2025 State of Cherokee County Housing
Options for Veterans in need of Housing and
Apartment Complex listing. Includes
information on Apartment Eviction dates and
if housing supports 100% SC Disabled
Veterans compensation with or without SSDI

2025 Veteran Housing Study

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State of Veteran Housing in Cherokee County

Overview

This report is the 2nd issued on the status of Veteran Housing programs and issues surrounding these programs here in Cherokee County. This report is a culmination of active investigation by the Cherokee County Homeless Veterans Program into the current apartment complexes that exist in Cherokee County as well as their internal processes and procedures as they relate to rent to income ratio, 3rd party rent qualification, and due to the new Federal Homeless Framework released in 2024, eviction process and timelines.

The second part of this report deals with the current three Federal Veteran housing programs availability and issues these programs have within Cherokee County. The three (3) programs that will be discussed are:

- HUD-VASH
- Per Diem
- SSVF

Lastly, this report will deal with other housing options that Veterans and homeless Veterans may be able to take advantage of which include:

- Georgia Department of Veteran Services Veterans Homes
- 811 Disability program
- DCA Voucher Program
- CCHVP Transitional Shelter

Findings

The current programs to house Veterans, especially homeless Veterans in Cherokee County do not support the needs to the Veteran community as these programs exist today. Two of the three Federal Veteran housing programs do not exist in Cherokee County and the third program has seen a 62.5% loss of participants in the program within the last 12 months, leaving only three apartment complexes left in the program.

Other non-Federal Veteran housing programs operated at the state level again have issues with program availability due to application requirements, age limitations, usage issues at various apartment complexes and funding.

Lastly, the issue of Veteran inability to obtain housing, due to current VA disability payment limits still exists after it was presented to our elected Federal Representatives over four (4) years ago. Even though some apartment

complexes still do not subscribe to the Covid Era 3:1 rent to income ration and have lowered this ration, many Veterans who are 100% SC VA Disabled cannot pass 3rd party rent qualification due to their current income limits.

100% SC VA disabled Veteran are still held hostage by the VA's and the Social Security Administration's (SSA) inability to inform these Veterans of additional service earned income for the Social Security's SSDI program due to their inability to pass appropriation legislation that would allow one sentence to be added to the VA Disability Award Letter indicating that additional benefits could be obtained by visiting the SSA website.

POTENTIAL VETERAN HOUSING OPTIONS

	SSVF	HOTEL VOUCHER	GA VETERANS HOME	811	TRANSITIONAL HOUSING PGM	OTHER EVICTION DIVERSION
Married w/Children	Υ	Y	N	N	N	Υ
Female	Υ	Υ	Υ	N	FUTURE	N
Male	Υ	Υ	Υ	N	Y (FUTURE)	N
Over 60	Υ	Υ	Υ	N	?	N
Disabled under 61	Υ	Υ	Υ	Υ	?	N
Single female w/children	Υ	Υ	Υ	N	FUTURE	Υ

2025 Cherokee County Apartment Study

One of the recommendations coming out of the February 2025 Veteran housing summit was that our program needed to conduct an update to the 2024 Cherokee County Apartment study to see what changes have been enacted by the Apartment Community as it relates to the following topics:

- Rent to income ratio changes
- Eviction process and timelines
- Effects on SSVF housing voucher support
- Impact on 100% SC VA disabled Veterans

• New apartment complex additions

Findings:

Veterans trying to obtain apartment housing need an income of roughly \$4,000 per month to qualify due to the various Rent to Income ratio's still being high due to COVID. Additionally, apartments are using a 3rd party agency to score apartment applications and as a result there is no ability for the apartment complex to make a local decision on any application that does not meet the defined Rent to Income Ratio.

There is no data to be supplied as to how many Veterans or non-Veterans that do not pass approval due to privacy concerns from these 3rd parties. Certainly, the apartment complexes would get such data.

Again, this year we saw the inability of 100% SC Disabled Veterans not able to qualify for over 95% of the apartments due to them being on a fixed income of \$4,000 per month and as a result cannot meet the Rent to Income ratio's. Had these Veterans known about and obtained the additional \$2,000 benefit from SSDI these Veterans would be able to qualify for over 95% of the apartments.

The issue of the SSDI benefit has been brought to our Federally elected officials over four (4) years ago and still there has been no movement on the recommendation to add the single sentence that would notify these 100% SC VA disabled Veterans of this benefit. All that is required to address this issue is to have an appropriations bill passed that would move fund from the Social Security Administration to the Department of Veterans Affairs to pay for the ink that is required to add this sentence. There are over 1.4M Veterans who are in this position that are not made aware of this benefit due to lack of action by our government. Attached in Appendix 1 you will find the whitepaper written over four (4) years ago and the letter to the head of the Congressional Veteran Affairs committee. This failure to address this issue is a failure of our servicemen and women by our elected officials.

This issue is not only a federal issue, however, as we briefed the Georgia Senate hearing on Veteran Homelessness and Mental health of this issue and we presented an option that could work but was ignored by the committee. The option was to pass a state bill that allowed 100% SC Disabled Veterans to be subject to a lower Rent to Income Ration of 2:1 and provide the apartment complex a copy of their VA Award Letter that shows the Veteran is 100% SC Disabled. Appendix 2 is a copy of the State of Georgia report on Veteran Homelessness and Mental health.

The following table shows the changes to rent to income ratio updates and eviction filing dates:

PROPERTY	CITY	TOTAL APTS	PAYMENT DUE DATE EACH MONTH	LATE AS	EVICTION FILED AS OF DATE	RENT TO INCOME RATIO REQUIRED	100% DISABILTY PAY MONTHLY - SINGLE	100% DISABILITY PAY MONTHLY - MARRIED	100 % DISABILITY PAY MONTHLY - MARRIED W/CHILD	RENT QUALITIFCAT REQUIREMENET-18		RENT QUALITIFCATION REQUIREMENET- 2BRM
Heights at Towne Lake	Woodstock	194	1	4	17	3:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 4,800	0.00	\$ 5,457.00
Riverstock Apartments	Woodstock	172	1	10	10	2.5:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	NA		\$ 3,576.0
Station 92	Woodstock	217	1	3	10	2.5:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 4,250	0.00	\$ 4,625.0
Avonlea Towne Lake	Woodstock	401	1	5	10	3:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 5,445	5.00	\$ 5,100.0
Atlantic Bridgemill	Canton	236	1	3	10	3:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 4,266	5.00	\$ 5,865.0
Everlee	Woodstock	120	1	6	10	3:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 5,100	0.00	\$ 5,700.0
Canton Housing Authority	Canton	145				NA	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34			
Northwoods Apartment	Canton	52	1	10	20	2.5:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 3,750	0.00	\$ 4,125.00
Lancaster Ridge	Canton	145	1	4	40	3:1	\$ 3,831.00				0.00	\$ 6,000.0
River Ridge	Canton	356	1	5	15	2.5:1	\$ 3,831.00		\$ 4,201.34	\$ 3,062	2.50	\$ 3,875.00
Asset Living (nc)	Canton	174	1	6	10	2.5:1	\$ 3,831.00		\$ 4,201.34		_	\$ 3,780.00
Harbour Creek	Canton	376	1	4	10	2.75:1	\$ 3,831.00		\$ 4,201.34	\$ 4,262	2.50	\$ 4,675.0
Sixes Ridge	Holly Springs	340	1	4	15	2.2:1	\$ 3.831.00		\$ 4,201,34	\$ 3,363	3.80	\$ 3.691.6
Darby	Holly Springs	282	1	5	10	2.75:1	\$ 3,831.00	, , , ,		\$ 3,828		\$ 5,258.0
Legends at Laurel Canyon	Canton	266	1	3	10	3:1	\$ 3,831.00			\$ 4,485		\$ 4,785.0
Canton Mill Loft	Canton	315	1	3	11	2.5:1	\$ 3,831.00			\$ 3,875		\$ 5,000.0
Heritage at Riverstone	Canton	240	1	5	10	3:1	\$ 3,831.00			\$ 3,750		\$ 4.500.0
the Grand Reserve	Canton	308	1	4	10	3:1	\$ 3,831.00			\$ 4.785		\$ 5.142.0
Atlantic (nc)	Canton	212	1	3	10	3:1	\$ 3,831.00		\$ 4,201.34	\$ 3.975		\$ 4,818.00
Alexander Ridge	Canton	272	1	5	10	2.5:1	\$ 3,831.00		\$ 4,201.34	\$ 3,360		\$ 4,000.00
Aspect on the River	Canton	138	1	3	10	3:1	\$ 3,831.00		\$ 4,201.34	\$ 3,852		\$ 4,452.0
Brooke Mill	Woodstock	319	1	6	10	3:1	\$ 3,831.00			\$ 3,990		
Lea Woodstock	Woodstock	498	1	6		2.5:1	,			7		\$ 4,452.00
					10		,			\$ 4,052		\$ 6,300.00
Park at Towne Lake	Woodstock	242	1	3 6	10	3:1	\$ 3,831.00			\$ 4,500		\$ 5,175.00
Park 9	Woodstock	275	1	-	10	3:1	\$ 3,831.00			\$ 4,650		\$ 6,150.0
The View at Woodstock	Woodstock	320	1	3	15	2.8:1	\$ 3,831.00			\$ 4,340		\$ 6,160.0
The Palmer	Woodstock	502	1	4	10	3:1	\$ 3,831.00			\$ 4,050		\$ 4,650.0
Riverwalk	Woodstock	340	1	5	20	3:1		\$ 4,044.91	\$ 4,201.34	\$ 4,785		\$ 7,680.0
The Quincy	Acworth	339	1	6	11	3:1	\$ 3,831.00		\$ 4,201.34	\$ 4,482		\$ 5,529.0
Cherokee Summit	Acworth	272	1	6	10	3:1	\$ 3,831.00		\$ 4,201.34	\$ 6,000		\$ 7,650.0
Knox	Acworth	363	1	3	10	3:1	\$ 3,831.00		\$ 4,201.34			\$ 5,454.0
Linz	Holly Springs	252	1	4	10	2.5:1	\$ 3,831.00		\$ 4,201.34	\$ 4,685		\$ 5,500.0
Indigo	Canton	168	1	3	4	3:1	\$ 3,831.00			\$ 4,455		\$ 5,460.0
BrookeStone	Acworth	192	1	3	10	3:1	\$ 3,831.00				0.00	
Everlee	Acworth	248	1	4	7	2.5:1	\$ 3,831.00			\$ 3,947		\$ 4,587.5
The Crest at Acworth	Acworth	314	1	3	10	3:1	\$ 3,831.00			\$ 4,800		\$ 6,600.00
Crest at Laurel Canyon	Canton	350	1	4	10	3:1		\$ 4,044.91	\$ 4,201.34	\$ 4,200	_	\$ 4,950.00
Walden Crossing	Canton	256	1	5	19	3:1	\$ 3,831.00		\$ 4,201.34	\$ 3,900		\$ 4,590.00
Everlee	Acworth	248	1	4	7	2.5:1	\$ 3,831.00	\$ 4,044.91	\$ 4,201.34	\$ 3,947	7.50	\$ 4,587.5
		10459										
NEW APARTMENTS		1545										

The following table shows the financial impact of a 100% SC Disabled Veteran after they obtain the SSDI benefit

2025 CHEDOVEE	COLINITY	ΔPΔRTMENT INVENTORY	

2023 CHEROREE COONTY APARTMENT INVENTORY																							
PROPERTY	MONTHLY RENT 1BM	MONTHLY RENT 2BM			100% DISABILTY PAY MONTHLY - SINGLE	N	100% SABILITY PAY MONTHLY - MARRIED		100 % ISABILITY PAY MONTHLY - MARRIED W/CHILD		RENT QUALITIFCATI ON EQUIREMENE T-1BRM	RE	ION		2025 SSDI AVERAGE PAYMENT	-	ADJUSTED MONTHLY INCOME SINGLE		ADJUSTED MONTHLY INCOME MARRIED		RENT JALITIFCATI ON EQUIREMEN ET-1BRM	-	RENT LITIFCATION UIREMENET- 2BRM
Heights at Towne Lake	\$ 1,600.00	\$ 1,819.00	3:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 4,800.00	\$	5,457.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,800.00	\$	5,457.00
Riverstock Apartments	\$ -	\$ 1,192.00	2.5:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	ı	NA	\$	3,576.00	\$	2,000.00	\$	5,831.00	\$	6,044.91		NA	\$	3,576.00
Station 92	1566-1888	1783-1878	2.5:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 4,250.00	\$	4,625.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,950.00	\$	5,349.00
Avonlea Towne Lake	\$ 1,815.00	\$ 1,955.00	3:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 5,445.00	\$	5,100.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,650.00	\$	5,100.00
Atlantic Bridgemill	1422-2769	1604-3551	3:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 4,266.00	\$	5,865.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,266.00	\$	4,812.00
Everlee	\$ 1,700.00	\$ 1,900.00	3:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 5,100.00	\$	5,700.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,800.00		
Canton Housing Authority	446-658	526-705	NA	\$	3,831.00	\$	4,044.91	\$	4,201.34					\$	2,000.00	\$	5,831.00	\$	6,044.91				
Northwoods Apartment	\$ 1,250.00	1350-1400	2.5:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 3,750.00	\$	4,125.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	3,750.00	\$	4,125.00
Lancaster Ridge	\$ 1,350.00	1512-2124	3:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 4,050.00	\$	6,000.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	3,375.00	\$	4,500.00
River Ridge	\$ 1,225.00	\$ 1,550.00	2.5:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 3,062.50	\$	3,875.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	3,300.00	\$	3,750.00
Asset Living (nc)	\$ -	\$ 1,512.00	2.5:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	Г		\$	3,780.00	\$	2,000.00	\$	5,831.00	\$	6,044.91			\$	3,900.00
Harbour Creek	\$ 1,550.00	\$ 1,700.00	2.75:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	1	\$ 4,262.50	\$	4,675.00	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,200.00	\$	5,100.00
Sixes Ridge	\$ 1,529.00	\$ 1,678.00	2.2:1	\$	3,831.00	\$	4,044.91	\$	4,201.34	\$	\$ 3,363.80	\$	3,691.60	\$	2,000.00	\$	5,831.00	\$	6,044.91	\$	4,587.00	\$	5,034.00
Darby	\$ 1,392.00	\$ 1,912.00	2.75:1	\$	3,831.00	Ś	4,044.91	Ś	4,201.34	5	\$ 3,828.00	Ś	5,258.00	\$	2,000.00	\$	5,831.00	Ś	6,044.91	ŝ	4,650.00	Ś	5,550.00
Legends at Laurel Canyon		\$ 1,595.00	3:1	\$	3,831.00		4,044.91		4,201.34					Ś	2,000.00		5,831.00			ŝ	4,425.00	Ś	6,000.00
Canton Mill Loft	1500-1600	\$ 2,000.00	2.5:1	\$	3,831.00	Ś	4,044.91		4,201.34		\$ 3,875.00	Ś	5,000.00	Ś	2,000.00		5,831.00	Ś	6,044.91	Ś	4,650.00	Ś	6,000.00
Heritage at Riverstone	\$ 1,250.00		3:1	\$	3,831.00		4,044.91		4,201.34		3.750.00	Ś	4,500.00	\$		\$	5,831.00			Ś	4.110.00	Ś	4,410.00
the Grand Reserve	\$ 1,595.00		3:1	Ś	3,831.00		4,044.91		4,201.34		\$ 4.785.00	Ś		Ś	,	\$	5,831.00			Ś	4.785.00	Ś	5.142.00
Atlantic (nc)	\$ 1,325.00	\$ 1,606.00	3:1	Ś	3,831.00		4,044.91		4,201.34		\$ 3.975.00	Ś	4.818.00	Ś		\$	5,831.00		•	Ś	3.625.00	Ś	3,997,50
Alexander Ridge	,	\$ 1,600.00	2.5:1	\$	3,831.00		4,044.91		4,201.34		\$ 3,360.00	Ś	.,	Ś	2,000.00		5,831.00		•	Ś	4,200.00	7	4,200.00
Aspect on the River	,	\$ 1,484.00	3:1	Ś	3,831.00		4.044.91		4,201.34	-		Š		Ś	2,000.00		-		,	Ś	4,005.00	7	4,575.00
Brooke Mill	\$ 1,330.00		3:1	Ś			4,044.91		4,201.34		\$ 3,990.00	Š		Ś		\$	5,831.00		,	Š		Ś	4,470.00
Lea Woodstock	1421-1823	1932-2373		\$	3,831.00		4,044.91		4,201.34		\$ 4,052.50	Ś	.,	\$	2,000.00		5,831.00			Š	4,052.50	Ś	6,300.00
Park at Towne Lake	\$ 1,500.00	1695-1750		Ś	3,831.00		4,044.91		4,201.34	_	\$ 4,500.00			Ś		Ś	5,831.00			Š		Ś	5,175.00
Park 9	1488-1720	2000-2100	3:1	Ś	3,831.00		4,044.91		4,201.34	_				Ś			5,831.00			Š	4,650.00	Ś	6,150,00
The View at Woodstock	1500-1600	2200-2400		Ś	3.831.00		4.044.91		4.201.34	_	\$ 4.340.00		6.160.00	•	2.000.00		5.831.00			~	4,650.00	ě	6,900.00
The view at Woodstock	1500 1000	2200 2 100	2.0.1		5.051.00		1.011.51		1,202,51					Ĭ	2.000.00		5.051.00		0.011.51		1,000,00		
The Palmer	1267-1451	1445-1700	3:1	Ś	3.831.00	S	4,044.91	Ś	4,201.34		\$ 4.050.00	Ś	4,650,00	s	2,000.00	Ś	5,831.00	S	6,044.91	Ś	4,050.00	Ś	4,650.00
Riverwalk	\$ 1,595.00			S			4,044.91			_	\$ 4,785.00			Ś								Ś	4,485.00
The Quincy	\$ 1,494.00			Ś	-,		4,044.91			_	\$ 4,482.00			Ś	2,000.00					Š	4,482,00	Š	5,079.00
Cherokee Summit	1396-2711	1433-3174		Ś			4,044.91			_	\$ 6,000,00			Ś						Š	6.000.00	Ś	7,650.00
Knox	1550 2711	\$ 1,818.00		\$,		4,044.91		•	_	0,000.00	Ś		Ś	2,000.00					Ť	0,000.00	Ś	5.454.00
Linz	\$ 1,874.00			\$			4,044.91		•	_	\$ 4.685.00	Š		Ś	2,000.00						4685		5,500.00
Indigo	\$ 1,485.00			Ś			4,044.91		•	_	\$ 4.455.00	Ś	-,	Ś	,		,			Г	4455		5,460.00
BrookeStone	\$ 1,800.00			Ś	-,		4,044.91		•	_	\$ 5,400.00		-,	Ś	,		,		-	Г	5400		6,600.00
Everlee	\$ 1,579.00			Ś	-,		4,044.91			_	\$ 3,947.50		-,	Ś	-		,		-	П	3947.5	_	4,587.50
The Crest at Acworth	\$ 1,600.00			Ś	-,		4,044.91		,		\$ 4,800.00			Ś	2,000.00		,			П	4800		6,600.00
Crest at Laurel Canyon	\$ 1,400.00			Ś			4,044.91				\$ 4,200.00	Ś		Ś	2,000.00						4200		4,950.00
Walden Crossing	\$ 1,400.00			Ś	-,		4,044.91			_				Ś	2,000.00					П	3900		4,590.00
Everlee	\$ 1,500.00			\$	-,		4,044.91							Ś	2,000.00						3947.5		4,590.00
LVEHER	1,579.00 ب	→ 1,000.UU	2.3.1	1 5	3,031.00	- P	4,044.91	1.5	4,201.34		3,347.50	7	4,307.30	Ş	2,000.00	1.5	3,031.00	1 2	0,044.91		354/.5		4,307.50

As you can see many of the county apartment complexes have come off the COVID ERA 3:1 rent to income ratio. Those apartments that made these changes are now allowing 100% SC VA Disabled Veterans to apply and become qualified for apartment living, although it be mostly one-bedroom apartments. There still exists in the 2- and 3-bedroom apartment availability that 100% SC Veterans who are single or married will not be able to qualify for these apartments.

Eviction Diversion

In September 2024, the Federal Government published new guidelines for Homeless Prevention. The goals of this new framework is to be pro-active in addressing homelessness to include such things as Eviction Diversion;

Safe, stable, and affordable housing is critical to well-being and tied to many outcomes, including mental and physical health, safety, life expectancy, education, and financial well-being. In 2022, the United States Interagency Council on Homelessness (USICH) released All In: The Federal Strategic Plan to Prevent and End Homelessness, outlining a blueprint for federal action to support a future where everyone has a safe, stable, accessible, and affordable home, and no one experiences homelessness. All In recognizes that work to prevent homelessness before it begins is critical to this overall effort. In addition, All In recognizes that interdisciplinary, interagency, and intergovernmental action is required to effectively create a response comprehensive enough to address the complex problem of homelessness. The Homelessness Prevention Framework emphasizes the importance of proactive prevention and a collaborative, cross-system response. Communities have a wide range of resources, services, and programs that can support people in maintaining safe and stable housing, preventing homelessness, and navigating housing challenges without someone ever needing to enter the homelessness response system. These include universal supports such as broad anti-poverty programs, affordable housing, living wage jobs, as well as programs and resources that help people attain a livable income and meet basic needs, including workforce development and education programs, income supports, health care, and more. Although these universal programs require significant resources and political will to implement and maintain, they go a long way toward ensuring everyone has what they need to access safe, stable, and affordable housing.

Court records on eviction filings and outcomes can identify zip codes and other geographic groupings where eviction filings and judgements occur disproportionately, which can help to identify possible focus areas. For more, see: Eviction Map & Data.

In the fall of 2024, we saw the first HUD grant addressing eviction diversion focusing on the African and Hispanic Communities only. This grant was targeted at legal organizations that were to help file grievances on behalf of homeless Veterans. Just this year the VA issue a NOFO for funding \$42M on legal assistance for Homeless Veterans. Again, what these grants did not do, was to look at the process of how, why and at what cost of evictions are, or why they are happening. What would be useful would be to understand why Veterans in Cherokee County find themselves being evicted. We need to understand if it is financial in nature, driven my VA claims not be awarded in a timely manner, or did the Veteran lose his/her job and needs temporary financial services.

In our interviews with the apartment complexes, we spent time talking to their management about working with our program should a Veteran become an eviction candidate. The reason for this is twofold, 1) the earlier we engage with the Veteran and the apartment complex to understand that an eviction process may take place the sooner we can engage with the Veteran to understand what the root cause of the potential eviction is and what actions can be taken to resolve the current eviction process and 2) early notification of a potential eviction action allows us to work with our program and other 3rd party non-profits such as St. Vincent De Paul, Semper Fi fund, Hope Atlanta, and others to put together potential financial support to resolve the eviction process.

In the past year, our program has been involved in 19 Veteran Evictions. Of the 19 we were successful in diverting 16 of these and preventing the Veteran and his/her family from being evicted. One of the 18 was from Walton County that we were successfully able to divert which is the only non-Cherokee County family we were involved with. Our program has worked with this family in the past as we supported this Army Veteran as they could get no support from local VSO or housing programs. Of the two that we were not able to divert from being evicted, one was a family of 7, Veteran, wife and 5 children and they were over 8 months behind in rent which was financially impossible to help. The last one was a 70% SC Disabled Veteran with PTSD who our program and our partner Hope Atlanta supported for two months with rent payments. We supported this Veteran being evicted on the third month as he showed no interest in doing what was required of him on his claims and case work.

Throughout the process of working on these 19 evictions, we worked with over 8 local and national non-profits as well as Hope Atlanta in pooling financial resources to either attempt to resolve or resolve the potential eviction. In most all cases of the 19 evictions the Veteran supported also had a family which is why we worked so hard to resolve these cases.

Our program needs to be working with the Apartment complexes, Cherokee County Magistrate court and the Sheriff's office to get some indication of the pending Veteran evictions, but there exists almost no data on Veteran evictions. Typically, our program becomes aware that a Veteran is being evicted by a call made to our program from a law enforcement officer who is on-site serving an eviction notice and he/she notices some type of Military reference while on site.

The following information on evictions was provided to us via open records act and through our apartment complex interviews:

From: Sophie Taylor [mailto:setaylor@cherokeecountyga.gov]

Sent: Thursday, July 25, 2024 2:30 PM

To: jlindenmayer80@gmail.com

Subject: RE: Cherokee County Website Contact

Good afternoon!

One of the clerks conducted a search in our system and determined that there were 7,254 dispossessory cases filed in our court between 1/1/2021 and approximately 2pm today. This number represents <u>all</u> dispossessory cases filed, including ones that did not result in a writ of possession. We cannot determine the number of veterans who have gone through the eviction process.

If you would like additional information, you are welcome to file an Open Records request through the Clerk's Office. You can contact the Magistrate Court Clerk's Office at 678-493-6431.

Have a great rest of your day,

Sophie Taylor Administrative Assistant Magistrate Court of Cherokee County 90 North Street, Suite 150 Canton, Georgia 30114

PROPERTY	СІТУ	TAX CREDIT PROPERTY (Y/N)	HOPE ATLANTA MET WITH PROPERTY	TOTAL APTS	PAYMENT DUE DATE EACH MONTH	RENT IS LATE AS OF DATE	EVICTION FILED AS OF DATE
Heights at Towne Lake	Woodstock	N	N	194	1	4	17
Riverstock Apartments	Woodstock	Υ	N	172	1	10	10
Station 92	Woodstock	N	N	217	1	3	10
Avonlea Towne Lake	Woodstock	N	N	401	1	5	10
Atlantic Bridgemill	Canton	N	N	236	1	3	10
Everlee	Woodstock	N	N	120	1	6	10
Canton Housing Authority	Canton	SPECIAL	N	145			
Northwoods Apartment	Canton	N	N	52	1	10	20
Lancaster Ridge	Canton	N**	N	145	1	4	40
River Ridge	Canton	N**	N	356	1	5	15
Asset Living (nc)	Canton	N**	N	174	1	6	10
Harbour Creek	Canton	N	N	376	1	4	10
Sixes Ridge	Holly Springs	N	N	340	1	4	15
Darby	Holly Springs	N	N	282	1	5	10
Legends at Laurel Canyon	Canton	N	N	266	1	3	10
Canton Mill Loft	Canton	N	N	315	1	3	11
Heritage at Riverstone	Canton	N	N	240	1	5	10
the Grand Reserve	Canton	N	N	308	1	4	10
Atlantic (nc)	Canton	N	N	212	1	3	10
Alexander Ridge	Canton	Υ	N	272	1	5	10
Aspect on the River	Canton	N	N	138	1	3	10
Brooke Mill	Woodstock	N	N	319	1	6	10
Lea Woodstock	Woodstock	N	N	498	1	6	10
Park at Towne Lake	Woodstock	N	N	242	1	3	10
Park 9	Woodstock	N	N	275	1	6	10
The View at Woodstock	Woodstock	N	N	320	1	3	15
The Palmer	Woodstock	N	N	502	1	4	10
Riverwalk	Woodstock	Υ	N	340	1	5	20
The Quincy	Acworth	N**	N	339	1	6	11
Cherokee Summit	Acworth	N**	N	272	1	6	10
Knox	Acworth	N	N	363	1	3	10
Linz	Holly Springs	N	N	252	1	4	10
Indigo	Canton	N	N	168	1	3	4
BrookeStone	Acworth	N	N	192	1	3	10
Everlee	Acworth	N	N	248	1	4	7
The Crest at Acworth	Acworth	N	N	314	1	3	10
Crest at Laurel Canyon	Canton	N	N	350	1	4	10
Walden Crossing	Canton	N	N	256	1	5	19
Everlee	Acworth	N	N	248	1	4	7

CCHVP was hoping that our meeting with the apartment complex management to bring up the Veteran status will provide early notice of a pending eviction as we have informed them that we are willing to step into a pending eviction of a Veteran to determine if we can help resolve the non-payment issues early. We cannot guarantee that we will be able to financially resolve every eviction situation, however, it is our intention to work with the Veteran and the apartment management early so that a clear business case can be presented for appropriate action.

We are also hoping that some type of requirement is placed on eviction filing that would show that the person being evicted is a Veteran. Today, most of our knowledge of a Veteran and his/her family being evicted is either by the Veteran who somehow reached out to us or the Marshall/CSO officer who sees some type of military insignia when they go to serve the eviction notice. We are looking to be proactive rather than reactive as it takes some time for us to interview the Veteran and understand what the issue is and work with outside partners to hopefully obtain the necessary funds to halt the eviction.

We also want some type of guarantee from the landlord that the Veteran will be allowed to stay at their residence and hopefully be allowed to renew their lease going forward. Post COVID showed that many apartment complexes looked to purge slow paying tenants and non-paying tenants.

Federal Veteran Housing Programs

There are three (3) Veteran housing programs that have been established to help Veterans who are homeless or near homeless. These three programs are:

- HUD VASH
- Per Diem
- SSVF

HUD VASH

U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) Program HUD-VASH is a collaborative program that pairs HUD's Housing Choice Voucher (HCV) rental assistance with VA case management and supportive services. These services are designed to help homeless Veterans and their families obtain permanent housing and access the health care, mental health treatment, and other supports necessary to help them improve their quality of life and maintain housing over time.

Availability in Cherokee County- None

Reason for non-availability – HUD VASH is only available in three locations in our vicinity, Decatur, Carolton, and Rome. Even though Canton Housing authority is a HUD supported housing site, it does not provide any type of case management and therefore is not eligible for Veterans. Veterans who want to apply for HUD VASH must travel to Ft. McPherson. There is no local site option for this from the VA/HUD.

Grant and Per Diem Program

Program Description

VA's Grant and Per Diem (GPD) Program is offered annually (as funding permits) by the Department of Veterans Affairs to fund community agencies providing services to Veterans experiencing homelessness. The purpose of the transitional housing component of the program is to promote the development and provision of supportive housing and services with the goal of helping homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination. Additionally, the GPD Program offers Case Management grants to support housing retention for Veterans who were previously homeless and are transitioning to permanent housing.

Operational costs, including salaries, may be funded by the per diem component. For supportive housing, the maximum amount payable under the per diem is \$71.53 per day per Veteran housed including meals.

Veterans in supportive housing may be asked to pay rent if it does not exceed 30% of the Veteran's monthly-adjusted income. In addition, "reasonable" fees may be charged for services not paid with per diem funds. The maximum hourly per diem rate for a service center not connected with supportive housing is 1/8 of the daily cost of care, not to exceed \$8.94 per hour. Payment for a Veteran in a service center will not exceed 8 hours in any day.

Availability in Cherokee County – None

Reason for non-availability – Currently we do not have a shelter that is operational that would qualify for this program.

SVF

Supportive Services for Veteran Families

For very low-income Veterans, SSVF provides case management and supportive services to prevent the imminent loss of a Veteran's home or identify a new, more suitable housing situation for the individual and his or her family; or to rapidly re-house Veterans and their families who are homeless and might remain homeless without this assistance.

Availability in Cherokee County – SSVF is the only Federal Veteran housing program that exists in Cherokee County today. SSVF is supported and managed by Hope Atlanta under a Federal Grant.

Issues with SSVF today -

- Since our apartment study in 2024, SSVF participating apartments has dropped by 62.5% (lost 5 of 8). Leaving only three (3) properties left to support this program.
- During our interview of 2025 almost every apartment complex indicated that they had never hear of this program nor Hope Atlanta.
- There were six (6) new apartment complexes that opened since our 2024 study that have added over 1,500 new apartments that again are not part of this program
- Apartment fill rate is high for all the apartments interviewed which can limit the number of available apartments open to SSVF at any time.
- Process time for SSVF approval can take weeks for Veterans to be qualified into this program which leaves programs like CCHVP to pay for the gap in time between application approval
- Program suspension in the past three months, SSVF new applications have been halted due to capacity
 issues at HOPE Atlanta. Again, this impacts our program as we must support the delay financially or find
 alternate means of putting Veterans into housing.
- There is NO guarantee that the Veteran will be able to reside in Cherokee County. This means that our local program funds are used to support Veterans that will leave our area.

Non-Federal Housing Programs

There are some non-Federal Housing Programs that Veterans may apply for consideration of being accepted. Each of these programs have restrictions or conditions. The non-Federal Housing Program are:

- 811 Disability Program
- DCA Choice Housing Voucher
- Georgia Veterans Homes

811 Disability Program

HUD 811

HUD 811 PRA is a permanent supportive housing (PSH) program offering rental assistance and supportive services for people between the ages of 18 and 61 with long-term disabilities, who may have difficulty living successfully in the community and may become homeless or institutionalized without support. Housing supports are individualized and may include reminders to pay the rent, help to arrange medical appointments, and other services. Only people with disabilities who need these types of supports are eligible for HUD 811.

The Georgia HUD 811 PRA program provides a set-aside of subsidized rental units at designated apartment buildings located around the state. Once an individual is referred and the application has been reviewed, a confirmation email will be sent to the Referral Agent. DCA will place the Referred Individual on a county-based housing list and will refer him/her to a property that has a vacancy in one of the requested counties when one becomes available. Position on the housing list is based on the date and time the referral was received by DCA

DCA Choice Housing Voucher

The Housing Choice Voucher Program is a tenant-based rental assistance program that assists very low-income individuals and families with renting safe, decent, and affordable dwelling units in the private rental market.

The Housing Choice Voucher Program, also known as Section 8, is part of Georgia's comprehensive housing program administered by the Georgia Department of Community Affairs (DCA). The program is funded by the United States Department of Housing and Urban Development (HUD).

The goals of the Housing Choice Voucher Program (HCV) are to:

- Provide improved living conditions for extremely low- and low-income individuals and families while maintaining their rent payments at an affordable level;
- Affirmatively further fair housing for individuals and families;
- Promote freedom of housing choice and integrate lower income and minority persons into mainstream society;

- Provide decent, safe, and affordable housing for eligible participants; and
- Provide an incentive to private property owners to rent to lower income persons by offering timely subsidy payments.

Should a Veteran apply for this housing voucher, the Department of Community Affairs will refer the application to the HUD VASH team at Ft. Mcpherson for action and approval.

Georgia Veterans Homes

Georgia War Veterans Home - Milledgeville



The Georgia War Veterans Home is a 375-bed skilled nursing care facility comprised of four buildings located on approximately 17 acres.

The home provides skilled nursing care and specialty care for Alzheimer's residents.



Additionally, the home contains a GDVS Veterans Field Service Office to assist veterans in the area.

Eligibility Criteria

Veterans seeking admission to either home must meet these eligibility criteria:

The veteran must be a current Georgia resident and meet one of the following conditions:

- Resided in Georgia two years immediately preceding the date of application
- Resided in Georgia five or more of the past 15 years

The veteran must have served on active duty in the U.S. armed forces during one of the following periods:

- World War II: December 7, 1941 December 31, 1946
- Post-World War II: January 1, 1947 June 26, 1950
- Korea: June 27, 1950 January 31, 1955
- Cold War: January 31, 1955 August 1, 1990
- Vietnam: July 1, 1964 May 7, 1975
- Persian Gulf: August 2, 1990 present
- The veteran must have a discharge under other than dishonorable conditions.
- The veteran must be approved as eligible for skilled nursing care by the U.S. Department of Veterans Affairs (VA).
- The veteran must be free of contagious infectious disease and behavioral and psychiatric problems.
- The veteran must not need to be sustained by line-operated mechanical means.

To apply for admission, contact the appropriate Admissions Office in Augusta or Milledgeville or any GDVS Veterans Field Service Office.

A nominal daily fee is charged. Eligible veterans may apply for the federal Aid & Attendance benefit to help offset this fee. For veterans with a service-connected disability rating of 70 percent or higher or whose admission is due to a service-connected condition, the daily fee is paid in full by VA.

CCHVP Transitional Shelter

Cherokee County Homeless Veterans program started looking at the eventual need for some type of Homeless Veteran housing five years ago. The reasoning for this was as we were processing roughly 120+ homeless Veterans every year the funds being use to house these Veterans was purely an outbound expense with no long term program return on our investment. The payments made over the years to Hotels and Motels is not providing any tangible benefits to our program.

During COVID we looked at the need for a male and female Transitional Homeless Veterans shelter. The reason for Transitional vs Permanent was because Cherokee County Government will not support housing for homeless for over 12 months. Our analysis of our past dealings with Homeless Veterans was that we would support stays of homeless Veterans for no more than 9 months. The 9 month timeframe would provide us time to provide intake, VA Claims support, and job referrals, as well as work with our SSVF provider to find permanent housing for Homeless Veterans.

Our team's research showed that there was a need for better housing for Homeless Veterans

The Veteran Need for Housing



State and Federal programs have had limited success:

- VA CHALENG program started in 1994 was to eliminate Veteran Homelessness by 2015.
 - 50,000 Veterans are homeless on any given night still in 2020 (VA estimate as of Congressional report to Congress by HUD)
- State of Georgia annual Point in Time count PIT for 152 rural counties (BOS) is limited due to lack of accurate counts and relies on statistical model
 - Another issue that the BoS CoC faces for this project is a lack of homeless service providers in all 152 counties. It is nearly impossible for the CoC to canvas
 all 152 counties, so homeless service providers partner with the CoC and participate in the counties that they serve. The information collected during
 canvassing is used to build a regression model that predicts the rate of homelessness in the counties in which no count was completed (GA Department of
 Community Affairs in annual report)
- · 2015 Mayors Challenge by President Obama not supported by local cities
 - · National Response rate for program was less than 0.4%
 - Large Cities like LA noted that they had solved the problem publically only to reverse their claims when key programs, like 2028 Olympics, were awarded. https://osmae.com/social-justice/los-angeles-homeless-fear-police-force
- Many Veterans cannot make it on their VA income alone and are years (20+) away from Social Security Eligibility for retirement benefits. Creates many issues for Veterans such as loss of homes, homelessness, divorce, etc.
 - Nov 09, 2017 · In 2016, approximately 4 million veterans had a "service-connected disability," defined as disease or injury (mental or physical) incurred or aggravated during active military service.
 1.3 million veterans had a rating of 70 percent or higher. (America's Veterans, By the Numbers Nov 2017)
- Veterans have extensive need for work force and affordable housing according to "The Gap," published May 14, 2019, there's a shortage of 7 million affordable and available rental homes for extremely low-income renters, defined as people living at or below the <u>federal poverty line</u>,

Why Do we need a Veteran Housing Program



- •Homeless Veteran Situation in Georgia today In two recent reports, one Federal and the other the State of Georgia Department of Community Affairs, the State of Georgia and Cherokee County were cited as lagging in several areas as it relates to Homeless Veterans to include:
- State of Georgia ranks 3rd among states for the largest number of homeless veterans in the Balance of State homeless areas (rural areas which make us 152 of the 158 counties in Georgia – Cherokee County is in this category)
- State of Georgia ranks 3. behind Hawaii and Oregon with the highest rate of unsheltered homeless veterans in the nation. Georgia has a 63.1% rate of unsheltered vs sheltered homeless veterans within the Balance of State Continuum of Care (COC). (Cherokee County is in this category)
- · Cherokee County ranks #2 in total homeless persons in the Balance of State. Bibb County ranks #1.
- Displaced and Disabled Veterans would come from counties around Cherokee -
- Cherokee County does not qualify for VASH or Per Diem housing support for Veterans. SSVF program in Cherokee County is not supported by Apartment landlords so very few if any Veterans are able to obtain housing here
- · Cherokee/Cobb YOY rent increase for apartments is higher than 14% were as national average is at 4.9%
- There are ZERO housing programs north of Cobb County to the Tennessee Border that serve Veterans. Most
 of the housing programs that do exist in and around Atlanta are what is termed night shelters and they are
 only open at night. The Veteran is put on the street during the day (Gateway in Atlanta)

4

Veteran Campus Vision

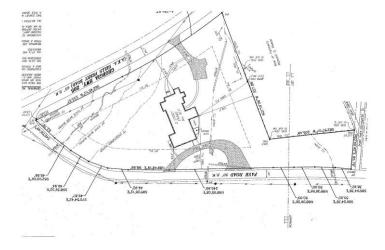


- Provides Veteran various housing options within the Campus
 - Dormitory style short term housing
 - Work force housing
 - Disabled Veteran housing
 - · Affordable family owned housing
- Designed, operated and managed by Veterans for Veterans
- Recognized by the local community as a positive and safe environment that adds value to the nearby community
- Provides innovative Technology and GREEN designs throughout campus
- Creates an environment where Veteran personal growth and positive change is promoted

Thanks to the ARPA grant our program was able to obtain \$700,000 in funding that with another \$50,000 from our program funds we were able to purchase the property at 111 Faye Drive. This location has a 13,000 sqft building on it which we plan to use as the central facility for our transitional housing program, a mental health and VA claims traveling office, CCHVP program offices as well as dining and small thrift store.

Proposed Campus – Phase 1a Main bldg Faye Road





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12,000 Sqft Existing Structure Plans



- Sound structure with internal framing done and open floor plan
- Proposed bldg. use
 - Administrative offices for CCHVP (501c3 organization)
 - Dorm housing for 18-20 male residents and Resident Manager
 - Central dining facility with kitchen and tables
 - · Resource Center for Jobs, VA claims and other
 - Computer labs
 - Use of Smart Technology and Wireless infrastructure
 - Food/Clothing Pantry
 - Green house/raised bed (CBDG proposed grant)
 - Outside terrace with exercise track(NRPA and Coop Ext proposed grant)
 - Sales Office for single home sales

Who Would We Serve



- Honorably Discharged Veterans from Federal and State* Active Military Service
- Local displaced single Veterans both male and female
- Elderly Veterans who are single that may not be able to initially support themselves**
- Single disabled Veterans, who due to their SC disability level, do not earn enough to initially support themselves living in the community*
- Veterans who have local jobs that need work force housing until they can financially save up for apartment living
- Veterans who want home ownership but need affordable housing and can financially support home ownership
 - * State Military Service would require Georgia to pass use of Lottery funds support State Veterans
- * *These class of Veterans are receiving payment and we would expect that a portion of their income would be paid a monthly basis.

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Since purchasing the building our team has continued to pay down the existing debt on this facility as well as we have paid for all of the engineering and architectural drawings for building out this facility. Additionally, we have already passed our first permitting requirement, that being from the Army Corps of Engineers.

The biggest issue has been raising the additional \$2.5M to complete buildout of this facility. Our local fundraising is helping, however, we have applied for the past two years to our Congressmen for funding under the Congressional District Spending (CDS) program. In 2024 we were initially informed that we were to be awarded the requested funding only to be informed later that due to 2024 being an election year all non-profits were excluded from the grant process. In 2025 we again applied to this program and were again notified that funds were not available due to our Congressmen not being able to have access to the HUD funds. It was suggested that we reach out to our Senator for possible access to funds which we have but we have received no response.

One would think that funding a Homeless Veterans Transitional housing facility (Shelter) would be a priority. According to Military Times article dated May 30, 2025

Since taking office in February, Collins has stated frustration over the estimated 33,000 veterans without stable housing in America today. He and other conservative lawmakers have said more work needs to be done to accelerate progress on the issue, to possibly include a radical rethinking of VA outreach and support programs.

In his initial meeting with the VA Team on February 5, 2025, Secretary Collins noted this as one of his top priorities:

• And we're going to do a better job reaching Veterans at risk of homelessness or suicide – especially those who have had no contact with VA.

The VA and State of Georgia also have noted that the Veteran Homeless population is growing especially in the unsheltered homeless area and that funding and shelters are lacking in supporting this. (page 18 - FINAL REPORT OF THE SENATE VETERANS' MENTAL HEALTH AND HOUSING COMMITTEE (SR 527))

4. Public Comment

Elizabeth Appley, Attorney Representing Various Entities Ms. Elizabeth Appley addressed the committee on behalf of various organizations focused on housing and homelessness, including Presbyterians for Better Georgia, the Georgia Supportive Housing Association, and Georgia Advancing Communities Together. She presented on the growing housing crisis affecting Georgia veterans, noting that homelessness, particularly unsheltered homelessness, is on the rise in the state. Research from the Housing Assistance Council revealed that nearly a quarter of Georgia veterans live in housing they cannot afford, putting them at risk of homelessness, with over 40,000 veterans living in poverty. Despite previous progress in reducing homelessness from 2011 to 2017, the state has seen a 78 percent increase in homelessness rates since then, with a 133 percent increase in the last year alone. She noted that there is a significant overlap between homelessness, mental illness, and substance use disorder, with estimates suggesting that 32 to 50 percent of the homeless population may have co-occurring conditions. Ms. Appley discussed the findings of a 2024 state audit mandated by S.B. 62, which analyzed the funding for homelessness programs in Georgia. While federal funds are being used effectively, the audit highlighted a lack of an overarching state strategy to address homelessness comprehensively. She also pointed out that Georgia lags behind other states in per capita spending on housing and homelessness. Andrea Gizyswat, Constituent Ms. Andrea Gizyswat, who works at the Atlanta VA Medical Center, explained that there is an urgent need for more Veterans Affairs Supportive Housing vouchers and emergency shelters in Georgia. She noted that while developments like Mighty Hero Homes are promising, many veterans experiencing homelessness will not be able to afford such housing without the assistance of vouchers, which are currently insufficient in the state. She noted the critical importance of emergency shelters, particularly for veterans who have been chronically homeless for decades, as living on the streets makes it much harder for them to access the services they need. She also pointed out that Georgia should consider funding these initiatives, especially for its reserves and National Guard forces, because federal regulations often prevent the VA from providing services to this significant portion of the homeless population.

CCHVP will continue to look at ways to fund this facility and hoped in 2022 that using the Federal Rural Homeless Grant. The \$363M national federal grant has allocated \$42M for the State of Georgia. When the grant finally came

out it only targeted the 100 smallest counties to apply for the grant. Cherokee County was not one of those allowed to bid. None of the 100 counties were able to submit a bid and all \$42M was returned to the federal government. We contacted our elected officials to understand why Cherokee County was not allowed and none of our officials was aware that we were not.

Our goal, once up and operational is to support the 35 norther Georgia counties. These counties represent over 110,000 Georgia Veterans some of which are homeless. This would be the first Veteran only shelter in North Georgia.

APPEDIX 1 SSDI WHITE PAPER

APPENDIX 2

LETTER TO CONGRESSIONAL VETERAN AFFAIRS CHAIRMAN REGARDING SSDI

APPENDIX 3

STATE OF GEORGIA SENATE HEARING ON VETERAN HOMELESSNESS AND MENTAL HEALTH