



Updated Draft for  
Public Comment & Hearing  
April 24, 2025



# CDBG 2025-2030 Consolidated Plan

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**COUNCIL APPROVED 4.24.2025**

# Executive Summary

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

### 1. Introduction

The five-year Consolidated Plan is 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). Cary receives Community Development Block Grant (CDBG) funds annually to address needs in our community. Regarding HOME Investment Partnership funds, Cary 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.

As stated in the vision and goals of the Imagine Cary Community Plan adopted by Cary Town Council, Cary is committed to creating a community of choice with a high quality of life for all residents. To this end, Cary will continue to pursue initiatives to benefit low- and moderate-income residents and the community as a whole in the areas of new housing opportunities, housing development and affordability preservation, and housing stability support. Cary executes the work in these areas through strategic partnerships to maximize resources and capitalize on the expertise of developers and service providers.

Cary’s 2025-2030 Consolidated Plan provides a strategy for investing estimated funding for the five-year period. The Town has based its anticipated grant amounts on actual funding levels in the last five years and anticipated funding projections. In addition, the Plan uses low/moderate income area data provided by HUD, which is based on American Community Survey (ACS) data from 2019-2023. The housing market analysis section includes analysis based on data obtained through a comprehensive housing needs analysis, currently underway, as well as other municipal data for guidance. This analysis demonstrates demographic shifts that include an increasing senior population, smaller household sizes, and a potential future demand for a balanced variety of housing choices.

The 2025-2030 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 significant community engagement with citizens 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

There are four key objectives, which are similar to those identified in the prior Consolidated Plan. Creating and maintaining sufficient housing choices, including affordable housing, remains a predominant need and continues to be Cary's highest priority.

- *Rehabilitate and preserve existing housing:* Cary's continued growth has resulted in increased land prices and home values. Developers also continue to acquire older, modest homes and redevelop them as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. To address Cary's high number of aging homes and the possible displacement of low-income residents due to upward housing economic pressures, Cary will focus on rehabilitation. Housing rehabilitation is an important tool to maintain high quality, safe housing and address aging properties. This tool can be used to help older residents to age in place and to increase accessibility for persons with disabilities.
- *Build vibrant and livable neighborhoods:* Many communities have experienced challenges in maintaining older neighborhoods. Issues range from neighborhood disinvestment to redevelopment that is out of character with surrounding homes. Cary will continue to use CDBG funding to maintain older neighborhoods and integrate healthy practices into new neighborhoods. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, parks, and other public spaces to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only rehabilitate homes but also preserve the character and design of neighborhoods.
- *Provide more housing choices for all residents:* Cary's residents increasingly reflect a broad blend of household demographics. A balanced mix of housing types is necessary to meet the needs of these residents. As such, Cary will continue to encourage an adequate supply of housing suitable for our growing range of household types. Another specific objective is to encourage efforts towards an adequate supply of housing for Cary's growing senior population, which may include smaller homes, small-lot homes, patio homes, multifamily housing, life care communities, and other options, and at a range of price points. Additional housing choice also includes the provision of housing for those who are mobility-challenged, have disabilities, or special needs.
- *Support public services for residents experiencing homelessness and housing instability:* Expanding the availability of and increasing access to critical and emergency services remains a part of Cary's comprehensive strategy. Also, based on data and public input, public services for seniors continue to be a high priority in this area. Services include, but are not limited to emergency assistance, job training, homelessness prevention, senior resources, fair housing education, increased connection to public transportation, 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, Cary establishes measurable objectives and collects data for each program to evaluate

outcomes and to determine program effectiveness. These analyses determine if program activities could be improved and assess whether limited resources could be directed more effectively. After analysis, Cary reconfigured our housing rehabilitation program, Healthy Homes Cary, enabling the program to serve more residents and expand from a primary focus on safety standards to include modifications for aging in place and increased accessibility for persons with disabilities. Cary also increased the funding cap per unit for the program as well as Cary's overall financial commitment to the program.

Staff also regularly evaluates administration of the CDBG program, making improvements to support Cary's subgrantees, seeking opportunities to leverage federal dollars, and streamlining processes. To ensure Cary effectively and efficiently administers the CDBG program, Cary has partnered with the Central Pines Regional Council to help carry out the compliance components of the program. Cary also has regular compliance check-ins with HUD.

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

*[This language reflects the proposed plan to be executed. This language will be amended to reflect any change in the process that occurs prior to final Council review at the conclusion of the Open Comment Period.]*

Each year Cary solicits citizen participation in developing the Annual Action Plan. This year, in preparation of the Five-Year Consolidated Plan, Cary continued its efforts to reach out to the community by publishing a housing needs survey, hosting two public events for Cary residents to provide input, publishing a list of projects for which funding has been requested in FY2026 (HUD Program year 2025), and by making the draft 2025-2030 Consolidated Plan (which includes the Annual Action Plan for Program Year 2025) available on Cary's website. This year, Cary began its Citizen Participation Plan with outreach to local non-profits and community groups who are active in Cary's service area and organized one-on-one discussions with interested stakeholders. Cary also utilized a variety of social media channels to ensure outreach into the community. Solicitation was conducted for project proposals via an online grant application process, allowing for direct download of the application from Cary's website for eligible nonprofit agencies.

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

Cary solicited citizen participation through email invitations, community meetings with local nonprofits, postings to the Cary website and social media accounts, newsletters and focused community outreach. Direct public input was solicited through a community needs assessment survey which was available in paper form and online from January 10 to February 12, 2025. The survey provided a forum for Cary residents to provide input on the community priority needs for Program Years 2025 - 2030.

The public comment period for Cary's 2025-2030 Consolidated Plan was from March 24 to April 24, 2025. The Consolidated Plan was available for viewing online and in print at Town Hall. As in prior years, Cary 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.

*[Cary held its final public meeting on Thursday, April 24, 2025; this day marked the close of the public comment period.]*

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

*[This language reflects the proposed plan to be executed. This language will be amended to reflect any change in the process that occurs prior to final Council review at the conclusion of the public comment]*

**Survey:** The survey responses showed that a range of housing needs are high priorities for Cary residents. These priorities include maintaining existing affordability in aging neighborhoods, creating more housing and affordable living for seniors, and increasing homeownership opportunities for our community's workforce. Survey responses are included as an appendix with this report.

### **Public Hearing and Meetings:**

*[Upon the completion of the public comment period, comments received will be summarized and submitted to HUD].*

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

*[Upon the completion of the public comment period, in the case that there are comments that will not be accepted, they will be summarized and submitted to HUD.]*

## **7. Summary**

The need to support housing choices remains critical, even in areas where incomes are increasing. The unmet need for high quality, affordable housing continues to outpace the ability of federal, state, and local governments to supply housing assistance and facilitate both the production and preservation of affordable housing. As our community continues to experience high demand and the region as a whole continues to grow, Cary is implementing high-impact strategies to help address the ongoing challenge of affordability. In the next five years, the following goals aim to address these challenges:

- Rehabilitate and preserve existing housing
- Build vibrant and livable neighborhoods

- Provide more housing choices for all residents
- Support public services for residents experiencing housing instability

# 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	Housing & Community Partnerships/Town Manager's Office

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 2025-2030, hereafter referred to as the Consolidated Plan.

In order to be eligible for HOME funds, Cary 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 needs specific to Cary, regional input is considered to share resources and collectively identify gaps in service delivery. Cary staff is responsible for the administration and implementation of CDBG funds, while the County administers the HOME funds.

### Consolidated Plan Public Contact Information

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## **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 process, 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 meetings and hearings, and
- comment on the Plan.

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

- Following Cary's adopted Citizen Participation Plan;
- Publishing informational notices about the Plan prior to public hearings on the Plan;
- Holding two 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 consistently 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 regional initiatives. Staff also work closely with our nonprofit sub-recipients to assess housing, health and mental health needs, and coordinate services.



In addition, in 2024 the Wake County Board of Commissioners joined Cary Town Council in a public meeting to review regional progress and strategies to improve the delivery of affordable housing throughout Wake County. The discussion emphasized multi-jurisdictional coordination and resource sharing as a key approach. Cary is currently coordinating with Wake County on housing affordability with regular staff interaction around project and initiative priorities.

**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 Wake County Continuum of Care NC 507. Continuum members include 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. Cary coordinated with the Continuum to participate in the annual Point In Time Count in January of this year. Trained volunteers, as well as members of Cary Fire and Police Departments, worked alongside Cary nonprofit organizations to bring backpacks with essential supplies to known encampments and register residents experiencing homelessness.

Additionally, in 2024 Cary Town Council established the Stable Homes Cary Program to provide emergency assistance to households experiencing housing instability and prevent homelessness. Cary also supports The Caring Place with their Journey Home Program in providing transitional housing, budget counseling, and job training to households with children 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, Cary 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 of a Cary-based organization, Dorcas Ministries, which helps 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**

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

1	<b>Agency/Group/Organization</b>	THE CARYING PLACE, INC.
	<b>Agency/Group/Organization Type</b>	Housing Housing Counseling Homelessness Prevention
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with Children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff met with The Caring Place to discuss the housing needs in Cary. The conversation focused on the needs of persons experiencing homelessness.
2	<b>Agency/Group/Organization</b>	Preserving Home
	<b>Agency/Group/Organization Type</b>	Housing Rehabilitation Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff met with this organization to discuss the housing needs of Cary. Specifically housing rehabilitation needs for lower-income residents, seniors, and persons with disabilities.
3	<b>Agency/Group/Organization</b>	Dorcas Ministries
	<b>Agency/Group/Organization Type</b>	Emergency Services Food Assistance Housing Counseling Homelessness Prevention Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff met with this organization to discuss the needs of Cary residents experiencing housing instability. Specifically housing emergency/ crisis needs for lower-income residents, seniors, and persons with disabilities.
4	<b>Agency/Group/Organization</b>	Transitions LifeCare/ Hospice of Wake County, Inc
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff met with this organization to discuss the needs of persons with disabilities and seniors in Cary.
6	<b>Agency/Group/Organization</b>	Central Pines Regional Council
	<b>Agency/Group/Organization Type</b>	Regional organization Council of 43 local jurisdictions
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff met with members to discuss the housing needs, market trends, and economic development of the region and specific to Cary.
7	<b>Agency/Group/Organization</b>	Western Wake Regional CAC
	<b>Agency/Group/Organization Type</b>	Advocacy Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff met bi-monthly with the Western Wake County coalition group to discuss the housing and public service needs of lower-income households, persons with disabilities, and non-homeless special needs populations.
8	<b>Agency/Group/Organization</b>	SB Friedman Development Advisors, LLC
	<b>Agency/Group/Organization Type</b>	National consulting organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with staff to discuss and provide housing market trends and analysis.

**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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Wake County	The goals of our Strategic Plan regarding homelessness prevention and support overlap in that information provided in the Plan are directly adapted from the goals and strategies developed by this organization.
Imagine Cary Community Plan	Town of Cary	Long-range plan that sets out the long-term vision, policies, and strategic actions for Cary, with a time horizon out to 2040.
Cary Housing Plan	Town of Cary	Adopted by Cary Town Council in 2021, the Cary Housing Plan established the vision for housing in Cary as multi-faceted with broad choice, sustainable, and high-quality units. The goals of the plan were incorporated into the core LIVE chapter of the Imagine Cary Community Plan in January 2025.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Cary Sustainability and Climate Action Strategy	Town of Cary	Approved by Cary Town Council in Spring 2025, this document defines the vision, goals, strategies, and actions within six focus areas of everyday life including Community. The stewardship strategies within the Community focus area identifies creating and maintaining climate-resilient housing as an approach to promote high quality of life and affordability.

**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 of North Carolina 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 2025-2030 Consolidated Plan, Cary will coordinate with the following organizations:

- State of North Carolina
- Central Pines Regional Council
- Wake County, particularly the Department of Human Services and the Department of Housing Affordability & Community Revitalization
- 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

**Narrative**

This Consolidated Plan utilized a robust consultation process, building on existing participation mechanisms and venues. Citizens, nonprofit organizations, and interested parties were afforded a variety of opportunities to participate in the planning process. Further, data for the Plan was retrieved from consulted organizations, American Community Survey and the US Census, the US Department of Housing and Urban Development, and Costar.

## **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 providing 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 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 January 10, 2025 to February 12, 2025. The survey provided a forum for Cary residents to provide input and any comments they wished to make regarding community priority needs and investment of funds for FY 2025-2030.

The public comment period for Cary's 2025-2030 Consolidated Plan was from March 24, 2025 to April 25, 2025. The Consolidated Plan was available for viewing online and in print at Town Hall. As in prior years, Cary 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. Cary held its final public meeting on Thursday, April 24, 2025; after which the public comment period closed the next day.

**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)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/ broad community	Twenty people attended the various public meetings and office hours	Need for affordable housing, housing preservation, housing for persons with disabilities and people of color, housing near transit, homeless prevention programs, and job training opportunities.	N/A	
2	Housing Needs Survey	Non-targeted/ broad community	798 discrete responses	See survey results attached.	N/A	
3	Public Hearing	Non-targeted/ broad community	[Comments to be added after Public Hearing]	[Comments to be added after Public Hearing]	N/A	
4	Notice Publication	Non-targeted/ broad community	[Comments to be added after Public Comment Period]	[Commented to be added after Public Comment Period]	N/A	

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Cary's median home price is the highest in the Triangle Area, making it difficult for many low- and moderate-income households to purchase or rent homes in Cary. Therefore, the primary housing need for Cary's lower-income residents is finding affordable rental and homeownership housing opportunities. 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 81% of households earning less than \$50,000 experiencing severe cost-burdens, spending more than 30% of their income on housing. 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 being acquired by developers and either demolished or redeveloped into above market rate housing.

The following needs will be addressed through Cary's housing and community development programming:

- *Rehabilitate and preserve existing housing:* Cary's continued growth has resulted in increased land prices and home values. Developers also continue to acquire older, modest homes and redevelop them as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. To address Cary's high number of aging homes and the possible displacement of low-income residents due to upward housing economic pressures, Cary will focus on rehabilitation. Housing rehabilitation is an important tool to maintain high quality, safe housing and address aging properties. This tool can be used to help older residents to age in place and to increase accessibility for persons with disabilities.
- *Build vibrant and livable neighborhoods:* Many communities have experienced challenges in maintaining older neighborhoods. Issues range from neighborhood disinvestment to redevelopment that is out of character with surrounding homes. Cary will continue to use CDBG funding to maintain older neighborhoods and integrate healthy practices into new neighborhoods. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, parks, and other public spaces to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only rehabilitate homes but also preserve the character and design of neighborhoods.



- *Provide more housing choices for all residents:* Cary’s residents increasingly reflect a broad blend of household demographics. A balanced mix of housing types is necessary to meet the needs of these residents. As such, Cary will continue to encourage an adequate supply of housing suitable for our growing range of household types. Another specific objective is to encourage efforts towards an adequate supply of housing for Cary’s growing senior population, which may include smaller homes, small-lot homes, patio homes, multifamily housing, life care communities, and other options, and at a range of price points. Additional housing choice also includes the provision of housing for those who are mobility-challenged, have disabilities, or special needs.
- *Support public services for residents experiencing homelessness and housing instability:* Expanding the availability of and increasing access to critical and emergency services remains a part of Cary’s comprehensive strategy. Also, based on data and public input, public services for seniors continue to be a high priority in this area. Services include, but are not limited to emergency assistance, job training, homelessness prevention, senior resources, fair housing education, increased connection to public transportation, 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 describes in detail the non-housing community development needs, policies, and objectives for Cary relevant to CDBG funding, and includes the following examples:

- 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 Sustainable Distribution of Public Indoor Recreation Spaces in Cary
- 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?**

Cary's needs regarding public facilities are guided by the Imagine Cary Community Plan, a comprehensive plan that sets 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 continuous and evolving strategic planning.

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

As previously mentioned, Cary’s needs and goals 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. The previous section spoke to the public facility and public improvements for Cary, but in addition to those points, public improvements to roads and bridges, storm water systems, public buildings, parks and open spaces are a high priority for Cary.

Just as Cary is seeing portions of its housing stock age, the vast infrastructure network that serves the community is aging. For example, Cary has over 280 miles of stormwater drainpipe, some of which dates 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 needs 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 Cary’s General Fund and other local government sources.

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

Cary’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 references this document, continual input from our citizens, and long-term guidance from Town Council through continuous and evolving strategic planning.

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

Cary’s low- and moderate-income households have a variety of public service needs. Through the Consolidated Plan planning process, Cary 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
- 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 Cary's General Fund.

**How were these needs determined?**

Collaboration with local nonprofits supporting lower income residents played a critical role in helping identify priority public services. 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, Cary will continue to solicit feedback from these groups and prioritize these public services when allocating entitlement grant funding as well as Cary General Fund investments.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Cary is located in Wake County, North Carolina. As of 2025, Cary has an estimated population of 191,000 and the land area is comprised of approximately 61 square miles. With Cary's close proximity to Raleigh, Durham, and the Raleigh-Durham International Airport, its population has dramatically increased since development of the Research Triangle Park beginning in the 1960's. Since that time, Cary's population has continued to grow. Since 2000, Cary's population has grown by 85%, or approximately 3,650 additional people each year.

Cary is the seventh largest municipality in North Carolina and is relatively wealthier than its regional counterparts. Over 41% of Cary's households earn over \$150,000 compared to just 27% of the households in the region. At the same time, 5% of households in Cary are below the federal poverty level (2022 ACS level was \$23,300 for a three-person household).

According to the 2022 ACS, Cary's homeownership rate is 62% and the median value of all owner-occupied homes is \$537,400. When narrowing the scope to single-family residential, the median sales price as of July 2024 was approximately \$640,500, which represents a 78% increase in prices since 2014. As of 2022, the average rent in Cary is \$1,660 (ACS 2022), one of the highest rates in Wake County.

Cary's recent market study, conducted by S.B. Friedman Development Advisors, analyzed market trends and housing needs. Key observations and recommendations include that Cary continue to: 1) reinvest in existing housing supply; 2) support a balanced mix of housing to meet residents' broad needs; and 3) support residents experiencing high housing cost-burden.

1) *Reinvest in existing housing supply:* Cary's housing supply is 73% single-family and 27% multi-unit (two or more units.) Over half of Cary's 70,000 housing units were built before 2000. Cary's older housing is primarily located in areas near Cary's core where household incomes are, on average, lower. As this housing ages, it will require reinvestment. Continuing programs that direct resources to aging properties will help preserve housing quality and support affordability.

2) *Support a balanced mix of housing to meet residents' broad needs:* Projections indicate a potential need for 39,500 new units through 2040, or 1,975 annually. Potential demand is relatively balanced between single-family (detached and attached) at 53% of the demand, or 1020 units annually, and multi-family (two or more units) at 47%, or 950 units annually. Given the projected population and household growth in the

region, there will continue to be demand for both single-family and multifamily housing at a range of price points. Supporting an increase in production with a balance of unit types will help meet the needs of Cary’s growing, aging community.

3) *Support residents experiencing high housing cost-burden*: Overall, 21% of Cary residents are “housing cost-burdened”, meaning they are spending more than 30% of their monthly income on housing expenses. Approximately 35% of renters and 81% of households earning \$50,000 or less are experiencing housing cost-burden. Having a high rate of housing cost-burden in a community is correlated with increased crime, food instability, family instability, mental health problems, and homelessness. Continuing programs that support residents experiencing housing instability and others that further affordable living will help promote positive community outcomes including potentially preventing an increase in homelessness.

Decades of community investment have made Cary a desirable community with a high quality of life. At the same time, this strong market makes it difficult for low- and moderate-income households to purchase or rent homes in Cary. To thoughtfully address this macroeconomic issue, Cary will continue furthering the goals of the Imagine Cary Community Plan and by implementing high-impact strategies that work across the housing continuum.

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

### **Introduction**

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:

- Professional, scientific, and management, and administrative and waste management services
- Educational services, and health care and social assistance
- Manufacturing
- Finance and insurance, real estate, and rental and leasing
- Retail trade

The top employers in Cary are SAS Institute, MetLife, Verizon, PowerStream 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 3.4 percent. The median earnings for every education attainment category comes to more than \$49,235, illustrating the strength of Cary's job market. Despite the strength of Cary's employment opportunities, many of the workers who make up Cary's workforce still earn incomes that are insufficient to allow them access to 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 result in longer commute distances to their place of work. Please note, the Plan is required to use low/moderate income area data provided by HUD, which currently is based on American Community Survey (ACS) data from 2019-2023. To further assist with this analysis, staff also looked to housing study data and other municipal data for guidance.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs
			%	%
Agriculture, Mining, Oil & Gas Extraction	336	17	.04%	0%
Arts, Entertainment, Accommodations	5,637	10,341	5.9%	10.2
Construction	4,134	4,430	4.4%	4.4
Education and Health Care Services	21,079	17,635	22.2%	17.4
Finance, Insurance, and Real Estate	8,147	5,414	8.6%	5.4
Information	1,611	11,313	17%	11.2
Manufacturing	10,254	3,256	10.8%	3.2
Other Services	1,923	3,250	2%	3.2
Professional, Scientific, Management Services	25,276	16,345	26.7%	16.1
Public Administration	2,524	1,720	2.7%	1.7
Retail Trade	8,876	11,854	9.4%	11.7
Transportation and Warehousing	2,681	1,465	2.8%	1.4
Wholesale Trade	2,326	5,334	2.5%	5.3

**Table 5 - Business Activity**

**Data Source:** 2019-2023 ACS, 2022 Longitudinal Employer-Household Dynamics (Jobs)



**Labor Force**

Total Population in the Civilian Labor Force	96,944
Civilian Employed Population 16 years and over	93,532
Unemployment Rate	3.4%
Unemployment Rate for Ages 16-24	8.1%
Unemployment Rate for Ages 25-65	2.66%

**Table 6 - Labor Force**

Data Source: 2019-2023 ACS

<b>Occupations by Sector</b>	<b>Estimate</b>
Management, business and financial	24,979
Farming, fisheries and forestry occupations	28
Service	8,147
Sales and office	13,555
Construction, extraction, maintenance and repair	2,880
Production, transportation and material moving	5,362

**Table 7 – Occupations by Sector**

Data Source: 2019-2023 ACS

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	45,787	74%
30-59 Minutes	14,245	23%
60 or More Minutes	2,164	3%
<i>Total</i>	62,196	<i>100%</i>

**Table 8 - Travel Time**

Data Source: 2019-2023 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	2098	101	878
High school graduate (includes equivalency)	4904	95	1509
Some college or Associate's degree	13103	653	2861
Bachelor's degree or higher	58840	1291	10424

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

Data Source: 2019-2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	496	655	740	1154	357
9th to 12th grade, no diploma	1743	539	494	563	815
High school graduate, GED, or alternative	4153	1672	1783	4498	2872
Some college, no degree	3859	2777	2116	4529	3781
Associate's degree	388	944	1319	2601	1558
Bachelor's degree	2440	8084	8775	20554	8282
Graduate or professional degree	299	7911	10717	17512	7956

**Table 10 - Educational Attainment by Age**

Data Source: 2019-2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	29586
High school graduate (includes equivalency)	42770
Some college or Associate's degree	49235

Educational Attainment	Median Earnings in the Past 12 Months
Bachelor's degree	87980
Graduate or professional degree	113456

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

Data Source: 2019-2023 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 American Community Survey there are approximately 75,612 jobs in Cary. The major employment sectors within Cary include:

- Professional, scientific, and management, and administrative and waste management services
- Educational services, and health care and social assistance
- Manufacturing
- Finance and insurance, real estate, and rental and leasing
- 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 expanding transportation networks and opportunities, in addition to constructing 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 continued implementation of the Imagine Cary Community Plan will have a major impact on the projects planned and completed during the Consolidated Plan years 2025-2030. Also, within the last ten years, significant progress was made to address retail/commercial redevelopment in areas designated in the Imagine Cary Community Plan as Downtown Cary, Commercial Centers, Commercial Mixed-Use Centers, and Destination Centers. This includes the opening of the Downtown Cary Park, a seven-acre community park and event venue which has notably furthered economic development in and around downtown. Just outside of downtown, Fenton, a 92-acre walkable development with a cosmopolitan mix of shopping, dining, and entertainment experiences is open and thriving. Cary is also working with partners in the development of several major remaining assemblages in Cary's Destination Centers. These developments will create new job opportunities for residents of the surrounding neighborhoods and bring new businesses 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 2023 data, 70.2 % of Cary's adult population have a Bachelor's degree or higher and 37.4% percent have a graduate or professional degree. As previously mentioned, most workers in Cary are employed in positions such as professional, scientific, management, and administrative and waste management services. However, the high number of jobs requiring advanced levels of education could make it difficult for those without high educational attainment to find the types of employment opportunities that allow them to effectively meet the challenges associated with housing.

**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. 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. Additionally, Wake Tech partners with Dorcas Ministries, located in Cary, to host job training and mentoring programs within the Dorcas career advancement classes and cohorts.

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

No

**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.**

Cary's continued implementation of the Imagine Cary Community Plan includes ongoing investment in community infrastructure and development, such as those in the Destination Centers and downtown mentioned above, that will maintain and grow Cary's economy and job opportunities.

### **Discussion**

Cary serves as an important employment center for Wake County and the Research Triangle. As the business community grows, so does the need for expanding transportation networks and opportunities, in addition to constructing and maintaining road infrastructure to increase access to employment centers and to better connect all municipalities in the region.

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

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

Neighborhoods, or Cary's first-ring suburbs, located near Downtown Cary typically have more housing problems because of the age and condition of the housing. Over half of Cary's 70,000 dwellings were constructed prior to 2000. Older units are concentrated in or near the center of Cary and inside the Maynard Road loop, which is also the greatest concentration of low- and moderate-income households. Though some of these units have received rehabilitation assistance, the number of units needing repair 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 analysis, 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 99.64% for Wake County, 89.2% for Chatham County, and 99.33% for Durham County, meaning that Cary has high broadband availability. When considering how many residents access broadband internet, 96.4% of Cary residents have a broadband internet subscription compared to 94.7% for Wake County, 86.7% for Chatham County, and 92.8% for Durham County, according to the U.S. Census Bureau. For households that cannot afford access to broadband connections, Wake, Chatham, and Durham County Libraries offer free wi-fi access to their members. This service is free of charge and is accessible during the libraries' normal business hours.

Numerous private contractors working for companies like AT&T, Google, and Spectrum are constructing new and upgrading existing communications infrastructure – including gigabit fiber - throughout Cary. This continues to bring more services, capabilities, and choices for those living and doing business in our community.

### **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 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 typically requires development and environmental reviews and/or must meet requirements of Cary's Land Development Ordinance, Community Development Block Grant Program and Low-Income Housing Tax Credit (LIHTC) program, which ensure that 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; this housing is generally older, built to earlier standards, and may be at increased risk to natural hazards. Cary is actively working in high-risk areas to identify structures and mitigate the impacts of structural flooding.



# 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 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 Wake County Continuum of Care. Additionally, the Strategic Plan addresses Cary's strategy for eliminating lead-based paint hazards in housing.

The anticipated resources and allocation of funding demonstrates Cary'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

1	<b>Area Name:</b>	Downtown Cary
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Maynard Loop
	<b>Include specific housing and commercial characteristics of this target area.</b>	One of the oldest development areas in Cary
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Consultation with local organizations and residents confirmed the need for this to be a target area due to the high concentration of naturally occurring affordable housing.
	<b>Identify the needs in this target area.</b>	Housing preservation, public services, economic development, community revitalization
	<b>What are the opportunities for improvement in this target area?</b>	Existing programs continuing to invest in the needs within this targeted area
<b>Are there barriers to improvement in this target area?</b>	Limited government resources	
2	<b>Area Name:</b>	Town-wide
	<b>Area Type:</b>	Town-wide
	<b>Other Target Area Description:</b>	Town-wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<b>Identify the neighborhood boundaries for this target area.</b>	Town limits
<b>Include specific housing and commercial characteristics of this target area.</b>	Mix of new and aged commercial and residential development.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Based on the specific needs of Cary residents which were confirmed through consultation with local organizations and residents.
<b>Identify the needs in this target area.</b>	Housing affordability, community revitalization, economic development, and public services
<b>What are the opportunities for improvement in this target area?</b>	Programs continue to invest in the needs that exist within Town limits.
<b>Are there barriers to improvement in this target area?</b>	Limited government resources to support all needs of Cary residents.

**General Allocation Priorities**

CDBG funds invested in public facilities and services will be located throughout all of Cary but will exclusively focus on low- and moderate-income households. Funds invested in housing programs primarily managed by nonprofit partners will be dispersed to qualifying homeowners throughout Cary. However, many older houses that will benefit from housing rehabilitation program, Healthy Homes Cary, are within the Maynard loop area where a significant proportion of low-income households and elderly residents reside. The Imagine Cary Community Plan, U.S. Census data, Cary surveys and studies support this analysis.

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

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Rehabilitate and preserve existing housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Town-wide Downtown Cary
	<b>Associated Goals</b>	Provide more housing choices for all residents Build vibrant and livable neighborhoods
	<b>Description</b>	This priority need is focused on the rehabilitation and preservation of existing affordable housing.
	<b>Basis for Relative Priority</b>	Cary’s continued growth has resulted in increased land prices and home values. 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 them as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. To address Cary’s high number of aging homes and the possible displacement of low-income residents due to upward housing economic pressures, Cary will focus on rehabilitation. Housing rehabilitation is an important tool to maintain high quality, 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.
	2	<b>Priority Need Name</b>

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Town-wide Downtown Cary
	<b>Associated Goals</b>	Build vibrant and livable neighborhoods
	<b>Description</b>	This priority need is focused on the creation of affordable housing choices. The need also includes providing a variety of housing options for Cary's population.
	<b>Basis for Relative Priority</b>	Cary's residents increasingly reflect a broad blend of household demographics. A balanced mix of housing types is necessary to meet the needs of these residents. As such, Cary will continue to encourage an adequate supply of housing suitable for our growing range of household types. Another specific objective is to encourage efforts towards an adequate supply of housing for Cary's growing senior population, which may include smaller homes, small-lot homes, patio homes, multifamily housing, life care communities, and other options, and at a range of price points. Additional housing choice also includes the provision of housing for those who are mobility-challenged, have disabilities, or special needs.
3	<b>Priority Need Name</b>	Build vibrant and livable neighborhoods
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>Town-wide  Downtown Cary</p>
<p><b>Associated Goals</b></p>	<p>Rehabilitate and preserve existing housing</p>
<p><b>Description</b></p>	<p>This need focuses on making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, parks, and other public spaces to revitalize challenged neighborhoods.</p>

	<b>Basis for Relative Priority</b>	Many communities have experienced challenges in maintaining older neighborhoods. Issues range from neighborhood disinvestment to redevelopment that is out of character with surrounding homes. Cary will continue to use CDBG funding to maintain older neighborhoods and integrate healthy practices into new neighborhoods. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, parks, and other public spaces to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only rehabilitate homes but also preserve the character and design of neighborhoods.
4	<b>Priority Need Name</b>	Support public services for residents experiencing homelessness and housing instability
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Town-wide Downtown Cary
	<b>Associated Goals</b>	Build vibrant and livable neighborhoods
	<b>Description</b>	This priority need is focused on the support for households experiencing homelessness and housing insecurity

<p><b>Basis for Relative Priority</b></p>	<p>Expanding the availability of and increasing access to critical and emergency services, 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, increased connection to public transportation, and programs to address food insecurity.</p>
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**Narrative (Optional)**

Cary’s median home price is the highest in the Triangle Area, making it difficult for many low- and moderate-income households to purchase or rent homes in Cary. Therefore, the primary housing need for Cary’s lower-income residents is finding affordable rental and homeownership housing opportunities. 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 81% of households earning less than \$50,000 experiencing severe cost-burdens, spending more than 30% of their income on housing. 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 being acquired by developers and either demolished or redeveloped into above market rate housing.

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

- *Rehabilitate and preserve existing housing:* Cary’s continued growth has resulted in increased land prices and home values. 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 them as upscale units. This both removes affordable units and contributes to the upward pressure on housing prices. To address Cary’s high number of aging homes and the possible displacement of low-income residents due to upward housing economic pressures, Cary will focus on rehabilitation. Housing rehabilitation is an important tool to maintain high quality, 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 have experienced challenges in maintaining older neighborhoods. Issues range from neighborhood disinvestment to redevelopment that is out of character with surrounding homes. Cary will continue to use CDBG funding to maintain older neighborhoods and integrate healthy practices into new



neighborhoods. Cary is also committed to making improvements to public facilities and infrastructure, including street paving, street lighting, sidewalks, parks, and other public spaces to revitalize challenged neighborhoods and strengthen community. These are all opportunities to not only rehabilitate homes but also preserve the character and design of neighborhoods.

- *Provide more housing choices for all residents:* Cary's residents increasingly reflect a broad blend of household demographics. A balanced mix of housing types is necessary to meet the needs of these residents. As such, Cary will continue to encourage an adequate supply of housing suitable for our growing range of household types. Another specific objective is to encourage efforts towards an adequate supply of housing for Cary's growing senior population, which may include smaller homes, small-lot homes, patio homes, multifamily housing, life care communities, and other options, and at a range of price points. Additional housing choice also includes the provision of housing for those who are mobility-challenged, have disabilities, or special needs.
- *Support public services for residents experiencing homelessness and housing instability:* Expanding the availability of and increasing access to critical and emergency services remains a part of Cary's comprehensive strategy. Also, based on data and public input, public services for seniors continue to be a high priority in this area. Services include, but are not limited to emergency assistance, job training, homelessness prevention, senior resources, fair housing education, increased connection to public transportation, and programs to address food insecurity.

**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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	750,000	0	1,045,827	1,795,827	3,000,000	Year 1 allocation includes \$498,827 in CDBG-CV funding in response to COVID-19 pandemic and \$547,000 in unused CDBG funds from prior years; expected amount available for remainder of Con Plan an estimated grant of \$750,000 annually.

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: \$		
General Fund	public - local	Housing Initiatives	1,848,139	0	0	1,848,139	8,000,000	Current year allocation recommended at 1,848,139- contingent upon budget approval in June 2025. Potential future allocation contingent on future annual budget approval.
Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services		0	0		0	

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, Cary leverages its CDBG grant by allocating additional local 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.

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

In October 2024, Cary celebrated the groundbreaking at 921 SE Maynard Road. Over the next two years, 126 units of new housing along with a new public road, greenway trail, and stormwater control measures will be constructed on this nearly nine-acre, town-owned assemblage. The mixed-income development includes 64 units of affordable housing with units reserved for households at 80%, 60% and less than 30% of the area median income. The site is located directly adjacent to Downtown Cary, within the Mayard loop, directly on a transit line, and proximate to three schools and many commercial employment centers. Cary has been working on making this vision a reality for over five years including adding land to the original Cary parcel (purchasing land from Wake County Schools and the shopping center to the south). The development will be constructed and managed by Laurel Street, a North Carolina housing developer, and Cary looks forward to welcoming residents in 2027.

Additionally, in partnership with Greenwood Forest Baptist Church, Cary is pursuing the rezoning of the town-owned parcel at 10 Kilmayne Drive. A little over one acre, the parcel compliments the plan on the church’s larger property for a redevelopment that includes 62 units of affordable housing (eleven of which will serve as transitional housing in conjunction with The Caring Place’s Journey Home Program), community programming space, and a new daycare. The plan for the assemblage shows up to nine townhouse style multifamily units on the 10 Kilmayne parcel. These townhomes could serve as affordable homeownership opportunities. After the rezoning process is complete, Cary will decide how to move forward with this vision of small scale, townhouse style housing on this parcel.

**Discussion**

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, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Cary	Government	Economic Development Planning Neighborhood improvements Public facilities Public services Rental Ownership Homelessness	Jurisdiction
Wake County Continuum of Care	Continuum of Care	Homelessness	Region
Housing Authority of the County of Wake	PHA	Public Housing	Region
Preserving Home	Regional organization	Neighborhood improvements Rehabilitation	Region
Dorcas Ministries	Regional organization	Homelessness Public Services Economic Development	Region
The Caring Place	Regional organization	Homelessness Public services Economic Development Rehabilitation Rental	Region
White Oak Foundation	Regional organization	Public services Economic Development Public Facilities Ownership Rental	Region

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
A Doorway to Hope	Local organization	Public services Economic Development	Jurisdiction
Triangle Family Services	Regional organization	Homelessness Public services	Region
Transitions LifeCare	Regional organization	Public Services	Region
NORTH CAROLINA HOUSING FINANCE AGENCY	Government	Homelessness Ownership Rental Low Income Housing Tax Credit	State
Laurel Street Residential	Housing Developer	Rental	State
DHIC, INC	Housing Developer	Ownership Rental Low Income Housing Tax Credit	Region
CASA	Housing Developer, Regional organization	Rehabilitation Rental Public services Economic Development	Region
Central Pines Regional Council	Regional organization	Administration	Region

**Table 15 - Institutional Delivery Structure**

**Assessment of Strengths and Gaps in the Institutional Delivery System**

Cary’s Housing and Community Partnerships, within the Town Manager’s Office, is the group responsible for managing federal grant funding afforded to Cary 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, Cary staff and engaged citizenry support a vast network of nonprofits that serve Cary’s most vulnerable populations. Many organizations provide services to Cary’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 the partnerships with these organizations serving 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 directly providing services. 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	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 16 - Homeless Prevention Services Summary**

**Describe the extent to which services targeted to homeless persons and persons with HIV and mainstream services, such as mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and persons with HIV within the jurisdiction:**

Cary coordinates with the Wake County Continuum of Cary 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 the ongoing critical needs.

Within Town limits, Cary has strong 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.

Because the homeless services countywide are well integrated (including ongoing work at the county-level on 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 trying to do more with less, and the needs are continually increasing. The increases in the 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 Cary, the County, and other jurisdictions in the region.

**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**

Cary is continuously coming up with new strategies to efficiently and effectively allocate our funding from governmental and private sources. To achieve maximum impact, Cary focuses resources on fewer programs/ projects at one time. Many of Cary's service providers work with staff to ensure the probability of success for programs and funding options. Additionally, determining program ripeness and the most appropriate funding source for a specific project 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
1	<i>Rehabilitate and preserve existing housing</i>	2025	2030	Affordable Housing	Town-wide Downtown Cary	Rehabilitate and preserve affordable housing	CDBG: \$1,500,000 General Fund: \$250,000	Rental units rehabilitated: 6 Housing Units  Homeowner Housing Rehabilitated: 150 Household Housing Units
2	<i>Build vibrant and livable neighborhoods</i>	2025	2030	Non-Housing Community Development	Town-wide Downtown Cary	Build vibrant and livable neighborhoods Neighborhood improvement initiatives	CDBG: \$250,000 General Fund: \$450,000	Neighborhood Improvement Projects: 5 projects
3	<i>Provide more housing choices for all residents</i>	2025	2030	Affordable Housing	Town-wide Downtown Cary	Create affordable housing opportunities Create additional housing choices	CDBG: \$500,000 General Fund: \$350,000	Rental Units Created: 200 Housing Units  Predevelopment Planning Provided: 3 Projects

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	<i>Support public services for residents experiencing homelessness and housing instability</i>	2025	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	Town-wide Downtown Cary	Public services for low- and moderate-income households in need	CDBG: \$1,500,000 General Fund: \$251,173 CDBG-CV 3: \$498,827	Public service activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 6000 Households Assisted

Table 17 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	<i>Rehabilitate and preserve existing housing</i>
	<b>Goal Description</b>	Rehabilitate, maintain and preserve Cary’s affordable housing stock
2	<b>Goal Name</b>	<i>Build vibrant and livable neighborhoods</i>
	<b>Goal Description</b>	Improve and maintain neighborhoods, public facilities, and public infrastructure; create economic opportunities for LMI individuals

<b>3</b>	<b>Goal Name</b>	<i>Provide more housing choices for all residents</i>
	<b>Goal Description</b>	Create additional housing choices through construction of new housing, planning, and regulatory changes
<b>4</b>	<b>Goal Name</b>	<i>Support public services for residents experiencing homelessness and housing instability</i>
	<b>Goal Description</b>	Support communities, non-profit development, and social services delivery

**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 through County assisted, HOME funded initiatives.

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

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

Cary is fortunate that the vast majority (95%) of its housing stock was constructed after the ban on the use of lead-based paint was imposed in 1978. Our Healthy Homes Cary policies, Cary'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 is enforced. We are currently assessing how Cary can increase our efforts to assess LBP risks and whether it needs additional attention.

### **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. Cary's CDBG funded programs and the Healthy Homes Cary housing rehabilitation program are instrumental in helping to reduce lead-based paint hazards when detected. Residents are able to apply for assistance to rehabilitate their home and if lead-based paint hazards are found, they are removed.

Further, all CDBG housing projects entered into between the Cary and recipients of assistance 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% of its total population, Cary has one of the lowest poverty rates in the region. Nonetheless, through the Consolidated Planning Process, Cary strives to strike a balance between housing and economic development activities that address the needs of poverty-level Cary residents. These efforts have included: giving priority for funding to those with the greatest need; linking affordable housing to transportation services; implementing support for transitional housing navigation counseling and emergency assistance programs to prevent homelessness such as Stable Homes Cary and the Journey Home Program; and increasing the supply of both affordable rental and homeownership housing units. Additionally, Cary created the Oasis Utility Fund Bill Program which helps residents that are unable to pay their Cary utility bill. Assistance is provided by way of donations from other utility customers and through Cary's general fund, if needed.

In addition to these efforts, Cary gives financial support to area nonprofit organizations who assist poverty-level families.

### **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 informed of the requirements it must follow and adhere to and support its activities with reimbursement requests in the form of invoices or other supporting documentation.

Cary 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 with policies and procedures updated in 2024. This is in addition to the many follow-up phone calls, e-mail messages, and other technical assistance meetings 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 holds 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 for CDBG expenses. Reports are reviewed by staff to ensure financial reasonableness and eligibility and progress of goals.

When applicable, 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 Policy Act (NEPA). Most are determined to be exempt or categorically excluded; none require a full environmental review. Environmental reviews are conducted for housing and economic development projects when specific project sites are identified. Cary staff continues to work with the regional office to improve and update its environmental review process, including attending HUD Environmental training when applicable.

## Expected Resources

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

#### Introduction

This section begins the 2025-2026 Annual Action Plan portion of the Consolidated Plan. The expected resources section describes Cary’s anticipated financial resources for the duration of the 2025-2026 Annual Action Plan. HUD has not yet released the entitlement allocations for program year 2025 CDBG funds, but the expected resources are estimated based on prior year funding. 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	750,000	0	1,045,827	750,000	3,000,000	Year 1 allocation includes \$498,827 in CDBG-CV funding in response to COVID-19 pandemic and \$547,000 in unused CDBG funds from prior years; expected amount available for remainder of Con Plan an estimated grant of \$750,000 annually.

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: \$		
General Fund	public - local	Economic Development Housing	1,848,139	0	0	1,848,139	8,000,000	Cary has allocated over \$15,000,000 over the past ten years. Current year allocation recommended at 1,848,139- contingent upon budget approval in June 2025. Potential future allocation contingent on future annual budget approval.

**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, Cary leverages its CDBG grant by allocating additional local 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.



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

In October 2024, Cary celebrated the groundbreaking at 921 SE Maynard Road. Over the next two years, 126 units of new housing along with a new public road, greenway trail, and stormwater control measures will be constructed on this nearly nine-acre, town-owned assemblage. The mixed-income development includes 64 units of affordable housing with units reserved for households at 80%, 60% and less than 30% of the area median income. The site is located directly adjacent to Downtown Cary, within the Mayard loop, directly on a transit line, proximate to three schools and many commercial employment centers. Cary has been working on making this vision a reality for over five years including adding land to the original Cary parcel (purchasing land from Wake County Schools and the shopping center to the south). The development will be constructed and managed by Laurel Street, a North Carolina housing developer, and Cary looks forward to welcoming residents in 2027.

Additionally, in partnership with Greenwood Forest Baptist Church, Cary is pursuing the rezoning of the town-owned parcel at 10 Kilmayne Drive. A little over one acre, the parcel compliments the plan on the church's larger property for a redevelopment that includes 62 units of affordable housing (eleven of which will serve as transitional housing in conjunction with The Caring Place's Journey Home Program), community programming space, and a new daycare. The plan for the assemblage shows up to nine townhouse style multifamily units on the 10 Kilmayne parcel. These townhomes could serve as affordable homeownership opportunities. After the rezoning process is complete, Cary will decide how to move forward with this vision of small scale, townhouse style housing on this parcel.

**Discussion**

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

## 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
1	<i>Rehabilitate and preserve existing housing</i>	2025	2026	Affordable Housing	Town-wide Downtown Cary	Rehabilitate and preserve affordable housing	CDBG: \$750,000 General Fund: 250,000	Rental units rehabilitated: 4 Housing Units  Homeowner Housing Rehabilitated: 25 Household Housing Units
2	<i>Build vibrant and livable neighborhoods</i>	2025	2026	Non-Housing Community Development	Town-wide Downtown Cary	Build vibrant and livable neighborhoods Neighborhood improvement initiatives	CDBG: N/A General Fund: 450,000	Neighborhood Improvement Projects: 1 project
3	<i>Provide more housing choices for all residents</i>	2025	2026	Affordable Housing	Town-wide Downtown Cary	Create affordable housing opportunities Create additional housing choices	CDBG: N/A General Fund: 350,000	Rental Units Created: 81 Housing Units  Predevelopment Planning Provided: 1 Project

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	<i>Support public services for residents experiencing homelessness and housing instability</i>	2025	2026	Homeless Non-Homeless Special Needs Non-Housing Community Development	Town-wide Downtown Cary	Public services for low- and moderate-income households in need	CDBG: \$397,000 General Fund: \$251,173 CDBG-CV 3: \$498,827	Public service activities other than Low/Moderate Income Housing Benefit: 1,550 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 534 Households Assisted

Table 19 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	<i>Rehabilitate and preserve existing housing</i>
	<b>Goal Description</b>	Rehabilitate, maintain and preserve Cary’s affordable housing stock
2	<b>Goal Name</b>	<i>Build vibrant and livable neighborhoods</i>
	<b>Goal Description</b>	Improve and maintain neighborhoods, public facilities, and public infrastructure; create economic opportunities for LMI individuals
3	<b>Goal Name</b>	<i>Provide more housing choices for all residents</i>
	<b>Goal Description</b>	Create additional housing choices through construction of new housing, planning, and regulatory changes
4	<b>Goal Name</b>	<i>Support public services for residents experiencing homelessness and housing instability</i>
	<b>Goal Description</b>	Support communities, non-profit development, and social services delivery

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

### Introduction

An Annual Action Plan is required for each year of the Five-Year Consolidated Plan. This Annual Action Plan covers July 1, 2025, through June 30, 2026 and is the first year of Cary’s 2025-2030 Consolidated Plan. The Annual Action Plan implements strategies outlined in the Consolidated Plan by addressing the housing needs of very low-, low-, and moderate-income citizens of Cary. The Annual Action Plan enables nonprofit organizations, concerned citizens, and other stakeholders to work with Cary to develop affordable housing and community development programs.

The projects listed below are funded with only federal funds, only local funds, or a combination of federal and local funds in the Annual Action Plan year.

#	Project Name
1	Mixed-Use Affordable Church Redevelopment-Greenwood Forest Baptist Church, DHIC, The Caring Place Gap Financing
2	Healthy Homes Cary Rehabilitation & Preservation Program- Preserving Home
3	Stable Homes Cary Housing Stability Support Program- Dorcas Ministries
4	White Oak Foundation Senior & Community Center Programming
5	A Doorway to Hope Community Support Services
6	CASA Rental Rehabilitation
7	The Caring Place Journey Home Program
8	Triangle Family Services Community Support Services
9	Transitions Life Care Senior Care Services
10	Planning, Administration and Public Outreach

**Table 20 – Project Information**

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

Allocation priorities were determined through the FY 2025-2026 Annual Action Plan citizen participation process, the priorities of the 2025-2030 Consolidated Plan and the Imagine Cary Community Plan.

Obstacles to addressing needs include:

- A shortage of developers to build affordable housing.
- High cost of land in Cary in locations that would be best suited for affordable housing.
- Lack of provisions under development-related enabling laws to better facilitate opportunities for affordable housing.
- Community opposition to location of affordable housing in their neighborhoods.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Mixed-Use Affordable Church Redevelopment-Greenwood Forest Baptist Church, DHIC, The Caring Place Gap Financing
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Provide more housing choices for all residents, Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Provide more housing choices for all residents, Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Funding</b>	General Fund: 750,000

	<b>Description</b>	In partnership with Greenwood Forest Baptist Church (GFBC) and The Caring Place (TCP), DHIC has requested funds to support the development of the proposed mixed-use development on church land at the corner of Kildaire Farm Road and SE Maynard Road. GFBC is partnering with Cary-based nonprofit, The Caring Place, and developer DHIC, who currently owns and operates existing affordable properties in Cary, to build on the GFBC property. The proposal includes 62 multi-family units, new day care facilities, and office space to increase community programming capacity. 51 of the units will be managed by DHIC and affordable to residents earning at or below 80% AMI; 11 units will serve The Caring Place clients, most of whom are at or below 50% AMI. Wake County has committed to support the daycare facilities with \$900,000 in funding {current year allocation}. As the project proforma becomes final, the development team is likely to pursue further funding to support the affordability from both Cary and Wake County. The development’s funding stack will also include philanthropic donations and bank financing. DHIC is preparing to apply for an allocation of 9% tax credits through the Low-Income Housing Tax Credit (LIHTC) program in May of this year. These credits are awarded annually by the North Carolina Housing Finance Agency on a competitive basis.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	51 LMI renters, 11 families experiencing homelessness
	<b>Location Description</b>	Downtown Cary
	<b>Planned Activities</b>	Redevelopment of church land to construct 62 new housing units, daycare, and community spaces
2	<b>Project Name</b>	Healthy Homes Cary Rehabilitation & Preservation Program- Preserving Home
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Rehabilitate and preserve existing housing, Build vibrant and livable neighborhoods</i>
	<b>Needs Addressed</b>	<i>Rehabilitate and preserve existing housing, Build vibrant and livable neighborhoods</i>

	<b>Funding</b>	CDBG: \$250,000 CDBG Prior Unused Funds: \$250,000 General Funds: \$250,000
	<b>Description</b>	Through the Healthy Homes Cary Program, Cary provides low- and moderate-income homeowners with funding 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. In partnership with Cary-based nonprofit Preserving Home (formerly known as Rebuilding Together of the Triangle), this program is funded through a combination of CDBG and Cary general funds. The program makes repairs, disability modifications, and home performance upgrades to homes owned by low-income homeowners. Since the establishment of the Healthy Homes Cary Program, other communities including the Town of Apex and Wake Forest have adopted Cary's model. Cary is supportive of other communities adopting and funding this approach to keep residents in their homes and provide high-quality housing options for all. In the event HUD allocates additional CDBG funds for 2025-26, those funds will be utilized in this category and reduce the general funds allocated.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 LMI Households
	<b>Location Description</b>	Town-wide – scattered site
	<b>Planned Activities</b>	Perform critical repairs to 25 homes
<b>3</b>	<b>Project Name</b>	Stable Homes Cary Program
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>

	<b>Needs Addressed</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Funding</b>	General Fund: \$251,173 CDBG-CV: \$298,827
	<b>Description</b>	As the oldest nonprofit service provider in Cary, Dorcas Ministries provides compassionate assistance to area residents to empower people to become stable and self-sufficient. Their portfolio of programming includes financial assistance and case management to area residents. In 2024, Council approved the establishment of the Stable Homes Cary Program that built on Dorcas' case-management based model to serve more residents experiencing housing instability and seed a fund to assist tenants who have been notified by the property owner that relocation will be required. Dorcas also administers Cary's Parks and Recreation scholarship program, Play it Forward, and the Oasis Emergency Utility Assistance Program. This assistance will support direct assistance to residents and case management resource needs. This award acknowledges the reality that economic pressures and the need for crisis interventions have increased as a result of the pandemic, which is why part of the assistance provided is in the form of federal COVID assistance funds (CDBG-CV).
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 households assisted
	<b>Location Description</b>	Town-wide – scattered site
	<b>Planned Activities</b>	Dorcas Ministries will provide counseling and emergency assistance to residents experiencing housing instability and at risk of homelessness through the Stable Homes Cary Program. Funding is in response to the crisis interventions needed due to the COVID-19 pandemic.
<b>4</b>	<b>Project Name</b>	White Oak Foundation Public Services- Senior and Community Services
	<b>Target Area</b>	Town-wide



	<b>Goals Supported</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Funding</b>	CDBG: \$135,000 CDBG Prior Unused Funds: \$97,000
	<b>Description</b>	The White Oak Foundation’s mission is to keep families in their homes by saving them from foreclosure and educating potential homebuyers & renters as a HUD-certified counseling agency. In addition to those services, White Oak ensures families have food to eat through a bi-monthly Food Bank distribution and hot meals to seniors as a Wake County Meals on Wheels hub. Their funding request will enable White Oak to continue its public service and intervention efforts for Cary residents with household income at or below 80% AMI with many participants below 50% AMI. This program serves approximately 225 Cary residents per year.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 LMI Families
	<b>Location Description</b>	1621 White Oak Church Road
	<b>Planned Activities</b>	White Oak provides food programs, crisis intervention, transportation and other services to seniors, children and other LMI individuals.
5	<b>Project Name</b>	A Doorway to Hope Emergency Community Services
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>

	<b>Needs Addressed</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	A Doorway to Hope is a Cary-based nonprofit providing targeted emergency assistance to hundreds of Cary households including a summer food security program, produce box delivery, and essential household items supply. A Doorway to Hope works in partnership with other Cary nonprofits to complement existing facility-based services and provide focused street/neighborhood outreach. The program serves households at or below 80% AMI with most participants below 50% AMI and experiencing housing instability due to post-pandemic economic pressure. These funds will support outreach services for hundreds of Cary residents in need. This organization primarily serves very low income families (at or below poverty level) living in mobile home parks.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 Low- and Moderate-Income Families
	<b>Location Description</b>	Downtown Cary – scattered site
	<b>Planned Activities</b>	A Doorway To Hope provides food programs, crisis intervention, transportation and other services to seniors, children and other very LMI individuals.
6	<b>Project Name</b>	CASA Rental Rehabilitation
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Rehabilitate and preserve existing housing, Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Rehabilitate and preserve existing housing, Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>

	<b>Funding</b>	CDBG: \$175,000 CDBG Prior Unused: \$75,000
	<b>Description</b>	CASA is a Raleigh-based nonprofit developer and property manager with an existing portfolio of 682 affordable, supportive units in the Triangle area dedicated to people who are at risk of homelessness. CASA has a scattered-site, small scale Cary portfolio of seven units in Downtown Cary. CASA is requesting funding to rehabilitate four of these existing affordable rental housing units on E Cedar Street. The aging brick quadruplex has been assessed for critical repairs resulting from a major water event earlier this year that made the property uninhabitable. These funds would be matched with charitable funding and low-cost financing, if necessary, used to make the necessary repairs and make the units habitable and permanently affordable. The units would serve households at or below 50% AMI.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 Low- and Moderate-Income Families
	<b>Location Description</b>	Town-wide – scattered site
	<b>Planned Activities</b>	CASA will rehabilitate and preserve four existing affordable housing in downtown Cary
<b>7</b>	<b>Project Name</b>	The Caring Place Journey Home Program
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>

	<b>Funding</b>	CDBG-CV: \$200,000
	<b>Description</b>	The Caring Place supports families with children that are experiencing homelessness, or at risk of homelessness, in their journey to independence and self-sufficiency through the Journey Home program. Families are paired with a volunteer team of Support Partners that provide weekly guidance in managing personal finances, setting attainable goals, seeking permanent affordable housing, and maintaining their employment. Since its inception, TCP has served over 535 Cary families. Based on housing capacity, the program supports 13 families at one time. The Caring Place is requesting funding to build their organizational capacity to scale up the Journey Home Program. The program serves households at or below 80% AMI with most participants below 50% AMI and experiencing housing instability. This assistance will support additional staff, technological needs, strategic planning, and other program-related expenses. This award acknowledges the reality that economic pressures and the need for emergency assistance have increased as a result of the pandemic, which is why part of the assistance provided is in the form of federal COVID assistance funds (CDBG-CV).
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	24 Low- and Moderate-Income Families
	<b>Location Description</b>	Town-wide – scattered site
	<b>Planned Activities</b>	Provide transitional housing, counseling and emergency assistance to low-and moderate-income families experiencing housing instability and at risk of homelessness
<b>8</b>	<b>Project Name</b>	Triangle Family Services
	<b>Target Area</b>	Town-wide Downtown Cary
	<b>Goals Supported</b>	<i>Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Support public services for residents experiencing homelessness and housing instability</i>

	<b>Funding</b>	CDBG Prior Unused Funds: \$50,000
	<b>Description</b>	Triangle Family Services is requesting funding to support their rehousing initiatives and homelessness prevention services. Triangle Family Services' program includes case management to help clients obtain employment with benefits, social services, and sustainable housing. Triangle Family Services is based in Raleigh and works in partnership with Cary-based organizations focused on supporting the unsheltered. The program serves households at or below 80% AMI with most participants below 50% AMI and experiencing housing instability due to post-pandemic economic pressure. These services are anticipated to serve 10-15 Cary residents per year.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	800 Low- and Moderate-Income Families
	<b>Location Description</b>	Town-wide – scattered site
	<b>Planned Activities</b>	Provide crisis assistance and counseling to low-and moderate-income households experiencing housing instability and at risk of homelessness
<b>9</b>	<b>Project Name</b>	Transitions LifeCare (Hospice) Palliative Care Program
	<b>Target Area</b>	Town-wide
	<b>Goals Supported</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Build vibrant and livable neighborhoods, Support public services for residents experiencing homelessness and housing instability</i>
	<b>Funding</b>	Prior Unused CDBG Funds: \$40,000

	<b>Description</b>	Transitions LifeCare Services is requesting funding to support their palliative care program, which provides advanced illness support to seriously and terminally ill residents and their families. The organization’s services to low-income Cary residents are often not reimbursed and this funding would help offset the costs associated with the medical and social work care provided at the residents’ homes. Transitions LifeCare is based in Cary and serves households at or below 80% AMI with most participants below 50% AMI, all ages 62 or older. These services are anticipated to facilitate services to 230 Cary residents per year.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	800 Low- and Moderate-Income Families
	<b>Location Description</b>	Town-wide– scattered site
	<b>Planned Activities</b>	Provide palliative care services to seriously/terminally ill LMI individuals and households.
<b>10</b>	<b>Project Name</b>	Planning, Administration, Public Outreach
	<b>Target Area</b>	Town-wide
	<b>Goals Supported</b>	<i>Rehabilitate and preserve existing housing Build vibrant and livable neighborhoods Provide more housing choices for all residents Support public services for residents experiencing homelessness and housing instability</i>
	<b>Needs Addressed</b>	<i>Rehabilitate and preserve existing housing Build vibrant and livable neighborhoods Provide more housing choices for all residents Support public services for residents experiencing homelessness and housing instability</i>

<b>Funding</b>	CDBG: \$150,000 General Funds: \$596,966
<b>Description</b>	Cary will administer the funds through the programs and initiatives outlined in the 2025-2026 Annual Action Plan, conduct public outreach, and launch the implementation of the 5-Year Consolidated Plan. Funds are used to support citizen participation efforts, fair housing and other public facing activities. Cary will administer the program and implement the FY 2025-2030 Five Year Consolidated Plan.
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The cumulative impact of all initiatives in this plan
<b>Location Description</b>	Town-wide
<b>Planned Activities</b>	Funds are used to support citizen participation efforts, fair housing and other activities. The Town will administer program funding and implement the FY 2025-2030 Five Year Consolidated Plan.

## **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 Cary but all serve low- and moderate-income persons.

CDBG funds invested in housing programs managed by our nonprofit partners and General Funds invested in the Owner-Occupied Housing Rehabilitation program, Healthy Home Cary, will be used to assist qualifying homeowners throughout Cary; however, older houses are concentrated within the Downtown Cary boundary where the majority of housing rehabilitation and new affordable housing initiatives have taken place in the past. The Imagine Cary Community Plan, U.S. Census data, Cary surveys and studies outline and justify this analysis.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Downtown Cary	25

**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**

As previously stated, CDBG funds invested in public facilities and services will be located throughout Cary but all serve low- and moderate-income persons.



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

### **Introduction**

In addition to the potential General Fund support (pending the adoption of the FY 26 Cary budget), Cary provides funding for other community development-related activities from its General Fund. As part of Cary's FY26 General Fund budget, Cary has proposed an allocation of \$191,000 to support miscellaneous public services offered by nonprofit organizations. Cary 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. Cary'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 Cary's General Fund and are provided in addition to the funds specifically included in this Plan.

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

Cary assists with affordable housing and community development activities through the Healthy Homes Cary 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**

Cary is fortunate in that the vast majority (94%) of its housing stock was constructed after the ban on the use of lead-based paint was imposed in 1978. Our policies for the Healthy Homes Cary 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 is enforced. 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% of its total population, Cary has one of the lowest poverty rates in the region. Nonetheless, through the Consolidated Planning Process, Cary strives to strike a balance between housing and economic development activities that address the needs of the lowest income 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. In partnership with Dorcas

Ministries, Cary created the Stable Homes Cary Program to provide crisis assistance and counseling to households experiencing housing instability. Cary also offers the Oasis Program which helps residents who are unable to pay their Cary utility bill. Assistance is provided by way of donations from other utility customers and through Cary's General Fund, if needed.

### **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 supporting documentation.

Cary 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 is in addition to the many follow-up phone calls, e-mail messages, and other technical assistance meetings 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 Cary'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. Cary staff will continue to participate in the Continuum of Care which serves to coordinate affordable housing and homelessness issues on a county wide basis.

Cary is fortunate to have a small but active group of nonprofit and private affordable housing developers working in the community. Affordable housing subsidies offered by Cary through its programs have provided important leverage of private and nonprofit resources including federal Low Income Housing Tax Credits (LIHTC) to increase the supply of affordable units in Cary.

### **Discussion**

In addition to the agencies and programs funded through HUD's CDBG Program, 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 Cary to support the preservation and rehabilitation of affordable housing, emergency assistance, homelessness prevention, neighborhood revitalization, minimum housing, code enforcement, community outreach initiatives for families, healthy

meals for low-income seniors, palliative care services, and coordinated and referral services.

# Program Specific Requirements

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

### Introduction

This section provides program specific data required by the Consolidated Plan Final Rule.

### 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  | 0        |
| 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. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 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   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

### Other CDBG Requirements

- |   |   |
|---|---|
| 1. The amount of urgent need activities   | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income . 95.00% |   |

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

3

## **Discussion**

Cary does not have additional comments regarding the information provided in this section.

## **Citizen Participation Comments**

A summary of all efforts to notify citizens of the comment period and any comments received will be provided after the close of the comment period.

*[The following attachments will be included in the final plan.]*

- *Public Notice posted in English and Spanish to Cary's website notifying citizens of the draft Consolidated Plan and Annual Action Plan posted to the website, and the related 30 day comment period*
- *Email to stakeholders notifying them and their organizations of the draft plans posted to the website, and the related 30 day comment period*
- *Public Hearing Notice posted in the newspaper (in English and Spanish) at least two weeks prior to the public hearing on April 24<sup>th</sup>.*
- *Legal Notice posted to Cary's website to notify citizens of the public hearing on April 24<sup>th</sup>*
- *Agenda from the April 17<sup>th</sup> public meeting with a variety of local stakeholders (Western Wake Affordable Housing Action Group) in which Cary presented its draft Consolidated and Annual Action Plans and received comments.*
  - *[provide summary of comments after meeting]*
- *Slides from the April 17<sup>th</sup> public meeting*
- *Agenda from the April 24<sup>th</sup> council meeting in which there was a public hearing and council approval of the draft Consolidated and Annual Action Plans*
- *Slides from the April 24<sup>th</sup> council meeting*
  - *[provide summary of comments after meeting]*
- *Documentation of any additional written comments received on the draft plans*
- *Cary Housing Funds Prioritization Survey responses*

## Grantee Unique Appendices

### TOWN OF CARY CITIZEN PARTICIPATION PLAN

#### PURPOSE

The Town of Cary receives annual entitlement funding from the U.S. Department of Housing and Urban Development (HUD). As a Federal formula funding recipient, Cary is required to prepare and adopt a citizen participation plan that sets forth its policies and procedures for resident participation and stakeholder consultation.

The Town of Cary is committed to a transparent participatory process that engages and sustains the involvement of residents, stakeholders, and other interested parties effectively in planning and decision-making processes through the consistent and timely public release of complete and accurate information.

This Plan is effective as of May 16, 2020 and remains in effect until superseded by a new Plan. This Plan also supersedes any Plan that may have been in effect prior to May 16, 2020.

#### REGULATORY REQUIREMENTS

This Citizen Participation Plan has been developed in accordance with the applicable Federal regulation of 24 CFR Part 91.105: Citizen Participation Plan; Local Governments.

#### ADMINISTERING AGENCY

The Town Manager's Office is the designated department administering HUD funds on behalf of the Town of Cary.

#### APPLICABLE FUNDING SOURCES

The Town of Cary currently receives Community Development Block Grant (CDBG) funding on an annual entitlement basis from the U.S. Department of Housing and Urban Development (HUD). Therefore, this Plan applies to the citizen and stakeholder participation procedures for the CDBG program, as appropriate.

#### GOALS OF THE CITIZEN PARTICIPATION PLAN

The goal of this Citizen Participation Plan is to:

- Provide for involvement of citizens, organizations, businesses and other stakeholders in the identification of community development needs and housing; review of proposed activities and assessment of program performance in accordance with the schedule that is adopted each year;
- Enable Cary to respond to the needs of its citizens through community development and housing programs, policies and plans; and

Cary Citizen Participation Plan - 1

- Encourage citizens, particularly very low-, low- and moderate-income persons, residents of blighted neighborhoods, members of minority groups, non-profit agencies, the business and civic community, and special populations to submit their comments, questions and proposals regarding the Town's Community Development Block Grant Program.

#### **GENERAL OUTREACH AND ENGAGEMENT STRATEGY**

This Citizen Participation Plan aims to encourage public participation in the development, implementation, and evaluation of the Cary administered CDBG program. The resident participation and stakeholder consultation processes outlined in this Plan also apply to Federally-required strategy plans and performance reports including but not limited to:

- Consolidated Plan;
- Analysis of Impediments to Fair Housing Choice;
- Annual Action Plan;
- Consolidated Annual Performance and Evaluation Report (CAPER);
- Citizen Participation Plan; and
- Substantial Amendments (where applicable)

#### **SPECIFIC PARTICIPATORY OPPORTUNITIES**

**Programming and Operations:** The Town of Cary will solicit input from residents and stakeholders annually on programming and operations via email and/or ongoing website postings.

In addition, Cary may coordinate stakeholder discussions on an as needed basis to provide input related to processes and documentation, which supplement the standard grant cycle. These consultations will help to facilitate more meaningful discussion and input as well as ensure better program design.

**Consolidated & Annual Action Plans:** Cary will make all strategic plans available for public review and comment. A formal notice of the related public review and comment opportunities will be published in at least one local news publication with general circulation at least two (2) weeks in advance. The same information will also be published to Cary's website and promoted via email along with a request to known stakeholder groups to further publicize to their networks. This notice will be posted in both English and Spanish and will include a brief description of the purpose and contents of the related plan as well as a summary of locations and methods for access and review.

When available, strategic plans will include the amount of assistance Town of Cary expects to receive (including grant funds and program income) and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income, if applicable.

Draft documents will be published to Town of Cary's website and promoted via email along with a request to known stakeholder groups to further publicize via linkage to their respective websites. In

Cary Citizen Participation Plan - 2



addition, a hard copy of the draft documents will be maintained at the Town of Cary's offices and made available for public review as requested. A reasonable number of free copies of the draft documents will also be provided to those residents and groups that request it. The draft documents will be made available in a form accessible to persons with disabilities, upon request.

A public review and comment period of no less than thirty (30) days will apply unless otherwise specified under the pertinent Federal regulation. A summary of comments received orally or in writing as well as Town of Cary responses (including those comments or views not accepted and the reasons therefor) will be included in the final document submittal to HUD or other agencies as required.

At least two public hearings/meetings will be conducted in relation to all draft documents unless otherwise specified under the pertinent Federal regulation. The hearing/meeting will be held at times and locations convenient to potential and actual beneficiaries, and with accommodation for persons with disabilities.

Translation will be providing during the public hearings/meetings where a significant number of persons with limited English proficiency are reasonably expected to participate and is specifically requested. This hearing/meeting will serve as one of two Federally-required public hearings/meetings annually to obtain public input.

Together, these public hearings/meetings will address an assessment of housing, community, and economic development needs, development and implementation of proposed programs/projects, and analysis of performance. At a minimum, this particular hearing/meeting will cover the Draft Annual Action Plan. These public hearings/meetings will be conducted by the Town Council and/or Town of Cary staff as appropriate. Specific program/project approval will be solicited from one or both entities as required under the applicable Federal regulation.

**Annual Performance Reporting:** Town of Cary will make the Consolidated Annual Performance and Evaluation Report (CAPER) available for public review and comment.

A formal notice of the related public review and comment opportunities will be published in at least one local news publication at least two (2) weeks in advance. The same information will also be published to the Town of Cary's website and distributed via email along with a request to known stakeholder groups to further publicize to their networks. This notice will be posted in both English and Spanish and will include a brief description of the purpose and contents of the related report as well as a summary of locations and methods for access and review.

CAPERs will include the amount of assistance Town of Cary actually received (including grant funds and program income) and the range of activities that were undertaken, including the actual amount that benefited persons of low- and moderate-income, if applicable.

Draft documents will be published to Town of Cary's website and promoted via email along with a request to known stakeholder groups to further publicize to their networks. In addition, a hard copy of

Cary Citizen Participation Plan - 3

the draft documents will be maintained at the Town of Cary's offices and made available for public review as requested. A reasonable number of free copies of the draft documents will also be provided to those citizens and groups that request it. The draft documents will be made available in a form accessible to persons with disabilities, upon request.

A public review and comment period of no less than fifteen (15) days will apply unless otherwise specified under the pertinent Federal regulation. A summary of comments received orally or in writing as well as Town of Cary responses (including those comments or views not accepted and the reasons therefor) will be included in the final document submittal to HUD or other agencies as required.

**Amendments:** Cary will make all Substantial Amendments, as applicable, available for public review and comment. A Substantial Amendment shall be required if any one of the following criteria applies:

- Making a change in its allocation priorities or in the method of distribution of funds;
- Carrying out an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously described in the Annual Action Plan; or
- Changing the purpose, scope, location, or beneficiaries of an activity

Please note - the following changes are not classified as Substantial Amendments and will be modified internally at the discretion of the Town of Cary:

- Changes to a project budget that are less than 25%;
- Modifications to a program or project based upon changing applicable income, rent, subsidy, after-rehabilitation value, and/or purchase price limits and/or utility allowances;
- Changes to a project location when the purpose, scope, and beneficiaries remain essentially the same; and/or
- Transfer of a portion of funds within a project from one approved budget line item to another approved budget line item

In case of Substantial Amendment, a formal notice of the related public review and comment opportunities will be published in at least one local news publication at least two (2) weeks in advance. The same notice will also be published to the Town of Cary's website and promoted via email along with a request to known stakeholder groups to further publicize to their networks. This notice will be posted in both English and Spanish and will include a brief description of the purpose and contents of the related plan as well as a summary of locations and methods for access and review.

Substantial Amendments will detail proposed program and/or project modifications as applicable. Draft documents will be published to the Town of Cary's website and promoted via email along with a request to known stakeholder groups to further publicize to their networks. In addition, a hard copy of the draft documents will be maintained at Town of Cary's offices and made available for public review as requested. A reasonable number of free copies of the draft documents will also be provided to those citizens and groups that request it. The draft documents will be made available in a form accessible to persons with disabilities, upon request.

Cary Citizen Participation Plan - 4

A public review and comment period of no less than thirty (30) days will apply unless otherwise specified under the pertinent Federal regulation. A summary of comments received orally or in writing as well as Town of Cary responses (including those comments or views not accepted and the reasons therefor) will be included in the final document submittal to HUD or other agencies as required.

At least one public hearing/meeting will be conducted in relation to all draft documents unless otherwise specified under the pertinent Federal regulation. The hearing/meeting will be held at times and locations convenient to potential and actual beneficiaries, and with accommodation for persons with disabilities. Translation will be providing during the public hearing where a significant number of persons with limited English proficiency are reasonably expected to participate and it is specifically requested.

This public hearing/meeting will be conducted by Town Council and/or Town of Cary staff as appropriate. Specific program/project approval will be solicited from one or both entities as required under the applicable Federal regulation.

**\*Virtual Hearing/Meeting Provision:** When circumstances prevent an in-person event for one or both public hearings/meeting held in support of a Consolidated Plan or Annual Action Plan, a “virtual” public hearing will substitute for in-person gatherings, as allowed by the U.S. Department of Housing and Urban Development (HUD). The Town will use a virtual hearing method or platform that provides for accessibility for persons with disabilities and limited English proficiency to participate.

#### **MINIMIZING DISPLACEMENT**

The Town of Cary will work to minimize all displacement of persons and businesses where feasible. In instances where temporary or permanent displacement is necessary, the Town of Cary will provide assistance for relocation purposes as required and cost eligible under the applicable Federal regulations.

#### **ACCESS TO RECORDS**

As outlined above, Town of Cary will strive to provide residents, stakeholders, and other interested parties with reasonable and timely access to information and records relating to the Town of Cary’s Consolidated Plan and the use of assistance under the programs covered during the applicable plan period. Access to all documents is open except where prohibited by law. There may be reproduction costs charged to persons requesting personal copies of documents. Every attempt is made to respond to written requests for information within 15 business days of receipt.

#### **TECHNICAL ASSISTANCE**

The Town of Cary will provide technical assistance to individuals and groups representative of persons of low- and moderate-income that request such assistance in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan. This technical assistance does not include

Cary Citizen Participation Plan - 5

the provision of funding but rather consultation and advisement provided on a one-on-one or group basis as deemed reasonable by the Town of Cary.

**COMPLAINTS**

Town of Cary will make every attempt to respond to every written complaint, within fifteen (15) business days of receipt.

**Grantee SF-424's and Certification(s)**

*[Cary CDBG Certifications to be uploaded to IDIS after allocations available]*



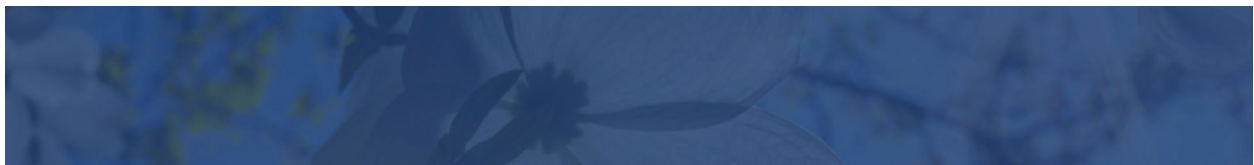
# CARY HOUSING PRIORITIZATION SURVEY REPORT

## 2025

*Rooted in Partnerships and a People First approach, we further the vision of the Imagine Cary Community Plan and Cary Housing Plan, helping ensure all citizens can enjoy the high quality of life Cary has to offer.*



**Town of Cary**  
316 N. Academy Street  
Cary, NC 27513  
(919) 469-4000





## Cary Housing Prioritization Survey

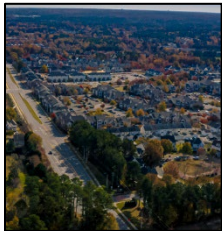
Date range of survey: Jan. 8-Feb. 12, 2025

Total completed survey submissions: 798



To further the goals of the [Imagine Cary Community Plan](#) and [Cary Housing Plan](#), Cary supports work in the key initiative areas of new housing development, housing rehabilitation, and housing stability support services. Cary uses a blend of local and federal funds, including Community Development Block Grant (CDBG) funds. Every five years, Cary prepares the Consolidated Plan which serves as the primary vehicle for prioritizing the use of the entitlement funding from the U.S. Department of Housing and Urban Development (HUD). Cary is projected to receive over \$750,000 next year and \$3.5 million in federal funding over the next five years and is gathering community input to guide how these funds, as well as local dollars, will be prioritized. Citizens were encouraged to respond to the survey and help guide the investment of this housing funding.

The survey was open for public comment from Jan. 8 to Feb. 12, 2025, and received responses from 1,030 participants. It was completed by 798, resulting in a completion rate of 77.48%. Outreach efforts included email, social media, and postings on the Cary Housing microsite and the *This Week in Cary* webpage during that period.



A total of 1,030 unique participants engaged with the survey, contributing over 16,000 data points, including responses from those who completed the survey fully or partially.



**Input Gathered**  
Jan 8 - Feb 12, 2025



**1,030**  
Participants



**798**  
Surveys  
Completed



**Outreach Efforts**  
Email  
Social Media  
Cary Housing website  
*This Week in Cary*

## Cary Housing Prioritization Survey Questions and Results

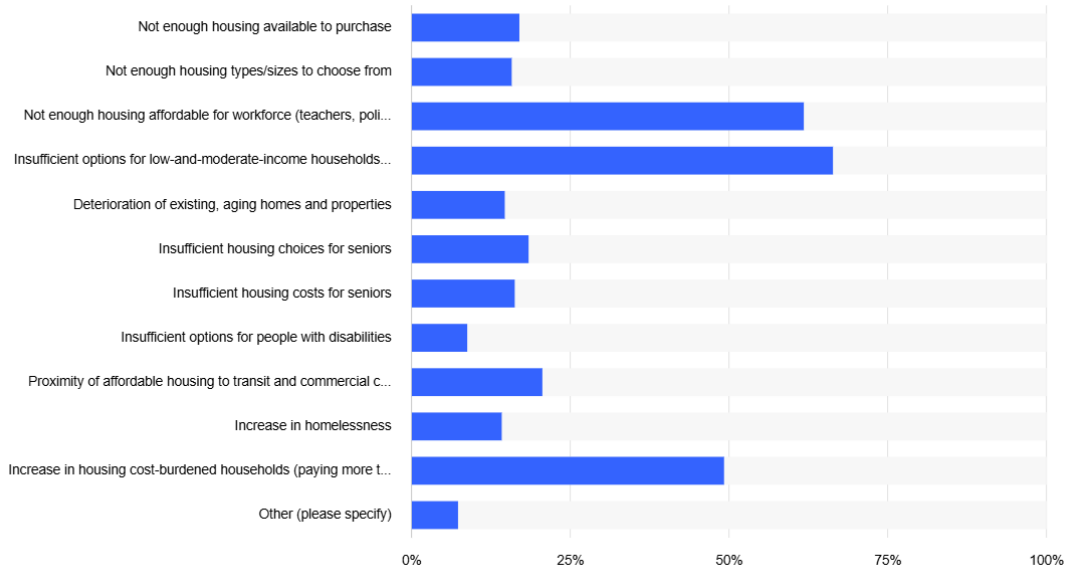
The following pages present the results of this survey along with comments from the community.

### Question 1: What do you think are the top issues Cary is experience related to housing?

**Insufficient Options  
for Low-and-  
Moderate-Income  
Households**  
(Earning between  
\$30,000 - \$100,000)

**Not Enough  
Housing Affordable  
for Workforce**  
(Teachers, Police/Fire,  
Servers, Commercial  
Workers)

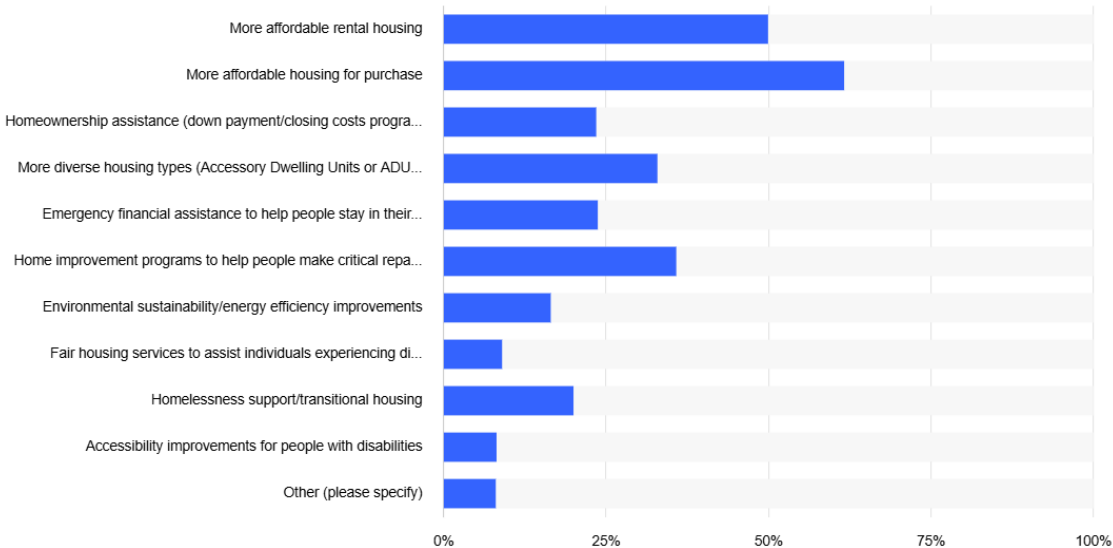
**Increase in Housing  
Cost-Burden  
Households**  
(Paying More Than 30% of  
Income to Housing Costs)



In the community’s feedback on housing, residents expressed concern about the increasing cost of living in Cary, particularly due to rising property taxes. Many respondents called for tax relief for seniors, retirees, and individuals with disabilities, citing fears of being priced out of their homes.



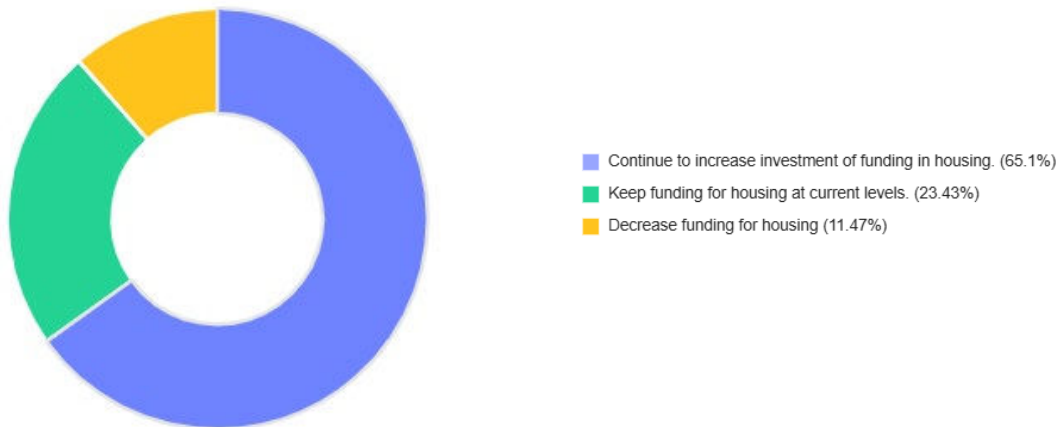
## Question 2: What do you think are the most critical housing needs in Cary?



### “More affordable housing for purchase”

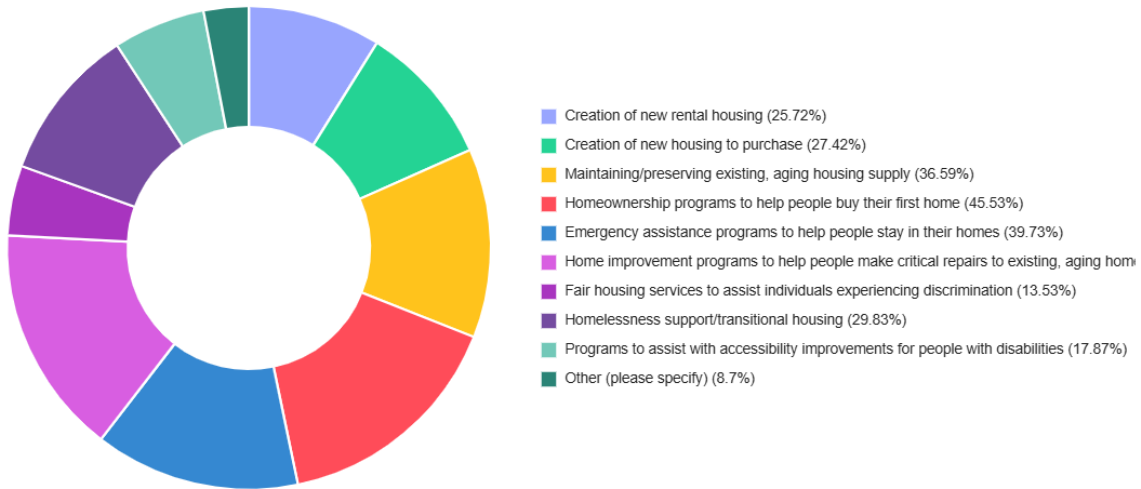
Many Cary residents see the most pressing housing need as the availability of affordable homes to purchase—specifically single-family homes suited for families, not investors.

## Question 3: What is your opinion regarding the investment of Federal and local funds in Cary housing initiatives?



The community largely supports continued or increased investment in housing initiatives, with nearly two-thirds of respondents favoring more funding for affordable housing, homeownership assistance, and related programs. While a significant portion of residents are comfortable with the current level of investment, a minority expressed a desire to reduce spending on housing.

### Question 4: Where do you think housing funds should be invested?



#### Top 3 Priorities for Housing Investment

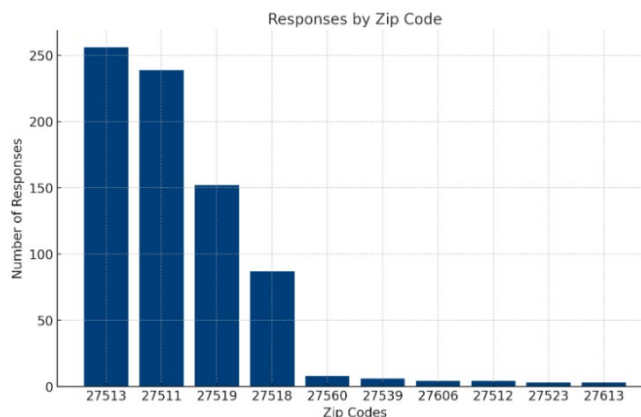
**Homeownership Programs to Help People Buy Their First Home**

**Home Improvement Programs for Critical Repairs to Aging Homes**

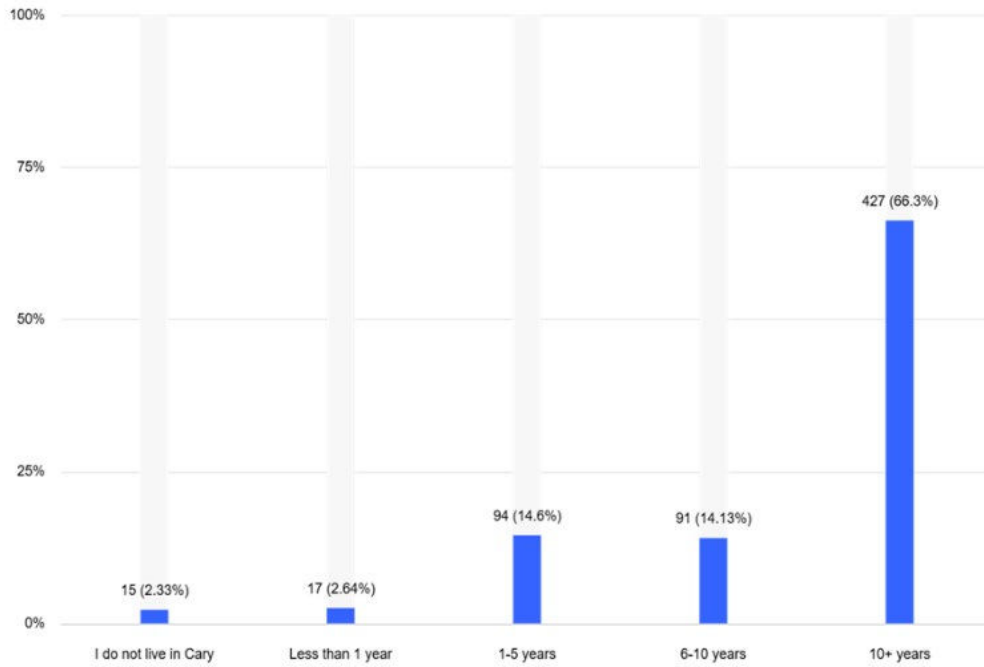
**Emergency Assistance to Help People Stay in Their Homes**

When asked where housing funds should be directed, Cary residents showed strongest support for initiatives that help people buy and stay in their homes. Nearly half of respondents prioritized first-time homebuyer assistance, closely followed by support for critical repairs to aging homes and emergency help to prevent displacement. Preserving the existing housing stock also emerged as a key concern. While there was some support for creating new rental or ownership housing, fewer residents prioritized fair housing services or accessibility improvements, and the lowest level of support was for “Other” responses, indicating general alignment around core housing stability needs.

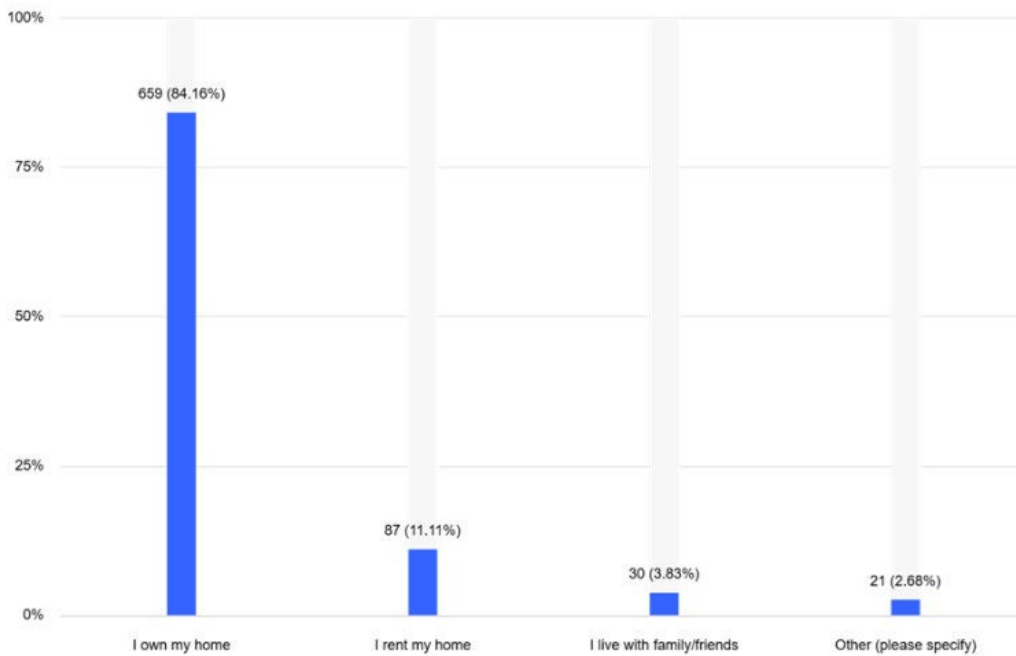
### Question 5: What is your zip code?



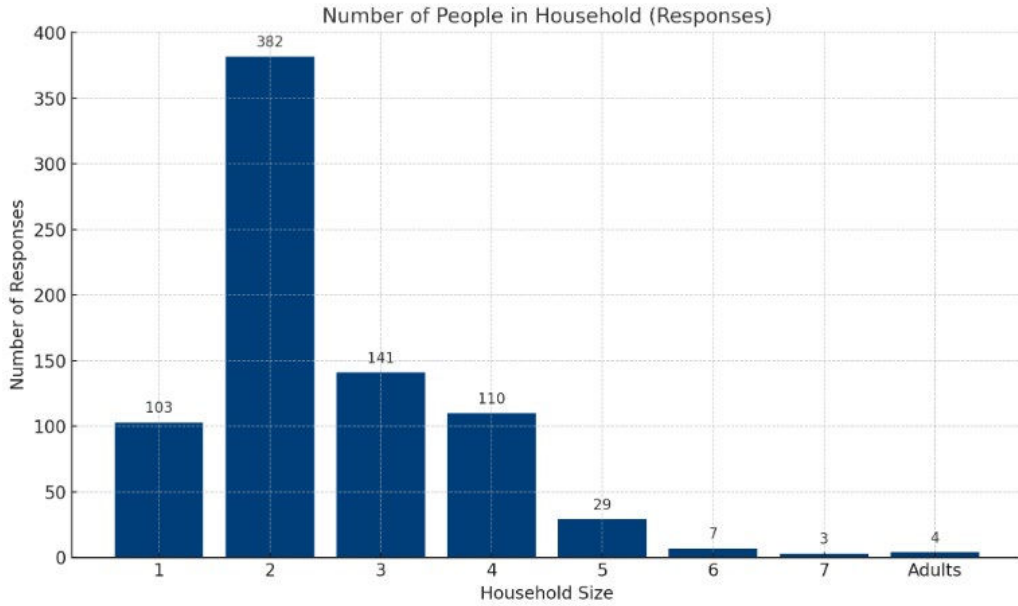
### Question 6: How long have you lived in Cary?



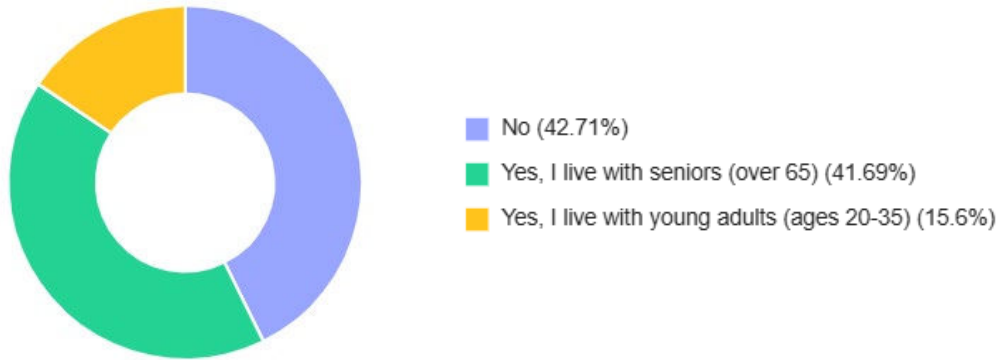
### Question 7: What is your current housing situation?



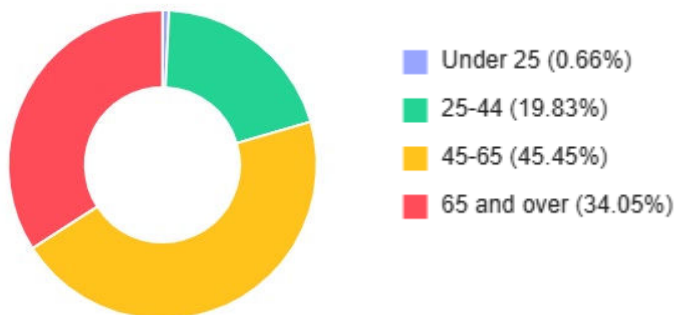
**Question 8: How many people live in your household?**



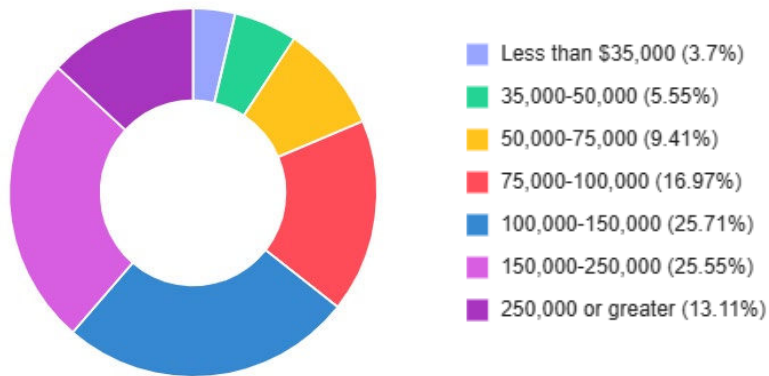
**Question 9: Including yourself, are there any seniors (over 65) or young adults (20-35) living in your household?**



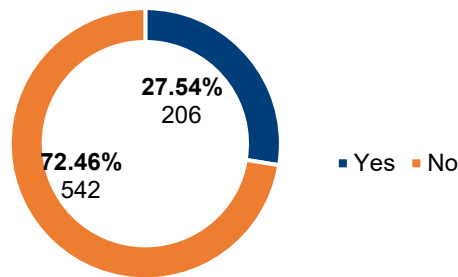
**Question 10: What is your age?**



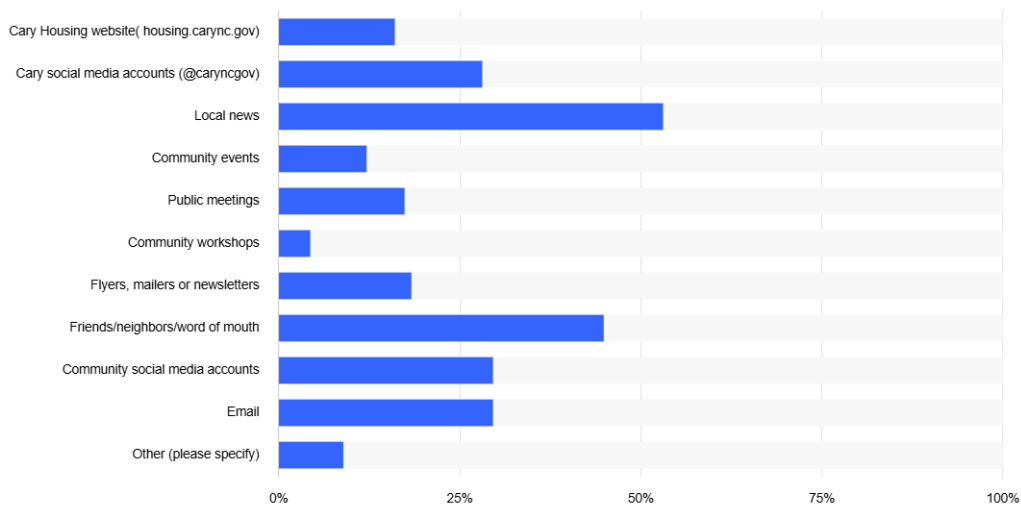
**Question 11: What is your total annual household income including all household members?**



**Question 12: Do you currently spend more than 30% of your monthly income on housing costs?**



**Question 13: Where do you typically get information about Cary housing programs?**



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## Supplemental Information

The written responses from respondents are captured in this section for a comprehensive look at feedback from the Cary community.

### Question 1: What do you think are the top issues Cary is experience related to housing?

#### Written responses for *Other (please specify)*:

- Lower property taxes (2 responses)
- Too many apartments (2 responses)
- Increase in Cary taxes
- Tax deduction for all with disabilities regardless of earnings
- Modify zoning laws to allow for more options in existing town limits.
- Town should not use tax dollars for "affordable housing"
- Too much go heated housing in and around downtown - becoming city
- There are no critical housing issues in Cary, it is not the job of the Town to make housing affordable!
- being retired my whole pension now goes to my rent(I chose to move here to be near my children)
- Fewer apartments
- Not sure it is the responsibility of the government to use money for most of these. Seems these are DEI things and that is an issue. Lower Taxes and let people to use their money to improve their lives.
- Over building.
- None of these should be town priority
- More areas need to have lower density housing zoning to prevent over development. Many existing high density rental apartments remain vacant so there is not really a need for high density housing since existing inventory is under utilized.
- Lower property taxes for low income and seniors
- New leadership at all levels.
- No government assistance needed.
- Taxes too high
- More single family homes, new development or renovated options to purchase
- improved biking and walking.
- More condos in desirable areas (eg downtown Cary) instead of apartments
- None of these are the responsibility of government or taxpayers. Assistance programs should be managed by nonprofit organizations. The government should have no say in the "affordability" of housing. That is solely driven by the market.
- The property taxes are going up at an unbelievable rate. There needs to be more focus on infrastructure and public safety. Parks and social programs are nice but don't provide essential services.
- Ensure greenspaces/tree canopy and reduce development of high density housing to preserve neighborhoods
- Too much housing
- Policies than promote affordable housing development or preservation
- No more housing plain and simple. We are over crowded now with all these apartments coming in. You think it's just going to be one car/uber/lyft/public transportation or maybe folks will walk? I hardly think so. NO MORE
- No houses available, only townhomes



- single family homes in the price range \$300K-\$400K for NON investment buyers
- Need to rein in spending so taxes do not increase causing more cost burden and making home ownership unaffordable
- Need housing for individuals with disabilities so they can move out, but have support. High quality group homes.
- Balanced growth
- Taxes
- New subdivisions should have larger lots, less dense housing).
- More affordable rentals for those on a fixed income, that is safe to live in .
- Seniors on fixed income getting pushed out of their homes they have lived in for years due to increased tax etc- no sliding scale for seniors who already paid in etc
- More oversight over predatory landlords and frivolous evictions
- None of these. I don't think we need more affordable housing
- Tax relief for senior citizens
- None. This is not the government's responsibility.
- Need more single family homes, less apartment complexes
- It is not the town of Cary's job to provide housing for people. Please stop wasting tax payer funds on unessisary initiatives.
- Options for property tax exemptions for seniors without having to sign over their property
- Cut taxes
- get the hell out of the way, reduce the red tape
- There are no critical housing needs in Cary. The town is over spending on non essential initiatives.
- Faster house inspections for current homeowners and businesses.
- There are no housing needs. There are too many high density housing options making Cary an over crowded city. Not the beautiful suburban town is once was.
- My property increase over 100% since 2023. I've lived in my current house for 30yrs and my property tx increase 100% last yr. The town forcing folks like me out with spending on projects like this. The town should not be invol
- Insufficient tree canopy and natural green space.
- Property taxes too high
- Stop building density and apartments. Too many transient people moving to the area
- Needs are quality single family homes/neighborhoods. High desnity is NOT the answer. You can use any town, city in US history to prove this. All the current problems= high costs/taxes, traffic, lower quality of life are because of high density.
- It is not the town' responsibility to provide housing for people
- Stop supplementing housing.
- This is a completely misguided effort. Return this money to the hard working taxpayers who first earned it!
- All of the above are good. I hope Cary can continue to preserve greenways in the process.
- You keep building in downtown Condos and apartments that NO ONE CAN AFFORD! You talk about "we need low income housing BUT you do not build it!!!!"
- Insufficient single family homes.
- one or 1.5 story homes for seniors that are updated or in good condition



## Question 2: What do you think are the most critical housing needs in Cary?

### Written responses for *Other (please specify)*:

- Too many apartments (2 responses)
- Resources or knowledge of resources to assist with housing purchases, grants, rehabilitation, etc
- Continued insistence in keeping single family home zoning in existing neighborhoods
- Unreasonable increases in property taxes.
- If you can't afford to live here - Don't
- Not enough SF homes. Too many apartments
- Too many housing complexes built and no Infrastructure to support it and crowded schools. Stop cutting down trees to build expensive housing no one can afford.
- Not enough family sized detached single family homes
- Over building housing. The traffic is getting terrible and crime is going up.
- Too many apartment complexes, a decline in occupancy could create problems.
- Town government should be a good steward of protecting property values and keeping costs low for tax payers
- City and County property taxes are making housing unaffordable
- High property taxes due to high home valuation chasing fixed income families to sell and leave the area
- Property taxes too high for affordable housing
- Increasing taxation causing legacy owners to have to sell their homes
- Outrageous property taxes being spent for frivolous projects that are ill-designed and not cost controlled.
- Unfortunately the building has been overwhelming in Cary and the traffic is now impossible to deal with, hard to conceive more housing.
- Reduce construction of high density housing
- Taxes are too high and going higher unfortunately
- Very large increase in real property tax which negatively affects all, especially seniors. We should keep it as revenue neutral as possible
- Too many homes/apartment buildings being built.
- Too many gigantic apartment complexes everywhere.
- Too many apartments and not enough single family homes
- The property taxes are going up at an unbelievable rate. There needs to be more focus on infrastructure and public safety. Parks and social programs are nice but don't provide essential services.
- Increased taxes and property value assessments are a major issue
- **DISPLACEMENT OF TRAILOR PARK RESIDENTS WHEN PARK SOLD FOR DEVELOPMENT**
- Seems to be too much housing and apartments being built.
- Infrastructure needs to keep up with the influx of new residents
- Insufficient infrastructure (roads, sewer) for existing housing.
- too many high rise apts/condos destroying the town
- Excessive burdensome permitting and high cost
- need single family homes for "families" (NOT INVESTORS) in the \$275K-\$375K range
- Property tax increases too high for current home owners.
- Too much housing
- Increase taxes with no options for lower rates for seniors with low income below 100k





- Too much Apartment development
- Too many apartment and townhome communities.
- There are not enough housing options for persons below the \$30,000 income level because the Town continues to allow persons to purchase those options that were once available and replace them with housing for the very rich.
- Stop the building! Cary is full.
- too many big ugly apartment complexes
- It is not the town of Cary's job to provide housing for people. Please stop wasting tax payer funds on unnessisary initiatives.
- Burden of high property to retirees, and deferred property tax is not a practical solution. Retirees should be exempted from market value appreciation and should have a different tier of appreciation based on when they begin receiving SSA instead.
- Too many bonds and wasted tax money
- Not enough houses for families; houses with yards
- Lack of support by Cary for single family homes
- Property Taxing us into homelessness
- The local government is too involved.
- Lack of sidewalks in neighborhoods and greenways for walkability
- Too much building resulting in over crowding
- Crime
- Overdevelopment and excessive loss of natural forest and green space.
- Too much high density building and apartments which will all look shabby in a few years
- Needs to be a focus on single family homes and neighborhoods, NOT apartment buildings. The simple reason Cary is desirable has been nice single family homes and neighborhoods. Building high density causes a doom loop = lower quality of life, higher cost
- Homeless people should not be allowed to sleep or live in our parks & streets. The downtown park is providing free space for them while we the tax payers pay
- Housing being bought up by rental companies with cash offers.
- You keep building in downtown Condos and apartments that NO ONE CAN AFFORD! You talk about "we need low income housing BUT you do not build it!"
- Too much dense housing / rentals.
- Too much housing, esp apartments being constructed. It is getting too crowded.

#### **Question 4: Where do you think housing funds should be invested?**

**Written responses for *Other (please specify)*:**

- Lower taxes (2 responses)
- Does Wake County not have these social programs?
- Lower taxes for seniors on fixed incomes in order to stay in their homes.
- reduce taxes for disables
- Encourages private investment.
- More housing options for low income housing
- Paid back to tax payers
- Support program for lower income people who work in cary to afford to live in cary
- Cary needs shelters for the unhoused population that has grown
- The government should not be involved other than zoning



- Property taxes keep getting higher making it harder for those of us who could not afford the houses we live in now if we were just moving here.
- Roads
- Parks. How about at corner davis and lake grove
- The town should be making development easier and getting out of the way.
- Creation of new housing, both rental and owner-occupied, at mire, and lower, price points
- Property tax relief for fixed income or seniors to avoid forcing these homeowners to sell and leave Cary
- Offset increases in property taxes
- Don't take the funds.
- More affordable housing
- Creation of different types of housing at multiple price ranges
- Stop building apts.
- Housing that's affordable for people to purchase
- Creation of affordable rental units
- Affordable housing for ppl on fixed incomes
- Better bike and walking
- Not the role of government or responsibility of taxpayers. Should be handled via nonprofits.
- The property taxes are going up at an unbelievable rate. There needs to be more focus on infrastructure and public safety. Parks and social programs are nice but don't provide essential services.
- Tax revenues/funds should be directed toward efforts to preserve the Town of Cary without Town funded/tax payer funded or subsidized housing projects.
- More funding toward building AFFORDABLE housing for low-income folks. There are lots of long time Cary residents getting pushed out by high rent prices.
- Develop infrastructure prior to investing to new housing.
- More modest homes!
- Don't raise property taxes. Developers need to pay more pre construction as they are creating need and overcharging for dwellings
- Subsidies for teachers and local workers
- Group homes for people with disabilities.
- Encouraging builders/owners to create housing affordable on a middle class budget.
- Decrease traffic.
- Senior assistance with sliding scale for fixed income paying higher tax values every year over year
- Providing oversight of landlords and rental property condition
- Set aside a portion of rental apartments to subsidize rent for low income residents
- Affordable housing. It's sad that people working for the Town of Cay can't afford to live in Cary
- Tax relief for seniors
- New rental housing for persons below the poverty level
- Speeding up current homeowners and business inspections.
- single family homes
- It is not the town of Cary's job to provide housing for people. Please stop wasting tax payer funds on unnecessary initiatives.
- Development of housing for seniors



- I believe if someone can afford to purchase a home, they should be responsible for the repairs and maintenance to the home. Not the state government.
- Invest in lowering existing property taxes and overhead. Stop spending money on nonsensical programs and consulting fees
- Reduce property tax rate for retired seniors who receive SSA at least, not tax deferment!
- Lower taxes and stop building overly expensive parks
- Increasing involvement with Raleigh Area Land Trust to create lasting inventory of affordable homes
- No more housing funds. Cary needs better schools.
- They should be invested in public safety, fixing roads, town maintenance.
- Creation of housing choices for low and moderate
- Road improvement to fix the traffic caused by too much housing
- The town should not be involved with funding of housing
- Purchase Oddfellows tract from RDU to save it from Wake Stone Quarry and rightfully preserve it for hiking and recreation to support our booming population!
- Increase in AFFORDABLE one level homes for seniors downsizing
- affordable housing for teachers
- Funds should be invested into the community to improve lives of current Cary residents. Including improving roads and infrastructure. Cary needs to focus on preserving and improving what's here now. Ask any resident, things are worsening quickly
- Power lines were supposed to be put under ground in the downtown in original imagine cary
- affordable housing. NOT more lux apartments/condos
- Help provide affordable rent options
- Cary should not be in the housing business
- Prevent developers from buying up lots throughout the older, middle class (and below) neighborhoods of downtown Cary and systematically replacing with \$1M+ houses. What's going on next to Kingswood Elementary School, for example, is ridiculous.
- You keep building in downtown Condos and apartments that NO ONE CAN AFFORD! You talk about "we need low income housing BUT you do not build it!!!"
- urban renewal, i.e. tearing down existing derelict buildings or cleaning up unused lots and re-developing into housing
- Financial assistance for individuals with disabilities to be able to afford their first home.
- Government funding (my tax dollars) in this area should decrease.

### **Question 7: What is your current housing situation?**

#### **Written responses for *Other (please specify)*:**

- I rent an apartment. (8 responses)
- Continuing Care Retirement Community (4 responses)
- We just sold our house in Cary in October now living with parents as they age.
- In trust.
- We own property and are building our retirement home
- I live in a home provided by my employer
- Senior Housing
- Senior community own/rent
- Mortgage



- Alquilo el terreno para mi mobiliario (Language: Spanish, Translation: "I rent the land for my furniture")
- Live in a retirement community

**Question 13: Where do you typically get information about Cary housing programs?**

**Written responses for Other (please specify):**

- Church (15 responses)
- OneWake (5 responses)
- Facebook (3 responses)
- Dorcas Ministries (3 responses)
- One Wake, our church (2 responses)
- Google (2 responses)
- Nowhere (2 responses)
- Council members and Town of Cary are very slow to answer
- Not aware of ever getting info on housing programs, so none of the above.
- I never saw the info about in 20 years I am living here
- Internet searches
- Town staff & council members
- Did not know there were such programs.
- Wake County Democratic Party info & events
- I don't get any information; I don't know where to get
- Haven't lived here long enough to receive info on housing programs.
- I work in the schools
- This is based on personal observations of what I see happening in my neighborhood and in downtown Cary.
- Don't really receive information about housing
- Cary based nonprofits
- Rental finder websites like Zillow
- I don't
- I am a licensed landscape architect who routinely submits plans for review to the Town
- Next door (2 responses)
- I don't get this information
- CTK Cary emails
- Dorcas Ministries, church
- Reddit (2 responses)
- I am a real estate agent
- Don't get any information at the moment
- I belong to local affordable housing advocacy groups
- Youtube
- Resources for Seniors
- We don't.
- Public Permit Meeting signs
- The town is not good at providing information that is necessary important and needed
- News and Observer
- I don't ever hear about these or any other programs.



## **CDBG 2025-2030 Consolidated Plan**