

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

An Annual Action Plan is 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.

The 2026 Annual Action Plan identifies the specific projects that are proposed for the HUD allocation of \$1,166,568.00 in CDBG funds. Projects are intended to address priority needs identified with the 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 \$457,446.35 in HOME funds for program year 2026.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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

They are:

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

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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. Program year runs January 1st through December 31st and CAPER is due by March 31st. Copies of the recent CAPER can be found on our county website at: www.cherokeecountyga.gov/cdbg/documents. The PY 2025 CAPER highlights the following achievements:

Public Services:

- Anna Crawford/Cherokee Child Advocacy Center: \$25,000 for staff support for a bi-lingual therapist/counselor;
- MUST Ministries: \$18,000 for supportive housing case managers;
- Serenade Heights: \$29,000 for support staff-case managers
- Bethesda Community Clinic: \$10,000 for support staff-medical director
- Circle of Friends: \$12,000 for staff support
- Goodwill of N. GA: \$12,000 for support staff
- Next Step Ministries: \$19,000 for support staff-program director
- The Children's Haven: \$19,052 for support staff-Chin-Up Program
- Habitat for Humanity: \$25,000 for minor home repairs for seniors

Public Facilities:

- Bethesda Mobile Clinic: \$118,267 for medical build-out of clinic/van
- Anna Crawford Children's Center: \$235,999.99 flooring, bathroom, client services area
- Goshen Valley: \$136,028.25 for storage sheds, carport for vans that transport foster children
- The Children's Haven: \$45,730 for water/foundation repairs in offices
- Boys & Girls Club: \$118,908.70 for flooring upgrades

The County remains on target to complete its stated goals & outcomes for PY 2025.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Cherokee County will hold a 30-day public comment period before submitting the Annual Action Plan to the Board of Commissioners. The public notice, along with a copy of the plan, will be available on the Cherokee County website and an ad will be placed in the local paper-The Cherokee Tribune.

The CDBG-HOME office staff will receive public comments in-person, by email, telephone and/or email.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The public comment hearing was held on Monday, June 1, 2026, at 10:00 at the CDBG Program Office. No one showed up in-person or sent any comments via email, mail or phone.

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

N/A

7. Summary

This Annual Action Plan will guide the allocation of Cherokee County's CDBG and HOME funding during the PY 2026 planning period. These allocation goals meet the Consolidated Plan for the 2024-2028 period which includes 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 Annual Action Plan goals and address priority needs.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 Administrator	CHEROKEE COUNTY	CDBG Program Office/Community Services
HOPWA Administrator		
HOME Administrator	CHEROKEE COUNTY	CDBG Program Office/Community Services
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Cherokee County has a designated staff to administer the CDBG and HOME Programs that reports directly to the Chief Financial Officer.

Consolidated Plan Public Contact Information

Susan Filiberto, CDBG Manager

Cherokee County Board of Commissioners

Cherokee County CDBG Program Office

1130 Bluffs Parkway, Canton, GA 30114

770-721-7807

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Grant workshops are held during the application cycle and allow opportunities for stakeholders and service providers to attend and provide insight into the needs within the community. The goal of consultation with providers and at community forums is to address the needs of the LMI populations in the County.

Workshops: May 8, 2026, 9:00-11:00 am and May 12, 2026, 1:30-3:30.

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))

CDBG-HOME staff stays connected to the housing and services forum through the monthly/quarterly forum meetings that are coordinated by non-profit agencies in the community. 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 many other representatives from the county attend these forums. During the grant application cycle non-profit agencies are invited to attend public meetings provided through grant workshops and at public hearings and are encouraged to participate in an open discussion of ideas and methods that would increase services provided to people in Cherokee County. Oftentimes, a chance to introduce service providers develops into a partnership with a greater positive impact on 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 under the Balance of State Continuum of Care. MUST Ministries has a longtime presence among the organizations that compete for this funding. The County has limited bed space for emergency shelter and no available beds for overnight shelter, so as a result, other agencies have sought Certification of Consistency with the County's Consolidated Plan. 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. The County has supported job training provided by Goodwill of North Georgia through their Career Pathways program. They partner with Chattahoochee Tech, and they also provide services to help clients remain and be successful in their new jobs. The County has assisted in the Point in Time Count in the past and will continue to assist with coordination of the count where possible.

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

The County does not receive ESG funds. Cherokee County is under the Balance of State Continuum of Care. MUST Ministries Inc. is one of the very few local organizations that competes for this funding. Other agencies have begun to compete for ESG funds as more people in need of services are directed to neighboring jurisdictions because of the burden (operations at capacity) in Cherokee County. 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 jurisdiction's consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	North Central Georgia Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity partners with Cherokee County to address housing needs through a repair program and funding the acquisition of lots for affordable housing development. Habitat participates in the housing forum and provides vital information on the need to increase workforce and affordable housing units. The metro Atlanta region continues to see demand for housing, in general, that outpaces available units causing a severely overpriced housing market, which further burdens LMI families and individuals in Cherokee County. The County will continue to support the repair program designed to allow seniors and disabled persons to age in place with CDBG funds and will use HOME funds to continue to support lot acquisitions to leverage the Build Program.
2	Agency/Group/Organization	MUST Ministries, Inc.
	Agency/Group/Organization Type	Housing Services-homeless Services-Employment Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MUST Ministries receives ESG funds through the Balance of State and is the primary nonprofit agency that provides services to the homeless and near-homeless persons in the County. Services include a supportive housing program, food supplies through a food pantry, job training and preparation services, and a clothes closet. MUST Ministries also helps to coordinate the Point in Time Homeless Population Counts. The regular exchange of information and data helps develop both the long-term strategic plan in addressing needs in the community and the annual action plans to address strategic goals. MUST Ministries continues to administer rental/utilities assistance programs on behalf of the County to assist persons negatively impacted, economically, from the public health crisis. Grant funds from CDBG and HOME will be provided to the agency to leverage services provided in their supportive housing program and to support a tenant-based rental assistance program.
3	Agency/Group/Organization	Bethesda Community Clinic, Inc.
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Bethesda Community Clinic provides healthcare services to the uninsured and underinsured persons in Cherokee County with no-cost/low-cost services. Bethesda regularly communicates with the CDBG-HOME Program Office to provide timely data on the populations they serve. Bethesda is the only agency of its kind in Cherokee County, serving populations lacking adequate transportation with a mobile medical unit. The County plans to continue to support the agency. In 2025, Bethesda became a 2-unit mobile clinic that delivers medical care throughout Cherokee County. (Cherokee does not have a transportation system and therefore it is difficult for those in need to get to the clinic).</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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?
Continuum of Care	State of 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.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

N/A

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AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Cherokee County utilizes public notices in the County's legal organ, public meetings, a comment period, internet-based updates, and social media outlets to expand the reach to the public to enhance public participation. Most of the input from the community is received during the annual application cycle where participants are asked to complete surveys to convey unmet needs in the community. Survey responses are used in goal setting and annual action plan development.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

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 represents the County's CDBG and HOME allocations for PY 2026, which is determined by HUD.

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,166,568.00	0.00	1,127,016.00	2,293,584.00	2,000,000.00	PY 2025 funding is just about completed, leaving a balance of \$46,091.30 for a public facility project(s). All prior years are either completed or about to be in the next 30 days.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	457,446.35	0.00	470,191.16	927,637.51	1,024,972.61	PY 2022 HOME funds were just expensed and \$415,022.25 has been allocated to MUST Ministries for the TBRA program from PY 2023 funds. Planning & admin. for PY 2023 is \$55,336.30.

Table 5 - 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.

Discussion

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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	Planning and administration	2024	2028	Program Administration	Countywide LMI persons/households	Program Administration	CDBG: \$233,313.60 HOME: \$45,744.64	
2	Improve public facilities, infrastructure, and com	2024	2028	Non-Housing Community Development	Countywide LMI persons/households	Public Improvements and Infrastructure	CDBG: \$593,269.20 HOME: \$.00	Other: 500 Other
3	Provide public services	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide LMI persons/households	Public Services	CDBG: \$174,985.20 HOME: \$.00	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve housing access and quality	2024	2028	Affordable Housing	Countywide LMI persons/households	Affordable Housing and Rehabilitation of Existing	CDBG: \$165,000.00 HOME: \$411,701.71	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 34308476 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Planning and administration
	Goal Description	CDBG & HOME planning and administration funding for PY 2026
2	Goal Name	Improve public facilities, infrastructure, and com
	Goal Description	
3	Goal Name	Provide public services
	Goal Description	

4	Goal Name	Improve housing access and quality
	Goal Description	CDBG PY 2026 funding of \$165,000 for Habitat for Humanity minor home repair program for senior citizens. HOME PY 2026 funding for Tenant Based Rental Assistance (TBRA) and land acquisition.

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Projects

AP-35 Projects – 91.220(d)

Introduction

Cherokee County plans to undertake the projects listed below during the 2026 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	Cherokee Child Advocacy Council (Anna Crawford Children's Center) PS
2	MUST Ministries, Inc-Supportive Housing
3	Circle of Friends
4	Cherokee County Outdoor YMCA
5	Serenade Heights
6	Next Step Ministries
7	Habitat for Humanity-Minor Home Repair Program
8	CDBG Planning & Administration
9	Cherokee Child Advocacy Council (Anna Crawford Children's Center) PF
10	Public Facility TBD
11	HOME Planning & Administration
12	MUST Ministries-TBRA
13	HOME-CHDO

Table 7 - Project Information

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

Priority allocations are based on community input that is collected throughout the year from needs assessments, Point-In-Time counts, collaborative meetings, housing forums and other community events.

AP-38 Project Summary
Project Summary Information

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1	Project Name	Cherokee Child Advocacy Council (Anna Crawford Children's Center) PS
	Target Area	Countywide LMI persons/households
	Goals Supported	Provide public services
	Needs Addressed	Public Services
	Funding	CDBG: \$65,360.00
	Description	Two bi-lingual advocates that provide services to abused and neglected children through forensic interviews, counseling, and treatment plans.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	800+ individuals from all income levels. Services are provided to abused and neglected children at no cost to the families.
	Location Description	9870 Highway 92, Woodstock, GA
	Planned Activities	Activities are mentioned above that serve the victims/children and provide support services/counseling for families.
2	Project Name	MUST Ministries, Inc-Supportive Housing
	Target Area	Countywide LMI persons/households
	Goals Supported	Provide public services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000.00
	Description	Support staff. Agency provides supportive housing, food pantry, employment services, clothes closet, mentoring, etc. to those in need and/or homeless.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	45 persons that are low to moderate income will be assisted with job training and job searches, case management, and other needs as deemed needed.
	Location Description	111 Brown Industrial Pkwy, Canton, GA 30114
	Planned Activities	Services mentioned above.
	Project Name	Circle of Friends

3	Target Area	Countywide LMI persons/households
	Goals Supported	Provide public services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,000.00
	Description	Support staff for Flourish Cafe. Job Coach and Director of Programming.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	80+ people will benefit and approximately 50 will be LMI. All of the beneficiaries are adults with IDD. (Intellectual and Developmental Disabilities)
	Location Description	2864 East Cherokee Drive, Suite F, Canton, GA 30115
	Planned Activities	Job coaching, life skills, mentoring, socialization events, etc.
4	Project Name	Cherokee County Outdoor YMCA
	Target Area	Countywide LMI persons/households
	Goals Supported	Provide public services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000.00
	Description	Scholarships for LMI children attending summer camp(s) at the Outdoor YMCA in Woodstock.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Scholarships will be awarded to approximately 35 children in LMI families.
	Location Description	201 East Bells Ferry Road, Woodstock, GA 30189
	Planned Activities	Swimming, games, lake activities, sports, arts and crafts, socialization, team building
5	Project Name	Serenade Heights
	Target Area	Countywide LMI persons/households
	Goals Supported	Provide public services
	Needs Addressed	Public Services

	Funding	CDBG: \$20,985.20
	Description	Support Staff
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Assist 15 single mom families with services for housing, employment, case management, etc. A total of 70+ LMI with overall services outside of housing.
	Location Description	Cherokee County locations
	Planned Activities	Secure housing and employment, educational services and certifications, mentorship, coaching, life skills, workshops, etc.
6	Project Name	Next Step Ministries
	Target Area	Countywide LMI persons/households
	Goals Supported	Provide public services
	Needs Addressed	Public Services
	Funding	CDBG: \$34,640.00
	Description	Serve adult clients who are developmentally delayed-handicapped. Support staff position-Program Director
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	17+
	Location Description	7709 Turner Road, Woodstock, GA 30188
	Planned Activities	Programs designed to assist with fine motor skills, life skills, communication and social skills, self-help skills, etc.
7	Project Name	Habitat for Humanity-Minor Home Repair Program
	Target Area	Countywide LMI persons/households
	Goals Supported	Improve housing access and quality
	Needs Addressed	Affordable Housing and Rehabilitation of Existing
	Funding	CDBG: \$165,000.00

	Description	Minor home repairs for seniors citizens 62 and older and who are homeowners in Cherokee County. HFH provides the services and maximum amount per household is \$15,000 and \$1,500 in admin fees=\$16,500 per household. Admin. are 10% of the work performed if under the \$15,000 threshold.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 homes if full amount per household is used or 10+ if less money is used per household. (Max \$16,500 per household)
	Location Description	Cherokee County residents
	Planned Activities	Minor home repairs that address ADA compliance, safety and health concerns.
8	Project Name	CDBG Planning & Administration
	Target Area	Countywide LMI persons/households
	Goals Supported	Planning and administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$233,313.60
	Description	CDBG Planning & Administration costs for CDBG staff
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	Cherokee Child Advocacy Council (Anna Crawford Children's Center) PF
	Target Area	Countywide LMI persons/households
	Goals Supported	Improve public facilities, infrastructure, and com
	Needs Addressed	Public Improvements and Infrastructure
	Funding	CDBG: \$518,269.20
	Description	Public facility repairs

	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	1100 children and families
	Location Description	Woodstock, GA
	Planned Activities	TBD-waiting on engineer's report
10	Project Name	Public Facility TBD
	Target Area	Countywide LMI persons/households
	Goals Supported	Improve public facilities, infrastructure, and com
	Needs Addressed	Public Improvements and Infrastructure
	Funding	CDBG: \$75,000.00
	Description	Public facility projects TBD
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Cherokee County
	Planned Activities	TBD
11	Project Name	HOME Planning & Administration
	Target Area	
	Goals Supported	Planning and administration
	Needs Addressed	Program Administration
	Funding	HOME: \$45,744.64
	Description	HOME Planning & Administration costs for staff
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Canton, GA

	Planned Activities	N/A
12	Project Name	MUST Ministries-TBRA
	Target Area	Countywide LMI persons/households
	Goals Supported	Improve housing access and quality
	Needs Addressed	Affordable Housing and Rehabilitation of Existing
	Funding	HOME: \$343,084.76
	Description	HOME-TBRA (Tenant Based Rental Assistance)
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	17
	Location Description	
	Planned Activities	
13	Project Name	HOME-CHDO
	Target Area	Countywide LMI persons/households
	Goals Supported	Improve housing access and quality
	Needs Addressed	Affordable Housing and Rehabilitation of Existing
	Funding	HOME: \$68,616.95
	Description	Land acquisition. Habitat for Humanity is the designated agency to administer CHDO funds.
	Target Date	12/24/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Cherokee County
	Planned Activities	

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

Cherokee 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 CDBG and HOME funds.

Geographic Distribution

Target Area	Percentage of Funds
Countywide LMI persons/households	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Cherokee 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

Due to Cherokee County receiving limited funding, the annual grant allocations are not divided into subawards and to the participating cities. 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. 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

Cherokee County partners with Habitat for Humanity to administer the Minor/Emergency Home Repair Program serving seniors 62+ years old, veterans, and disabled persons with the goal of enabling these residents to remain stably housed. For Program year 2026, the County will provide \$165,000 in CDBG funds to support this program, which is expected to fund 10 home repair projects.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	5
Total	10

Table 9 - 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	10
Acquisition of Existing Units	0
Total	10

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

In PY 2026, Habitat for Humanity will complete 10 minor home repair projects benefiting senior citizens aged 62+ and/or disabled persons. The County will provide Habitat \$165,000 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, MUST Ministries, 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, Habitat for Humanity, MUST Ministries, 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 PY 2026, including but not limited to:

- Habitat for Humanity in the amount of \$165,000 for minor home repairs.
- MUST Ministries, Inc. in the amount of \$20,000 for Supportive Housing Project support staff
- Serenade Heights, Inc. in the amount of \$20,985.20 for Transitional Housing Program support staff.
- MUST Ministries, Inc. Tenant Based Rental Assistance (TBRA) in the amount of \$415,022.25 from HOME PY 2023 funds.

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

N/A

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Cherokee County has no formalized homelessness programs, although homelessness is becoming a growing issue within the jurisdiction. Homeless outreach in the County is generally provided by local non-profits, churches, the Homeless Coalition of Cherokee County, and other organizations that serve 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.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Cherokee County continues 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 PY 2026, include but are not limited to the following:

- Next Step Ministries in the amount of \$34,640 for support staff
- MUST Ministries, Inc. in the amount of \$20,000 for support staff
- Serenade Heights, Inc. in the amount of \$20,985.20 for support staff
- Circle of Friends in the amount of \$14,000 for support staff
- Anna Crawford Children's Center in the amount of \$65,360 for support staff
- Habitat for Humanity in the amount of \$165,000 for minor home repairs for seniors 62+

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 PY 2026 include but are not limited to the following:

- MUST Ministries, Inc. in the amount of \$415,022.25 for TBRA from HOME PY 2023 funding.

Serenade Heights also serves single moms with transitional housing in the county.

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

Cherokee County will continue to support and expand local partnership with community partners through CDBG and HOME funding allocations. All of the above-mentioned programs assist in helping homeless persons to transition to permanent housing and independent living.

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.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In Cherokee County the cost of living (housing, transportation, and utilities) is not affordable to many owner and rental households, specifically the households that earn less than 50% of the area median income. Cherokee County's 2018 Analysis of Impediments (AI) indicated several barriers to fair housing including zoning laws, building costs and fees. Several other factors contributing to the county's fair housing issues are:

- 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

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

There has been some movement in the county between city and county governments and other agencies to address the issue of affordable housing. The Cherokee County Housing Committee continues to meet quarterly, with over 30 in attendance at each meeting. The City of Canton was 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.

Habitat for Humanity of North Georgia is also working on building affordable housing in Holly Springs and Canton.

Discussion:

Cherokee County community partners continue to support the quarterly housing forums and networking events.

AP-85 Other Actions – 91.220(k)

Introduction:

This section details Cherokee County's 1-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 will continue to participate in the Housing and Services forums to further the goal of increasing the capacity of public services in the county.
- Cherokee County will work with non-profit organizations to improve the transportation services in the county;
- Cherokee County will continue to participate in the Housing Collaborative group to further the goal of meeting the housing needs of the homeless and near-homeless people in the county; and
- Cherokee County will continue to support the agency that provides healthcare services to the uninsured and underinsured people in the County.

Actions planned to foster and maintain affordable housing

- Cherokee County will continue the Minor/Emergency Home Repair Program for the rehabilitation of homes of homeowners within 70% of Area Median Income in the county to preserve aging housing stock;
- Continue partnering with Senior Services to determine immediate and long-term strategies for increasing the affordable housing stock for seniors in the community;
- Maintain the County's relationship with MUST Ministries to align strategies for addressing the needs of homeless and near-homeless people in the county;
- Seek out and support developers applying for low-income tax credits [LITC] for the development of affordable housing communities;
- With the availability of HOME Program funding, the County will be better positioned to add to the affordable housing stock by funding a CHDO's housing unit production program. HOME funds will also be used to support a tenant based rental assistance program administered by MUST Ministries.

Actions planned to reduce lead-based paint hazards

- Homes assisted with Minor/Emergency Home Repair Program funds will be tested for lead-based paint in disturbed areas, and
- Where possible, aged housing stock with lead-based paint will have the hazard abated as

appropriate per the Minor/Emergency Home Repair program guidelines.

Actions planned to reduce the number of poverty-level families

Cherokee County has allocated over 1 million dollars in CDBG and HOME funds for Program Year 2026 to projects and local partners who assist low-to moderate-income residents.

These include but are not limited to the following:

1. Habitat for Humanity Minor Home Repairs-\$165,000
2. Anna Crawford Children's Center-\$518,269.20 for public facility repairs

Staff Support for the following:

1. Anna Crawford/Child Advocacy Council \$65,360
2. Serenade Heights \$20,985.20
3. MUST Ministries \$20,000
4. Circle of Friends \$14,000
5. Next Step Ministries \$34,640
6. Cherokee County Outdoor YMCA \$20,000

HOME:

1. MUST Ministries-TBRA \$343,084.76
2. Habitat for Humanity-land acquisition/affordable housing-\$68,616.95

Actions planned to develop institutional structure

The County will coordinate with MUST Ministries, Inc., Cherokee Focus, and DCA to address needs for the Balance of State Continuum of Care. MUST applies for ESG funds and Cherokee Focus hosts the Housing and Services Forum that shares information about needs in the community. Both agencies are primary instruments in coordinating and organizing the County's PIT homeless count.

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

The County will continue to encourage collaborative efforts between Habitat for Humanity-North Central Georgia and the Canton Housing Authority to advance first-time home ownership for public housing residents. MUST Ministries already, through its Supportive Housing Program, provides case managers who coordinate mainstream benefits for clients to help get them stable. The County will

provide partial staff support for the case managers in this program for the 2026 program year.

Furthermore, the County will support for-profit organizations or developers seeking low-income tax credits for projects targeted in the county.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Cherokee County will continue to work with existing nonprofit partner agencies to address housing needs. The Home Investment Partnership Program (HOME) funding has helped us address homelessness by providing rental assistance through the Tenant Based Rental Assistance Program (TBRA). Habitat for Humanity also has funding through the HOME funds for land acquisition to build affordable housing.

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.

- | | |
|--|----------|
| 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 |
| 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 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 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 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. 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. | 90.00% |

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 as 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 subrecipients 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:

Cherokee 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 need's 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 (TBRA),

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.

