Interview with Robert at his home in Youngsville, North Carolina. Robert owns a home on Harkers Island, North Carolina. Robert is 62, married with one son and two stepdaughters. Until he lost his job earlier this year, he was in the insurance business.

# Q.1. Connection to Down East

## Henry

So tell me about your connection to Down East.

## Robert

Well I've been going down there pretty much all my life. Started going to Carolina Beach, Wrightsville Beach, Oriental. I had an uncle who bought a cabin on the Neuse River at Oriental. Went down there a lot. Then I started going to Atlantic Beach as a teenager, college student. And gradually worked my way over to Harkers Island. We bought a house there in May of 2000.

## Henry

And how often do you get to spend time down there?

## Robert

This time of year about every other weekend. In the winter every four or five, six weeks. I think we counted up last year we spent 50-some nights down there.

# Q.2. Connection to Down East natural environment

## Henry

What do you think about the natural environment Down East? How would you describe that? What do you like or not like about the environment down there?

## Robert

I'm very fond of it. I would hate to see it change significantly. I have mixed feelings about development. I understand there are economic reasons to develop land but I would rather the area stay as it is as much as possible. That doesn't mean I'm 100 percent against construction. But I'm pretty much against high-rise construction, especially the closer you get to the water. I think it ought to be left so that people who were several 100 yards inland will have a view of the water anyway. I hate to see congestion increase. One thing we like about Harkers Island is you don't pass through on your way anywhere. If you're in Harkers Island, you’re either lost or that's where you intended to go.

# Q.3. Professional Perspective on Down East

## Henry

Did your work in insurance give you any particular perspective on Down East or the development Down East that other people might not see?

## Robert

Definitely. One of the problems with people being able to get property insurance on the coast is the inadequacy of the [North Carolina Beach Plan](http://www.ncjua-nciua.org/html/about-nciua.htm). And over the years I have seen that situation change drastically. One of the reasons that I'm currently unemployed is the company I work for took a stance that they were overexposed to hurricanes in North Carolina and wanted to reduce their exposure or reorganize the Beach Plan so that they could re-insure their exposure through the North Carolina Beach Plan.

That is a very hot political potato. Some people are in favor of expanding the Beach Plan, some are not. Some of the most powerful politicians in the state are involved in this right now. If you've read the papers you know that there's no easy solution.

The reason that I'm unemployed is the company I work for raised their rates to such an extent to cover their hurricane exposures that a lot of our customers went to another insurance company for lower premiums.

# Q.4. Community and environmental change

## Henry

Describe the main changes that you've seen since you first started going Down East to the area.

## Robert

The biggest change I've seen is the construction of very large, high valued homes on land that used to be occupied by small fishing cottages. Very prevalent. In many cases I've seen small fishing cottages bulldozed and new three- and four-story second homes being built.

There's always been construction of very expensive homes down there. But in the last 7, 8, 9 years maybe 10, a tremendous amount of new construction, which is because of insurance availability. As other coastal communities became saturated more out of the way places were developed. And it's just like anything else in the 90s and first part of this decade, new homes are being built all over the country and why should that area be any different.

## Henry

Do you see the changes that have been taking place Down East as positive or negative or both?

## Robert

Both. I think in many respects the new development is good for the economy down there but for the heritage -- I don't think it's good at all. In that respect I hate to see it. I wish there was some way to preserve certain pockets the way it has always been historically and allow development in other areas. Golf course communities I don't think need to be real, real close to the water. High rise condominium projects I think could be further away.

We are a close-knit community. The local people are much more receptive to outsiders, dingbatters they call 'em, dit-dots, than they were 15 or 20 years ago when I first started going down there. They understand that times are changing and for the most part they welcome newcomers.

## Henry

How has the environment or landscape Down East changed or has it?

## Robert

I don't think it has really. It's probably very similar to what it was 1,000 years ago.

## Henry

What about local fisheries? Have they changed?

## Robert

Yes. I think the fisheries have declined significantly. I have mixed views on commercial fishing inland. I have a couple of good friends at Harkers Island who make their living commercial fishing. I hate to see them be forced to give it up by changing the laws or whatever. On the other hand, from New York to Texas I think North Carolina is very low on the totem pole as far as the success of inland fisheries for the hook and line fisherman. And I think a lot of the reason for that is North Carolina allows net fishing in the sounds that not only harvests a tremendous amount of fish but destroys habitat.

Back when I was in college and we used to go down and sleep on the pier Friday and Saturday night and fish basically all day. We could fill coolers up in a weekend. Spanish mackerel, blue fish, the occasional flounder. Whatever. I don't see that anymore. I would say our average number of fish per trip is 10 percent of what it was 30 years ago.

Like I said, I don't want to see my friends be forced into changing their livelihood but I think something has got to be done so that the recreational hook and line fisher will have more success. That'll help the economy. More people will come. Just as an example, up in Virginia just across the line from North Carolina a lot of people go up there to fish in the Chesapeake Bay because their success rate is so much greater.

## Henry

Are there any other factors affecting the fisheries other than the ones you just mentioned?

## Robert

I'm sure pollution has something to do with it but I don't think that is the primary reason.

# Q.5. Vision for the future of Down East

## Henry

What would be your vision for the future of Down East?

## Robert

I would like for Harkers Island to remain true to its heritage. I'm not against people buying houses, tearing them down, and building bigger houses but I am against high-rises. To over-commercialize, over-develop that area I think would be next to a sin. Just like I think in the mountains certain areas where Native Americans traditionally have lived should remain historically true to their values.

But on the other hand, we're not going to stop development. North Carolina, I think, is, on a percentage basis, the fastest growing population state in the country. Close to it, top five anyway. Those people have got to live somewhere. But there's an awful lot of land between the Outer Banks and Raleigh that could be developed with – without impacting wetlands, the coast, tributaries. I would hate to see that happen.

I don't want to see land filled in to build a high rise. Leave the wetlands where they are. Development is prohibited on Core Banks, Shackleford Banks. There's a reason for it I guess, the storm potential. But I think the northern Outer Banks have been overdeveloped. I think they have definitely allowed building too close to the water, which is another argument for people living inland or people living anywhere in the country who pay flood premiums. Why subsidize the fat cats who can build a mansions right on the water and they wash away, build 'em back and we're subsidizing flood premiums? I agree with that 100 percent.

## Henry

So do you think there are policies that the government could enact or change that would be helpful to achieve your vision for the future of Down East?

## Robert

The government could limit construction. The government could enact regulations, pass laws that would promote recreational fishing like most of the states have from New York all the way to Texas. Tourism, recreational fishing, is a big part of those states' economy. On the other hand, I would hate to see the commercial fisherman that are left have to be forced to give up the way they've made their livings. There's got to be a compromise somewhere. Size of a boat, size of a net, number of days a year they can fish. Something without forcing them out of business.

## Henry

So what kind of policies are you imagining would support recreational fishing?

## Robert

Limiting net fishing in the sounds, tributaries, rivers so the spawning grounds can do what nature designed them to do and that was raise fish. I've been on a commercial fishing trip. And one day they hauled in 10,000 pounds of fish to haul to the processor. I think they sold it for 25 cents a pound and that was going to be used to make fertilizer. I don't know how many fish there were. But if you figure a half a pound per fish. 10,000 pounds. 20,000 fish out of one little area. I mean they didn't drag nets up and down the coast. It was a mile area where they laid the nets and pulled 'em in. How many fish are you gonna catch when you go out there and bump the bottom? Not many.

I wish there was some way the government could intervene and say, "Mr. Boat Builder, your skill's gonna die out unless we figure some way to pass it along 'cause your sons are not coming in to help you. How about coming to the community college? We will pay you to teach boat building to our students." Let's bring 'em in and say, "We're gonna pay you well to teach these kids how to make nets, how to repair nets, how to commercial fish.”

I hope that there will always be a certain amount of commercial fishing, maybe with smaller boats and smaller nets, limited number of days. The number of fish houses, fish processing plants has decreased all along the coast. I don't think that's viable. On the other hand, shipping, the port authority, maybe that could be developed.

# Q.6. Barriers to and opportunities for achieving your vision

## Henry

What do you think in terms of what the opportunities or obstacles are to achieving the kind of vision you've laid out for how the area could – could progress? What gives you hope that that could happen and what do you think are some of the things that might get in the way?

## Robert

What will get in the way is the demand of people to want to have to access to recreational areas, coastal areas. There's always gonna be that demand. And the people with the most money are gonna be able to get their way. And people who are interested in making a profit building high rises, that's going to stimulate the economy, carpenters and builders, the construction industry. But I hate to see it. I don't know of a way to prevent it.

## Henry

Right. Any opportunities?

## Robert

Well, in some areas along the coast – Portsmouth, Ocracoke, the federal preserves, I think that would be an opportunity. But that would prohibit construction and that wouldn't do the local economy any good.