

Cashiers Area Community Planning Council
Special Meeting Minutes
February 25, 2022
9:30 a.m.
The Village Green, Commons Hall

Members	Present	Absent	Members	Present	Absent	Members	Present	Absent
Daniel Fletcher		X	Sonia Morales		X	Dr. Douglas Homolka		X
David Bond		X	Carole Stork		X	Michael Cox	X	
Glenn Ubertino	X							

Staff Present

Michael Poston- Planning Director
 John Jeleniewski- Senior Planner
 Anna Harkins- Planner I
 Heather Baker- County Attorney
 Allison Kelley- Administrative Assistant III

Others Present

Stephanie Edwards, Cashiers Area Chamber of Commerce
 Ed McMahon, Panel Chair
 Lisa Rother, Panel Member
 Johnathan Bartlett, Panel Member
 Meredith Byer, Panel Member
 Tom Murphy, Panel Member
 Ralph L. Núñez, Panel Member
 Rick Reinhard, Panel Member
 Ross Tilghman, Panel Member

Call to Order

Chairman Michael Cox called the meeting to order at 9:30 a.m. and a quorum was not present.

Public Forum

a) Urban Land Institute (ULI) Panel Presentation

Stephanie Edwards gave a brief overview and reflected on how we arrived to today as in recent years the Cashiers area has been on an upward growth trajectory as designation awareness, lifestyle preferences and the Covid pandemic increased our visitation and our local population, and residential and commercial development grew to unprecedented levels. This activity raised the specter of change that understandably, created conflicting interest and debate among Cashiers stewards and stakeholders. As part of its mission as a conduit for responsible growth, the Cashiers Chamber sought to recalibrate the local public narrative and obtain expert advice and guidance on growth issues. To assist us, we asked 30-year resident and ULI National Trustee Glenda Hood to facilitate outreach to the prestigious organization, Urban Land Institute (ULI).

ULI was formed in 1936 and is the oldest and largest network of cross disciplinary real estate and land use experts in the world. ULI's special advisory services

panels offer unbiased and expert review of community growth issues across the globe. After a public meeting with ULI Senior Vice President Tom Eitler, a consultation with and commitment from the Cashiers Area Community Planning Council, Jackson County officials and staff and others, the Chamber conducted a broad public information campaign and raised the requisite fee in short order. More than 200 individuals including nonprofits, government and businesses donated to the effort and the contract was signed four months ago in October 2021. As the project sponsor, the Chamber's commitment was to an inclusive and transparent community engagement initiative to promote effective and sound public policy. The panel assignment was developed with extensive community input and the panel orientation included a detailed briefing book of facts, figures, and map about both the Cashiers regulated districts as well as our areas of influence. The panel conducted on-site interviews with more than 130 nominees, volunteers and recruits that were selected to ensure full representation of our community demographics, including age, gender, ethnicity, residents that were full time and part time, occupation, industry, affiliations and others. A lot of growth management assessments and planning studies that preceded this effort were acknowledge and fully considered in this body of work. Throughout the process, ULI's reputation and credibility have been unanimously embraced by the Cashiers community stewards and stakeholders. Ms. Edwards stated we will now hear the panel's insights to our future, and we thank you for your interest, your involvement, and your support for the betterment of our community.

Chairman to the panel Ed McMahon stated our charge here was to provide a canvas led by candid unbiased advice and offering some ideas on what might help Cashiers moving forward. The interview process is the heart of what we do, and we have heard from the County Administrator, County Board of Commission Chairman and other members of the Commission, fire chief, school teachers, full time residents, part time residents, etc. to try and get a full picture of what some of the issues you are facing. The panel was prepared through the leadership of the Chamber and were provided a detailed briefing book before they arrived. Once the panel got to Cashiers, they did a thorough tour not just of Cashiers but the surrounding area including Highlands, Glenville, etc. The panel interviewed 130 individuals and then discussed what they had heard and considered data to try to frame the issues and write the recommendations. Within approximately 60 days, they would receive a more detailed written draft report that will go into far greater detail about some of the points they would discuss today.

Mr. McMahon stated we are calling this program Rural By Design and it became very clear to us that you would not live here if you did not think Cashiers was a very special place. Cashiers is a place of great people, history, resources and that becomes very obvious as soon as you arrive here. But, sadly, the truth is that in America today, there is really no place left in the world that is going to remain special by accident and the reason for that is because the world is changing faster than ever before. What is changing is the national and global economy, demographics, technology, consumer attitudes and market trends, cost of land and housing, travel and tourism, energy sources and transportation options, and the weather. Those changes are going to affect you in ways you have not ever thought about before. There are only two kinds of change, planned change and unplanned change, and it is recognized that people in small towns and rural communities do not typically like change. However, change is coming whether you like it or not, and the question is do you want to shape and direct that change or do you want it to just happen. Even rural communities can change, he showed a picture of Jackson Hole, WY from approximately 10 years ago and then a picture of it currently and it was not the same place that it used to be. You have a choice to grow by default or you can grow by

design and quoted Abraham Lincoln “The best way to predict the future is the create it yourself.”

Mr. McMahon stated they want to emphasize that there are a lot of different ways to grow, you can have typical growth that ignores nature in place or have growth that respects nature in place, and you might even be able to think about how to use the marketplace as a tool for conservation. You can have off the shelf apartments or you can have ones that respect the character of a mountain community, you can even have a gas station that fits in with your community. You do have a choice, but nobody is going to give you the best of those unless you ask for it. For way too long, we have sort of ignored the landscape and our highway side and certainly in parts of western North Carolina, but also all over the country. Would you rather limit people to have to drive everywhere rather than having the options and choices to get around such as to walk or take a bike. He inquired do you want the natural character of this place to shape new development or do you want new development to shape the character of the place, how you answer that question will determine what kind of future you have 20 years from now. Mark Twain said “We take stock of a city like we take stock of a man. The clothes or appearance are the externals by which we judge.” Meaning the character matters, it matters economically and sociologically.

Build an Authentic Sense of Place

- The link between quality of place and the ability to attract and retain residents & talent is increasingly clear.
- A strong sense of place must be rooted in authenticity.
- Western North Carolina has world class natural landscape, great small towns, beautiful architecture.
- Trying to copy other places or subvert nature is a mistake.

Characteristics of Great Resort Communities

- Respect nature & history.
- Have a distinctive & memorable character.
- Have a pedestrian friendly village center.
- Have a mix of uses & housing types.
- Support local shops & restaurants.
- Provide a variety of recreational activities.
- Manage tourism.

Priorities

- Create a long-range conservation plan to protect key natural areas, slopes and scenic vistas.
- Build a robust network of pathways, trails and sidewalks in the village core to increase walkability.
- Work aggressively with state and county government to accelerate construction of critical infrastructure including broadband, sewer & water infrastructure and a roundabout at the crossroads to reduce congestion & increase mobility.
- Create and organization focused on bringing in a greater diversity of housing to address critical workforce & affordable housing needs.
- Work closely with major landowners to insure that new development proposals respect nature and community character.

Johnathan Bartlett presented the following:

Development Pressures

- Economic, Social, and Environmental change is happening.
 - COVID-19 is the accelerant.
- Tremendous stress on families and communities.
- Yet opportunities exist to strengthen Cashiers.
- Labor Market Crunch
 - County unemployment below 3%.
 - Hourly wages through the roof.
 - Existential Crisis for small businesses and institutions.
- Remote Work
 - Millions may work from home, forever.
 - Changes the second home proposition.
 - Changes what people need from Cashiers.
- Demographic Shifts
 - Millennials in the 40s, buying second homes.
 - Dominant narrative for 20 years.
 - Need to define Cashiers for the next generation.
- Climate Change
 - Sea level rise and extreme weather.
 - Stronger demand for inland areas.
- Tipping Point
 - Growth is coming to Cashiers.
 - 800-1,000 lots in the pipeline.
 - Leverage growth to protect long-term value.
 - Partners and collaborators.
 - Engage with the County and Highlands.
 - Balance luxury and affordability.
 - Elevate people over cars.
- Opportunities
 - Housing
 - Continued single-family development, ~200/year.
 - Increased housing diversity within village area.
 - Workforce housing in the core.
 - Retail
 - Modest demand for net-new neighborhood retail.
 - Additional retail as amenity, character driven.
 - Hospitality
 - Monitor STRs.
 - Additional hotels to keep visitors off the road.

Village Center Needs	Units/SF/Keys (0-3 years)
Attainable Housing	
Seasonal Employee Apts	100+
For-Sale SF/TH	60
Rental Apts	40
Resident-Oriented Retail	25,000 SF
Hospitality (1-2 hotels)	120 total (50-60 each)

Figure 1

Mr. Bartlett stated the labor market in the United States, the unemployment rate dropped below 4% and that's great news relative to where we were at the beginning of the

pandemic. The reality here in Cashiers, is that in Jackson County, the unemployment rate is below 3%, which is the lowest it's been since September 2020. There are fewer people looking for work right now in Jackson County than at any point in the last 20 years. In that context, hourly wages are through the roof. We heard about entry level retail jobs with wages above \$20 an hour, and that creates an existential crisis. We talked to many of these small business owners, and on their behalf, we want to say this is an existential crisis for many of the small businesses and institutions that you love here in Cashiers. If we cannot address this collectively and quickly this lack of housing lessens our community.

Remote work has changed the second home proposition especially here in Cashiers. People who saw their house as a weekend place, suddenly, that weekend becomes three days, a week, two weeks, a month passes and next thing you know the house that you thought you might one day retire to is your full-time residence. This changes what people need from Cashiers, it changes the amount of time they spend here, it changes the time of year that they come here, and it changes the type of services that they require in the town. Demographic shifts and we know a lot of the boomers are retiring, but the millennials which are perennially viewed as young and broke are in their 40s now. This dominant narrative in housing in the United States for the next 20 years, it's going to be driven by millennials and you are starting to see people in their 30s that are moving out to Cashiers full time, and that has a tremendous shift in the type of community you create. He stated you need to redefine Cashiers for this generation, and this is a generation that is extremely committed to conservation. This is a generation that up and down the income spectrum values outdoor recreation, active recreation, fishing, hiking, boating, all the kinds of things that Cashiers is actually very well positioned to provide.

Climate change is happening and affecting the second home market dramatically, and we are already seeing this as a very real phenomenon in places like Florida where sea level rise and extreme weather are causing people to second guess decisions to own second homes in these areas. This creates a great opportunity for inland areas and we think that place like Cashiers and all the western North Carolina stand to benefit from a move away from the coasts. The reality is that growth is coming to Cashiers and we understand that even if you do not approve another project in Cashiers, there's five years' worth of growth already platted in the community, 800 to 1,000 lots that could be developed that's five years of Jackson County single family home demand. We need to leverage this growth to protect long term value. You need to turn competing interests into partners and collaborators, and this includes an understanding of the importance of weekend visitors engaging in the challenges faced elsewhere in the county, and a closer partnership with Highlands to tackle regional issues. Striking a better balance between luxury and affordability, and putting a thumb on the scale for people over cars will protect the long-term value for real estate and Cashiers. We looked at a number of specific real estate opportunities for the community, and the demand for luxury single family homes is expected to remain strong in the outline (Figure 1) and club-oriented areas. We are making the assumption that this level of activity will continue, large parcels that are walkable to the core should include a greater diversity of market rate for sale housing types including attached homes and small bought single-family homes. We estimate that the market has a need right now for 500 units of attainable workforce housing, we challenge the community to deliver this housing within the next three years. He stated 200 to 300 of these units could be delivered outside of Cashiers in other communities that have the existing infrastructure to deal with this. This will require coordination in partnership with the County surrounding towns and existing institutions. At least 100 small units for seasonal employees should be developed by and for large

employers in proximity to the village core. We propose 66 small single-family homes, duplexes and townhomes to be developed in the village center area. These should be affordable for sale units that are restricted from the short-term rental pool. We also propose 40 rental apartments or flats that can be delivered above retail spaces or in small clusters that are walkable to town and structured financially to accommodate the local workforce. We also see demand for a modest amount of local serving retail, and we are calling it about 25,000 square feet and could include two or three restaurants, a small grocery store that complements Ingles, urgent care, doctor's office, childcare, and other shops and businesses that serve residents daily needs. Any additional retail in the Village Center should be considered an amenity for seasonal visitors and guests, and perhaps an alternative site for existing businesses that are currently located in outlying cottages. The scale should be character driven based on walkability to and within the core. The popularity of short-term rentals (STRs), like Airbnb and VRBO is a response to the lack of lodging options and a growing interest in more private or authentic space. In Cashiers these guests, typically come for short visits that are less familiar with the area, and this puts more cars in the Crossroads and people looking for things to do. STRs are also clearly creating challenges and contribute to the workforce housing shortage. The notion of regulating SDRs is a developing a controversial solution that we recommend you should monitor very closely. In the meantime, one to two additional small hotels in the core could help to relieve this pressure provided the developments are connected and walkable. We would suggest demand for perhaps 120 rooms in total, that can be two 60 room hotels, 70 to 50, and so on.

Lisa Rother presented the following:

Development Framework and Strategies

- The Cashiers Small Area Plan identifies overarching design strategies to be implemented. The elements of a development framework to achieve the Plan's goals has four areas of concern:
 - Conservation.
 - Mountain Aesthetic.
 - Connectivity and Walkability.
 - Mixed Use/Housing Diversity.

Framework Context

- Give the Cashiers Planning Council a lens to evaluate future development proposals.
- Consider impacts on all residents including young families, business owners, retirees, workforce, generational residents and those who have moved here more recently.
- Broaden the process by expanding the Planning Council to include property owners outside of the commercial core.
- To further broaden this participation, the Council could implement term limits for its members or rotate the position of Chair on a yearly basis.

Conservation Development

- Prioritizes protection of natural resources and open space in an intentional way at the beginning of the development process.
- Identify key environmental features on each site and design development around these features in order to conserve and enhance these features.
- The area most appropriate for development is flat or gently sloped land. To achieve this, the Cashiers zoning ordinance should be amended to include better protection for steeper slopes.

- Identify environmental features including, but not limited to streams, wetlands, steep slopes, forest, and ridge lines (view shed protection).
- Preserve contiguous areas of forest and ensure appropriate stormwater management implementation.

Mountain Aesthetic

- Cashiers natural setting, historic development pattern and architecture traditions make this a distinctive place.
- Building materials, colors, scale and lot size should be carefully considered to create the visual impact that continues the visual aesthetic of the community.
- Cashiers should develop visual design standards to continue to ensure that new designs fit with this aesthetic.
- Public buildings should set the precedent for private development and the Village Green is a good example of the mountain aesthetic using stone and wood to create a rustic feeling.
- To complement the mountain aesthetic in architecture and buildings, gateways and art throughout the community should reference the community's values and styles. An example of potential gateway treatment specific to Cashiers is shown here.
- Additional murals on buildings can enhance the understanding and appreciation of the unique place. Gateway signs should be designed and sized to let visitors know that they are entering a special place and encourage them to slow down.

Connectivity and Walkability

- Given the importance of hiking and outdoor activities in the area, a local trail system can augment a healthy, active lifestyle and nurture a strong community culture.
- A mechanism should be designed to tie together Cashiers policies, programs and recommendations for improving the walking and bicycling network.
- Sidewalks should be built along US 64 and Route 107.
- Developing properties should incorporate connectivity elements into their projects and a fund must be established to provide sidewalks on properties that are not redeveloping.
- In addition to sidewalks, landscaping including rhododendron hedges or street trees should separate the sidewalk from the road where possible to protect pedestrians and provide a more attractive streetscape for pedestrians, bikers and cars.
- Within proposed developments, there should be a network of sidewalks or trails that connect the property with their surroundings. This includes connections to trails such as the Greenway Ramble.

Mix of Uses and Housing Diversity

- People with different housing needs can live in the same community in a variety of housing types at a range of price points including rental and ownership.
- Addition of missing middle housing (for full time employees who work in Cashiers) for working people can enhance the community by providing housing incomes for an increasingly diverse population.
- Mix of Uses:
 - Includes residential, office, retail, restaurant, hotels, and green/recreation spaces.
 - Includes a diversity of housing types. This includes high end residential, the missing middle as well as affordable long-term rentals to attract the younger generation that may not be ready to buy.

- Placing housing above retail creates more diverse and affordable options for living in the core of the community.

Ross Tilghman presented the following:

Transportation

- Continue building a comprehensive network for pedestrians, bikes and vehicles.
- That network should respect, maintain and enhance Cashiers' mountain setting.
 - Improve peoples' movement throughout Cashiers.
 - Increase access to water, woods and services.
 - Serve as organizing tool for land development; new building enhances access, circulation in a mountain environment.
- Mountain setting defines Cashiers physical character and limits road system.
 - Winding, two-lane roads.
 - Few alternate routes.
 - Restricts ability of large vehicles.
- Two-lanes roads should be retained.
- Essential to manage development and circulation to avoid over-loading roads.
- Keep people moving safely, even if slowly, to maintain two-lane roads.
- Recent studies (2012 Transportation Plan, Cashiers Small Area Plan) recommended numerous beneficial improvements to sidewalks, paths, character: roads and parking.
- Carefully applied, they can improve circulation and maintain Cashiers' rural, mountain character:
 - Prioritize trail development.
 - Avoid inappropriate urban hardware like traffic signals – roundabouts and landscaped islands provide effective, efficient, safer and sustainable traffic control.
 - Use local materials (granite) to pave parking areas, define edges, and indigenous plants to screen and shade parking.
- Create safe and attractive walking and biking connections.
 - Reduces unnecessary car trips in Village Center.
 - Fosters reputation for Cashiers as a quiet, green mountain retreat.
- Approach differs from a Complete Streets template.
 - Complete Streets include sidewalks, bike lanes and vehicle lanes together in the right-of-way.
 - Cashiers is different – narrow streets, little right-of-way and steep terrain.
 - Better to create walking and biking trails separate from roads (with the exception of some key sidewalks).
- Expand the trail system to meander across the land and follow streams, not roads.
 - Easements from property owners will be needed.
 - Connect to public parking areas.
 - Should be a shared-use trail for pedestrian and bikes, 10-feet wide, accessible to all ages and abilities.
 - 4 miles of trails.
- Build sidewalks at important locations.
 - 3 miles of sidewalks are needed.
 - Encourage landowner participation in providing easements for sidewalk construction.
- Make public parking convenient to the Village Center.
 - Expect to build shared-parking.

- Locate shared-parking to the edge with easy connections to sidewalks and trails.
- Revise the Unified Development Ordinance to set *maximum* amounts of required parking, rather than minimums.
- Revisit requirements for retail, restaurant and residential uses to see if lower requirements can be used.
- Simplify the requirements to use a consistent measure of need.
- Encourage public use of parking at the Post Office, schools, library and similar facilities evenings and weekends for access to trails and recreation.
- If available, designate portions of those lots for public daytime use.
- Keep traffic moving.
 - Build the roundabout at the crossroads. It can fit within the boundaries of the existing intersection.
 - Better for traffic year-around and better for pedestrians.
 - More sustainable and resilient since no electricity needed.
 - Roundabout can be a distinctive landscape and placemaking feature.
 - Create gateway features to calm traffic entering Cashiers.
 - Roundabouts may also be beneficial on NC 107 at Frank Allen Road, and on US 64 at Slab Town Road.
 - Extend center left-turn lane at Ingles with new development and redevelopment on both sides of the road to reduce future traffic delay.
 - Monitor future traffic conditions to determine whether connector roads are needed for the Northeast and Southeast quadrants.
 - Is there a need for greater local access or to by-pass the crossroads intersection?
 - Tie development approvals to available road capacity for local and regional roads.
 - Local roads (non-highways) are low-volume roads with practical capacity limits of generally fewer than 1,000 vehicles per day.
 - A single road can support approximately 100 to 120 single-family homes.
 - Roads with more than one connection to a highway can support more development, so long as the busiest segment carries no more than 1,000 daily vehicles.
- Summary:
 - Build the roundabout now.
 - Expand the trails and build the sidewalks.
 - Create the gateways.

Ralph Núñez stated we reviewed the Cashiers Small Area Plan and what we are proposing is consistent with that plan. We looked at the walkability and connectivity of Cashiers and from the center of the roundabout, you can get to Ingles by less than a mile. When talking about connectivity, it is basically linking the dots and what are the assets and wanted to make sure that when we looked at the plan that we started to do that.

Mr. Núñez presented the following map with a proposed roundabout at the crossroads as follows:

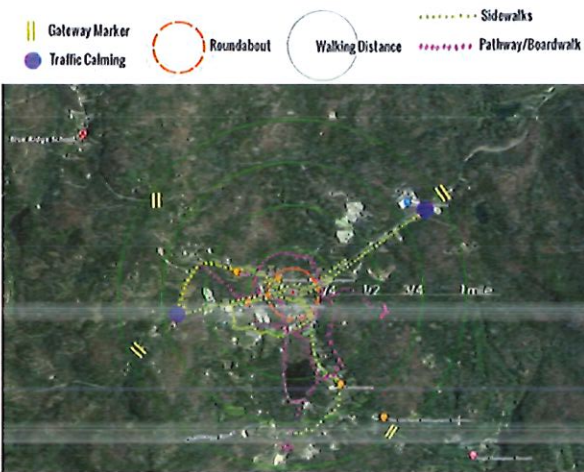


Figure 2

The orange circle does not represent the size of the roundabout but it would be within the center and is used as a representation of the general location.

One of the things we noticed when we drove in was the sign and it has a nice graphic, but you miss it especially depending on the speed you are traveling. He stated the sign needs to be on the plateau, and you have all of this granite and if you have a marker indicating that you are entering into Cashiers, whether it's painted with the red line that you can see from a distance, or the traditional elevation of the 3484. The idea is to have this not just on one side, but have them on both sides so as you are approaching it you realize that this is a place is special. He presented a graphic that shows these marker signs on both sides of the road. These signs can be enhanced with the natural landscape that is already here and creates that gateway. The other advantage for marking the backside of these markers is so you can give a message to those people to come and visit and make sure that they respect the place that they just came through.



Figure 3

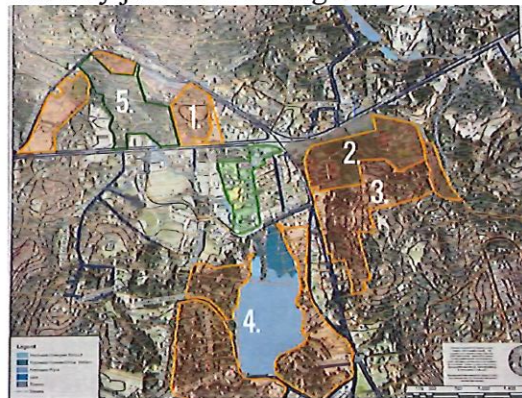


Figure 4

As a landscape architect, he looks at all the green space and there is a river that runs through the center of Cashiers and it is hidden (Figure 3). We looked at this and we looked at this area (Figure 4) as far as where that goes and how it travels through the complex. We looked at sites that were discussed earlier were two, three and four.

Mr. Núñez presented the following examples of potential options for site one and five:



Figure 5



Figure 6



Figure 7

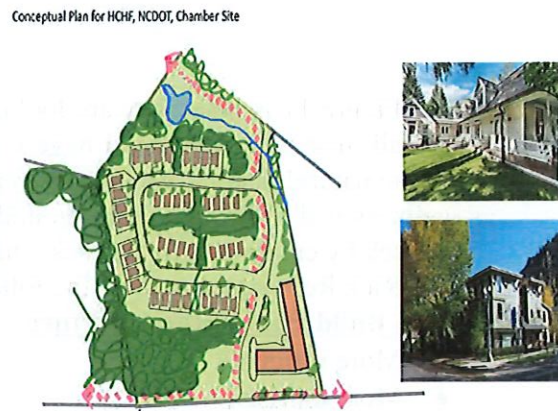


Figure 8

Site one (Figure 8) conceptual plan shows what can happen with those three properties if they came together. These units could be for sale or rent, as well as respect the woodlands and the steep slopes that are on Highway 64 and for water and water course on the north side on Slabtown Road. In addition, also provide retail on the first floor and residential flats above, and modifying the Ramble pathway systems and that creates a community.

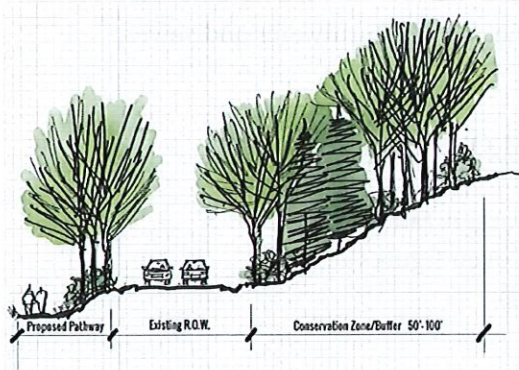


Figure 9

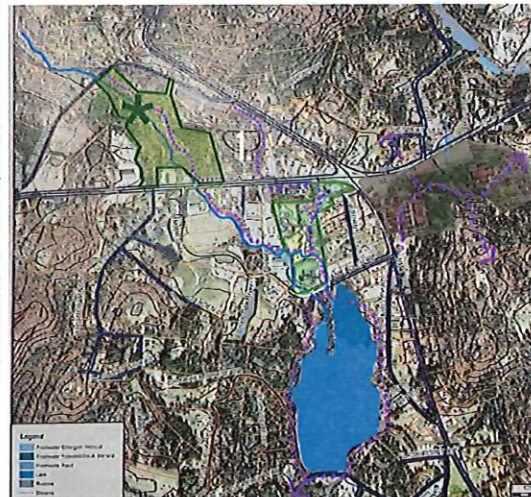


Figure 10

Figure 9 shows conservation on the steep slopes, and it preserves the existing roadway character and provides pathways to the left with vegetation and keeping that available, as well as preserving that vegetation to 50 to 100 feet. In Figure 10 they looked at the connectivity, and the purple line is going through there and we have your watershed park at the north that could be an interpretive area, and ties down and bookends between the park at the North, then the Village Green is at the heart in the

center, and the lake is your southern bookend and then connects down to the school as well as across to the other new developments.

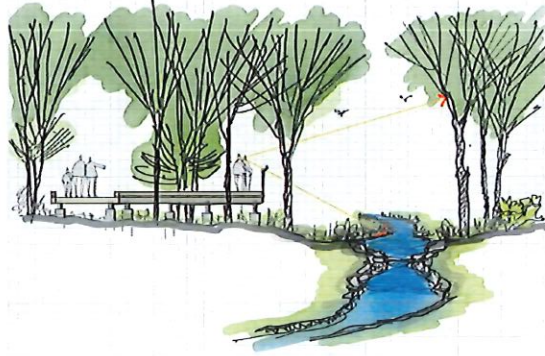


Figure 11

Figure 11 is what they are looking at as there is a large wetland area, they have a boardwalk that is elevated and have the ability to have educational components to talk about the natural history, watershed, vegetation, wildlife, and for people to enjoy it as far as wellness walks through there. In addition, you can also have the enhancement of that little creek by creating with the rocks, natural features and the beauty of the water.

Rick Reinhard presented the following:

Need to Build Public Infrastructure

- More residents.
- More tourists.
- Limitations to:
 - Road network.
 - Water, stormwater and sewer capacity.
 - Housing supply.
- People won't stop coming.
- Land and water conservation.
- Trails and pathways.
- Roundabout, sidewalks, broadband, water, stormwater and sewer.
- Workforce housing.
- Protecting the character.

"Cashiers way" of Public Amenities: M.O.

- Need identified.
- Small group forms not-for-profit organization.
- Small group raises money (even seven figures).
- Amenity is built (to high standard).
- Not-for-profit run amenity.
- Results:
 - Village Green, Boys and Girls Club, charter school, library, Humane Society

"Cashiers way" of Public Amenities: Drawbacks

- Works well for \$1-2M projects, less so for \$10-20M.
- Works well for sexy projects, less so for dull (but critical) public infrastructure.
- Cashiers should get a fair share of county, state, federal, and major not-for-profit funding.
- If Cashiers doesn't get it someone else will.

Recommendation: Synthetic tax-increment finance district and staff funding

- Carve off a piece of incremental tax revenues from new development in Cashiers to help pay for infrastructure improvements in Cashiers; in other words, have those who benefit from infrastructure improvements help pay for them.
- Whether from county or charitable sources, establish a fund to augment staff and consulting personnel.

Recommendation: Sources of funding

- American Rescue Plan—\$1.8M in Jackson County, \$8.5B in NC.
- Appalachian Regional Commission--\$235M annual budget.
- Golden Leaf Foundation--\$59M in grants statewide.
- Duke Endowment--\$156M in grants statewide.
- Community Foundation of Western North Carolina--\$16M in grants.
- Dogwood Health Trust--\$1.4B in assets.
- Federal programs—HUD, EPA, USDOT, et al.
- State programs—HFA, DEQ, NCDOT, et al.
- New Market Tax Credits.
- Opportunity Zones.

Recommendation: “Play the political game”

- Present economic facts.
- Hire lobbyists.
- Use leverage.
- Enlist partners (especially Highlands and other communities in Jackson County).
- Participate in countywide initiatives.
- Contribute to campaigns.

At the County level, we understand that Cashiers contributes a large portion of the overall County tax revenue and that is somewhere around half and it receives far less in return. He stated as a former city administrator, he would set up things to work where the more affluent parts of the community would help support the less affluent parts of the community. Cashiers needs to focus on receiving a larger share of tax expenditures from the county, state and feds. However, that is tough to do because Cashiers has a small voter base, its elected officials often live far away from here, and Cashiers economic success mainly is from second homeowners and tourists, which may lead government officials and others to think you do not need much help. The bottom line is the Cashiers deserves the support, and these major partners particularly Jackson County need to understand that if they do not invest in Cashiers, they may be starving the goose that lays the golden egg.

Tom Murphy stated he grew up with his favorite book “The Little Engine that Could” and through his career as a mayor and other positions it reminds him of the challenge. You are told that you are too small or maybe you are too wealthy but you need to tell your story and you need to be the one that moves forward and you need to do that with intentionality. In cities and communities in America today that are succeeding are nimble, curious and have an appetite for risk. You have already passed one of those, you are curious because you have invited us in and now we have laid out for you how to be nimble and have an appetite for risk. We hope that we have outlined the strategic vision, and you need a structure to deliver that vision and it needs to be coordinated, aspirational, entrepreneurial, and focused. We have had a lot of discussions and heard a lot about incorporation and if that is the way to do it or not. Our view right now is it’s not the way to do it, but that you begin to build an organization or a series of organizations and those results will strengthen your sense of who you are and how you succeed. Then those successes may lead to incorporation in the future.

Five initiatives that have been outline is conservation and that your community starts with that. Mr. Núñez mentioned two big pieces of property on the lake, and site five, which we call headwaters park are two pieces of property that are a measure of your contentment and conservation of how they will to be developed or maybe not developed. The second initiative is that we heard from everybody about rental property, but we believe that your future depends on creating affordable for sale and rental property to anchor young professionals here and general managers of some of the big developments here. In addition, that you create some mechanisms which many communities have done if they defer some portion of that mortgage so that you get the price to be affordable. The third initiative is trails. The fourth initiative is roads, sidewalks, sewers, water, stormwater management, and broadband. The fifth initiative is a robust planning council.

Champions to the Five Initiatives

- Conservation – Cashiers Land Trust.
- Housing – Cashiers Community Development Corporation (CDC).
- Trails – Vision Cashiers.
- Infrastructure – Chamber of Commerce.
- Quality and design – Cashiers Planning Council.

The Cashiers Community Development Corporation

- A 501-c-3.
- 10-15 member board with representation from the existing Cashiers organizations.
- Clear mission statement.
- Two paid staff.
- Pursue public/private partnerships for affordable housing and small mixed-use developments.
- Convener of other champions to coordinate efforts.

Advocacy

- Paid staff to represent the interests of all the groups in raising funds.
- Federal.
- State.
- County.
- Philanthropic (outside Cashiers).
- Private.
- Located within the Chamber of Commerce

Mr. Murphy stated one staff member should understand how to do the various housing developments that make them affordable and using different sources of money. When he was the mayor of Pittsburgh they did 1000s of units and they typically had four or five different sources of financing, plus bank financing to get to affordability. The second staff member they believe is the convener, the one who is putting together all these organizations to work together is critical. In addition, he stated maybe your biggest challenge is whether you all can work together or not. They need one other staff member to tell the story and there are billions of dollars available for infrastructure and for trails. The Appalachian Regional Commission gives away billions of dollars every year, and he inquired if they have ever asked for that. The challenge is that staff member would need to be a real expert and be able to understand where the pots of money are in your state, federal government, etc. In addition, it does not matter whether you are incorporated or not to access this money.

Function	Champion	Role	Uses	Sources
Land Conservation	Cashiers Land Trust	Acquire 30 acres per year Identify and protect critical environmental features	<ul style="list-style-type: none"> Acquire easements and purchase of land 	<ul style="list-style-type: none"> Conservation Fund LWCF COBG
Attainable Housing and Mixed-Use development	Cashiers CDC	60 units affordable for sale 40 units affordable rental Appropriate small scale retail Convene the 5 Organizations to create accountability and connectivity Two Paid Staff positions Executive Director Convener	Writing down the costs: <ul style="list-style-type: none"> Deferred Second mortgages Land Donations External Grants 	<ul style="list-style-type: none"> Recurring revenue from county Philanthropic grants ARC HUD NMTC
Trails	Vision Cashiers	4 miles of shared use trails = \$2.2 million	<ul style="list-style-type: none"> Build the trails Maintain the trails Signage and wayfinding Coordinate with Land Conservation 	<ul style="list-style-type: none"> State and Federal grants Philanthropic sources
Road, Sidewalks, and Infrastructure	Chamber	3 miles of sidewalks = \$2.4 million Roundabout at Intersection Safety improvements along major and minor road Better entrance signage.	<ul style="list-style-type: none"> One staff position Advocate at County and state level 	<ul style="list-style-type: none"> Federal Highway Federal Infrastructure Rural Broadband
Protect the Character	Planning Council	Review projects and create design standards Keeper of the Future	<ul style="list-style-type: none"> Identify and utilize consultants Expand Membership 	<ul style="list-style-type: none"> County Private Philanthropy

Figure 12

Figure 12 is a chart regarding those five initiatives. The first task is to create the CDC and the Chamber should be the convener for that. The second task is to talk to the state about moving the transportation yard because right in the middle of your community you have trucks parked and it would open up all of that property behind for opportunities in that market. The other is to begin to convene the groups to begin to discuss a strategy. Finally, recognize the billions of dollars available and educate yourselves on where that money is, and how you go about doing it.

Ed McMahon presented the following:

Secrets of Successful Communities

- Develop a vision for the future.
- Inventory local assets and resources.
- Build plans around the enhancement of assets.
- Pick and choose among development proposals.
- Cooperate with neighbors for mutual benefits.
- Protect nature and community character.
- Have strong leaders and committed citizens.
- Begin with the end in mind.
- Think win/win.
- Seek first to understand and then to be understood.

Some More Lessons Learned

- How much something costs is not the most important question.
- Small projects can make a big difference big thing.
- You have choices/Don't accept substandard development.
- It is never to late to make a community better.

A Final Thought

Vision counts, but implementation is priceless!

The panel opened up for questions and answers from the community:

Question: "How do you keep affordable housing affordable?"

Answer: *Mr. Murphy stated in Pittsburg they did two or 300 differed mortgages a year. For example, let's say a house costs \$300,000 to build and that might be some front-end subsidies on land and everything. For example, a young couple or person goes to the bank and you get a mortgage for \$150,000. We would have a fund that we provide the other \$150,000 to a developer and we would hold for a second mortgage and we were betting with you that we could create value in that neighborhood. Anything over the first 100K, you are paying your mortgage to the bank of \$150,000 monthly, and when you sell your house, we split the profits. If you get \$1 and we get a \$1 back to pay back a third mortgage and whether we get that all back remains to be seen. He stated but we use that*

to write down the cost of the house so when someone goes to buy the house it keeps the price of the house relatively stable. The other thing we do in some cases is we get grants, and we write down the price of the house and we will put an easement on the property so the value can only go so much up. There are numbers of ways to do this, and that's why you need to get an organization and a staff person who understands how to mix and match public and private money so that you can put the deal together that makes sense. In addition, he stated that's why the highway property looks so interesting, because that's currently publicly owned and the property behind that is owned by the hospital foundation. His sense is to potentially friend the owners so that you might be able to sit down and begin to work on a deal. Then you begin to pull the Appalachian Regional money for rural housing and maybe you have four or five different sources to get the price to where you want to be so that your teachers or middle manager can afford to buy a house and live here. Jackson County has one of the lowest income populations and you need to figure out how to tell that story so that it benefits where you want to go. The fact that you are going to do affordable housing for middle income family here fits you in the sweet spot for that conversation.

Question: “The first question is about the funding you discussed with the development tax. In your full report, will you give an A-Z of how are already Planning Council would be able to do that as like a semi quasi-judicial governmental structure. How would we be able to have those negotiations with the County to get those kinds of taxes back to the town? The second question is how in the big report, could you help us define some of the challenges that we have when we apply for these very large state regional governmental grants. We have a really hard time defining a population that is deserving of the amount of money that you need for the infrastructure, and that's something I think we can work with as a community. However, we have never been able to define how many people actually live here year-round or live here part time, and then why that fluctuation matters to the people who live here all the time, and how we can get that money because when we apply for these large grants we get turned down constantly in this community because of the population challenge.”

Answer: *Mr. McMahon stated something that we have learned when it comes to trying to build a roundabout, you get scored against other places and it will likely be scored against Buncombe County for example, and you might have a lot of congestion out here but not relative to Buncombe County. Even if this project makes a lot of sense, on the traditional scoring, you don't score high enough oftentimes to get pushed up the list. There are projects or places all over the state of North Carolina that are getting earmarks to do things because they have somebody down in Raleigh talking to legislators saying, we've been trying to get this roundabout for you know, 10 years and it's not happening and we need your help. That's one of the things you need to do, is go beyond the normal sort of procedural kind of things that are scoring these projects where you guys get scored low. The other thing he would say is that Highlands up the road is in exactly the same situation you are, and there's strength in numbers, go in and tell your story together by hiring a lobbyist together. There is more money available right now for infrastructure construction in the United States than anytime in the last 50 years probably, a trillion dollars. On top of that you have all the American rescue plan money, and other things as well. What we are saying is to be more aggressive about telling your story and the truth is you are subsidizing the rest of the County in terms of what you are providing relevant to what you are getting and that's a story that you need to work on. We talked extensively with the County Administrator, there are things you can do collectively with the County to get yourself moved up as well, so there are still opportunities but we recognize none of this is easy.*

Question: “My question is twofold, we've talked about the importance of roundabout and, and how they work in that setting. Some of our most vital independent entrepreneurs or businesses come in and around that connection, where in fact pedestrian traffic will continue to be important and a continuous flow of traffic reaches without thoughtfulness of the ability to cross over on Highway 107 so when we write a proposal, we entertain that. Secondly, will you be able to help us see how to protect the ingress and egress along with that, so that a continuous flow of traffic again doesn't compromise businesses.”

Answer: *Mr. McMahon stated the more curb cuts, the more ways you can enter a street the more accidents you can have. In addition, there are lots of ways to slow down the traffic and to stop the traffic to allow people to go around. However, now you have got people that are stopping when there is not anybody there to stop for.*

Mr. Tilghman stated a roundabout in this location would actually make pedestrian crossings easier as right now, it's a daunting thing to cross the street at any time. You get stuck in these little islands and you're at the same levels of cars when you're out there. The roundabout will avoid that, it is a shorter crossing, there's a median refuge in the middle and you are protected by the curb and it's better. Local access can still be managed with roundabouts, there may be very slight modifications to exactly width of the opening at a property, but nobody's going to be precluded from access. Mr. McMahan had an example, about communities that improve their intersections, got roundabouts, and businesses went up dramatically because it's simply easier to get there. Traffic is not going to be whizzing through, we recommended that calming traffic at the entries to the Village Center, you have a 25-mph speed limit and those treatments would actually make 25-mph an achievable average speed, he thinks on balance it makes everything better.

Question: “Do you have any previous experience with communities like us that have a large number of seasonal property owners. They have a great frustration of not having an idea of what is going on and not being included, have you ever come across any strategies to include them?”

Answer: *Mr. McMahon stated one of the things we've recommended was that the membership of the planning committee be broadened to include people who are property owners outside the district. That would get some of these seasonal residents and businesses outside of the district. We have worked with many communities that have seasonal residents such as Jackson, Wyoming or Sun Valley, Idaho or Lake Placid, New York. One of the things the Community Development Council could do is set up a forum for dialogue about the future that is ongoing activist. There are all of these great groups here in town, but often they are doing their own thing, and what we're saying is create a mechanism to work together on a few priorities and that will help you be more likely to accomplish them. One of the criticisms that we heard of the property that was denied approval, was that a lot of people did not know it was being approved until it was almost a done deal. We are saying to be proactive about those things, and we met with the developer of the proposed project that is taking place of that previous development and they had a totally different approach and started approaching residents. That developer came in with three residents who he had already met with and talked about the details of that project, and that's the type of thing that we would like to see more of.*

Question: “Everybody in this room probably has a very strong opinion about incorporations, will you be getting into that with a little more detail within your report?”


Answer: *Mr. McMahon stated if you took that on after you have already took it on twice before it went down with an overwhelming defeat with the voters, you would likely get distracted from all the other things that we talked about today. He was brought in by*


Frederick County, Virginia many years ago to help them with a vision process and the county seat was Winchester, Virginia. He stated they came up with a great list of things to do and the first thing they decided to tackle on the list was city county consolidation of services. After two years of the biggest political fight in their history, they did not accomplish city county consolidation of services and nothing else on the list. That was our point, we are not against the incorporation as it could give you lots of strengths such as spending your own tax money here, you could have a layer of counsel, etc. However, right now there are all these critical needs and we think it is more important to focus on those needs and get those things done, and maybe it could evolve into that. He stated they are not against incorporation, but it would distract you from what you need to get done right now.

Adjournment

The meeting adjourned at 11:09 a.m.

Respectfully Submitted,


Allison Kelley
Administrative Assistant


~~Michael Cox~~ Glen D. Ubertino
Cashiers Planning Council Chairman