How do I grow outside of my comfort zone? And so even practicing, I practiced all various different types of law in the 13, 14 years that I was practicing. And it's always like, if I don't know it, I can learn it. And none of it's rocket science. Right?

So I've been able to kind of gain some confidence in my ability to try new things and find relationships with folks who can support me on that journey, which has been, I think, crucial - not just prior to becoming a developer but especially as I am endeavoring on this huge new project. The background of being a lawyer helps - being able to kind of understand some of the nuances, especially around like zoning and working with municipalities, trying to hire contractors and kind of understanding roles and responsibilities.

So all of that definitely kind of plays into our tools that I have in my toolkit that I've been able to kind of bring out and utilize. But a lot of it also kind of goes back to kind of the creative nature that I think I've always had, but I haven't always fully expressed. And so this project gives me the opportunity to do that.

And like I said, I have some experience in residential investment properties: we've done some construction, some rehabs, we've done some new builds, but on the residential side, kind of single-family or small multifamily like duplexes. Again, having my feet wet already and kind of having an understanding of what it's like to kind of live through construction to try to manage construction projects is also really helping.

And so it's kind of all of like these various different areas of my life and all of these various different areas of my brain kind of coalescing together and saying, okay, I think we've got this. And what we don't have, we can learn and we can pick up along the way, or we can ask a friend and we can get help from them where we need it.

And as long as we're making progress and we're moving forward, we're doing the right thing. So that's kind of the approach that I'm taking.

Laura Lynch: Yeah. Yeah, that's so awesome. If anything, life is a journey and every project is a journey and every new endeavor is a journey and kind of understanding over time, having started many things and progressed through many things, you learn that nothing's ever going to be perfect and nothing ever is going to go in an ideal way.

And you just kind of learn how to maneuver around that. And that's like life experience thing. It was certainly a lot less patient in my twenties.

Dedria Kolb: Adapt, pivot, be able to change, be resilient, kind of all those things that you learn along the way. And then once you get to be of a certain age, you really appreciate those life lessons. You can definitely apply those. So, yeah.

Laura Lynch: I know. That's awesome. So, there's been a lot that has happened in tiny living and in just the whole evolution of this movement over time. So what about this moment in history feels right for you to start a tiny home village? Like, what is it happening right now in 2024 that seems like the right time for this?

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Dedria Kolb: I mean, I think it's a lot of different things, right? I think it's coming out of COVID - people got used to a slightly different way of living. More flexibility, being able to work from home, being able to work from where they wanted to work. You know, a lot of folks are holding onto that. And even though we've got some employers that are pulling people back into the office, kicking and screaming, I think that the populace is saying, wait a minute, we want something else.

We want something that kind of works for us. And so I think we've got kind of that desire of folks to be able to live and work where they want. The other thing, the other factor that I think we have going for us is just the economy: cost of living, cost of housing, none of that is going down. I think the last statistic that I read was something like a starter home, the average starter home price in the U.S. was well over \$300,000.

That is out of reach and that's not affordable for a lot of folks. And so, again, people are looking for a new way in a different way to live the life that they want to live. And so when you think about can you work where you want to work?

Yes. Can you live where you want to live? Yes. And for a lot of people, tiny living kind of checks a lot of those boxes, not to mention you've got the sustainability, peace, and people I think really are desiring. And wanting community. And I think that is missing a lot in our society today.

Even folks who kind of lived in planned developments, a lot of them don't really know their neighbors, and it's because everyone is kind of heads down, going about their life, doing the things that they have going doing the things that they're doing and what they have going on. And it just doesn't allow for, I think, the same sense of community that we had in our society a few decades ago.

And so all of those factors kind of coming together, I think that tiny home community is very representative, a demographic of folks who want a simpler way of life. A more sustainable way of life, a more affordable way of life that allows them the flexibility to spend their time the way they want to spend their time, where they want to spend their time, and have the ability to be around other folks who are like-minded.

And so I think all of those different factors really kind of make this time right for tiny living. And while the tiny home movement has been around obviously

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for a long time, prices are not going down - like this recession that they said was coming, like is not coming, like affordability is not here.

And unfortunately, it won't be because we live in a society where it's like, oh, we'll pay, we'll pay \$7 for a gallon of milk. Well, now a gallon of milk is going to cost \$7. It's not going to go down. And so we have to figure out a way that kind of works for more people. And I think that tiny movement, I think tiny home living kind of checks a lot of those boxes.

And we are starting to see a lot more acceptance with governments and municipalities understanding the value that tiny home living provides. And so I'm hoping that more of these communities are going to come up. You know, I think that this is a wave of the future. I think that those of us who are kind of embracing this lifestyle, I don't know if I can still call us early adopters, because like I said, the movement has been around for a while, but this is only the beginning.

I think that we're going to see a lot more infill developments within city limits of tiny home villages. I think we're going to see a lot more land being used for this purpose. And so we're hoping to fill the need of folks who already want to live this lifestyle already have a desire to live this lifestyle, but they just don't know how to do it because there's no place to park it and there's counties that aren't yet supportive of the idea.

So we've been really fortunate with Poplar Creek to work with the county and they've been very supportive of our project. And they've been very open to helping us along the way through the permitting process, through the rezoning process, through all of that, because again, I think that they recognize the need.

And when you have land that's underutilized, but yet you have folks that are looking for housing, let's work together and come up with a solution to this problem. And I think ultimately that's what we're going to see more of in the future. We're going to see developers. We're going to see government officials, private industries, public sectors kind of working together to help solve this housing crisis, which is really what it is.

And tiny living is just one way to solve it. And like I said, it checks the boxes for a lot of folks who are really interested in this type of lifestyle.

Laura Lynch: Yeah. Yeah, it's definitely an interesting time because it seems like all of the forces are pushing to kind of release the floodgates on this as a solution: the cost of living, the cost of housing, the movement and the legalization front, the sort of snowball effect of more and more municipalities getting on board and seeing what other municipalities are doing.

Certainly the affordability crisis is something that everybody's aware of, and they're looking for solutions. And to the sustainability, especially younger generations are more focused on impact on planet. And so I think you're absolutely right that there's just so many different factors that are creating this sweet moment for tiny living, and it'll be really exciting to see how your community fills up and where you take this next.

So you've kind of cast a vision for us as far as what you're trying to achieve with at least phase one of the community. And so tell us more specifically, who you built this community for? Who is your sort of ideal resident in this geography and kind of in this community space that you've created?

Dedria Kolb: You know, we're building this community for folks that are looking for community. The village is going to be a place for people again to live how they want the way they want with like-minded individuals. And we've tried to capture some of the other interests of this demographic, which is folks who like to be outdoors. We want to create a space that people are spending time outside just as much as they're spending time inside their tiny home.

And so we've got a community garden that we're going to have that's going to be open for residents to use. The dog park is probably coming in phase two because we kind of ran out of space on place to put a dog run, but there's still plenty of trails. I mean, the property itself is ten acres.

So there's plenty of space, but we'll have a community garden. We'll have a fire pit, we'll have a small pavilion - again, encouraging people to be outside, encouraging people to kind of enjoy the natural beauty that's around them, and encouraging them to develop and deepen relationships with their neighbors.

We also know that modern conveniences are important. Although some folks can live with a ... how do you say it? I can't even say the word.

Laura Lynch: Compostable.

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Dedria Kolb: Compostable toilet. We will have sewer connections at Poplar Creek. We have municipal water, even though we do have a well on the property that we hope to repurpose to use for irrigation and for gardening and for that type of stuff. We've got high-speed internet, and then we've got 50 amp electrical service, and so you kind of pull up, park - and you've got everything you need to be connected to the modern world, but you're also surrounded by kind of this beautiful landscape and you're surrounded by neighbors who want to have that community feel.

And so our community is for anyone who is interested in living the tiny lifestyle who maybe hasn't yet done it. And so even though we are having long-term leases, we're not a short-term kind of rental type development. We hope that this is an entryway and an entry point for folks who maybe have been very interested, but maybe just not explored it, what tiny life would mean to them.

And so hopefully this is a point where folks can kind of pull in, park, and bring this community to life and bring breath into this community.

Laura Lynch: Yeah, I love the way that it seems like folks in the tiny living space are focused so much on helping each other and mutually supportive and kind of creating that sense of community that existed decades ago in neighborhoods and maybe doesn't so much anymore.

And it seems like you have to be a little outside of the mainstream in order to really gravitate towards that community, maybe. You know, there's sort of that unifying theme of we're outside of the mainstream. And so we're going to stick together and that allows people to be a little bit more interdependent or collaborative or whatever the word is because we are all kind of pushing outside of the norm and it's a little bit harder to live tiny.

And so that unifies us too. So it'll be great to see how your community garden and village comes together. Certainly, we all know that humans can be challenging. So as anywhere, I'm sure that there will be bumps along the road, but it'll be great to see how the folks that are drawn to your area come together. How far just for the listener, how far away from amenities, grocery store, et cetera, is the village?

Dedria Kolb: So it's really close to downtown – rough-10 as the locals call it. I'd say less than a 10-minute drive from a cute little main street downtown area where you've got bakeries, coffee shops, wine bars, breweries, pizza

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places, like all of that stuff that you would want. It's also very close to kind of the sister city of Rutherfordton, Forest City. Not to mention like you're less than fifteen minutes from grocery stores and gas stations, and you're right off of Highway 74, which will take you up to Asheville in forty-five minutes.

You can be in Greenville, South Carolina, in an hour. You can be in Charlotte in maybe an hour and a half. And so it's situated in a place where it feels very remote and very kind of tucked away, which I love, but it's also close to anything that you would need to have access to as well.

Laura Lynch: Yeah, that's awesome. That'll make for great Saturday mornings to go wander downtown and it'll be so convenient for all the things for residents that are living there. So as we start to wrap up, please share with us your process for anyone who's interested in becoming one of your village residents. I'm sure that your village is going to fill up fast. So what is the process?

Dedria Kolb: So, we are still a few weeks away from releasing any of our lots. We're still very much in construction. I think I just saw our permit approval come through for our sewer lines this morning. So we still have some infrastructure work to do and some other construction and building work to do. But we do hope to be open by late spring, early summer at the very latest, if things kind of continue to go according to plan.

And so the best way to find us, you can find us on Instagram: @poplarcreeknc. You can find us on Facebook, the same name. So please come and follow us. We'll be sharing updates. And then also from there, you can find a link to our website and you can send an email over to us to get added to our distribution list.

And those on the email list will be the first to learn when we do release lots and what the application process will look like. And so we're hoping that in the next few weeks, we'll be able to kind of share some of the renderings that we're working on and also more definite timing as to when we plan to open and when the application process will open.

We are attending the North Carolina Tiny Home Festival here in a few weeks. And so, my fingers are crossed that before we get to the festival, we've already sold out of phase one. But we'll see. We'll just add a waiting list for phase two when that starts.

And so the best way to reach us right now is definitely on the social. So @poplarcreeknc on Instagram and Facebook. And from there you can find our website and our email - in case those are wanting that, it's info at idealridge.com. So info @ I D E A L R I D G E dot com. So shoot us an email asked to be added to our distribution list or email and ask with whatever questions that you have.

We'll be happy to kind of answer those questions and fill you in on where we are in the process.

Laura Lynch: So amazing. Well, Deidre, thank you so much for casting a vision for your community and sharing with us the whole backstory. I'm sure that that's super valuable for folks to understand who you are and what you're trying to achieve with Poplar Creek. Is there anything else you'd like to say as we wrap up?

Dedria Kolb: Thank you for the opportunity. I'm super excited with what we are creating. And I really hope that it resonates with folks because that, more than anything, is what we want. We want to create a place where people want to live, but not where you just want to park, but where you want to live.

And so we are like I said, working - flying by the seat of our pants sometimes. And so we are open to feedback and we are open to kind of thoughts with what folks want to see. Not just with phase one, but then also with phase two. And so we really hope that this resonates with folks and we're really excited to continue along this journey and we're really excited to have our grand opening and welcome residents to our community and hopefully this is the first of many. So we can't wait. We're over the moon. And so thank you so much for allowing me to come and have the opportunity to share this vision with your audience. I really appreciate it.

Laura Lynch: Yeah. We're super glad to have you.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

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You just have to go to thetinyhouseadviser.com. It's the tiny house A-D-V-I-S-E-R dot com.

At the bottom of the page, you can grab the tiny life values worksheet. When we design a life around "what is our core truth?", we shortcut to deep fulfillment.

See you next Thursday.

Please see the show notes for an important disclosure regarding The Tiny House Adviser, LLC and this episode.