

## Executive Summary

### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The five-year Consolidated Plan is the Town of Cary's primary vehicle for prioritizing housing, economic, and community development needs and strategies to guide the use of its entitlement funding from the U.S. Department of Housing and Urban Development (HUD). The Town receives Community Development Block Grant (CDBG) funds annually to address needs in our community. Regarding HOME Investment Partnership funds, the Town is also a member of the Wake County HOME Consortium, administered by the Wake County Department of Housing Affordability and Community Revitalization. The statutory goals of the HUD Consolidated Plan are to provide decent housing and a suitable living environment, and expand economic opportunities, principally for low- and moderate-income persons. The Consolidated Plan is submitted to HUD for approval following its development according to the regulations in 24 CFR Part 91, which includes consultation with community stakeholders and input from the public.

The Town of Cary is committed to a diverse and inclusive community that engages and encourages residents and institutions to work together to make Cary the most livable town for all its residents. To this end, Cary will continue to pursue strategies to address housing, economic, and social service needs of low- and moderate-income residents, the homeless, and special needs populations. Neighborhood revitalization in areas that lag behind the rest of the community is also a priority. Cary has established numerous tools and partnerships to address the continued effects of rising housing costs and aging homes in need of repair, particularly for low- and moderate-income residents in our town.

Cary's 2020-2025 Consolidated Plan was prepared in the eConPlanning Suite, as required by HUD. The plan includes estimated funding for the five-year period. The Town has based its anticipated grant amounts on actual funding levels in the last five years. In addition, the plan uses low/moderate income area data provided by HUD, which is based on American Community Survey (ACS) data from 2011-2015 and supplemental US Census and ACS data from 2014-2018. In the housing market analysis section, staff looked to municipal data for guidance. These data show significant change to our population regarding racial diversity and an increasing senior population, enabling the Town to thoughtfully focus resources and efforts to support Cary's unique characteristics.

The 2020-2025 Consolidated Plan employed a robust citizen outreach and participation process, utilizing our interjurisdictional partnerships to ensure our strategies are consistent with the priorities of our region. This resulted in a significant increase in the number of people providing input on the priority

needs of Cary's low- and moderate-income residents. Details can be found in PR-15: Citizen Participation.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The objectives remain similar to those identified in the prior Consolidated Plan, affordable housing remains a predominant need and continues to be the Town's highest priority.

**Create and preserve affordable housing:** Cary's continued growth has resulted in increased land prices and home values. The majority of the new private market residential developments are "luxury" housing. These trends have increased the cost of housing for all households, particularly renters and low- to moderate-income individuals. Developers also continue to acquire older, modest homes and redevelop as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. In terms of preservation, due to Cary's high number of aging homes and to curb the displacement of residents, housing activities will also focus on rehabilitation for owner-occupied low-income residents. Housing rehabilitation is an important tool to maintain decent, safe housing and address blight from poorly maintained properties. This tool also enables older residents to age in place and can retrofit homes to increase accessibility for persons with disabilities.

**Build vibrant and livable neighborhoods:** Many communities across 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. The Town will continue to use CDBG funding to maintain these older neighborhoods and integrate healthy practices into newer communities. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, and parks to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only modernize homes and neighborhoods, but also upholding the unique character and design of our neighborhoods.

**Provide more housing choices for all residents:** Cary's residents increasingly reflect a diverse mix of family/household sizes, ages, races and ethnicities, incomes, and needs and abilities. To ensure inclusivity, a diversity of housing products is and will be needed to meet the needs of these residents. In addition to racial diversity, Cary will 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 multigenerational 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. Diverse housing choices also include the provision of housing for those who are mobility-challenged, have disabilities, or special needs.

**Public services for underserved populations:** Expanding the availability of and increasing access to needed services, particularly for historically underserved people including people of color and persons

with disabilities, is a key goal of the Town. Also, based on data and public input, public services for seniors continues to be a high priority in this area. Services include, but are not limited to, job training, homelessness prevention, senior resources, fair housing education, and programs to address food insecurity.

### **3. Evaluation of past performance**

Performance measurement is a process for determining how effectively programs are meeting needs. Each year, the Town establishes measurable objectives for each program by which to measure end benefit and determine program effectiveness. Data is gathered to make this assessment to determine if program activities could be improved and limited resources directed more effectively. Through this process, Cary has reconfigured our Housing Rehabilitation Program, enabling the Town to serve more residents and expand from only focusing on safety standards to retrofitting homes so that residents can age in place and have increased accessibility for persons with disabilities. Another example is using CDBG funds to help an organization develop a strategic plan and better utilize their space to serve more clients in need. Staff also regularly evaluate the administration of the CDBG program, making adjustments to improve our support of Cary's subgrantees, seeking opportunities to leverage federal dollars, and adjusting our processes to be more efficient as we administer this program.

### **4. Summary of citizen participation process and consultation process**

Cary invited public participation at all stages of the Consolidated Planning process. Cary is committed to making reasonable and timely access to the needs assessment, strategy development and budget recommendation process for all members of the community, particularly low- and moderate-income persons.

Cary solicited citizen participation through the use of email invitations, community meetings with local nonprofits, postings to the Cary website and social media accounts, newsletters and targeted community outreach. Direct public input was solicited through a community needs assessment survey which was available in paper form and online from October 14, 2019 to November 30, 2019. The survey provided a forum for Cary residents to provide input on the community priority needs for FY 2020 - 2025.

The public comment period for the Town's 2020-2025 Consolidated Plan was from **March 1 to April 23, 2020**. The Consolidated Plan was available for viewing online and in print at Town Hall. As in prior years, the Town worked on gathering input from community development partners and information was shared among them. This input helped identify and prioritize community needs, develop strategies and actions, identify community resources, and promote the coordination of resources. Representatives from public and private agencies affiliated with assisted housing, social services, and services for special needs groups and the elderly were invited to individual meetings to obtain information and provide input, which was used to develop the Consolidated Plan. In addition to traditional public meetings, staff

held several “office hours” to be more accessible for in-person citizen input. Cary held its final public meeting on **Thursday, April 23, 2020**; this meeting marked the close of the public comment period.

## **5. Summary of public comments**

### **Survey**

The survey responses showed that affordable housing for seniors and persons with disabilities are high priorities for Cary. Respondents also mentioned lead-based paint removal and fair housing education for landlords and residents are high priorities. With regard to economic development, respondents prioritized workforce development programs and job creation / retention.

### **Public Hearing and Meetings**

Through a series of public hearings and meetings, residents voiced concerns about how housing prices in once affordable neighborhoods continue to rise. Attendees advocated for having more funding dedicated to affordable housing to increase production and preserve existing affordable units. Attendees specifically mentioned the need to develop housing for persons with disabilities and to create housing opportunities for people of color. Locating affordable housing near transit was important, especially in connection to job centers. Attendees expressed that there was a need for more homeless prevention programs to help people who do not have stable housing or are at risk of eviction. There were also comments related to building community and access to resources for all of Cary. Job training was also mentioned in several meetings. Attendees wanted more job training focused on technology and healthcare as many existing programs only focus on construction and culinary industries.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

None

## **7. Summary**

The need to support housing affordability remains, even in areas where incomes are improving. The unmet need for decent, safe, and affordable housing continues to outpace the ability of federal, state, and local governments to supply housing assistance and facilitate affordable housing production. As Cary continues to grow and housing prices increase, the Town is working to find creative solutions to help address the ongoing challenge of affordability. In the next five years, the following goals seek to address these challenges:

- Increase and preserve the supply of affordable housing
- Increase resources to build vibrant and livable neighborhoods
- Increase housing choices for all residents
- Increase public services for underserved populations

# The Process

## PR-05 Lead & Responsible Agencies - 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Cary	Town Manager's Office
HOME Administrator	Wake County	Department of Housing Affordability and Community Revitalization

Table 1– Responsible Agencies

### Narrative

Cary has been designated by the US Department of Housing and Urban Development as a CDBG Entitlement Community since July 1, 2004. As a CDBG Entitlement Community, Cary has prepared this Five-Year Consolidated Housing and Community Development Plan for Fiscal Years 2020-2025, hereafter referred to as the Consolidated Plan.

In order to be eligible for HOME funds, the Town is also a member of the Wake County HOME Consortium. The HOME Program is administered by the Wake County Department of Housing Affordability and Community Revitalization. The local process is conducted in collaboration with the County and other partner jurisdictions within the HOME Consortium. While the local process identifies the needs specific to Cary, regional input is considered to share resources and collectively identify gaps in service delivery. Town staff is responsible for the administration and implementation of CDBG funds; while the County administers the HOME funds.

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

In order to develop the Consolidated Plan, Cary utilized a robust consultation processes, building on existing participation mechanisms and venues. Citizens, nonprofit organizations, and interested parties were afforded a variety of opportunities to:

- contribute during meetings and planning sessions,
- review and comment on the community participation process itself,
- receive information about the meetings, the plan, and comments made about the plan,
- participate in public hearings, and
- comment on the plan and its amendments.

Cary complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the Plan;
- Holding two or more public meetings in accessible places at convenient times after providing reasonable notice;
- Publishing a summary of the Consolidated Plan, describing its contents and purpose, and providing a listing of locations where the entire plan could be examined;
- Making the Consolidated Plan available for public examination and comment for a period of thirty (30) days before submission to HUD; and
- Considering the views and comments of citizens and preparing a summary of those views for consideration with the Consolidated Plan submission.

Data was retrieved from consulted organizations, American Community Survey and the US Census, and the US Department of Housing and Urban Development.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Cary staff work with the Wake County Department of Housing Affordability & Community Revitalization, the Raleigh Housing Authority and the Housing Authority of the County of Wake to discuss goals, as well as the status of their Public Housing and Housing Choice Vouchers. Staff attend meetings of the Wake County Housing Committee and the Raleigh/Wake County Partnership to End and Prevent Homelessness to share information and stay informed on housing activities and homeless issues. We also coordinate closely with our nonprofit sub-recipients to assess housing, health and mental health needs and coordinate services.

In addition, in 2017 the Wake County Board of Commissioners adopted a report from its Affordable Housing Task Force which was created to study the issue of affordable housing in Wake County. An elected official from Cary was a representative on the Task Force and Town staff contributed to the final report and meetings. The report identified mechanisms to improve the delivery of affordable housing throughout Wake County and prioritized multi-jurisdictional coordination and resource sharing as a preferred approach; Cary is currently coordinating with Wake County on housing affordability.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Cary coordinates with the Raleigh/Wake County Partnership to End and Prevent Homelessness (Continuum of Care), which holds membership meetings on a bi-monthly basis and representatives from Cary, Wake County Housing, the City of Raleigh Community Development Department, the Housing Authority of the County of Wake, the Raleigh Housing Authority, the Wake County Public-School System, and approximately 45 organizations and nonprofit agencies attend these meetings. Cary nonprofit agencies who are sub-recipients of CDBG funds are partner agencies with the Raleigh/Wake County Partnership to End and Prevent Homelessness, helping with the coordination of services. To address regionally identified special populations, this group created the Veterans Workgroup and Youth Advisory Workgroup which include representatives from local nonprofits, municipalities, and individuals with lived experience. The various representatives share updates on their work and achievements, discuss ways to enhance coordination, identify gaps in services, and work toward meeting the needs of persons experiencing homelessness.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Cary does not receive ESG funds directly however, the Town does coordinate activities with the Continuum of Care (CoC) and its committees that set priorities for funding and award ESG funding. The CoC has allocated funding for and participates in North Carolina’s statewide implementation of HMIS. The CoC adopted System Performance Measures outlined by HUD. The CoC continues to coordinate and develop strategies to reduce homelessness in partnership with Raleigh, Cary, Wake County and other local jurisdictions. As a result of this multi-agency cooperation, the CoC is involved in the management and operation of Oak City Cares in Raleigh which offers regionally based homelessness services including coordinated intake and assessment. This has also led to expanding the resources and services to a Cary-based organization, Dorcas Ministries, to help residents navigate resources, provide referrals, and ensure that persons experiencing homelessness are included in the HMIS network.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Wake Up Wake County / CAMA  
Western Wake County Housing Action Group  
Cary Housing Working Group (include focus groups)  
Triangle J Council of Government  
Wake County Department of Housing (mtg w Sean)  
Mtg with persons with disabilities population  
AI Groups  
CDBG workshop meetings  
Realtor Association

**Table 2– Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

All known agencies were consulted in the process.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Wake Housing Study, Imagine Cary, Continuum of Care (Raleigh Wake Partnership to Prevent and End Homelessness), Regional AI (City of Raleigh)		For CoC: The Town coordinates with the Partnership (CoC) on goals and projects to meet the needs of the homeless population

**Table 3– Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

Cary works cooperatively and in coordination with various public entities. Cary continually works with the State and other local government agencies to ensure that goals and objectives discussed in the Consolidated Plan are implemented in the most effective and efficient way possible. Specific to the 2020-2025 Consolidated Plan, Cary will coordinate with the following organizations:

- The State of North Carolina
- Triangle J Council of Governments
- Wake County, particularly the Department of Human Services and Housing Department
- City of Raleigh
- Wake County and City of Raleigh Housing Authorities
- Nonprofit Community
- Private Sector Developers and Lenders
- Impacted Citizens and Neighborhood Groups
- Faith-Based Community

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Cary invited public participation at all stages of the Consolidated Planning process. Cary is committed to making reasonable and timely access to the needs assessment, strategy development and budget recommendation process for all members of the community, particularly low- and moderate-income persons.

Cary solicited citizen participation through the use of email invitations, community meetings with local nonprofits, postings to the Cary website and social media accounts, newsletters and targeted community outreach. Direct public input was solicited through a community needs assessment survey which was available in paper form and online from October 14, 2019 to November 30, 2019. The survey provided a forum for Cary residents to provide input and any comments they wished to make in regards to community priority needs for FY 2020 - 2025.

The public comment period for the Town's 2020-2025 Consolidated Plan was from **March 1 to April 23, 2020**. The Consolidated Plan was available for viewing online and in print at Town Hall. As in prior years, the Town worked on gathering input from community development partners and information was shared among them. This input helped identify and prioritize community needs, develop strategies and actions, identify community resources, and promote the coordination of resources. Representatives from public and private agencies affiliated with assisted housing, social services, and services for special needs groups and seniors were invited to individual meetings to obtain information and provide input, which was used to develop the Consolidated Plan. In addition to traditional public meetings, staff held several "office hours" to be more accessible for in-person citizen input. Cary held its final public meeting on **Thursday, April 23, 2020**; this meeting marked the close of the public comment period.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Cary has the highest median home price in the Triangle Area, making it all but impossible for many low- and moderate-income households to purchase or rent homes in Cary itself. Therefore, the primary housing need for Cary's low- and moderate-income residents is finding rental and homeownership housing opportunities that are affordable. Cary's rapid growth has resulted in rising land values and housing costs, while incomes for lower-wage earners have failed to keep pace. Very low- (50% AMI) and extremely low- (30% AMI) income households are most affected, with 4,055 of these residents experiencing severe cost-burdens, spending more than 50% of their income on housing and utility costs. An influx of high-paying jobs and demand for housing near downtown Cary has resulted in many once affordable areas being redeveloped into higher income neighborhoods. The need for affordable housing is further exacerbated by the loss of naturally occurring affordable housing developments being acquired by developers and either demolished or redeveloped into above market rate or luxury housing. Additionally, the Town's lack of authority to require a set aside for affordable housing in new developments also impedes the supply of affordable rental units.

Based on affordable housing being the predominant need and continues to be the Town's highest priority, below are the following needs to be addressed through the Town of Cary's housing and community development programming:

**Create and preserve affordable housing:** Cary's continued growth has resulted in increased land prices and home values. The majority of the new private market residential developments are "luxury" housing. These trends have increased the cost of housing for all households, particularly renters and low- to moderate-income individuals. Developers also continue to acquire older, modest homes and redevelop as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. In terms of preservation, due to Cary's high number of aging homes and to curb the displacement of residents, housing activities will also focus on rehabilitation for owner-occupied low-income residents. Housing rehabilitation is an important tool to maintain decent, safe housing and address blight from poorly maintained properties. This tool also enables older residents to age in place and can retrofit homes to increase accessibility for persons with disabilities.

**Build vibrant and livable neighborhoods:** Many communities across 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. The

Town will continue to use CDBG funding to maintain these older neighborhoods and integrate healthy practices into newer communities. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, and parks to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only modernize homes and neighborhoods, but also upholding the unique character and design of our neighborhoods.

Provide more housing choices for all residents: Cary's residents increasingly reflect a diverse mix of family/household sizes, ages, races and ethnicities, incomes, and needs and abilities. To ensure inclusivity, a diversity of housing products is and will be needed to meet the needs of these residents. In addition to racial diversity, Cary will 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 multigenerational 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. Diverse housing choices also include the provision of housing for those who are mobility-challenged, have disabilities, or special needs.

Public services for underserved populations: Expanding the availability of and increasing access to needed services, particularly for historically underserved people including people of color and persons with disabilities, is a key goal of the Town. Also, based on data and public input, public services for seniors continues to be a high priority in this area. Services include, but are not limited to, job training, homelessness prevention, senior resources, fair housing education, and programs to address food insecurity.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities serve the community in many different capacities. These facilities are necessary to support and maintain the high-quality standards of safety, socioeconomic health, and general well-being. The Imagine Cary Community Plan describe in detail the non-housing community development needs, policies, and objectives for Cary. The following needs, policies, and objectives are relevant to CDBG funding:

- Provide Services and Facilities for Current and Future Generations That Balance High Quality and Affordability
- Provide Safe, Reliable Water and Wastewater Service
- Encourage Environmentally Responsible Stormwater Management
- Ensure Long-Term, Cost-Effective, And Environmentally Responsible Disposal of Waste
- Support Local Food Systems
- Support Expansive and Cutting-Edge Information Technology Infrastructure
- Provide Exemplary and Timely Emergency Services
- Provide an Equitable Distribution of Public Indoors Recreation Spaces in Cary That Is Sustainable
- Expand Special Use Facilities in Response to Community Needs, Trends, And Funding and Partnership Opportunities
- Ensure Safety for All Public Transit Users and Modes
- Focus Investments on Improving Transportation Connections and Closing Gaps
- Improve Accessibility for Pedestrian and Bicycle Crossings

### **How were these needs determined?**

The Town's need for public facilities are guided by the Imagine Cary Community Plan, a comprehensive plan that sets out a long-term vision, policies, and strategic actions with a time horizon out to 2040. When identifying new projects, staff look to this document, continual input from our citizens, and long-term guidance from Town Council through their ever-evolving strategic planning.

### **Describe the jurisdiction's need for Public Improvements:**

As previously mentioned, the Town's needs for public facilities is guided by the Imagine Cary Community Plan, a comprehensive plan that sets out a long-term vision, policies, and strategic actions with a time horizon out to 2040. The previous section spoke to the public facility and public improvements for the Town but in addition to those points public improvements to roads and bridges; storm water systems; public buildings; parks and open spaces are of high priority to the Town.

Just as Cary is seeing portions of its housing stock age, the vast infrastructure network that serves the Town of Cary is also aging. For example, the Town has over 280 miles of storm drainpipe, some of which

dates back to the nineteenth century. This network, in addition to other major infrastructure networks, will not only need routine maintenance but will also need rehabilitation or replacement over time.

Because these require a significant commitment of public resources, Cary's management of these priorities include long-range planning for capital investments through prudent financial management and sound stewardship of the community's infrastructure. Therefore, most funding for public improvements leverage the Town's General Fund and other local government sources.

### **How were these needs determined?**

As previously mentioned, the Town's needs for public improvements are guided by the Imagine Cary Community Plan, a comprehensive plan that sets out a long-term vision, policies, and strategic actions with a time horizon out to 2040. When identifying new projects, staff look to this document, continual input from our citizens, and long-term guidance from Town Council through their ever-evolving strategic planning.

### **Describe the jurisdiction's need for Public Services:**

Traditionally underserved populations, as well as low- and moderate-income households have a variety of public service needs. Through the Consolidated Plan planning process, the Town has determined that its public services priorities for Community Development Block Grant dollars should be focused on the following:

- Programs that provide and / or connect individuals with affordable housing
- Programs that enable people to remain in their homes
- Programs that link housing with public transportation options
- Homeless prevention services
- Job training and placement
- Services for persons with disabilities
- Housing services for Limited English Proficiency populations
- Senior resources

By focusing on these areas, CDBG dollars can most effectively leverage the existing social service support structures that are currently supported by the Town's General Fund.

### **How were these needs determined?**

Collaboration with local nonprofits supporting underserved and lower income residents played a critical role in helping to identify priority public services. The Town of Cary conducted a series of public meetings with local nonprofits, the faith-based community, and organizations representing special populations to learn which service areas needed the most attention. Based on this information, the Town will continue to solicit feedback from these groups and prioritize these public services when allocating entitlement grant funding as well as dollars the Town invests through the general fund.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Town of Cary is located in Wake County, North Carolina. With Cary's close proximity to Raleigh, Durham and the Raleigh-Durham International Airport, its population dramatically increased with the development of the Research Triangle Park in the 1960's. Since the 1960's, the Town's population has doubled every decade. As of 2018, Cary has an estimated population of 168,160 and the land area is comprised of 54.35 square miles. (Check this with Wayne)

While the Town is the seventh largest municipality in North Carolina and has one of the highest area median incomes in the Triangle Region, there are significant obstacles to meeting underserved needs. These include: a strong housing market, high land and construction costs, low vacancy rates and cost of permits and regulations.

According to the 2018 ACS, the Town's homeownership rate is 68.9% and the median value of all owner-occupied homes is \$337,700 (2018 ACS). When narrowing the scope to single-family residential, the average sales price is approximately \$421,000. As of 2018, the median gross rent in Cary is \$1,199 (ACS 2018), one of the highest rates in Wake County.

There are 6,400 Cary homes that are 40+ years of age. That number is projected to increase to 13,500 by 2030, then to 27,600 by 2040. Of all housing units in Cary, 59% are detached single-family housing, 20% are garden apartments (2-3 stories), 14% are townhomes, and 5% are moderate density mid-rise.

Cary has the highest median home price in the Triangle Area, making it all but impossible for many low- and moderate-income households to purchase or rent homes in Cary itself. Private real estate developers continue to acquire naturally occurring affordable housing (NOAH) and replace it with or convert it into more upscale and less affordable housing. As land costs continue to grow and the demand for housing in Cary increases, it is likely that this trend will continue into the foreseeable future. To thoughtfully address this issue long-term, the Town of Cary is currently preparing a comprehensive housing study with our consultants HR&A Advisors. Cary is also completing the regional Analysis of Impediments to Fair Housing Choice this spring. Both documents will the work guided by this Consolidated Plan.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

The Town of Cary serves as an important employment center for Wake County and the Research Triangle. According to the charts below, Cary has a concentration of the following jobs:

- Arts, entertainment, accommodations
- Information
- Professional, scientific, management services
- Retail trade

The top employers in Cary are SAS Institute, MetLife, Verizon, Powersteam Services, Siemens Medical Solutions, HCL America, ABB, Inc., Town of Cary, American Airlines Reservation Center, and DB Global Technologies. According to the American Community Survey, Cary has an unemployment rate of 4.49 percent. The median earnings for every education attainment category come to more than \$200,000, illustrating the strength of Cary’s job market. Despite the strength of Cary’s employment opportunities, many of the workers who make up the diversity of Cary’s workforce still earn incomes that price them out of the local housing market. Because of severely high housing prices in Cary, many of these professionals live farther away where homes are less costly and with longer commute distances to their place of work.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	160	5	0	0	0
Arts, Entertainment, Accommodations	7,131	10,544	11	13	2
Construction	2,574	3,134	4	4	0
Education and Health Care Services	9,746	9,114	15	11	-3
Finance, Insurance, and Real Estate	4,606	3,916	7	5	-2
Information	3,813	10,488	6	13	7
Manufacturing	7,629	2,989	12	4	-8
Other Services	1,948	2,058	3	3	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	11,366	13,839	17	17	0
Public Administration	0	0	0	0	0
Retail Trade	7,151	11,867	11	15	4
Transportation and Warehousing	1,033	400	2	1	-1
Wholesale Trade	4,060	4,631	6	6	0
Total	61,217	72,985	--	--	--

**Table 5 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	83,109
Civilian Employed Population 16 years and over	79,360
Unemployment Rate	4.49
Unemployment Rate for Ages 16-24	10.30
Unemployment Rate for Ages 25-65	3.32

**Table 6 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	33,965
Farming, fisheries and forestry occupations	2,294
Service	5,195
Sales and office	16,395
Construction, extraction, maintenance and repair	2,969
Production, transportation and material moving	2,010

**Table 7 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	52,640	74%
30-59 Minutes	15,610	22%
60 or More Minutes	2,630	4%
<b>Total</b>	<b>70,880</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2011-2015 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,790	189	820
High school graduate (includes equivalency)	6,560	409	1,930
Some college or Associate's degree	13,425	875	2,955
Bachelor's degree or higher	47,145	1,435	8,415

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	150	650	790	578	365

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	1,190	549	479	755	679
High school graduate, GED, or alternative	2,100	2,460	1,884	4,575	3,160
Some college, no degree	3,345	3,005	2,365	5,170	2,590
Associate's degree	348	1,380	1,703	3,710	1,229
Bachelor's degree	1,960	7,295	10,050	15,620	3,795
Graduate or professional degree	91	4,345	8,265	11,460	3,220

**Table 10 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	232,618
High school graduate (includes equivalency)	215,805
Some college or Associate's degree	298,559
Bachelor's degree	425,587
Graduate or professional degree	553,360

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

#### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Cary serves as a major employment center for Wake County and the Research Triangle. According to the 2011-2015 ACS there are about 72,985 jobs in Cary. The major employment sectors within Cary include:

- Arts, entertainment, accommodations
- Information
- Professional, scientific, management services

- Retail trade

While not captured in the previous charts, government is also a major employment sector.

**Describe the workforce and infrastructure needs of the business community:**

Job growth projections point to a major expansion of jobs by 2040. With this growth will be the need for qualified workers, particularly in technology-based sector and healthcare. As the business community grows, so does the need for transportation and maintaining road infrastructure to increase access to employment centers and to better connect all municipalities in the region.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.**

**Describe any needs for workforce development, business support or infrastructure these changes may create.**

The adoption of the Imagine Cary Community Plan will have a major impact on the projects planned and completed during the Consolidated Plan years 2020-2025. Also, within the last 5 years, significant progress was made to address retail/commercial redevelopment in downtown Cary, Commercial Centers, Commercial Mixed-Use Centers, and Destination Centers. This includes Fenton, a 92-acre walkable development with a cosmopolitan mix of shopping, dining, and entertainment experiences. Cary is also redeveloping Cary Town Centre; the proposal introduces a network of internal streets, forming a grid-like pattern for access and circulation. The proposed development program includes up to a maximum of 1,200,000 SF of office, 360,000 SF of commercial, 1,800 multi-family/townhouse units, and 450 hotel rooms. These developments will create new job opportunities for residents of the surrounding neighborhoods and bring new industries that draw customers and clients from all parts of Cary and surrounding communities.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Cary is fortunate to have notably high educational attainment among its residents. According to the ACS 2007-2011 survey, 32 percent of adult residents have a graduate or professional degree, followed by 25 percent of residents with a bachelor's degree. As previously mentioned, most workers in Cary are employed in white-collar positions such as information, professional, scientific, and management services. However, the high level of jobs requiring advanced levels of education could make it difficult for those without high educational attainment.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Wake Tech Community College offers a Workforce Continuing Education program designed to provide training and skills needed in today's workforce. Their HRD (Human Resources Development) courses provide employability skills training and assistance for adults who are trying to find employment, transitioning back into the workforce or enhance their skillset. Wake Tech also partners with Wake County Public Schools allowing high school students to complete college courses and earn college credits while still in high school through Career and College Promise (CCP) Program.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Triangle J CEDS?

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Not applicable

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Neighborhoods located near Town center typically have more housing problems because of the age and condition of the housing. There are 6,400 Cary homes that are 40+ years of age. That number is projected to increase to 13,500 by 2030, then to 27,600 by 2040. When focusing on Town center, the average age of housing is 42 years old, compared to the average age for all Cary housing at 23 years old. For this reason, maintenance and rehabilitation are a priority for Cary. Older units are concentrated in or near the center of the Town, which is also the greatest concentration of low- and moderate-income households in the Town. Though some of these units have received rehabilitation assistance, the number of units will continue to increase as housing continues to age.

Cary does not have a standard definition for concentration of households with multiple housing problems. Instead, staff regularly look to Code Enforcement processes, complaints, and records which can be mapped to show housing units in a defined geographic area.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

According to the Wake County Regional Analysis of Impediments to Fair Housing Choice, Cary does not have areas where racial or ethnic minorities or low-income families are concentrated. The definition of concentration is based on the HUD definition of racially / ethnically concentrated areas of poverty (R/ECAPs):

R/ECAPs must have a non-white population of 50 percent or more. Regarding income, the neighborhood must have a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

### **What are the characteristics of the market in these areas/neighborhoods?**

Not Applicable

### **Are there any community assets in these areas/neighborhoods?**

Not Applicable

### **Are there other strategic opportunities in any of these areas?**

Not Applicable

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to [ncbroadband.gov](http://ncbroadband.gov), the broadband availability index at 25 MBPS download speeds is 100% for Wake County, meaning all of Cary has broadband availability. When considering how many residents access broadband internet, 94% of Cary residents have a broadband internet subscription compared to 89.7% for the County. If households cannot afford access to broadband connections, all Wake County Public Libraries offer free wi-fi access to its members. This service is free of charge and is accessible during the library's normal business hours.

Google is also in the process of installing fiber-optic networks in Cary and AT&T's gigabit speed service update also provides a fiber-optic network within the Town. Cary is looking forward to the completion of these installations to explore opportunities for reduced rate or free services for low- and moderate-income neighborhoods in Cary.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There are multiple broadband providers in Cary, including AT&T, Spectrum, CenturyLink, Frontier, Viasat, and Google Fiber (in certain areas).

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Geographically, Cary is located in the central part of the state. Increased natural hazard risks associated with climate change that the Town is susceptible to include hurricanes, tornados, flooding, temperature extremes – particularly heat, and droughts.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Newly constructed affordable housing that Cary subsidizes typically require environmental reviews and/or must meet environmental guidelines required by the Community Development Block Grant Program and Low-Income Housing Tax Credit (LIHTC) program, helping ensure such developments are not any more vulnerable to natural hazards than new market rate housing. However, much of the housing that is affordable to lower-income households is naturally occurring – meaning older and built to less stringent standards, may be at increased risk to natural hazards.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan presents the priority needs and goals determined through consultation with the public, internal departments, and service providers. The community's priority needs in housing, public improvements, public services, and economic development are highlighted describing where and how the Town of Cary will geographically distribute its federal grant funding.

Cary's homelessness and anti-poverty strategies are presented in this section which are heavily linked to our regional collaboration with the Raleigh/Wake County Partnership to End and Prevent Homelessness. Findings from the Regional Analysis of Impediments to Fair Housing Choice will once again be used to identify barriers to affordable housing along with the report's recommendations to remove these barriers. Additionally, the Strategic Plan addresses the Town's strategy for eliminating lead-based paint hazards in housing.

The anticipated resources and allocation of funding demonstrates the Town's strategic approach to accomplishing its goals. The goals are based on the highest community priority needs.

## **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

### **Geographic Area**

**Table 12 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction

CDBG funds invested in public facilities and services will be located throughout all of Cary but will exclusively focus on low- and moderate-income persons. Funds invested in housing programs managed by our nonprofit partners will be dispersed to qualifying homeowners throughout the Town, however, older houses are concentrated within the Town Center Area Plan boundary (downtown Cary) where the majority of housing rehabilitation initiatives have taken place in the past. This area is also a priority as it is where a significant proportion of low-income families and elderly residents reside. The Imagine Cary Community Plan and U.S. Census data outlines and justifies this and through Town survey and studies.

## **SP-25 Priority Needs - 91.415, 91.215(a)(2)**

### **Priority Needs**

**Table 13 – Priority Needs Summary**

#### **Narrative (Optional)**

The primary housing need for Cary’s low- and moderate-income residents is finding rental and homeownership housing opportunities that are affordable. Cary’s rapid growth has resulted in rising land values and housing costs, while incomes for lower-wage earners have failed to keep pace. Based on affordable housing being the predominant need and continues to be the Town’s highest priority, below are the following needs to be addressed through the Town of Cary’s housing and community development programming:

**Create and preserve affordable housing:** Cary’s continued growth has resulted in increased land prices and home values. The majority of the new private market residential developments are “luxury” housing. These trends have increased the cost of housing for all households, particularly renters and low- to moderate-income individuals. Developers also continue to acquire older, modest homes and redevelop as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. In terms of preservation, due to Cary’s high number of aging homes and to curb the displacement of residents, housing activities will also focus on rehabilitation for owner-occupied low-income residents. Housing rehabilitation is an important tool to maintain decent, safe housing and address blight from poorly maintained properties. This tool also enables older residents to age in place and can retrofit homes to increase accessibility for persons with disabilities.

**Build vibrant and livable neighborhoods:** Many communities across 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. The Town will continue to use CDBG funding to maintain these older neighborhoods and integrate healthy practices into newer communities. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, and parks to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only modernize homes and neighborhoods, but also upholding the unique character and design of our neighborhoods.

**Provide more housing choices for all residents:** Cary’s residents increasingly reflect a diverse mix of family/household sizes, ages, races and ethnicities, incomes, and needs and abilities. To ensure inclusivity, a diversity of housing products is and will be needed to meet the needs of these residents. In addition to racial diversity, Cary will 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 multigenerational 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. Diverse housing choices also include the provision of housing for those who are mobility-challenged, have disabilities, or special needs.

Public services for underserved populations: Traditionally underserved populations, as well as low- and moderate-income households have a variety of public service needs. Through the Consolidated Plan planning process, the Town has determined that its public services priorities for Community Development Block Grant dollars should be focused on the following:

- Programs that provide and / or connect individuals with affordable housing
- Programs that enable people to remain in their homes
- Programs that link housing with public transportation options
- Homeless prevention services
- Job training and placement
- Services for persons with disabilities
- Housing services for Limited English Proficiency populations
- Senior resources

The priority needs established within this section will serve as the framework for allocating Town of Cary CDBG funding over the next five years.

**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The anticipated resources section of the strategic plan describes Cary’s financial resources for the duration of the 2020-2025 Consolidated Plan. The financial resources listed are not all encompassing but serve to illustrate the Town’s ability to use federal and local funding to address the priority needs and goals put forth in this plan. The funds are anticipated to be utilized by various regional and local entities as well as the service providers which serve Cary.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 14 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The CDBG program does not require matching funds; however, the Town of Cary leverages its CDBG grant by allocating additional Town dollars to community development and affordable housing activities. Further, through our regional partnerships we help subgrantees navigate and access additional funding opportunities such as Wake County’s affordable housing programs, tax credits, federal HOME, as well as other federal programs. Many projects, such as new housing development by Habitat for Humanity and Rebuilding Together of the Triangle's limited repair program also leverages CDBG funding through donated materials and volunteer labor.

**If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan**

For prior year projects, the Town approved the transfer of a small strip of land adjacent to Habitat for Humanity's Trimble Avenue project for stormwater management. The Town is also in the process of assessing publicly owned land along transit corridors in order to support affordability in future transit-oriented development.

**Discussion**

The Town of Cary will continue to pursue additional funding opportunities which will be used in order to complement existing resources.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, nonprofit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Cary	Government		Jurisdiction

Table 15 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The Cary Town Manager’s Office is the entity responsible for managing federal grant funding afforded to the Town through HUD. Its strengths include interjurisdictional coordination, public - private partnerships, and interdepartmental coordination. These partnerships for sharing information and resources are essential for effective service delivery. Further, Town staff and engaged citizenry support a vast network of nonprofits that serve Cary’s most vulnerable populations. A large number of organizations provide services to the Town’s low- and moderate-income residents in the fields of health, housing, employment, and many others. The strength of Cary’s institutional delivery system can be found in those organizations which serve the community.

Gaps in Cary’s institutional delivery system relate primarily to funding. Cary does not receive ESG or HOPWA funds and most often HOME dollars are invested in other municipalities throughout Wake County. This not only limits the scope of administering the CDBG program, but it ultimately impacts the nonprofits directing supporting underserved populations. The current economic climate also limits the amount of private funding sources available to nonprofit service providers.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			
Other			

**Table 16 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Cary coordinates with the Raleigh/Wake County Partnership to End and Prevent Homelessness to coordinate efforts to meet the needs of persons experiencing homelessness. As a result, staff are well connected with homeless service providers throughout the County and can coordinate when issues arise, and to address on the ongoing critical needs of the homeless.

Within Town limits, Cary has partnerships with Dorcas Ministries, The Caring Place, and Western Wake Human Services; all of which provide case management to stabilize their current situation then develop plans to prevent the risk of homelessness from reoccurring in the future. The Cary faith-based community is also actively involved in the provision of services to the homeless through night shelters for homeless families and direct donations.

Because the homeless services countywide are well integrated (including a homeless management database), people and information can move easily between programs, thus maximizing the likelihood of successful outcomes, facilitating people’s transition from homeless services to community-based services once housing is regained, and allowing evaluation of outcomes and resource use from a systemwide perspective.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The primary service gap for special needs populations is limited funding for homelessness services, limited capacity of overnight homeless shelters, and increased costs to develop and operate affordable housing. The nonprofit organizations and affordable housing developers are doing more with less, and the needs are continually increasing. The high increases in the rental market have put extraordinary pressures on lower-income individuals and families, and on those special needs populations that are

presumed to be low income, such as persons with disabilities, seniors, youth aging out of foster care, etc. Increased cost of living creates pressures and crisis for households whose income is not sufficient to meet their basic needs. Additional funding in all areas is required to sufficiently meet these needs. The biggest strength is the collaboration between the nonprofit service community and public agencies. Creating a coordinated information and referral network is essential for effective service delivery. There is also strong inter-jurisdictional coordination between the Town, County and other members of the Raleigh/Wake County Partnership to End and Prevent Homelessness.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Town of Cary is continuously coming up with new strategies to efficiently and effectively allocate our funding from governmental and private sources. One possible strategy in addressing reduced funding is looking at ways to best use the limited resources. This would include funding a smaller number of projects but at higher levels. A project receiving a larger amount of funding would hopefully allow them to create something more substantive. Many of the Town's service providers work with staff to ensure the probability of success for programs and funding options. Determining the most appropriate funding source for a specific program will ensure that funds are being used effectively and at their highest capability.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 17 – Goals Summary

### Goal Descriptions

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Cary is estimated to support affordable housing for 100 extremely low-income, low-income, and moderate-income families.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Town of Cary is fortunate in that the vast majority (92%) of its housing stock was constructed after the ban on the use of lead-based paint was imposed in 1978. Our policies for the Town's housing rehabilitation program call for any home built before 1978 to undergo an examination for lead-based paint presence and if any is found, an established checklist of steps to mitigate the LBP presence and protection of the work site. We are currently assessing how Cary can increase our efforts to assess LBP risks and if it requires further actions to remedy this issue.

### **How are the actions listed above integrated into housing policies and procedures?**

Cary's actions to address lead-based paint hazards are integrated into housing policies and procedures in order to ensure a high level of quality of health for our residents. The Town's CDBG funded programs and the Cary Housing Rehabilitation Program are instrumental in helping to reduce lead-based paint hazards when detected. Residents are able to apply for grants to rehabilitate their home and if lead-based paint hazards are found they are removed.

Further, all CDBG housing projects entered into between the Town of Cary and recipients of funding from those programs include language that the recipients must comply with lead-based paint regulations and policies as established by local, state and federal laws and regulations, including specific policies related to lead-based paint in the CDBG program.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

At 5.6% of its total population, the Town of Cary has one of the lowest poverty rates in the region. Nonetheless, through the Consolidated Planning Process, the Town strives to strike a balance between housing and economic development activities that address the needs of poverty-stricken Cary residents. These efforts have included giving priority for funding to those with the greatest need, linking affordable housing to transportation services, implementing a rehabilitation program to prevent homelessness, and increasing the supply of both affordable rental and homeownership housing units. The Town is also using economic development incentives such as the Façade Improvement Program to increase the economic vitality of the downtown and therefore make several jobs available to nearby low-income residents. In addition to these efforts, the Town gives financial support to the activities of the Caring Place, Inc., Dorcas Ministries, White Oak Foundation, and Habitat for Humanity, who all assist poverty-stricken families. **Add the Oasis Program.**

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

A majority of the CDBG funds are allocated to nonprofit agencies to build a strong network of providers. A scope of work, budget and standard program requirements are set out in each grant agreement. Each sub-recipient is fully informed of the requirements it must follow and adhere to and support its activities with reimbursement requests in the form of invoices or other back-up documentation.

The Town has developed a Monitoring Plan that calls for full scheduled monitoring visits to be carried out in accordance with the grant agreements, and in compliance with HUD regulations. Scheduled monitoring of our sub-recipients has been in place since 2006. This does not include the many follow up phone calls, e-mail messages, and other technical assistance meetings at Town Hall and on-site that have occurred as projects were underway and became implemented. Monitoring procedures will continue for all CDBG projects, especially housing rehabilitation and nonprofit sponsored projects.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Staff hold a pre-application orientation meeting, covering eligible projects, income documentation, record-keeping requirements, and program outcomes. Staff also conducts desk monitoring on all recipients by reviewing financials, income determination methods, compliance with cross-cutting requirements and outcomes. A risk analysis identifies agencies with the greatest need for site monitoring, based on type of project, previous experience with federal grants, and performance on prior grants and grant size. Recipients must submit reports with required demographics of beneficiaries, progress toward achieving program goals, expenditures against budget and source documents CDBG expenses. Reports are reviewed by staff to ensure financial reasonableness and eligibility and progress of goals.

Specific to Davis-Bacon Compliance, staff attends pre-construction meetings to provide technical support regarding Davis-Bacon compliance. A Project Manager is identified for each CDBG-funded construction project; they have primary responsibility for ensuring that procedures are followed, and appropriate records are kept. Project Managers first review certified timesheets for compliance with prevailing wages, which are then provided to Cary for review. Payments are made once certified timesheets are provided and reviewed for compliance.

For NEPA Compliance, activities are reviewed for compliance with the National Environmental Protection Act (NEPA). Most are determined to be exempt or categorically excluded; none required a full environmental review. Environmental reviews are conducted for housing and economic development projects when specific project sites were identified. Cary staff continues to work with the regional office to improve and update its environmental review process, including attending HUD Environmental training when available.

## **Expected Resources**

## AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

### Introduction

For the FY 2020-2021 Annual Action Plan, the anticipated resources include federal CDBG funds, local Town of Cary General Funds and General Fund transfer for Section 108 loan repayments.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 18 - Expected Resources – Priority Table

### Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The CDBG program does not require matching funds; however, the Town of Cary leverages its CDBG grant by allocating additional Town dollars to community development and affordable housing activities. Further, through our regional partnerships we help subgrantees navigate and access additional funding opportunities such as Wake County’s affordable housing programs, tax credits, federal HOME, as well as other federal programs. Many projects, such as new housing development by Habitat for Humanity and Rebuilding Together of the Triangle's limited repair program also leverages CDBG funding through donated materials and volunteer labor.

### If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

For prior year projects, the Town approved the transfer of a small strip of land adjacent to Habitat for Humanity's Trimble Avenue project for stormwater management. The Town is also in the process of assessing publicly owned land along transit corridors in order to support affordability in future transit-oriented development.

### Discussion

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 19 – Goals Summary

#### Goal Descriptions

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

#	Project Name

Table 20 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities were determined through the FY 2020-2021 Annual Action Plan citizen participation process, the priorities of the 2020-2025 Consolidated Plan and the Imagine Cary Community Plan.

Obstacles to addressing underserved needs include:

- A shortage of developers to build or rehabilitate affordable housing.
- Community opposition to location of affordable housing in their neighborhoods.
- High cost of land in Cary in locations that would be good locations for affordable housing.

**AP-38 Project Summary**  
**Project Summary Information**

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

CDBG funds invested in public facilities and services will be located throughout the Town but all serve low- and moderate-income persons.

CDBG funds invested in housing programs managed by our nonprofit partners and General Fund invested in the Owner-Occupied Housing Rehabilitation program will be dispersed to qualifying homeowners throughout the Town, however, older houses are concentrated within the Town Center Area Plan boundary (downtown Cary) where the majority of housing rehabilitation and new affordable housing initiatives have taken place in the past. The Imagine Cary Community Plan and U.S. Census data outlines and justifies this and through Town survey and studies.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Town Center Area / Townwide	<b>20/80</b>

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Many of the rehabilitation projects are targeted to the downtown and the Maynard Loop area where the oldest inventory of housing and a significant proportion of low-income families and senior residents reside. Other investments are provided by our community partners who serve low- and moderate-income clients throughout the community.

### **Discussion**

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

In addition to the \$390,000 in General Fund support included in this Plan, the Town of Cary provides funding for other community development related activities from its General Fund. As part of Cary's FY 2021 General Fund budget, the Town has allocated \$165,000 to support public services offered by nonprofit organizations. The Town also provides staffing support of various programs, such as Project PHOENIX, GoCary Transit and Specialized Recreation, in addition to administration of the various programs outlined in this Plan. Project PHOENIX is a Town-wide partnership with rental communities to provide direct access to services throughout the year. GoCary Transit, provides fixed-route and Paratransit services. The Town's Specialized Recreation Program offers an inclusive approach to recreation encouraging participants with and without disabilities to participate together. Staff for these programs are funded through the Town's General Fund and are provided in addition to the funds specifically included in this Plan.

### **Actions planned to address obstacles to meeting underserved needs**

Cary understands the importance of providing services and support for those who have underserved needs which could prevent these individuals from becoming homeless. Therefore, through a separate allocation of \$167,000, the Town provides support to area nonprofit organizations that provide public services to Cary residents. Nonprofits that receive funding include Big Brother/Big Sisters of the Triangle; the Caring Place, a homeless service provider; Interact, which provides shelter for homeless families and victims of domestic violence; the White Oak Foundation, a crisis intervention agency; Life Experiences (employment for developmentally disabled); Lucy Daniels, an educational support agency; Triangle Family Services; White Plains Children Center (after school care); and the Center for Volunteer Caregiving (senior services and transportation).

### **Actions planned to foster and maintain affordable housing**

The Town assists with affordable housing and community development activities, through the Owner-Occupied Housing Rehabilitation Program. This program provides grants for home improvements which help residents age in place, preserve safe and sanitary housing, correct hazardous structural conditions, eliminate blight, and improve accessibility for persons with disabilities. Program funds will be utilized for rehabilitation expenses including construction costs and certain administrative costs for preparation of cost estimates, bids and monitoring of work.

### **Actions planned to reduce lead-based paint hazards**

The Town of Cary is fortunate in that the vast majority (92%) of its housing stock was constructed after the ban on the use of lead-based paint was imposed in 1978. Our policies for the Town's housing rehabilitation program call for any home built before 1978 to undergo an examination for lead-based

paint presence and if any is found, an established checklist of steps to mitigate the LBP presence and protection of the work site. We are currently assessing how Cary can increase our efforts to assess LBP risks and if it requires further actions to remedy this issue.

### **Actions planned to reduce the number of poverty-level families**

At 5.6% of its total population, the Town of Cary has one of the lowest poverty rates in the region. Nonetheless, through the Consolidated Planning Process, the Town strives to strike a balance between housing and economic development activities that address the needs of poverty-stricken Cary residents. These efforts have included giving priority for funding to those with the greatest need, linking affordable housing to transportation services, implementing a rehabilitation program to prevent homelessness, and increasing the supply of both affordable rental and homeownership housing units. The Town is also using economic development incentives such as the Façade Improvement Program to increase the economic vitality of the downtown and therefore make several jobs available to nearby low-income residents. In addition to these efforts, the Town gives financial support to the activities of the Caring Place, Inc., Dorcas Ministries, White Oak Foundation, and Habitat for Humanity, who all assist poverty-stricken families. **Add Oasis Program.**

### **Actions planned to develop institutional structure**

A majority of the CDBG funds are allocated to nonprofit agencies to build a strong network of providers. A scope of work, budget and standard program requirements are set out in each grant agreement. Each sub-recipient is fully informed of the requirements it must follow and adhere to and support its activities with reimbursement requests in the form of invoices or other back-up documentation.

The Town has developed a Monitoring Plan that calls for full scheduled monitoring visits to be carried out in accordance with the grant agreements, and in compliance with HUD regulations. Scheduled monitoring of our sub-recipients has been in place since 2006. This does not include the many follow up phone calls, e-mail messages, and other technical assistance meetings at Town Hall and on-site that have occurred as projects were underway and became implemented. Monitoring procedures will continue for all CDBG projects, especially housing rehabilitation and nonprofit sponsored projects.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The planning and implementation of affordable housing strategies in Cary relies on a formal and informal partnership between public, nonprofit and private entities.

The Town Manager's Office, as the Town's lead implementation agency for affordable housing and the CDBG program, regularly coordinates with Town Departments and the Wake County Department of Housing Affordability & Community Revitalization. Town staff will continue to attend the Wake County Housing Committee and the Raleigh Wake Partnership to End Homelessness which serve to coordinate

affordable housing and homelessness issues on a county wide basis.

The Town is fortunate to have a small but active group of nonprofit and private affordable housing developers working in Cary. Affordable housing subsidies offered by the Town through its Affordable Housing and CDBG programs has provided important leverage of private and nonprofit resources to increase the supply of affordable units in Cary.

### **Discussion**

In addition to the agencies and programs funded through HUD's CDBG Program, the Town of Cary provides staffing support to various programs and funds several nonprofit organizations through the use of General Funds. In combination, the CDBG funds and General Funds allow the Town to support the preservation of affordable housing, minimum housing, code enforcement, community outreach initiatives for families, healthy meals for low-income seniors, palliative care services and coordinated and referral services among many others.

## **Program Specific Requirements**

### **AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)**

#### **Introduction**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

#### **Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
  2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
  3. The amount of surplus funds from urban renewal settlements
  4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
  5. The amount of income from float-funded activities
- Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

#### **Discussion**

### **Appendix - Alternate/Local Data Sources**