

# Cashiers, North Carolina

A ULI Advisory Services Panel Report

February 20–25, 2022



 **Urban Land  
Institute**  
Advisory Services



# Cashiers, North Carolina

A Vision for Staying Rural by Design

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Urban Land Institute  
2001 L Street, NW  
Suite 200  
Washington, DC 20036-4948  
[uli.org](http://uli.org)

# About the Urban Land Institute

**THE URBAN LAND INSTITUTE** is a global, member-driven organization comprising more than 45,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide.

ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 80 countries.

The extraordinary impact that ULI makes on land use decision-making is based on its members sharing expertise on a variety of factors affecting the built environment, including urbanization, demographic and population changes, new economic drivers, technology advancements, and environmental concerns.

Peer-to-peer learning is achieved through the knowledge shared by members at thousands of convenings each year that reinforce ULI's position as a global authority on land use and real estate. In 2021 alone, more than 2,700 events, both virtual and in person, were held in cities around the world.

Drawing on the work of its members, the Institute recognizes and shares best practices in urban design and development for the benefit of communities around the globe.

More information is available at [uli.org](http://uli.org). Follow ULI on Twitter, Facebook, LinkedIn, and Instagram.

**COVER PHOTO:** Cashiers Area Chamber of Commerce

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# About ULI Advisory Services

**THE GOAL OF THE ULI ADVISORY SERVICES** program is to bring the finest expertise in the real estate field to bear on complex land use planning and development projects, programs, and policies. Since 1947, this program has assembled well over 700 ULI-member teams to help sponsors find creative, practical solutions for issues such as downtown redevelopment, land management strategies, evaluation of development potential, growth management, community revitalization, brownfield redevelopment, military base reuse, provision of low-cost and affordable housing, and asset management strategies, among other matters. A wide variety of public, private, and nonprofit organizations have contracted for ULI's advisory services.

Each panel team is composed of highly qualified professionals who volunteer their time to ULI. They are chosen for their knowledge of the panel topic and are screened to ensure their objectivity. ULI's interdisciplinary panel teams provide a holistic look at development problems. A respected ULI member who has previous panel experience chairs each panel.

The agenda for a five-day panel assignment is intensive. It includes an in-depth briefing day composed of a tour of the site and meetings with sponsor representatives, a day of hour-long interviews of typically 50 to 100 key community representatives, and two days of formulating recommendations. Long nights of discussion precede the panel's conclusions. On the final day on site, the panel makes an oral presentation of its findings and conclusions to the sponsor. A written report is prepared and published.

Because the sponsoring entities are responsible for significant preparation before the panel's visit, including sending extensive briefing materials to each member and arranging for the panel to meet with key local community members and stakeholders in the project under consideration, participants in ULI's five-day panel assignments are able to make accurate assessments of a sponsor's issues and to provide recommendations in a compressed amount of time.

A major strength of the program is ULI's unique ability to draw on the knowledge and expertise of its members, including land developers and owners, public officials, academics, representatives of financial institutions, and others. In fulfillment of the mission of the Urban Land Institute, this Advisory Services panel report is intended to provide objective advice that will promote the responsible use of land to enhance the environment.

## ULI Program Staff

### **Mary Beth Corrigan**

Executive Vice President, Advisory Services

### **Thomas W. Eitler**

Senior Vice President, Advisory Services

### **Lauren McKim Callaghan**

Director, Advisory Services

### **Kelsey Steffen**

Director, Advisory Services

### **Georgia Gempler**

Senior Associate, Advisory Services

### **David Zehr**

Senior Associate, Advisory Services

### **James A. Mulligan**

Senior Editor

### **Laura Glassman, Publications Professionals LLC**

Manuscript Editor

### **Brandon Weil**

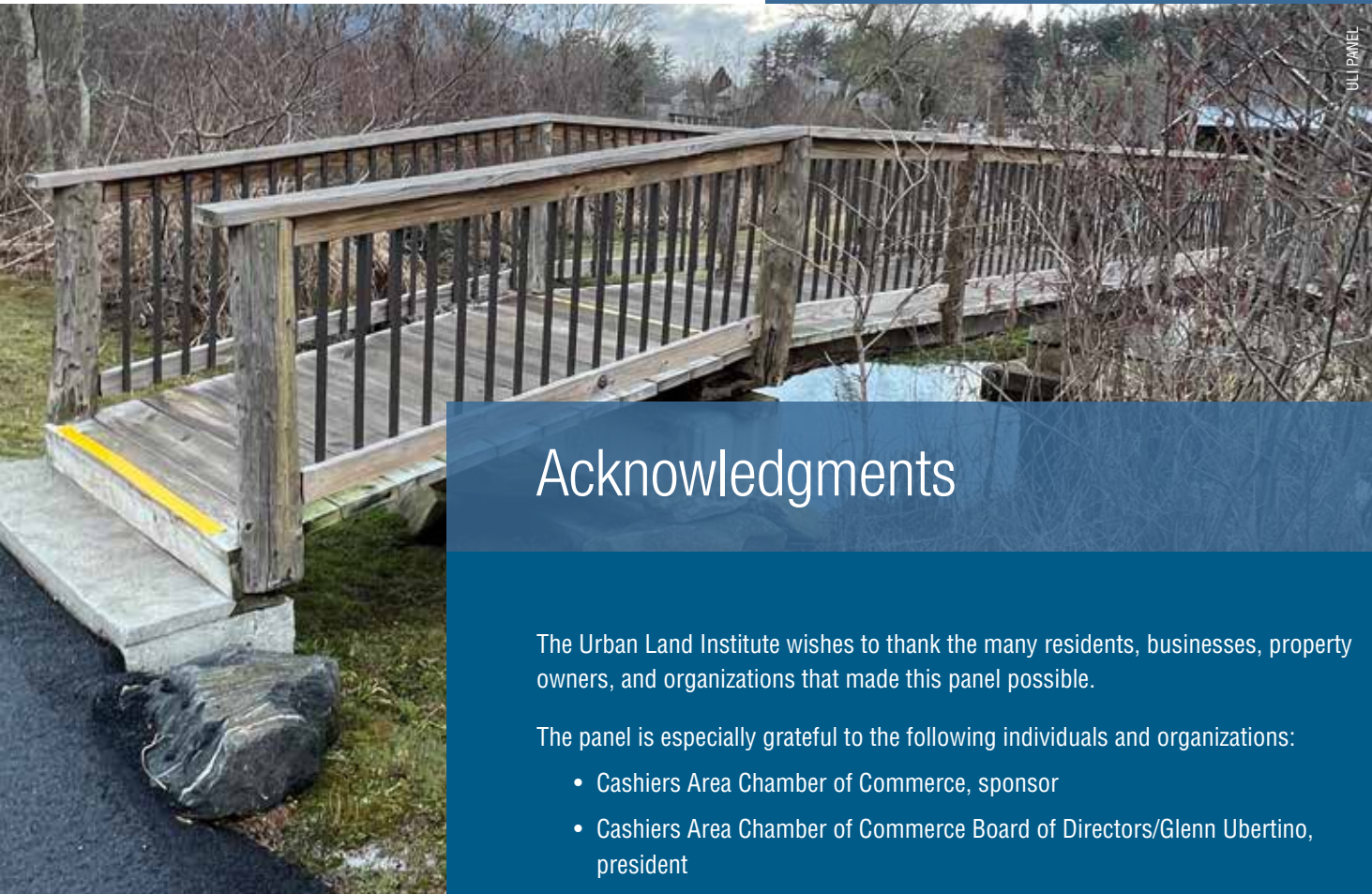
Art Director

### **Kurt Wisthuff, Arc Group Ltd**

Graphic Designer

### **Craig Chapman**

Senior Director, Publishing Operations



## Acknowledgments

The Urban Land Institute wishes to thank the many residents, businesses, property owners, and organizations that made this panel possible.

The panel is especially grateful to the following individuals and organizations:

- Cashiers Area Chamber of Commerce, sponsor
- Cashiers Area Chamber of Commerce Board of Directors/Glenn Ubertino, president
- Stephanie Edwards, executive director, Cashiers Area Chamber of Commerce
- Thomas Taulbee, director of member and community relations, Cashiers Area Chamber of Commerce
- Jackson County, participating partner
- Cashiers Area Community Planning Council
- Jackson County Board of Commissioners
- Don Adams, Jackson County manager
- Michael Poston, director, and staff, Jackson County Planning Department
- Heather Baker, Jackson County attorney
- Glenda Hood, ULI trustee
- Jackson County Tourism Development Authority
- The Village Green

In addition, ULI thanks the many individuals and groups that provided financial support for the panel. (A complete list is provided in the appendix to this report.)

Finally, ULI wishes to thank the more than 130 individuals who agreed to be interviewed as part of the panel. The interview process allowed the panel to hear a wide range of opinions and ideas. This panel effort was truly a community-wide effort that exemplifies the concern, dedication, and love for a beautiful mountain area.

# Contents

2

**ULI Panel and  
Project Staff**

3

**Introduction and Summary  
of Recommendations**

7

**Development Pressures and  
Underlying Trends**

10

**Development Framework  
and Examples**

16

**Transportation**

20

**Planning and Design  
of Major Development Sites**

25

**Organization and  
Implementation**

29

**Conclusion**

31

**Appendix: Financial Supporters**

33

**About the Panel**

# ULI Panel and Project Staff

## Panel Chair

### **Ed McMahon**

Senior Fellow—Sustainable Development  
Urban Land Institute  
Washington, D.C.

## Panel Members

### **Jonathan Bartlett**

Senior Consultant, Business  
and Real Estate Strategy Advance Planning Group  
Jacobs  
Decatur, Georgia

### **Meredith Byer**

Director of Planning  
Dewberry  
Washington, D.C.

### **Tom Murphy**

Senior Resident Fellow  
Urban Land Institute  
Pittsburgh, Pennsylvania/Washington, D.C.

### **Ralph L. Núñez**

NÚÑEZDESIGN Inc.  
Southfield, Michigan

### **Rick Reinhard**

Principal  
Niagara Consulting Group  
Rockville, Maryland

### **Lisa Rother**

Community Planner  
Montgomery County, Maryland

### **Ross Tilghman**

President  
Tilghman Group  
Seattle, Washington

## ULI Project Staff

### **Thomas Eitler**

Senior Vice President  
Advisory Services

### **Grace Hill**

Manager, Meetings and Events

### **Barbra Gustis**

Contractor, Advisory Services





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## Introduction and Summary of Recommendations

**CASHIERS IS AN UNINCORPORATED RESORT COMMUNITY** in the highlands plateau of North Carolina located about 45 airline miles southwest of Asheville. In recent years, real estate in Cashiers has been subject to unparalleled development interest and sales transactions. Significant growth in residential, commercial, and institutional sectors is expected in the coming years. Anticipating growth, in 2019 the Jackson County Board of Commissioners adopted the Cashiers Small Area Plan sponsored by the Cashiers Area Community Planning Council, financed by the county, and created with widespread community input. The report provides a general framework for residential and commercial activity within the Cashiers area village footprint.

Cashiers is a special place. Located high on a plateau in the Blue Ridge Mountains, it is a quaint mountain community with a rich history, an engaged citizenry, and breathtaking natural scenery. It is also known for its diverse shopping, award-winning restaurants, and abundant outdoor recreation activities, including golf, fishing, hiking, boating, rock climbing, and more.

Cashiers has many active and concerned residents and organizations who have collectively accomplished a great deal. They have created a first-class Village Green and Commons with an active community center, a park with a playground, two stages, outdoor sculptures, and trails.



WIKIMEDIA COMMONS

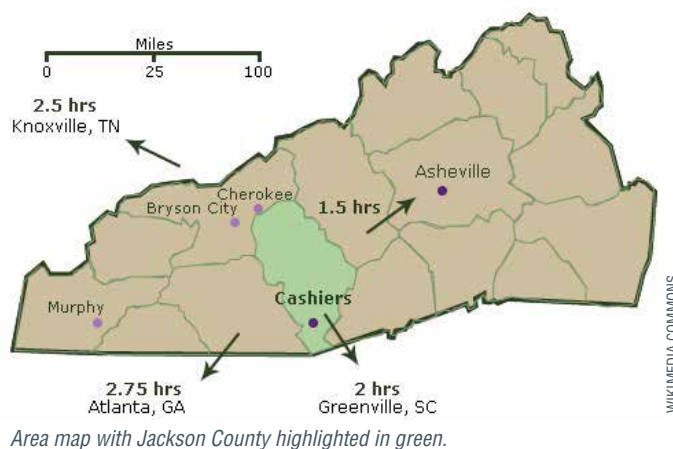
*Jackson County, North Carolina.*

Cashiers can also be proud of its award-winning schools, its world-famous resorts, and its many philanthropic endeavors.

Yet despite its obvious charms, Cashiers faces many challenges, and without a proactive strategy for addressing these challenges, there is no guarantee that the qualities that have made Cashiers special will not be diminished. Put another way, Cashiers will not stay special by accident!

This is because the world is changing faster than ever. What is changing? Well, almost everything: the economy, technology, demographics, consumer attitudes, market trends, extreme weather, and many other factors are affecting communities around the globe. In addition to these global trends, Cashiers is facing some challenges that are unique to rapidly growing resort communities. These include the rising cost of land and housing, the impacts of growing tourism and associated motor vehicle congestion, the pressure to develop key parcels that have shaped Cashiers's identity and setting for generations, and a lack of tools to ensure that new development is built in harmony with the natural environment and existing community character.

Understandably, residents of small towns and rural communities do not like change, but change is inevitable. The real question for Cashiers is not whether it will grow and change—but how. There are only two kinds of change in today's world: planned change or unplanned change. Cashiers can grow by choice or by chance, by default or by design. It can accept whatever comes its way, or it can shape the future it wants.



Growth is about choices. New development can respect nature or ignore it. Cashiers can encourage development in the Village Center or out of town, along the highway. It can design for pedestrians, or it can design for cars. It can raise its expectations for the quality of new development, or it can accept off-the-shelf, “Anywhere USA” design.

The ULI Advisory Services panel recognizes that local residents have already identified most of the major challenges, but the panel believes that simply reacting to proposals and postponing action on long-acknowledged problems will be insufficient in a rapidly changing economic environment. The panel also recognizes that while many of its recommendations will require significant investment, money almost always follows good ideas. What is more, the recommendations that follow are not just the panel's own. They grew out of what the panel heard from the residents of Cashiers.



*The Village Green Commons is the community center of Cashiers.*



ULI PANEL

## The Panel’s Recommendations

The ULI panel recommends that the village, the county, and local organizations collaborate to implement the following recommendations:

1. Create a long-term conservation plan for the Cashiers area that identifies critical natural areas, steep slopes, green spaces, and scenic views that should be permanently protected.
2. Build a robust network of pathways, trails, and sidewalks to facilitate and improve walkability within the village core.
3. Work aggressively with state and county government to accelerate construction of critical infrastructure, including broadband, water and sewer, and a roundabout at the crossroads to reduce congestion and improve mobility throughout the village.
4. Create an organization focused on bringing in more diverse housing (both for sale and rental) to address critical workforce housing needs.
5. Work proactively with major landowners to ensure that development proposals respect local values and community character in scale, design, and architecture.

The main premises of the preceding recommendations are that rural and small-town character can be retained only through insightful planning, progressive regulations, and proactive steps to create places where old and new can gracefully coexist and where inevitable growth accommodates and helps preserve key natural features. Ideally new development should be more compact to allow greater pedestrian activity and create a better mix of uses and housing types.

The concept of rural design is partly a state of mind and partly a set of rules and/or guidelines that can inform the local planning processes to help Cashiers maintain key elements of its natural and cultural heritage.

The initial recommendation is that Cashiers should expand on its existing conservation ethic to proactively identify critically important natural features, green spaces, and scenic views that should be permanently preserved. A long-range conservation plan would set the stage for all other efforts to preserve community character and heritage. Conservation planning helps communities determine not just *where they should develop*, but also *where they should not develop*. This in turn would help inform landowners, developers, residents, and local officials of what matters most. It would provide a blueprint for future preservation efforts, and it would help reduce conflicts between developers and the public. This recommendation is also in line with the Cashiers Small Area Plan, which recommends that Cashiers “specify priorities for open space preservation including: stream buffers, areas near designated Natural Heritage Areas, steep slopes, rock outcroppings, mature stands of trees, terminal vistas and viewsheds.”

Numerous tools and techniques exist for preserving important natural and scenic areas. These techniques include conservation and scenic easements, purchase of development rights, transfer of development rights, tree and landscape ordinances, deed restrictions, conservation development, billboard control, public land acquisition, and greenways. The panel believes that the best group to spearhead this initiative would be the local land trust in partnership with the county.

The second recommendation, that Cashiers “build a robust network of pathways, trails and sidewalks within the Village core,” is self-evident and, based on the panel’s interviews, is a highly popular idea with local residents. It is currently

difficult get around the village without a car, and this will become more difficult in the future unless Cashiers creates a proactive plan to make the village more walkable. Experience shows that walkable communities are healthier, more vibrant, and more valuable places.

The panel's third recommendation is that Cashiers work more aggressively with federal, state, and county officials to *accelerate* construction of critical infrastructure. The need for infrastructure improvements such as water and sewer, broadband, and a roundabout at the crossroads have all been identified as critical, but for various reasons they have been deprioritized by various state agencies and officials. This needs to change. One way to address this problem would be for the Chamber of Commerce to hire a lobbyist to advocate with officials in Raleigh, Washington, or both, to accelerate funding for these critical needs. In this regard, note that other North Carolina communities have successfully employed lobbyists and other advocacy approaches to help “bring home the bacon” from the state and federal government.

The fourth recommendation is that Cashiers create an organization *solely focused* on bringing a greater diversity of housing, both for sale and rent, to the Cashiers area. Currently, schoolteachers, health care workers, resort managers, small business owners, and construction companies all have the same problem. They are all having an increasingly difficult time finding affordable housing either for themselves or for their employees. The cost of land and housing in Cashiers has skyrocketed. In 2021, the average single-family home price was \$963,550. Moreover, the growing popularity of Airbnb, Vrbo, and other short-term rental arrangements has meant that less and less housing is available for people seeking long-term rentals. Unless these problems are addressed, the Cashiers area will find it harder and harder to remain a vibrant and diverse community.

The panel's final recommendation is that the community *work proactively* with major landowners to ensure that development proposals respect nature, local values, and community character in scale and design. It grew out of the recognition that Cashiers, like most small communities, has in the past taken a reactive approach to new developments. It is never enough to simply say what you do not want in terms of new development. It is also important for communities to let developers and landowners know what they do want. This will save time and money and reduce conflict. It should

also be noted that this recommendation works both ways. Not only should the community set high expectations for the quality of new development, but developers should always consult with the local community before moving forward with ambitious development plans.

Despite the best intentions, many small communities have lost the very attributes that once made them special. Conventional planning with its typical top-down decision-making and one-size-fits-all approach has often proven incapable of preventing communities from losing their sense of place. The “heart and soul of a place” is what makes people love where they live. These attachments, in turn, lead people to take action to protect and improve their community.

## Successful Resort Communities

Tourism has long been a mainstay of the Cashiers economy, but tourism is a double-edged sword. It can provide many benefits, but unless it is carefully planned and managed it can also create problems and burdens for a community, such as traffic congestion, noise, haphazard development, cost-of-living increases, and degraded resources.

Cashiers should seek to maximize the benefits of tourism while minimizing the burdens. This means that Cashiers should continue to encourage higher-end tourism that focuses on history, outdoor recreation, and the natural environment. It should discourage mass-market tourism that focuses on big crowds, day-trippers, and artificial experiences. Sustainable tourism recognizes that all tourists are not created equal. Some tourists will stay longer, spend more, and require less in the way of public services and infrastructure than others.

Great resort communities always have a few things in common. They respect nature and history. They have a distinctive and memorable character. They have a pedestrian-friendly village center. They offer a variety of outdoor and recreational activities. They provide a mix of uses and housing types, and they manage tourism to maximize its benefits while minimizing its burdens. The ULI Advisory Services panel believes that its recommendations will help Cashiers not only remain a great resort community, but also become an even better place to live, work, and visit.



## Development Pressures and Underlying Trends

**THE CHALLENGES FACING CASHIERS AND JACKSON COUNTY** today are partially driven by broader, national trends that may be felt more acutely because of the area's rural character and mountain setting.

Throughout the United States, economic, social, and environmental changes are occurring that have created significant pressure on families and communities. COVID-19 accelerated many of these changes, and areas that lack the social and physical infrastructure to respond are finding themselves under tremendous stress. Ironically, many of these “megatrends” create unique opportunities for Cashiers to leverage and protect its most cherished qualities as it looks beyond the short-term pain.

### Labor Market

The national unemployment rate of 4 percent in January 2022 marked a tremendous rebound from the worst days of the pandemic. While caution signs are abundant, the geographic and industry realignment that occurred over the past two years has resulted in almost unprecedented worker shortages across the country, particularly in lower-skilled and service industry jobs.

In Jackson County, the unemployment rate has dropped below 3 percent for the first time since September 2000. Fewer people are looking for work in Jackson County than at any point in the past 20 years. In this context, wages have increased to more than \$20 an hour for some entry-level retail jobs in Cashiers, and in some sense, there is almost no economically feasible wage that a small business owner could pay to attract workers to a mountaintop destination with no place that they can afford to live. This is an existential threat to many of the most beloved businesses and institutions in the community and must be addressed collectively and quickly.

### Remote Work

The pandemic pushed millions of people out of their offices and into the world of remote work. Many companies have reduced their office footprints, and some may never ask

their employees to return to a physical space. In Cashiers this means that many people at the peak of their earning years, who may have previously viewed the community as a weekend or vacation retreat, have begun to extend their stays: the weekend becomes a three- or four-day weekend; the four-day weekend becomes a week or two per month; the “maybe one day I’ll retire here” home becomes the “let’s sell our place in Atlanta” home.

This phenomenon will change the mix of people in Cashiers, the time of year that they are present, and the services that they require on a frequent basis—from high-speed internet to fast-casual restaurants, from auto repair shops to music lessons. The panel heard from several business owners that this has been the best February they have ever had, suggesting that “the season” has already become harder to define.

## Demographic Shifts

Although the aging U.S. population is well understood, and baby boomers are moving deeper into retirement, millennials—perennially viewed as young and broke—will set the dominant narrative for the housing market over the next 20-plus years. This includes their preferences with respect to second homes and recreation. The leading edge of the millennial generation turned 40 last year, and a recent study showed that 40 percent of vacation homes are now purchased by millennials, many of whom have set their sights on a permanent residence in vacation destinations.

The high cost of housing in the Cashiers/Highlands area may delay this shift, but it is absolutely critical to start defining Cashiers for the next generation. The good news is that the emerging market places a high value on conservation, outdoor recreation, and sense of place. Across income brackets, they are also much more interested in active recreation, including hiking, cycling, kayaking, rock climbing, and other outdoor adventures that Cashiers is well positioned to provide.

## Changing Views on Climate

Extreme weather events including floods, fires, hurricanes, tornados, and extended heat waves are becoming much more frequent events globally and across the nation. Second-home buyers are increasingly aware of the risks related to climate change. Sea-level rise and extreme weather events are already a reality in Florida and other coastal areas, and

this has led to rapidly rising insurance rates and far greater scrutiny on coastal housing. It also provides a growing opportunity for inland areas, especially attractive and cooler mountain communities.

Cashiers stands to benefit from this developing trend, which will undoubtedly strengthen demand for resort, second-home, and retirement communities across Western North Carolina. However, this trend will also exert continuing upward pressure on land and housing prices, making it even harder to attract and retain teachers, health care workers, firefighters, seasonal employees, and other frontline workers.

## Tipping Points

Against this backdrop a number of conflicting interests have resulted in both real and perceived challenges, many of which threaten both the quality of life and the economic resilience of Cashiers. Without approving a single new project, the panel understands that some 800 to 1,000 units of single-family housing could be developed on existing, platted lots in the area. This would represent about five years of demand in Jackson County, with construction pricing and labor being the main governors of new supply.

## Growth Is Coming to Cashiers

Leveraging inevitable growth for a better future will require the community to turn competing interests into partners and collaborators. This includes an understanding of the importance of weekend visitors, engagement with the challenges faced elsewhere in the county, and a close partnership with Highlands to tackle regional issues. Striking a better balance between nature and commerce, luxury and affordability, and putting a thumb on the scale for people over cars, will all help protect the long-term value of real estate in Cashiers.

## Opportunities

The panel’s review of market data and interviews highlighted several specific opportunities to strengthen the community with thoughtful development.

### Housing

- Demand for luxury, single-family homes is expected to remain strong in the outlying and club-oriented areas. The panel assumes the current level of activity will continue, if not increase.

- Large parcels that are near the village core should include a greater diversity of market-rate, for-sale housing types, including attached homes, cottages, and small-lot single-family homes. The scale and character of this market-driven development should be governed by the framework presented in the next section of this report.
- The panel estimates the market has an immediate need for at least 500 units of housing that is attainable by the local workforce. The community’s goal should be to deliver this housing within the next three to four years. Well-designed workforce housing can be an asset to Cashiers; without it, labor shortages, employee turnover, and traffic congestion on the narrow mountain roads will all accelerate.
- To meet the goal of more affordable workforce housing, the panel recommends that a parcel or parcels be acquired for this purpose. The structure for this acquisition is described later in the report.
- Meeting the workforce housing goal should not be as difficult as it sounds if the community considers the following options:
  - Partner with the county, surrounding towns, and other existing institutions (e.g., the hospital, the school board, etc.) to develop 200 to 300 units of housing on sites that already have existing infrastructure.
  - Resorts and other large employers who use seasonal employees should develop at least 100 small workforce units on their own properties or near the village core.
  - Housing and mixed-use developers should build up to 60 small single-family homes, duplexes, or townhomes in the Village Center. These should all be affordable, and the for-sale units should be excluded from the short-term rental pool.
  - Retail and mixed-use developers should be encouraged to build at least 40 rental apartments or flats above retail spaces. These could be occupied by the business owners, their employees, or others. Apartments could also be built in small clusters within walking distance of the village core. All of the apartments should be priced to target the local workforce.

— Suggested Land Use Needs for Cashiers —

<b>Attainable Housing (units)</b>	
Seasonal employee apartments	100+
For-sale single family/townhouse	60
Rental apartments	40
<b>Resident-oriented rental</b>	25,000 sq ft
<b>Hospitality (keys in 1–2 hotels)</b>	120 total (50–60 each)

ULI PANEL

*The ULI panel’s suggested land use needs for Cashiers over next three years.*

### Retail

- There is demand for a modest amount (about 25,000 square feet) of new, local-serving retail and services in the Village Center area.
- This could include two or three additional restaurants, a small grocery store, an emergency clinic or doctor’s office, and other shops and businesses serving local residents’ daily needs.

Additional retail in the Village Center may be viable, but it should be considered an amenity for seasonal visitors and guests, or perhaps an alternative for existing businesses to relocate from outlying locations. Its scale should be character-driven based on walkability to and within the core.

### Hospitality

- 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 and/or authentic escapes. In Cashiers, these guests typically come for short visits and are less familiar with the area. This puts more cars in the crossroads and on the roads looking for things to do.
- The notion of restricting or limiting STRs is a developing and controversial solution that should be monitored. The panel does not support any rush to impose such restrictions, but it does suggest that Cashiers explore how other communities have successfully addressed this issue.
- A market exists for one or two additional small hotels in the core. These could help relieve this pressure, provided the developments are connected and walkable. The panel would suggest perhaps 120 rooms in total.



## Development Framework and Examples

**THE CASHIERS SMALL AREA PLAN** sets out an impressive list of goals to realize its vision for Cashiers. Unfortunately, visions do not just implement themselves. The future that Cashiers prefers cannot happen unless the entire community works together to achieve its common goals. The panel generally agrees that the goals set out in the Small Area Plan are appropriate and that they are a sound basis for moving forward into the future.

The panel also believes that it is possible to implement appropriate development types and levels while maintaining the natural beauty and the peaceful, high-quality lifestyle that currently are characteristics of Cashiers. To reiterate, the goals of the Small Area Plan are as follows:

- Be true to place by honoring the history, heritage, and authenticity of Cashiers’s village character.
- Create a year-round vibrant village.
- Promote and enhance the area’s natural resources.
- Improve physical and social connectivity.
- Strengthen collaboration between governmental, nonprofit, and civic organizations.

The panel has several recommendations related to the Cashiers Planning Council. First, expand the Planning Council

to include property owners outside the village core. Every property owner in the Cashiers area has a stake in the future of the community, and expanding representation would make the council both more effective and more representative.

The panel also believes that the broad development framework in the Village Center will provide effective guidance for achieving these goals with two exceptions: First, the zoning ordinance should be reviewed to determine whether the current slope ordinance is adequate to retain the Cashiers village character. Second, it is critically important to try to preserve contiguous areas of forest and to ensure effective stormwater management implementation by requiring adjacent landowners to coordinate on these issues, just as they would on shared parking or other adjacent property issues. This report provides examples of



the elements that contribute to achieving these goals that have been successful in other communities. The panel also recommends placing emphasis on the following issues as part of the development framework:

- Conservation—ensure the preservation of creeks, rivers, wetlands, views, steep slopes, and critical woodlands and protect them in perpetuity.
- Mountain aesthetic—create a set of *visual* design guidelines for materials, scale, siting, density, orientation, signage, gateways, and public art.
- Connectivity/walkability—coordinate and connect all the Cashiers policies, programs, and initiatives related to making Cashiers a more walkable and bikeable community.
- Housing diversity—add “missing middle housing” to Cashiers and recognize that a vibrant community should accommodate people with different housing needs, housing types, and price points.

## Conservation Development

Preserving the natural character of the area does not mean stopping development. Rather, it means prioritizing the protection of natural resources and green spaces in an intentional way at the beginning of the development process. Conservation and development can work hand in hand. One approach is to use “conservation development” strategies to protect key natural areas while also accommodating new development.

Conservation development is a process that prioritizes the protection of natural resources and open spaces. It does this by separating lot size from density. In a typical suburban subdivision, all of the land is subdivided into house lots and

streets. This will lead to permanently altering the character of rural communities. Although areas outside village cores should generally maintain low densities, they do not need to have large minimum lot sizes. Large lots simply consume the landscape faster than small lots.

Think of conservation development as a golf course development without the golf course. Golf course developers always lay out the golf course *before* siting the homes or other structures. Conservation communities do the same thing; before siting the buildings, the developer identifies the most important natural features. It could be a lake, a stream, a meadow, a trail, a stand of mature trees, or other features. The houses or buildings are then oriented to conserve these features. In other words, development plans should first allocate key natural areas and then identify buildable areas to determine the best sites for building lots and infrastructure.

Conservation communities and golf course communities also share certain economic dynamics: buyers are willing to pay a premium for access to a shared amenity. In the case of a golf course community, buyers pay for views of or proximity to a golf course. Similar factors drive the market for conservation communities: buyers pay for access to trails and protected green space. They value views of woodlands, meadows, or mountains, and these amenities contribute to increased home values, even if providing the amenities results in smaller lots or a more compact layout of buildings.

Experience shows that conservation development has many of the following benefits:

- Reduced capital costs, primarily through a reduction in the amount of built infrastructure (for example, road lengths and sewers are typically shorter);



*Typical subdivision.*



*Conservation development (same number of lots).*

- Reduced risk of environmental hazards such as flooding and water pollution;
- Better health for residents and the community;
- Better land stewardship;
- Market differentiation;
- Positive press, free publicity, and editorial endorsements;
- Higher value; and
- Preservation of rural character.

Conservation development offers a valuable tool for accomplishing land preservation while providing communities with a sound development strategy that can help meet their housing and other development needs. In conservation developments, land protection is funded by market forces and private capital. Conservation communities have gained mainstream appeal because market forces are converging to create demand for authentic, livable communities in rural areas. The panel believes that a broad development framework within the Village Center will provide guidance for achieving these goals. This report provides examples of the elements that contribute to achieving these goals that have been successful in other communities.

## Mountain Aesthetic

Cashiers’s natural setting, historic development pattern, and architectural traditions make it a distinctive place. Many elements combine to create the visual image of the community and build on the historic and local architectural appearance and character. However, no place stays special by accident. Just look at the Dollar General store on the road

to Sapphire Valley or the shopping center with the Ingles grocery store. These are typical “Anywhere USA” suburban-style developments.

It is not enough to simply tell developers, especially those from outside the area, what you do not want; you also need to show them what you do want. To this end, the panel recommends that Cashiers develop a set of *visual design guidelines* that graphically and photographically illustrate the kind of mountain aesthetic that you seek. These guidelines should be used in the gateway corridors as well as the village core. To be clear, guidelines are not a law, they are a strong suggestion of what you want and what you do not want. These help educate developers and residents about the community’s expectations and can serve as the basis for evaluation of the merits or demerits of a development proposal.

To protect and enhance Cashiers’s unique sense of place, it is important to consider building design, siting, materials, color, and scale. Cashiers should also consider signage, street furniture, and whether infrastructure improvements are context sensitive or off the shelf. In a world where people and capital are footloose, the more Cashiers comes to look just like everywhere else, the less reason people will have to visit or invest here.

The panel also believes that public buildings should set the standard in a community. If public buildings and infrastructure do not reflect a community’s values and aspirations, then why should a private development? The Village Green is a good example of the mountain aesthetic because of its mix of buildings and green space and its use of stone and wood in architecture and design.



Typical Dollar General store.



Site-specific Dollar General in Montevallo, Alabama.

Finally, even though Cashiers may not want national franchises or chain stores, you are likely to see more development proposals from such companies in the future. What you need to know is that virtually all national chain stores can change their standard building designs to “fit in” with a community, but they only do this in communities that are savvy enough to insist on something better than off-the-shelf, cookie-cutter design.

Bob Gibbs, one of America’s leading retail consultants, says that “when a chain store developer comes to town, they generally have three designs (A, B, or C), ranging from Anywhere USA to Unique (sensitive to local character).” He goes on to say that “which one gets built depends heavily on how much pushback the company gets from local residents and officials about design and its importance.”

In the panel’s experience, national chains may not like to change their standard design, but at the end of the day, they will do whatever they have to do to be in an economically profitable location. The Wendy’s in the Cashiers village is an example of a chain that departed from its typical design.

To complement the mountain aesthetic in architecture and buildings, gateways and public art throughout the community should reference the community’s history, values, and traditions. Additional murals on buildings can enhance the understanding and appreciation of the unique natural and cultural history of Cashiers. Gateway signs and commercial signage should be designed and sized to let visitors know that they are entering a special place, even when they are driving at a relatively high rate of speed. (Examples of ways to accomplish the goals of the mountain aesthetic in signage and art are shown on this page.)

## Connectivity and Walkability

Walking for pleasure is America’s most popular form of outdoor recreation. Bicycling has become America’s fastest-growing form of transportation. Given the importance of walking, hiking, and outdoor activities in the Cashiers community, accelerating work on a trail and pathway system should be a high priority. A system of trails and sidewalks can augment a healthy active lifestyle, nurture a strong community culture, and boost retail sales.

The panel recommends that a mechanism be designed to tie together and coordinate all of the policies, programs, and initiatives for improving the walking and biking network in Cashiers. The community might even consider holding a



EXXONMOBIL



BEST WESTERN



MCDONALD'S CORPORATION

*Examples of commercial signs that express and conform to a defined community character.*

Walkability Summit to help build support for the network. The panel also recommends that the community aggressively pursue funding from the county and state governments, foundations, health organizations, individuals, and businesses for help in completing the network. Finally, the panel also recommends the following:

- Sidewalks or an off-road pathway should be built along U.S. 64 and NC 107. It would be particularly important to link the village core with the Ingles Market shopping center.



*Cottage community.*



*Small apartment building.*

- New developments should ensure pedestrian connectivity to adjacent properties.
- A fund to *help* build sidewalks should be created to assist existing property owners build sidewalks to connect their businesses to others in the village core.
- In addition to sidewalks, Cashiers should ensure that street trees or rhododendron hedges are planted to separate sidewalks from roads wherever possible. This will help protect pedestrians and make walking and biking more attractive.
- New developments should, wherever feasible, include connections to existing trails, such as the Greenway Ramble and the existing sidewalk network.

## Housing Diversity and Mixed Uses

A recent report from the American Planning Association found that “one-third of American households are made up of a single individual. Up to 85 percent of households will not include children by 2025. By 2030, one in five Americans will be over the age of 65.” Couple these statistics with the high cost of housing in the Cashiers area, and you reach one conclusion: more housing diversity, smaller homes, lower living costs, walkable neighborhoods, and places for people to age in place are needed.

A mix of housing options should be available to allow people with different housing needs to live in the community. This requires a diversity of housing types at a range of price points, available to own or rent. Currently, Cashiers has a significant shortage of affordable housing to meet the needs of a workforce that includes teachers, construction workers, grocery store clerks and managers, and retail and restaurant employees. Cashiers can also expect many of its aging residents to seek to downsize in future years. Currently few

options exist for any of these people. A concerted and coordinated effort must be undertaken to provide attainable housing options for all who want to make Cashiers their home.

One type of housing that can enhance housing attainability is “missing middle” housing. The “missing middle” describes a whole range of housing types that exist between large single-family homes and even larger multifamily buildings. These can include everything from cottages to duplexes, live/work units, townhomes, and small apartment buildings. Most missing middle housing is not income restricted but is market-rate housing that is more affordable because of its size, density, or configuration.

Cashiers needs housing options that are affordable to a range of incomes to achieve a community where health care workers, school employees, service industry workers, young families, single people, and business owners can live close to the places they work and participate in the community life of this charming place.

One design concept is to create duplexes that look like single-family homes. Other options include stacked duplexes, cottage courts, and housing above retail. Another technique is to create areas where homes of different sizes and price ranges are mingled, such as small houses, triplexes, duplexes, and multifamily units. These can be placed around a central green to give residents a shared amenity. Creating housing above retail is another option for more diverse and affordable housing.

In addition to setting up an organization specifically focused on creating more workforce housing, other approaches that communities use to accommodate missing middle housing include the following:

- Reducing minimum lot size;
- Regulating maximum width and depth;

- Increasing allowable densities in specific locations;
- Allowing more housing types;
- Reducing or eliminating parking requirements in walkable locations; and
- Improving infill design.

## Managing Development Costs

Several elements combine to create high costs for housing, including land acquisition, pre-development expenses, and rising infrastructure and materials costs. The guiding principle in affordable housing finance is that public and private financing sources must equal the total development cost of the project. Costs typically fall into five categories:

- Site acquisition;
- Construction or rehabilitation;
- Soft costs (appraisals, marketing, surveys, taxes, insurance, architecture, engineering, legal, accounting, etc.);
- Development fees, developer’s overhead, and profit (may be minimized in affordable development); and
- Financing fees (construction period interest, loan fees, closing costs).

Creative leveraging of existing funding must be considered to create diverse and affordable housing. Debt, equity, and grants can be combined to fund affordable housing development. Debt is money borrowed and generally paid back with interest. Equity usually comes from developers or other sources such as employers whose workers will live in the community. Grants are funds used to fill the gap between total development costs and what can be financed with debt or equity. These can be funds from a governmental or a charitable entity. Examples of entities that could provide gap financing in Jackson County are the Dogwood Health Trust and the County Housing Fund.

To offset the high cost of land, parcels should be identified that can be obtained for little or no cost. Public lands should be inventoried for sites suitable for housing development. In Cashiers, the North Carolina Department of Transportation maintenance yard is one parcel that the state could be encouraged to donate or sell at a bargain price to reduce the cost of a land parcel that is suitable for affordable housing, especially if combined with adjacent properties. Building housing for teachers on school property could be another

opportunity for housing on public land. Many communities are now even putting housing on top of public buildings such as fire stations and libraries.

Direct allocations to residents for items such as downpayment assistance and closing costs, and direct loans or grants can also help create affordable housing. Today, many hospitals, colleges, and universities provide funds to help their employees access affordable housing. For example, the University of Maryland offers employees a \$15,000 grant that can be used toward the cost of purchasing a house in College Park, the city where the university is located.

Housing subsidized by employers is another opportunity for creating affordable units. Currently several of the clubs provide housing for seasonal employees on their land. Beyond their properties, employers could participate in housing projects by providing equity to the project in return for guaranteed occupancy by full-time employees.

Creative sources of funding can be leveraged with private development dollars to achieve affordability levels. For example, U.S. Department of Housing and Urban Development (HUD) homeowner assistance programs are available. Cashiers should aggressively pursue funds from the American Rescue Fund currently available at the federal level and direct those funds to projects in Cashiers. The county is just beginning to focus on public investment in affordable housing, and Cashiers should support this effort, encourage increased levels of funds for an affordable housing fund, and work to direct funds to projects in Cashiers. These ideas are discussed in more detail in the Organization and Implementation section of this report.



# Transportation

**THE PANEL RECOMMENDS** that Cashiers continue to pursue a comprehensive network for pedestrians, bikes, and vehicles. And that network should respect, maintain, and even enhance the beauty of Cashiers’s mountain setting. Properly done, the transportation network would improve people’s movement throughout the community, enhance their experience of the mountain environment, and serve as an organizing tool for land development so that each development parcel contributes to building that network.

The mountain setting imposes obvious limitations on the area’s road system: you get here on winding, two-lane roads that limit the ability of larger vehicles like RVs to come up to the plateau, and few alternate routes exist (indeed, the limited number of RVs is an unusual benefit). Those narrow, winding roads are defining characteristics of the area and should be retained. Consequently, traffic capacity is limited now and in the future. That is the reality of mountain life as well as a key to maintaining the area’s character. It is essential to manage development and the roads so as not to overwhelm them. The transportation objective would be to keep people moving safely, even if slowly, in order to maintain two-lane roads.

## Transportation in the Small Area Plan

Recent studies and plans such as the Fuss & O’Neill transportation plan and the Cashiers Small Area Plan identified numerous beneficial improvements to roads, sidewalks, paths, and parking. With careful application, these improvements can enhance circulation while maintaining Cashiers’s rural, mountain character. Ways to do that include the following:

- Prioritizing trail development to create a distinctive experience in and around Cashiers.
- Avoiding urban hardware such as signals at intersections. Roundabouts and landscaped islands can provide effective, efficient, and more sustainable traffic control.

- Using local materials such as granite to pave parking areas and define pathway edges. Pavers can also aid stormwater permeability. Use indigenous plantings to screen and shade parking areas so they better blend with the area’s natural landscape.

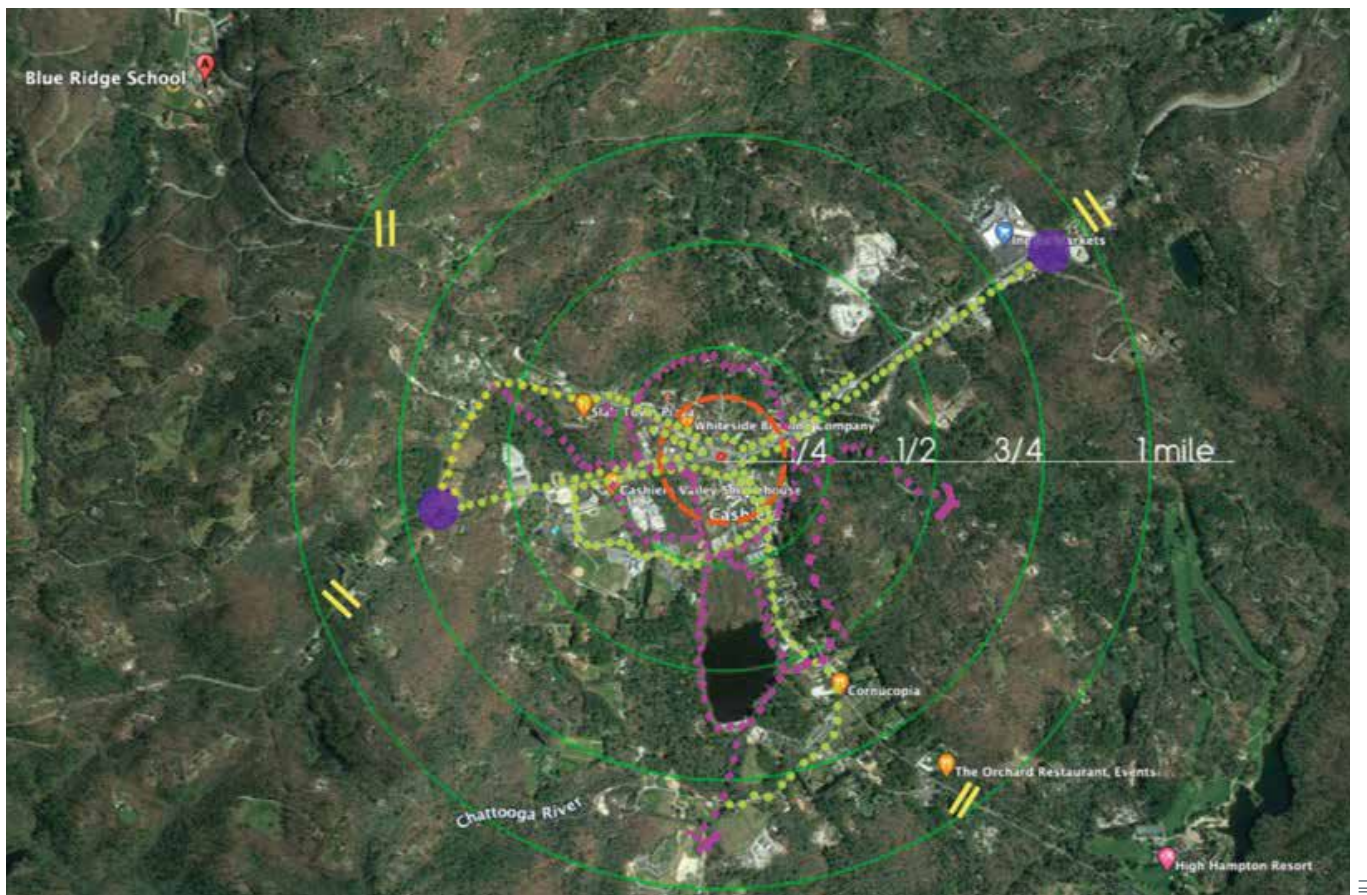
## Transportation Strategy

First, creating safe and attractive walking and biking connections will reduce unnecessary car trips in the Village Center and foster a reputation for Cashiers as a quiet, green mountain town. While the goal of providing mobility and access for all modes of transportation is essential to Cashiers’s future, the approach to doing so will differ from a “complete streets” template. Complete streets include sidewalks, bike lanes, and vehicle lanes together in the right-of-way, but given Cashiers’s narrow streets, lack of right-of-way, and mountain setting, creating walking and biking trails separate from roads makes more sense.

## Boost Pedestrian and Bicycle Circulation

Expand the Cashiers’s Greenway Ramble to reach more destinations including new residential, retail, recreation, and civic facilities. The expanded Ramble could offer more than three miles of trails for mobility and exercise.

- The Ramble trail would continue to meander across the land rather than paralleling roads, extending walkers’ and bikers’ experience of the landscape to new areas. This meandering will necessitate obtaining easements from property owners.
- It should connect to public parking areas that would function as trailheads.
- New and enhanced crossings of U.S. 64 and NC 107 will be needed.
- The Ramble should be a shared-use trail where possible, serving both pedestrians and cyclists; a 10-foot-wide trail can serve all users.



This graphic illustrates sidewalks, pathways, boardwalks, traffic calming, and gateway locations within one mile of the Village Center.

- The Ramble should be as accessible as possible. While this may be difficult to achieve everywhere, the trails should be substantially accessible, with signs to inform users about its level of accessibility.

Build sidewalks at strategic locations, including the following:

- U.S. 64 from NC 107 east to Ingles Market. Given existing topography and drainage, a continuous sidewalk on the south side could likely be more quickly built.
- West on both sides of U.S. 64 from the crossroads to at least Frank Allen Road, and farther if possible.
- North on NC 107's east side from the crossroads to Grace Church and on the west side to Slabtown Road.
- South on NC 107 to Frank Allen Road.
- Frank Allen Road where gaps exist now.

Encourage landowner participation in providing easements for sidewalk construction since roadside right-of-way does not exist for the walkways.

### Make Public Parking Convenient to the Village Center

Expect to build shared public parking areas as properties develop and redevelop, especially with mixed-use projects that typically make more efficient use of parking. Where possible, locate shared-parking areas at the edge so they easily connect with sidewalks and trails. If parking is better suited to the center of a project, extend walkways to the parking.

Revise parking requirements in the Unified Development Ordinance to set a maximum amount allowed for specific uses to avoid overbuilding parking. The panel also recommends simplifying the requirements to use a consistent measure of spaces per thousand square feet of floor area instead of more complex measures that prove difficult to calculate accurately and difficult to administer (such as the mixture of seats and peak shift employees for restaurants).

Revisit individual land uses, particularly retail, restaurant, and residential uses, to see if lower requirements can be implemented. This will be especially important as more diverse types of residential units are developed.

Encourage public use of parking areas at the post office, schools, library, and similar facilities on evenings and weekends for access to trails and recreation. Depending on patterns of parking use, some of those lots could be marked for public use during the day.



DRONEPICTSWALES

*A roundabout at the village's main intersection will significantly reduce congestion, improve pedestrian connectivity, and provide a distinctive landscape feature.*

### Keep Traffic Moving

The biggest step is to keep traffic moving safely. The panel strongly endorses the previous recommendation to construct a roundabout at the U.S. 64/NC 107 intersection:

- It would keep traffic moving at modest speeds even during summer season peaks, which in turn would reduce the length and duration of traffic backups.
- Its design would improve pedestrian crossings of both roads.
- Electrical power outages would not affect the intersection—it will keep working. Nor would any drivers have to wait for the signal, even when no other traffic is present.
- Importantly, the roundabout could become a distinctive landscape feature marking Cashiers's crossroads.

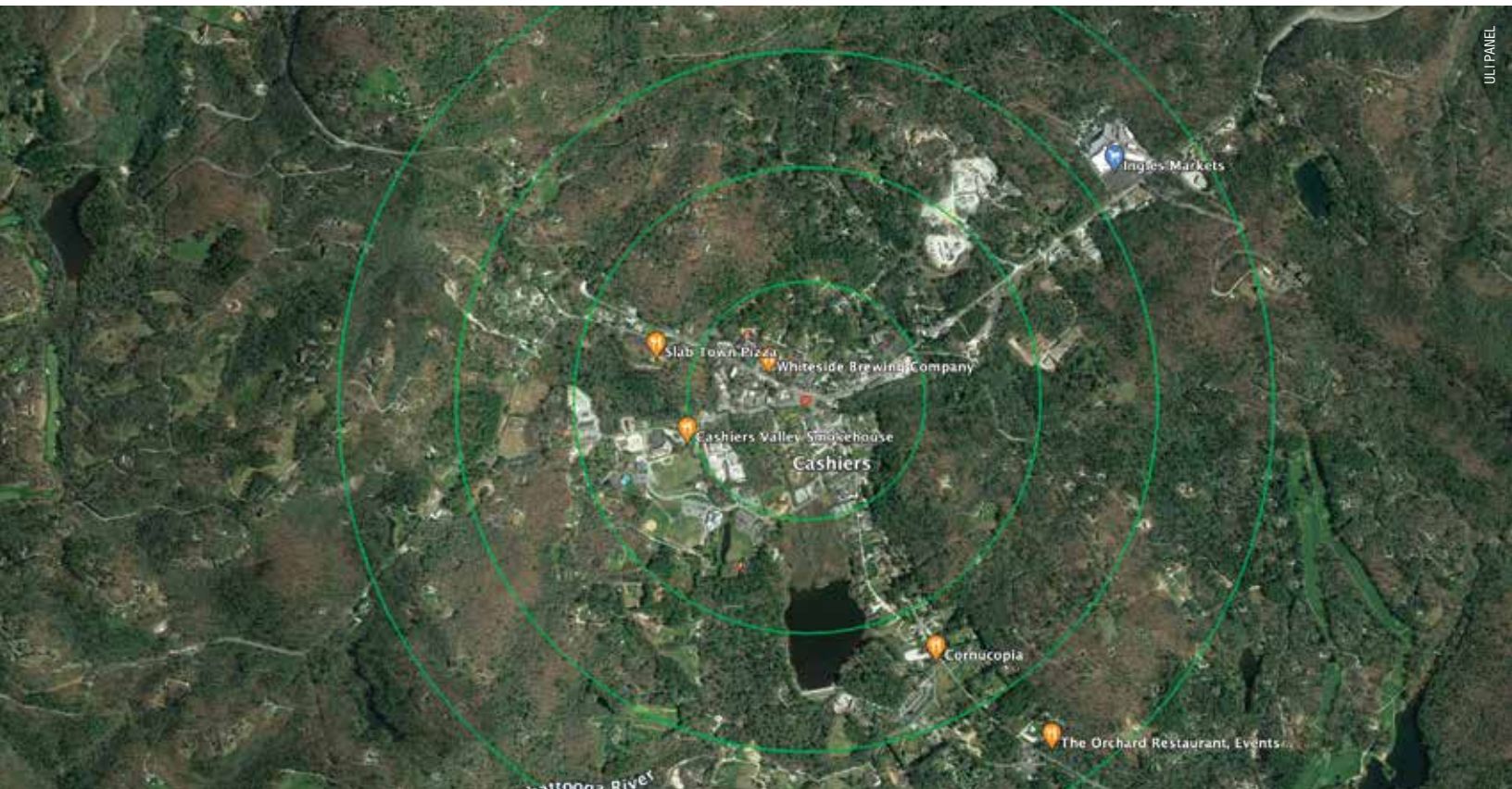
Slow traffic at entries to Cashiers by creating gateway features that can also calm traffic. This can be done with landscaped islands or roundabouts. Locations where small roundabouts should also be considered as gateway intersections are NC 107 at Frank Allen Road and Slab Town Road at U.S. 64. Roadside entry features could be applied to U.S. 64 east of Ingles and to NC 107 north of Slab Town Road.

The next step is to lengthen the two-way turn lane at Ingles, especially as new development and redevelopment occur on both sides of the road. Separating more turning vehicles from the mix will reduce future traffic delay.



Following those improvements, and after monitoring traffic conditions, assess whether connector roads are needed for the northeast and southeast quadrants. In considering potential connectors, it is important to gain a clear understanding of their function, which will determine how the roads should be designed. Do many vehicles need to avoid the crossroads intersection, or is local access in those quadrants more important?

Tie development approvals to available road capacity for local and regional roads. Local roads should be viewed as low-volume roads with practical capacity limits of generally fewer than 1,000 vehicles per day. That would mean, for example, that no more than 100 to 120 homes should be served by a single road. Roads with at least two connections to regional highways could accommodate more development, so long as no part of the road would carry more than 1,000 daily vehicles.



## Planning and Design of Major Development Sites

**ALTHOUGH THE ULI PANEL CANNOT PLAN AND DESIGN ALL THE PARCELS IN THE VILLAGE**, several deserve special attention because they can be catalytic in addressing the issues of affordable/attainable housing and they can be exemplars of both the development framework laid out earlier in this report and the elements of the Cashiers Small Area Plan that attempt to retain the history, heritage, and authenticity of Cashiers's village character.

### Areas 1 and 2

On the southeast corner of the crossroads sits about 55 acres of land that is owned by two different entities. Both properties were included in a development application that proposed an intensive use of land with minimal attention to environment and local vernacular. This project was met with extreme negative reactions and was eventually withdrawn. Currently the northern portion of land, which comprises five parcels, is under review for a new development scheme. The current scheme has been developed with input from the community and addresses many of the community's concerns. The adjacent property to the south will begin design development soon. These two projects have the potential to shape the

feel of the village commercial district because of their size. It is important that both sites work to provide a seamlessly integrated project so that their retail core can provide a destination for residents and visitors to Cashiers.

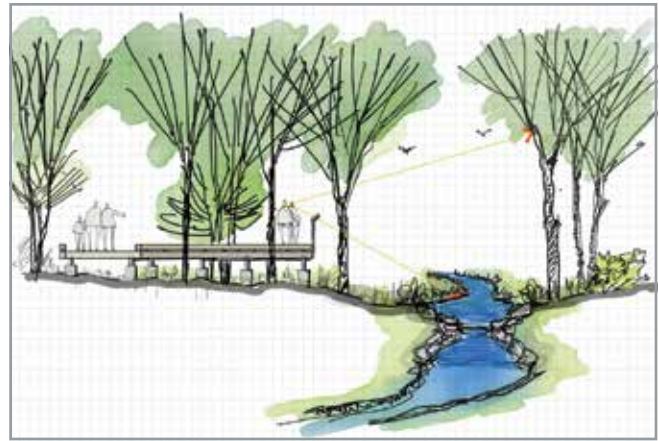
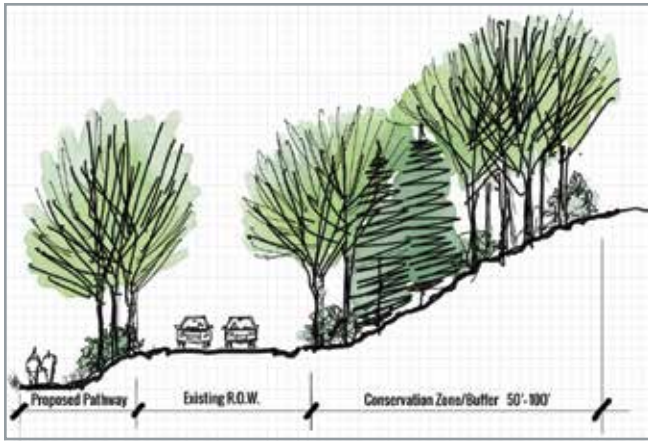
The panel's evaluation of the Kessler proposal for area 1 seems to comport with the conservation, mountain aesthetics, walkability/connectivity, and mix of uses suggested by the framework in the previous section of this report. It is essential that area 2 complement and enhance the development proposed for area 1, including protecting contiguous forested land and seamlessly integrating parking and accessibility.



The ULI panel identified several sites in the Village Center that can be catalytic to future development and exemplars of the development framework for the village. The specifics for the numbered areas are explained in the body of the report.

### Area 3

The panel did not provide a specific conceptual design for area 3, but because they act as the southern bookend to the central organizing feature of the whole Village Center, it is important that each of the elements of a development framework be adhered to in future development proposals. Like areas 1, 2, 5, and 6, this is one of the few places where new development should allow enough density to permit it to address some of the issues of affordable housing. It is essential that both affordable rental and for-sale units be built into the development of these parcels. Like areas 1 and 2, area 3 should imbibe and incorporate the conservation, mountain aesthetics, walkability/connectivity, and mix of uses suggested by the development framework. It is extremely important that the lake and its amenities be connected to the village core with a robust and publicly accessible trail system.



ULI PANEL AND RALPH NUÑEZ

*The headwaters of the Chattooga River can be developed with pathways, boardwalks, and natural trails that not only highlight nature, but also connect it to the central village development.*

## Area 4

Area 4 will act as a northern bookend to the spine of projects. This area is the headwaters of the Chattooga River and requires special attention and consideration. Area 4 can act as a natural preservation area that connects Slab Town Road, new development in area 5 with the Central Green, and the lakeside project of area 3. The panel has provided several sketches and ideas about how this area can be both passive recreation and provide the connectivity necessary to tie all of the central village projects together.



ULI PANEL AND RALPH NUÑEZ

*This suggested development idea for area 5 shows a combination of single-family cottage units and a multiuse building that could house apartment flats and ground-floor commercial space. The panel believes this location can accommodate both rental and for-sale units that address the community's challenged affordable housing supply. This drawing is meant to be instructive as to housing types, but both road frontages could accommodate even more intense commercial development.*

## Area 5

The panel has provided a conceptual idea of how the acreage in this particular area can be used. This design includes about 40 cottage-style homes and a two- or three-story multiuse building that could house anywhere from 20 to 30 flats and perhaps 3,000 to 5,000 square feet of ground-floor retail and office space. These three parcels should observe the framework outlined for all new development focused on conservation communities with significant green space, retention of pathways, and avoidance of development in sensitive areas. The cottages should be for-sale workforce

units coming in at 50 to 80 percent of the area median income, and the multifamily housing should be long-term rental again focused on the workforce that supports the village.

As noted, this suggestion is just a concept and the actual yield should be determined with a housing and mixed-use developer that can maximize the affordable components. Both the mechanism for ensuring long-term affordability and consistency with the development framework should be part of either a request for proposal or a request for quotes that is administered by the Community Development Corporation (CDC) outlined in the implementation section of this report.



ASPEN-PITKIN COUNTY HOUSING AUTHORITY



THE COTTAGE COMPANY



THE COTTAGE COMPANY

*Cottage communities can accommodate a variety of housing types and ownership opportunities.*

## Area 6

The panel identified this area as another location for affordable and workforce housing. Recognizing that it may have some issues associated with fill, wetlands, and steep slopes, this area again should be acquired by the CDC and using the same unit types and design outlined in area 5 should be developed for affordable housing. This area will require the redesign and improvement of the intersection at Slab Town Road and U.S. 64. This area could also accommodate both commercial and mixed-use development.



# Organization and Implementation

**CASHIERS, AN UNINCORPORATED AREA WITH A SMALL POPULATION**, has a significant scope of tens of millions of dollars of public infrastructure projects required to retain its mountain aesthetic. That sounds counterintuitive—the need to build public infrastructure to allow the village to retain its charm. But the population has risen by 26 percent since the last census, and development pressure from hundreds of new houses and residents in the area means that the community either builds these improvements or runs the risk of endangering that charm and mountain aesthetic by being overrun by development and congestion.

The panel has identified five major categories of required infrastructure-related investments, as follows:

- Developing a conservation plan;
- Building a network of pathways, trails, and sidewalks;
- Building a highway roundabout, water and sewer systems, and internet broadband;
- Adding workforce housing; and
- Improving private developers' proposals.

These projects will cost millions of dollars. Cashiers's small voter base, its large number of second-home residents, its strong tourist economy, and its relative wealth compared

to the rest of Jackson County all mean that it generates far more in county taxes than it receives back. That situation is unlikely to change radically; the county relies on Cashiers's tax revenues to fund the rest of the county, which is relatively poor. The same tax imbalance also is true vis-à-vis the state of North Carolina; Cashiers's transportation-related capital projects often finish far behind highway projects in Asheville, Charlotte, and Raleigh on the state Department of Transportation's priority lists.

However, failure by the county and the state to invest in Cashiers's public infrastructure may lead to the starvation of the "goose that lays the golden egg."

## The “Cashiers Way”

The panel was impressed with the “Cashiers way” of privately funding and building so many projects that have improved the community—from the Village Green to the Boys and Girls Club to the Humane Society and beyond. A small group of Cashiers residents gets together and decides that the community needs a project. That small group raises up to several million dollars in charitable contributions, and the project gets built.

This admirable ad hoc approach needs to be supplemented greatly if Cashiers is to build and fund major public infrastructure projects. County, state, and federal sources should be funding the lion’s share of the projects identified in the Cashiers Small Area Plan and other documents. The Cashiers community has already identified most of the projects that Cashiers needs to prosper. What has been missing is advocacy, leadership, and mechanisms to advance the community’s goals. The “Cashiers way”—passing the hat among generous locals—has worked reasonably well for \$3 million or \$4 million projects, but it will not work for \$10 million projects.

## Synthetic Tax Increment Finance District

The term is complex, but the concept is fairly simple. A new development generates new taxes. The county identifies a small portion of the new taxes and, rather than putting the entire amount in the general county budget, the county dedicates it to be spent on paying for public infrastructure in the area around the new development. The money over time can be spent to pay off capital bonds, meaning the public infrastructure can be built immediately, rather than incrementally.

In concept, the synthetic tax increment finance district is much like the fire district that Cashiers already has successfully formed. People who benefit from goods and services are called upon to pay for them.

## Other Sources of Funding

Numerous sources for funds can be specifically targeted for the projects and improvements outlined in this report. While the synthetic tax increment finance district described

previously could be a primary source of funding, the following could also be explored:

- Build Back Better Act;
- ARPA (American Rescue Plan Act of 2021)—\$1.8 million in Jackson County;
- Appalachian Regional Commission—\$235 million annual budget;
- Golden Leaf Foundation—\$59 million in grants;
- Duke Endowment—\$156 million in grants;
- Community Foundation of Western North Carolina—\$16 million in grants;
- Dogwood Health Trust—\$92 million in grants; and
- Jackson County Community Foundation—\$32 million in grants.

The last two items should be considered for specific funds to finance the suggested development of the CDC and specifically for area 5. Both organizations focus on community health, and the development can be looked at as one that incorporates not only the tenants of the development framework in this report but also elements of building healthy places that will comport with the mission statements of the two organizations.

## Coordination with the County

The panel heard much discussion, both pro and con, about the idea of incorporation. The concern, if that were a recommendation now, is that it would be a distraction from more immediate decisions. If Cashiers is successful as a community in building a strategic vision and organizations that deliver results, formal incorporation at some later point could flow from that strength.

Therefore, it is important that the entities in the Cashiers area coordinate closely with Jackson County. The panel suggests that the representatives of the Cashiers area set up regular meetings with the county administrator, the planning director, and department heads to ensure that project priorities and funding opportunities are coordinated.

## Cashiers Community Development Corporation

The panel recommends creating a Cashiers Community Development Corporation. The primary mission of the CDC



is to build affordable housing and mixed-use development, and its secondary mission is to coordinate the specific infrastructure projects identified by the other organizations. The purpose of the CDC is not to duplicate the efforts of the many not-for-profit and quasi-governmental entities in Cashiers and Jackson County, but rather to build affordable mixed-income and mixed-use projects.

The Village Green, the Summit Charter School, the Boys and Girls Club, the library, and other community initiatives are remarkable examples of a spirit and willingness to invest in the community. Given the growing development pressures and their impacts, the ability to rally around individual projects, as impressive as it has been, will not assure Cashiers's future. The Cashiers community must organize its efforts around a strategic vision and, in lieu of a governmental structure, create entities that will focus the initiatives, identify champions to implement them, identify sources of funding, and regularly work with public/private partnerships.

The panel has identified five critical initiatives that need to happen in a concurrent and coordinated fashion. The panel believes that four of the initiatives have organizations that are capable of succeeding and have enthusiastic champions already. The one important initiative that does not have a clear champion, even though the need is clear, is workforce and mixed-use development.

*A community development corporation* is such an organization. CDCs are a common vehicle across America that communities use to focus efforts and mobilize the resources and people to achieve results. Without a formal governmental entity, the panel believes a CDC is the best way to focus.

A CDC should grow out of present individual efforts. Cashiers Area Chamber of Commerce, Develop Cashiers Responsibly, Vision Cashiers, the Highlands-Cashiers Land Trust, and others, need to cooperate in the creation of a CDC. While each of those organizations' efforts is critical, the effort to

marshal the resources to implement the strategic vision will be much more effective if these organizations coordinate rather than individually try to source funding and maybe compete with one another.

The Cashiers CDC should be a 501(c)(3) incorporated with a board of 10 to 15 members including representation from the existing organizations. It needs a clear mission statement about protecting the character of Cashiers and incorporating that ethic into its decisions. The CDC should have paid staff. It should embrace clear objectives that the panel has tried to outline; and its primary mission will be the development of a variety of workforce rental housing and for-sale housing for young professionals. Typically these developments will be done within a public/private partnership structure with the CDC. The CDC will need two paid staff (CDC and advocate/convener) and some funds for consultants, architects, and other professionals to help groups and the Planning Council.

The four organizations with the Cashiers Area Planning Development Council will identify their goals and potential sources and uses for financing their efforts (e.g., six miles of bike/walking trails, \$5,000 per mile; 30 units of workforce housing per year at \$200,000 for sale and 30 units of rental housing at \$800 per month, etc.).

The table on the following page outlines the panel's suggestions about which entities should be responsible for what.

## Suggested Functions and Roles of Community Organizations in Cashiers

Function	Champion	Role	Uses	Sources
Land conservation	Highlands-Cashiers Land Trust	<ul style="list-style-type: none"> <li>• Acquire 30 acres per year</li> <li>• Identify and protect critical environmental features</li> </ul>	<ul style="list-style-type: none"> <li>• Acquire easements and purchase of land</li> </ul>	<ul style="list-style-type: none"> <li>• Conservation Fund</li> <li>• Land and Water Conservation Fund (LWCF)</li> <li>• Community Development Block Grants (CDBG)</li> </ul>
Attainable housing and mixed-use development	Cashiers Community Development Corporation (CDC)	<ul style="list-style-type: none"> <li>• 60 units affordable sale</li> <li>• 40 units affordable rental</li> <li>• Affordable small-scale retail</li> <li>• Convene the five organizations to create accountability and connectivity</li> <li>• Two paid staff positions                             <ul style="list-style-type: none"> <li>- Executive director</li> <li>- Convenor</li> </ul> </li> </ul>	Writing down the costs: <ul style="list-style-type: none"> <li>• Deferred second mortgages</li> <li>• Land donations</li> <li>• External grants</li> </ul>	<ul style="list-style-type: none"> <li>• Recurring revenue from county</li> <li>• Philanthropic grants</li> <li>• Appalachian Regional Commission</li> <li>• U.S. Department of Housing and Urban Development (HUD)</li> <li>• U.S. Treasury New Markets Tax Credits</li> </ul>
Trails	Vision Cashiers	<ul style="list-style-type: none"> <li>• 4 miles of shared-use trails = \$2.2 million</li> </ul>	<ul style="list-style-type: none"> <li>• Build the trails</li> <li>• Maintain the trails</li> <li>• Signage and wayfinding</li> <li>• Coordinate with land conservation</li> </ul>	<ul style="list-style-type: none"> <li>• State and federal grants</li> <li>• Philanthropic sources</li> </ul>
Road, sidewalks, and infrastructure	Cashiers Area Chamber of Commerce	<ul style="list-style-type: none"> <li>• 3 miles of sidewalks = \$2.4 million</li> <li>• Roundabout at intersection</li> <li>• Safety improvements along major and minor roads</li> <li>• Better entrance signage</li> </ul>	<ul style="list-style-type: none"> <li>• One staff position</li> <li>• Advocate at county and state level</li> </ul>	<ul style="list-style-type: none"> <li>• Federal highway</li> <li>• Federal infrastructure</li> <li>• Rural broadband</li> </ul>
Protect the character	Cashiers Area Chamber of Commerce	<ul style="list-style-type: none"> <li>• Review projects and create design standards</li> <li>• Keeper of the future</li> </ul>	<ul style="list-style-type: none"> <li>• Identify and use consultants</li> <li>• Expand membership</li> </ul>	<ul style="list-style-type: none"> <li>• County</li> <li>• Private philanthropy</li> </ul>

ULI PANEL



## Conclusion

**CASHIERS, NORTH CAROLINA**, is at a crossroads, both literally and figuratively. The once quiet, out-of-the-way mountain town has been discovered: by developers, tourists, retirees, wealthy second homeowners, and a growing group of footloose young professionals. At the same time, rising property values and a lack of affordable housing for teachers, nurses, construction workers, restaurant and retail employees, and even small business owners are putting growing stress on both employers and longtime residents.

Without proactive measures to address its growing pains, Cashiers is likely to become more congested, less diverse, and less charming than it has been in the past. Growth is about choices. Cashiers can simply accept whatever comes up the mountain, or it can create the future it wants. Some communities have been able to maintain their scenic beauty, economic vitality, and quality of life in the face of a rapidly changing world, while others have lost the very features that once gave them distinction and appeal.

Every successful community has its own strengths and weaknesses, but they also share some common characteristics. It is clear, for instance, that successful communities involve a broad cross section of residents in determining and planning

for the future. This is one reason the panel advises expanding the membership of the Planning Council to include property owners who live outside the village core.

Successful communities also capitalize on their distinctive assets—their architecture, history, natural surroundings, and home-grown businesses—rather than trying to adopt a new and different identity. Perhaps most important, successful communities always have a plan for the future. Try to imagine a company that did not have a business plan. It would have a hard time attracting investors or staying competitive in the marketplace. A community plan is a blueprint for the future. People may differ on how to achieve the community's vision, but without a blueprint the community will flounder.

Another thing that Cashiers needs to recognize is that all development is not created equal. Some development projects will make the community a better place to live, work, and visit. Other projects will not. Cashiers needs to raise its expectations about the quality of new development. The biggest impediment to better development in many communities is a fear of saying “no” to anything.

In the panel’s experience, communities that set no standards or low standards will compete to the bottom. Conversely, communities that set high standards will compete to the top. This is because they have learned that if they say no to bad development, to development that is inconsistent with the community’s vision for the future, they will always get better development in its place.

The bottom line for most developers, including chain stores and franchises, is securing access to profitable trade areas. They evaluate locations based on their economic potential. If developers are asked to address local design, historic preservation, site planning, or architectural concerns, they will usually do so. If they will not, Cashiers probably does not want them in its community.

One particular concern in Cashiers is preserving its incredible natural setting: the forests, the steep slopes, the world-class mountain views. Journalist Alistair Cooke once said that “nothing except love is as universally appealing as a view.”

What is more, the scenic views that abound in the Cashiers area have great economic value. Hotels, housing, and offices with scenic views always command premium prices; the better the view, the higher the price. This is just one of the many reasons why Cashiers needs to “up its game” in green space and viewshed protection. As the panel said before, what is scenic today will not remain scenic tomorrow by accident. Intentionality is required to protect Cashiers’s assets.

Cashiers is a relatively small community, and attracting more attention and more resources to address community issues will require cooperating with neighboring communities, such as Highlands, for mutual benefit. Affordable housing, green space protection, compatible design, and traffic congestion are all issues facing both communities. Even though they are in different jurisdictions, regional cooperation on these and other issues could pay many long-term benefits.

We live in a rapidly changing world. The post-COVID economy is reshaping the way we live, work, shop, and move around. Communities that prepare for the future will prosper. Those that do not will decline. Today people and businesses can locate anywhere. Communities that cannot differentiate themselves will simply have no competitive advantage. This means that quality of life is more important than ever. Successful communities set themselves apart. They know that place matters now, more than ever.

# Appendix: Financial Supporters

Albert Carlton Cashiers Community Library

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Tyler Averitt

Rick and Donna Barrs

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# About the Panel

## Ed McMahon

Panel Chair  
Washington, D.C.

McMahon holds the Charles E. Fraser Chair on Sustainable Development at the Urban Land Institute in Washington, D.C., where he is nationally known as an inspiring and thought-provoking speaker and leading authority on economic development and land use policies and trends.

As the senior fellow for Sustainable Development, McMahon leads ULI's worldwide efforts to conduct research and educational activities related to environmentally sensitive development policies and practices. He is also chairman of the board of the National Main Street Center and a senior adviser to ULI's Healthy Places Initiative.

Before joining ULI in 2004, McMahon spent 14 years as the vice president and director of land use programs for the Conservation Fund, where he helped protect more than 5 million acres of land of historic or natural significance. He is also the co-founder and former president of Scenic America, a national nonprofit organization devoted to protecting America's scenic landscapes. Before that, he taught law and public policy at Georgetown University Law Center for nine years and served in the U.S. Army, both at home and abroad.

McMahon is the author or co-author of 15 books and over 500 articles. His books include *Balancing Nature and Commerce in Gateway Communities*, *Better Models for Development in Virginia*, and *Conservation Communities: Creating Value with Nature, Open Space and Agriculture*. McMahon also writes regularly for *Urban Land* magazine, *Planning Commissioners Journal*, and other periodicals. During the past 40 years McMahon has worked with more than 600 communities in all 50 states on a wide variety of land use and economic development issues.

He has served on numerous advisory boards and commissions, including Chesapeake Conservancy, the National Trust for Historic Preservation, Preservation Maryland, the Doris Duke Charitable Foundation, the Home Depot Foundation, and the Orton Family Foundation.

McMahon has a BS from Spring Hill College, an MA in urban studies from the University of Alabama, and a JD from Georgetown University Law School.

## Jonathan Bartlett

Decatur, Georgia

Bartlett is a senior consultant in the Advance Planning Group (APG) of Jacobs. As a focused strategic consulting and urban planning team embedded in one of the world's largest engineering firms, APG works around the world helping public- and private-sector clients meet their business objectives in the face of change.

Bartlett's core skills are in forward-looking market, financial, and strategic analysis of real estate opportunities. Since joining Jacobs in 2014, he has worked extensively in the Middle East, providing strategic consulting for oil and industrial companies related to non-hydrocarbon infrastructure investment and utilization. He is based in Atlanta.

Before joining Jacobs, Bartlett was a vice president with RCLCO in Bethesda, Maryland, and Atlanta, where he conducted market studies and strategic consulting engagements for residential and mixed-use developments throughout the United States. He is a full ULI member on the Urban Revitalization Council and has served on national ULI panels in Manhattan Beach, California, and Charlotte, North Carolina, as the real estate market specialist.

He has a BA from Washington & Lee University and an MBA, Real Estate, from the University of North Carolina.

## Meredith Byer

Washington, D.C.

Byer is the director of planning for Dewberry's Washington, D.C., region. Dewberry is a multidisciplinary consulting firm with civil engineering, land planning, landscape architecture, and surveying. Her role is often as project manager, supervising several teams of planners, landscape architects, engineers, and surveyors to provide clients with comprehensive services from initial concept and feasibility through entitlement and construction phases of a project. She has guided the development team, consisting of in-house engineers, architects, outside landscape architects, traffic engineers, utility consultants, and attorneys through the plan approval processes for local jurisdictions within and around Washington, D.C.

Her project experience ranges from traditional single-family residential to urban mixed-use and town center design. One ongoing project that Byer started working on over 10 years ago is the development of the Innovation Corridor at the University of Maryland. She worked with several different consultants and university liaisons in the master planning efforts to transform the East Campus of the University of Maryland into a vibrant center for residential, retail, and institutional uses. This district is located along the U.S. 1 corridor, which has a Sector Plan to ensure that redevelopment along this corridor improves its appearance and functionality. Byer led the development and construction of a hotel and conference center as well as a WeWork facility, which used an existing university building for its shell. Currently, she is working on the development of a restaurant “hall” that will have space for different chefs to set up restaurant stalls.

Byer has a BS in landscape architecture from Cornell University and is a Registered Landscape Architect in Maryland.

## Tom Murphy

Pittsburgh, Pennsylvania/Washington, D.C.

Murphy is a senior resident fellow at the Urban Land Institute and the Ganizaro/Klingbeil Families Chair for Urban Development. A former mayor of Pittsburgh, Murphy has extensive experience in urban revitalization—what drives investment and what ensures long-lasting commitment.

Before his appointment as senior resident fellow, Murphy served as ULI’s Gulf Coast liaison, helping coordinate with the leadership of New Orleans and the public to advance implementation of rebuilding recommendations made by ULI’s Advisory Services panel after Hurricane Katrina. In addition, he worked with the Louisiana leadership, as well as with leadership in hurricane-affected areas in Mississippi, Alabama, and Florida, to identify areas appropriate for ULI involvement.

During his three terms as mayor of Pittsburgh, from January 1994 through December 2005, Murphy initiated a public/private partnership strategy that leveraged more than \$4.5 billion in economic development in the city. Murphy led efforts to secure and oversee \$1 billion in funding for the

development of two professional sports facilities and a new convention center that is the largest certified green building in the United States. He developed strategic partnerships to transform more than 1,000 acres of blighted, abandoned industrial properties for new commercial, residential, retail, and public uses, and he oversaw the development of more than 25 miles of new riverfront trails and urban green space.

From 1979 through 1993, Murphy served eight terms in the Pennsylvania House of Representatives. He served in the Peace Corps in Paraguay from 1970 through 1972. He is a 1993 graduate of the New Mayors Program offered by Harvard University’s Kennedy School of Government. He holds an MS in urban studies from Hunter College and a BS in biology and chemistry from John Carroll University.

## Ralph L. Núñez

Southfield, Michigan

Núñez is design principal for NUNEZDESIGN Inc., a boutique urban design and landscape architecture firm based in Michigan. He has more than 35 years of experience in all aspects of urban design, entitlements, and the land development process.

Previously, Núñez was the president and design principal of DesignTeam, a landscape architecture, planning, and design consulting firm. DesignTeam has over 25 years of experience in working effectively with clients on creative problem solving. The firm’s expertise in project development and planning strategies has created innovative solutions for difficult projects balancing client’s goals with environmental sensitivity meeting regulatory requirements. DesignTeam has a proven record working within tight time frames and budgets to bring complex projects online.

Before starting DesignTeam, Núñez was associate vice president and director of planning and landscape architecture for PRC Engineering, an international planning, design, and development company. His most significant project while in the Houston office was the Enclave, a \$250 million office campus in West Houston.

Núñez is also qualified as an expert witness in planning, landscape architecture, and design. He is often called upon



to develop plans resolving difficult and stalled projects before they go to litigation.

He has significant experience with parks and recreational facilities, neighborhood connectivity, streetscapes, and residential in rural and semi-rural areas. His commitment to sustainable design is evidenced by his teaching and professional activities. He has been a guest lecturer and serves as an adjunct professor at Lawrence Technological University, and with ULI he has participated in numerous advisory design panels throughout the country.

## Rick Reinhard

Rockville, Maryland

Reinhard is principal of Niagara Consulting Group and counselor to the Lakelands Institute, advising faith-based organizations and communities how to better employ the nation's hundreds of thousands of underused houses of worship to build better communities.

For most of the past six years, until activating his own consulting firm a year ago, he was focused on leading United Methodist Church organizations, as chief administrative officer of the church's global social justice agency on Capitol Hill and executive director of A Future with Hope, a not-for-profit agency based in New Jersey.

For 30 years, Reinhard led business improvement districts and other economic- and community-development organizations throughout North America and the United Kingdom, including Central Richmond Association, Buffalo Place Inc., Central Atlanta Progress, the Downtown DC Business Improvement District, and Ilex Urban Regeneration Company in Derry/Londonderry, Northern Ireland. He earned a reputation as a leader in how public/private partnerships can improve center cities.

Reinhard served as chief of staff to the mayor of Buffalo. As a consultant to the mayor, Reinhard created the transformative Buffalo-Niagara Medical Campus, the number-one economic-development initiative in Western New York, leading to more than \$750 million in public and private funding on a 120-acre inner-city campus. He was chief operating officer of a Toronto-based, private-sector, real estate development

corporation. He served as initial staff for the Urban Land Institute's Public Infrastructure Initiative.

He began his career covering murder trials, political corruption probes, and lawsuits as a newspaper reporter in his hometown of Syracuse.

As adjunct faculty member, he has taught urban planning and public policy at six major research universities. He co-founded the Urban Design Project at the University at Buffalo, now part of the university's Regional Institute. Reinhard has participated on 20 advisory services panels for the Urban Land Institute, American Institute of Architects, and International Downtown Association, from Staten Island to Lubbock, Texas, to Manhattan Beach, California, to Saskatoon, Saskatchewan.

He earned a bachelor's degree in biology from the College of William and Mary and a master's degree in business and public management from Rice University. He served as a midcareer Loeb Fellow in Advanced Environmental Studies at the Harvard University Graduate School of Design.

## Lisa Rother

Montgomery County, Maryland

Rother is a retired community planner with extensive experience in the public sector and with ULI. In her early career, she held many planning positions in the city of Rockville, Maryland, beginning as a contract planner hired to update the city's Master Plan in the mid-1980s and ending her tenure with Rockville as chief of planning in 2002. Rother worked on the Master Plan, neighborhood plans, development review, and zoning cases and advised the Board of Appeals, the Planning Commission, and the Mayor and Council on planning issues. She then headed the Office of Planning Implementation (OPI) for Montgomery County, Maryland, until 2007.

In this position she worked for the county executive as a liaison to the County Council and the Montgomery County Planning Board. The main function of OPI was to evaluate the fiscal implications of proposed planning documents. She also worked closely with the Department of Housing and Community Affairs on their moderately priced dwelling

unit program and on pedestrian safety issues. Of special note was her work on the redevelopment of the National Park Seminary, a historic former girl's boarding school in the county, into a mix of unique affordable and market-rate housing in an eclectic mix of historic buildings.

Rother left Montgomery County to take the position of executive director of ULI Washington, a role she continued until her retirement in 2019. ULI Washington is among the largest district councils in the system with over 2,500 members. As executive director, she was responsible for all aspects of membership, sponsorship, programs and events, technical assistance panels, UrbanPlan, Young Leaders Group, and coordination with other district councils. During her tenure the annual budget, membership, and number of events increased. Each year ULI Washington held a one-day Trends Conference with over 700 attendees, a Lifetime Achievement Awards Dinner for about 800 attendees, and an Awards Program highlighting innovative projects in the Washington, D.C., area.

As executive director she was involved in numerous technical assistance panels relevant to many forms of development in the region. For example, the Indian Head Rail Trail panel was completed for Charles County, an exurban area of Washington, D.C. The county was seeking ways to promote the Indian Head Rail Trail to a broader network of users including visitors from neighboring counties and out of state as well as in identifying ways to support economic development related to the trail.

She attended Carnegie Mellon University, graduated from New York University, and received an MA in urban and environmental planning from the University of Virginia.

## Ross Tilghman

Seattle, Washington

A transportation planning consultant with his own practice, the Tilghman Group, Tilghman creates transportation plans for a wide variety of land uses to fit their environmental, historical, and cultural settings. He brings over 35 years of experience, including serving as executive director of a downtown business improvement district.

His approach emphasizes careful observation of how people use transportation, abiding respect for the setting, and a clear understanding of the client's objectives. That approach led to work with the National Trust for Historic Preservation to find alternatives to widening highways that threatened historic and rural character in Wisconsin, Michigan, and Illinois. Preservation of historic resources was a key objective of transportation plans he authored for Stone's River Battlefield in Murfreesboro, Tennessee, and in downtown and riverfront plans for Natchez and Vicksburg, Mississippi, and Natchitoches, Louisiana. Maintaining rural and historic character were vital aims of the Saint Mary's College of Maryland/Historic Saint Mary's City transportation master plan, and in the plan for the National Park Service's Corinth Civil War Interpretive Center in Corinth, Mississippi, which included defining routes for self-guided tours of historic sites.

Tilghman's work with environmentally sensitive settings includes municipal and state parks, botanic gardens, destination resorts, and ski areas. Among the larger parks are San Diego's Balboa Park, Albuquerque's Bio Park, Tacoma's Point Defiance Park, and the proposed Nisqually-Mashel State Park at the base of Washington's Mount Rainier, where roads, pedestrian and bicycle paths, and parking require a light touch on the land. Work with botanic gardens in Washington and Delaware focused on identifying the comfortable carrying-capacity to avoid visitor crowding. Plans for destination resorts include Semiahmoo, Washington; Dillon, Colorado; Santa Fe Ski Area, New Mexico; and Early Winters, Washington, where access, circulation, and parking must address seasonal peaks in visitor attendance.

For three years, he was executive director of the Galesburg Downtown Council, a business improvement district and Main Street program in Galesburg, Illinois. He oversaw downtown maintenance, facade improvements, parking, and upper-story redevelopment efforts in concert with Main Street redevelopment principles. He successfully authored a TEA-21 Enhancement grant application for a \$1.9 million streetscape reconstruction completed in 2002.

Tilghman is a full member of the Urban Land Institute, regularly participating on advisory panels for communities across the country and serving on ULI's Suburban Development and Redevelopment Council. He served five

years on the Seattle Design Commission, including one year as chair, reviewing public projects for design excellence. He also serves as an expert witness on contested land use/ transportation projects in Washington state. He recently completed 12 years of volunteer service on an advisory board to Seattle Parks and Recreation as treasurer and then president for a local rowing and sailing center.

Tilghman received his MA in geography from the University of Washington and his BA in history from Washington University in St. Louis.











Urban Land Institute  
2001 L Street, NW  
Suite 200  
Washington, DC 20036-4948  
[uli.org](http://uli.org)