



# HOMELESS VETERANS PROGRAM 2023 YEAR IN REVIEW (HOUSING)

Cherokee County Homeless Veterans Program

21st Edition

## COVID IS OVER BUT THE PAIN REMAINS

2023 is over but homeless Veteran housing issues and homelessness continue to be a big part of last year. There are a number of issues that showed themselves in 2023 and I want to address them in this year end review as many of them will continue into 2024. In many cases we have done investigations as well as studies within the county and in the local area, but bottom line is that Veterans are low on the totem pole by our elected officials from the county, state and federal levels.

### ◇ 100% SC Disabled Veterans cannot qualify for over 9,000 apartments in Cherokee County:

How can it be that those Veterans who stood up for this county, pay local taxes, have families cannot qualify for any of the apartment complexes here in Cherokee County. This past summer our team went out to all of the 32 Apartment complexes to assess the state of housing availability for disabled Veterans and the truth is not good. We were interested in looking at a couple of areas as they related to getting Veterans housing in Cherokee County apartments, and they were; (1) Rent to income requirements, (2) number of available units, (3) How many and what apartments accept SSVF, HUD VASH, Georgia Department of Community Affairs vouchers. What we found and have reported to county, state, and federal elected officials is eye-opening.

**Rent to Income Ratio**— One of the biggest backlashes of COVID affecting both Veterans and non-Veterans is what is called the 3:1 Rent to income ratio that the apartment communities have implemented. .

Veterans can take up to 8 years to get their VA claims resolved, and due to the increased Rent to income ratio of 3:1 Disabled Veterans can not afford to qualify for apartments. In today's apartment market if you want to qualify for a monthly \$1,600 two bedroom, if you can find any, you must qualify your income at \$4,800 a month. The problem is that 100% SC disabled Veterans are living on a fixed income of roughly \$4,000 a month which is \$800 short of the required ratio. Veterans are basically living on a fixed income as they aren't able to receive benefits and work..

PROPERTY	MONTHLY RENT	CREDIT SCORE REQUIRED	RENT TO INCOME RATIO REQUIRED	100% DISABILITY PAY MONTHLY - SINGLE	100% DISABILITY PAY MONTHLY - MARRIED	100% DISABILITY PAY MONTHLY - W/CHILD	RENT QUALIFICATION REQUIREMENT-1BRM	RENT QUALIFICATION REQUIREMENT-2BRM
Heights at Towne Lake	\$ 1,600.00	650	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,800.00	\$ 5,457.00
Riverstock Apartments	\$ -	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	NA	\$ 3,576.00
Station 92	1566-1888	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,950.00	\$ 5,349.00
Avonlea Towne Lake	1400 - 1700	650+	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,650.00	\$ 5,100.00
Atlantic Bridgemill	1422-2769	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,266.00	\$ 4,812.00
Elevate	1290-1950		3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,800.00	
Canton Housing Authority	446-658		NA	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78		
Northwood Apartment	\$ 1,250.00	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 3,750.00	\$ 4,125.00
Lancaster Ridge	\$ 1,350.00	3PTY	2.5:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 3,375.00	\$ 4,500.00
River Ridge	1006-1100	600	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 3,300.00	\$ 3,750.00
Laurels at Greenwood	\$ -	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78		\$ 3,900.00
Harbour Creek	1100-1700	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,200.00	\$ 5,100.00
Sixes Ridge	\$ 1,529.00	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,587.00	\$ 5,034.00
Darby	\$ 1,550.00	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,650.00	\$ 5,550.00
Legends at Laurel Canyon	1475-1620	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,425.00	\$ 6,000.00
Canton Mill Loft	1500-1600	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,650.00	\$ 6,000.00
Heritage at Riverstone	\$ 1,370.00	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,110.00	\$ 4,410.00
the Grand Reserve	\$ 1,595.00	3PTY	3:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 4,785.00	\$ 5,142.00
Canterbury Ridge	\$ 1,450.00	3PTY	2.5:1	\$ 3,621.95	\$ 3,823.89	\$ 3,971.78	\$ 3,625.00	\$ 3,997.50

### ◇ Failure of federal Veteran housing programs to help Cherokee County Veterans

Veterans continue to be caught in the "Not my Problem" of our county, state and Federal elected officials. Cherokee County per the 2020 Census has over 16,000 Veterans, and this number does not include spouses, or children, which could very much push the overall Veteran population to over 20,000+.to 30,000+.

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There are three housing programs that are targeted at helping Veterans and they are (1) Supportive Services for Veterans and their families (SSVF), (2) Housing and Urban Development Veterans Affairs Supporting Housing (HUD VASH), and Georgia Veterans homes. Two are Federal programs and the last one, Georgia Veterans Homes is run and operated by the Georgia Department of Veteran Services, with locations in Milledgeville and Augusta.

Cherokee County is supposed to be part of both the HUD VASH and SSVF programs as we meet the geographical requirements of both programs, however, we are not getting the use of any of these programs. We are pushing our government and the program holders asking why we are not getting access to these programs, or why every time we apply for these programs our Veterans are placed in downtown Atlanta where there are at least 250 dangerous dwellings as noted by the AJC where high crime, drugs, and prostitution runs rampant.

In our county apartment study, we identified 8 apartment complexes that accept government vouchers, however, we also found out that NONE of these have been approached by our SSVF provider to enroll them into the program. So when we submit a Veteran for SSVF housing, chances are that apartments here in Cherokee County that can handle the voucher are not contacted. Another issue with both of these program is that rent concessions are needed to be made by the apartment complexes that would cause the rent to be lower than Market Value and so a number of apartment complexes do not want to accept government vouchers.

We have filed Freedom of Information requests (FOIA) to determine where the funding for our county is going. Last year our SSVF provider was awarded over \$6M in program funds to support the 30 counties they cover, yet we have seen very little of this until recently, more on this later. The FOIA's that we have filed are showing us that (1) the government says they have "NO Records" on where funding goes and (2) there is no oversight.

We engaged with one of our State Senators constituent support team to get some clarification on where the funding is going. I was given three names of the heads of these programs. When both the Senator's team and I tried to contact them we found out that none of their phone messaging systems were set up, messages left were not returned or the phone rang and no one answered. In late 2023, the VA has the gall to publish a press release that they are on track to house 38,000 Veterans in 2023. How is this possible when we are told in writing that the VA has no records as it relates to these programs.

**<https://www.usich.gov/news-events/news/va-announces-2023-goal-house-38000-veterans-experiencing-homelessness>**

In one case this past year, we had a female Army Veteran who is partially disabled and a single mother that we helped apply for HUD VASH. It took over 7 months of our program paying \$500 a week for her housing and a spot on WSBTV to get any attention to help her. This is just one of the Veterans who have not been able to get access to this program. Finally at the end of November she was given a housing voucher, where, you guessed it, she was placed outside of Cherokee County which was one of her requests. So our program paid over \$10,000 to help this Veteran get off the street and into a temporary shelter awaiting more permanent housing. She came to us from downtown Atlanta area where she got no help, and now unable to reside in Cherokee County she is living in an apartment in Cobb County.

SSVF takes lots of time— one of the issues we have with the SSVF program is that the process time to get Veterans into this program is lengthy, as much as 14 weeks. So if you are homeless and in need of federal housing support, there is a program to help if you can endure up to 14 weeks with no-financial support. Homeless Veterans do not have \$7,000+ lying around to pay the \$500 a week hotel stay and also pay for food and transportation.

- ◇ Georgia Veterans Home— This is the state run program for Veterans and we have had good success with this program despite the 57 page application process. Again this is not a quick program as there are hurdles that the Veteran must qualify in order to get accepted here. In order to qualify to get into this program you (1) must be enrolled in the VA medical process for VA medical care, (2) must have a monthly income of at least \$600 to pay for meals and (3) must pass their internal review process.

Our program tends to use this program for elderly homeless Veterans as most elderly Veterans we encounter make less than \$1,000 a month from Social Security and cannot afford to live in the over 20 Sr. Living facilities where it can cost

Over \$5,000 a month. Like the SSVF program, timing is a big part of the problem for these homeless Veterans as it can take up to six (6) months for a Veteran to qualify for VA medical care, and if you do not make the \$600 a month to pay for meals, you will not qualify. We have helped several elderly Veterans file for VA disability to help their financial situation, however, it can take years to get this done. Lastly once you get the application done and get through getting into the VA medical system it can take 6-9 weeks for final review.

## ◇ HOW WE ARE HELPING HOMELESS VETERANS WITH HOUSING

**Continue to vet Veterans**—Like any program we have those who will try and circumvent the system and claim they are Veterans. Our program has had multiple attempts at gaining benefit access to our program by non-Veterans. Our insistence on requiring Military records, i.e., VA card, DD214, VA Award letter, as proof of service is always required prior to any assistance. This helps us maintain program integrity and keeps our promise to use our donated funds wisely.

**Push for Veteran Claims and benefits**—The VA and SSA need to make sure they are providing the benefits due Veterans. This past summer, we even went to Congress to speak to the VA committee about the failure of the government to make sure 100% Disabled Veterans get their total benefits, i.e. VA and SSA owed them get paid. We have also set up a working relationship with Senator Ossoff's Legislative liaison, Josh Altman and his team to expedite SSDI claims through the system as soon as a disabled Veterans files with the Social Security System. Josh is a former Army Infantry Officer who served in Afghanistan and is committed to supporting Veterans.

In one case here in Cherokee County we were able to get a disabled Veteran over \$100,000 in owed SSDI back pay. Before our involvement he had been denied the SSDI benefit due to the VA not providing his medical records to the Social Security Administration as required.

Likewise, many Veterans have given up hope on getting VA benefits and do not trust the VA claims system so they have abandoned their claims. Our initial 96 hour intake program insures that we make sure the homeless or other Veteran takes full advantage or getting their benefits.

In several cases, we have helped Homeless Veterans obtain back pay and continued VA benefits payments. The back pay has allowed a number of homeless Veterans to get off the street and back into society.

**New programs like Cellphones for Soldiers**—Today the world requires connectivity and if you are homeless you cannot be without a phone, email and internet. Foodbanks, shelters, programs like ours, and the VA do not have the ability to find all of those who need help. In the case of the VA, if you miss two VA appointments the VA cancels your claim. One must stay connected. In the past many homeless to include Veterans have used inexpensive phone plans that expire halfway into the month. Our partnership with Cellphone for Soldiers allows Veterans to get a free phone and voice and data at no cost for up to a year. This now gives us the ability to help homeless Veterans stay on top of issues to include getting mental health care and managing their VA Claims. Having reliable phone service and the ability to find resources and services that can help a homeless Veteran is now the number one need amongst the homeless. Additionally, this program allows some financial freedom for our homeless Veterans who do not have a lot of expendable income to start with

**Car donation program**—over 7 years ago we encountered a disabled Veteran whose vehicle had quit working after 20+ years. He was able to get initial vehicle through a VA grant. The only problem was that the grant was a once in a lifetime grant. He could not afford his house payment, three kids, and a new car on his VA monthly disability payment he reached out to our program for help. Thus a new program was created. In December of 2023, our program donated our 55th vehicle to a 100% disabled Veteran who is a single mother. This Veteran was vetted, like the others as she was spending over \$300 a month on Uber to get her son to school here in Cherokee County. We provide program vehicles to three types of honorably discharged Veterans, 1) at least 70% VA rated disabled, 2) Veteran family with small children who cannot afford a vehicle, or 3) a homeless Veteran who needs a vehicle to get to a good paying job and has an job offer letter.

One of the Veterans we donated a SUV to walked 10 miles a day to and from work so that he had money to keep his family in a hotel. Another Navy Veteran we donated a vehicle to walked 2 miles every day from a bus stop to where he was living. Another homeless Veteran needed a donated vehicle to get to a job that paid \$25 an hour vs working at a fast food place nearby that paid \$7 per hour.

We have given not just to Veteran here in Cherokee County , but we have given cars to Veterans in need all across the state. Since our program is a 501c19 Veteran non-profit, donors get a tax credit for the donation and we retitle the vehicle, verify that it is in working condition and then for \$1 sell it to the qualified Veteran . The only costs that the Veteran has to incur are the insurance on the vehicle and emissions if the county he/she resides in requires this. The Veteran must have a valid drivers license as well.

**Food, clothing, furniture, and financial assistance**— Homeless Veterans, like any other homeless person, needs the basics to get by. Many Homeless to include Veterans need to travel light and can only carry a few items. Our program last year built and gave away over 800 backpacks and homeless kits to our homeless, the VA homeless program, and a Veteran outreach program we support in downtown Atlanta. Designed by a male and female Veteran, these kits are designed to provide 24-48 hours of toiletries, food, emergency first aid kits, flashlights, and other necessities. Every homeless Veteran gets one to help them get stabilized while we are working with them to understand their situation.

We also provide limited financial assistance to Veterans and homeless Veterans who live here in Cherokee or Pickens Counties. In 2023, our financial assistance and our partners have helped prevent 14 families from being evicted, while providing utility, gas, and other support to a number of Veterans who found themselves short on funds.

**Annual Point in Time (PIT) count participation**—Every year, the Housing and Urban Development conducts a survey of our homeless across the nation usually during the 3rd week in January. Again in 2023 there was a PIT count done for those who are sheltered, i.e. living in shelters, hotels. For the 8th year our Veteran volunteers along with Marianne Butler from the Cherokee Homeless Coalition scoured the roads, bypasses, hotels, fast food chains, food pantries, churches, and abandon houses to find any and all homeless, both Veteran and non-Veteran, we could. Since the count only covered sheltered homeless our numbers reported are low as Cherokee and Pickens counties have ZERO shelters and yes we did find several homeless Veterans.

5 of those we identified for help were over 60 years old which is another homeless issue in that these Veterans are too old to work and most of the ones we dealt with were displaced as a result of their living spaces being sold as part of the housing boom. In these cases we partner with Tim Morris' team at the Cherokee County Sr. Services to make sure that we can get these homeless Veterans as much help as possible. It has been tough trying to get them housed and we still have one 73 year old female Veteran who is not yet housed but has a housing voucher. There are over 20 Sr. Living facilities here in Cherokee County but are not affordable to many of our elderly homeless Veterans. We push for the Veteran to get Aide and Attendance filed which is a War time benefit for WW2, Korea and Vietnam Veterans. This benefit provides monthly funding for Veterans to help pay for senior living.

**Temporary Housing**— As in past years our target for immediate temporary housing is our relationship with local Motels/Hotels. Using corporate rate agreements we are able to ensure that we are using donated funds as carefully as possible. We see this as a stop gap program until we can bring our transitional shelter on line in the future. Spending over \$50,000 on hotels is not a way we can sustain temporarily housing Veterans, as there is no return on our funds with the exception of getting a Veteran off the street.

To make it harder, after COVID, hotels now support the 28 day stay rule, where they only allow a person to stay at the hotel for 28 days at which time they must move out to another hotel for 24 hours before they can return. If you recall the female Veteran single mother who was waiting for HUD VASH voucher for housing, we had to move her and her children and belongings every 28 days during the seven months we supported her.

**Transitional Shelter now purchased**—The only good to come out of COVID was some ARPA federal funds that the county got for capital projects. Our program applied for the grant and we were awarded \$700,000 for the purchase of what has been called the Hill House. In Mid July of this year we put the \$700,000 and another \$50,000 toward purchasing the Hill House so that we would be able to support homeless Veterans in a better environment than traditional hotels.

After purchasing the building we started our Engineering and architectural plans for the building so that we can understand what needs to be done to get it up to code and through the planned buildout. With the help of a grant from Home Aide, Cherokee-Cobb County Builders non-profit, we have been working with them and an architectural firm to come up with the cost to build out the building. The Architectural phase was a paid engagement which we had the funds for in our building fund. It looks like the estimated cost to build out the building with the various permitting, upgrades to HVAC, labor, equipment and materials will be around \$2.5M. We are expecting to take 18 months to build this out. WE need funds and grants.

**Funding and Financing**—our many programs have been supported financially through many ways to include; private donations from individuals, churches, and companies, grants such as the ARPA grant mentioned earlier, Blank Foundation, Home Depot Foundation for Veteran home repair, United WAY ESFP grant for funding shelter, Navy Federal Credit Union, and Northside Hospital to name a few. We are very thankful for all that is donated to us we are committed to financial support to Cherokee and Pickens Counties. Grants have not been forthcoming as we thought they would be.

In late 2022, as part of my role with the State Housing Board which deals with overall state homelessness issue, we pushed the Federal Government to provide funding for rural homelessness. A federal grant totally \$363M was released of which \$42M was targeted for rural Georgia. We had anticipated the release of this grant, but when it was finally published, Cherokee County was excluded from bidding as the grant was restricted to the 101 smallest rural counties in the state. None of the 101 eligible counties submitted a bid and the state returned all \$42M back to the Federal Government. None of our elected officials were aware of our inability to bid until we notified them. In 2023 there were no federal bids under the Biden-Harris Homeless Veteran program released.

In addition to the donations that we obtain we also support our programs via fundraisers such as our annual Charity Golf Tournament, the Red White and Blue BBQ, and other 3rd party events that are done on our behalf such as Mission 5.0 done by Rally Pointe Bar and grille, formerly Semper Fi Bar and Grille. You can find dates for these events on our webpage at <https://www.cherokeehomelessvets.com/events>.

**Financial Controls**—One of our key financial control areas is that of staffing. All of our staff are **volunteers** to include the executives such as myself. We receive no type of salary or commission. We have done this from the beginning of our founding as we believe that it is our honor to pay it forward to other Veterans. Taking no pay also allows us to focus our funds back to our homeless and other programs and we can say that over 95% of all funds we raise go to fund our programs.

**Partnerships**— Every year we partner with Arrow Exterminators and Georgia PESTVets on an annual coat drive. This year we provided over 6,500 winter coats to Veterans, schools, and other needy such as the Georgia Alliance to end Homelessness and the VA Homeless program. Similarly, our Veteran Fly Fishing program is a four year partnership with the Cohutta Chapter of Trout Unlimited. They support this program twice yearly with their people and equipment to teach Veterans how to fly fish in both a three day classroom environment as well as a day on the river to put into practice what has been taught. All of this is provided at no cost to our program or the Veterans.



Because of your continued support and generosity we have been able to help thousands of Veterans obtain shelter, food, transportation, VA Claims, cell phones, clothing, furniture, financial assistance, vehicles, needed home repairs, mental health support and the knowledge that their service out our country is appreciated and that they are not alone.

Thank you.

## Contact Us

Give us a call or send us an email for more information about the program.

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