

Cherokee County

1831
GEORGIA



Consolidated Plan

2024-2028

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EXECUTIVE SUMMARY

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

A Consolidated Plan and an Annual Action Plan are submitted to the U. S. Department of Housing and Urban Development [HUD] as a prerequisite to receiving Community Development Block Grant [CDBG] Program funds and Home Investment Partnerships [HOME] Program Funds. Cherokee County's 2024-2028 Consolidated Plan is a comprehensive planning document that identifies Cherokee County's overall needs for affordable housing, homelessness needs and services, community and economic development, and public services. The Consolidated Plan outlines the County's strategies, priorities, and objectives for addressing identified needs.

An Annual Action Plan is required for each of the five years covered by the Consolidated Plan. In addition to the Consolidated Plan, this document also contains the Annual Action Plan for the first year of the 2024-2028 Consolidated Plan for the period January 1, 2024, through December 31, 2024. The 2024 Annual Action Plan identifies the specific projects that are proposed for the HUD allocation of \$1,148,236 in CDBG funds. Projects are intended to address priority needs identified in this Consolidated Plan. The Action Plan also identifies nonprofit partnerships the County will use to address housing needs in the community with the HUD allocation of \$471,777.46 in HOME funds for program year 2024.

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

This Consolidated Plan contains a detailed Needs Assessment that relies on data from the U.S. Census, the 2013-2017 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Cherokee County.

Based on the needs assessment data and public input, the County has identified the following five priority needs, which will guide local allocations of CDBG and HOME funds within the County over the five-year Consolidated Plan period.

1. Affordable Housing and Rehabilitation of Existing Housing
2. Public Improvements and Infrastructure
3. Public Services

4. Program Administration

3. Evaluation of past performance

Each year, Cherokee County reports its progress in meeting the County's five-year and annual goals by preparing a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days after the County's program year concludes. Copies of recent CAPERs are available for review at the County's CDBG Program Office or online at www.cherokeega.com/CDBG/documents. The County's Program Year 2023 CAPER, the most recent report available, highlights the following achievements:

Public Services:

- Cherokee Child Advocacy Center expended \$28,987 in CDBG funds for staff support for a bi-lingual therapist/counselor;
- MUST Ministries expended \$21,450 for supportive housing case managers;
- Next Step Ministries expended \$21,450 for a staff support nurse; and
- Children's Haven expended \$8,788.37 for staff support for their Chin-Up Program.

Public Facilities:

- Goshen Valley Boys Ranch, Children's Haven, Cherokee Child Advocacy Center, Cherokee County Senior Services, and Cherokee Recreation & Parks all implemented public facilities projects using CDBG funding.
- These facilities improvements will better serve the County's low- and moderate-income population and senior citizens.

Affordable Housing:

- Habitat for Humanity's Home Repair Program had 8 home repair projects for seniors underway at the close of the 2023 program year.

Staff transitions, both within the County and within some subrecipient organizations, have contributed to delays in implementing some activities, particularly those funded with HOME dollars. HOME was a new program for the County at that point in time and internal infrastructure and community partnerships were being configured to support it. Despite these challenges and delays, the County believes it remains on target to complete its stated goals and outcome.

4. Summary of citizen participation process and consultation process

An important component of the research process for this Consolidated Plan involved gathering input regarding community development and affordable housing conditions, perceptions, and needs in Cherokee County. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, resident focus groups, stakeholder interviews, and a community-wide survey.

A variety of approaches were used to advertise the planning process and related participation opportunities to as broad an audience as possible. The County's existing CDBG website was updated with an announcement about the Consolidated Plan being

developed with links to the community survey and a flyer containing public meeting details. Stakeholders, subrecipient organizations, and others in the nonprofit community were provided flyers via email and were encouraged to share the information with their constituencies. The County also sent a notice to its employees encouraging them to complete the community survey. In all meeting advertisements, information for anyone needing special accommodations was provided, but none were requested.

Cherokee County will hold a 30-day public comment period and public hearings to receive input on the draft Consolidated Plan. Further information about the comment period, including any public comments received, will be included here in the final draft of this document

5. Summary of public comments

Comments or responses relevant to the 2024-2028 Consolidated Plan received during the Public Comment Period or at the Public Hearings will be summarized here.

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

Not applicable. All comments were accepted.

7. Summary

This Consolidated Plan will guide the allocation of Cherokee County's CDBG and HOME funding during the 2024-2028 planning period. Goals for the 2024-2028 period include improving housing access and quality; improving public facilities, infrastructure, and community amenities; providing public services; and planning and administration. These goals are intended to address high-priority needs identified through data analysis, community input, consultation with Cherokee County staff and partner agencies, and a review of relevant recently completed plans and studies. Cherokee County will rely on partnerships with local agencies and internal departments to achieve its Consolidated Plan goals and address priority needs.

THE PROCESS

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

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

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

Agency Role	Name	Department/Agency
Lead Agency	Cherokee County	CDBG Program Office/Community Services
CDBG Administrator	Cherokee County	CDBG Program Office/Community Services
HOME Administrator	Cherokee County	CDBG Program Office/Community Services
HOPWA Administrator		
HOPWA-C Administrator		

TABLE 1 – RESPONSIBLE AGENCIES

Narrative

The Cherokee County CDBG Program Office is the lead agency responsible for preparing the Consolidated Plan and for administration of Cherokee County's CDBG and HOME grant programs.

Consolidated Plan Public Contact Information

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PR-10 CONSULTATION – 91.100, 91.110, 91.200(B), 91.300(B), 91.215(I) AND 91.315(I)

1. Introduction

In early December, 2023, members of the planning team conducted one-on-one telephone interviews with stakeholders identified by County staff and representing a variety of viewpoints including housing, affordable housing, community development, planning and zoning, education, employment, homelessness, people with disabilities, and others.

Interview invitations were made by email and / or phone to a list of stakeholders compiled by the project team with input from staff from the County's CDBG Program Office. Nine people participated in an interview, and many other invitees participated in other manners, such as by attending a public meeting, hosting a focus group, or taking the community survey.

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

In developing this Consolidated Plan, the planning team consulted with the Canton Housing Authority and various health service agencies. Planning team members worked with Canton Housing Authority to coordinate a focus group of CHA residents to share input on housing and community development needs. The focus group was attended by CHA's executive director and other CHA staff. Incorporating the insights and perceptions of those who operate and live in public housing was instrumental in understanding housing needs in the county.

Additionally, County staff remains connected to the housing and services forum through the monthly forum meetings that are coordinated by the non-profit agency, Cherokee FOCUS. The sharing of available services and resources has provided insight into unmet needs in the community. Housing providers, mental health, and public health agencies, as well as private health agencies, human services agencies, and representatives from Chattahoochee Tech and the Cherokee Ministerial Association attend this monthly forum. During the grant application cycle nonprofit agencies are invited to attend public meetings provided through grant workshops and are encouraged to discuss ideas and methods that would augment services provided to persons in Cherokee County. Oftentimes, a chance to introduce service providers develops into a partnership with greater positive impact to the community.

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

Cherokee County is part of the Balance of State Continuum of Care, which is managed by the Georgia Department of Community Affairs. The County has assisted in the CoC's Point in Time Count in the past and will continue to assist with coordination of the count where possible. As a keystone in the provision of services to people experiencing homelessness in Cherokee County and a CDBG subrecipient, MUST Ministries creates an important linkage between Cherokee County and the Balance of State CoC. The County has limited bed space for emergency shelter and no available beds for overnight shelter, so as a result, other agencies meeting these

needs have periodically sought Certifications of Consistency with the County's Consolidated Plan. In the past, these Certificates of Consistency with the County's Consolidated Plan have been provided for Permanent Supportive Housing, Rapid Rehousing and for Hotel/Motel shelter for an increasing number of agencies. Additional coordination with homeless service providers and members of the CoC includes the County's ongoing support of the Career Pathways job training program provided by Goodwill of North Georgia. Goodwill partners with Chattahoochee Tech, and they also provide services to help clients remain and be successful in their new jobs.

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

The County does not receive ESG funds. Cherokee County is part of the Balance of State Continuum of Care and local service providers seeking ESG funding to support operations or services in the county must apply to the Department of Community Affairs. MUST Ministries is the one of the few local organizations that regularly competes for this funding. Because the need for ESG-funded programs and services is growing in Cherokee County, the County supports MUST and other local service providers in seeking these funds from the state. Certificates of Consistency with the County's Consolidated Plan have been provided for Permanent Supportive Housing, Rapid Rehousing, and for Hotel/Motel shelter.

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

Agency/Group/ Organization Name	Agency/Group/ Organization Type	Section of Plan Addressed	Consultation Method
Canton Housing Authority	• Housing • PHA	• Housing Need Assessment • Public Housing Needs	Phone Interview/ Focus Group
Charlie Ferguson Community Center	• Services- Children • Services- Education • Neighborhood Organization	• Non-Homeless Special Needs • Non-housing Community Development Strategy • Anti-poverty Strategy	Public Meeting
Cherokee County Chamber of Commerce	• Business Leaders • Civic Leaders	• Non-housing Community Development Strategy • Anti-poverty Strategy	Phone Interview

Agency/Group/ Organization Name	Agency/Group/ Organization Type	Section of Plan Addressed	Consultation Method
Cherokee County Planning and Zoning	• Planning Organization • Other government - Local	• Housing Need Assessment • Market Analysis	Phone Interview
Cherokee County School District	• Services-Children • Services-Education • Other government - Local	• Non-housing Community Development Strategy • Anti-poverty Strategy	Phone Interview
Cherokee Family Violence Center	• Housing • Services-Victims of Domestic Violence • Services-Homeless	• Housing Need Assessment • Non-housing Community Development Strategy • Anti-Poverty Strategy	Phone Interview
Circle of Friends	• Services-Persons with Disabilities	• Non-Homeless Special Needs	Phone Interview
Kennesaw State University	• Services-Education • Services-Employment	• Non-housing Community Development Strategy • Anti-poverty Strategy	Phone Interview
MUST Ministries	• Continuum of Care • Services-Homeless • Services-Employment	• Homelessness Strategy • Market Analysis • Anti-poverty Strategy	Phone Interview/ Focus Group
Next Step Ministries	• Services-Persons with Disabilities	• Non-Homeless Special Needs	Phone Interview/ Focus Group

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

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

Efforts were made to consult as broad a group of community stakeholders in the County as possible. No agency types were excluded from participation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Balance of State CoC Plan	Georgia DCA	Goals within the strategic plan are achieved through the awards made to agencies that apply for Balance of State funds to help leverage CoC awards. The County can enhance efforts made by agencies that receive ESG funds to address homeless needs through support with CPD funding. It is through our partnerships with MUST Ministries that the County stays informed in considering grant awards to further the strategic goals to address housing, homeless needs, services to provide economic opportunity, and services to prevent homelessness.
2022 Cherokee County Homelessness Needs Assessment	Kennesaw State University A.L. Burruss Institute for Public Service and Research	Among the goals of this Consolidated Plan is the creation of additional and/or improved homeless facilities, to include low-barrier shelter capacity. This, along with other public service goals(including childcare and transportation assistance) are closely aligned with the findings and recommendations of the Homelessness Needs Assessment.

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

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

Cherokee County's CDBG and HOME programs work closely with the 6 participating cities, each of which maintains an intergovernmental agreement with the County governing its participation in the program. Each year in developing the Annual Action Plan, the County works closely with the cities to identify community development needs and consider potential projects for CDBG funding. At a minimum, these collaborative meetings occur annually. Additionally, the County participates in monthly Cherokee FOCUS collaborative meetings that focus on human services, health care services, and housing needs. The collaborative is a partnership of nonprofit organizations, government agencies, civic clubs, the faith based community, law enforcement, business, education, families and individuals.

PR-15 CITIZEN PARTICIPATION – 91.105, 91.115, 91.200(C) AND 91.300(C)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

An important component of the research process for this Consolidated Plan involved gathering input regarding community development and affordable housing conditions, perceptions, and needs in Cherokee County. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, resident focus groups, stakeholder interviews, and a community-wide survey.

PUBLIC MEETINGS

Two meetings open to the general public were held to inform residents about and gather information for the Consolidated Plan and Annual Action Plan. The meetings were offered in different regions within the county and consisted of a short presentation providing an overview of the Plans followed by an interactive discussion of neighborhood conditions, community resources, and fair housing in the county. To encourage participation, meeting flyers and advertisements promoted the meetings as family-friendly with refreshments and door prizes. Accommodations for people with disabilities and/or those needing language interpretation was advertised, however no accommodation or interpretation requests were received. The first of the meetings was attended by two residents and no one attended the second meeting. Dates, times, and locations of the two public meetings offered are shown below:

PUBLIC MEETING #1

Date:	Wednesday, December 6, 2023
Time:	6:00 PM
Address:	Business Center at The Bluffs 1130 Bluffs Parkway Canton, GA

PUBLIC MEETING #2

Date:	Thursday, December 7, 2023
Time:	6:00 PM
Address:	Community Center at Fire Station #19 100 Ridge Mill Court Acworth, GA

FOCUS GROUPS

In addition to the public meetings, four focus groups were held to collect input from groups of residents with specific backgrounds and unique perspectives on community development and affordable housing needs. As with the public meetings, these groups typically began with a brief explanation of the Consolidated Plan and Annual Action Plan. The focus group leader then facilitated a discussion of affordable housing needs, neighborhood conditions, and community resources in the county. In most cases, the project team worked with local agencies and organizations to host and promote the focus groups to their respective members or clients, resulting in a total of 36 participants. A list of the focus groups with their sponsoring organizations is provided below.

- **Focus Group #1: Senior Citizens**
Sponsor: Cherokee County Senior Services
- **Focus Group #2: People Experiencing Homelessness**
Sponsor: MUST Ministries
- **Focus Group #3: Public Housing Residents**
Sponsor: Canton Housing Authority
- **Focus Group #4: People with Disabilities**
Sponsor: Next Step Ministries

STAKEHOLDER INTERVIEWS

In early December, 2023, members of the planning team conducted one-on-one telephone interviews with stakeholders identified by the local government staff and representing a variety of viewpoints including housing, affordable housing, community development, planning and zoning, education, employment, homelessness, people with disabilities, and others.

Interview invitations were made by email and / or phone to a list of stakeholders compiled by the project team with input from staff from the County's CDBG Program Office. Nine people participated in an interview, and many other invitees participated in other manners, such as by attending a public meeting, hosting a focus group, or taking the community survey. Organizations from which one or more representatives participated in the development of this Consolidated Plan include:

- Canton Housing Authority
- Charlie Ferguson Community Center
- Cherokee County Chamber of Commerce
- Cherokee County Planning and Zoning
- Cherokee County School District
- Cherokee Family Violence Center
- Circle of Friends
- Kennesaw State University
- MUST Ministries
- Next Step Ministries

COMMUNITY SURVEY

The fourth method for obtaining community input was a 22-question survey available to the general public, including people living or working in Cherokee County, and other stakeholders. The survey was available online and in hard copy. Paper copies were provided to seniors by Cherokee County Senior Services and the online version was advertised through an email link and a QR code printed on flyers and other promotional materials associated with the Consolidated Plan project. A total of 160 survey responses were received.

PUBLIC COMMENT PERIOD AND HEARING

Cherokee County will hold a 30-day public comment period and public hearings to receive input on the draft Consolidated Plan and Annual Action Plan. Further information about the comment period, including any public comments received, will be included here in the final draft of this document.

PUBLICITY FOR COMMUNITY ENGAGEMENT ACTIVITIES

A variety of approaches were used to advertise the planning process and related participation opportunities to as broad an audience as possible. The County's existing CDBG website was updated with an announcement about the Consolidated Plan being developed with links to the community survey and a flyer containing public meeting details. Stakeholders, subrecipient organizations, and others in the nonprofit community were provided flyers via email and were encouraged to share the information with their constituencies. The County also sent a notice to its employees encouraging them to complete the community survey. In all meeting advertisements, information for anyone needing special accommodations was provided, but none were requested.



CITIZEN PARTICIPATION OUTREACH

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	Social Media posts and email distribution of meeting flyer	N/A	N/A	www.cherokeega.com/CDBG/five-year-consolidated-plan
2	Public Meetings	Non-targeted/broad community	Wednesday, December 6, 2023 6:00 PM Attendees: 2 Thursday, December 7, 2023 6:00 PM Attendees: 0	Summary of public meeting input is provided in the Grantee Unique Appendices	All comments and questions were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted	URL (If applicable)
3	Focus Groups		Focus Group #1: Senior Citizens Sponsor: Cherokee County Senior Services Participants: 11 Focus Group #2: People Experiencing Homelessness Sponsor: MUST Ministries Participants: 10 Focus Group #3: Public Housing Residents Sponsor: Canton Housing Authority Participants: 7 Focus Group #4: People with Disabilities Sponsor: Next Step Ministries Participants: 8	Summary of focus group input is provided in the Grantee Unique Appendices	All comments and questions were accepted.	N/A
4	Newspaper Ad	TBD				
5	Public Hearing	TBD				

TABLE 4 – CITIZEN PARTICIPATION OUTREACH

NEEDS ASSESSMENT

NA-05 OVERVIEW

Needs Assessment Overview

To inform the development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Cherokee County. It relies on data from the U.S. Census, the 2013-2017 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Cherokee County.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

According to the estimates of the 2013-2017 5-Year American Community Survey, Cherokee County experienced significant growth in population increasing by 33% to total 268,567 residents since 2009. The number of households also expanded, but at a slower rate of 16% amounting to 43,867 total households. Similar to the growth rate of households, the median household income in the county saw an increase of 14% during the same period, rising from \$66,248 in 2009 to \$75,477 in 2020. This increase in the median household income of Cherokee County outpaced the 7% growth rate of the Atlanta-Sandy Springs-Roswell Metropolitan Statistical Area and the state of Georgia and maintains a higher median household income compared to both region and state (\$54,774 and \$61,836, respectively).

Table 6 segments households in Cherokee County based on income levels and household types that include small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. Among the total households, 26,605 fall within the very low to moderate income range (under 80% of HUD Adjusted Median Family Income (HAMFI) constituting about one-third (32%) of all households in the Cherokee County. Although small family households comprise the largest portion (38%) of all households with low or moderate incomes, the share of low to moderate income households within their own subgroup is the smallest (24%) compared to other household types listed in Table 6. The shares of households earning low to moderate incomes are disproportionately larger for households with at least one person aged 75 or older (58%) when compared to the overall share of low to

moderate income households. Large Family households represent the smallest subgroup and comprise just 9% of all low or moderate-income households.

For many low- and moderate-income households in Cherokee County, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 7 through 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

1. Cost burden: A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. Overcrowding: A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
3. Lack of complete kitchen facilities: A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
4. Lack of complete plumbing facilities: A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Table 7 indicates a total of 18,287 households or 22% of all households in Cherokee County experience one of the listed housing problems. Data for households experiencing severe housing problems provided in Table 8 show 9,649 households, or 12% of all households, experience one or more severe housing problems listed.

Overall, the most common housing problem in Cherokee County is housing cost burden regardless of tenure type. More than half (55%) of all households with incomes under 80% HAMFI in the county experience cost burdens. Severe cost burdens affect 5,117 owners and 3,178 renters, nearly half (49%) of all cost burdened households in Cherokee County. For the lowest income households (those with incomes under 30% HAMFI), severe cost burdens are most common, affecting 56% of all households at that income level.

While the primary housing issue facing low- and moderate-income residents are related to affordability, there are other housing needs in the county. Although significantly less common in comparison to households with cost burdens, a total of 2,102 households or 3% of all households in Cherokee County experience substandard housing, overcrowding, or have no income.

The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	201,602	26	33%
Households	71,978	39	16%
Median Income	\$66,248.00	\$75,477.00	14%

TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

NUMBER OF HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,100	7,415	12,090	7,799	48,980
Small Family Households	2,398	2,494	5,114	3,254	28,850
Large Family Households	690	697	1,009	944	4,813
Household contains at least one person 62-74 years of age	1,551	1,955	3,162	2,014	9,994
Household contains at least one person age 75 or older	1,101	1,129	1,588	563	2,188
Households with one or more children 6 years old or younger	1,572	1,040	2,238	1,098	7,769

TABLE 6 - TOTAL HOUSEHOLDS TABLE

Data Source: 2013-2017 CHAS

HOUSING NEEDS SUMMARY TABLES

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	35	190	50	0	275	30	15	25	0	70
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	10	0	15	110	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	255	170	44	150	619	100	39	65	75	279
Housing cost burden greater than 50% of income (and none of the above problems)	1,579	1,339	220	40	3,178	2,429	1,510	889	289	5,117
Housing cost burden greater than 30% of income (and	258	1,059	1,994	494	3,805	472	649	2,333	1,380	4,834

none of the above problems)										
Zero/negative Income (and none of the above problems)	324	0	0	0	324	425	0	0	0	425

TABLE 7 – HOUSING PROBLEMS TABLE

Data Source: 2013-2017 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,949	1,704	309	205	4,167	2,559	1,570	989	364	5,482
Having none of four housing problems	724	1,619	3,934	1,894	8,171	1,102	2,525	6,850	5,343	15,820
Household has negative income, but none of the other housing problems	324	0	0	0	324	425	0	0	0	425

TABLE 8 – HOUSING PROBLEMS 2

Data Source: 2013-2017 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,047	883	1,184	3,114	782	962	1,394	3,138
Large Related	404	313	129	846	205	198	315	718
Elderly	427	493	363	1,283	1,385	752	1,122	3,259
Other	348	980	578	1,906	634	279	399	1,312
Total need by income	2,226	2,669	2,254	7,149	3,006	2,191	3,230	8,427

TABLE 9 – COST BURDEN > 30%

Data Source: 2013-2017 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	888	549	55	1,492	694	664	420	1,778
Large Related	309	108	0	417	190	48	70	308
Elderly	353	280	75	708	1,063	533	334	1,930
Other	319	515	105	939	579	260	75	914
Total need by income	1,869	1,452	235	3,556	2,526	1,505	899	4,930

TABLE 10 – COST BURDEN > 50%

Data Source: 2013-2017 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total

NUMBER OF HOUSEHOLDS										
Single family households	340	180	44	165	729	100	14	70	45	229
Multiple, unrelated family households	0	0	0	0	0	0	25	10	30	65
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	340	180	44	165	729	100	39	80	75	294

TABLE 11 – CROWDING INFORMATION – 1/2

Data Source: 2013-2017 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	--	--	--	--	--	--	--	--

TABLE 12 – CROWDING INFORMATION – 2/2

Note: Source: 2013-2017 CHAS

Describe the number and type of single person households in need of housing assistance.

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other, non-family” category of Tables 9, 10, and 11. This category includes multi-person households whose members are unrelated (e.g., roommates, un-married partners, etc.). There are an estimated 3,218 single-person or multi-person unrelated households with low or moderate incomes who spend more than 30% of their income on housing. Single-person or multi-person unrelated households comprise more than one-fifth (21%) of all households experiencing cost burdens in Cherokee County. Renters comprise 59% of this subgroup while the remaining 41% are owners.

Among renters, single person households with low incomes (>30-50% HAMFI) are more likely to experience cost burdens (51%) compared to single person households with very low incomes (18%) and moderate incomes (30%). Single person, homeowner households with cost burdens exhibit the opposite pattern across the three income levels with low-income households (21%) least likely to experience cost burdens compared to very low-(48%) or moderate-income (30%) homeowners.

The number of single-person, non-family households with housing costs that exceed 50% of monthly income in Cherokee County is less than those with lesser cost burdens. The renter to owner ratio of households experiencing severe cost burdens is more evenly

distributed with renters comprising a slight majority 51% of severely cost burdened households. Owners with very low incomes comprise 63% of all low-income, owner households and are disproportionately affected compared to other homeowner households. The proportion of single person households with severe cost burdens is the smallest among renter households with moderate income (11%) and owner households with moderate income (8%).

There are no single-person, non-family households on record experiencing problems with overcrowding in Cherokee County.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data gathered from the 2013-2017 ACS estimates 23,162 persons with disabilities residing in Cherokee County, approximately 10% of the county's total population. There is no data available that shows housing needs of households with disabled persons, however, patterns found among CHAS data on household income and housing problems can be used to assume disproportionate needs for housing assistance among the disabled population. Assuming larger shares of low- to moderate-income households experiencing more than one housing problem applies to residents with disabilities, poverty status data could indicate if persons with disabilities have a greater risk of experiencing housing problems. Compared to the overall 10% disability rate of the county, the 2013-2017 ACS estimates only a slightly larger proportion (11%) of residents living with disabilities who fall below the poverty level. The similar proportions and relatively even distribution of households experiencing problems across very low to moderate income levels does not indicate disproportionate impact at the statistical level for individuals with disabilities. However, persons with disabilities often face greater difficulty finding appropriate housing, given the scarcity of housing that is both affordable and accessible to people with disabilities. Two-thirds of community survey respondents identified "housing for people with disabilities" as a medium- to high-level need for Cherokee County, and 32% thought that a lack of disability friendly housing options constituted a barrier to fair housing.

The Cherokee Family Violence Center (CFVC) is a domestic violence service provider in Cherokee County with a mission to enhance the safety of those impacted by intimate partner violence through services that empower victims while advocating for a community standard of zero tolerance for violence in the home. Services include emergency shelter and transitional housing for survivors of domestic violence. According to the 2022 Annual Report, CFVC provided emergency shelter for 112 women and children amounting to 3,743 bed nights. In addition, CFVC's transitional housing program housed 302 women and children amounting to 65,663 bed nights in 2022 and provided 16 families with access to Housing Choice Vouchers.

Data collected by the Georgia Criminal Justice Coordinating Council and published by the Georgia Coalition Against Domestic Violence reported 7,214 survivors of domestic violence and their children were provided shelter services amounting to 373,591 bed nights throughout the state in 2019. The Georgia Commission on Family Violence reported 7,530 survivors and their children were turned away from domestic violence shelters due to a lack of bed space during the same period. In 2022, the number of survivors and their children who were turned away from domestic violence shelters due to a lack of bed space more than tripled over a 3-year span as reported by the Georgia Commission on Family Violence in their 2022 Annual Report. The available data

indicates the growing need for housing programs dedicated to serving domestic violence survivors who are often unable secure permanent housing because of the scarcity of affordable housing units and long waiting lists for subsidized housing. Surveys conducted also show that 70% respondents felt there was a medium- to high-level of need for more domestic violence services in Cherokee County.

What are the most common housing problems?

CHAS data indicates the most common housing problems in Cherokee County regardless of tenure type are unaffordable housing costs. One-fifth (20%) of all households in Cherokee County experience housing cost burdens of which 87% are very low- to moderate-income households. Low- to moderate-income households comprise nearly all households experiencing severe housing cost burdens (96%). Over half (56%) of all households with incomes under 30% HAMFI experience severe cost burdens. Very low-income owner households are disproportionately impacted by severe housing cost burdens comprising 47% of all severely cost burdened, owner households and 29% of all severely cost burdened, households regardless of tenure type. Although the most common housing problems are related to affordability, other problems like substandard housing, overcrowding, and lack of income are experienced by approximately 3% of all households in Cherokee County.

In addition to CHAS data on housing cost burdens, homelessness data can also be used to infer housing affordability problems. Data published by the Georgia Department of Community Affairs Statewide Point in Time Count for Homeless Report for 2022 identified 243 people experiencing homelessness in Cherokee County, fifth most among all counties in Georgia.

Are any populations/household types more affected than others by these problems?

According to Table 7 and 8, renters are more likely to be affected by housing problems compared to homeowners. Table 7 shows both renter and owner households earning less than 50% of the area median income comprise 58% of all households under 100% HAMFI experiencing one of the listed housing problems.

Regardless of tenure type, households earning less than 30% HAMFI are more likely than other income subgroups to be burdened by housing costs that exceed 30% of their income. Among severely cost burdened renters and owners, households with moderate incomes (>50%-80% HAMFI) are the most likely group to experience severe cost burdens.

One-third (33%) of all renter households with incomes up to 100% HAMFI in Cherokee County experience one or more severe housing problems compared to 25% of owner households. Table 8 also indicates renters with income less than 30% HAMFI comprise almost half (47%) of all households experiencing one or more severe housing problems. The proportion balloons to 88% when including the number of renter households with incomes under 50% HAMFI.

Renter households (72%) are also significantly more likely to experience overcrowding compared to owner households (28%). Similar proportions are observed among renters residing in substandard housing with a significantly higher rate of 80% in comparison to owners living in substandard housing conditions at 20%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the 2013-2017 ACS data, 9% of residents in Cherokee County are living at or below poverty level. The majority of the population living at or below poverty level are between the ages of 18 and 64, female, white, and employed. Proportionately, children under the age of 18 (12%), Hispanic (26%), unemployed (22%) residents who have not graduated high school (21%) are more likely to live at or below poverty level. Nearly one-third of all families with a female householder with children and no spouse are below poverty level, significantly higher than the proportion of married couple families below poverty (6%).

Low wages, rising rental costs, and the scarcity of affordable housing for low- and extremely low-income households place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk and those who have experienced homelessness and are receiving rapid re-housing assistance often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training. The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of standard housing that is affordable to households at or below 50% AMI.

For formerly homeless families and individuals nearing the termination of assistance, the top needs are for increased, sustainable income (earned and unearned); access to Social Security disability and other mainstream benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; access to transitional and supportive housing programs; and ongoing case management and supportive services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Georgia Department of Community Affairs is responsible for conducting Point-In-Time counts in Cherokee County and define populations at-risk for homelessness using the criteria below:

- The individual or family has income below 30 percent of median income for the geographic area (see income documentation form); AND
- Lacks sufficient resources to attain housing stability. [e.g., family, friends, faith-based or other social networks immediately available] to prevent them from moving to an emergency shelter or another place described in category 1 of the homeless definition
- Has moved frequently because of economic reasons □ Is living in the home of another because of economic hardship
- Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application

- Lives in a hotel or motel; "and the cost of the hotel or motel is not paid for by federal, state, or local government programs for low-income individuals or by charitable organizations"
- Lives in severely overcrowded housing; (in a single-room occupancy or efficiency apartment unit in which more than two persons, on average, reside or another type of housing in which there reside more than 1.5 persons per room, as defined by the U.S. Census Bureau.)
- Is exiting a publicly funded institution; or system of care, (such as a health-care facility, mental health facility, foster care or other youth facility, or correction program or institution)
- Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to needs at that income level as a whole to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

2017 income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$24,600 for a family of four;
- Low income – 30 to 50% AMI or \$24,601 to \$34,850 for a family of four;
- Moderate income – 50 to 80% AMI or \$34,851 to \$55,750 for a family of four; and
- Middle income – 80 to 100% AMI or \$55,751 to \$69,700 for a family of four.

0%-30% OF AREA MEDIAN INCOME

Nearly three-quarters (74%) of the 7,069 very low-income households in Cherokee County experience one or more housing problems. White households make up a significant majority (75%) of all households experiencing one or more housing problems. Hispanic households are the second largest group and account for 13% of very low-income households with housing problems. Black/African American households comprise 8% of very low-income households with one or more housing problems with Asian households accounting for just 2% of the very low-income group. All non-white groups in this income category of households experiencing housing problems exceed the designated threshold to indicate disproportionately greater needs with rates of 100% (Asian), 88% (Hispanic) and 87% (Black/African American).

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,238	1,082	749
White	3,949	992	680
Black / African American	414	15	45
Asian	110	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	685	70	20

TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% OF AREA MEDIAN INCOME

Among the 7,422 low-income (30-50% AMI) households in Cherokee County, approximately two-thirds (67%) of households experience one or more housing problems. White households represent 69% of low-income households with housing problems. Hispanic households comprise 14% of low-income households with one or more housing problems. Black/African American households represent the third largest group comprising 10% of all low-income households with one or more housing problems. Asian households account for 3% of low-income households with one or more housing problems. Similar to the very-low income group, all non-white household groups, Black/African American (96%), Hispanic (89%), and Asian (89%), in the low-

income category experience housing problems at rates that exceed the threshold of the income subgroup to meet HUD's definition of a disproportionately greater need.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,988	2,434	0
White	3,438	2,314	0
Black / African American	520	24	0
Asian	170	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	704	85	0

TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% OF AREA MEDIAN INCOME

Among moderate-income households (50-80% AMI) in Cherokee County, 47% face one or more housing problems. White households represent the largest group, accounting for 78% of moderate-income households facing housing problems. Hispanic households constitute 12% of all moderate-income households experiencing one or more housing problems. Black/African American households account for 6%, while Asian households comprise 2% of those experiencing housing problems in the moderate-income category. American Indian/Alaska Native subgroups comprise less than 1% of moderate-income households with housing problems, however, they are the only non-white household group in this income category without disproportionately greater need. Asian (100%), Black/African American (62%) and Hispanic (57%) subgroups exceed the rate of the jurisdiction as a whole and the threshold to indicate disproportionately greater needs.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,637	6,463	0
White	4,407	5,623	0
Black / African American	355	220	0
Asian	100	0	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	699	535	0

TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% OF AREA MEDIAN INCOME

Approximately 31% of the 7,800 middle-income households in the jurisdiction as a whole face one or more housing problems. Similar to the racial and ethnic composition patterns of lower income groups, more than three-quarters (76%) of the middle-income households in Cherokee County with one or more housing problems are represented by white households. Hispanic households constitute 12% of middle-income households with problems. Black/African American households account for 8% of all middle-income households with problems, while Asian households make up 2%. Unlike other income subgroups, only Hispanic (52%) and Black/African American (41%) households experience housing problems at rates that exceed the jurisdiction as a whole.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,444	5,356	0
White	1,849	4,606	0
Black / African American	185	264	0

Asian	50	125	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	290	265	0

TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Overall, the racial and ethnic distribution of households experiencing housing problems remain consistent across most income groups in Cherokee County with white households representing a significant majority and Hispanic households representing the second largest household group. Black/African American households consistently represent the third largest group and Asian households have a small presence across all income levels. Nearly all non-white household groups exhibit disproportionately greater need across all income levels. Rates for Hispanic and Black/African American households exceed the threshold in all four income levels while the rates for Asian households experiencing problems are below the threshold among only middle-income households. The consistently high rates emphasize a persistent and disproportionate need for housing resources among most non-white communities in Cherokee County.

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole to identify any disproportionately greater needs. Like the preceding analysis, this section uses HUD's definition of disproportionately greater need, which occurs when one racial or ethnic group at a given income level experiences housing problems at a rate that is at least 10 percentage points greater than the income level as a whole.

Tables 17 through 20 identify the number of households with one or more of the severe housing needs by householder race and ethnicity. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe crowding (more than 1.5 people per room); (3) lack of complete kitchen facilities; and (4) lack of complete plumbing facilities.

2017 income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$24,600 for a family of four;
- Low income – 30 to 50% AMI or \$24,601 to \$34,850 for a family of four;
- Moderate income – 50 to 80% AMI or \$34,851 to \$55,750 for a family of four; and
- Middle income – 80 to 100% AMI or \$55,751 to \$69,700 for a family of four.

0%-30% OF AREA MEDIAN INCOME

Nearly two-thirds (64%) of the 7,083 low-income households in Cherokee County experience severe housing problems. White households, as the majority, represent the largest racial or ethnic group, accounting for 74% of low-income households with severe housing problems. Hispanic households comprise the second-largest racial group, representing 14% of low-income households experiencing one or more severe housing problems. Black/African American households represent 8% of all low-income households with severe housing problems and Asian households comprise just 2% of households in this income category. All three racial and ethnic minority groups experience severe housing problems at similar rates that indicate disproportionately greater need.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,508	1,826	749
White	3,322	1,632	680
Black / African American	380	49	45
Asian	90	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	634	125	20

TABLE 17 – SEVERE HOUSING PROBLEMS 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% OF AREA MEDIAN INCOME

Out of a total of 7,418 low-income households in Cherokee County facing, 44% experience one or more severe housing problems. White households represent a

significant portion, constituting nearly two-thirds (65%) of households with one or more severe housing problems in this income category. Hispanic households, as the second-largest racial or ethnic group in this income category, comprise 15% of all very low-income households facing severe housing problems. Black/African American and Asian households make up 13% and 3%, respectively, of all households with low income and severe housing problems. All non-white household groups in the low-income subgroup experience severe housing problems at rates that exceed the threshold for disproportionately greater need.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,274	4,144	0
White	2,115	3,624	0
Black / African American	440	104	0
Asian	105	85	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	500	294	0

TABLE 18 – SEVERE HOUSING PROBLEMS 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% OF AREA MEDIAN INCOME

Approximately 11% of the 12,082 moderate-income households in Cherokee County experience severe housing problems. Moderate-income, white households experiencing one or more severe housing problems represent more than three-quarters (76%) of this income group. As the second-largest racial group in this income category, Hispanic households account for 10% of moderate-income households with severe housing problems. Black/African American households comprise the third-largest group representing 7% of households experiencing severe housing problems. Asian and American Indian/Alaska Native households experiencing severe housing problems comprise the smallest groups (3% and 1%, respectively) of this moderate-income group; however, the two smallest groups are the only racial or ethnic group with disproportionately greater needs among moderate-income households with severe housing problems.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,298	10,784	0
White	983	9,039	0
Black / African American	95	470	0
Asian	40	60	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	135	1,104	0

TABLE 19 – SEVERE HOUSING PROBLEMS 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% OF AREA MEDIAN INCOME

Among the middle-income household population in Cherokee County, only 7% experience severe housing problems. The racial and ethnic distribution of households with one or more severe housing problems in the middle-income level departs from the composition of other income subgroups with white households comprising a smaller majority of 58%. Hispanic households represent nearly one-third 29% of middle-income households with one or more severe housing problems in the category. All other income levels, Asian households are the third largest middle-income group experiencing severe housing problems at 9% and Black/African American households comprise the smallest group accounting for just 4% of the subgroup. Although the racial and ethnic composition of middle-income households with severe housing problems differs from other income subgroups, Asian and Hispanic households consistently demonstrate a disproportionately greater need, even within this specific income subgroup.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	569	7,237	0
White	329	6,122	0
Black / African American	25	429	0
Asian	50	125	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	165	390	0

TABLE 20 – SEVERE HOUSING PROBLEMS 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The shares of each racial or ethnic household subgroup experiencing severe housing problems remain consistent across all income levels except among middle income households. As expected, the overall rate of households experiencing severe housing problems decreases as income levels increase; however, Asian and Hispanic households consistently experience disproportionately greater needs across nearly all income categories. Asian households experience severe housing problems significantly at higher rates in all four income subgroups while Hispanic households demonstrate disproportionately greater need in three out of four income categories. Black/African American households earning less than 50% AMI experience high rates of severe housing problems demonstrating disproportionately greater need in two out of four income categories. Elevated rates of severe housing problems among non-white households across all income levels provide strong evidence of disproportionately greater need among these communities. These patterns of disparities underscore the importance of tailoring housing interventions to address the challenges of diverse racial and ethnic communities across all income levels.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, "no/negative income," identifies households without an income, for whom housing as a share of income was not calculated.

HOUSING COST BURDEN

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	62,451	11,030	9,111	754
White	54,785	8,909	6,712	680
Black / African American	3,459	614	910	45
Asian	670	175	285	0
American Indian, Alaska Native	60	0	10	0
Pacific Islander	0	0	0	0
Hispanic	2,889	1,204	970	20

TABLE 21 – GREATER NEED: HOUSING COST BURDENS AMI

Data Source: 2013-2017 CHAS

Discussion

Table 21 shows that 24% of all households in Cherokee County experience housing cost burdens. Approximately 43% of Hispanic households and 41% of Asian households experience cost burdens, despite making up only 11% and 2%, respectively, of all cost-burdened households in Cherokee County. Conversely, only 22% of all white households experience cost burdens, but comprise over three-quarters (78%) of all cost burdened households in the County. Hispanic households experience cost burdens at a slightly higher rate of 30%, but comprise a much smaller share (8%) of all cost burdened households. Shares of Asian and Pacific Islander households with cost burdens each comprise just 1% of all cost burdened households, but Pacific Islander households experience cost burdens at the second highest rate (47%) and is the only other group besides Black/African American households to exhibit a disproportionately greater need. Asian households earning incomes under 100% AMI consistently experience housing problems; the share of cost burdened Asian households is 18%. While 31% of American Indian/Alaska Native households are burdened by housing costs, these residents represent less than 1% of all cost burdened households in Cherokee County.

Among all households in Cherokee County, shares of households spending between 30% and 50% and more than 50% of their income on housing costs are the same at 13%. Shares of cost burdened and severely cost burdened households remain relatively consistent with overall shares across all racial and ethnic groups with a few exceptions. The shares of Black/African American, Asian, and Pacific Islander households that spend more than 50% of their income on housing is higher compared to the share of households in their respective groups spending between 30% and 50%. All American Indian/Alaska Native and Pacific Islander households that experience housing cost burdens spend between 30%-50% on housing costs.

NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION – 91.205(B)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The data presented in the previous sections consistently highlight a disproportionately greater need among most non-white groups across most income categories with Hispanic, Asian, and Black/African American households frequently experiencing higher rates of housing problems. The consistent and frequent occurrence of rates indicating disproportionately greater need provides strong evidence of the disparities across racial and ethnic identities.

If they have needs not identified above, what are those needs?

Input collected during the community engagement process identified housing affordability for low- and moderate-income households as the priority housing need in Cherokee County. Stakeholder interviewees noted some community members have felt discriminated against based on race often in the county's more desirable neighborhoods. Many Cherokee residents are further intimidated by the concept of affordable housing and often pushback against affordable workforce housing, particularly in more affluent subdivisions.

In addition to housing needs, survey respondents identified the following needs experienced by low- and moderate-income households in Cherokee County: access to affordable transportation options, affordable recreation programs, residential treatment options for mental health, improved road infrastructure, and access to parks and amenities.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The racial and ethnic distribution of the residential population in Cherokee County seems to align with population density rather than specific racial concentrations. While not displaying irregular residential patterns, Hispanic, Asian, and Black residents are located primarily in the cities of Canton and Woodstock and their surrounding areas. Conversely, less densely populated areas in the northern part of the county exhibit a noticeable absence of racial and ethnic minority groups. NA-35 Public Housing – 91.205(b)

Introduction

Publicly supported housing options for low-income residents living in Cherokee County are managed by the Georgia Department of Community Affairs and by the housing authorities of cities within the County. According to HUD's 2023 A Picture of Subsidized Housing data, Cherokee County has a total 145 public housing units, 462 tenant-based housing choice vouchers, and 67 project-based section 8 units for a total of 674 total units. These units' range in utilization from 63% to 100% occupied at the time of this report. APSH data also shows that 29 public housing households and 115 voucher households have an elderly person (over 62 years old), while 21 public housing households and 49 voucher households have a household member with at least one disability. When examining publicly supported households by race and ethnicity, Black households make up 41% of all public housing residents and 52% of all voucher holders, while White households make up 47% of public housing residents and 34% of all voucher holders. Hispanic households make up 10% of public housing residents and 12% of voucher holders, while Native American and Asian or Pacific Islander households make up 1% each of each category.

TABLE 22 – PUBLICLY SUPPORTED HOUSING CURRENTLY IN USE BY PROGRAM TYPE

	Program Type			
	Public Housing	Vouchers		
		Total	Project - based (Section 8)	Tenant - based (HCV)
# of units/vouchers in use	112	371	67	304

Data Source: APSH 2023 data

TABLE 23 – CHARACTERISTICS OF PUBLICLY SUPPORTED HOUSING RESIDENTS BY PROGRAM TYPE

Program Type				
	Public Housing	Vouchers		
		Total/ Average	Project - based (Section 8)	Tenant - based (HCV)
Average Annual Income	\$22,593	\$16,852	\$18,270	\$16,540
Average length of stay (months)	78	94	53	103
Average Household size	2.4	2.4	1	2.7
# Homeless at admission	N/a	N/a	N/a	N/a
# of Elderly Program Participants (>62)	29	115	66	49
# of Disabled Families	21	49	3	46
# of Families requesting accessibility features	N/a	N/a	N/a	N/a
# of HIV/AIDS program participants	N/a	N/a	N/a	N/a
# of DV victims	N/a	N/a	N/a	N/a

Data Source: APSH 2023 data

TABLE 24 – RACE/ETHNICITY OF PUBLICLY SUPPORTED HOUSING RESIDENTS BY PROGRAM TYPE

Program Type				
Race	Public Housing	Vouchers		
		Total Average	Project - based (Section 8)	Tenant - based (HCV)
% White	47%	34%	73%	25%
% Black/African American	41%	52%	9%	63%
% Asian/Pacific Islander	1%	1%	1%	1%
% American Indian/Alaska Native	1%	1%	1%	0%
% Hispanic/Latino	10%	12%	15%	11%

Data Source: 2023 APSH data

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to HUD's 2023 A Picture of Subsidized Housing data, approximately 49% public housing households, 29% of HCV households, and 49% of Project-Based Section 8 households have a person with a disability living in the household. Information on the demographics of residents on the waiting lists are not available; however, based on 2019 research conducted by the Joint Center for Housing Studies of Harvard University, needs for accessible units most often include entrance requirements (ground floor entry or wider entryways) and bathroom accommodations. Notably, Cherokee County does not maintain Section 202 or Section 811 units, or units designated for elderly or disabled residents. This means that, even though an unusually large share of subsidized housing residents are disabled, the units they occupy may not be disability accessible. Therefore, accessibility in subsidized units is the biggest need faced by residents waiting for disability-friendly units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders:

APSH data shows that the average months on a waiting list for a subsidized unit in Cherokee County ranges from 8 to 13 months, depending on the type of subsidy. Our Consolidated Plan community engagement efforts revealed that public housing residents and HCV holders are in immediate need of safe, affordable housing in good condition. For HCV holders, finding property owners that accept tenants on voucher assistance is a common challenge. Other needs of this population include general upward mobility opportunities, especially in regard to financial literacy and job training and employment assistance.

One additional notable aspect of tenant-based vouchers, or Housing Choice Vouchers, within the jurisdiction is that only 63% of all available Housing Choice Vouchers were within use at the time of this report, despite an 8 month wait list. This indicates that Cherokee County residents who qualify for Housing Choice Vouchers may be struggling to find landlords who are willing to accept vouchers, and that the County may need to initiate education or incentive programs to encourage landlords to accept vouchers.

How do these needs compare to the housing needs of the population at large?

The needs of public housing residents and voucher holders are different from those of the County's overall low- and moderate-income population primarily in that these residents are stably housed in housing they can afford. With this need met, residents can work on other needs that low- to moderate-income families typically face in addition to housing insecurity. NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section discusses the size and characteristics of the population experiencing homelessness in Cherokee County, which fall under the Georgia Balance of State Continuum of Care. Each year, the Continuum of Care directs a Point-in-Time (PIT) count of people experiencing homelessness throughout the region on one night in January; however, this count is conducted for the entirety of the Georgia Balance of State Continuum of Care and is not exclusive to Cherokee County.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The table below depicts homelessness as assessed by the 2023 Point-In-Time count for Georgia's Balance of State Continuum of Care, which includes but is not limited to Cherokee County and. According to this count there were 6,388 people experiencing homelessness in counties covered by the Balance of State CoC in 2023, a 9% increase from the previous year and a nearly 47% increase since January 2020, just before the COVID-19 pandemic. Of these, 621 were considered chronically homeless. HUD defines chronic homelessness in the following way:

- A homeless individual with a disability as defined in section 401(9) of the McKinney-Vento Assistance Act (42 U.S.C. 11360(9)), who:
 - Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
 - Has been homeless and living as described for at least 12 months* or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described, or
- An individual who has been residing in an institutional care facility for less, including jail, substance abuse or mental health treatment facility, hospital, or

other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility**; or

- A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

The count also identified 617 households with children under age 18 who were homeless, and 31 unaccompanied children under 18 who were homeless; 4,403 adult-only homeless households; 233 youth aged 18-24; 627 homeless survivors of domestic violence; and 284 homeless veterans. Data on average number of days people experienced homelessness was not available.

TABLE 26 – HOMELESSNESS BY SUBGROUP IN THE GEORGIA BALANCE OF STATE CONTINUUM OF CARE

Sub-Group	Number of people experiencing homelessness on a given night		
	Sheltered	Unsheltered	Total
Households with adults & children	500	117	617
Households with adults only	878	3,525	4,403
Households with children only	12	19	31
Unaccompanied children under 18	12	19	31
Unaccompanied youth aged 18-24	69	164	233
Veterans	59	225	284
Chronically homeless	201	420	621
Domestic violence survivors	518	109	627

Source: Georgia Balance of State CoC 2023 Point-In-Time Count¹

¹ https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_GA-501-2023_GA_2023.pdf

NATURE AND EXTENT OF HOMELESSNESS: (OPTIONAL)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2023 Point-in-Time Count for the Georgia Balance of State CoC counted 117 unsheltered households with children and 284 unsheltered veterans. 81% of people in family households were sheltered, in comparison to 21% of veterans. This indicates a greater need for veteran housing than for family housing, although a need exists for both.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2023 Point-in-Time Count for the Georgia Balance of State CoC provided data on homelessness by racial and ethnic group, as shown in the following table. Of the people found to be homeless in January of 2023, approximately 49.6% were white, 39.9% were Black, 6.8% were Hispanic or Latino, 0.4% were Asian or Pacific Islander, 0.4% were Native American, and 2.9% were of multiple or other races. This data may be compared to the overall racial and ethnic composition of the State of Georgia, which the U.S. Census Bureau reports as 50.8% white, 31.5% Black, 10.1% Hispanic or Latino, 4.4% Asian or Pacific Islander, 0.4% Native American, and 9.5% people of other or multiple races. In comparison to their population share for the state of Georgia, Black residents are somewhat disproportionately more likely to be homeless, while white and Native American residents are fairly proportionally likely and Hispanic, Asian or Pacific Islander, and residents of other races were somewhat disproportionately less likely to be homeless.

TABLE 27 – HOMELESSNESS BY RACE AND ETHNICITY IN THE GEORGIA BALANCE OF STATE CONTINUUM OF CARE

Race/Ethnicity:	# Sheltered	% Sheltered	# Unsheltered	% Unsheltered
White	953	28.0%	2,445	72.0%
Black	1,345	49.2%	1,391	50.8%
Hispanic/Latino	215	46.0%	252	54.0%
Asian/Pacific Islander	13	46.4%	15	53.6%
Native American	16	66.7%	8	33.3%
Other/Multiple Races	142	70.3%	60	29.7%
Total	2,684	39.2%	4,171	60.8%

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2023 Point-in-Time Count for the Georgia Balance of State CoC found 2,684 sheltered and 4,171 unsheltered homeless individuals as of January 2023, meaning that around 61% of all homeless individuals within the CoC are unsheltered. This indicates that bed counts and

supportive services within the Balance of State CoC are significantly insufficient to meet the needs of the population.

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

Introduction:

This section discusses the characteristics and needs of people in various subpopulation in Cherokee County who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly and frail elderly

According to 2018-2022 American Community Survey estimates, about 15% of Cherokee County's population is elderly (age 65 and over) and about 5.5% of the population is considered frail elderly (age 75 and over). About 29.1% of Cherokee County residents aged 65 and over and 45.9% of residents aged 75 and over have one or more disabilities (from ACS tables S0101 and S1810).

People with disabilities

An estimated 10.5% of Cherokee County residents had at least one disability as of 2022. This rate is slightly lower than the overall disability rates both for the state of Georgia (12.7%) and the United States (12.9%), but still comprises a significant population of 28,019 residents. People with disabilities may require specialized housing with accessibility modifications such as wheelchair ramps, visual rather than auditory fire alarms, and more.

People with HIV/AIDS and their families

According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 195 out of every 100,000 people in Cherokee County, or approximately 452 people, were living with HIV as of 2021. Additionally, 5 out of 100,000 people in the County are newly diagnosed with HIV every year for around 11 new diagnoses each year.

Persons with alcohol or drug addiction

The region of Georgia including Cherokee County had an estimated 4.1% rate of alcohol use disorder in the past year for individuals ages 12 and older, according to 2016-2018 data from the U.S. Substance Abuse & Mental Health Data Archive (SAMHDA)². In the past year, about 1.5% of the region's population is estimated to have used cocaine and 0.12% to have used heroin, per the 2016-2018 data. Accounting for 2022 population estimates, this equates to

² <https://datatools.samhsa.gov/saes/substate>

approximately 10,957 people with alcohol use disorder, 4,009 people using cocaine, and 321 people using heroin within Cherokee County.

Survivors of domestic violence

The National Coalition Against Domestic Violence estimates that about 37% of women and 30% of men in Georgia have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes, according to its 2020 report. Applying these figures to the Cherokee County populations results in an estimate that about 49,971 women and 39,656 men in the County have experienced or will experience domestic violence in their lifetime.

Additionally, the Georgia Commission on Family Violence reports data by county. The Commission's 2018-2021 trend report showed that Cherokee County is in the 25th percentile for per capita rates of family violence in the state, at anywhere from 621 to 1,392 incidents per 100,000. This means that between 2018 and 2021, Cherokee County experienced between 1,658 and 3,717 incidents of family violence.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is affordable, accessible, safe, and low-barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs,

people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholder noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters).

Specialized housing and services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model, which is recommended by HUD, emphasizes that supportive services should not be required for people to access housing.

Workforce development and employment services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and mental healthcare access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and combating stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Additionally, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Data for HIV/AIDS cases specific to the Atlanta-Sandy Springs-Roswell, GA MSA is unavailable. Because of this, it may be useful to examine county level data. According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 195 out of every 100,000 people in Cherokee County, or approximately 452 people, were living with HIV as of 2021. Additionally, 5 out of 100,000 people in the County are newly diagnosed with HIV every year for around 11 new diagnoses each year.

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

Describe the jurisdiction's need for Public Facilities:

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to rank the need for public facilities within the County as low, medium or high need, and the following public facilities were identified as the top three with the highest level of need: (1) **homeless centers**; (2) **public safety facilities**; and (3) **community centers**. All types of public facilities were ranked as medium- to high-need by more than two-thirds of respondents.

Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- More homeless facilities and services offered on the County level
- More park access in north Cherokee County
- Any residential mental health treatment centers within the County – none currently exist
- More residential group home options for adults with developmental disabilities

How were these needs determined?

These public facility needs were determined based on input from stakeholders gathered through research, interviews, focus groups, public meetings, and a community survey. Needs were also determined through a review of other local plans and studies. For a list of stakeholders and organizations that participated in this Consolidated Plan process, see Table 2.

Describe the jurisdiction's need for Public Improvements:

Community survey participants were asked to rank the need for public infrastructure improvements within the County as low, medium or high need, and the following improvements were identified as the top three with the highest level of need: (1) **street and road improvements**; (2) **high-speed internet access improvements**; and (3) **sidewalk improvements and expansion**. All types of public infrastructure improvements were ranked as medium- to high-need by more than two-thirds of respondents.

Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- Improved roads, sidewalks, and street lights
- Improved highway and bridge connectivity in north Clayton County
- Improved public transportation infrastructure

How were these needs determined?

These public improvement needs were determined based on input from stakeholders gathered through research, interviews, focus groups, public meetings, and a community survey. Needs were also determined through a review of other local plans and studies. For a list of stakeholders and organizations that participated in this Consolidated Plan process, consult Table 2.

Describe the jurisdiction's need for Public Services:

Community survey participants were asked to rank the need for public service improvements within the County as low, medium or high need, and the following improvements were identified as the top three with the highest level of need: (1) **physical and mental health services**; (2) **substance abuse and crime prevention services**; and (3) **senior services and programs**. All types of public infrastructure improvements were ranked as medium- to high-need by more than 80% of respondents.

Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- Improved disability services, especially for developmentally delayed adults
- Improved services for children with special needs
- Improved wraparound services for people experiencing homelessness
- Expanded public transportation routes and hours
- Reintegration services for people exiting prison or physical or mental health inpatient institutions
- Expanded food services, such as meals on wheels

How were these needs determined?

These public improvement needs were determined based on input from stakeholders gathered through research, interviews, focus groups, public meetings, and a community survey. Needs

were also determined through a review of other local plans and studies. For a list of stakeholders and organizations that participated in this Consolidated Plan process, consult Table 2.

HOUSING MARKET ANALYSIS

MA-05 OVERVIEW

Housing Market Analysis Overview:

Housing choices are limited by household income and wealth; however, a lack of affordable housing in an area may also create significant hardships for low- and moderate-income households. Households that spend more than 30% of income on housing are considered 'housing cost burdened' and may have difficulty affording other necessities, such as food, clothing, and childcare. Data examined in the following sections shows that there is a lack of rental and for-sale housing in the city that is affordable to residents with very low incomes, and a significant proportion of households are cost-burdened or severely cost-burdened by housing costs. Stakeholders and residents who participated in this planning process also noted a need for the development of new housing units affordable to residents with incomes below 50% AMI.

In addition to reviewing current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

Introduction

There are 101,159 housing units in the Cherokee County area, according to 2018-2022 Five-Year American Community Survey estimates. The largest share of units are single-family detached structures (80.7%), followed by large multi-family buildings of 20 or more units (5.5%), and single unit-attached structures (5.1%). About 4.5% are units in small multifamily buildings with 5-19 units) and 1.4% are in duplexes, triplexes, quadruplexes. Lastly, about 2.9% are units in mobile homes, boats, RVs, and vans.

More than half of occupied units in Cherokee County are owner-occupied (77.5%), and less than a quarter are renter-occupied (22.5%). More than half of all owned housing has at least four or more bedrooms (51.0%), and nearly another half have two or three bedrooms (48.5%). Rental units tend to be smaller: 66.8% of units are two or three-bedroom units, and 16.0% have

at least one bedroom. Only 14.9% of rental units have four or more bedrooms. Overall, the majority of both owned and rental units have at least two or three bedrooms.

ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	81,623	80.7%
1-unit, attached structure	5,158	5.1%
2-4 units	1,357	1.3%
5-19 units	4,511	4.5%
20 or more units	5,560	5.5%
Mobile Home, boat, RV, van, etc	2,950	2.9%
Total	101,159	100%

TABLE 25 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

Data Source: 2018-2022 ACS

UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	146	0.2%	494	2.3%
1 bedroom	288	0.4%	3503	16.0%
2 or 3 bedrooms	36,416	48.5%	14,619	66.8%
4 or more bedrooms	38,298	51.0%	3,259	14.9%
Total	75,148	100%	21,875	100%

TABLE 26 – UNIT SIZE BY TENURE

Data Source: 2018-2022 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The U.S. Housing and Urban Development Department (HUD) LIHTC database indicates that there are approximately 2,446 LIHTC units in the county and 625 remain set aside for low-income households.

The City of Canton Housing Authority (CHA) owns and operates 145 public housing units located across three sites: Jefferson Circle, Shipp Street, and Oakside Drive. CHA offers one, two, three, and four-bedroom units for rent. CHA does not administer the Housing Voucher Program³.

³ Canton Housing Authority. <https://cantonha.org/>

MUST Ministries, non-profit based in Georgia, provides a wide range of services including food, housing, & jobs⁴. Their housing programs include TBRA (Tenant-Based Rental Assistance) which provides direct assistance, including a rental subsidy that helps make a difference between what a renter can afford and the actual rent. Federal funds assist with rent, utility deposits/costs and security deposits. Hotel vouchers are also available to help those who qualify for temporary housing in a motel/hotel until a more permanent solution is established.

As of 2023, there is only one Project Based Housing Choice Voucher Program (PBV) Property in Cherokee County, Hearthstone Apartments located in Canton City⁵. This apartment complex provides rental units for women who are victims of domestic violence. The Cherokee Family Violence Center assists women with their transition. Overall, there are currently 1,108 vouchers (the number of units to be funded) available for new and existing housing construction projects that are being dispersed throughout all 149 Georgia counties served by the Georgia Department of Community Affairs (DCA), therefore, waiting lists are long and limited across the PBV program properties.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Several trends exist that, absent policies focused on preserving the county's affordable housing stock and developing diverse new housing options, indicate that Cherokee County will continue to experience a loss of affordable housing inventory. Trends include high levels of demand for housing due to population growth in the county; increasing home values and median rents over the past 5 years; a shortage in the supply of rental and homeowner housing units affordable to households with incomes below 50% HAMFI; and aging housing stock in need of rehabilitation. The Georgia Department of Community Affairs will continue to administer Housing Choice Vouchers and provide limited Public Housing units in Cherokee County.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2024-2028 Five-Year Consolidated Plan, one LIHTC property in Cherokee County, Whispering Trace Apartments, will age out of the 30-year affordability period. This property has a total of 77 units of which 40 are low-income units.

Does the availability of housing units meet the needs of the population?

Cost burden data shows that housing affordability needs are particularly severe for renters with incomes under 80% of HUD Area Median Family Income (HAMFI), and in particular for those with incomes under between 50-80% HAMFI. An estimated 7,149 renter households and 8,427 owner households with incomes below 80% HAMFI are housing cost burdened, spending more than 30% of income on housing, (see Table 9). Renters with incomes of 50% HAMFI and below make up approximately 31.4% of these cost-burdened renter households.

⁴ Must Ministries, Housing. <https://www.mustministries.org/housing>

⁵ Georgia Department of Community Affairs. Project Based Voucher Program. <https://www.dca.ga.gov/safe-affordable-housing/rental-housing-assistance/housing-choice-voucher-program-formerly-known-16>

On the ownership side, income and home value data indicate that starter home prices in Cherokee County are out of reach for many moderate- and middle- income households. Based on American Community Survey 5-Year Estimates for 2018-2022, the median home value in Cherokee County is \$358,400 up 62.8% from the 2017 ACS data median value of \$220,200. The median contract rent increased by 68.4% between the 2022 ACS and the 2017 ACS data releases. Based on the 2018-2022 ACS data, the median contract rent in Cherokee County is now an estimated \$1,580.

Affordability data in the Needs Assessment also shows affordability challenges, with cost burdens impacting households with incomes up to 80% HAMFI. Stakeholders interviewed during this planning process also described an increasingly tight housing market due to high demand for housing and insufficient new housing under development, noting the need to increase the supply of housing for both rental and homeownership units to support housing affordability in the county. In addition to the need to increase housing supply, stakeholders noted the need to assist property owners in making needed repairs to housing units to support housing affordability and quality. Many focus group and survey participants also noted they have experienced living in rental units in very poor conditions due to landlords and property managers not properly maintaining units and refusing to fix the problems their tenants have flagged for them. However, due to low incomes and the rising cost of rental units in better conditions, many tenants are forced to endure these living conditions due to having limited housing choices.

Describe the need for specific types of housing:

Data discussed in the Housing Need Assessment and in this section indicate a particular need for rental and for-sale housing that is affordable to low- and moderate-income households. Housing types that allow for increased affordability of both rental and homeownership units might include options such as larger housing units: multifamily missing middle housing, including duplexes, triplexes, quadruplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; or tiny homes. Rehabbing units that are aging or dilapidated or that have poor energy efficiency can also increase the number of high-quality affordable units. Survey respondents also emphasized a need for additional elderly or senior housing units, rehabilitation of affordable rental units, help for homeowners to make housing improvements, and construction of new affordable rental units. Focus group participants particularly noted the need for accessible and affordable units for people with disabilities. The accessibility of units is of high concern for many residents who do not have access to a personal vehicle and face transportation barriers from their workplace and homes.

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

Introduction

Data on housing costs and affordability in Cherokee County shows trends of increasing rents and home values, and a need for an increase in housing supply, particularly in units affordable to residents with incomes below 30 to 50% HAMFI. The median home value in the county was estimated at \$358,400 according to 2018-2022 ACS data, a 62.8% increase from the previous 5-year 2017 estimate of \$220,200 (see Table 33). The median rent price in Cherokee County was estimated at \$1,580, a 68.4% increase from the 2013-2017 estimate of \$938. This indicates the

cost of housing has continued to increase for both homeowners and renters within the last five years.

Stakeholders emphasized that the greatest affordable housing needs in the county include help for homeowners to make housing improvements, rehabilitation of existing units, energy efficiency improvements, and housing for seniors, families, and people with disabilities.

Housing affordability is often an especially acute issue for people who are homeless, people with disabilities, people living with HIV/AIDS, seniors, and people re-entering the community from long-term care facilities or other institutions.

COST OF HOUSING

	Base Year: 2000	2017	Most Recent Year: 2022	% Change
Median Home Value	139,900	220,200	358,400	156.2%
Median Contract Rent	740	938	1,580	113.5%

TABLE 27 – COST OF HOUSING

Data Source: 2000 Census (Base Year), 2018-2022 ACS (Most Recent Year)

The majority of rental units in Cherokee County charge between \$1,500 to \$1,999 per month (34.8%, See Table 34). Less than 2.2% of all units charge less than \$500 per month. Stakeholders emphasized that the greatest affordable housing needs in the county include finding affordable rental units that fit small and large families. Many focus group participants noted finding affordable units has become increasingly difficult due to the lack of housing and the rise of rents. Vulnerable populations such as low-income households have experienced lack of housing choice due to being priced out based on increasing rents and home sale prices. Participants also noted that the rental units they can afford tend to be in poor condition.

Rent Paid	Number	%
Less than \$500	449	2.2%
\$500-999	1,868	9.0%
\$1,000-1,499	6,944	33.3%
\$1,500-1,999	7,257	34.8%
\$2,000 or more	4312	20.7%
Total	20,830	100.0%

TABLE 28 - RENT PAID

Data Source: 2018-2022 ACS

HOUSING AFFORDABILITY

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,680	2,190
50% HAMFI	4,000	2,510
80% HAMFI	5,010	5,640
100% HAMFI	2,370	5,210
Total	15,060	15,550

TABLE 29 – HOUSING AFFORDABILITY

Data Source: 2018-2022 ACS

MONTHLY RENT

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1345	1375	1553	1890	2308
High HOME Rent	1141	1224	1472	1692	1868
Low HOME Rent	893	957	1148	1327	1481

TABLE 30 – MONTHLY RENT

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Table 35 estimates the number of units affordable to renters and owners in Cherokee County at a variety of income levels. This data can be compared to the number of households at each income level, as provided in Table 6 and Table 8 of the Needs Assessment.

According to CHAS estimates, there appears to be sufficient affordable housing units for most renter households of various income levels. For example, there are an estimated 3,680 households with incomes under 30% HAMFI and there are an estimated 3,680 affordable units available for this income level which covers all households. There is a slight gap between total renter households earning 100% HAMFI and the available affordable units for this income (2,375 renter households with only 2,370 affordable units).

However, there is a greater lack of affordable housing for owner households in comparison to data for renter households. While there are over 4,280 owner households with incomes under 30%, there are only 2,190 units affordable for their income level, meaning, there are twice as many households earning 30% HAMFI in the county than the units that are affordable for them. Similarly, there are 4,215 owner households earning 50% HAMFI or under but only 2,510 affordable units available. Further, there are 9,355 owner households earning 50% to 80% HAMFI and only 5,640 affordable units available. Finally, there are 6,765 owner households earning 80% to 100% HAMFI and only 5,210 affordable units. Overall, there is insufficient affordable housing for homeowners earning less than 30% HAMFI and less than 100% HAMFI in Cherokee County.

How is affordability of housing likely to change considering changes to home values and/or rents?

The median home value in Cherokee County has increased by 62.8% from the 2013-2017 ACS to the 2018-2022 ACS, and median rent increased by 68.4% thus both home values and rents have increased in recent years. Affordability has, in turn, decreased for both renters and owners. High demand for housing, development of new housing that has not kept up with high demand, need for rehab and repair of available housing, and a lack of rental and for-sale housing affordable to residents with incomes less than 30% HAMFI all indicate that housing affordability is likely to continue as a pressing issue in Cherokee County.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 36 shows HUD Fair Market Rents and HOME rents for Cherokee County. The county's median contract rent of \$1,580 (2018-2022 ACS) is 14.9% greater than the FMR and for one-bedroom units which is \$1,345. The estimated ACS median contract rent is also higher than the FMR for two-bedroom units. The current median contract rent is also higher than the High HOME Rent estimate of \$1,224 for a one-bedroom unit, as well as a 2-bedroom unit which is estimated at \$1,472.

As of the 2018-2022 ACS data, only 2.2% of rental units in Cherokee County have rents under \$500 and 34.8% of rental units have rents between \$1,500-\$1,999. Given that the FMR and HOME rents for one-bedroom units are \$1,375 and \$1,224, respectively, data for the total units priced at this amount falls within the \$1,000-\$1,499 range and therefore accounts for units that exceed the FMR and HOME rents. Based on the CHAS estimates of housing affordable units available at various income levels, households earning less than 30%-50% HAMFI do not have sufficient housing affordable for them. Note that this data does not reflect housing conditions, which are an important consideration. Substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit. Additionally, housing choice voucher holders may have difficulty finding units that will accept vouchers or difficulty qualifying for leases due to past evictions or credit history.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

Introduction

This section examines the condition of housing in Cherokee County, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in Cherokee County are more likely than owners to experience one or more of the selected housing conditions. About 47.8% of renter-occupied units and 16.9% of owner-occupied units have at least one of the conditions described above (see Table 37). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 16.9% of owner-occupied units in the county have one selected condition (12,732 units), and about 0.1% have two or more selected conditions (52 units). In contrast, 47.8% of renter-occupied units have one selected condition (10,461 units), and 2.4% have two or more selected conditions (529 units). These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

The age of housing reflects periods of development in Cherokee County. The area contains a significant supply of housing built prior to 1980. Over 17.1% of renter-occupied units and 10.1% of owner-occupied units were built in 1980 or earlier (see Table 38). Owner-occupied units are slightly more likely than rental units to have been built in 2000 or later (51.2% and 40.6%, respectively). While some older units may be well-maintained, the considerable share of housing built prior to 1980 among rental units indicates renter households are more likely to be in need of rehabilitation assistance.

Definitions

For the purpose of this Consolidated Plan, Cherokee County defines units in “standard condition” if they meet HUD Section 8 housing quality standards. A unit is defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.

CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,732	16.9%	10,461	47.8%
With two selected Conditions	52	0.1%	529	2.4%
With three selected Conditions	40	0.1%	0	0.0%

With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	62,324	82.9%	10,885	49.8%
Total	75,148	100.0%	21,875	100.0%

TABLE 31 - CONDITION OF UNITS

Data Source: 2018-2022 ACS

YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	38,510	51.2%	8,885	40.6%
1980-1999	28,439	37.8%	9,251	42.3%
1940-1979	7,381	9.8%	3,077	14.1%
Before 1939	818	1.1%	662	3.0%
Total	75,148	100.0%	21,875	100.0%

TABLE 32 – YEAR UNIT BUILT

Data Source: 2018-2022 ACS

RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,488	13%	3,950	20%
Housing Units build before 1980 with children present	12,328	19%	8,977	46%

TABLE 33 – RISK OF LEAD-BASED PAINT

Data Source: 2018-2022 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

VACANT UNITS

	Estimate	%
For rent	671	15.7%
Rented, not occupied	38	0.9%
For sale only	1,113	26.0%
Sold, not occupied	487	11.4%
For seasonal, recreational, or occasional use	400	9.3%

For migrant workers	-	0.0%
Other vacant	1,577	36.8%
Total	4,286	100.0%

TABLE 34 - VACANT UNITS

Need for Owner and Rental Rehabilitation

The large numbers of renter-occupied housing units built in 1980 or earlier indicate that housing maintenance and rehabilitation may be needed for low-income homeowners. Data regarding housing conditions indicates that 529 renter-occupied units (about 2.4% of total renter-occupied units) in Cherokee County have at least two housing conditions (likely including cost burden and one other condition), and data in the Housing Needs Assessment shows that owner households tend to experience the housing problems of overcrowding and cost burdens rather than lack of complete plumbing or kitchen facilities.

While the share of renter-occupied housing units with two or more selected conditions is relatively low, 3,739 owner-occupied housing units (17.1% of all renter-occupied units) in the county were built before 1980, indicating the highest risk for deferred maintenance and rehabilitation need. The majority of renter-occupied housing units in Cherokee County (42.3%) were built between 1980-1999, and as this housing ages, maintenance needs will continue to grow. This data on housing age in Cherokee County indicates that some renter-occupied units are at risk of deferred maintenance and may currently or soon be in need of some rehabilitation. Additionally, seniors living on Social Security or retirement income who have paid off their mortgages may be unable to afford necessary repairs and maintenance as their homes age. Community input from stakeholders and residents also indicates that both owner-occupied and renter-occupied housing rehabilitation is a need in Cherokee County.

The majority of owner-occupied housing units in the county (38,510 units) were built in 2000 or later, and 37.8% of units were built between 1980 and 1999 (28,439 units). Around 52 units (or 0.1%) of owner-occupied units have at least two housing conditions, likely including cost burdens and at least one other housing condition. Combined, these factors indicate that while there is a high level of need for rehabilitation of both renter- and owner-occupied housing, renters in Cherokee County experience the highest levels of need. The need for maintenance and repairs was one of the top concerns that participants shared in focus groups. Participants also noted that it has become very common in Cherokee for landlords to keep tenants' deposits even though these same landlords refused to fix the problems their tenants noted. The lack of safe and quality housing has further limited housing choices for vulnerable and low-moderate income households.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk

factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 39 identifies the total number of housing units in Cherokee County built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. This includes 12,328 owner-occupied units (19% of all owner-occupied housing units) and 8,977 renter-occupied units (46% of total renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children). Given that nearly half of renter-occupied units are at risk of lead exposure, Cherokee County must assess its aging rental housing stock and begin to develop action plans for reducing and preventing further exposure especially for vulnerable households with children. As the cost of homeownership continues to grow, more vulnerable households will be pushed into rental units that are in need of rehabilitation.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Introduction

Publicly supported housing options for low-income residents living in Cherokee County are managed by the Georgia Department of Community Affairs and by the Housing Authority of the City of Canton. According to HUD’s 2023 A Picture of Subsidized Housing data, Cherokee County has a total of 145 public housing units, 462 tenant-based housing choice vouchers, and 67 project-based section 8 units for a total of 674 total units.

The County does not maintain Section 811 or Section 202 units, or units designated for disabled or elderly residents. Information on the accessibility features of subsidized units not designated as Section 811 or Section 202 is unavailable.

TABLE 35 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	145	529	67	462	0	0	0

Data Source: 2023 APSH Data

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Describe the supply of public housing developments:

Cherokee County's 145 public housing units are all located within the City of Canton and are managed by the Canton Housing Authority. According to the Canton Housing Authority these units are split between the Jefferson Circle, Shipp Street, and Oakside Drive sites; however, all 145 units are listed under the Oakside Drive site for the purpose of HUD inspections. The units range in size from one to four bedrooms.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HUD's Real Estate Assessment Center (REAC) conducts physical property inspections of properties that are owned, insured, or subsidized by HUD, including public housing and multifamily assisted housing. About 20,000 such inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary, and in good repair. Inspections are scored using a scale of 1 to 100. A passing score for a REAC Physical Inspection is 60 or above.

There are three letters (A-C) that may follow the score, as well as an asterisk *. Their meaning is as follows:

- A: No health and safety deficiencies noted
- B: Non-life-threatening health and safety deficiencies noted
- C: At least one life-threatening health and safety deficiency noted
- *: At least one inoperable smoke detector noted

The Housing Authority of the City of Canton has three public housing developments offering a total of 145 housing units; all units are listed under the Oakside Drive Housing Site for the purpose of HUD inspection. To determine the physical condition of these units, HUD's Real Estate Assessment Center (REAC) physical inspection scores were examined for this public housing development⁶. Oakside Drive was last inspected in March of 2023 and received a score of 69c*.

TABLE 36 - PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Oakside Drive	69c*

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Oakside Drive received an inspection score of 69c* in March of 2023, indicating that at least one life-threatening health and safety deficiency were noted and that there was at least one non-functional smoke detector present at the time of the inspection. This indicates a need for revitalization and repair to the development, beginning with the

⁶

https://www.hud.gov/program_offices/public_indian_housing/reac/products/prodpass/phscores

most pressing issue of immediately repairing or replacing any non-functional smoke detectors and addressing any other threats to health and safety.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Canton Housing Authority and Cherokee County will continue to seek funding from a variety of sources to renovate current public housing units.

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(C)

Introduction

A range of facilities provide housing and services to support people experiencing homelessness in Cherokee County. Most of these facilities, however, are provided by local non-profits – no homeless facilities or services are directly provided or overseen by the County. Using data available from HUD at the Continuum of Care level, this section provides an overview of shelter facilities, housing, and mainstream and other services that aim to meet the needs of people experiencing homelessness in the jurisdiction.

Facilities and housing targeted to homeless households

The following table depicts bed counts within the Georgia Balance of State Continuum of Care. Bed counts specific to Cherokee County are not available - no beds are provided by the County, and an online search of resources was unable to locate any beds available within the County provided by non-profits. Residents who participated in the community engagement process shared concern over the County's lack of homeless facilities and resources, noting that residents needing such services may be forced to leave the County to access them.

The Homeless Coalition of Cherokee County maintains a web page dedicated to providing information on homeless resources and services within the County⁷. The only organization listed by this web page as providing housing services is MUST Ministries. On their own website, MUST Ministries states that they maintain a 136-bed emergency shelter for men, women, and children known as Hope House; however, this shelter is located in Cobb County⁸. MUST Ministries also provides some permanent supportive housing in Cherokee County, mainly to veterans, and assists with TBRA, rapid rehousing, and hotel vouchers.

Finally, the Cherokee Family Violence Center offers 72 beds of transitional housing to families escaping domestic violence for a period of up to three years. This program has the potential to greatly aid in homeless prevention but is not specifically targeted to the homeless.

⁷ <https://www.homelesscoalitioncherokee.org/resources>

⁸ <https://www.mustministries.org/housing>

TABLE 37 - FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS IN THE GEORGIA BALANCE OF STATE CONTINUUM OF CARE

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	Rapid Re-Housing Beds
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Current & New
Households with Adult(s) and Child(ren)	1,092	0	862	895	938
Households with Only Adults	938	0	354	1,627	256
Chronically Homeless Households	N/A	0	N/A	530	N/A
Veterans	15	0	20	506	91
Unaccompanied Youth	24	0	5	0	0
TOTAL	2,054	0	1,221	2,522	1,194

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Cherokee County has access to health, mental health, employment, and housing services that, while not necessarily targeted towards homeless persons, have the potential to assist people experiencing or at risk of homelessness. These include the following:

- GeorgiaHOPE offers community based free or low cost mental and behavioral health and substance abuse treatment services throughout 38 counties in Georgia, including Cherokee.
- The Georgia Crisis & Access Line provides 24/7 help for problems related to developmental disabilities, drugs, alcohol, and mental health.
- The Cherokee Family Violence Center offers a variety of supportive services, including medical, legal, and employment services, for families escaping domestic violence.
- Goodwill of North Georgia maintains the Cherokee County Career Resource Center in Woodstock, which provides employment assistance.
- Bethesda Community Clinic, located in Canton, provides low-cost healthcare to the uninsured.
- Cherokee FOCUS provides GED, life skills, and readiness classes to at-risk youth.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

As discussed above, no facilities exist within the County targeting the needs of homeless persons. The Cherokee Family Violence Center provides 72 beds of transitional housing within the County but is not specifically targeted to individuals experiencing homelessness and is exclusive to families escaping domestic violence. The nearest emergency shelter is Hope House in Cobb County, which maintains 136 beds but would require homeless individuals to leave Cherokee County to access emergency shelter.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

Introduction

This section describes the housing and social service needs of special needs populations in Cherokee County, including the elderly and frail elderly, people with disabilities, residents with diagnosis of HIV/AIDS, residents with substance use or mental health disorders, and survivors of domestic violence.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV / AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly and Frail Elderly

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance. Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. More than 70% of Cherokee County survey respondents said that they believed a lack of senior housing options were a barrier to fair housing, and APSH data shows that Cherokee County does not have any section 202 housing.

People with Disabilities

Persons with disabilities (mental, physical, developmental) often require supportive housing and services similar to those listed above for the elderly population. These housing needs might include accessibility modifications, proximity to public transit or transportation services that allow access to necessary healthcare services, employment, food, etc., and supportive services such as independent living support and case management. Rental assistance and related services, such as housing navigation and eviction prevention, assist residents in affording housing and remaining housed. Nearly 70% of Cherokee County survey respondents noted a medium to high level of need for more disability friendly housing. Stakeholders interviewed in the community engagement process also noted a need for more disability accessible housing, and APSH data shows that Cherokee County does not have any section 811 housing.

People with Substance Use Disorders

People with substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, and vocational and education, childcare, financial, and health services.

People Living With HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services

should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Public Housing Residents

Public housing residents often need supportive services such as case management and long-term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents—particularly those with serious physical and mental health disabilities— may have greater supportive service needs, such as assisted living (meals, housekeeping, activities, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those who have custody of children or grandchildren.

Survivors of Domestic Violence

Often, the greatest need for survivors of domestic violence is access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability. Difficulties finding affordable housing are common among the general population, but survivors of DV face additional challenges in finding affordable housing that is located near public transit, as many do not have access to their own method of transportation, as well as finding affordable housing that can accommodate families with children.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options.

Cherokee County does not maintain a supportive program specifically targeting people returning from such institutions, but several local non-profits exist which may provide relevant

resources. The Homeless Coalition of Cherokee County maintains a centralized resource page on their website which directs people to various housing, food, and mental health supportive services⁹. Additionally, residents in need of supportive housing may be able to access public housing, project-based supportive housing, or Housing Choice Vouchers through the Georgia Department of Community Affairs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

Not applicable.

For entitlement / consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2)).

Individuals who are not homeless but who have other special needs are more likely than the general population to be low-income and are therefore served by activities targeting affordable housing, homelessness prevention, and other activities specifically targeting low- and moderate-income residents. Cherokee County has dedicated just over \$1 million in combined CDBG and HOME funding towards projects and local grantees in FY 24-25 which creates the potential to assist low- to moderate-income residents, including persons who are not homeless but have other special needs. These include but are not limited to the following:

- Goshen Valley Foundation, Inc. in the amount of \$100,000 for new roofs at the Goshen Valley Boys Ranch
- Next Step Ministries in the amount of \$150,000 for additional building for programs
- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff
- Cherokee Child Advocacy Council, Inc. - Anna Crawford Children's Center in the amount of \$40,000 for Support Staff
- Bethesda Community Clinic in the amount of \$12,500 for Diabetes intervention Program-Care Coordinator
- Boys & Girls Club of Metro Atlanta/Malon D. Mimms in the amount of \$10,000 for Holistic Youth Development Program Support Staff
- Circle of Friends in the amount of \$6,500 for support staff

⁹ <https://www.homelesscoalitioncherokee.org/resources>

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Cherokee County's 2018 Analysis of Impediments to Fair Housing Choice¹⁰ identified several factors that were contributing to the county's fair housing issues including:

- ❖ Lack of availability of affordable units throughout the county
- ❖ Lack of accessible housing in range of unit sizes
- ❖ Continued need for community revitalization
- ❖ Source of income discrimination
- ❖ Land use and zoning laws
- ❖ Lack of resources for fair housing agencies and organizations

Participants during the Consolidated Plan have identified similar policies and practices with negative effects on residential investment such as limited funding for the development of affordable housing throughout Cherokee County. In addition to these public-sector barriers, the private market creates barriers as well. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance, families with children, or tenants with therapy/service pets. These practices reduce the affordability of existing units in the private housing stock and create barriers to obtaining affordable housing.

¹⁰ Cherokee County Analysis of Impediments to Fair Housing Choice, 2018.
https://www.cherokeega.com/CDBG/_resources/documents/CDBG/Cherokee%20County%20AFH_Draft2_Alversion_LC-edited.pdf

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

Introduction

This section outlines employment, labor force, and educational attainment data that informs the Consolidated Plan's priorities and goals.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, forestry, fishing and hunting, and mining	636	134	0.5%	0.2%	-0.2%
Construction	13,547	5690	9.6%	8.8%	-0.8%
Manufacturing	11,393	5810	8.1%	9.0%	0.9%
Wholesale trade	4,796	2634	3.4%	4.1%	0.7%
Retail trade	17,223	10768	12.2%	16.6%	4.4%
Transportation and warehousing, and utilities	6,962	900	4.9%	1.4%	-3.5%
Information	4,117	660	2.9%	1.0%	-1.9%

Finance and insurance, and real estate and rental and leasing	11,454	2560	8.1%	4.0%	-4.2%
Professional, scientific, and management, and administrative and waste management services	23,072	9492	16.3%	14.7%	-1.7%
Educational services, and health care and social assistance	24997	13203	17.7%	20.4%	2.7%
Arts, entertainment, and recreation, and accommodation and food services	11,540	8530	8.2%	13.2%	5.0%
Other services, except public administration	6,476	1973	4.6%	3.0%	-1.5%
Public administration	4,978	2372	3.5%	3.7%	0.1%
Total	141,191	64,786	-	-	-

TABLE 38 - BUSINESS ACTIVITY

Data Source: 2018-2022 ACS (Workers), 2022 Longitudinal Employer-Household Dynamics (Jobs)

LABOR FORCE

Total Population in the Civilian Labor Force	146,723.9
Civilian Employed Population 16 years and over	141,187.2
Unemployment Rate	3.7%
Unemployment Rate for Ages 16-24	3.3%
Unemployment Rate for Ages 25-65	2.7%

TABLE 39 - LABOR FORCE

Data Source: 2018-2022 ACS

Occupations by Sector	Number of People
Management, business and financial	30,707
Farming, fisheries and forestry occupations	326
Service	20,485
Sales and office	32,796
Construction, extraction, maintenance and repair	11,951
Production, transportation and material moving	13,315

TABLE 40 – OCCUPATIONS BY SECTOR

Data Source: 2018-2022 ACS

TRAVEL TIME

Travel Time	Number	Percentage
< 30 Minutes	52,370	46.1%
30-59 Minutes	44,784	39.4%
60 or More Minutes	16,451	14.5%
Total	113,605	100.0%

TABLE 41 - TRAVEL TIME DATA

Data Source: 2018-2022 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	

Less than high school graduate	7,383	647	3,240
High school graduate (includes equivalency)	23,073	594	5,958
Some college or Associate's degree	34,642	909	8,328
Bachelor's degree or higher	50,187	1,041	7,436

TABLE 42 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Data Source: 2018-2022 ACS

EDUCATIONAL ATTAINMENT BY AGE

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs
Less than 9th grade	440	546	1,068	1,089	721
9th to 12th grade, no diploma	1,617	791	782	1,367	791
High school graduate, GED, or alternative	4,691	3,595	3,804	7,970	4,101
Some college, no degree	3,358	3,573	4,786	7,830	3,780
Associate's degree	365	1,499	1,849	2,504	860
Bachelor's degree	1,160	4,340	4,048	12,134	5,649
Graduate or professional degree	9	1,154	2,185	3,924	2,296

TABLE 43 - EDUCATIONAL ATTAINMENT BY AGE

Data Source: 2018-2022 ACS

EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months (\$)
Less than high school graduate	30,483

High school graduate (includes equivalency)	38,988
Some college or Associate's degree	51,286
Bachelor's degree	76,561
Graduate or professional degree	83,492

TABLE 44 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Data Source: 2018-2022 ACS

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

The employment sectors in Cherokee County with the largest share of jobs are educational services/health care/social assistance (13,203 jobs or 20.4% share of total jobs), retail trade (10,768 jobs or 16.6%), and professional/administrative/waste management services (9,492 jobs or 14.7%).

The jobs in which most residents are employed generally reflect these major employment sectors. The largest shares of Cherokee County residents work in educational services/health care/social assistance (24,997 workers or 17.7% share of workers), professional/administrative/waste management services (23,072 workers or 16.3% share of workers), and retail trade (17,223 workers or 12.2% share of workers).

Describe the workforce and infrastructure needs of the business community:

Cherokee County participates in the Atlanta Regional Commission's (ARC) Comprehensive Economic Development Strategy (CEDS¹¹). The CEDS is updated every five years, as required by the Economic Development Administration (EDA). In 2022, the ARC published a CEDS update for the 11-county region which addressed changing local economic conditions and resident needs as well global and national conditions. Overall, the Metro Atlanta region hit several economic achievements including surpassing the three million job mark for the first time in its history in August 2022. Additionally, Atlanta's recovery from the COVID-19 pandemic is considered to be one of the strongest in the nation, with nearly 6% job growth since before the pandemic. The CEDS found the following opportunities and limitations relating to workforce and infrastructure needs:

- ❖ Poverty within the 11-county Economic Development District (EDD) is greater among the Black population.
- ❖ African American residents have seen the largest increase in median household income, but they are still less likely to own their own businesses and earn less revenue than their peers in the same industry owned by those of other racial backgrounds.

¹¹ Atlanta Regional Commission. Comprehensive Economic Development Strategy (CEDS), 2023. <https://cdn.atlantaregional.org/wp-content/uploads/ceds-2023-annual-report.pdf>

- ❖ The top four most popular occupations are: Retail Salesperson, Laborers and Freight, Stock, Material Movers, Customer Service Representatives and Fast Food and Counter Workers. However, these occupations tend to have an average wage of under \$42,000 meaning jobs with the highest demand are not always the highest paying occupations.
- ❖ Inflation is outpacing wages. Inflation has risen faster in metro Atlanta than in most places, having increased just over 8% over the past year.

The CEDS has created six focus areas to guide economic development in the region for the next five years including:

- ❖ Equity, Inclusion & Access (EIA)
- ❖ Housing Production and Preservation (HPE)
- ❖ Infrastructure Expansion and Maintenance (IEM)
- ❖ Education and Workforce Development (EWD)
- ❖ Entrepreneurship, Innovation & Small Business Development (ESB)
- ❖ National and Global Business Competitiveness (NGB)

Additionally, the region will aim towards achieving the following goals outlined in the 2022 CEDS:

- ❖ Build on Previous Successes to Promote the Economic Resiliency and Prosperity of all
- ❖ Residents, Businesses, and Communities with a Renewed Focus on Equity
- ❖ Reinforce Equity as the Foundation for Regional and Local Initiatives
- ❖ Focus on Business Innovation to Support the Development of Small and Mid-Sized Businesses
- ❖ Ensure the Global and National Competitiveness of the Regional Economy

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The 2023 Cherokee County Comprehensive Plan recognizes the need to expand the tax base as the residential population continues to increase throughout the County. Historically, Cherokee County employment was predominantly manufacturing-based, however, recent trends have created a shift across the regional economy towards a “knowledge and service economy” that includes professional services, administrative services, and other health and social services. The County aims to focus economic development on ensuring a sustained

growth across the county and creating a broad and diverse economic base for the local economy¹².

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

The 2022 CEDS noted that while overall access to education and talent development is high throughout the region, there are still several systemic deficiencies and inefficiencies in education which has impacted Black residents the most. Particularly, the CEDS centered its attention on the disconnect between minority youth and their potential STEM and entrepreneurship careers. For example, according to the 2020 Census, Black residents only make up 9% of the STEM workforce in the country. The CEDS recognizes that connecting low-income students with hands-on tutoring and other career-based resources is essential due to the threat that automation has on blue collar employment.

The CEDS found the following strengths currently exist throughout the region related to workforce development and education:

Regional approach to education through workforce preparedness programs.

- ❖ College and Career Ready program has gained traction throughout metro Atlanta.
- ❖ Federal and state increase in funding.
- ❖ Tech companies are willing to be involved with workforce development.
- ❖ Vocational ESL training, oriented to economic mobility.
- ❖ Quality higher education institutions throughout the Metro region.

However, the CEDS identified the following weaknesses and threats impacting the region:

- ❖ Labor- availability of talent, quality of talent.
- ❖ Lack of broadband and other technology creating a divide in educational achievement.
- ❖ High staff turnover and low staff retention are due to stagnant real wages.
- ❖ Workforce being forced to live further away from job centers due to affordability.
- ❖ Lack of affordable child-care and after care hinders economic mobility for many households.
- ❖ Lagging communication to low-income families on the availability of free youth tutoring, internships, capacity-building assistance, and access to capital programs.
- ❖ Too few walkable live/work/play locations to attract additional knowledge workers.
- ❖ Lack of financial resources to adequately impact positive workforce outcomes.
- ❖ Learning loss due to COVID has reversed years of progress throughout the EDD, especially low-income youths.
- ❖ Rising housing costs displacing certain individuals from the workforce.
- ❖ Limited public transportation makes it difficult for some to reach work centers.
- ❖ Advancements in technology are eliminating jobs in some industry segments.

¹² 2023 Cherokee Comprehensive Plan, Economic Development. Retrieved from: <https://www.cherokeega.com/planning/Comprehensive-Plan/ECONOMIC-DEVELOPMENT/>

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

The Cherokee Workforce Collaborative is a united, community-based partnership created by the Cherokee Office of Economic Development¹³ (COED) to strengthen Cherokee's pipeline of skilled workers. The Collaborative was created in response to the Opportunity Cherokee Economic Development Strategy, which served as the blueprint for the 2017 Cherokee Workforce Collaborative Implementation Plan¹⁴.

The Collaborative aims to fulfill the following needs identified in the 2017 Cherokee Workforce Collaborative Implementation Plan:

- ❖ There is a strong need for foundational skills such as critical thinking, a strong work ethic, accountability, punctuality, teamwork, entrepreneurial spirit, organizational skills, and conflict resolution for entry-level employees.
- ❖ Workers are needed at all skill levels in the county, from entry-level low-skill positions to graduate-level high-skill positions.
- ❖ Companies from several industries identified a common need for information technology knowledge and experience.
- ❖ More practical experience opportunities are needed, including internships and on-the-job training to allow students to apply learning in a professional setting.
- ❖ Accounting and sales workers are needed.
- ❖ Single high school diploma option.
- ❖ Microsoft Office suite skills are in demand, especially Excel.
- ❖ Communication and coordination between education providers and businesses.
- ❖ Graphic design skills are in demand.

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

Yes.

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

The Cherokee Office of Economic Development¹⁵ (COED) supports entrepreneurs through the Fresh Start Cherokee initiative, which provides entrepreneurial education opportunities to help entrepreneurs launch or grow their startup close to home.

COED, in partnership with Chattahoochee Technical College and the Woodstock Office of Economic Development, operates The Circuit, Cherokee's first co-working space for innovators,

¹³ Cherokee Office of Economic Development. Cherokee Workforce Collaborative. <https://cherokeega.org/careers/cherokee-workforce-collaborative/>

¹⁴ Cherokee Office of Economic Development. Cherokee Workforce Collaborative Strategic Implementation Plan. <https://cherokeega.imgix.net/wp-content/uploads/2018/08/22211220/Workforce-Cherokee-Report-Final.pdf>

¹⁵ Cherokee Office of Economic Development. <https://cherokeega.org/>

with 24 current members. COED aims to partner with private and public sector leaders, partners, and stakeholders in and around Cherokee County to continue to build on existing goals while prioritizing three main objectives:

- ❖ Attracting, retaining, and aligning talent
- ❖ Growing innovative businesses, investment, and jobs
- ❖ Developing infrastructure and product

The COED is currently working on addressing problems and opportunities that can be coordinated with the Consolidated Plan such as the following:

Commuting in and out of the county for work among residents and employees that live outside of the county is a problem as noted in the Access to Opportunity sections of the Consolidated Plan. The county has a highly educated and skilled workforce, but 80% of working-age residents leave the county for work — one of the highest out-commute rates in metro Atlanta. Thus, residents spend significant time in traffic, affecting quality of life and businesses' productivity.

- ❖ Cherokee businesses draw workers from other counties, causing even more road congestion.
- ❖ Residents working in other areas spend money there, instead of Cherokee County, reducing local retail revenues and sales tax dollars that could otherwise go to infrastructure and education.
- ❖ COED will work to connect local businesses with local workers and to reduce the overall out-commuting of talent and resources that leave the County.

Demand for skill talent is high, local businesses often compete for top talent and struggle to stay fully staffed.

- ❖ Cherokee County's unemployment rate is lower than the national and state average.
- ❖ Local schools and institutions of higher learning can better align education goals with the needs of Cherokee County's businesses.
- ❖ COED will collaborate with local schools to prepare people for the jobs that Cherokee's businesses need filled now and in the future. COED will also market Cherokee County as a destination for great careers so local high school graduates stay here and college graduates want to move here.

There is a shortage of business and industrial property and workforce to attract companies and jobs. Businesses looking to locate or expand need move-in ready space that can serve various needs.

- ❖ The county needs to increase the inventory of land and commercial space that can be used for offices, warehouses, manufacturing, and other purposes.
- ❖ Diverse land uses, rather than primarily residential, can improve tax revenues and the burden on services.

- ❖ COED will collaborate with developers, owners, local governments, and others to make Cherokee "shovel-ready" for new businesses.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

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

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. By definition, there are no census tracts in Cherokee County where households with multiple housing problems are concentrated.

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

Concentration is defined as a census tract where more than 50% of residents are non-white and where 40% or more of the residents live at or below the poverty line. There are no census tracts that meet this definition in Cherokee County.

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

N/A

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)

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

Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise noted as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email, and other critical features necessary for online communication.

Disparities in broadband access – particularly for low-to-moderate households – can create a “digital divide” that limits users’ personal and professional opportunities. A 2021 study from the Pew Research Center found that 43% of low-income families did not have access to broadband services at home, and 41% did not have a desktop or laptop computer. This is especially troubling in a post COVID era – A 2020 report from the Pew Research Center noted that 87% of American adults viewed internet access as important or essential in completing daily tasks post COVID , another 2021 Pew report found that 93% of U.S. children relied on internet access for at least some school learning post COVID, while 17% of U.S. teens reported having difficulty completing their homework due to a lack of internet access and 35% reported having to complete homework using a cell phone rather than a computer . Finally, a 2021 report from the International Regional Science Review finds that broadband access is particularly significant in rural areas, and that increased levels of access in turn increase the success and prevalence of local small businesses. With these facts in mind, broadband access is an important factor in building and promoting equity and accessibility among low- and moderate-income residents.

In 2018, the Georgia General Assembly passed SB402, known as the Achieving Connectivity Everywhere (ACE) Act, which created the Georgia Broadband Deployment Initiative. This initiative promotes the deployment of broadband services to underserved areas of Georgia. The state also maintains a Broadband Advisory Committee coordinated by the Georgia Technology Authority, or GTA, which aids in collaboration between agencies and local governments to increase connectivity.

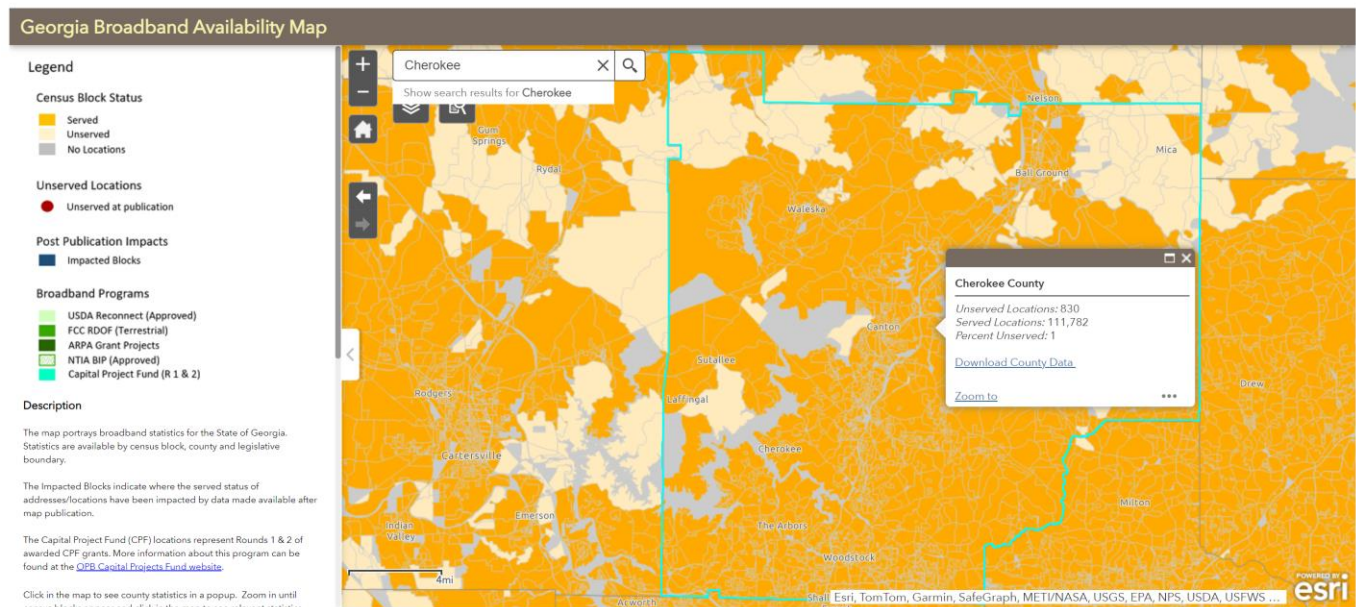
The GTA has additionally produced a Digital Connectivity Plan in November 2023, which outlines planned strategies for overcoming the digital divide. This plan assesses the broadband need level of several unique population groups in Georgia, including low-income populations or people earning less than 150% of the federal poverty line. The plan reports the following in regard to low-income populations in Georgia¹⁶:

¹⁶ https://drive.google.com/file/d/17BSe8J6DfCSvZgbeGnyXgMPQYUf5STp_/view

- It is likely that very-low-income households are disproportionately less covered by broadband.
- Low-income populations display the most urgent need for more affordable broadband.
- Low-income populations display the most urgent need for increased device access.

The Georgia Department of Community Affairs maintains a map of broadband coverage by county in the state, which reports that in Liberty County, there are approximately 830 unserved locations for a total of 1% of the population as displayed below:

2023 Georgia Broadband Availability Map

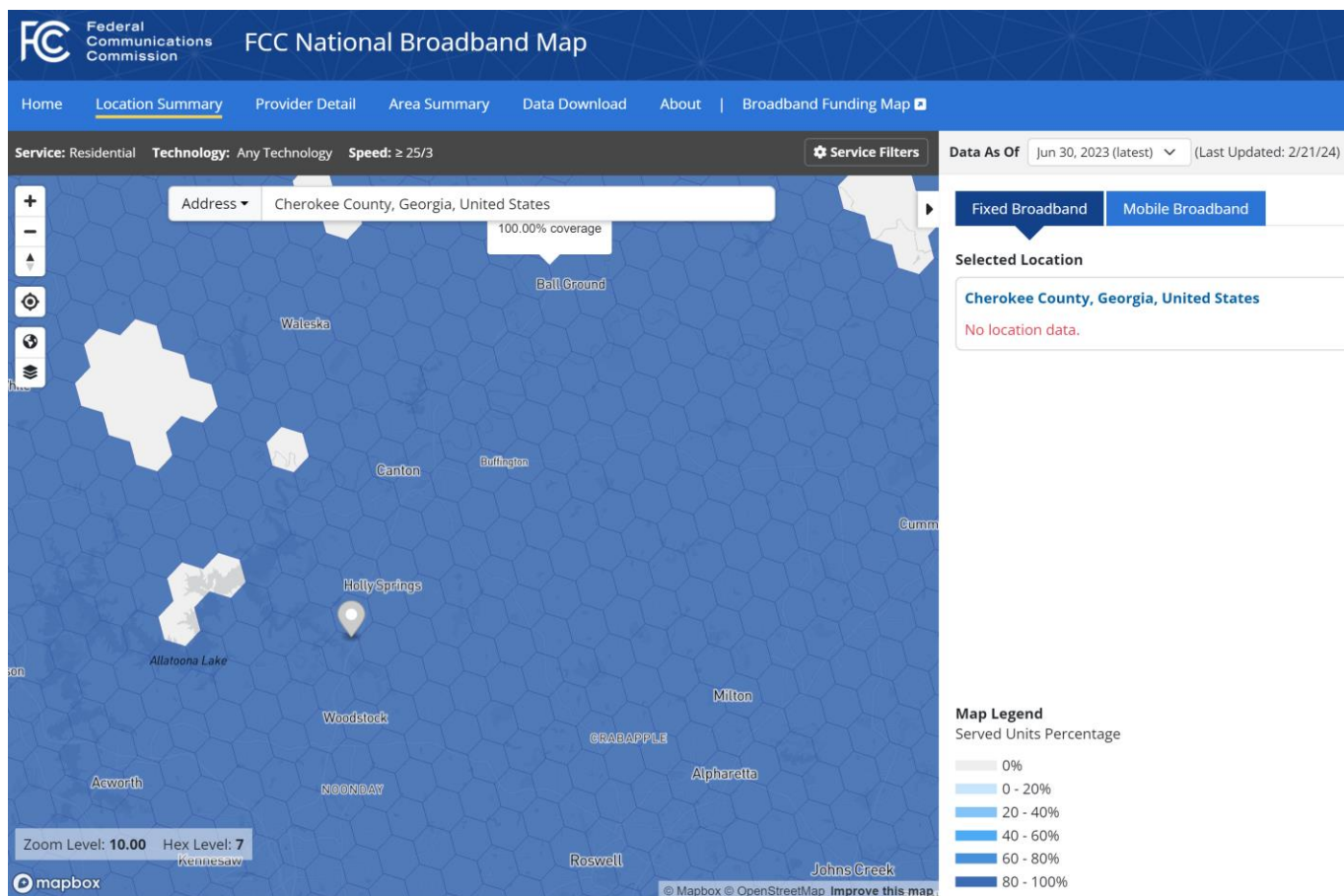


Source: <https://broadband.georgia.gov/2023-georgia-broadband-availability-map>

Another source of data on broadband access comes from the website BroadbandNow, which exists to help people discover broadband options in every area. This site ranks Georgia 18th out of 50th for high-speed internet access among U.S. states, stating that 94.4% of Georgia residents have access to 25 Mbps broadband; however, only 29.2% of residents have access to low-priced broadband. Cherokee County has slightly higher access rates than Georgia as a whole, likely due to its proximity to Atlanta, with 99.2% of residents having access to 25 Mbps broadband¹⁷.

Cherokee County's most recent broadband coverage is also captured in the Federal Communications Commission's collection of self-reported data from internet service providers, published in June 2023. Many sources have criticized this FCC data, noting that any census block with at least one residential or business broadband consumer is identified as a census block that is being 'served.' According to FCC data, most areas of Cherokee County have 100% of units covered as depicted below:

¹⁷ <https://broadbandnow.com/Georgia>



Source: <https://broadbandmap.fcc.gov/location-summary/fixed?version=jun2023>

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction. As most Internet Service Providers are reported online by City, rather than by County, it is more difficult at times to assess what providers cover an entire

County. The website High Speed Internet Deals lists the following service providers within Cherokee County:

Provider Name	Connection Type
AT&T	DSL, Fiber, Fixed
ClearWave	Cable, DSL, Fiber, Fixed
Consolidated Communications	DSL, Cable, Fiber
Cox	Cable, Fiber
Fidium Fiber	Cable, DSL, Fiber
Frontier	DSL, Fiber, Fixed
Hargray	Cable, DSL, Fiber, Fixed
HughesNet	Satellite
Spectrum	Cable, Fiber
Verizon	DSL, Fiber, Fixed
Viasta	Satellite
Xfinity	Cable, Fiber

Source: <https://www.hightspeedinternetdeals.com/county/ga/cherokee>

This breakdown shows that there is significant competition for all types of high-speed internet offered within Cherokee County.

MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3)

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

Hazard mitigation within Cherokee County is conducted through the Cherokee County Emergency Management Agency. The County's most current available Hazard Mitigation Plan¹⁸ shows an expiration of 2021; however, it is still listed as the active hazard mitigation on the Emergency Management Agency's website. The plan was most recently updated in 2016 and lists twelve potential hazards, seven of which are natural hazards relevant to this section of the Consolidated Plan:

- Thunderstorms
- Winter Storms
- Flooding
- Tornado
- Drought
- Wildfire
- Earthquake

Thunderstorms

Thunderstorms as described within the Cherokee County Hazard Mitigation Plan encompass instances of hail and lightning. The Plan reports 219 notable thunderstorm events occurring in the County within the past 25 years, making it the most common natural hazard threat to the County. The primary threats during such events stem from lightning and high winds, which may cause injury or death to residents and damage to infrastructure, buildings, and crops.

Winter Storms

Winter storms are mainly characterized within the Hazard Mitigation Plan as weather events that bring frozen precipitation which most commonly occur in the first three months of the year. The Plan documents 40 winter storm events that have occurred in the County within the past 20 years and states that Cherokee County has on average a 100% chance of experiencing a winter storm event in any given year. The primary threats during such events stem from ice deposits, which may damage infrastructure such as power lines in addition to crops and buildings, as well as creating dangerous travel conditions.

Flooding

Flooding severe enough to cause damage within Cherokee County has been documented 23 times over the past 50 years, indicating a 46% probability of a flood event in any given year. The Hazard Mitigation Plan states that the most common forms of damage from flooding within the County is damage to roads, bridges, and culverts from moving floodwaters. Most past flood damage within Cherokee County has occurred in documented flood zones.

¹⁸ https://www.cherokeega-ema.org/_files/ugd/d67dc1_e25f4b44392c49a7abe74fc4d9e4d393.pdf

Tornadoes

Tornadoes frequently occur alongside thunderstorms but have the potential to cause more severe damage. There have been 21 tornadoes documented in Cherokee County over the past 50 years, meaning that there is a 42% likelihood of a tornado occurring within any given year. The strongest tornado documented in the County was an F4 tornado which occurred in 1992 which caused \$2.5 million in damage and injured 12 people; however, the most damaging tornado recorded in the County which caused \$46 million in damage was only recorded to be an EF1 in strength. This indicates that the measured strength of a tornado does not necessarily correlate to its damage potential. The primary threats during a tornado are injury or death to residents and damage to property, crops, and infrastructure due to strong winds.

Drought

Drought events in Cherokee County have been recorded 13 times over the past 20 years, meaning that there is a 65% chance of a drought occurring within the County in a given year. The most severe drought recorded in this time occurred in the year 2000 and resulted in nearly \$1 million in crop losses. The main threat of drought is damage to crops and a resulting economic loss for the County.

Wildfire

Data is not available for wildfires within Cherokee County over the past 20 to 50 years, but the Hazard Mitigation Plan states that the County experiences approximately 15 wildfires of varying sizes each year. Wildfire events are unique in their ability to interact with other weather events, such as wind events, which may greatly intensify their damage. The primary threat from wildfires is injury or death to residents and damage to crops, infrastructure, and property.

Earthquakes

Earthquakes are considered a lower-risk hazard within Cherokee County but are still included in the Hazard Mitigation Plan because of their damage potential. There have been no earthquakes documented as originating within the County over the past 50 years, but earthquakes originating outside of the County may still impact areas of the County. No historical records exist of monetary damages to the County from earthquakes. The primary threat from a strong earthquake is injury or death of residents and structure damage, although no instances of these events have been recorded.

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

In its September 2021 report “Climate Change and Social Vulnerability in the United States¹⁹,” the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high

¹⁹ U.S. EPA. (September 2021) “Climate Change and Social Vulnerability in the United States.” https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability_september-2021_508.pdf

school diploma as “socially vulnerable.” Socially vulnerable persons are described as having a reduced capacity to “cope with and recover from climate change impacts”, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. The 2018-2022 ACS estimated that over 17,000 people in Cherokee County are living below the poverty line. Additionally, mobile home residents, who are more likely to be low-income, are especially vulnerable to climate related hazards, particularly wind events. The 2018-2022 ACS estimates that there are approximately 3,270 mobile homes in Cherokee County.

STRATEGIC PLAN

SP-05 OVERVIEW

Strategic Plan Overview

This strategic plan will guide the allocation of Cherokee County's CDBG and HOME funding during the 2024-2028 planning period. Goals for the 2024-2028 period focus on high priority needs identified through data analysis, community input, consultation with Cherokee County staff and partner agencies, and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the County will allocate funding. Cherokee County will rely on partnerships with local agencies and internal departments to achieve its Consolidated Plan goals and address priority needs.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

GEOGRAPHIC AREA

Target Area	Percentage of Funds
Countywide	100%

TABLE 45 - GEOGRAPHIC PRIORITY AREAS

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The County does not intend to direct allocations toward specific, targeted neighborhoods and instead considers project and funding opportunities countywide. Because the County receives limited funding, the annual grant allocations are not divided into subawards and to the participating cities. Rather, the participating cities are encouraged to apply on a competitive basis for projects that are shovel-ready and that have their respective councils' backing and support.

SP-25 PRIORITY NEEDS - 91.215(A)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Affordable Housing and Rehabilitation of Existing Housing	High	Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities	County-wide	Improve housing access and quality	• Preservation and improvement of the county's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the county • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve	Public meeting participants and stakeholders interviewed as part of the development of the Consolidated Plan identified a wide variety of needs related to housing affordability in Cherokee County. More than half (55%) of all households with incomes under 80% HAMFI in the county experience cost burdens. Many community engagement participants noted the need for improving the quality of existing rental housing and generally expanding the supply to give low- and moderate-income households more quality housing options to choose from. Other needs identified in resident focus groups and ranked highly by

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
					homeownership • Lead-based paint inspection and remediation <u>PY 2024 CDBG allocations will fund the following projects:</u> • Habitat for Humanity in the amount of \$66,000 for minor home repairs.	survey respondents included homeowner repair and rehabilitation, housing for specific subpopulations (people with disabilities, large families, voucher holders), and senior housing.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Public Improvements and Infrastructure	High	Extremely low income Low income Moderate income Families with children Elderly People with disabilities Non-housing community development	County-wide	Improve public facilities, infrastructure, and community amenities.	• Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities <u>PY 2024 CDBG allocations will fund the following projects:</u> • American Legion Thomas M. Brady Post 45 CDBG in the amount of \$25,000 for a new roof for warehouse that	Survey respondents identified community centers and homeless centers as the greatest public facility needs and street/road improvements and sidewalk expansion as the greatest public infrastructure needs. Most notably, the frequently cited need in these in-person interactions was transportation. Other facility and infrastructure needs identified by the survey respondents were homeless facilities, childcare centers, street and sidewalk improvements, internet access, and parks. While these latter types of needs were regularly named by participants, their relative importance tended to fall far behind the perceived need for transportation and street and road improvements.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
					stores donated items for veteran's, seniors, and multiple agencies in the community that serve LIM residents. • City of Woodstock-WALKABLE Woodstock sidewalk project funds in the amount of \$240,625 for construction of 1,500 linear feet of essential sidewalks/trail segments in an area that sidewalks do not currently exist. (LMI area) • Goshen Valley Foundation, Inc. in the amount of \$100,000 for new roofs at the • Goshen Valley Boys Ranch. (\$ main houses) • Next Step Ministries in the amount of \$150,000 for additional building for programs.	

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Public Services	High	Extremely low income Low income Moderate income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence	County-wide	Provide public services	• Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support • Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs <u>PY 2024 CDBG allocations will fund the following projects:</u> • MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff	Stakeholders and residents who participated in focus groups or were consulted in pop-up engagement events were instrumental in identifying these high-priority public service needs. Incentives for creating jobs stood out among the public service needs named by residents (over 45.3% of survey respondents) and stakeholders in in-person interactions, in addition to mental health, and substance abuse treatment resources and services.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
					• Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program • Serenade Heights, Inc. CDBG in the amount of \$30,500 for Transitional Housing Program Support Staff • Cherokee Child Advocacy Council, Inc.-Anna Crawford Children's Center in the amount of \$40,000 for Support Staff • Bethesda Community Clinic CDBG in the amount of \$12,500 for Diabetes intervention Program-Care Coordinator • Boys & Girls Club of Metro Atlanta/Malon D. Mimms CDBG in the amount of \$10,000 for Holistic Youth Development Program Support Staff • Circle of Friends in the amount of \$6,500 for support staff.	
Program Administration	High	All	County-wide	Planning and administration	• Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted	These are necessary program administration costs associated with the coordination and delivery of services to

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
					with funds provided under the CDBG, HOME programs.	Cherokee County residents.

TABLE 46 – PRIORITY NEEDS SUMMARY

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD's Section 8 Housing Choice Voucher program administered through local housing authorities. According to HUD's 2023 A Picture of Subsidized Housing data, there are 145 public housing units, 462 tenant-based housing choice vouchers, and 67 project-based section 8 units in Cherokee County, for a total of 674 total units. (See Section NA-35).
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement.

TABLE 47 – INFLUENCE OF MARKET CONDITIONS

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

Introduction

Cherokee County qualifies for formula grants under HUD's CDBG and HOME programs. The table below shows the County's CDBG and HOME allocations for the 2024 program year, as determined by HUD, along with an estimate of anticipated grant funding for the remaining four years covered under this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2024 allocation.

ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Housing Rehabilitation Clearance and Demolition Infrastructure Public Facilities Public Services Planning and Administration	\$1,148,236.00	0	\$831.00	\$1,149,067.00	\$4,592,944.00	Expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.
HOME	Public – Federal	Acquisition Homebuyer assistance Homeowner rehab New construction for ownership TBRA	\$471,777.46	0	\$901,914.00	\$1,373,691.46	\$1,887,109.84	Expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.

TABLE 48 - ANTICIPATED RESOURCES

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

CDBG funds do not require a match, but the County does require subrecipients to contribute a portion of the activity cost using non-federal sources, such as private donations and fundraising efforts. Funding for capital projects such as infrastructure projects is often leveraged with state and local funds. Agencies may include in-kind donations as well. For HOME activities, match requirements are fulfilled by tracking non-federal contributions from funded CHDO and subrecipient organizations. These contributions may include donated construction materials, sweat equity, volunteer labor, and in-kind support provided by subrecipient or CHDO staff.

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

Some public facility and infrastructure projects will be conducted on public property or property covered by public rights-of-way or easements.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.215(K)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Cherokee County	Government	Economic Development; Non-Homeless Special Needs; Planning; Neighborhood Improvements; Public Facilities; Public Services	Jurisdiction
North Central Georgia Habitat for Humanity	Subrecipient	Non-Homeless Special Needs; Ownership	Jurisdiction
City of Ball Ground	Government	Non-Homeless Special Needs; Neighborhood Improvements; Public Facilities	Jurisdiction
City of Canton	Government	Neighborhood Improvements; Public Facilities	Jurisdiction
City of Holly Springs	Government	Neighborhood Improvements; Public Facilities	Jurisdiction
City of Nelson	Government	Neighborhood Improvements; Public Facilities	Jurisdiction
City of Woodstock, GA	Government	Neighborhood Improvements; Public Facilities	Jurisdiction
MUST Ministries	Subrecipient	Homelessness; Rental; Public Services	Jurisdiction

TABLE 49 - INSTITUTIONAL DELIVERY STRUCTURE

Assess of Strengths and Gaps in the Institutional Delivery System

Cherokee County has an advantage over smaller jurisdictions in that it has the ability to unite multiple City governments and non-profits to provide institutional services. This means that the County has the potential to leverage more resources than would be available to an individual rural city. However, the County faces some serious gaps in the institutional delivery system in the

areas of mental health and homeless services. Most or all services of these types offered within the County come from a very limited number of non-profits, and residents who participated in the community engagement process expressed concern over the lack of both homeless services and mental health services provided by the County. To overcome this gap the County should consider leveraging CDBG funds to increase partnerships with local non-profits, as there are very few non-profits receiving funding to provide these services at this time.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care			
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Other			
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TABLE 50 - HOMELESS PREVENTION SERVICES SUMMARY

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

As described in MA-30, Cherokee County has very few resources available to meet the needs of homeless persons, and all available resources come from local non-profits. MUST Ministries is the County's primary homeless service provider, but their emergency housing facility is located outside of Cherokee County. Resources available directly through the County typically do not target homeless families or individuals but rather provide generalized assistance. There is no clear coordinating agency responsible for homeless services within the County, which may hinder collaboration between existing organizations. Residents who participated in the community feedback process expressed concern at the lack of an organized homeless strategy or services within the County.

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

A variety of local agencies, including local government entities, non-profits, and faith-based organizations, provide services to special needs populations in Cherokee County; however, there is no clear lead coordinating agency uniting or promoting collaboration between these agencies. This potential weakness may hinder these agencies' ability to collaborate on services provided. Residents who participated in the community feedback process noted that there is a particular need for expanded residential services for mentally ill or developmentally disabled adults within the County.

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

In order to overcome gaps within the institutional delivery system, Cherokee County should take the following steps:

- Create a homelessness reduction strategy that involves the introduction of homeless services and resources from the County
- Initiate a continued collaborative effort between the County and its non-profit service providers in order to expand services offered
- Pursue CDBG funding of local non-profits more aggressively, including creating education and outreach campaigns to inform such organizations about the CDBG funding process and encourage them to apply

SP-45 GOALS SUMMARY – 91.215(A)(4)

GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve housing access and quality	2024	2028	Affordable Housing	Countywide	Affordable Housing and Rehabilitation of Existing Housing	CDBG: \$330,000 HOME: \$2,123,000	Homeowner Housing Rehabilitated: 25 housing units Land Acquisitions Added: 10 properties Tenant Based Rental Assistance: 50 households assisted
2	Improve public facilities, infrastructure, and community amenities	2024	2028	Non-Housing Community Development	Countywide	Public Improvements and Infrastructure	CDBG: \$3,401,767	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	Provide public services	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Public Services	CDBG: \$861,177	Public Service Activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted
4	Planning and administration	2024	2028	Other-Program Administration	Countywide	Program Administration	CDBG: \$1,148,236 HOME: \$235,885	Not applicable

TABLE 51 – GOALS SUMMARY

GOAL DESCRIPTIONS

Goal Name	Goal Description
Improve housing access and quality	• Preservation and improvement of the county's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the county • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership • Lead-based paint inspection and remediation
Improve public facilities, infrastructure, and community amenities	• Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities
Provide public services	• Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support - Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming

	• Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs
Planning and administration	• Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG, HOME programs.

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

Over the five year period covered by this Consolidated Plan, the County expects to provide affordable housing to approximately 85 low- and moderate-income households through homeowner repair and rehabilitation programs (25 LMI households); acquisition (10 households); and tenant based rental assistance (50 households).

SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT – 91.215(C)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the City of Canton, which maintains the County's only public housing units, is not under a Section 504 voluntary compliance agreement. HUD requires that for all affordable housing developments, a total of 5% of all units must be accessible to persons with disabilities. Public housing provided by the Canton Housing Authority meet accessibility requirements but currently has a wait time of 2-4 years for accessible units, according to the County's previous Consolidated Plan.

Activities to Increase Resident Involvements

The Canton Housing Authority surveys residents of public housing on an annual basis to obtain input for their 5-year plans. The Housing Authority also holds periodic meetings between staff and residents to better understand residential needs.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

Barriers to Affordable Housing

Cherokee County's 2018 Analysis of Impediments to Fair Housing Choice²⁰ identified several factors that were contributing to the county's fair housing issues including:

- ❖ Lack of availability of affordable units throughout the county
- ❖ Lack of accessible housing in range of unit sizes
- ❖ Continued need for community revitalization
- ❖ Source of income discrimination

²⁰ Cherokee County Analysis of Impediments to Fair Housing Choice, 2018.

https://www.cherokeega.com/CDBG/_resources/documents/CDBG/Cherokee%20County%20AFH_Draft2_Alversion_LC-edited.pdf

- ❖ Land use and zoning laws
- ❖ Lack of resources for fair housing agencies and organizations

Participants during the Consolidated Plan have identified similar policies and practices with negative effects on residential investment such as limited funding for the development of affordable housing throughout Cherokee County. In addition to these public-sector barriers, the private market creates barriers as well. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance, families with children, or tenants with therapy/service pets. These practices reduce the affordability of existing units in the private housing stock and create barriers to obtaining affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Utilize existing assistance programs to expand housing construction for low-moderate income households.

As of recently, there has been some movement in the county between city and county governments and other agencies to address the issue of affordable housing. The City of Canton was just selected for the Georgia Initiative Community Housing Program – a 3-year program that helps build up housing resources in communities for affordable housing. Continuing to expand existing funding sources such as HOME or the GIGCH Program provides an opportunity to identify how these funds can be used for new construction, particularly affordable housing. Cherokee County can continue to work with its municipalities on finding land where more housing can be built that will serve households earning 30% to 60% AML. The County also recently convened the Cherokee County Housing Committee which will meet quarterly and gather stakeholders, city and county government, nonprofit agencies in housing to share discussions and find solutions towards mitigating the effects of the rising cost of housing prices and rents.

SP-60 HOMELESSNESS STRATEGY – 91.215(D)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County currently has no formalized homelessness strategy or resources provided at the County level. Services which may benefit homeless residents of Cherokee County are provided almost entirely by local non-profits. Subsequently, the County's main homeless service provider is the nonprofit MUST Ministries, which assists with emergency, transitional, permanent supportive, and TBRA housing. However, MUST Ministries' emergency shelter is located outside of Cherokee County, meaning that residents in need must leave the County in order to access emergency shelter.

Some other organizations exist which may provide services relevant to homeless persons, as described in MA-30; however, no facilities except MUST Ministries provide housing services targeted to homeless individuals within Cherokee County.

Addressing the emergency and transitional housing needs of homeless persons

The Cherokee Family Violence Center provides the only emergency shelter beds within Cherokee County but is not targeted towards people experiencing homelessness and is reserved for families escaping domestic violence. MUST Ministries provides some rapid rehousing services within its jurisdiction, including Cherokee County. There is currently a large gap in homeless services within the County, especially in regard to emergency and transitional housing needs.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Transitional and independent living services within Cherokee County are provided by local non-profits. Primary providers include MUST Ministries, Cherokee Family Violence Center, Bethesda Community Health Clinic, and Cherokee FOCUS, as described in MA-30. Because there is no central plan or organization uniting homelessness efforts within the County, the County may not be leveraging its homeless service provider non-profits as effectively as it could.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The County does not have a discharge plan for individuals being released from publicly funded institutions or systems of care or who are receiving assistance from public and private agencies that address different human needs. This population is especially vulnerable as it is not targeted by most or all of the County's homeless service provider non-profits. MUST Ministries and the Housing Authorities of various cities within the County may provide TBRA, hotel voucher, and other emergency rental assistance to families at risk of homelessness due to low income or housing emergencies.

SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)

Actions to address LBP hazards and increase access to housing without LBP hazards:

Cherokee County follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards, risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties. As a County within the state of Georgia, Cherokee County is under the jurisdiction of Georgia's Lead-Based Paint RRP Rule, which requires that projects that disturb lead-based paint in residential properties and child-occupied

facilities built before 1978 are required to be certified, use certified renovators, and follow lead-safe work practices²¹.

How are the actions listed above related to the extent of lead poisoning and hazards?

Cherokee County reduces risk of lead poisoning and hazards by following the federal Lead Safe Housing Rule requirements and state Lead-Based Paint RRP Rule in federally funded housing activities. Both rules are designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes in the United States built before 1978 contain lead-based paint hazards.

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

All projects within the state of Georgia which disturb lead-based paint in residential properties and child-occupied facilities built before 1978 are required to be certified, use certified renovators, and follow lead-safe work practices. Additionally, individual cities within Cherokee County may produce and distribute informational materials on the hazards of lead-based paint.

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

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

2022 ACS data shows that 6.6% of Cherokee County residents live below the poverty line, which is significantly lower than both the Georgia average of 13.5% and the United States poverty rate of 12.5%. Cherokee County's current Comprehensive Plan, adopted in August of 2023, does not directly address poverty reduction as a goal but does outline strategies related to housing and economic development which may indirectly aid in poverty reduction.

How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

While Cherokee County has no targeted poverty reduction plan, the County's 2023 Comprehensive Plan does list goals of increasing affordable housing and increasing employment opportunities. Additionally, the County has dedicated over \$1 million in combined CDBG and HOME funding in FY 24-25 to projects and local partners who assist low- to moderate-income residents. These include but are not limited to the following:

- Habitat for Humanity in the amount of \$66,000 for minor home repairs.
- Goshen Valley Foundation, Inc. in the amount of \$100,000 for new roofs at the Goshen Valley Boys Ranch
- 1.
- Next Step Ministries in the amount of \$150,000 for additional building for programs

²¹ <https://epd.georgia.gov/lead-based-paint-rrp>

- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff
- Cherokee Child Advocacy Council, Inc. - Anna Crawford Children's Center in the amount of \$40,000 for Support Staff
- Bethesda Community Clinic in the amount of \$12,500 for Diabetes intervention Program-Care Coordinator
- Boys & Girls Club of Metro Atlanta/Malon D. Mimms in the amount of \$10,000 for Holistic Youth Development Program Support Staff
- Circle of Friends in the amount of \$6,500 for support staff
- American Legion Thomas M. Brady Post 45 in the amount of \$25,000 for a new roof for warehouse that stores donated items for veteran's, seniors, and multiple agencies in the community that serve LMI residents.

SP-80 MONITORING – 91.230

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

CDBG Program Office staff conduct a risk analysis for each subrecipient and an assessment is given to rank agencies and schedule monitoring visits for review of subrecipient records, policies and procedures, and file documentation. At the end of each program year, staff conduct a site visit to obtain odometer readings of vehicles purchased with CDBG funds. In addition, agencies are asked to provide insurance documentation. Other CDBG-funded assets are inspected and photograph assessments are made to ensure protection of federally-funded property.

In addition to scheduled on-site monitoring visits, the CDBG Program Office regularly conducts desk monitorings when subrecipient program activity reports and reimbursement requests are submitted to the County. Reports are tracked to ensure compliance with program reporting. The County contracts with an independent accounting firm that conducts an annual audit of the financial practices and reporting of the County. Copies of the single audit are annually submitted to the Audit Clearinghouse for access by HUD.

In addition to opportunities to learn more about program funds at grant application workshops, agencies receiving funding for the first time are offered one-on-one type technical assistance through the CDBG Program Office concerning awards and the management of such with a program entitled, "You Have Money...Now, What?"

EXPECTED RESOURCES

AP-15 EXPECTED RESOURCES – 91.220(C)(1,2)

Introduction

Cherokee County qualifies for formula grants under HUD's CDBG and HOME programs. The table below shows the County's CDBG and HOME allocations for the 2024 program year, as determined by HUD, along with an estimate of anticipated grant funding for the remaining four years covered under this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2024 allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Housing Rehabilitation Clearance and Demolition Infrastructure Public Facilities Public Services Planning and Administration	\$1,148,236.00	\$0	\$831.00	\$1,149,067.00	\$4,592,944.00	Expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.
HOME	Public – Federal	Acquisition Homebuyer assistance Homeowner rehab New construction for ownership TBRA	\$471,777.46	\$0	\$901,941	\$1,373,691.46	\$1,887,109.84	Expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.

TABLE 52 - EXPECTED RESOURCES – PRIORITY TABLE

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

CDBG funds do not require a match, but the County does require subrecipients to contribute a portion of the activity cost using non-federal sources, such as private donations and fundraising efforts. Funding for capital projects such as infrastructure projects is often leveraged with state and local funds. Agencies may include in-kind donations as well. For HOME activities, match requirements are fulfilled by tracking non-federal contributions from funded CHDO and subrecipient organizations. These contributions may include donated construction materials, sweat equity, volunteer labor, and in-kind support provided by subrecipient or CHDO staff.

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

Some public facility and infrastructure projects will be conducted on public property or property covered by public rights-of-way or easements.

ANNUAL GOALS AND OBJECTIVES

AP-20 ANNUAL GOALS AND OBJECTIVES

GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve housing access and quality	2024	2028	Affordable Housing	Countywide	Affordable Housing and Rehabilitation of Existing Housing	CDBG: \$66,000 HOME: \$424,600	Homeowner Housing Rehabilitated: 5 housing units Land Acquisitions Added: 2 properties. Tenant Based Rental Assistance: 10 households assisted
2	Improve public facilities, infrastructure, and community amenities	2024	2028	Non-Housing Community Development	Countywide	Public Improvements and Infrastructure	CDBG: \$680,353	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
3	Provide public services	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Public Services	CDBG: \$172,235	Public Service Activities other than Low/Moderate Income Housing Benefit: 1700 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Planning and administration	2024	2028	Other-Program Administration	Countywide	Program Administration	CDBG: \$229,647 HOME: \$47,177	Not applicable

TABLE 53 – GOALS SUMMARY

Goal Descriptions

Goal Name	Goal Description
Improve housing access and quality	• Preservation and improvement of the county's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the county • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership • Lead-based paint inspection and remediation
Improve public facilities, infrastructure, and community amenities	• Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks

	• Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities
Provide public services	• Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs
Planning and administration	• Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG, HOME programs.

PROJECTS

AP-35 PROJECTS – 91.220(D)

Introduction

The projects listed below represent the activities Cherokee County plans to undertake during the 2024 program year to address the goals of improving housing access and quality; improving public facilities, infrastructure, and community amenities; providing public services; and planning and administration.

Projects

#	Project Name
1	Improve housing access and quality
2	Improve public facilities, infrastructure, and community amenities
3	Provide public services
4	Planning and administration

TABLE 54 – PROJECT INFORMATION

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

The projects listed above were selected based on input received from the community, including residents and representatives from nonprofit agencies, housing providers, homeless housing and service providers, community service organizations, and others. Data regarding housing needs, homeless needs, needs of non-homeless special populations, and non-housing community development needs also informed allocation priorities. Finally, this project list was developed following a review of funding applications submitted to the County by a variety of local organizations and agencies, each of which was reviewed against a set of funding criteria to include consistency with Consolidated Plan priorities, management capacity of the requesting organization, and the administrative and budget constraints of the County's CDBG Program Office. The primary obstacle to addressing underserved needs is limited funding.

AP-38 PROJECT SUMMARY

Project Summary Information

1	Project Name	Improve housing access and quality
	Target Area	Countywide
	Goals Supported	Improve housing access and quality
	Needs Addressed	Affordable Housing and Rehabilitation of Existing Housing
	Funding	CDBG: \$66,000
	Description	• Preservation and improvement of the county's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the county • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership • Lead-based paint inspection and remediation
	Target Date	7/1/2024 to 6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	5 home repairs that benefit senior citizens 55+ and disabled persons.
	Location Description	Countywide
	Planned Activities	Habitat for Humanity in the amount of \$66,000 for minor home repairs.

2	Project Name	Improve public facilities, infrastructure, and community amenities
	Target Area	Countywide
	Goals Supported	Improve public facilities, infrastructure, and community amenities
	Needs Addressed	Public Improvements and Infrastructure
	Funding	CDBG: \$680,353

	Description	• Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities
	Target Date	7/1/2024 to 6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	200 Low- and moderate-income persons
	Location Description	Countywide

	Planned Activities	- American Legion Thomas M. Brady Post 45 CDBG in the amount of <u>\$25,000</u> for a new roof for warehouse that stores donated items for veteran's, seniors, and multiple agencies in the community that serve LIM residents. - City of Woodstock-WALKABLE Woodstock sidewalk project funds in the amount of <u>\$240,625</u> for construction of 1,500 linear feet of essential sidewalks/trail segments in an area that sidewalks do not currently exist. (LMI area) - Goshen Valley Foundation, Inc. in the amount of <u>\$100,000</u> for new roofs at the Goshen Valley Boys Ranch. (\$ main houses) - Next Step Ministries in the amount of <u>\$150,000</u> for additional building for programs.
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3	Project Name	Provide public services
	Target Area	Countywide
	Goals Supported	Provide public services
	Needs Addressed	Public Services
	Funding	CDBG: \$172,235

Description	• Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support - Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs
Target Date	7/1/2024 to 6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	1700 Low- and moderate-income persons
Location Description	Countywide

	Planned Activities	• MUST Ministries, Inc. in the amount of <u>\$22,500</u> for Supportive Housing Project Support Staff • Goodwill of North Georgia in the amount of <u>\$12,000</u> for Career Pathways Program • Serenade Heights, Inc. CDBG in the amount of <u>\$30,500</u> for Transitional Housing Program Support Staff • Cherokee Child Advocacy Council, Inc.-Anna Crawford Children's Center in the amount of <u>\$40,000</u> for Support Staff • Bethesda Community Clinic CDBG in the amount of <u>\$12,500</u> for Diabetes intervention Program-Care Coordinator • Boys & Girls Club of Metro Atlanta/Malon D. Mimms CDBG in the amount of <u>\$10,000</u> for Holistic Youth Development Program Support Staff • Circle of Friends in the amount of <u>\$6,500</u> for support staff.
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4	Project Name	Planning and administration
	Target Area	Countywide
	Goals Supported	Planning and administration
	Needs Addressed	Program administration
	Funding	CDBG: \$229,647; HOME: \$47,177

	Description	• Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG, HOME programs.
	Target Date	7/1/2024 to 6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Countywide
	Planned Activities	Program administration

AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

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

The County's jurisdiction consists of 7 municipalities, 6 of which are participating cities. The seventh city, Mountain Park, lies only partially within Cherokee County and does not have a cooperation agreement with Cherokee County. The County's highest concentrations of minority and LMI residents are located within the City of Canton and the City of Woodstock. The overwhelming need for affordable housing is seen throughout Cherokee County, and that broad need will guide the County in its allocations of HOME funds over this Consolidated Plan cycle.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100%

TABLE 55 - GEOGRAPHIC DISTRIBUTION

Rationale for the priorities for allocating investments geographically

The County does not intend to direct allocations toward specific, targeted neighborhoods and instead considers project and funding opportunities countywide. Municipalities seeking funding for shovel-ready projects within their respective jurisdictions are invited to submit proposals to the County for funding consideration. This approach helps ensure timeliness of CDBG expenditures by allocating funding only as projects are prepared to move forward.

Discussion

Because the County receives limited funding, the annual grant allocations are not divided into subawards and to the participating cities. Rather, the participating cities are encouraged to apply on a competitive basis for projects that are shovel-ready and that have their respective councils' backing and support.

A similar requirement is placed on non-profit agencies wishing to undertake capital projects for improvements/renovations or new construction. In addition to governing body support, the County prioritizes funding based on the degree to which a proposed project aligns with Consolidated Plan priorities as well readiness to proceed and commitment through fundraising. For public service projects, the County analyzes the fit or alignment with community needs and Consolidated Plan goals and strategies.

AFFORDABLE HOUSING

AP-55 AFFORDABLE HOUSING – 91.220(G)

Introduction

The County partners with Habitat for Humanity to administer a Minor/Emergency Home Repair program serving seniors, veterans, and disabled persons with the goal of enabling these residents to remain stably housed. For Program year 2024, the County will provide \$66,000 in CDBG funds to support this program, which is expected to fund 5 home repair projects.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	5
Total	5

**TABLE 56 - ONE YEAR GOALS FOR AFFORDABLE HOUSING
BY SUPPORT REQUIREMENT**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

**TABLE 57 - ONE YEAR GOALS FOR AFFORDABLE HOUSING
BY SUPPORT TYPE**

Discussion

In PY 2024, Habitat for Humanity will complete 5 home repair projects benefiting senior citizens aged 55+ and/or disabled persons. The County will provide Habitat \$66,000 in CDBG funds to support this activity.

AP-60 PUBLIC HOUSING – 91.220(H)

Introduction

Publicly supported housing options for low-income residents living in Cherokee County are managed by the Georgia Department of Community Affairs and by the Housing Authority of the City of Canton. According to HUD's 2023 A Picture of Subsidized Housing data, Cherokee County has a total of 145 public housing units, 462 tenant-based housing choice vouchers, and 67 project-based section 8 units for a total of 674 total units.

Actions planned during the next year to address the needs to public housing:

The Canton Housing Authority, in partnership with Cherokee County, will continue to seek funding and resources in continued efforts to expand and modernize publicly supported housing options within the jurisdiction.

Actions to encourage public housing residents to become more involved in management and participate in homeownership:

Cherokee County has dedicated combined CDBG and HOME funding towards several efforts and community partnerships which have the potential to encourage public housing residents to become more involved in management and participate in homeownership in FY 24-25, including but not limited to:

- Habitat for Humanity in the amount of \$66,000 for minor home repairs.
- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff
- Habitat for Humanity in the amount of \$66,000 for minor home repairs.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance:

N/A

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

Introduction

Although Cherokee County has no formalized homelessness programs, homelessness is a growing issue within the jurisdiction. Homeless outreach in the County is generally provided by local non-profits, most notably the Homeless Coalition of Cherokee County, which serves as a centralized resource hub intended to connect those in need to relevant services, and by MUST Ministries, which provides the only homeless housing

support within the County. Residents who participated in the community feedback process shared concerns that the County's lack of involvement in homeless services may constitute a barrier to fair housing.

Current non-profit programs that may assist in homeless and other special needs activities include:

- **Publicly supported housing programs:** Publicly supported housing options for low-income residents living in Cherokee County are managed by the Georgia Department of Community Affairs and by the housing authorities of cities within the County.
- **The Homeless Coalition of Cherokee County:** Serves as a centralized resource hub intended to connect those in need to relevant services.
- **MUST Ministries:** Provides housing, workforce development, food, clothing, and other resources to those in need.
- Encompass Ministries, Weaver Food Pantry, Timothy's Cupboard, Never Alone, House of Hope, and Forever Fed: Provide food pantry and clothing services.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

individual needs

Cherokee County will continue to support and expand partnerships with community partners through CDBG and HOME funding allocations. Community partnerships and funding which may assist in assessing the needs of homeless persons in FY 24-25 include but are not limited to the following:

- Next Step Ministries in the amount of \$150,000 for additional building for programs
- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff

Addressing the emergency shelter and transitional housing needs of homeless persons

Cherokee County will continue to support and expand partnerships with community partners through CDBG and HOME funding allocations. Community partnerships and funding which may assist in addressing the emergency and transitional housing needs of homeless persons in FY 24-25 include but are not limited to the following:

- Next Step Ministries in the amount of \$150,000 for additional building for programs

- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

and families who were recently homeless from becoming homeless again

Cherokee County will continue to support and expand partnerships with community partners through CDBG and HOME funding allocations. Community partnerships and funding which may assist in helping homeless persons make the transition to permanent housing and independent living in FY 24-25 include but are not limited to the following:

- Next Step Ministries in the amount of \$150,000 for additional building for programs
- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff
- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- Boys & Girls Club of Metro Atlanta/Malon D. Mimms in the amount of \$10,000 for Holistic Youth Development Program Support Staff
- Circle of Friends in the amount of \$6,500 for support staff
- American Legion Thomas M. Brady Post 45 in the amount of \$25,000 for a new roof for warehouse that stores donated items for veteran's, seniors, and multiple agencies in the community that serve LIM residents.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Cherokee County will continue to support and expand partnerships with community partners through CDBG and HOME funding allocations. Community partnerships and funding which may assist in homelessness prevention in FY 24-25 include but are not limited to the following:

- Habitat for Humanity in the amount of \$66,000 for minor home repairs.

- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- American Legion Thomas M. Brady Post 45 in the amount of \$25,000 for a new roof for warehouse that stores donated items for veteran's, seniors, and multiple agencies in the community that serve LIM residents.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

Cherokee County's 2018 Analysis of Impediments to Fair Housing Choice²² identified several factors that were contributing to the county's fair housing issues including:

- ❖ Lack of availability of affordable units throughout the county
- ❖ Lack of accessible housing in range of unit sizes
- ❖ Continued need for community revitalization
- ❖ Source of income discrimination
- ❖ Land use and zoning laws
- ❖ Lack of resources for fair housing agencies and organizations

Participants during the Consolidated Plan have identified similar policies and practices with negative effects on residential investment such as limited funding for the development of affordable housing throughout Cherokee County. In addition to these public-sector barriers, the private market creates barriers as well. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance, families with children, or tenants with therapy/service pets. These practices reduce the affordability of existing units in the private housing stock and create barriers to obtaining affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Utilize existing assistance programs to expand housing construction for low-moderate income households.

²² Cherokee County Analysis of Impediments to Fair Housing Choice, 2018.
<https://www.cherokeega.com/CDBG/resources/documents/CDBG/Cherokee%20County%20A%20FH%20Draft2%20Alversion%20LC-edited.pdf>

As of recently, there has been some movement in the county between city and county governments and other agencies to address the issue of affordable housing. The City of Canton was just selected for the Georgia Initiative Community Housing Program – a 3-year program that helps build up housing resources in communities for affordable housing. Continuing to expand existing funding sources such as HOME or the GIGCH Program provides an opportunity to identify how these funds can be used for new construction, particularly affordable housing. Cherokee County can continue to work with its municipalities on finding land where more housing can be built that will serve households earning 30% to 60% AMI. The County also recently convened the Cherokee County Housing Committee which will meet quarterly and gather stakeholders, city and county government, nonprofit agencies in housing to share discussions and find solutions towards mitigating the effects of the rising cost of housing prices and rents.

AP-85 OTHER ACTIONS – 91.220(K)

Introduction:

This section details Cherokee County's one-year plans and goals to ensure safe and affordable housing for its residents, meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs:

Cherokee County relies heavily on its community partnerships in order to meet underserved needs within the jurisdiction. The County will continue to fund and support community partners and has dedicated funding to 12 community partnership agencies which serve low- and moderate-income residents in FY 24-25.

Actions planned to foster and maintain affordable housing:

Cherokee County will continue to partner both with community agencies and with the Canton Housing Authority in order to further affordable housing within the community. The County has dedicated \$66,000 in CDBG funding to Habitat for Humanity's minor home repair program in FY 24-25 in order to aid in the maintenance of affordable housing.

Actions planned to reduce lead-based paint hazards:

Cherokee County will continue to comply with state and federal regulations regarding lead-based paint hazards within the community.

Actions planned to reduce the number of poverty-level families:

Cherokee County has dedicated over \$1 million in combined CDBG and HOME funding in FY 24-25 to projects and local partners who assist low- to moderate-income residents. These include but are not limited to the following:

- Habitat for Humanity in the amount of \$66,000 for minor home repairs.
- Goshen Valley Foundation, Inc. in the amount of \$100,000 for new roofs at the Goshen Valley Boys Ranch

- Next Step Ministries in the amount of \$150,000 for additional building for programs
- MUST Ministries, Inc. in the amount of \$22,500 for Supportive Housing Project Support Staff
- Goodwill of North Georgia in the amount of \$12,000 for Career Pathways Program
- Serenade Heights, Inc. in the amount of \$30,500 for Transitional Housing Program Support Staff
- Cherokee Child Advocacy Council, Inc. - Anna Crawford Children's Center in the amount of \$40,000 for Support Staff
- Bethesda Community Clinic in the amount of \$12,500 for Diabetes intervention Program-Care Coordinator
- Boys & Girls Club of Metro Atlanta/Malon D. Mimms in the amount of \$10,000 for Holistic Youth Development Program Support Staff
- Circle of Friends in the amount of \$6,500 for support staff
- American Legion Thomas M. Brady Post 45 in the amount of \$25,000 for a new roof for warehouse that stores donated items for veteran's, seniors, and multiple agencies in the community that serve LMI residents.

Actions planned to develop institutional structure:

Cherokee County will continue to fund and rely on a wide variety of community partnerships to strengthen service provision to the jurisdiction's low- and moderate-income residents. The County has dedicated funding to 12 community partnership agencies which serve low- and moderate-income residents in FY 24-25.

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

Cherokee County will continue to advertise and solicit for funding applications from local agencies which offer housing assistance to the jurisdiction's low- and moderate-income population.

PROGRAM SPECIFIC REQUIREMENTS

AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

Introduction:

The following is a description of the program specific requirements under the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME).

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

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

Program Income	
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements	
1. The amount of urgent need activities	\$0.00
2a. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%
2b. Specify the years covered that include this Annual Action Plan.	2024

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Cherokee County is not planning any HOME Program investments beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Provisions are Cherokee County's preferred mechanism for securing HOME Program investments and are generally applicable to all County homebuyer activities, unless circumstances otherwise require Resale Provisions be used. Specifically, Recapture Provisions are always used in cases involving a Direct Subsidy to a homebuyer. Recapture provisions cannot be used when a project receives only a Development Subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer. Instead, Resale Provisions must be used in this case.

When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers Resale Provisions. Cherokee County shall apply the Resale Provisions to projects receiving development subsidies only, with no direct subsidy to the homebuyer. In the event the Department provides a development subsidy (i.e. the difference between the total cost of producing the unit and the fair market value of the property) to CHDOs or sub-recipients and a direct subsidy is subsequently provided to the homebuyer, only the direct subsidy shall be considered and the Recapture (not Resale) Provisions shall be applied.

Unlike the resale approach, Cherokee County's Recapture Provisions permit the original homebuyer to sell the property to any willing buyer, at any price the market will bear, during the period of affordability while the County is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

The County's full Resale and Recapture provisions are contained in the Cherokee County HOME Policy & Procedures Manual, last updated October 2023 and are included in the Grantee Unique Appendices attached to this plan in IDIS.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. How the County calculates the amount of HOME assistance in

each unit, and therefore the applicable period of affordability, varies depending on whether the unit is under resale or recapture provisions.

Period of Affordability Under Resale Provisions

- Under resale, §92.254(a)(5)(i) of the HOME rule states that the period of affordability is based on the total amount of HOME funds invested in the housing. In other words, the total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

Period of Affordability Under Recapture Provisions

- For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the HOME-funded Direct Subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is under \$15,000, the Period of Affordability is 5 years.

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is between \$15,000 and \$40,000, the Period of Affordability is 10 years.

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is over \$40,000, the Period of Affordability is 15 years.

The County's full Resale and Recapture provisions are contained in the Cherokee County HOME Policy & Procedures Manual, last updated October 2023 and are included in the Grantee Unique Appendices attached to this plan in IDIS.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The County does not intend to refinance existing debt using HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Subrecipients may establish local preferences for special-needs groups within their county-funded rental assistance programs, or may design a specific program that exclusively serves one or more special needs groups. Examples of such special needs groups are:

- Elderly
- Homeless persons
- Persons with disabilities in certain situations
- Persons with AIDS

Subrecipients may offer, in conjunction with a tenant-based rental assistance program, specific types of non-mandatory services that may be most appropriate for persons with a special need or a particular disability.

TBRA and the related services should be made available to all persons with special needs or disabilities who can benefit from such services.

Participation may be limited to persons with a specific disability if necessary to provide as effective housing, aid, benefit, or services as those provided to others in accordance with 24 CFR 8.4(b)(1)(iv).

If TBRA is provided exclusively to persons with a specific type of special need, the need must be identified in Cherokee County's Consolidated Plan as an unmet need, and the preference must be needed to fill the gap in benefits and services available to such persons.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Specialized housing types can address the unique needs of specific special needs populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. These needs are described in detail in the NA-45 component of the County's Consolidated Plan. To the extent TBRA activities can be used to make housing available in the community that meets the needs of elderly residents, homeless persons, persons with disabilities, persons living with HIV/AIDS, or residents with other special needs, the provision of such housing will meet an important need within the county's current housing supply. Housing for these populations are not provided by the private sector in quantities sufficient to meet needs, so use of TBRA to provide housing for this type is an important tool for narrowing the gap in supply.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable.