The residential development boom over the last thirty years laid the fabric for Cary’s neighborhoods today, including several of the best designed master planned communities in the Triangle region. In the future, these neighborhoods will still maintain their prominence in the community and efforts will be made to protect and enhance them as they age. In addition, new housing options will be made available in strategic locations for households with different lifestyle preferences.
Challenges and Opportunities

Cary’s Changing Population

Cary’s evolving population will have an impact on housing demand in the future. One of the biggest challenges facing Cary is making sure there are adequate housing choices for the changing population, while maintaining the traditional character of Cary.

An Aging Population

National and regional trends are changing the face of Cary. The onset of aging baby boomers and the region’s increasing attractiveness to retirees has led Cary’s median age to become the 3rd oldest of the 14 largest cities in North Carolina, surpassed only by Asheville and Gastonia. The median age of Cary residents in 2000 was 33.7 increasing to 37.7 in 2011.

Growing Ethnic and Racial Diversity

In addition to the Town’s traditional African American minority population, Cary has become more racially and ethnically diverse over the last decade, with the Asian population rising from 8.1% in 2000 to 13% in 2010. The Hispanic/Latino population rose from 4.3% to 7.7% during the same period. The area east of Downtown Cary is home to the 6th highest concentration of Hispanic / Latino residents in North Carolina. In total, Asian and Hispanic/Latino residents make up 20% of the Town’s total population. Cary’s residents that are foreign born are also on the rise from 5% in 1990 increasing to 20% in 2010.

Changing Household Types and Sizes

Households are becoming smaller with more single person households, more couples waiting longer to marry, more married couples without children, and more households with unrelated roommates. For example, the number of unmarried singles in Cary increased from 23.5% in 2000 to 28.2% in 2010, and the number of people living alone increased from 21% to 23.9%. Between 1990 and 2010, the number of family households decreased from 85% to 70%. National projections anticipate that by 2025, the number of single person households will equal the number of family households.

Missing Millennial Generation

The one national and regional trend that is not tracking in Cary is the increase in the millennial population born between 1980 and 2000. In 2010, 10.9% of Cary’s population were millennials compared to 13.7% in North Carolina and 13.9% for the entire U.S.
Evolving Housing Market Trends and Preferences

Cary has a national reputation as being a premier suburban community located within the heart of the Research Triangle Region. The Town has been very successful at providing high-quality single-family housing for families in desirable neighborhoods. The challenge moving forward is to provide quality, housing options in convenient locations that can serve households seeking a different lifestyle in Cary.

**Housing Preferences vs. Housing Stock**

With millennials surpassing the baby boomer generation in size, their preferences will have a significant impact on Cary’s local housing market. As reported in a 2015 study published by the Urban Land Institute, millennials “represent the largest source of new demand for rental housing and first-time home purchases.” While there is much debate about the future housing preference of millennials, research shows that in 2013 convenience to jobs, affordability of housing and quality of local school districts are the main factors that younger homebuyers were looking for, in contrast with older generations that wanted convenience to friends, family, and health facilities. Similarly, an Urban Land Institute study published in 2013 revealed that 63% of millennials want to live in a place where they do not have to use their car very often.

The vast majority of Cary’s housing is single-family units that do not provide short pedestrian or bicycle commutes to shopping centers or to local bus stops. To accommodate housing succession for future generations of buyers, a more balanced housing mix that provides accessibility to destinations is needed.

**Changes in Ownership vs. Rental Markets**

Some research seems to suggest that empty nesters and young professionals have similar desires for housing. This includes housing located in quality, walkable neighborhoods proximate to shopping, dining, and employment areas with minimal property maintenance freeing up time for other more enjoyable activities.

Related to this trend is an increasing demand for rental housing. This demand will likely continue given the financial challenges of first time homebuyers and changing preferences and incomes of aging seniors. Depleted financial confidence, high unemployment, student loan debt and poor credit are some of the reported reasons for the decline in homeownership among millennials. While surveys suggest that homeownership is still a goal of the younger generation, they are entering the market later than previous generations, creating a greater ongoing demand for rental housing.

Single-family housing makes up the vast majority of the Town’s current housing stock. Only a small percentage of single-family detached homes in Cary provide pedestrian and bicycle access to shopping centers and to local bus stops. To address changing housing preferences, more housing choices are needed that can provide better accessibility to destinations.
CHAPTER 2: LIVE

**Housing Preferences for Aging Seniors**

Evidence suggests that approximately two thirds of the nation’s senior population wants to age in their current community. While many of Cary’s seniors will likely choose to stay in their own home, some households are seeking housing alternatives that are more affordable, provide better accessibility features that address mobility challenges, create more opportunities for engagement with neighbors and friends, are better served by transit, and are more accessible to healthcare and other needed services and activities. Aging in community provides more health benefits to aging seniors because social interaction is one of the key indicators of health outcomes. Many senior housing models exist for encouraging social interaction: continuing care retirement communities, age-restricted apartments and condominiums, co-housing developments, and neighborhood eldercare homes.

Glacier Circle is California’s cutting edge example of a premier senior co-housing development where a dozen residents who have known each other for years share in the management of the neighborhood, creating a strong sense of connection and community.
Protecting and Enhancing Existing Neighborhoods

Need to Maintain Quality Neighborhoods

Cary had a significant housing boom over the last two decades, comprising nearly 90% of the housing stock in Cary’s neighborhoods. In 2013, the Town had approximately 4,000 homes that were more than 40 years old, most of them located proximate to downtown. By 2032, it is estimated that 23,000 homes will be 40 years old. Looking long-term, these aging neighborhoods will need maintenance and investment to maintain attractiveness to new home buyers and renters.

Challenges of Aging Housing and Neighborhoods

With the passing of time, neighborhoods do age and change. The aging of a neighborhood brings many things: vegetation and trees become mature, families grow up, and a neighborhood feels “established.” But challenges can also arise. Many communities across the U.S. have experienced challenges in maintaining older neighborhoods. Issues range from neighborhood disinvestment and housing vacancies, to redevelopment of lots that is out of character with surrounding homes. Redevelopment and infill development can be opportunities to modernize homes and neighborhoods, while also upholding the unique character and design of a neighborhood.

Some neighborhoods in Cary were developed along major roads that have been improved and widened over time. This can often lessen the desirability of the homes along corridors due to traffic and noise impacts. These contexts might be good opportunities to evaluate a change to a more appropriate use that fits the changed environment.

Over time, roads have been widened in Cary to address traffic congestion, and have resulted in negative impacts to homes that front these roads. These impacts include more traffic, noise, and losing the sense of character that the narrower road once provided.
Housing to Support Economic Development Efforts

Capturing Next Generation Employees by Offering Next Generation Housing

Cary’s business community is engaged in recruiting high quality talent from across the globe. What employers are finding is that younger members of the workforce value work/life balance, environment and business culture, and a community’s quality of life just as much as they do their salary. This “live first and work second” ethic requires that communities think about how the built environment and community amenities can support economic development efforts. There are opportunities in Cary to provide lifestyle choices, such as compact mixed use communities that can support true learn, work, and play within a short walk from home.

Work Where You Live

In 2010, nearly 25% of U.S. workers reported telecommuting from home for some or all of their work. Research conducted by Cisco Systems suggests that nearly two thirds of U.S. workers would trade their high paying jobs for a lower paying job that allowed them to telecommute from home. Another similar trend is the rise of live/work units that allow business owners to live above their shops or offices. Just as workplace environments are evolving, so are the housing preferences of many of our nation’s workers and business owners.

Supporting Housing Affordability

Past planning efforts and affordable housing studies have revealed that finding affordable housing in Cary is a challenge, particularly for those earning at or below the area median income. Cary leaders have worked to increase the amount of affordable housing in town to promote economic, racial and ethnic diversity, while also enlarging the pool of workers for local employers, including Town government. The Town helps to provide affordable housing within its limits by providing funding assistance to developers and non-profit organizations to build low-cost housing and rental units. As of 2013, the Town helped to develop over 200 units of affordable single-family housing and over 500 units of affordable multi-family housing through the utilization of public funding, collaborations with nonprofit organizations, and public-private partnerships.

The Town of Cary defines households in need of affordable housing assistance according to calculations set out by the U.S. Department of Housing and Urban Development (HUD). Federal guidelines define affordable owner-occupied housing as being for individuals and families earning between 60% and 80% of area median income, and affordable rental housing as being for individuals and families earning up to 60% of the area median income. These numbers are updated annually to reflect current area median incomes. The general rule of thumb for affordability is that a household spends 30% or less of household income to pay for all related housing expenses. Including transportation expenses, the rule of thumb for affordability increases to 45% of a household’s income. For example, affordable housing for a household earning $40,000 would ideally cost $1,000 or less monthly to pay for all housing expenses (mortgage, rent, utilities, etc.) Affordable housing and transportation for a household earning $40,000 would ideally cost $1,500 or less monthly for all housing and transportation expenses. With current housing costs in Cary, many households are outpriced in the local housing market and must live in neighboring communities or in inadequate housing.
In order to respond to the housing challenges and opportunities facing Cary, including providing a variety of housing choices and meeting new household needs while also maintaining high-quality established neighborhoods, the Town of Cary’s housing policies are:

<table>
<thead>
<tr>
<th>Policy</th>
<th>Policy Intent</th>
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<tbody>
<tr>
<td>Policy 1: Maintain Neighborhood Character</td>
<td>The intent of this policy is to preserve or improve the character, ambiance, property values, desirability, and cohesiveness of neighborhoods, as well as to proactively prevent neighborhood decline. This policy is primarily intended to be applied to neighborhoods that are either in decline, threatened with decline or at a “tipping point” between advance and decline. The policy is more likely therefore to be focused on older rather than newer neighborhoods, recognizing that over time the number of “older neighborhoods” will steadily increase.</td>
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To assist in making the determination about the status of a neighborhood (stable, threatened with decline, at a tipping point between stable and decline, or in decline), several metrics can be analyzed by the Town to compare past and current conditions in a neighborhood. (These metrics can be developed as part of implementation of Strategy #2: Strong Neighborhoods Initiative.)

- Number of nuisance complaints and code enforcement issues occurring in the neighborhood
- Number of building permits being applied for
- New visual impacts or property maintenance issues
- Property valuation changes over time for the neighborhood in comparison to comparable neighborhoods, all similar property types in Town, or Town-wide averages

This information, along with input from neighborhood residents and landowners, can be used to help identify the status of the neighborhood and the most appropriate approaches for stabilizing it. Policy objectives should be tailored to the particular needs of a neighborhood, and might include (for example) one or more of the following: (1) encouraging reinvestment in homes, including renovations, additions and landscaping; (2) strengthening the visual and amenity appeal of the neighborhood; (3) protecting the character of historic neighborhoods; (4) increasing the share of owner-occupied (versus renter-occupied) single family housing; and (5) encouraging and facilitating new development and redevelopment.

A particular problem facing older neighborhoods occurs when a thoroughfare fronted by older homes is widened to four or more lanes, threatening the fronting homes and neighborhoods with decline. The impact of such widenings on homes can be mitigated through a variety of means, including retrofitting the road with a median, skinnying lanes, retrofitting front yards with low fences or walls, creating front yard grade elevations above road level, and others. Some towns also consider rezoning the fronting properties to allow redevelopment with townhomes, patio homes, or small multifamily.
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<td><strong>Policy 2: Provide More Housing Choices for All Residents</strong></td>
<td>The intent of this policy is to recognize and accommodate the fact that Cary’s residents increasingly reflect a diverse mix of family/household sizes, ages, races and ethnicities, incomes, and needs and abilities. A diversity of housing products is and will be needed to meet the needs of these residents.</td>
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<td>Provide high quality housing in suitable areas that can accommodate a variety of lifestyles, households, ages, cultures, market preferences, and incomes. This includes dwellings for aging seniors and empty nesters, multi-generational households, young professionals, young families, and members of the local workforce.</td>
<td>One particular objective of this policy is to encourage an adequate supply of housing suitable for our growing diversity of household types, including singles, couples without children, couples with children, single-parent households, empty-nest couples, seniors, and multi-generational households. Another objective is to encourage an adequate supply of housing for Cary’s growing senior population, which might include smaller homes, small-lot homes, patio homes, multifamily housing, life care communities, and other options, and at diverse price points. The proximity of such housing to services and amenities is of high importance. This policy also encourages the provision of housing for those who are mobility-challenged, have disabilities, or special needs. Housing for seniors and others who have mobility challenges are encouraged to occur proximate to transit to improve mobility options.</td>
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<td><strong>Policy 3: Provide for More Housing Options in New Neighborhoods</strong></td>
<td>The intent of this policy is to make available an increased mix of housing options in developing parts of town. The increased housing mix might be provided either within individual developments or within multiple proximate developments which together create a diverse housing mix. For many years, this has been the traditional pattern in Cary, and is exemplified in many well-known Cary communities, such as Kildaire Farms, Lochmere, and Cary Park. The objective of this policy is to encourage a mix of housing types within neighborhoods that can accommodate a variety of different types of households. This will help enable Cary’s households to grow and age within their own neighborhoods by providing opportunities to change housing types while maintaining their neighborhood ties and social networks. For example, a neighborhood could provide “starter” housing options for singles and younger families, as well as opportunities to later “move up” to other housing types within the same neighborhood. Similarly, a neighborhood should offer housing options for downsizing empty-nesters, seniors, or retirees, so that they can continue to live within their own community.</td>
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<td>Provide a greater variety of housing types within new residential neighborhoods. Housing options/variety can take the form of different sized lots, different sized homes, different price points, different types of homes, and different types of home features, such as housing designs that support aging seniors or multi-generational households.</td>
<td>At the other end of the age spectrum, another objective is to encourage an adequate supply of housing for young adults/millennials and young families. This might include smaller homes, multifamily housing, townhome, patio home, small lot, mixed use housing, or other housing options. Housing options should include a variety of price points as well to accommodate young professionals and first time homebuyers. These should be located at locations that are walkable to shopping, dining, entertainment, and employment, and/or are convenient to transit. The provision of such housing will help support the recruitment of young talent sought by Cary’s leading employers, and is thus important for Cary’s economic health.</td>
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CHAPTER 2: LIVE

Policy

Policy 4: Provide the Greatest Variety of Housing Options in Mixed Use Centers

Provide the greatest variety of housing types and densities within Destination Centers, Commercial Mixed Use Centers, and Employment Mixed Use Centers as designated by the Future Growth Framework, as well as within Downtown Cary. The mix of housing types could include apartments, condominiums, and live/work units over office and retail; separate apartment complexes and courtyard apartments; townhomes; patio homes; and small multi-family units such as fourplexes, triplexes, and duplexes.

The intent of this policy is to recognize and accommodate the housing preferences of Cary citizens who desire to live proximate to shopping, amenities, employment, and/or transit, and arranged in a compact and walkable development environment. This market segment notably includes a sizable proportion of young professionals, singles, couples without children, and seniors or empty-nesters. Many of these residents are willing to trade home size for location, convenience, more neighborhood activity, and their desired types of housing.

The objective of this policy is to have a greater concentration and variety of housing types (other than conventional single family) within mixed use developments (Destination, Commercial Mixed Use and Employment Mixed Use Centers) than would be found elsewhere in Cary. In addition, within these locations the highest-density housing should be sited closest to transit stops, shopping and services, and/or office buildings/employment, to place the greatest number of residents within the shortest walking distances of key destinations. Recognizing that land and redevelopment costs may be higher in these centers than elsewhere in Cary, another objective of this policy is to support the housing products and densities at these locations that allow the market to realize the vision for vibrant centers.

Policy 5: Support Residential Development on Infill and Redevelopment Sites

Support residential development on infill and redevelopment sites that is designed to acknowledge the surrounding context, while supporting other LIVE policies.

The intent of this policy is to support and encourage the development of residential infill and redevelopment sites using designs that complement and/or transition to adjacent neighborhoods and residences. The development of these sites should be consistent with, and help to support, Cary’s other LIVE policies – including maintaining neighborhood character and improving the mix of housing stock. This policy acknowledges and accommodates the fact that in the coming years, new development in Cary will increasingly occur on infill or redevelopment sites, as the amount of “greenfield” developable land at Cary’s periphery steadily diminishes.

Development of sites located within or adjacent to existing residential neighborhoods should be “context-sensitive” and be compatible with or transition to neighboring properties. This might be addressed via any one of a number of a project’s attributes, including: housing type, building mass, setbacks, landscaping, views, the use of natural features and topography, density, limiting traffic impacts, or other development standards. Examples of compatible designs are provided at the end of this chapter in “Creating Compatible Residential Development Using Context Sensitive Designs.”

However, the desire for development that serves to complement or transition to the surrounding neighborhood should also be balanced with LIVE policies. For example, there may be cases where the desire for complementary designs may be deemed less important than objectives related to improving property values or encouraging reinvestment in a distressed neighborhood.

Recognizing that development costs may be higher in infill and redevelopment contexts, another objective of this policy is to support an increase in development intensity (compared to adjacent areas) when necessary for project viability, while also seeking to achieve compatibility with neighboring properties. An example of a context where encouraging reinvestment may be a priority is single family homes that front major road corridors that have been widened over time. Due to the challenges these properties face, these areas may be good candidates for a change of use, such as higher density housing, to best utilize the lot and prime access from a major thoroughfare, and discourage disinvestment that could occur if the property were limited to a single-family use.
**Policy 6: Encourage and Support the Provision of Affordable Dwellings**

Reflect and build on Cary's past practices to encourage and support the provision of affordable dwellings, particularly in response to the changing needs of Cary's families in the coming years.

The Intent of this policy is to reflect Cary's long-standing practices and policies for the provision of affordable dwellings, and to build on and grow those programs and efforts in the coming years, in response to changing needs over time. This policy is therefore rooted in the goals and objectives of Cary's 2000 and 2010 Affordable Housing Plans, as well as the goals and objectives of Cary's CDBG Annual Action Plans and 5-Year Consolidated Plans. The objectives of this Policy therefore include, but are not limited to:

1. Promote the preservation and rehabilitation of the town’s existing affordable housing stock.
2. Facilitate the creation of a reasonable proportion of the Town of Cary’s housing as affordable ownership units and rental units.
3. Proactively and cooperatively facilitate and support the creation of new affordable housing units by private, nonprofit, and nongovernmental entities, including funding or financing assistance for projects, support for tax credit projects, regulatory assistance, public-private partnerships or agreements, or other.
4. Provide, enable, or encourage direct support for individuals and families in need of affordable housing. Such support might include homeownership training, first-time homeowner assistance and special financing programs, housing information resources, housing counseling, and/or other, and be provided by either governmental or non-governmental entities/non-profits.
5. Strive for innovation and partnerships in the creation of model ordinances, policies, programs, and development projects aimed at providing affordable housing opportunities.
6. Leverage and target affordable housing funding and efforts to support neighborhood revitalization efforts.
7. Distribute affordable housing units equitably across town, and avoid excessive concentration of units in individual neighborhoods.
8. Strive to locate new affordable units within close proximity (walking distance) to shopping and daily conveniences, employment opportunities, and/or schools, and where possible within walking distance of transit service.
9. Where a significant amount of affordable housing is lost due to redevelopment or conversion to other uses, the Town may direct its affordable housing funds towards minimizing the impacts of the residents who are displaced and/or towards the replacement of the affordable housing units lost.
10. Assure a quality living environment and access to public amenities for all residents, regardless of income.

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1 CDBG - The federal Community Development Block Grant Program is administered by the Department of Housing and Urban Development (HUD). Cary is a CDBG Entitled Community, and receives an annual affordable housing grant allocation from HUD.

2 Federal guidelines define affordable owner-occupied housing as being for individuals and families earning between 60% and 80% of area median income, and affordable rental housing as being for individuals and families earning up to 60% of the area median income.

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Implement a Strong Neighborhoods Initiative

Major Actions:

- Create a baseline housing inventory and neighborhoods assessment to develop a neighborhoods health report.
- Work with neighborhoods to explore development of a formal mechanism for communicating neighborhood interests and concerns to Town officials.
- Amend the Land Development Ordinance to include context-sensitive infill and redevelopment standards.
- Expand the framework of what is now called Project Phoenix to include an interdepartmental task force that examines whether the Project Phoenix model could be expanded to include issues related to community development, code enforcement, and minimum housing. The interdepartmental task force could also examine whether data collected through Project Phoenix could be used to promote and direct community renewal activity.
- Expand the funding and scope of the Neighborhood Improvement Program.

Expand Housing Choices

Major Actions:

- Create a Cary task force to collaborate with employers and other stakeholders on the development of workforce housing. The median sales price for homes in Cary as of December 2016 was $320,750. At this level, many occupational groups are effectively priced out of the residential real estate market in Cary. To further the economic development of the Town, available and attainable housing options are necessary to attract and retain a range of workers. The role of the task force would be to review available housing options in the area and to collaborate with other local employers and organizations to consider ways to increase the amount of housing available at attainable prices.
- Tie general fund support of community investment and housing to a fixed formula based on the age of the housing stock, population growth and/or amount of CDBG funds received. Continue to operate as a revolving fund.
- Develop new zoning districts and/or development incentives to accommodate new housing options/trends such as co-housing arrangements, small apartment buildings, tiny houses, cottage homes, and accessory dwelling units.
- Initiate/participate in intergovernmental efforts to increase revenue support for funding affordable housing.
- Consider prioritizing existing publicly-owned surplus land for affordable housing developments; land-bank appropriate sites.

Southern Village, located in Chapel Hill, is an excellent example of a community’s resolve to provide housing choices within a single cohesive and well-designed development. This mixed use planned community offers a variety of housing options and price points within one very walkable development: second story apartments over commercial retail, condominiums, townhouses, and single-family detached housing.
A complete neighborhood is an area where residents have safe and convenient access to goods and services they need on a daily or regular basis. This includes a range of housing options, grocery stores and other neighborhood-serving commercial services; quality public schools; public open spaces and recreational facilities; and access to frequent transit. In a complete neighborhood, the network of streets and sidewalks is interconnected, which makes walking and bicycling to these places safe and relatively easy for people of all ages and abilities.
Creating Compatible Residential Development Using Context Sensitive Designs

For decades, the Town of Cary has focused on ensuring a high quality of development through design guidelines, site design standards, and development regulations. While these standards and regulations primarily address new greenfield development, they do also address infill and redevelopment situations to a degree.

The Town’s Site Design Standards Manual is the Town’s main guide for ensuring high quality developments are achieved in Cary. One of the most important statements made in this manual with respect to infill and redevelopment is:

“One of the most effective ways to meet the Site Design Standards is to design with a site’s context in mind.”

Among the seven key design principles that the Manual was developed to achieve is “Providing Transitions” between uses using a variety of techniques: architectural designs, building massing, building heights, land uses, buffers, and other design strategies. While the majority of design guidance is more targeted to non-residential development, the Manual does provide some guidance with respect to how new residential development should provide transitions to adjacent established residential lots.

The following examples illustrate examples of “good” compatible infill and redevelopment within established neighborhoods and “bad” examples that are not contextually compatible with the established design and layout of residential developments.

Compatibility is defined here to mean that the design of new infill or redeveloped homes are in visual harmony with the surrounding context, not that these homes are the same exact type of housing, or look exactly the same.

Note to Reader: This section focuses on context sensitive designs in existing neighborhoods using infill development and redevelopment. For examples of how entire developments can use transitions to create buffers between different uses and development intensities, see Design Concepts for Transitions Between Centers and Neighborhoods in Chapter 4: SHOP.

The examples above from Denver, Colorado, and Fredericksburg, Virginia, illustrate good examples of infill development within an established residential neighborhood. Both homes are designed using similar setbacks, building massing, and building heights to ensure compatibility with adjacent homes. And the homes use similar architectural features such as porches and columns.

1. Common building heights
2. Compatible front yard setbacks
3. Architectural compatibility
BAD INFILL DESIGNS: SINGLE FAMILY HOMES

The examples shown here illustrate poor examples of infill development within an established residential neighborhood, and the critical importance of building massing, building heights, and architectural designs to create (or not create in this case) compatibility within the neighborhood.

1. Incompatible building heights
2. Architecturally incompatible
MULTIFAMILY THAT IS COMPATIBLE WITH ADJACENT SINGLE FAMILY HOMES

These examples from Portsmouth, Virginia, Fredericksburg, Virginia, and Denver, Colorado, illustrate how multifamily homes can be designed to be compatible within a primarily single-family neighborhood. The first two examples were developed as part of master planned developments that mix multifamily and single family homes. The last example shows an example of an infill multifamily home built within an existing single family neighborhood.

1. Compatible building heights
2. Architectural compatibility
Related Policy Direction in Other Chapters

This plan has been organized to address specific topics in specific chapters; however, the policies listed throughout this plan are very much interrelated. Listed here are the policies included in other plan chapters that relate to the Town’s housing and neighborhood policies.

<table>
<thead>
<tr>
<th>Work: Assuring Continued Prosperity</th>
<th>Shop: Creating Vibrant Destinations</th>
<th>Engage: Experiencing the Cary Community</th>
<th>Shape: Guiding Community Growth</th>
<th>Move: Providing Transportation Choices</th>
<th>Serve: Meeting Community Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy #1: Grow A Sustainable and Diversifying Workforce</td>
<td>Parks, Recreation &amp; Cultural Resources Master Plan Goal #2 Public Art Master Plan Vision</td>
<td>Policy #1: Distribute Commercial Centers, Mixed-Use Centers, and Destination Centers Across Town</td>
<td>Policy #2: Apply Multimodal Street Designs</td>
<td>Policy #3: Design Transportation Infrastructure to Address Land Use Context</td>
<td>Policy #1: Provide Affordable and High Quality Public Services and Facilities for Current and Future Generations</td>
</tr>
<tr>
<td>Policy #2: Enhance Locational Appeal to Businesses and Workers</td>
<td>Policy #2: Focus the Most Intense Types of Development in Strategic Locations</td>
<td>Policy #3: Encourage Mixed-Use Development</td>
<td>Policy #4: Focus Investments on Improving Connections and Closing Gaps</td>
<td>Policy #5: Minimize Thoroughfare Widths</td>
<td>Policy #2: Provide Safe, Reliable Water and Wastewater Services</td>
</tr>
<tr>
<td></td>
<td>Policy #4: Support and Facilitate Redevelopment and Infill Development</td>
<td>Policy #5: Support the Revitalization of Targeted Development Corridors</td>
<td>Policy #6: Ensure a Well-Maintained System</td>
<td>Policy #7: Preserve and Maintain Cary’s Attractive Appearance and Quality of Development</td>
<td>Policy #4: Ensure Long-Term, Cost-Effective, and Environmentally-Responsible Disposal of Waste</td>
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<tr>
<td></td>
<td>Policy #6: Provide Appropriate Transitions Between Land Uses</td>
<td>Policy #8: Preserve and Maintain Cary’s Attractive Appearance and Quality of Development</td>
<td></td>
<td>Policy #9: Minimize Transportation Impacts and Encourage Modal Shifts</td>
<td>Policy #6: Protect Air Quality</td>
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<td></td>
<td></td>
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<td>Policy #10: Ensure a Well-Maintained System</td>
<td>Policy #11: Support Expansive and Cutting-Edge Information Technology Infrastructure</td>
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<td>Policy #12: Provide Exemplary and Timely Emergency Services</td>
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