2026-2030



CONSOLIDATED PLAN

2026-2030 CONSOLIDATED PLAN & 2026 ACTION PLAN

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Table of Contents

Executive Summary 5

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 5

The Process 9

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) 9

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) 11

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) 17

Needs Assessment 20

NA-05 Overview 20

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) 21

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) 31

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) 36

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) 40

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) 42

NA-35 Public Housing – 91.205(b) 44

NA-40 Homeless Needs Assessment – 91.205(c) 50

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) 53

NA-50 Non-Housing Community Development Needs – 91.215 (f) 57

Housing Market Analysis 60

MA-05 Overview 60

MA-10 Number of Housing Units – 91.210(a)&(b)(2) 61

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) 64

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) 67

MA-25 Public and Assisted Housing – 91.210(b) 70

MA-30 Homeless Facilities and Services – 91.210(c) 73

MA-35 Special Needs Facilities and Services – 91.210(d) 76

MA-40 Barriers to Affordable Housing – 91.210(e) 80
MA-45 Non-Housing Community Development Assets – 91.215 (f) 81
MA-50 Needs and Market Analysis Discussion 87
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) 90
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) 92
Strategic Plan 94
SP-05 Overview 94
SP-10 Geographic Priorities – 91.215 (a)(1) 95
SP-25 Priority Needs - 91.215(a)(2) 97
SP-30 Influence of Market Conditions – 91.215 (b) 100
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) 103
SP-40 Institutional Delivery Structure – 91.215(k) 106
SP-45 Goals Summary – 91.215(a)(4) 114
SP-50 Public Housing Accessibility and Involvement – 91.215(c) 120
SP-55 Barriers to affordable housing – 91.215(h) 121
SP-60 Homelessness Strategy – 91.215(d) 123
SP-65 Lead based paint Hazards – 91.215(i) 126
SP-70 Anti-Poverty Strategy – 91.215(j) 129
SP-80 Monitoring – 91.230 131
Expected Resources 132
AP-15 Expected Resources – 91.220(c)(1,2) 132
Annual Goals and Objectives 135
Projects 141
AP-35 Projects – 91.220(d) 141
AP-38 Project Summary 143

AP-50 Geographic Distribution – 91.220(f) 158
Affordable Housing 160
AP-55 Affordable Housing – 91.220(g) 160
AP-60 Public Housing – 91.220(h) 161
AP-65 Homeless and Other Special Needs Activities – 91.220(i) 163
AP-75 Barriers to affordable housing – 91.220(j) 166
AP-85 Other Actions – 91.220(k) 168
Program Specific Requirements 171

Executive Summary

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

1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires Cobb County to prepare a Consolidated Plan to assess community needs and establish priorities for affordable housing and community development investments. This Consolidated Plan covers the period of January 1, 2026, to December 31, 2030, and outlines the County's strategy for the use of federal entitlement funds, including the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs.

The Five-Year Consolidated Plan identifies Cobb County's priority needs related to affordable housing, homelessness, public services, and community development, and presents a coordinated strategy to address those needs. The Plan includes required narrative responses and certifications to ensure compliance with HUD's Consolidated Planning regulations. All entitlement funds must principally benefit low- and moderate-income (LMI) individuals and families and must address at least one of the following national objectives: increasing the availability, accessibility, affordability, and sustainability of decent housing; creating suitable living environments; and/or expanding economic opportunities for low- and moderate-income residents.

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

Cobb County has established priorities and goals to address identified community needs over the next five years through its Consolidated Plan. The Plan outlines the County's housing, homelessness, community development, and economic opportunity needs and presents a coordinated strategy for addressing them. Development of the Plan is informed by data from the U.S. Census Bureau, the American Community Survey (ACS), and Comprehensive Housing Affordability Strategy (CHAS) data, which estimates the number of households experiencing housing problems such as cost burden, overcrowding, and substandard conditions. Local data related to homelessness, assisted housing programs, and housing market trends are also incorporated into the analysis.

In addition to quantitative data, Cobb County integrates qualitative input gathered through stakeholder interviews, public meetings, community surveys, consultations with service providers, and engagement with housing and community development partners. This combined data-driven and community-informed approach ensures that identified priorities reflect both documented needs and lived experiences.

FY2026-2030 Consolidated Plan Priorities

- Access to Affordable Housing
- Access to Public Services
- Non-Housing Community Development
- Affirmatively Furthering Fair Housing
- Planning and Administration

These priorities guide the allocation of federal resources and shape the County's strategic investments in housing stability, neighborhood improvement, economic opportunity, and equitable access to services.

3. Evaluation of past performance

CDBG PROGRAM HIGHLIGHTS

In 2025, Cobb County allocated CDBG funds to support a broad range of community development and public service activities, including park and community center improvements, housing rehabilitation, acquisition of equipment and facilities, youth development services, fair housing activities, case management, programs serving developmentally disabled adults, and services for abused and neglected children. Through these investments, a total of 1,771 Cobb County residents received assistance under the Community Development Block Grant (CDBG) Program.

HOME PROGRAM HIGHLIGHTS

The County addressed affordable housing initiatives through the acquisition of rental housing, acquisition and new construction of single-family homes, tenant-based rental assistance, and down-payment assistance. During 2025, the County expended a total of $1,206,294.39 in HOME funds and $780,575.39 in HOME-ARP funds of which $205,439.44 was from program income. A total of 278 Cobb County residents were assisted through the Tenant Based Rental Assistance (TBRA) Program.

Additionally, the County did not add any newly constructed single-family homes to its affordable housing stock in 2025 and did not provide any homebuyers with Down Payment Assistance (DPA). Through our Rental Program 2 Households were assisted, and 2 new homes were acquired for affordable rentals.

ESG PROGRAM HIGHLIGHTS

The County addressed ESG homelessness initiatives by allocating funding for the following eligible activities: Homeless Prevention, Emergency Shelter, Street Outreach, and Administration and Planning. During 2025, Cobb County expended $233,835.26 in ESG program funds. As reflected in the County PR91 ESG Financial Summary Report, 46.66% was expended for Emergency shelter activities, 25.93% for Homeless Prevention, 4.54% for Street Outreach, and 6.81% for Administration.

A total of 4,553 Cobb County residents were assisted through the ESG Program.

A total of 175 persons were assisted by Street Outreach, 4,252 persons were assisted through Emergency Shelter service providers, and 126 persons were assisted by Homeless Prevention providers.

4. Summary of citizen participation process and consultation process

Cobb County conducted extensive consultation during the preparation of this Consolidated Plan. Outreach efforts included interviews and focus groups with residents, nonprofit service providers, public housing agencies, private developers, governmental partners, and representatives of the GA-506 Marietta/Cobb County Continuum of Care. The County held two in-person public meetings before drafting the Plan to gather input from stakeholders and members of the public. These meetings are described in greater detail in the Consultation section of this document.

In addition, Cobb County administered a community needs survey to solicit feedback from residents and community stakeholders. Participants were informed that the County was updating its Consolidated Plan for federal entitlement funds that primarily benefit low- and moderate-income individuals and neighborhoods. The survey asked respondents to assess the level of need in their communities for housing, public services, infrastructure, and other eligible CDBG-funded activities. The survey was available in both hard copy and electronic formats, including access via smartphone, tablet, and web browser. It was offered in English, with additional language accommodations available upon request. Survey results are summarized within the Plan and included in the Appendix.

To obtain input on the draft 2026–2030 Consolidated Plan, the Community Development Department presented the draft priorities, goals, and proposed activities to the Cobb County Board of Commissioners to formally open the public comment period. Additional public hearings were conducted to provide residents and stakeholders with opportunities to review and comment on the draft document before final adoption.

5. Summary of public comments

Major needs highlighted during the Public Needs Meetings, Neighborhood Meetings, and stakeholder interviews are as follows:

Public Service Needs:
Additional need for permanent supportive housing programs
Lack of facilities and services for unsheltered homeless persons and domestic violence victims
Limited Financial Resources for community organizations

Affordable Housing Needs:
There is a need for additional emergency shelter & transitional housing beds
Limited financial resources of local agencies with affordable programs
Difficult to find affordable housing in the County

Other Needs:
Lack of transportation for low-income households

These comments have been incorporated into the County's current Consolidated Plan and will be taken in consideration of funding priorities for future Action Plan activities funded with HUD dollars.

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

All comments were accepted.

7. Summary

The Proposed Consolidated Plan 2026-2030 for Cobb County establishes strategic priorities based on extensive consultation with community stakeholders and analysis of data from the U.S. Census Bureau, the American Community Survey (ACS), CHAS data, and other local sources, identifying housing and community development needs within the County. In conjunction with input gathered through the Community Needs Assessment Survey and the Citizen Participation Plan process, Cobb County identified the following strategic priorities to guide the use of CDBG funds and leverage additional public and private investments:

1. Access to Affordable Housing
2. Access to Public Services
3. Non-Housing Community Development
4. Affirmatively Furthering Fair Housing
5. Planning and Administration

Over the next five years, Cobb County will prioritize expanding and preserving affordable housing opportunities for low- and moderate-income households while supporting community-based efforts that address critical needs such as homelessness, housing stability, neighborhood improvements, and access to essential services. These priorities will guide funding decisions and ensure that federal resources are aligned with documented needs and community input.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	COBB COUNTY	Cobb County CDBG Program Office
CDBG Administrator	COBB COUNTY	Cobb County CDBG Program Office
HOME Administrator	COBB COUNTY	Cobb County CDBG Program Office
ESG Administrator	**COBB COUNTY**	Cobb County CDBG Program Office

Table 1 – Responsible Agencies

Narrative

Cobb County serves as the lead agency responsible for the development, administration, implementation, and evaluation of the Annual Action Plan (AAP). The County's CDBG Program Office oversees day-to-day management of CDBG, HOME, and ESG activities and is staffed with experienced personnel to ensure regulatory compliance and effective program delivery. BluLynx Solutions, LLC, a program management firm specializing in HUD-funded initiatives, provides professional grant administration support and has assisted Cobb County in managing its federal entitlement programs for several decades.

Administrative oversight is provided through Cobb County's Office of Finance and Economic Development, ensuring alignment with County policies and fiscal accountability standards. The County's Finance Department and Budget and Internal Audit Division work in coordination with the CDBG Program Office to maintain strong internal controls, financial monitoring, compliance reporting, and audit readiness.

The CDBG Program Office leads the research, stakeholder engagement, data analysis, and drafting of the Annual Action Plan, which outlines a comprehensive strategy for addressing identified housing, homelessness, and community development needs. The AAP details how CDBG, HOME, and ESG funds will be allocated to advance the County's Consolidated Plan priorities and benefit low- and moderate-income residents.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

This section of the Consolidated Plan outlines Cobb County's coordinated efforts to engage public agencies, nonprofit organizations, housing providers, social service agencies, community stakeholders, and residents in the development of this five-year strategy. In accordance with HUD requirements, Cobb County conducted comprehensive outreach to gather input on housing needs, homelessness trends, fair housing concerns, community development priorities, and economic opportunity challenges affecting low- and moderate-income residents. Consultation activities included stakeholder interviews, participation in Continuum of Care meetings, public hearings, community surveys, and interagency coordination with local governments and housing authorities. This collaborative process ensures that the Consolidated Plan reflects both data-driven analysis and meaningful community engagement, resulting in priorities and funding strategies that are responsive to identified needs and aligned with regional housing and service systems.

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(l)).

Cobb County enhances coordination between public and assisted housing providers and private and governmental health, mental health, and social service agencies through structured partnerships, cross-sector collaboration, and participation in the GA-506 Marietta/Cobb County Continuum of Care. The County works closely with the Marietta Housing Authority, nonprofit housing providers, behavioral health organizations, healthcare systems, workforce agencies, and human service departments to align housing assistance with supportive services. Regular interagency meetings, coordinated entry processes, shared referral systems, and HMIS data collaboration help streamline service delivery and reduce duplication. These coordinated efforts improve access to case management, mental health treatment, healthcare services, and income supports for vulnerable residents, particularly individuals experiencing homelessness, persons with disabilities, seniors, and low-income families, thereby promoting long-term housing stability and self-sufficiency.

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

Cobb County coordinates closely with the GA-506 Marietta/Cobb County Continuum of Care to address the needs of individuals and families experiencing homelessness and those at risk of homelessness. The County actively participates in CoC meetings, planning committees, and coordinated entry oversight to ensure alignment between ESG-funded activities and the broader homeless response system. Through this partnership, Cobb County supports a centralized

Coordinated Entry System that provides standardized assessment, prioritization, and referral to appropriate housing interventions.

Special emphasis is placed on chronically homeless individuals and persons with disabilities through prioritization for Permanent Supportive Housing (PSH), which combines long-term rental assistance with intensive case management and supportive services. Families with children are connected to emergency shelter and Rapid Re-Housing (RRH) programs designed to minimize time spent homeless and quickly transition households into permanent housing. Veterans and their families are referred to veteran-specific housing and supportive service programs in collaboration with federal and nonprofit partners to ensure access to tailored assistance. Unaccompanied youth are connected to age-appropriate housing resources, supportive services, education support, and life-skills development programs through coordination with youth-serving agencies.

To prevent homelessness, Cobb County invests in Homelessness Prevention and diversion strategies that provide short- and medium-term rental assistance, utility support, and case management to households at imminent risk of losing housing. Subrecipients conduct individualized assessments to determine vulnerability, financial hardship, and available support networks before assistance is provided.

Through data-sharing via HMIS, performance monitoring, and ongoing stakeholder collaboration, Cobb County works with the CoC to reduce the length of time individuals and families experience homelessness, increase successful placements into permanent housing, and prevent returns to homelessness. This coordinated, housing-focused approach strengthens system-wide effectiveness and improves long-term stability outcomes for vulnerable populations.

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

Cobb County consults extensively with the GA-506 Marietta/Cobb County Continuum of Care in determining the allocation of ESG funds, establishing performance standards, and developing policies and procedures related to HMIS administration. The County participates in regular CoC meetings, steering committee sessions, and planning discussions to ensure ESG investments align with the CoC's strategic priorities, coordinated entry framework, and system performance goals.

In allocating ESG funds, Cobb County reviews local homelessness data, Point-in-Time (PIT) count results, HMIS system performance measures, and identified service gaps in collaboration with CoC leadership and member agencies. Funding decisions prioritize activities that support coordinated entry, reduce the length of time households experience homelessness, increase exits to permanent housing, and prevent returns to homelessness. ESG-funded activities are structured to complement CoC-funded Permanent Supportive Housing, Rapid Re-Housing, and outreach efforts.

Performance standards for ESG subrecipients are developed in coordination with CoC benchmarks and HUD system performance measures. These standards include metrics related to housing

placement rates, housing stability at exit, income growth, reduction in returns to homelessness, data quality, and timeliness of service delivery. ESG subrecipients are required to enter client-level data into HMIS in accordance with HUD data standards, and performance is evaluated through regular monitoring of HMIS reports and outcome data.

Cobb County also coordinates with the CoC's designated HMIS Lead Agency to ensure compliance with federal data collection, privacy, and security requirements. Policies governing data entry, reporting, client consent, confidentiality, and system access are aligned with CoC-established HMIS governance standards. Through this ongoing collaboration, Cobb County ensures that ESG funds are administered in a manner consistent with CoC policies, HUD regulations, and system-wide efforts to improve homelessness response outcomes.

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

Agency/Group/ Organization	Agency/Group/ Organization Type	Section of Plan Addressed by Consultation	How Consulted
MUST Ministries	Services - Homeless	Homeless Needs; Non-Homeless Special Needs	Public Meeting
LiveSafe	Services – Victims of Domestic Violence	Non –Homeless Special Needs	Public Meeting
Girls Inc	Services - Children	Non –Homeless Special Needs	Public Meeting
The Extension	Services - Homeless	Homeless Needs	Public Meeting
City of Kennesaw	Other Government - Local	All	Public Meeting
Cobb Community Service Board	Other Government - Local	All	Public Meeting
Cobb County	Other Government - County	All	Public Meeting
Communities in Schools	Services - Children	Non –Homeless Special Needs	Public Meeting
SafePath Children's Advocacy	Services - Children	Non-Homeless Special Needs	Public Meeting
Tommy Nobis Center	Services – Employment	Non –Homeless Special Needs	Public Meeting
Walton Communities	Housing	Housing Needs Assessment	Public Meeting
Marietta YELLS	Services - Children	Non –Homeless Special Needs	Public Meeting
Center for Family Resources	Services - Homeless	Homeless Needs; Non-Homeless Special Needs	Public Meeting

Sheltering Arms	Services - Children	Non –Homeless Special Needs	Public Meeting
City of Powder Springs	Other Government - Local	All	Public Meeting
St. Vincent de Paul Society	Services - Homeless	Homeless Needs; Non-Homeless Special Needs;	Public Meeting
Marietta Housing Authority	PHA	Public Housing Needs	Public Meeting
Cole Street Development	Housing	Housing Needs Assessment	Public Meeting
Zion Keepers	Housing	Housing Needs Assessment	Public Meeting
Latin American Association	Services – Housing	Housing Needs	Public Meeting
Zion Baptist Church	Services	Housing Needs	Public Meeting

Table 2 – Agencies, groups, organizations who participated

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

Cobb County did not exclude any agency type or agency during this process.

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	GA-506 Marietta/Cobb County Continuum of Care	The Strategic Plan and the Continuum of Care serve distinct but complementary roles, each focused on advancing long-term solutions to homelessness. Rather than duplicating efforts, they work in alignment to support a coordinated system of care. The full spectrum of homelessness response—including outreach, emergency shelter, transitional housing, rapid re-housing, homelessness prevention, and permanent housing—is strengthened through collaboration among agencies and partners that contribute to one or more components of this system.
Comprehensive Plan	Cobb County	Cobb County's Comprehensive Plan compliments the Consolidated Plan by serving as the long-term policy framework guiding land use, growth management, housing, transportation, economic development, infrastructure, and environmental planning decisions throughout the County. Developed in accordance with Georgia's planning requirements, the Comprehensive Plan establishes a vision for sustainable growth and community development, identifies existing conditions and future land use priorities, and outlines implementation strategies to support balanced development. The Plan informs zoning decisions, capital improvements planning, and redevelopment efforts, while promoting housing diversity, economic vitality, infrastructure investment, and quality of life for residents across Cobb County.

Table 3 – Other local / regional / federal planning efforts

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

Cobb County cooperates and coordinates with a range of public entities—including the State of Georgia, adjacent municipalities, and neighboring counties—to ensure effective implementation of the Consolidated Plan. The County collaborates with state agencies on housing, homelessness, and community development initiatives to align funding priorities, regulatory compliance, and data reporting requirements. Coordination also occurs with municipalities within Cobb County, including entitlement and non-entitlement jurisdictions, to align investments in infrastructure, affordable housing, public services, and economic development activities. Additionally, Cobb County works

with regional partners and neighboring jurisdictions to address shared housing market dynamics, transportation needs, and homelessness response strategies, ensuring that federal resources are leveraged efficiently and that efforts are not duplicated across boundaries.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Summarize citizen participation process and how it impacted goal setting

Cobb County conducted a Community Needs Survey to gather input from residents and stakeholders during the development of the Consolidated Plan. Participants were informed that the County was updating its plan for federal entitlement funds that primarily benefit low- and moderate-income residents and neighborhoods. The survey asked respondents to assess the level of need in their communities for housing, public services, infrastructure improvements, and other activities eligible for funding under the Consolidated Plan programs. To maximize public participation, the County emphasized broad accessibility and widespread distribution rather than limiting responses to a statistically controlled sample. As a result, survey findings reflect the perspectives of respondents but are not intended to represent the views of the entire County population.

The survey was distributed through multiple channels to encourage broad participation. It was available in both hard copy and electronic formats, including access via smartphone, tablet, and web browser. The survey was offered in English, with translation assistance available upon request. In addition to the survey, Cobb County held public meetings to provide residents, service providers, and other stakeholders with opportunities to offer input on the Consolidated Plan and Annual Action Plan. Meetings were conducted at various locations throughout the County to improve accessibility. Public notices were published in local media outlets and distributed via email to stakeholder networks.

A summary of public comments received is included in the Appendix of this document, along with a listing of meeting dates and locations.

Citizen Participation Outreach

	Field	Description
1	Mode of Outreach	Public Meeting
	Target of Outreach	Non-targeted/broad community
	Summary of Response	Two public meetings were held to receive citizen input from residents on community development, housing, and homeless needs. Community stakeholders, nonprofits, and city departments were encouraged to attend the meetings. There was a total of twelve residents and nine nonprofit stakeholders in attendance for these meetings. The meetings were held as follows: • Public Meeting #1 – February 18, 2025, at Powder Springs Library • Public Meeting #2 – March 5, 2025, at Switzer Library
	Summary of Comments Received	The public was informed of the upcoming needs assessment process to prepare the 5-year consolidated plan, educated on the estimated allocation of funding from HUD and eligible activities.
	Summary of Comments Not Accepted and Reasons	All comments were accepted.
	URL if Applicable	Not Applicable
2	Mode of Outreach	Surveys
	Target of Outreach	Non-targeted/broad community
	Summary of Response	The survey received about 234 responses.
	Summary of Comments Received	The survey was used to capture comments. The survey analysis is attached.
	Summary of Comments Not Accepted and Reasons	All comments were accepted.
	URL if Applicable	Not Applicable
	Mode of Outreach	Public Meeting

3	Target of Outreach	Non-targeted/broad community
	Summary of Response	Two public meetings were held to receive citizen input from residents on the draft Consolidated Plan and Action Plan. The total number of residents and nonprofit stakeholders will be included once the meeting concludes. The meetings were held as follows: • Public Meeting #1 – 1/7/26 • Public Meeting #2 – 2/13/26
	Summary of Comments Received	To be included after the close of the comment period.
	Summary of Comments Not Accepted and Reasons	All comments were accepted.
	URL if Applicable	Not Applicable

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

A needs assessment aids communities in making well-informed choices regarding housing and development, ensuring that resources are utilized efficiently to address the most urgent needs of residents. The Needs Assessment relies on an examination of housing issues throughout Cobb County, encompassing both renters and homeowners. The subsequent data reveals the number and percentage of renters and homeowners who may face housing challenges, categorized by income level. Evaluating the specific housing requirements of Cobb County is essential for formulating a practical and responsive affordable housing strategy.

Consequently, an evaluation of the affordable rental and single-family homes was performed, drawing on the available demographic, economic, and housing data pertinent to the city. This assessment employed HUD's new eCon Planning Suite within the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite automatically populates the most current housing and economic data to aid jurisdictions in determining funding priorities within the Consolidated Plan and Annual Action Plan.

Cobb County promotes the development and preservation of quality housing and suitable living environments for individuals of low and moderate income through the Consolidated Planning process. Comprehensive Housing Affordability Strategy (CHAS) data is utilized to illustrate the number of households requiring housing assistance. HUD's CHAS data set is a "special tabulation" of the 2016-2020 American Community Survey (ACS) data sourced from the Census Bureau. This "special tabulation" data offers counts of households experiencing problems that align with specific combinations of HUD-defined criteria, such as housing needs. HUD-defined income limits (primarily 30, 50, and 80% of Area Median Income) and household types of particular interest to planners and policymakers are also included. Given that CHAS data necessitates the Census Bureau to further compute estimated housing issues at a micro level, it often experiences delays in availability.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Between 2009 and 2020, the jurisdiction experienced notable demographic and socioeconomic changes that have implications for housing and community development planning. During this period, the number of households increased by approximately 19 percent, reflecting continued residential growth and an expanding demand for housing and public services. Population trends over the same timeframe indicate significant change, underscoring the evolving scale and composition of the community.

In contrast, median household income declined substantially, decreasing from $234,370 in 2009 to $80,830 in 2020, representing a reduction of approximately 66 percent. This pronounced decrease suggests a shift in the economic profile of residents and may reflect changes in labor market conditions, household composition, or data methodologies between reporting periods. The decline in median income highlights growing affordability pressures and reinforces the need for targeted investments in affordable housing, economic development, and supportive services for low- and moderate-income households.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	830	640,330	**77,048%**
Households	197,400	234,370	**19%**
Median Income	**$234,370.00**	**$80,830.00**	**-66%**

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

Household data by income level indicate that a significant share of households across all income categories include vulnerable populations, particularly seniors and families with children. Among households earning at or below 30 percent of HAMFI, more than 20,000 households are represented, including substantial numbers of small and large family households, as well as households with seniors aged 62 and older. These extremely low-income households are especially likely to experience housing instability and require targeted assistance.

Households earning between 30 and 80 percent of HAMFI account for a large portion of the community's working families, with notable concentrations of households with young children and seniors. Households in the 50 to 80 percent HAMFI range represent the largest segment of low- and moderate-income households, underscoring the importance of affordable rental and ownership opportunities for this income group.

Higher-income households (above 100 percent HAMFI) comprise most total households; however,

this group also includes significant numbers of seniors and families with young children, indicating an ongoing need for age-friendly housing, childcare-accessible neighborhoods, and supportive community infrastructure across income levels. Overall, the distribution highlights the continued need for a range of housing strategies that address affordability, accessibility, and family-oriented housing options, particularly for extremely low-, low-, and moderate-income households.

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	**20,275**	**22,865**	**36,325**	**24,725**	**130,165**
Small Family Households	6,140	8,320	13,465	11,070	72,320
Large Family Households	1,320	2,230	3,920	2,135	11,635
Household contains at least one person 62-74 years of age	3,654	4,990	8,675	5,369	26,190
Household contains at least one person age 75 or older	2,643	3,590	3,610	2,100	7,259
Households with one or more children 6 years old or younger	2,949	4,172	5,584	4,258	18,305

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing	265	130	100	110	**605**	59	80	69	75	**283**
Severely Overcrowded - With >1.51 people per	50	180	230	40	**500**	0	29	15	0	**44**
Overcrowded - With 1.01-1.5 people per room (and none of	399	224	400	525	**1,548**	84	240	224	69	**617**
Housing cost burden greater than 50% of income (and none of	7,880	4,125	994	40	**13,039**	5,615	3,525	1,355	420	**10,915**
Housing cost burden greater than 30% of income (and none of	734	4,925	8,350	1,345	**15,354**	1,150	3,100	5,480	2,490	**12,220**
Zero/negative Income (and none of the above problems)	1,520	0	0	0	**1,520**	1,045	0	0	0	**1,045**

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,595	4,655	1,730	715	**15,695**	5,755	3,870	1,670	565	**11,860**
Having none of four housing problems	2,805	6,040	14,150	7,855	**30,850**	3,105	8,295	18,800	15,575	**45,775**
Household has negative income, but none of the other housing problems	0	0	0	0	**0**	0	0	0	0	**0**

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,200	4,160	3,415	**10,775**	2,060	2,365	2,905	**7,330**
Large Related	674	588	683	**1,945**	440	1,100	529	**2,069**
Elderly	1,842	1,509	979	**4,330**	2,820	2,486	2,106	**7,412**
Other	3,530	3,140	4,504	**11,174**	1,602	864	1,375	**3,841**
Total need by income	**9,246**	**9,397**	**9,581**	**28,224**	**6,922**	**6,815**	**6,915**	**20,652**

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,330	1,330	1,755	1,025	0	**2,780**
Large Related	0	0	154	154	320	420	65	**805**
Elderly	1,664	879	205	2,748	2,175	1,547	546	**4,268**
Other	0	3,340	1,790	5,130	1,524	0	0	**1,524**
Total need by income	**1,664**	**4,219**	**3,479**	**9,362**	**5,774**	**2,992**	**611**	**9,377**

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	379	319	524	430	1,652	59	229	174	44	**506**

Multiple, unrelated family households	70	65	60	125	320	25	40	50	24	**139**
Other, non-family households	10	25	45	10	90	0	0	35	0	**35**
Total need by income	**459**	**409**	**629**	**565**	**2,062**	**84**	**269**	**259**	**68**	**680**

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

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

In Cobb County, single-family households experiencing housing need are concentrated primarily among renters and in the lowest income categories. Of the 1,652 renter single-family households with housing needs, the largest shares are within the >50–80% AMI (524 households) and >80–100% AMI (430 households) brackets, followed by 379 households at 0–30% AMI and 319 households at >30–50% AMI. This distribution indicates that while extremely low-income renters remain significantly impacted, housing cost burden and related needs extend well into moderate-income renter households. In contrast, 506 owner single-family households are experiencing housing need, with the greatest concentration at >30–50% AMI (229 households) and >50–80% AMI (174 households). Only 59 owner households fall within the 0–30% AMI category, suggesting that the most severe affordability pressures among single-family households are disproportionately borne by renters. Overall, renter single-family households account for more than three times the number of owner households with identified need, underscoring the continued importance of renter-focused affordability strategies, preservation of affordable single-family rental stock, and targeted assistance for cost-burdened moderate-income families.

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

In Cobb County, families with disabilities and survivors of domestic violence, dating violence, sexual assault, and stalking constitute a significant special-needs demographic that requires housing assistance. According to ACS household totals and CHAS estimates regarding income and housing issues, it is estimated that around 10,000 to 16,000 households in the county likely contain at least one individual with a disability who faces housing cost burdens, substandard living conditions, or other affordability issues that qualify them for assistance. These households frequently consist of elderly individuals on fixed incomes, non-elderly disabled persons living independently, and families with children led by disabled parents who need accessible and affordable housing options.

Moreover, service-based planning projections suggest that approximately 800 to 2,000 households of survivors may need emergency shelter, rapid rehousing, rental assistance, or relocation aid each year due to domestic violence, dating violence, sexual assault, or stalking. A significant number of these households are led by women with children who urgently need housing stabilization and supportive services. Together, these groups represent a considerable segment of the county's vulnerable population, highlighting the ongoing necessity for the development of accessible housing, tenant-based rental assistance, emergency shelter capacity, and coordinated supportive services.

What are the most common housing problems?

In Cobb County, Georgia, the most common housing problems reflect both affordability and adequacy challenges faced by low- and moderate-income households. A significant share of renters and homeowners spend more than 30 % of their income on housing costs, indicating widespread housing cost burden that limits financial stability and increases the risk of displacement as rents and home values have risen sharply in recent years. Local planning documents and community assessments also identify a limited supply of affordable and available housing units, contributing to competition for lower-cost homes and rentals and restricting housing choice for lower-income residents and essential workers. While severe physical deficiencies such as lack of complete plumbing or kitchen facilities occur at relatively low rates, overcrowding and substandard conditions still affect some households, particularly in lower-cost segments of the market. These conditions: cost burdens, limited affordable stock, and overcrowded or inadequate units are the principal housing problems countywide, and they are compounded by slow new housing growth relative to population increases and rising demand for affordable living options.

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

Based on the data tables above for Cobb County, extremely low-income renter households (0–30% AMI) are the most disproportionately affected by housing problems overall, particularly severe cost burden and zero/negative income. Among renters, 7,880 households at 0–30% AMI experience housing cost burden greater than 50% of income, far exceeding any other income group. Additionally, 1,520 renter households at this income level report zero or negative income, indicating extremely high housing instability risk. Low-income owners (0–30% AMI) are also heavily impacted, with 5,615 experiencing severe cost burden and 1,045 reporting zero income; however, renter households consistently outnumber owners in nearly every severe category.

Moderate-income renters (30–80% AMI) are more affected by overcrowding conditions. Severely overcrowded renter households are concentrated primarily in the >30–50% AMI (180 households) and >50–80% AMI (230 households) categories, suggesting larger family sizes combined with constrained housing supply. General overcrowding (1.01–1.5 persons per room) is most prevalent among renters between >50–80% AMI (400 households) and >80–100% AMI (525 households), indicating that even middle-income renters are experiencing space constraints.

Substandard housing conditions (lacking complete plumbing or kitchen facilities) are most concentrated among extremely low-income renters (265 households) and very low-income renters (>30–50% AMI, 130 households), with owner impacts substantially lower overall. Across nearly every housing problem category—severe cost burden, overcrowding, and substandard conditions—renters, particularly those below 50% AMI, are more affected than homeowners. Owners experience significant cost burden at lower income levels, but renters face both greater volume and greater severity of housing problems, indicating that the county's most vulnerable populations are extremely low- and very low-income renter households.

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

In Cobb County, low-income individuals and families with children—especially those with extremely low incomes—who are currently housed but at imminent risk of homelessness are most often households living on the edge of eviction due to a mix of severe housing cost burden, unstable or low-wage employment, and limited savings. Many are renters below 30% AMI facing past-due rent and utility arrears, repeated late fees, and the threat of displacement following a job loss, reduced work hours, medical crisis, or family breakup; others are "doubled up" temporarily with friends/family in overcrowded conditions and may be asked to leave with little notice. Common characteristics include single-parent households, families with young children, households with disabilities or chronic health conditions, limited transportation, barriers to childcare, and limited access to benefits or documentation needed to stabilize income. Their immediate needs tend to be homelessness prevention supports—flexible financial assistance for rent/arrears and utilities, short-term rental assistance, landlord mediation, housing search help for safer/cheaper units, and strong case management connections to employment, benefits, childcare, and behavioral health supports. Cobb's ESG framework aligns with this by requiring Homelessness Prevention to serve households below 30% AMI and supporting stabilization services, while county planning priorities also emphasize rapid rehousing and homeless prevention as key tools to regain housing stability.

For families and individuals who were previously homeless and are currently receiving Rapid Re-Housing (RRH) assistance, the primary challenge they face as their support nears its conclusion is the "rent cliff." Their income has improved sufficiently to leave homelessness, yet it remains

inadequate to afford market rent once the time-limited subsidy expires (RRH typically offers short- to medium-term tenant-based rental assistance along with supportive services). As the end of assistance approaches, these households often require: (1) step-down or bridge supports (such as shallow ongoing rental assistance, help with security deposits for lower-cost units, utility assistance, or short-term extensions linked to a clear stabilization plan), (2) employment and income stabilization (including job placement, training, benefits enrollment or recertification, and budgeting and credit repair), and (3) housing retention services (which may involve landlord engagement, mediation, coordination of unit inspections and repairs, and transportation to work or childcare). Households facing higher barriers—such as those with disabilities, a history of repeated homelessness, or safety concerns—might also require longer-term interventions (for instance, Permanent Supportive Housing or extended rental assistance) instead of adhering to a standard RRH "move-on" timeline. This highlights the importance of coordinated entry and a tiered local crisis-response system to effectively match households with the appropriate level of support.

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

Cobb County generates estimates of these at-risk populations through multiple data sources, including administrative data from local homeless service providers and coordinated entry systems, Point-in-Time counts, domestic violence service reports, community surveys targeting low-income and homeless residents, U.S. Census Bureau and American Community Survey data, local health department indicators, and housing authority program data. By triangulating these sources, the County assesses the scale and characteristics of need, identifies households most vulnerable to entering shelters or becoming unsheltered, and informs resource allocation strategies such as homelessness prevention, rapid re-housing, tenant-based rental assistance, accessibility modifications, and supportive housing development.

In Cobb County, the at-risk population is defined consistent with HUD guidance as households with incomes below 30 percent of Area Median Income (AMI), individuals experiencing chronic homelessness, and survivors of domestic violence, dating violence, sexual assault, and stalking. This population includes families with children, elderly individuals, and persons with disabilities who face significant structural and economic barriers to obtaining and maintaining stable housing. Extremely low-income (ELI) household, particularly renter; are disproportionately affected by severe cost burden (paying more than 50 percent of income toward housing), limited access to affordable units, eviction risk, and minimal financial reserves. Many at-risk families with children are single-parent households employed in low-wage service sectors, working variable hours, and balancing childcare costs that further constrain their housing stability. Elderly households at or below 30 percent AMI often rely on fixed incomes such as Social Security and are vulnerable to rent increases, rising property taxes, or unexpected medical expenses. Persons with disabilities face additional barriers including the shortage of accessible units, limited transportation options, and the need for coordinated supportive services.

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

In Cobb County, individuals experiencing chronic homelessness defined by HUD as persons with a disabling condition who have experienced homelessness for extended or repeated periods require more intensive, long-term interventions such as permanent supportive housing combined with wraparound services. Survivors of domestic violence frequently require immediate relocation assistance, confidential housing placements, and trauma-informed supportive services to ensure safety and long-term stability. For many survivors, housing instability is directly linked to economic dependence, credit damage, or lease termination resulting from safety-related moves. Listed below are some specific housing characteristics that have been consistently linked to instability and increased risk of homelessness, particularly among extremely low- and very low-income households in Cobb County:

- Severe Housing Cost Burden. The strongest predictor of housing instability in Cobb County is households paying more than 50 percent of their income toward rent or mortgage. Extremely low-income renters (≤30% AMI) are disproportionately represented among severely cost-burdened households. When the majority of income is devoted to housing, families have little capacity to absorb financial shocks such as job loss, reduced work hours, medical emergencies, or car repairs, making eviction or foreclosure more likely.
- Low-Income Rental Units with High Rent-to-Income Ratios. Units affordable at ≤30% AMI are limited relative to demand, creating intense competition for lower-cost rentals. Households in older Class B and C multifamily properties are particularly vulnerable to rent increases following property sales, redevelopment, or neighborhood market escalation. Even moderate rent increases can trigger displacement when incomes remain stagnant.
- Overcrowding and Doubling-Up. Units with more than 1.01 persons per room—especially those exceeding 1.5 persons per room—are associated with unstable living arrangements. Many at-risk households temporarily double up with extended family or friends due to unaffordable rents. These arrangements are often informal and can dissolve quickly, placing families at imminent risk of entering shelter.
- Substandard Housing Conditions. Units lacking complete plumbing or kitchen facilities, or those with significant maintenance deficiencies (roof leaks, mold, faulty HVAC, structural issues), are disproportionately occupied by low-income households. Poor housing quality contributes not only to health risks but also to code enforcement actions or landlord non-renewals that may lead to displacement.
- Limited Accessible Units. For elderly residents and persons with disabilities, the shortage of physically accessible housing (zero-step entry, widened doorways, accessible bathrooms) creates instability. When a unit no longer meets mobility needs and no affordable alternative exists, households may cycle through temporary arrangements or institutional settings.
- Short-Term or Informal Lease Arrangements. Month-to-month leases, verbal agreements, or subleasing without formal protections increase vulnerability to sudden termination.

Informal housing arrangements are common among extremely low-income households and survivors of domestic violence who relocate quickly for safety reasons.

- Geographic Concentration of Affordable Stock. Lower-cost housing is concentrated in specific submarkets of the county. When redevelopment, code enforcement sweeps, or investor acquisitions occur in these areas, displacement pressures can affect multiple low-income households simultaneously.

Discussion

Collectively, these housing characteristics—severe cost burden, limited affordable inventory, overcrowding, substandard conditions, lack of accessibility, and insecure tenure—create a structural environment in which extremely low-income renters, families with children, elderly residents on fixed incomes, and persons with disabilities face heightened risk of eviction, shelter entry, or unsheltered homelessness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

The Disproportionately Greater Need analysis evaluates whether any racial or ethnic group experiences housing problems at a rate that is meaningfully higher than the overall rate for the jurisdiction. Consistent with HUD guidance, this assessment examines the prevalence of cost burden, severe cost burden, overcrowding, and substandard housing conditions across income categories and tenure. A disproportionately greater need is identified when a racial or ethnic group's rate of housing problems exceeds the jurisdiction-wide rate by at least 10 percentage points within the same income category. Using Comprehensive Housing Affordability Strategy (CHAS) data and other relevant sources, this analysis informs the County's understanding of inequities in housing stability and affordability and supports compliance with the statutory obligation to affirmatively further fair housing. The findings will guide the prioritization of resources and targeted strategies designed to reduce disparities and expand access to safe, affordable housing for populations experiencing elevated housing need.

Housing needs are based primarily on the condition of existing homes and on the ability of residents to maintain and repair their homes, as well as on their ability to afford the costs of rental or home mortgage payments. HUD defines disproportionately greater need as persons of racial or ethnic minority groups that have problems at rate of 10% or more of the entire income group. For the purposes of this analysis, HUD's definition of disproportionately greater need will apply. The four housing problems are as follows:

1. Lacks complete kitchen facilities;
2. Lacks complete plumbing facilities;
3. Overcrowding (more than one person per room); and
4. Cost Burden greater than 30%.

0%-30% of Area Median Income

In Cobb County, a total of 16,250 households experiences one or more of the four defined housing problems (cost burden, overcrowding, substandard conditions, or lack of complete kitchen/plumbing), compared to 4,039 households reporting none of these problems. No households were reported as having zero or negative income without also experiencing another housing problem. Disaggregated by race and ethnicity, White households account for 6,780 households with housing problems, followed by Black/African American households at 5,610, and Hispanic households at 2,705, indicating substantial impacts across multiple demographic groups. Smaller but notable numbers include Asian households (558), American Indian/Alaska Native

households (59), and Pacific Islander households (20) experiencing at least one housing problem.

Overall, while housing challenges affect households across all racial and ethnic groups, White and Black/African American households represent the largest shares numerically, with Hispanic households also experiencing significant housing instability relative to their population size.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,250	4,039	**0**
White	6,780	2,374	**0**
Black / African American	5,610	1,038	**0**
Asian	558	105	**0**
American Indian, Alaska Native	59	0	**0**
Pacific Islander	20	0	**0**
Hispanic	**2,705**	**424**	**0**

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

In Cobb County, a total of 16,555 households experiences one or more of the four defined housing problems, cost burden, overcrowding, or substandard housing conditions; while 6,305 households report none of these issues. No households were reported as having zero or negative income without also experiencing another housing problem. By race and ethnicity, Black/African American households (6,090) and White households (6,610) represent the largest number of households with at least one housing problem; however, proportionally, Black households appear more heavily impacted given the comparatively smaller number reporting no housing problems (695). Hispanic households account for 2,715 households with housing problems, compared to 990 with none, while Asian households report 779 households with housing problems and 180 without. No households were reported in the American Indian/Alaska Native or Pacific Islander categories for this dataset.

Overall, housing challenges affect households across racial and ethnic groups, with Black/African American and Hispanic households showing comparatively higher levels of housing distress

relative to households reporting stable housing conditions.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,555	6,305	**0**
White	6,610	4,390	**0**
Black / African American	6,090	695	**0**
Asian	779	180	**0**
American Indian, Alaska Native	0	0	**0**
Pacific Islander	0	0	**0**
Hispanic	**2,715**	**990**	**0**

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

In Cobb County, 17,210 households face one or more of the four identified housing issues, whereas 19,125 households report being free from these problems, suggesting that a slightly greater number of households are stable compared to those in housing distress. By race and ethnicity, White households represent 7,665 households with housing issues and 10,240 without, indicating the highest total of households overall and a relatively larger proportion reporting no housing problems. Black/African American households indicate 5,975 households with housing issues and 5,200 without, demonstrating a more balanced distribution between stable and unstable housing situations. Asian households are almost evenly divided, with 720 facing housing issues and 737 reporting no problems. Hispanic households show 2,135 households with housing issues compared to 2,675 without, implying that while housing challenges persist, a greater segment reports stable housing. A minimal number of American Indian/Alaska Native households (45) encounter housing issues, and no households were noted in the Pacific Islander category. No households were found to have zero or negative income without also facing another housing issue.

Overall, housing problems impact all racial and ethnic groups, although disparities are more evident among Black/African American households in comparison to White households in proportional

terms.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,210	19,125	**0**
White	7,665	10,240	**0**
Black / African American	5,975	5,200	**0**
Asian	720	737	**0**
American Indian, Alaska Native	45	0	**0**
Pacific Islander	0	0	**0**
Hispanic	**2,135**	**2,675**	**0**

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

In Cobb County, a total of 5,100 households experiences one or more of the four defined housing problems, while 19,620 households report none, indicating that the majority of households in this dataset are not currently experiencing cost burden, overcrowding, or substandard housing conditions. Among racial and ethnic groups, White households account for 2,815 households with housing problems and 10,855 without, representing the largest share overall. Black/African American households report 1,475 households with housing problems and 5,370 without, while Asian households report 270 with housing problems and 970 without. Hispanic households account for 454 households experiencing housing problems compared to 1,919 reporting none, suggesting a larger proportion of stable housing conditions within this group in this dataset. A small number of American Indian/Alaska Native households (29) report no housing problems, and no Pacific Islander households are reflected in the data. No households were identified as having zero or negative income without also experiencing another housing problem. Overall, while housing challenges remain present across demographic groups, the data indicate that a substantially larger number of households report stable housing conditions relative to those experiencing housing problems.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,100	19,620	**0**
White	2,815	10,855	**0**
Black / African American	1,475	5,370	**0**
Asian	270	970	**0**
American Indian, Alaska Native	0	29	**0**
Pacific Islander	0	0	**0**
Hispanic	**454**	**1,919**	**0**

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

This section evaluates whether any racial or ethnic group in Cobb County experiences a disproportionately greater need for assistance with severe housing problems compared with the jurisdiction. Severe housing problems, as defined by HUD, include households experiencing severe cost burden (paying more than 50 percent of income toward housing costs), severe overcrowding, or substandard housing conditions. The purpose of this analysis is to identify disparities in housing stability and affordability outcomes across racial and ethnic groups, consistent with the County's obligation to affirmatively further fair housing and to address inequities in access to safe, decent, and affordable housing.

Using CHAS data and other HUD-provided datasets, this section compares the percentage of households within each racial and ethnic group experiencing severe housing problems against the overall percentage for the total population in the same income category. A racial or ethnic group is considered to have a disproportionately greater need if its percentage of households with severe housing problems exceeds the jurisdiction-wide rate by a statistically meaningful margin. Identifying such disparities allows the County to better target housing investments, prevention strategies, and policy interventions toward populations that are experiencing higher levels of housing distress relative to their representation in the broader community.

0%-30% of Area Median Income

In Cobb County, a total of 14,350 households experience one or more severe housing problems, compared to 5,910 households reporting none. No households were identified as having zero or negative income without also experiencing another housing problem. By race and ethnicity, White households account for 5,810 households with severe housing problems and 3,350 without, while Black/African American households report 5,260 with severe housing problems and only 1,385 without, indicating a higher concentration of housing distress relative to households without problems. Hispanic households report 2,185 households with severe housing problems compared to 944 without, and Asian households report 528 with severe housing problems and 135 without, both showing a substantial share experiencing housing instability. Smaller numbers of American Indian/Alaska Native (59) and Pacific Islander (20) households are also reported as experiencing severe housing problems, with none reporting no housing problems in this dataset.

Overall, severe housing problems affect households across all racial and ethnic groups, with Black/African American and Hispanic households experiencing comparatively higher levels of housing distress relative to stable housing conditions.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	**14,350**	**5,910**	**0**
White	5,810	3,350	0
Black / African American	5,260	1,385	0
Asian	528	135	0
American Indian, Alaska Native	59	0	0
Pacific Islander	20	0	0
Hispanic	**2,185**	**944**	**0**

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

In Cobb County, 8,525 households face one or more significant housing issues, whereas 14,335 households indicate they do not, suggesting that a greater proportion of households in this dataset are not suffering from severe housing distress. By race and ethnicity, White households represent 3,735 households with severe housing issues and 7,255 without, marking the highest total overall. Black/African American households report 2,750 households with severe housing issues compared to 4,025 without, showing a considerable number affected but a larger share indicating stable housing conditions. Hispanic households report 1,385 households with severe housing issues and 2,340 without, while Asian households exhibit 589 households experiencing severe housing issues against 355 without, highlighting a relatively higher percentage of housing distress within that group in this dataset. No households were recorded in the American Indian/Alaska Native or Pacific Islander categories.

Additionally, no households were found to have zero or negative income without also facing another housing issue. In summary, while severe housing issues affect various racial and ethnic groups, many households across these groups report no severe housing problems in this dataset.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	**8,525**	**14,335**	**0**
White	3,735	7,255	0
Black / African American	2,750	4,025	0
Asian	589	355	0

American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	**1,385**	**2,340**	**0**

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

In Cobb County, 3,400 households experience one or more severe housing problems, while a substantially larger number, 32,950 households, report none, indicating that severe housing distress affects a relatively small share of households in this dataset. By race and ethnicity, White households account for 1,484 households with severe housing problems and 16,425 without, representing the largest group overall. Black/African American households report 998 households with severe housing problems compared to 10,165 without, while Hispanic households report 704 with severe housing problems and 4,095 without. Asian households account for 210 households experiencing severe housing problems and 1,252 without, and American Indian/Alaska Native households report 45 households with no severe housing problems. No Pacific Islander households are reflected in this dataset. No households were identified as having zero or negative income without also experiencing another housing problem.

Overall, most households across all racial and ethnic groups report no severe housing problems, though housing distress remains present among several demographic groups.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	**3,400**	**32,950**	**0**
White	1,484	16,425	0
Black / African American	998	10,165	0
Asian	210	1,252	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	**704**	**4,095**	**0**

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

In Cobb County, 1,280 households experience one or more severe housing problems, while 23,430 households report none, indicating that severe housing distress affects a relatively small share of households in this income category. By race and ethnicity, White households account for 494 households with severe housing problems and 13,165 without, representing the largest number overall. Black/African American households report 419 households with severe housing problems compared to 6,420 without, while Hispanic households report 293 with severe housing problems and 2,084 without. Asian households account for 65 households experiencing severe housing problems and 1,170 without, and American Indian/Alaska Native households report 29 households with no severe housing problems. No Pacific Islander households are reflected in this dataset. No households were identified as having zero or negative income without also experiencing another housing problem.

Overall, the data show that while severe housing problems are present across multiple racial and ethnic groups, most households in this dataset report stable housing conditions without severe issues.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	**1,280**	**23,430**	**0**
White	494	13,165	0
Black / African American	419	6,420	0
Asian	65	1,170	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	**293**	**2,084**	**0**

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

This section evaluates whether any racial or ethnic group in Cobb County experiences a disproportionately greater need with respect to housing cost burdens compared to the jurisdiction. Housing cost burden, as defined by HUD, includes households paying more than 30 percent of their income toward housing costs, while severe cost burden refers to households paying more than 50 percent of their income toward housing. Both measures are key indicators of housing instability, financial vulnerability, and increased risk of displacement or homelessness.

Using Comprehensive Housing Affordability Strategy (CHAS) data, this analysis compares the percentage of cost-burdened households within each racial and ethnic group to the overall percentage of cost-burdened households in the same income category across the County. A racial or ethnic group is considered to have a disproportionately greater need if its share of households experiencing cost burden exceeds the jurisdiction-wide rate by a meaningful margin. Identifying these disparities supports the County's obligation to affirmatively further fair housing and ensures that housing resources, rental assistance, and preservation strategies are targeted toward populations experiencing elevated levels of affordability stress relative to the broader community.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	174,499	32,089	25,194	**2,585**
White	107,695	14,295	11,255	**1,325**
Black / African American	39,835	11,415	8,690	**905**
Asian	9,390	1,180	1,318	**95**
American Indian, Alaska Native	99	45	59	**0**
Pacific Islander	10	0	20	**0**
Hispanic	**13,955**	**4,005**	**3,299**	**175**

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

In Cobb County, the majority of households (174,499) spend 30 percent or less of their income on housing costs, indicating they are not cost-burdened. However, 32,089 households experience a moderate cost burden (30–50% of income), and 25,194 households experience a severe cost

burden (more than 50% of income), with an additional 2,585 households reporting no or negative income. By race and ethnicity, White households account for the largest number of households overall, with 14,295 moderately cost-burdened and 11,255 severely cost-burdened. Black/African American households experience 11,415 moderate and 8,690 severe cost burdens, reflecting a substantial affordability challenge relative to their total household count. Hispanic households report 4,005 moderately burdened and 3,299 severely burdened households, while Asian households report 1,180 moderately burdened and 1,318 severe cost-burdened households, showing a slightly higher number experiencing severe burden than moderate burden. Smaller numbers of American Indian/Alaska Native (45 moderate; 59 severe) and Pacific Islander (20 severe) households are also affected. Overall, while cost burden affects households across all racial and ethnic groups, a significant number of Black/African American and Hispanic households experience moderate to severe housing affordability pressures, and severe cost burden remains a critical issue countywide.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

In Cobb County, analysis of income categories using CHAS data indicates that disproportionate need is most evident among extremely low-income (0–30% AMI) and very low-income (>30–50% AMI) households, particularly within certain racial and ethnic groups. While housing problems increase as income decreases across all populations, Black/African American households are disproportionately represented in the 0–30% AMI category and experience higher rates of severe housing problems and cost burden compared to the overall rate for that income group. In other words, within the extremely low-income category, Black households are more likely than the jurisdiction-wide average to experience severe housing distress.

Similarly, Hispanic households show disproportionately greater need in both the 0–30% AMI and >30–50% AMI categories, particularly with respect to overcrowding and cost burden, suggesting affordability pressures and larger household sizes contribute to increased housing instability. In some datasets, Asian households also demonstrate disproportionately higher levels of severe cost burden relative to the overall income-category rate, particularly in lower-income brackets.

At the moderate-income levels (>50–80% AMI and >80–100% AMI), disparities tend to narrow, and the proportion of households experiencing severe housing problems declines across all racial and ethnic groups. However, Black and Hispanic households are more likely than White households to experience cost burden even within these higher income brackets.

Overall, disproportionate need in Cobb County is most concentrated among Black/African American households in the extremely low-income category, followed by Hispanic households in the extremely low- and very low-income categories, where rates of severe cost burden and housing problems exceed the income-category average. These disparities reflect broader structural inequities in income, wealth accumulation, and access to affordable housing opportunities.

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

Households that experience a disproportionately greater need may be faced with other needs such as affordable rentals in areas of opportunity (e.g. in proximity to public transit) and accessible to additional supportive services. Income is the greatest need for low-to-moderate income residents. Additionally, housing problems and severe housing problems can affect persons with disabilities. This group includes people with mental illness, and those with physical, intellectual, and developmental disabilities. These individuals have some of the lowest incomes and worst-case housing needs. Income disparity is also reflected in:

- Children in low-income families
- Individuals with disabilities receiving Supplemental Security Income (SSI)
- Seniors on fixed incomes
- Single parent headed families and households

- Households headed by seasonal or temporary workers
- Individuals with low educational levels
- Individuals with limited English proficiency

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

Yes, racial and ethnic populations in Cobb County are geographically concentrated rather than evenly distributed, with clear patterns at the census tract level. Higher concentrations of Black and Hispanic residents are generally found in the south and southwest, including Mableton, Austell, Powder Springs, and parts of Marietta, particularly within census tracts in the 303.xx–304.xx series. Central areas such as Smyrna and Marietta (301.xx–303.xx tracts) tend to be more racially diverse and income-mixed. In contrast, northern and northeastern areas, including Kennesaw, Acworth, and East Cobb (305.xx–312.xx tracts), are predominantly White and generally higher-income, with some growth in Asian populations. These geographic patterns are important for targeting resources and addressing disparities in housing, income, and access to services across the county.

NA-35 Public Housing – 91.205(b)

Introduction

The purpose of a Public Housing Authority (PHA) is to provide safe, decent, and affordable housing to low-income households while promoting long-term housing stability and self-sufficiency. PHAs are local governmental or quasi-governmental agencies authorized under federal and state law to administer housing programs funded primarily by the U.S. Department of Housing and Urban Development (HUD). In Cobb County, the Marietta Housing Authority's core mission is to provide quality, affordable housing opportunities while fostering economic independence for eligible families and individuals through responsible stewardship of public and private resources. The agency works to support long-term housing stability and self-sufficiency among low-income households, particularly extremely low- and very low-income renters. MHA's programs adhere to HUD eligibility and income limits, generally serving households at or below federally defined low-income thresholds. The authority maintains applicant and participant portals for waiting list updates, recertifications, and communication, ensuring ongoing engagement with applicants and residents.

MHA administers Housing Choice Vouchers (also known as Section 8) that help very low-income families, seniors, and persons with disabilities afford rental housing in the private market. Families with vouchers generally pay 30% of adjusted income toward rent, with the housing authority covering the remainder through federal subsidies. Voucher waiting lists are periodically opened and highly competitive; recently, the County's Section 8 Housing Choice Voucher waiting list has been closed due to demand. MHA also manages Project-Based Voucher (PBV) units, where rental assistance is tied to specific affordable properties. These units often prioritize seniors or people with special needs and remain available based on income eligibility (typically <50% AMI). Programs tailored for seniors (age 62+) provide targeted housing opportunities in communities designed to support aging in place. MHA offers down payment and closing cost assistance to eligible first-time homebuyers seeking to purchase homes within Cobb County, helping households transition from renting to ownership and build long-term stability. Beyond rental subsidies, MHA emphasizes economic independence and community integration. Partnerships with local agencies, workforce development programs, and supportive service providers aim to connect residents with education, job training, and other resources that strengthen financial stability and quality of life.

Overall, the Marietta Housing Authority plays a central role in addressing housing affordability and stability for low-income residents in Marietta and surrounding areas of Cobb County. Its priorities focus on providing affordable, decent housing; supporting the most vulnerable households (ELI, elderly, disabled); facilitating economic independence; and expanding access to long-term housing solutions through rental assistance, project-based housing, and homeownership opportunities.

Totals in Use

In Marietta and surrounding areas of Cobb County, the housing authority administers a total of 2,355 housing assistance units and vouchers currently in use. This includes 280 Public Housing

units and 2,075 Housing Choice Vouchers. Of the vouchers, 1,886 are tenant-based vouchers, allowing households to lease units in the private market, while 132 are project-based vouchers tied to specific properties. Additionally, the authority administers 24 Veterans Affairs Supportive Housing (VASH) vouchers, which provide rental assistance paired with supportive services for veterans experiencing homelessness. There are no certificates, Mod-Rehab units, Family Unification Program vouchers, or disability-specific special purpose vouchers currently in use under this dataset. Most of the assistance is delivered through tenant-based vouchers, reflecting a strong emphasis on providing mobility and choice within the private rental market.

Program Type									
				Vouchers					
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	280	2,075	132	1,886	24	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
				Vouchers				
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,687	11,446	13,033	11,096	12,329	0
Average length of stay	0	0	8	4	0	4	0	0
Average Household size	0	0	1	2	1	2	2	0
# Homeless at admission	0	0	0	0	0	0	0	0

# of Elderly Program Participants (>62)	0	0	114	349	131	218	0	**0**
# of Disabled Families	0	0	78	354	1	336	13	**0**
# of Families requesting accessibility features	0	0	280	2,075	132	1,886	24	**0**
# of HIV/AIDS program participants	0	0	0	0	0	0	0	**0**
# of DV victims	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	**Certificate**	**Mod-Rehab**	**Public Housing**	**Vouchers**					
				Total	**Project-based**	**Tenant-based**	**Special Purpose Voucher**		
							Veterans Affairs Supportive Housing	**Family Unification Program**	**Disabled ***
White	0	0	86	221	54	163	0	0	**0**
Black/African American	0	0	193	1,844	71	1,720	24	0	**0**
Asian	0	0	1	8	6	2	0	0	**0**
American Indian/Alaska Native	0	0	0	1	0	1	0	0	**0**
Pacific Islander	0	0	0	1	1	0	0	0	**0**
Other	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	18	50	4	44	0	0	**0**
Not Hispanic	**0**	**0**	**262**	**2,025**	**128**	**1,842**	**24**	**0**	**0**

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Public housing tenants and applicants requesting accessible units represent a highly vulnerable, extremely low-income population with significant supportive housing needs. Public Housing residents have an average annual income of approximately $10,687, while voucher households average $11,446, indicating deep income constraints and limited financial capacity to secure accessible housing in the private market without assistance. Public Housing households are predominantly small, with an average household size of one person, suggesting a large share of elderly or single disabled adults. Voucher households average two persons per household, indicating small family units or disabled individuals with caregivers.

The data show substantial accessibility demand, with 280 Public Housing households and 2,075 voucher households requesting accessibility features, reflecting a significant need for units with mobility modifications such as ramps, widened doorways, accessible bathrooms, and other ADA-compliant features. Additionally, 78 Public Housing families and 354 voucher families are identified as disabled, reinforcing the need for physically accessible units combined with supportive services. Elderly residents represent another key population, with 114 elderly Public Housing participants and 349 elderly voucher participants, many of whom likely require aging-in-place accommodations and proximity to healthcare and supportive resources.

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

In Cobb County, residents of Public Housing and participants in the Housing Choice Voucher (HCV) Program face several urgent and interrelated needs, many of which are intensified by extremely low household incomes and limited financial mobility. The most immediate need remains deeply affordable housing, as the majority of assisted households earn well below 50% of Area Median Income, with many at or below 30% AMI. Rising rental costs in the private market, coupled with limited availability of lower-cost units, make it difficult for voucher holders to successfully lease units without facing rent burdens, landlord screening barriers, or geographic concentration in lower-cost areas.

For elderly residents and persons with disabilities, the demand for accessible and adaptable housing is especially pressing. The supply of units with mobility features such as zero-step entry, widened doorways, accessible bathrooms, and supportive design elements does not consistently meet demand. As the population ages and the number of disabled households increases, retrofitting existing units and expanding accessible project-based options are critical to preventing displacement and institutionalization.

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

When comparing the needs of public housing tenants and Housing Choice Voucher holders to the general population, several key differences emerge. The general population has a wider range of income levels, allowing for more flexibility in housing choices. In contrast, public housing tenants and voucher holders are often limited to low-income brackets, making the need for affordable

housing more acute. The need for accessible housing is a significant concern for public housing tenants with disabilities, whereas this may not be as urgent for the general population. The general population might seek housing based on location, amenities, or size, but those with disabilities prioritize physical accessibility as a non-negotiable criterion.

Beyond physical housing needs, residents often require comprehensive supportive services to maintain housing stability. These include access to primary healthcare, mental health services, substance use treatment, transportation assistance, and workforce development or job training programs. For extremely low-income families, particularly single-parent households, access to childcare and employment stabilization services is essential to sustaining income and avoiding eviction.

Discussion

The average length of stay in Public Housing is eight years, compared to four years for voucher households, suggesting that Public Housing serves as long-term, stable housing for extremely low-income elderly and disabled residents who may have limited ability to transition to market-rate housing. The absence of reported homeless admissions, HIV/AIDS participants, or domestic violence victims in this dataset indicates that accessibility demand is primarily driven by aging and disability rather than crisis-based entry. Overall, the data reflect a strong and ongoing need for accessible, deeply affordable housing units, capital improvements to retrofit existing units, and expanded project-based accessible housing options to address the growing elderly and disabled population in Cobb County.

Additionally, ongoing maintenance and capital improvements in public housing units remain a priority to ensure safe, decent, and sanitary living conditions. Deferred maintenance can contribute to environmental health concerns, including mold, HVAC deficiencies, and structural issues, which disproportionately affect elderly residents and individuals with chronic health conditions. Finally, ensuring resident safety and neighborhood stability—including adequate lighting, security measures, and compliance with health and safety standards—is fundamental to promoting long-term housing stability and quality of life. Collectively, these needs underscore the importance of sustained investment in affordable housing preservation, accessibility improvements, supportive services coordination, and proactive property management within Cobb County.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homelessness Assessment section of the Consolidated Plan provides a comprehensive analysis of homelessness in Cobb County and the surrounding areas served by the Marietta/Cobb County Continuum of Care (CoC) (CoC GA-506). This section draws on the most recent Point-in-Time (PIT) Count, an annual HUD-mandated snapshot of sheltered and unsheltered individuals experiencing homelessness on a single night in January. The PIT Count is a critical tool for understanding the current scale and composition of homelessness, identifying trends over time, and informing strategic planning, resource allocation, and service delivery efforts to prevent and end homelessness at the local level. Data are compiled through coordinated efforts of local service providers, volunteers, outreach teams, and agencies participating in the CoC, and include both sheltered individuals (in emergency shelters, transitional housing, and similar facilities) and those residing in places not meant for human habitation. The U.S. Department of Housing and Urban Development (HUD) uses the following categories to define homelessness:

- Literally Homeless:
    - Sheltered Homeless: lives in an emergency shelter, transitional housing for the homeless, or a hotel or motel, with the stay being paid for by an organization.
    - Unsheltered Homeless: lives in a car, park, abandoned building, encampment, dilapidated building, on the sidewalk, or similar location.
- Imminently Homeless: is facing loss of housing within two weeks, has no subsequent residence identified, and lacks the resources or support networks needed to obtain other permanent housing.
- Other Homeless: in jail, a hospital, or a detox program, but would otherwise have been homeless.
- Fleeing/Attempting to Flee Domestic Violence: Is fleeing, or is attempting to flee, domestic violence; has no other residence; and lacks the resources or support networks to obtain other permanent housing.

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Black or African American	**151**	**78**
White	**76**	**54**
Asian or Asian American	**1**	**0**
American Indian or Alaska Native	**2**	**4**
Native Hawaiian or Pacific Islander	**0**	**0**
Multiple Races	**38**	**14**
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic/Latino	**257**	**149**
Non-Hispanic/Non-Latino	**11**	**1**

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

A significant number of families with children are estimated to need housing assistance based on poverty, cost burden, and household composition trends. Approximately 16,651 children under age 18 are living in poverty (2024), indicating a substantial number of family households experiencing financial hardship and potential housing instability. Many of these households are likely family units with children, and about 27% of households with children are single-parent households, a group that typically faces higher housing cost burdens and greater risk of displacement. Overall, with more than 67,000 individuals living below the poverty line, a considerable share are families requiring rental assistance, affordable housing, and supportive services.

In terms of type, the greatest need is among extremely low- and low-income renter households, particularly single-parent families, large families, and those experiencing cost burden (paying more than 30% of income toward housing). These families often require rental assistance, eviction prevention, and access to affordable units.

For veterans, Cobb County has an estimated 36,000–37,000 veterans, a portion of whom are low-income or on fixed incomes and may require housing assistance. While most veteran households are stable, those in need typically include disabled veterans, elderly veterans, and very low-income veteran families, who may require supportive housing, rental assistance, or accessibility modifications.

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

Black or African American individuals represent the largest share of the sheltered (151) and unsheltered (78) populations, followed by White individuals with 76 sheltered and 54 unsheltered. Persons identifying with multiple races account for 38 sheltered and 14 unsheltered individuals, while smaller numbers are reported among American Indian or Alaska Native populations (2 sheltered and 4 unsheltered) and Asian individuals (1 sheltered, no unsheltered), with no representation among Native Hawaiian or Pacific Islander populations. By ethnicity, the homeless population is overwhelmingly Hispanic/Latino, comprising 257 sheltered and 149 unsheltered individuals, compared to 11 sheltered and 1 unsheltered individual who are non-Hispanic/non-Latino. Overall, the data reflect notable racial and ethnic disparities within both sheltered and unsheltered populations.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the most recent PIT Count for the Marietta/Cobb County CoC (GA-506), the homeless population was quantified across both sheltered and unsheltered settings. The 2024 PIT estimate for the CoC reported 418 people experiencing homelessness on the night of the count, including 176 individuals in sheltered settings, 92 in transitional housing, and 150 unsheltered individuals observed across the county. This reflects a community experiencing persistent homelessness, with unsheltered homelessness remaining a notable component of the overall count

Discussion:

These figures, while a snapshot on a single night, are essential for identifying subpopulations experiencing homelessness, facilitating coordinated entry and prioritizing support for individuals and families with the highest needs—such as veterans, chronically homeless individuals, persons with disabilities, and families with children. The PIT data serve as a foundation for local efforts to expand emergency shelter capacity, enhance rapid re-housing and permanent supportive housing programs, and tailor interventions that address the root causes of housing instability in Cobb County. The estimated need in Cobb County includes thousands of family households with children experiencing poverty or housing cost burden, as well as a smaller but critical subset of veteran families requiring targeted housing assistance and supportive services.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section discusses the characteristics and needs of special needs populations in Cobb County who are not currently experiencing homelessness but may require supportive housing and related services to maintain housing stability. These populations include the elderly and frail elderly; persons with physical, developmental, or mental disabilities; persons living with HIV/AIDS and their families; individuals with substance use disorders; survivors of domestic violence; persons with a criminal history; individuals with limited English proficiency; and persons who are transportation disadvantaged. Although housed, these residents may face barriers that increase their risk of housing instability without appropriate supportive interventions.

Persons within these subpopulations may require additional assistance before, during, and after life events or crises that affect functional areas such as maintaining independence, accessing transportation, effective communication, supervision, employment, and medical or behavioral health care. Cobb County's growing and increasingly diverse population includes individuals with disabilities, chronic health conditions, and limited financial resources, many of whom depend on fixed incomes or supportive service networks to remain stably housed. Understanding the demographic characteristics, service gaps, and housing affordability challenges affecting these populations is critical to determining appropriate housing strategies and supportive service investments. The findings in this section will inform funding priorities and coordination efforts under the Consolidated Plan to ensure that vulnerable populations have access to safe, accessible, and affordable housing with the services necessary to promote long-term stability.

Describe the characteristics of special needs populations in your community:

Cobb County is home to a diverse and growing population that includes several special needs groups who may require supportive housing, accessibility modifications, or coordinated services to maintain stable housing. These populations include seniors, persons with disabilities, individuals living with HIV/AIDS, survivors of domestic violence, individuals with substance use disorders, persons with limited English proficiency (LEP), individuals with criminal histories, and residents who are transportation disadvantaged.

- **Older Adults and Frail Elderly**. Cobb County has a substantial and increasing population of residents aged 62 and older, including many living alone. Older adults often rely on fixed incomes such as Social Security or retirement benefits, making them particularly vulnerable to housing cost increases, property tax burdens, and rising insurance costs. Frail elderly residents may require accessible housing features (e.g., ramps, grab bars, single-level units), proximity to healthcare providers, and supportive services that promote aging in place.
- **Persons with Disabilities**. A significant portion of the County's population reports at least one disability, including ambulatory, cognitive, hearing, vision, or self-care limitations. Persons with disabilities may experience barriers related to employment, income stability, and access to affordable, accessible housing. Many rely on Supplemental Security Income

(SSI) or other fixed benefits that are often insufficient to afford market-rate rents, creating a need for rental assistance, permanent supportive housing, and reasonable accommodations.

- **Persons Living with HIV/AIDS**. Individuals and families affected by HIV/AIDS may face medical vulnerabilities, employment interruptions, and stigma that affect housing stability. Stable housing is closely linked to improved health outcomes, medication adherence, and reduced risk of homelessness. Access to tenant-based rental assistance and supportive services remains critical for this population.
- **Survivors of Domestic Violence**. Survivors often require emergency shelter, rapid rehousing assistance, legal advocacy, and confidential housing options. Safety planning, trauma-informed services, and access to affordable housing are essential to prevent repeat homelessness and housing instability.
- **Individuals with Substance Use or Behavioral Health Disorders**. Residents experiencing substance use disorders or serious mental illness may require supportive housing models that combine affordable units with case management, counseling, and treatment services. Without coordinated supports, these individuals are at heightened risk of housing loss or cycling between institutional settings and homelessness.
- **Limited English Proficiency (LEP) Populations**. Cobb County's growing immigrant and multilingual population includes households that may face language barriers when accessing housing programs, fair housing protections, and public services. Culturally competent outreach, translation services, and accessible communication strategies are essential to ensure equitable access to resources.
- **Transportation-Disadvantaged Households**. Residents without reliable personal vehicles—particularly seniors, persons with disabilities, and low-income households may experience difficulty accessing employment centers, healthcare providers, and supportive services. Housing located near transit corridors and community amenities is especially important for these households.
- **Persons with Criminal Histories**. Individuals reentering the community following incarceration often face screening barriers in the private rental market, limiting their access to stable housing. Supportive reentry programs and landlord engagement strategies are critical to reducing recidivism and promoting long-term stability.

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

In Cobb County, special needs populations—including seniors and frail elderly individuals, persons with physical, developmental, or mental disabilities, individuals living with HIV/AIDS, survivors of domestic violence, persons with substance use or behavioral health disorders, individuals with limited English proficiency (LEP), persons with criminal histories, and transportation-disadvantaged households—face significant housing and service-related challenges. Many rely on fixed or limited incomes and are disproportionately affected by housing cost burden, limited availability of deeply affordable units (particularly at or below 30% AMI), and a shortage of accessible and barrier-free housing. Key housing needs include tenant-based rental assistance, permanent supportive

housing, preservation of existing affordable housing, home rehabilitation and accessibility modifications, and emergency or rapid rehousing options for individuals fleeing unsafe environments or reentering the community. In addition to affordable housing, these populations require coordinated supportive services such as case management, behavioral health treatment, healthcare access, transportation assistance, language access services, employment support, and eviction prevention interventions to maintain long-term housing stability.

These needs are determined through a combination of quantitative and qualitative assessments conducted as part of the Consolidated Planning process. The County analyzes U.S. Census Bureau American Community Survey (ACS) data, HUD Comprehensive Housing Affordability Strategy (CHAS) data, Point-in-Time (PIT) counts, HMIS data, cost burden statistics, disability prevalence rates, and housing authority waitlist information to identify the scale and severity of need. This data analysis is supplemented by stakeholder consultations with housing and service providers, domestic violence agencies, behavioral health organizations, HIV/AIDS service providers, senior service agencies, and reentry programs, as well as community surveys and public participation efforts. Together, these sources provide a comprehensive understanding of housing gaps and service barriers, enabling the County to prioritize targeted investments and align CDBG, HOME, and ESG, resources with demonstrated community needs.

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

The Eligible Metropolitan Statistical Area (EMSA) that serves Cobb County is a component of the broader Atlanta-Sandy Springs-Alpharetta region, which is recognized as one of the areas with the highest prevalence of HIV in the Southeastern United States. This EMSA encompasses a significant number of individuals living with diagnosed HIV infection, many of whom are part of low- and moderate-income households and depend on services funded by Ryan White and HOPWA for housing stability and access to medical care. Epidemiological data for the Atlanta metropolitan area consistently indicate that HIV disproportionately affects racial and ethnic minorities—especially Black/African American individuals—men who have sex with men (MSM), and those aged between 25 and 54. A notable proportion of persons living with HIV/AIDS (PLWHA) in the EMSA are renters who face cost burdens, which heightens their risk of housing instability.

Households impacted by HIV/AIDS within the EMSA frequently encounter compounded socioeconomic difficulties, such as lower median incomes, job disruptions due to health issues, stigma or discrimination, and co-occurring behavioral health or substance use disorders. Many individuals depend on fixed incomes like SSI/SSDI or part-time jobs, which restrict their capacity to afford market-rate housing. Families with minor children who are living with or affected by HIV may have additional needs related to childcare, healthcare, and transportation. Stable housing has been proven to significantly enhance health outcomes, medication adherence, and viral suppression rates; thus, the characteristics of this population highlight the persistent need for tenant-based rental assistance, short-term mortgage or utility aid, permanent supportive housing, and coordinated supportive services throughout the EMSA.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not Applicable.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Cobb County's need for public facilities investment is driven by growth, aging facilities, and the need to maintain safe, accessible, and resilient community infrastructure. Cobb's adopted long-range planning framework highlights continued demand for improvements to parks, recreation facilities, green spaces, and trails, and documents a work program of ongoing capital needs—such as park amenity replacement (pavilions, playground surfaces, site furnishings), restroom and recreation center renovations, additional parking, wayfinding/signage, and ADA assessments and transition planning across County parks facilities. These needs reflect both asset-condition requirements (repair/replace aging amenities) and service-capacity needs (keeping facilities usable, safe, and accessible as participation and population changes over time).

How were these needs determined?

Cobb County identifies and prioritizes public facilities needs through coordinated planning, capital programming, and robust community engagement. Annual CDBG funding cycles serve as a primary mechanism for assessing needs, as the County solicits proposals for eligible public facility activities and evaluates projects based on HUD national objectives—particularly demonstrated benefit to low- and moderate-income (LMI) households, project readiness, and documented community need.

In developing the Consolidated Plan, the County consulted with residents, County departments, urban county municipalities, and nonprofit service providers to assess facility gaps and service demands. To further expand stakeholder input, Cobb County conducted an online resident needs survey during the second quarter of 2025 using the SurveyMonkey platform. The survey was mobile-friendly and accessible via computer or smartphone, and it was offered in both English and Spanish to ensure broader participation and inclusive community feedback.

Describe the jurisdiction's need for Public Improvements:

Cobb County's need for public improvements is driven by continued population growth, aging infrastructure, and the need to enhance safety, accessibility, and quality of life—particularly within low- and moderate-income (LMI) areas. Public improvement needs include sidewalk construction and repair, streetscape enhancements, drainage and stormwater mitigation, water and sewer system upgrades, ADA accessibility improvements, and neighborhood lighting. In older residential areas, deteriorating sidewalks, inadequate curb and gutter systems, and insufficient stormwater infrastructure contribute to localized flooding, pedestrian safety concerns, and deferred maintenance challenges. Strategic public improvements are necessary to preserve existing neighborhoods, reduce infrastructure-related hazards, and support equitable community reinvestment. Additionally, improvements that enhance mobility and connectivity—such as pedestrian crossings, transit-accessible infrastructure, and roadway safety enhancements—are critical for seniors, persons with disabilities, and transportation-disadvantaged households.

Investments in green infrastructure and drainage improvements are also increasingly important to address severe weather events and long-term resilience.

How were these needs determined?

Cobb County identifies and prioritizes public improvement needs through coordinated planning, capital programming, and robust community engagement. Annual CDBG funding cycles serve as a primary mechanism for assessing needs, as the County solicits proposals for eligible public facility activities and evaluates projects based on HUD national objectives—particularly demonstrated benefit to low- and moderate-income (LMI) households, project readiness, and documented community need.

In developing the Consolidated Plan, the County consulted with residents, County departments, urban county municipalities, and nonprofit service providers to assess facility gaps and service demands. To further expand stakeholder input, Cobb County conducted an online resident needs survey during the second quarter of 2025 using the SurveyMonkey platform. The survey was mobile-friendly and accessible via computer or smartphone, and it was offered in both English and Spanish to ensure broader participation and inclusive community feedback.

Describe the jurisdiction's need for Public Services:

Cobb County's need for public services is shaped by rising housing costs, income disparities, population growth, and the increasing demand for stabilization and prevention services among low- and moderate-income (LMI) residents. Public services funded through CDBG, ESG, HOME, and HOPWA programs play a critical role in addressing homelessness prevention, emergency shelter, rapid rehousing, case management, workforce development, senior services, youth programming, and services for persons with disabilities. A significant portion of renter households experience housing cost burden, increasing the need for eviction prevention assistance, legal aid, financial counseling, and short-term rental or utility support to maintain housing stability. Continued investment in prevention-focused and service-enriched programs remains essential to reducing homelessness risk, improving economic mobility, and strengthening community resilience across the County.

How were these needs determined?

Cobb County identifies and prioritizes public service needs through coordinated planning, capital programming, and robust community engagement. Annual CDBG funding cycles serve as a primary mechanism for assessing needs, as the County solicits proposals for eligible public facility activities and evaluates projects based on HUD national objectives—particularly demonstrated benefit to low- and moderate-income (LMI) households, project readiness, and documented community need.

In developing the Consolidated Plan, the County consulted with residents, County departments, urban county municipalities, and nonprofit service providers to assess facility gaps and service demands. To further expand stakeholder input, Cobb County conducted an online resident needs

survey during the second quarter of 2025 using the SurveyMonkey platform. The survey was mobile-friendly and accessible via computer or smartphone, and it was offered in both English and Spanish to ensure broader participation and inclusive community feedback.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis provides a comprehensive assessment of housing supply, demand, affordability, and market conditions within Cobb County. This analysis evaluates the characteristics of the existing housing stock, including tenure, age, condition, vacancy rates, sales trends, rental market dynamics, and the availability of affordable units across income levels. Understanding current market conditions is critical to identifying gaps in the housing continuum and determining whether the existing inventory adequately meets the needs of low- and moderate-income households, special needs populations, and workforce households.

The analysis incorporates data from the U.S. Census Bureau's American Community Survey (ACS), HUD Comprehensive Housing Affordability Strategy (CHAS) data, local market reports, and stakeholder consultations. Particular attention is given to cost burden trends, availability of units affordable at or below 30 percent, 50 percent, and 80 percent of Area Median Income (AMI), and disparities in housing access among racial, ethnic, and vulnerable populations.

In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Findings from this section inform strategic priorities under the Consolidated Plan and guide the allocation of CDBG, HOME, and ESG resources to address documented housing market gaps and promote long-term housing stability and equitable access to opportunity.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

An assessment of the number and composition of housing units in Cobb County provides important context for understanding overall housing supply, market capacity, and growth trends. Evaluating total housing units—including both occupied and vacant units—helps determine whether the existing inventory is sufficient to meet current and projected demand across income levels and household types. This section examines the scale of the County's housing stock, tenure distribution, vacancy patterns, and development trends to better understand how housing availability aligns with population growth and affordability needs. The findings inform the identification of supply gaps, preservation priorities, and strategic investments. Overall, the data indicate that Cobb County's housing market is heavily oriented toward low-density, single-family development, with comparatively limited multifamily and alternative housing options.

All residential properties by number of units

Cobb County's housing stock consists predominantly of single-family homes, with 1-unit detached structures accounting for 177,005 units, or 71 percent of all housing units. An additional 7 percent (18,030 units) are 1-unit attached homes, further reflecting the County's strong single-family development pattern. Multifamily housing represents a smaller but significant portion of the inventory, with 2–4-unit structures comprising 2 percent (5,355 units), 5–19-unit properties accounting for 11 percent (26,685 units), and larger multifamily developments with 20 or more units representing 8 percent (19,260 units). Mobile homes and similar housing types make up just 1 percent (2,894 units) of the total stock.

Property Type	Number	%
1-unit detached structure	177,005	**71%**
1-unit, attached structure	18,030	**7%**
2-4 units	5,355	**2%**
5-19 units	26,685	**11%**
20 or more units	19,260	**8%**
Mobile Home, boat, RV, van, etc.	2,894	**1%**
Total	***249,229***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

The distribution of housing units by bedroom size in Cobb County reflects distinct differences between the owner and renter markets. Owner-occupied units are overwhelmingly larger homes, with 93 percent (150,125 units) containing three or more bedrooms. Only small shares of owner units include two bedrooms (7 percent, 10,570 units), one bedroom (1 percent, 985 units), or no bedrooms (less than 1 percent, 225 units). In contrast, the renter-occupied inventory is more evenly distributed across unit sizes. While 41 percent (29,865 units) of rental units have three or more

bedrooms, a substantial share consists of smaller units, including 35 percent (25,590 units) with two bedrooms, 21 percent (15,310 units) with one bedroom, and 2 percent (1,685 units) with no bedroom.

	Owners		Renters	
	Number	%	Number	%
No bedroom	225	0%	1,685	**2%**
1 bedroom	985	1%	15,310	**21%**
2 bedrooms	10,570	7%	25,590	**35%**
3 or more bedrooms	150,125	93%	29,865	**41%**
Total	***161,905***	***101%***	***72,450***	***99%***

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Cobb County utilizes a combination of federal, state, and local housing programs to support affordable housing production, preservation, and tenant-based assistance. Federally funded programs—including HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Housing Choice Voucher (HCV) assistance administered by the local public housing authority, primarily target low- and moderate-income households, with priority given to extremely low-income (0–30% AMI) and very low-income (30–50% AMI) populations. HOME-funded rental developments typically serve households at or below 60% AMI, with a required percentage of units reserved for households at or below 50% AMI. CDBG-funded housing activities generally benefit households at or below 80% AMI, with an emphasis on owner-occupied rehabilitation for low-income seniors and small families. ESG and HOPWA programs target extremely low-income households experiencing homelessness or housing instability, including individuals and families living with HIV/AIDS.

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

Cobb County does not expect to lose any affordable housing units from its inventory during this consolidated planning period.

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

The availability of housing units does not fully meet the needs of the population since there is an inadequate supply of affordable housing units which drives up the cost of housing making it difficult for low-income and even moderate-income households to find affordable housing. There is a shortage of units for people earning less than $60,000 annually. Given the high area median income of the County, there is also a limited supply of higher-end luxury units for residents who can

afford alternative options. This practice limits the supply of housing at certain income intervals since higher earning residents can choose housing from any category.

Describe the need for specific types of housing:

Consultations with housing service providers, nonprofit partners, and participants in community meetings throughout Cobb County consistently identified a shortage of affordable housing units for seniors and households earning extremely low- and low-incomes. Stakeholders emphasized that renters with limited incomes—particularly those needing three or more bedrooms—face significant challenges in locating affordable units, while low- and moderate-income families seeking homeownership opportunities encounter rising purchase prices and limited entry-level housing supply. Elderly households and persons with disabilities also experience constrained options, particularly for accessible and service-enriched housing.

Over the past several years, rental rates have increased alongside rising home values, while income growth for many low-wage earners has not kept pace. This widening affordability gap has intensified cost burden among low-income households and reduced the availability of units affordable at or below 30 percent and 50 percent of Area Median Income (AMI). As a result, many vulnerable households remain at risk of housing instability, underscoring the need for expanded affordable rental production, preservation of existing affordable stock, targeted homeownership assistance, and supportive housing options within the County.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	197,400	273,900	**39%**
Median Contract Rent	**830**	**1,094**	**32%**

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	4,003	**5.5%**
$500-999	24,738	**34.2%**
$1,000-1,499	31,580	**43.6%**
$1,500-1,999	8,870	**12.3%**
$2,000 or more	3,053	**4.2%**
Total	***72,244***	***99.7%***

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,615	**No Data**
50% HAMFI	8,878	**7,608**
80% HAMFI	36,656	**30,866**
100% HAMFI	No Data	**48,798**
Total	***47,149***	***87,272***

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$1,591	$1,653	$1,830	$2,205	$2,653
High HOME Rent	$1,280	$1,373	$1,649	$1,897	$2,096
Low HOME Rent	$1,000	$1,071	$1,285	$1,485	$1,656

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, based on the number of units affordable at various income levels, the data shows that there is *not* sufficient housing for households at all income levels, particularly for extremely low-income renters.

For households earning 30% of HAMFI, only 1,615 rental units are affordable, and no ownership data are available. This suggests a significant shortage of deeply affordable rental housing for extremely low-income households, who are typically the most vulnerable to severe cost burden and homelessness. At the 50% HAMFI level, there are 8,878 affordable rental units and 7,608 affordable ownership units, which may still be insufficient when compared to the likely number of households in this income range. While affordability improves at higher income thresholds—36,656 rental units and 30,866 ownership units affordable at 80% HAMFI, and 48,798 ownership units affordable at 100% HAMFI—these units primarily serve moderate- and middle-income households rather than those with the greatest housing needs.

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

The affordability of housing in Cobb County has diminished over time and is expected to remain under pressure if the current market trends persist. From 2009 to 2020, the median home value rose from $197,400 to $273,900—a 39 percent increase—while the median contract rent escalated from $830 to $1,094, reflecting a 32 percent rise. These surges in housing expenses have surpassed income growth for numerous low- and moderate-income households, thereby intensifying the strain on both renters and potential homebuyers. The existing rent distribution further highlights the challenges of affordability. Approximately 43.6 percent of renters are paying between $1,000 and $1,499 monthly, while an additional 16.5 percent are paying $1,500 or more. In contrast, merely 5.5 percent of renters are paying less than $500 per month, indicating a severely limited availability of deeply affordable units.

As home values continue to escalate, entry-level homeownership opportunities become increasingly unattainable for first-time and moderate-income buyers due to elevated purchase prices, down payment requirements, and property tax responsibilities. Likewise, ongoing rent increases diminish the availability of units that are affordable at or below 30 percent and 50 percent of the Area Median Income (AMI). Should housing cost trends persist without a corresponding rise in wages or an expansion of the affordable housing supply, the gaps in affordability are likely to widen—especially for extremely low-income renters, cost-burdened households, seniors on fixed incomes, and workforce households aspiring to homeownership. These trends emphasize the necessity of preserving existing affordable housing, enhancing rental assistance, promoting affordable housing development, and executing targeted homeownership assistance strategies.

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

In Cobb County, HOME rent limits are set below Fair Market Rent (FMR), which directly affects the financial feasibility and targeting of affordable housing developments. Across all unit sizes, FMR exceeds both High and Low HOME rent limits. For example, the FMR for a two-bedroom unit is $1,830, compared to $1,649 for High HOME rent and $1,285 for Low HOME rent. Similarly, for a three-bedroom unit, FMR is $2,205, while High HOME rent is $1,897 and Low HOME rent is $1,485. This pattern is consistent across efficiency through four-bedroom units, with HOME rents ranging approximately 15–30 percent below FMR depending on bedroom size.

Because HOME rent limits are lower than FMR, HOME-assisted units are more affordable to lower-income households than units priced at market-based voucher levels. However, the lower rent ceiling can also create financing gaps for developers, particularly in a rising cost environment where construction, land, insurance, and operating costs continue to increase. Projects serving households at Low HOME rents (typically targeting ≤50% AMI) may require deeper subsidy layering, such as LIHTC equity, local gap funding, or additional soft financing to remain financially viable.

Discussion

From a strategic perspective, this gap suggests that Cobb County must balance affordability with feasibility. To produce new units, the County may need to prioritize projects that leverage multiple funding sources, encourage income averaging, or combine High and Low HOME units within developments. For preservation strategies, HOME funds may be more effectively used to recapitalize existing affordable properties where operating costs are lower than new construction. Additionally, pairing HOME assistance with project-based vouchers or other rental assistance can help ensure deeper affordability without compromising project sustainability. Overall, while HOME rents enhance affordability for lower-income households, they require intentional subsidy structuring to successfully produce and preserve affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section evaluates housing conditions in Cobb County and their implications for housing stability and neighborhood sustainability. It begins by addressing HUD's requirements related to the assessment of natural hazard and disaster risk, followed by a discussion of housing condition challenges identified through data analysis and resident feedback. The section concludes with an assessment of lead-based paint risk and its potential impact on vulnerable populations.

The age and condition of the County's housing stock are critical factors in understanding overall market characteristics and long-term preservation needs. This section reviews relevant data to evaluate structural quality, maintenance trends, and environmental health risks affecting existing units. For the purposes of this analysis, housing located in low-income areas that is more than 30 years old is categorized as "older housing stock," as these units are more likely to require rehabilitation, accessibility upgrades, or environmental remediation.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Cobb County defines a ***"standard condition"*** unit as a housing unit that complies with applicable local building and housing codes and meets HUD Housing Quality Standards (HQS). A standard unit is structurally sound, weather-tight, free from major health and safety hazards, and equipped with functional plumbing, electrical, heating, and sanitary systems. Units in standard condition do not exhibit significant structural deficiencies, exposed hazards, or code violations that would pose a risk to occupant health or safety.

A "***substandard unit***" is defined as a housing unit that does not meet local building codes and/or fails to comply with HUD Housing Quality Standards (HQS). These deficiencies may include, but are not limited to, structural deterioration, inadequate heating or plumbing systems, electrical hazards, roof failure, significant water damage, or the presence of environmental health risks.

A unit classified as ***"substandard but suitable for rehabilitation"*** is one that, although currently deficient, can be restored to standard condition through rehabilitation at a reasonable cost relative to replacement value, or one that warrants preservation due to historical or neighborhood significance. These units are considered viable candidates for rehabilitation programs, particularly when improvements can address code deficiencies, extend the useful life of the structure, and preserve affordable housing stock within the County.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	27,650	17%	30,670	**42%**
With two selected Conditions	439	0%	1,320	**2%**
With three selected Conditions	20	0%	40	**0%**

With four selected Conditions	0	0%	0	**0%**
No selected Conditions	133,815	83%	40,420	**56%**
Total	***161,924***	***100%***	***72,450***	***100%***

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	43,880	27%	16,165	**22%**
1980-1999	75,275	46%	33,425	**46%**
1950-1979	41,110	25%	21,339	**29%**
Before 1950	1,670	1%	1,513	**2%**
Total	***161,935***	***99%***	***72,442***	***99%***

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	**42,780**	**26%**	**22,852**	**32%**
Housing Units build before 1980 with children present	**28,566**	**18%**	**20,487**	**28%**

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

In Cobb County, the age distribution of the housing stock indicates a continued need for both owner- and renter-occupied rehabilitation programs. A significant portion of the County's housing inventory was constructed before 2000. Among owner-occupied units, approximately 46 percent

(75,275 units) were built between 1980 and 1999, and an additional 26 percent (42,780 units) were built before 1980. Similarly, 46 percent (33,425 units) of renter-occupied units were built between 1980 and 1999, while approximately 31 percent (22,852 units) were constructed prior to 1980. Older units—particularly those more than 30 to 40 years old—are more likely to require substantial system upgrades, including roofing, HVAC, plumbing, electrical improvements, and accessibility modifications.

Although units built before 1950 represent a relatively small share of the total inventory (1–2 percent), these structures may present heightened risks of structural deterioration and environmental hazards such as lead-based paint. The concentration of housing built between 1950 and 1999 suggests that a large segment of the County's housing stock is reaching or exceeding the typical lifecycle of major building systems. As a result, continued investment in homeowner rehabilitation, rental property preservation, code enforcement, and accessibility improvements is necessary to prevent further deterioration, preserve affordable housing, and support long-term neighborhood stability.

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

Lead was banned from residential paint in 1978, before which it was a major ingredient in most interior and exterior oil-based house paint. Housing built before 1978, therefore, may present a lead hazard if any coat of paint contains lead. A substantial portion of the housing stock predates 1980, when the use of lead-based paint was more prevalent, increasing the potential risk of lead exposure. Among owner-occupied units, approximately 42,780 homes (26 percent) were built before 1980. Similarly, 22,852 renter-occupied units (32 percent) were constructed prior to 1980, indicating a proportionally higher concentration of older housing within the rental inventory.

Of particular concern are units built before 1980 where children are present, as young children are at greatest risk of lead exposure. An estimated 28,566 owner-occupied units (18 percent) and 20,487 renter-occupied units (28 percent) fall into this category. The higher percentage among renter-occupied units suggests that low- and moderate-income renter households with children may face elevated risk of lead-based paint hazards. These figures underscore the importance of continued lead hazard assessment, remediation activities, code enforcement, and public education efforts, particularly in older rental housing and in areas with concentrations of low-income families.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	344	1,782	73	1,709	191	0	**0**
# of accessible units			**14**						
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Cobb County does not operate its own traditional public housing inventory under a local public housing authority; instead, publicly assisted housing within the County is primarily administered through the Marietta Housing Authority, which serves residents in Marietta and portions of Cobb County. The Housing Authority provides housing assistance predominantly through the Housing Choice Voucher (HCV) Program and a limited number of project-based assisted units rather than a large portfolio of conventional public housing developments.

The Marietta Housing Authority's publicly supported housing inventory includes a small number of project-based assisted properties, some of which serve senior and disabled households through Section 8 project-based vouchers. These properties—such as Legacy at Walton Overlook, Legacy at Walton Village, The Retreat at Dorsey Manor, and Legacy at Walton Heights—are designed to provide long-term affordable rental units for eligible low-income households. The Authority also manages tenant-based housing vouchers that assist low- and very low-income families, elderly individuals, and persons with disabilities in leasing units in the private market.

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

The supply of traditional public housing units is primarily associated with the Marietta Housing Authority (PHA Code GA010), which serves the City of Marietta and the surrounding areas of Cobb

County and submits HUD-required Public Housing Agency (PHA) Plans. Marietta Housing Authority manages a limited public housing portfolio of 344 units, reflecting that the overall inventory is modest relative to need. HUD's inspection process via the Real Estate Assessment Center is used to evaluate housing quality. The most recent report lists an average inspection score of 91 for the Marietta Housing Authority public housing stock.

Public Housing Condition

Public Housing Development	Average Inspection Score
Marietta Housing Authority	91

Table 37 - Public Housing Condition

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

The Marietta Housing Authority (MHA) reports that its public housing portfolio is maintained in sound condition and is comparable to or exceeds the quality of housing in surrounding neighborhoods. The MHA conducts routine inspections of all units to ensure compliance with applicable standards and to maintain the overall safety, functionality, and appearance of the properties.

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

The Marietta Housing Authority (MHA) strategy for improving the living environment of low- and moderate-income families residing in public housing focuses on maintaining high-quality housing, enhancing resident services, and promoting long-term self-sufficiency. The Authority prioritizes ongoing property maintenance and capital improvements to ensure units remain safe, sanitary, and compliant with HUD standards. Through regular inspections, preventative maintenance schedules, and timely rehabilitation efforts, MHA works to preserve the physical condition of its housing stock and protect residents' health and safety.

In addition to physical improvements, MHA supports residents through programs designed to enhance economic stability and quality of life. These initiatives include access to the Housing Choice Voucher program, partnerships with local service providers, and referrals to employment training, educational programs, and supportive services for seniors and persons with disabilities. The Authority also promotes resident engagement and community-building activities that foster stable, safe neighborhoods. By integrating property management, capital investment, and supportive service coordination, MHA seeks to create a living environment that supports housing stability, upward mobility, and improved overall well-being for assisted households.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section provides an overview of the facilities, housing resources, and supportive services available to individuals and families experiencing homelessness in Cobb County. It examines the capacity and distribution of emergency shelter, transitional housing, rapid rehousing, permanent supportive housing, and homelessness prevention programs operating within the County. The analysis also evaluates the coordination of services delivered through nonprofit providers, faith-based organizations, local government agencies, and regional Continuum of Care (CoC) partners.

Understanding the scope and effectiveness of the homeless response system is critical to identifying service gaps, unmet needs, and barriers to housing stability. This section assesses how existing resources align with the needs of unsheltered individuals, families with children, survivors of domestic violence, youth, veterans, and persons with disabilities, and informs strategic priorities to reduce homelessness and promote long-term housing stability.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	50		115		
Households with Only Adults	170		170		
Chronically Homeless Households	3				
Veterans	7				
Unaccompanied Youth	**9**				

Table 38 - Facilities and Housing Targeted to Homeless Households

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

In Cobb County, mainstream health, behavioral health, and employment services play a critical role in complementing programs specifically targeted to persons experiencing homelessness. While emergency shelter, rapid rehousing, and permanent supportive housing programs address immediate housing instability, mainstream systems provide the clinical, financial, and workforce supports necessary to promote long-term stability and self-sufficiency.

- **Health and Behavioral Health Services**. Homeless service providers coordinate closely with local hospitals, federally qualified health centers (FQHCs), public health departments, and community-based behavioral health agencies to connect individuals to primary care, chronic disease management, mental health counseling, psychiatric services, and substance use treatment. Access to Medicaid, SSI/SSDI enrollment assistance, and medication management is particularly important for individuals with co-occurring disorders or chronic health conditions. These partnerships help reduce emergency room utilization, improve treatment adherence, and support housing retention for individuals placed in rapid rehousing or permanent supportive housing.

- **Mental Health and Substance Use Treatment**. Behavioral health providers offer crisis stabilization, outpatient therapy, case management, and recovery support services that complement housing interventions. Individuals experiencing homelessness frequently present with untreated mental illness or substance use disorders; therefore, coordinated referrals and data-sharing agreements between homeless providers and behavioral health agencies are essential. Supportive housing models often integrate ongoing case management and clinical referrals to ensure participants maintain stability after placement.

- **Employment and Workforce Development Services**. Workforce programs—including job readiness training, resume development, vocational training, apprenticeship opportunities, and job placement assistance—are leveraged to help homeless and at-risk households increase earned income. Coordination with local workforce boards, career centers, and nonprofit employment agencies provides pathways to sustainable employment. Employment services are particularly important for households exiting rapid rehousing who must demonstrate the ability to maintain rent payments after short-term assistance ends.

- **Public Benefits and Income Supports**. Mainstream benefit programs such as SNAP, TANF, SSI/SSDI, and Medicaid are critical complements to housing assistance. Case managers frequently assist clients with enrollment and recertification to stabilize household income and reduce financial vulnerability.

Through collaboration with mainstream systems, Cobb County strengthens its homeless response network by ensuring that housing interventions are paired with healthcare access, behavioral health

treatment, and economic opportunity. This integrated approach promotes housing retention, reduces returns to homelessness, and advances long-term stability for vulnerable residents.

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

Responsible Entity	Services Provided
liveSafe Ministries	Emergency Shelter
Must Ministries	Emergency Shelter
Society of Saint Vincent de Paul	Emergency Shelter
The Center for Family Resources	Emergency Shelter
The Extension	Emergency Shelter
Zion Keepers	Emergency Shelter; Homelessness Prevention
Latin American Association	Homelessness Prevention
Ser Familia	Homelessness Prevention
The Salvation Army	Homelessness Prevention
Davis Direction Foundation	Street Outreach

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides an overview of the facilities, housing resources, and supportive services available to special needs populations in Cobb County. Special needs populations include seniors and frail elderly individuals, persons with physical, developmental, or mental disabilities, individuals living with HIV/AIDS, survivors of domestic violence, persons with substance use disorders, and other vulnerable residents who require supportive services to maintain housing stability. The analysis evaluates the availability and capacity of service-enriched housing, group homes, senior housing developments, accessible units, and community-based service providers that support independent living.

Understanding the scope of special needs facilities and services is essential to identifying service gaps, accessibility barriers, and unmet housing needs. This section assesses how effectively existing resources align with the needs of these populations and informs strategic priorities to expand supportive housing options, improve service coordination, and promote long-term stability and independence.

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

Several special needs populations require supportive housing interventions to maintain stability, prevent institutionalization, and reduce the risk of homelessness. These groups include the elderly and frail elderly; persons with physical, developmental, or mental disabilities; individuals with substance use disorders; persons living with HIV/AIDS and their families; public housing residents; and other vulnerable households facing economic or health-related challenges. While many individuals within these populations are currently housed, they often require service-enriched housing models and coordinated supports to remain stably housed.

- Elderly and Frail Elderly. Older adults—particularly those living alone and on fixed incomes—face rising housing costs, property maintenance burdens, and accessibility challenges. Supportive housing needs include affordable senior-designated units, accessibility modifications (ramps, grab bars, widened doorways), proximity to healthcare and transit, and service coordination that supports aging in place. Frail elderly households may require deeper rental subsidies combined with case management and in-home supportive services.
- Persons with Disabilities (Physical, Developmental, and Mental). Individuals with disabilities often require affordable, ADA-compliant housing with integrated supportive services. Supportive housing needs include permanent supportive housing (PSH), rental assistance paired with case management, behavioral health services, employment supports, and reasonable accommodations. Persons with serious mental illness or co-occurring disorders may require long-term service coordination to maintain housing stability.

- Persons with Alcohol or Other Drug Addictions. Individuals in recovery benefit from stable housing environments that support sobriety and access to treatment services. Supportive housing needs include transitional housing linked to recovery programs, permanent supportive housing models, access to outpatient treatment, counseling, peer support networks, and coordinated case management.
- Persons with HIV/AIDS and Their Families. Households affected by HIV/AIDS often require tenant-based rental assistance, utility assistance, and service coordination to maintain stable housing. Housing stability is directly linked to improved health outcomes and treatment adherence. Supportive housing needs include short-term financial assistance, permanent housing options, and integrated healthcare and case management services.
- Public Housing Residents. Residents of public housing developments may require supportive services that promote economic mobility and long-term stability. Needs include workforce development programs, financial literacy education, youth and after-school programming, senior services, and access to healthcare and behavioral health supports. Resident services coordination enhances self-sufficiency and helps prevent housing instability.
- Other Vulnerable Populations. Additional groups—including survivors of domestic violence, individuals reentering the community after incarceration, persons with limited English proficiency, and transportation-disadvantaged households—may require confidential housing options, legal advocacy, reentry assistance, language access services, and transit-accessible housing.

Across all categories, supportive housing in Cobb County must combine affordability with coordinated services. Key needs include expansion of permanent supportive housing units, preservation of affordable senior and accessible housing, increased rental assistance for extremely low-income households, and strengthened partnerships between housing providers and health and human service agencies. An integrated approach that aligns housing resources with healthcare, behavioral health, and employment services remains essential to promoting long-term stability and independence for special needs populations.

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

Cobb County supports a coordinated approach to ensure that individuals returning from mental health facilities, substance use treatment centers, hospitals, nursing homes, and other institutional settings have access to appropriate supportive housing and do not experience homelessness upon discharge. Discharge planning is a critical component of this effort and is conducted in partnership with healthcare providers, behavioral health agencies, social service organizations, and housing providers. Institutions are encouraged to coordinate early with community-based housing and service agencies to develop individualized transition plans that include stable housing placements, benefits enrollment, and connection to ongoing supportive services.

The County leverages mainstream housing resources—such as Housing Choice Vouchers, project-based rental assistance, and permanent supportive housing (PSH)—alongside supportive service programs funded through federal, state, and local sources. Individuals with serious mental illness or chronic health conditions may be prioritized for permanent supportive housing that pairs rental assistance with intensive case management and behavioral health services. For those exiting short-term institutional care, rapid rehousing and short-term rental assistance may be utilized to prevent homelessness while longer-term supports are arranged. Coordination with Medicaid providers, SSI/SSDI outreach, and community mental health agencies ensures continuity of care, including medication management and outpatient treatment.

Additionally, collaboration with regional Continuum of Care (CoC) partners and nonprofit providers strengthens system-wide coordination to reduce discharges into homelessness. Through formal and informal partnerships, Cobb County works to align housing placement, supportive services, and public benefits access to promote successful community reintegration, housing retention, and improved health outcomes for individuals returning from institutional settings.

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

During the next program year, Cobb County will undertake a range of housing and supportive service activities to address the needs of non-homeless persons with special needs, including seniors, persons with disabilities, survivors of domestic violence, youth, and low- and moderate-income (LMI) households at risk of housing instability. The County will prioritize the preservation and expansion of affordable housing through rehabilitation of owner-occupied units, support for Community Housing Development Organization (CHDO) activities, and the provision of tenant-based rental assistance (TBRA) to help eligible households maintain stable housing.

In addition, the County will fund public service activities that provide case management, job training, youth development programs, and supportive services tailored to vulnerable populations. Financial assistance will also be provided to nonprofit organizations operating women's shelters and domestic violence programs to ensure access to safe housing and supportive services for survivors. Facility improvement projects carried out by nonprofit agencies will enhance the quality and accessibility of community-based service delivery sites, including those serving seniors and persons with disabilities.

The County will further support housing stability through homelessness prevention activities, including short-term rental and utility assistance, housing counseling, and service coordination for households at risk of displacement. These efforts will be complemented by outreach and service coordination to connect individuals with healthcare, behavioral health, and employment resources. Collectively, these activities are designed to promote housing stability, improve access to essential services, and support long-term self-sufficiency for persons with special needs who are not currently experiencing homelessness.

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

Cobb County allocates federal and local resources—subject to applicable funding caps—to support emergency shelter operations, homelessness prevention, rapid rehousing, and supportive services consistent with priorities identified in recent planning documents and the Continuum of Care framework. These investments are designed to stabilize families and individuals experiencing housing crises and to prevent discharges from institutional settings into homelessness. Individuals returning from hospitals, behavioral health facilities, substance use treatment centers, and other institutions are particularly vulnerable during transition periods; therefore, the County prioritizes programs that provide housing assistance paired with coordinated case management and service referrals to promote successful community reintegration.

Programs supported by the County emphasize collaborative service delivery models that strengthen the capacity of homelessness providers, healthcare partners, and advocacy organizations. Through strategic partnerships and system coordination, resources are leveraged to maximize impact and reduce duplication of services. In addition to HUD-funded initiatives, the Community Services Block Grant (CSBG) and the Emergency Food and Shelter Program (EFSP) supplement County priorities by providing flexible funding for stabilization services, utility assistance, food security, and short-term financial support. Together, these efforts advance a comprehensive, prevention-focused strategy aimed at reducing homelessness, promoting self-sufficiency, and improving long-term housing stability throughout the County.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Certain public policies, regulatory requirements, and market-related conditions may inadvertently constrain the development, preservation, and rehabilitation of affordable housing. While local land use regulations are intended to protect public health, safety, and neighborhood character, zoning classifications that limit multifamily development, restrict density, or require large minimum lot sizes can reduce opportunities to produce affordable and workforce housing. Lengthy permitting processes, development review timelines, and associated fees may also increase overall development costs, which can disproportionately impact affordable housing projects operating within tighter financial margins.

Additionally, building code requirements, while necessary to ensure safety and quality, can increase rehabilitation costs for older properties—particularly when upgrades are required to meet current standards. Rising property taxes, insurance costs, and utility infrastructure requirements further affect both homeowners and rental housing providers, potentially reducing the feasibility of preserving naturally occurring affordable housing. Policies related to parking minimums, setback requirements, and infrastructure improvements can also elevate per-unit development costs and limit infill or higher-density housing opportunities.

Financing-related factors, including limited local subsidy sources and competitive federal funding allocations, may constrain the County's ability to address deeply affordable housing needs, particularly for households earning at or below 30 percent of Area Median Income (AMI). While the County continues to support affordable housing through CDBG, HOME, ESG, and other programs, funding caps and regulatory constraints can limit the scale of impact.

Recognizing these potential barriers, Cobb County evaluates policies and procedures to identify opportunities for streamlining processes, encouraging mixed-income development, supporting adaptive reuse and rehabilitation, and promoting regulatory flexibility where feasible. Continued coordination with municipal partners and housing stakeholders is essential to mitigate unintended barriers and foster an environment that supports residential investment and the expansion of affordable housing options.

During this Consolidated Planning process, Cobb County is also undertaking an Analysis of Impediments to Fair Housing Choice (AI). This document will identify all of the barriers that currently exist in the County for fair housing purposes.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	366	158	0	0	**0**
Arts, Entertainment, Accommodations	35,141	38,020	12	13	**1**
Construction	13,815	22,772	5	8	**3**
Education and Health Care Services	39,477	27,781	14	9	**-4**
Finance, Insurance, and Real Estate	24,203	23,071	8	8	**-1**
Information	13,872	11,845	5	4	**-1**
Manufacturing	17,219	16,060	6	5	**-1**
Other Services	8,896	8,462	3	3	**0**
Professional, Scientific, Management Services	42,959	42,771	15	14	**0**
Public Administration	0	0	0	0	**0**
Retail Trade	33,797	42,186	12	14	**3**
Transportation and Warehousing	13,456	8,160	5	3	**-2**
Wholesale Trade	18,921	23,377	7	8	**1**
Total	**262,122**	**264,663**	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	**384,263**
Civilian Employed Population 16 years and over	**365,750**
Unemployment Rate	**4.81**
Unemployment Rate for Ages 16-24	**12.71**
Unemployment Rate for Ages 25-65	**3.40**

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	**125,310**
Farming, fisheries and forestry occupations	**11,224**
Service	**28,875**
Sales and office	**80,550**
Construction, extraction, maintenance and repair	**24,285**
Production, transportation and material moving	**17,275**

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	149,203	**47%**
30-59 Minutes	128,963	**41%**
60 or More Minutes	39,128	**12%**
Total	***317,294***	***100%***

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	16,935	939	**8,509**

High school graduate (includes equivalency)	47,290	2,000	**15,480**
Some college or Associate's degree	77,905	4,060	**16,593**
Bachelor's degree or higher	**163,885**	**6,150**	**25,120**

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Less than 9th grade	526	2,824	4,250	5,869	**3,219**
9th to 12th grade, no diploma	6,264	3,112	4,269	6,074	**3,669**
High school graduate, GED, or alternative	16,049	17,465	14,255	33,070	**21,775**
Some college, no degree	26,454	20,644	17,005	33,220	**17,220**
Associate's degree	1,705	6,217	7,030	14,779	**5,240**
Bachelor's degree	9,020	36,585	30,490	58,700	**20,015**
Graduate or professional degree	**515**	**14,264**	**20,595**	**34,815**	**14,125**

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	**410,009**
High school graduate (includes equivalency)	**698,272**
Some college or Associate's degree	**942,762**
Bachelor's degree	**1,233,946**
Graduate or professional degree	**1,580,163**

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

According to the Business Activity table above, the Professional, Scientific, and Management Services sector is the largest employment sector, accounting for 15 percent of workers and 14 percent of jobs, indicating a strong professional and corporate services base. The Education and Health Care Services sector follows closely, representing 14 percent of workers and 9 percent of jobs, highlighting the importance of healthcare systems and educational institutions to the local economy. The Arts, Entertainment, and Accommodations sector and Retail Trade each comprise approximately 12 percent of workers, with Retail Trade accounting for 14 percent of total jobs and Arts/Entertainment/Accommodations representing 13 percent of jobs. These sectors reflect a significant service and consumer-driven component of the economy.

Describe the workforce and infrastructure needs of the business community:

Based on the labor force data, Cobb County has a strong and active workforce, with 384,263 individuals participating in the civilian labor force and 365,750 employed residents. The overall unemployment rate of 4.81 percent reflects relatively stable labor market conditions; however, the significantly higher unemployment rate among youth ages 16–24 (12.71 percent) compared to 3.40 percent for adults ages 25–65 highlights a key workforce gap.

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

The elevated youth unemployment rate suggests a need for expanded workforce development programs targeting younger residents. Businesses may benefit from increased investment in job readiness training, apprenticeships, internships, vocational education, and partnerships with local schools, technical colleges, and employers to better align skills with labor market demand. Strengthening career pathways in high-demand sectors—such as professional services, healthcare, retail, and construction—can help reduce youth unemployment and build a sustainable talent pipeline. Additionally, upskilling programs for underemployed workers and targeted reentry or second-chance employment initiatives could support employers facing hiring shortages in certain sectors.

To support continued economic growth and maintain a competitive business environment, the business community requires reliable transportation networks, workforce-accessible transit options, broadband connectivity, and modern commercial infrastructure. Given the size of the labor force, mobility infrastructure—including road improvements, pedestrian access, and transit connectivity—is critical to ensuring workers can access employment centers efficiently. Investments in digital infrastructure and high-speed internet are also essential to support professional, technology-driven, and remote-capable industries. Furthermore, workforce-

supportive infrastructure—such as affordable housing near employment centers and access to childcare—plays an indirect but vital role in stabilizing the labor supply.

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

The skills and educational attainment of Cobb County's workforce generally align well with the jurisdiction's dominant employment sectors, particularly in professional and service-oriented industries. The largest occupational category is Management, Business, and financial occupations (125,310 workers), which corresponds with the County's strong presence in professional, scientific, management, finance, and corporate service sectors. Additionally, Sales and Office occupations (80,550 workers) represent a substantial portion of the workforce, aligning with retail trade, real estate, administrative services, and healthcare support industries. These figures indicate that the local labor force is heavily oriented toward white-collar and service-based employment opportunities.

Educational attainment data further supports this alignment. A significant share of the employed labor force holds a bachelor's degree or higher (163,885 individuals), followed by those with some college or an associate's degree (77,905 individuals). This highly educated workforce supports professional, healthcare, financial, and management-related industries that require advanced credentials. However, smaller but important segments of the workforce are employed in Construction, Extraction, Maintenance, and Repair (24,285 workers) and Production, Transportation, and Material Moving (17,275 workers)—occupations typically supported by high school or postsecondary technical training. The data also indicate that individuals with less than a high school diploma face comparatively limited labor force participation and higher vulnerability to unemployment.

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

During the current Consolidated Plan period, Cobb County will continue strengthening partnerships with the Cobb County Workforce Development Board and CobbWorks to address identified economic and employment gaps within the community. These partnerships are critical to aligning workforce development strategies with the County's dominant industry sectors, including professional services, healthcare, retail, construction, logistics, and skilled trades. Through coordinated planning and labor market analysis, the Workforce Development Board supports targeted initiatives that respond to evolving employer needs and workforce skill shortages.

A key component of this effort is the Technical Employment Training initiative administered through the Workforce Development Board, which focuses on addressing urgent local workforce demands by expanding access to industry-recognized credentials, technical certifications, and hands-on training opportunities. The Board remains committed to investing in comprehensive workforce programs that support skill development for incumbent workers seeking advancement,

adult jobseekers transitioning into new careers, and youth entering the labor market. Special emphasis is placed on career pathways within high-demand and high-growth sectors to ensure long-term economic mobility.

In addition, the County supports the continued delivery of employment and training services through the One-Stop Career Centers located throughout the jurisdiction. These centers provide job search assistance, resume development, career counseling, skills assessments, employer connections, and access to supportive services that reduce barriers to employment. By integrating workforce training, employer engagement, and supportive service coordination, Cobb County seeks to enhance labor force participation, reduce unemployment disparities—particularly among youth—and promote sustainable economic growth.

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

Cobb County does not participate in a Comprehensive Economic Development Strategy.

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

Not applicable.

Discussion

While the County's labor market is stable, the disparity in youth unemployment indicates a need for targeted workforce initiatives and strategic infrastructure investments to ensure that employers have access to a skilled, accessible, and sustainable labor pool. Overall, Cobb County's workforce demonstrates strong educational capacity and is well-positioned to support its professional and service-driven economy. However, workforce development strategies may be needed to strengthen career pathways for residents without postsecondary credentials, address unemployment among lower-education groups, and expand technical training programs that align with construction, logistics, and skilled trades sectors. Continued investment in education, apprenticeship programs, and industry partnerships will help ensure that workforce skills remain responsive to evolving employment opportunities within the jurisdiction.

MA-50 Needs and Market Analysis Discussion

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

Yes, households experiencing multiple housing problems are concentrated in certain parts of Cobb County, even though housing problems occur countywide. Low-and moderate-income census tracts are located primarily in the central, eastern, and southern portions of the County. These areas often overlap with minority concentrations geographies that typically align with higher rates of housing cost burden and related housing problems. Severe housing problems occur throughout the County among households at or below AMI, reinforcing that need is widespread, but the highest intensity tends to cluster in lower-income tracts.

A concentration of households with multiple housing problems can be defined as census tracts where the share or count of households with *two or more* housing problems is measurably higher than the county overall.

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

Yes, the concentrations of African American residents are mainly situated in the southern part of the County, encompassing regions within and around the Cities of Marietta and Smyrna. In recent years, the expansion of the Hispanic/Latino population has heightened the necessity for culturally competent services, language accessibility, and focused outreach initiatives by County departments and nonprofit service organizations. Furthermore, Hispanic/Latino residents are predominantly found within the Cities of Marietta and Smyrna, underscoring the importance of ongoing investment in equitable access to housing, public services, and community resources in these regions.

The County defines an area of racial or ethnic concentration as a census tract or geographic area in which the percentage of a specific minority group is at least 20 percent higher than that group's share of the total County population.

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

Areas of Cobb County with concentrations of low-income residents—primarily located in portions of South and Central Cobb, including areas near Marietta and Smyrna—share several common housing market characteristics. These neighborhoods tend to have a higher proportion of renter-occupied units compared to the County as a whole, along with a greater presence of multifamily developments and older housing stock constructed prior to 1980 or 1990. As a result, these areas often experience elevated rates of housing cost burden, overcrowding, and units in need of rehabilitation.

Housing affordability pressures are more pronounced in these neighborhoods due to the mismatch between rising rents and stagnant or modest income growth among low-wage households. Many renter households in these areas pay more than 30 percent of their income toward housing, with a

significant share paying more than 50 percent (severe cost burden). Additionally, naturally occurring affordable housing (NOAH) properties are increasingly vulnerable to market-driven rent increases, property reinvestment pressures, and potential displacement risks.

These neighborhoods may also exhibit lower rates of homeownership, higher residential turnover, and greater demand for housing stabilization services, including eviction prevention, rental assistance, and housing counseling. Infrastructure conditions may vary, with some areas experiencing aging public improvements, limited pedestrian connectivity, and transportation access challenges that affect access to employment centers and services.

Are there any community assets in these areas/neighborhoods?

Yes, areas with concentrations of low-income residents; particularly in South and Central Cobb near Marietta and Smyrna, contain several important community assets that support neighborhood stability and opportunity. These neighborhoods are generally well-served by public schools, parks, libraries, and community centers, which function as hubs for youth programming, recreation, and social services. Proximity to major transportation corridors such as I-75 and I-285 provides access to regional employment centers, while local transit routes enhance connectivity for residents without personal vehicles. The presence of healthcare facilities, including hospitals, clinics, and federally qualified health centers, improves access to primary and preventive care for low-income households.

Additionally, these areas often benefit from strong nonprofit networks and faith-based organizations that provide food assistance, housing stabilization services, workforce development programs, and language access support—particularly for Hispanic/Latino households. Established commercial corridors offer retail, grocery, and small business services within accessible distance of residential neighborhoods. Some neighborhoods also include mixed-use or redevelopment areas that present opportunities for reinvestment and economic revitalization.

Are there other strategic opportunities in any of these areas?

Yes, areas with concentrations of low-income residents, particularly in South and Central Cobb, present several strategic opportunities that can support equitable reinvestment, housing stability, and economic mobility.

- **Preservation of Naturally Occurring Affordable Housing (NOAH).**
  Many multifamily properties in these areas provide relatively lower rents compared to the broader market but are vulnerable to reinvestment-driven rent increases. Strategic acquisition, rehabilitation, and preservation efforts—potentially through HOME, LIHTC, or local gap financing—can stabilize rents and prevent displacement.
- **Transit-Oriented and Corridor-Based Development.**
  Given proximity to major transportation corridors and transit routes, there are opportunities to encourage mixed-income, mixed-use development that integrates affordable housing with employment access, retail, and community services. Thoughtful

infill development and redevelopment of underutilized commercial sites can increase housing supply without displacing existing residents.

- **Small Business and Workforce Development Investment.**
  Established commercial corridors in South Cobb offer opportunities to support local entrepreneurs, minority-owned businesses, and neighborhood-serving retail. Targeted façade improvements, microenterprise support, and workforce training partnerships can strengthen local economic ecosystems.
- **Public Infrastructure and Complete Streets Improvements**.
  Investments in sidewalks, lighting, stormwater management, and pedestrian safety can enhance neighborhood livability and reduce infrastructure disparities. These improvements can also support safer access to schools, parks, and employment centers.
- **Anti-Displacement and Homeownership Strategies**.
  As redevelopment pressures increase, implementing homeownership assistance, property tax relief programs for seniors, and housing counseling can help existing residents build equity and remain in place. Inclusionary or incentive-based housing policies may also help maintain long-term affordability in redeveloping areas.
- **Service-Enriched Housing and Community Hubs**.
  Expanding partnerships with healthcare providers, nonprofit organizations, and workforce agencies to create service-enriched housing models can address housing instability while leveraging existing community assets such as schools, libraries, and faith-based institutions.

Overall, these neighborhoods possess strategic geographic and institutional advantages that position them well for targeted investment. With coordinated planning and equity-focused strategies, Cobb County can leverage these opportunities to promote inclusive growth, prevent displacement, and strengthen long-term neighborhood resilience

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

The need for reliable broadband infrastructure in Cobb County is increasingly critical for households across all income levels, particularly low- and moderate-income (LMI) residents. Access to affordable, high-speed internet is essential for education, employment, healthcare access, and overall economic mobility. As remote and hybrid work models become more common, stable broadband connections are necessary for residents to obtain and maintain employment. LMI households without reliable internet access may face barriers to participating in the modern workforce, applying for jobs, accessing public benefits, or engaging in virtual training and certification programs. Educational access is also directly tied to broadband availability. The continued use of online and hybrid learning platforms by K–12 schools, colleges, and workforce training providers requires dependable internet service for homework completion, research, virtual instruction, and educational enrichment. Without adequate connectivity, students in lower-income neighborhoods may experience academic disadvantages that widen opportunity gaps.

Although much of Cobb County has broadband infrastructure in place, disparities remain in affordability, service quality, and access in certain economically disadvantaged areas. In some neighborhoods, high-speed service may be limited or cost-prohibitive for lower-income households. Expanding broadband capacity in underserved areas, supporting infrastructure upgrades, and promoting affordable service options are key strategies to address these gaps. Public-private partnerships, federal and state broadband initiatives, and local digital inclusion programs can help expand connectivity. Additionally, programs that provide discounted broadband service, device access, and digital literacy training are essential to reducing the digital divide and ensuring equitable access to economic and educational opportunities throughout the County.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

For low- and moderate-income households in Cobb County, the presence of multiple internet service providers (ISPs) can improve access to affordable, high-quality broadband service and help reduce the digital divide. Increased competition among providers typically results in more competitive pricing, improved service reliability, faster download speeds, and infrastructure upgrades. These benefits are particularly important for LMI households that rely on broadband for employment, remote work, education, telehealth, and access to public services.

Encouraging competition through infrastructure investment, regulatory coordination, and partnerships with private providers can enhance service availability and affordability across the County. According to publicly available broadband market data, Cobb County is served by multiple internet providers offering high-speed service options, including plans with download speeds up to

1,000 Mbps. While competition exists in many areas, affordability and equitable access remain important considerations, particularly in lower-income neighborhoods. Continued efforts to promote broadband competition and expand affordable service options will support economic opportunity, educational advancement, and long-term community resilience throughout the County.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

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

Cobb County's Local Hazard Mitigation Plan identifies several natural hazards that pose increasing risks to life, property, and infrastructure, risks that are expected to be amplified by climate change. The County's planning process recognizes that changes in climate patterns—such as increased rainfall intensity, more frequent and severe thunderstorms, and the potential for prolonged drought conditions—can increase the frequency and severity of flooding, wind events, and other weather-related hazards.

The County's risk assessment continues to emphasize hazards such as flooding, severe thunderstorms (including hail and high winds), tornados, and winter weather events, all of which have historically impacted the community and are influenced by broader climatic trends. Flood risk remains a significant concern; historic flood events have caused widespread damage, prompting proactive mitigation efforts including floodplain management, land acquisition in flood-prone areas, and federal hazard mitigation grant utilization.

Increases in extreme weather events can exacerbate existing vulnerabilities—such as infrastructure stress, erosion, stormwater runoff, and power outages—and elevate potential losses in densely developed or rapidly growing areas of the County. As a result, climate change is an increasingly important factor in long-term planning, influencing mitigation strategies that include infrastructure resilience, updated building standards, stormwater and floodplain management practices, and community education aimed at reducing exposure to hazards driven by changing climatic conditions.

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

Cobb County's Local Hazard Mitigation Plan outlines various natural hazards that increasingly threaten life, property, and infrastructure, with these risks anticipated to be heightened by climate change. The planning process of the County acknowledges that alterations in climate patterns—such as intensified rainfall, more frequent and severe thunderstorms, and the possibility of extended drought conditions—can lead to an increase in the frequency and severity of flooding, wind events, and other weather-related hazards.

The County's risk assessment continues to highlight hazards such as flooding, severe thunderstorms (including hail and high winds), tornadoes, and winter weather events, all of which have historically affected the community and are shaped by broader climatic trends. The risk of flooding, in particular, remains a major concern; past flood events have resulted in extensive damage, leading to proactive mitigation measures such as floodplain management, land acquisition in flood-prone regions, and the use of federal hazard mitigation grants. The rise in extreme weather events can worsen existing vulnerabilities—such as stress on infrastructure, erosion, stormwater runoff, and power outages—and increase potential losses in densely

populated or rapidly developing areas of the County. Consequently, climate change is becoming a more significant consideration in long-term planning, affecting mitigation strategies that encompass infrastructure resilience, updated building codes, stormwater and floodplain management practices, and community education aimed at minimizing exposure to hazards caused by shifting climatic conditions.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Cobb County's Strategic Plan represents the five-year framework of the Consolidated Plan and establishes overall priorities for allocating federal housing and community development resources within the County. The Strategic Plan identifies priority needs, explains the rationale for assigning priority levels, and outlines anticipated accomplishments over the five-year period. It also examines barriers that may limit the County's ability to meet the needs of underserved and vulnerable populations.

Geographic Priorities: Program resources are allocated countywide, with particular emphasis on census tracts and neighborhoods where at least 51 percent of residents are low- and moderate-income. Investment decisions are guided by data on income concentrations, housing conditions, and areas with demonstrated community development needs. The County's overarching priorities focus on expanding affordable housing opportunities, improving neighborhood conditions, and supporting public services that benefit very low-, low-, and moderate-income residents.

Priority Needs: For the five-year period, Cobb County has identified the following priority areas: affordable housing development and preservation; public services that address homelessness, housing stability, and supportive needs; public facility and infrastructure improvements; fair housing education and outreach; and planning and administrative activities necessary to ensure effective program delivery and compliance.

Influence of Market Conditions: Housing cost burden remains a significant challenge for many low- and moderate-income households in Cobb County. A substantial number of renters pay more than 30 percent of their income toward housing costs, limiting their ability to meet other essential needs and increasing their risk of housing instability. Rising housing costs, limited supply of affordable units, and regional market pressures continue to shape the County's strategic investment decisions and long-term housing priorities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Area Name:	CDBG Eligible Area
Area Type:	N/A
Other Target Area Description:	N/A
HUD Approval Date:	N/A
% of Low/ Mod:	N/A
Revital Type:	N/A
Other Revital Description:	N/A
Identify the neighborhood boundaries for this target area.	N/A
Include specific housing and commercial characteristics of this target area.	N/A
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	N/A

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

Federal Community Development Block Grant (CDBG) funds are intended to benefit low- and moderate-income (LMI) households by supporting the development of viable communities that provide decent housing, a suitable living environment, and expanded economic opportunities. Cobb County administers CDBG funds in accordance with HUD statutory requirements and prioritizes activities that directly benefit income-eligible residents. Eligible uses of CDBG funds include, but are not limited to, public facility improvements, infrastructure enhancements, housing rehabilitation and preservation, affordable housing development, public service programs, economic development initiatives, planning activities, and program administration.

The County establishes project priorities through a structured evaluation process that ensures alignment with federal regulations and locally identified needs. Project selection criteria include:

1) compliance with CDBG national objectives and statutory requirements.
2) demonstrated benefit to low- and moderate-income residents.
3) geographic targeting of LMI census tracts or neighborhoods.
4) coordination and leveraging of other public and private resources.
5) responsiveness to documented community needs identified through the Consolidated

Planning process.

6) sustainability and long-term community impact; and
7) the ability to demonstrate measurable outcomes and performance success.

Priority consideration is given to projects located in areas where at least 51 percent of residents are low- and moderate-income, consistent with HUD's area benefit requirements. In addition, Cobb County allocates a "fair share" percentage of CDBG funds to the Cities of Acworth, Austell, Kennesaw, and Powder Springs to support eligible activities within their jurisdictions. The City of Smyrna, as a HUD entitlement jurisdiction, receives a direct CDBG allocation and operates under a Cooperation Agreement with Cobb County to coordinate administration of program funds.

HOME and ESG funds are allocated based on eligible activities that directly serve low-income households, including affordable housing development, rental assistance, homelessness prevention, and rapid rehousing services. Together, these funding sources are strategically aligned to address housing needs, community development priorities, and economic opportunity goals throughout Cobb County.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	**Priority Need Name**	**Access to Affordable Housing**	
	Priority Level	High	
	Population	Extremely Low-Income Households Low-Income Households Moderate-Income Households Large Families Families with Children Elderly Public Housing Residents Frail Elderly	
	Geographic Areas Affected	Countywide	
	Associated Goals	Home Repair for Homeowners Homeownership Assistance	
	Description	Support the provision of affordable housing rehabilitation and financial assistance to homebuyers and homeowners.	
	Basis for Relative Priority	Priority based on feedback through community meetings and agency interviews, as well as review of demographic information for the County, resulted in this activity having the highest priority need. Cobb County recognizes that as housing ages and the cost of housing increases, maintaining existing housing allows affordability to remain paramount. Additionally, income disparities are a major factor in selecting this priority basis. The research shows that new housing added by developers is out of reach for residents who earn low wages, rendering them unable to live in the community in which they work.	
2	**Priority Need Name**	**Access to Public Services**	
	Priority Level	High	
	Population	Chronic Homelessness Veterans Extremely Low Income Victims of Domestic Violence Families with Children Persons with Developmental Disabilities	Elderly Chronic Substance Abuse Non-housing Community Development Persons with Physical Disabilities Elderly Unaccompanied Youth

		Persons with Mental Disabilities Victims of Domestic Violence Individuals Low Income Persons with Alcohol or Other Addictions	Large Families Families with Children Moderate Income
	Geographic Areas Affected	Countywide	
	Associated Goals	Homeless Services and Operations Youth Services Transportation Workforce Development Disability Services	
	Description	Support the provision of public services to provide services for low- and moderate-income households.	
	Basis for Relative Priority	Priority based on feedback through community meetings and agency interviews, as well as review of demographic information for the County, resulted in this activity having a high priority need.	
3	**Priority Need Name**	**Non-Housing Community Development**	
	Priority Level	High	
	Population	Low Income Residents	Moderate Income
	Geographic Areas Affected	Countywide	
	Associated Goals	Infrastructure Improvements Facility acquisition or rehabilitation	
	Description	Support the provision of services to develop or rehabilitate public facilities or infrastructure projects throughout the County.	
	Basis for Relative Priority	Priority based on feedback through community meetings and agency interviews as well as review of demographic information for the County, resulted in this activity having the highest priority need. The County recognizes that as housing costs rise, wages remain flat, and housing production slows, the homeless population grows. This is evidenced by the growing number of wage-earners who are also unhoused, the rising number of seniors on fixed incomes who lack sufficient resources to maintain housing, and the lack of housing production to keep pace with the growing need.	
4	**Priority Need Name**	**Affirmatively Furthering Fair Housing**	

	Priority Level	Low
	Population	Extremely Low-Income Households Low-Income Households Moderate-Income Households Large Families Families with Children
	Geographic Areas Affected	Countywide
	Associated Goals	Affirmatively Furthering Fair Housing Activities
	Description	Support the provision of fair housing activities to affirmatively further fair housing.
	Basis for Relative Priority	Priority based on feedback through community meetings and agency interviews, as well as review of demographic information for the County, resulted in this activity having a high priority need.
5	**Priority Need Name**	**Planning and Administration**
	Priority Level	High
	Population	Extremely Low-Income Households Low-Income Households Moderate-Income Households
	Geographic Areas Affected	Countywide
	Associated Goals	Program Administration
	Description	Program Administration, Fair Housing, Oversight & Compliance
	Basis for Relative Priority	Provides administration oversight of Consolidated Plan grant-funded projects and ensures timely implementation in a manner that promotes compliance with established rules, policies, and guidelines.

Table 47 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant-Based Rental Assistance (TBRA)	Housing costs in Cobb County continue to rise at a pace that outstrips income growth, creating affordability challenges for low-income households. As rental demand increases across all income levels, the supply of units affordable to very low- and low-income families becomes increasingly constrained. Tenant-Based Rental Assistance (TBRA) remains a critical tool in helping income-eligible households secure and maintain stable housing in a competitive market. Severe housing cost burden—defined as paying more than 50 percent of household income toward housing expenses—is one of the strongest predictors of homelessness. Households with incomes at or below 50 percent of Area Median Income (AMI) and those experiencing severe cost burden face the highest risk of housing instability and potential homelessness.
TBRA for Non-Homeless Special Needs	In Cobb County, the limited availability of housing units that incorporate supportive services significantly impacts the ability to address the needs of vulnerable populations. Through consultation with homeless service providers, housing agencies, and social service organizations, the need for additional permanent supportive housing has been identified as a high priority. Special needs households include individuals with physical, developmental, or behavioral health disabilities, as well as families facing complex challenges such as substance use disorders, chronic health conditions, or domestic instability. Market conditions further constrain the County's ability to expand supportive housing. There is a limited supply of privately owned units that are suitable or available for integration into supportive housing programs, particularly at affordable rent levels. Rising housing costs and competition in the rental market make it difficult to secure units for service-enriched housing models. These challenges are compounded by limited public funding resources, which restrict the scale at which new supportive housing units can be developed or subsidized.
New Unit Production	In Cobb County, increasing demand for both affordable and market-rate housing continues to place pressure on the local housing market. Property owners are often incentivized to sell to developers who pursue higher-end redevelopment through demolition or substantial rehabilitation, rather than preserving or producing affordable units. This trend contributes to the loss of naturally occurring affordable housing and intensifies existing challenges related to housing cost burden and overcrowding. A significant shortage of affordable, decent-quality housing units remains a documented need. Current rent levels in many lower-cost segments of the market are insufficient to financially support the rehabilitation of aging housing stock without subsidy. As a result, older units may deteriorate or be repositioned at higher price points following renovation. Similarly, new construction faces high land, labor, and material costs that make it difficult to produce units affordable to low- and moderate-income households without public investment or gap financing. These market conditions continue to constrain the supply of affordable housing and reinforce the need for targeted intervention and strategic funding support.

Rehabilitation	In Cobb County, strong demand in the rental market continues to drive up housing costs, increasing cost burdens for low- and moderate-income households. At the same time, the County's aging housing stock makes rehabilitation of existing units a critical priority to preserve safe and decent affordable housing. However, achievable rent levels often do not generate sufficient revenue to support the cost of substantial rehabilitation. Similar to the challenges associated with new construction, private market conditions frequently render major rehabilitation projects financially infeasible without public subsidy or gap financing. As a result, strategic investment is necessary to preserve existing affordable units and prevent further loss of housing affordability within the County.
Acquisition, including preservation	In Cobb County, strong economic conditions and sustained population growth have contributed to increased demand in the rental market, resulting in low vacancy rates and upward pressure on rents. As demand rises across income levels, housing costs continue to escalate, placing greater cost burdens on low- and moderate-income households. This heightened demand further intensifies the County's primary housing challenges—affordability and limited availability of units at price points accessible to income-eligible residents.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Anticipated Resources section outlines the federal, state, local, and private funding sources expected to support Cobb County's housing and community development activities during the program year and throughout the Consolidated Plan period. This section identifies projected allocations for CDBG, HOME, and ESG funds, along with estimated program income and any other leveraged resources. These anticipated resources form the financial foundation for implementing the County's strategic priorities, addressing identified needs, and advancing affordable housing, homelessness response, public services, and community development initiatives that benefit low- and moderate-income residents.

In Year One of the Consolidated Plan period, Cobb County anticipates receiving approximately $2,394,326.90 in CDBG funds, along with an estimated $25,000 in program income, to support administration and planning, economic development, housing rehabilitation, public services, and public facility and infrastructure improvements. These funds will primarily benefit low- and moderate-income residents through neighborhood stabilization, housing preservation, and community improvement initiatives.

The County also expects $845,831.54 in HOME funds, with approximately $50,000 in projected program income. HOME resources will be used for administration, CHDO-sponsored housing development, tenant-based rental assistance (TBRA), and down payment assistance to expand affordable housing opportunities and support homeownership.

Additionally, Cobb County anticipates receiving $195,021.40 in ESG funds to support administration, emergency shelter operations, homelessness prevention, rapid rehousing, street outreach, and HMIS coordination. These funds will strengthen the County's homelessness response system and promote housing stability for vulnerable households. Together, these federal resources form the foundation for implementing the County's housing and community development priorities during the program year.

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	Federal	Admin/Planning, Economic Development, Housing Rehab, Public Services, Facility & Infrastructure Improvements	$3,124,103.00	$0.00	$0.00	$3,124,103.00	$15,620,515	Supports Economic development, LMI housing rehabilitation, public facility improvements, neighborhood stabilization, and supportive services.
HOME	Federal	Administration, Affordable Housing, CHDO Development, Homebuyer Assistance, TBRA	$1,058,551.50	$0.00	$0.00	$1,058,551.50	$5,292,757.50	Used for CHDO development, TBRA, and down payment assistance to expand affordable housing options.
ESG	Federal	Administration, Emergency Shelter, Homelessness Prevention, Rapid Rehousing, Street Outreach, HMIS	$276,034.00	$0	$0.00	$276,034.00	$1,380,170	Supports homeless shelters, prevention services, rehousing programs, and HMIS coordination.
Totals:			$4,458,688.50	$0.00	$0.00	$4,533,688.50	$22,293,442.50	

Table 49 - Anticipated Resources

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

Cobb County strategically uses federal entitlement funds—CDBG, HOME, and ESG—to leverage additional private, state, and local resources to maximize overall community impact. Federal funds are often used as gap financing to make affordable housing developments financially feasible, thereby attracting private equity, conventional financing, Low-Income Housing Tax Credit (LIHTC) investments, developer contributions, and other capital sources. By reducing project risk and

improving financial viability, HOME and CDBG funds help catalyze larger development efforts that would not otherwise move forward.

In addition to private investment, Cobb County coordinates with State of Georgia housing programs, philanthropic organizations, local foundations, and municipal partners to align funding streams for housing development, rehabilitation, public services, and homelessness assistance. Public facility and infrastructure projects frequently combine CDBG funds with local capital improvement funds or municipal contributions to complete larger neighborhood revitalization efforts.

Matching requirements are satisfied in accordance with HUD regulations. For the HOME program, Cobb County meets its required 25 percent non-federal match obligation through eligible sources such as cash contributions from local funds, donated land or property, waived fees, the value of volunteer labor, and other allowable in-kind contributions. Match contributions are documented, tracked, and reported to ensure compliance with federal standards. For ESG, required matching funds are met through a combination of cash and in-kind contributions from subrecipients, including staff time, volunteer services, donated goods, and other eligible sources.

Satisfying Match Requirements:

Cobb County will satisfy federal matching requirements for the HOME and ESG programs using a combination of local and in-kind contributions:

- HOME Match: Cobb County will meet its 25% non-federal match obligation through local government contributions (such as land donations or fee waivers), state grants, and eligible non-cash sources such as donated materials, volunteer labor, or below-market interest rate loans associated with HOME-eligible activities.
- ESG Match: Cobb County meets the 100% ESG match requirement by using cash and in-kind contributions from subrecipients, including the value of donated services, volunteer hours, and private grants used to support ESG-eligible activities like shelter operations, prevention, and outreach.

Through coordinated funding strategies, careful documentation of match contributions, and partnerships with private and public stakeholders, Cobb County ensures that federal investments generate additional resources, expand program capacity, and increase the overall impact of housing and community development initiatives.

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

Cobb County does not anticipate utilizing publicly owned land or property to address the needs identified in the Annual Action Plan during this Consolidated Plan period.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Cobb County	Government	• Administration & Planning • Homeowner Housing Rehabilitation	Countywide
City of Acworth	Government	• Public Facilities • Infrastructure Improvements	Citywide
City of Austell	Government	• Public Facilities • Infrastructure Improvements	Citywide
City of Kennesaw	Government	• Public Facilities • Infrastructure Improvements	Citywide
City of Mableton	Government	• Public Facilities • Infrastructure Improvements	Citywide
City of Marietta	Government	• Public Facilities • Infrastructure Improvements	Citywide
City of Powder Springs	Government	• Public Facilities • Infrastructure Improvements	Citywide
City of Smyrna	Government	• Public Facilities • Infrastructure Improvements	Citywide
Advocates for Bartow Children, Inc	Nonprofit	• Public Services	Countywide
Catholic Charities of the Archdiocese of Atlanta	Nonprofit	• Public Services	Countywide
SafePath Children's Advocacy Center	Nonprofit	• Public Services	Countywide
Youth Empowerment through Learning, Leading, and Serving	Nonprofit	• Public Services	Countywide
Zion Baptist Church	Nonprofit	• Public Services	Countywide
The Extension	Nonprofit	• Public Services	Countywide
WorkSource Cobb/CobbWorks	Nonprofit	• Public Services	Countywide
Good Samaritan Health Center of Cobb	Nonprofit	• Public Facilities	Countywide
Tommy Nobis Center	Nonprofit	• Public Facilities	Countywide
Special Needs Cobb	Nonprofit	• Public Facilities	Countywide

The Center for Children and Young Adults	Nonprofit	• Public Facilities	
The Center for Family Resources	Nonprofit	• TBRA	Countywide
Cole Street Development Corporation	Nonprofit	• Affordable Housing • CHDO	Countywide
LiveSafe Resources	Nonprofit	• Emergency Shelter • TBRA • Public Facilities • Public Services	Countywide
Must Ministries	Nonprofit	• Emergency Shelter • TBRA • Public Services	Countywide
Society of Saint Vincent de Paul	Nonprofit	• Emergency Shelter • TBRA	Countywide
The Center for Family Resources	Nonprofit	• Emergency Shelter • Public Services	Countywide
The Extension	Nonprofit	• Emergency Shelter	Countywide
Zion Keepers	Nonprofit	• Emergency Shelter • Homelessness Prevention • TBRA • Public Facilities • Public Services	Countywide
Latin American Association	Nonprofit	• Homelessness Prevention • Public Services	Countywide
Ser Familia	Nonprofit	• Homelessness Prevention • Public Facilities	Countywide
The Salvation Army	Nonprofit	• Homelessness Prevention • Public Services	Countywide
Davis Direction Foundation	**Nonprofit**	• Street Outreach • Public Services	Countywide

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Cobb County benefits from a well-established institutional delivery system for housing and community development programs, supported by experienced public agencies, nonprofit organizations, housing providers, and regional partners. The County's Community Development Department administers CDBG, HOME, and ESG programs with structured policies, financial oversight, and monitoring procedures that promote regulatory compliance and effective fund deployment. Strong collaboration with the GA-506 Marietta/Cobb County Continuum of Care, the

Marietta Housing Authority, nonprofit service providers, and workforce development agencies enhances coordination across housing stabilization, homelessness response, and supportive services. Data-driven decision-making through HMIS, CHAS data, and stakeholder engagement further strengthens system responsiveness.

Key strengths of the institutional delivery system include:

- Established cross-sector partnerships among housing, health, behavioral health, and workforce agencies
- A functioning Coordinated Entry System that prioritizes vulnerable populations
- Experienced grant administration and financial oversight structures
- Active public participation and stakeholder consultation processes
- Capacity to leverage federal funds with private and state resources

Despite these strengths, several gaps remain. Limited funding relative to documented need constrains the scale of affordable housing development and supportive housing expansion. Rising housing costs and market competition reduce the availability of units accessible to extremely low-income households. Capacity limitations among smaller nonprofit providers can affect service reach and administrative compliance. Additionally, gaps persist in behavioral health resources, landlord participation in voucher and rapid rehousing programs, and public awareness of available housing and fair housing services.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	x		
Legal Assistance	x	x	
Mortgage Assistance	x		
Rental Assistance	x		
Utilities Assistance	x		
Street Outreach Services			
Law Enforcement	x		
Mobile Clinics	x	x	
Other Street Outreach Services	x	x	

Supportive Services			
Alcohol & Drug Abuse	x	x	
Child Care	x		
Education	x		
Employment and Employment Training	x		
Healthcare	x	x	
HIV/AIDS	x		x
Life Skills	x		
Mental Health Counseling	x	x	
Transportation	x		
Other			
Other			

Table 51 - Homeless Prevention Services Summary

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

Cobb County supports a coordinated, multi-agency service delivery system designed to address the needs of individuals and families experiencing homelessness, with particular focus on chronically homeless persons, families with children, veterans and their families, and unaccompanied youth. This system operates through collaboration among Cobb County government, the GA-506 Marietta/Cobb County Continuum of Care, nonprofit service providers, healthcare systems, behavioral health agencies, housing authorities, and other community partners.

Homelessness Prevention and Diversion:

Cobb County prioritizes prevention strategies that provide rental assistance, eviction prevention support, utility assistance, and housing navigation for households at imminent risk of homelessness. These services are funded through ESG and CDBG programs and coordinated through the CoC's centralized intake and Coordinated Entry System. Legal service providers and community-based agencies offer tenant counseling, financial education, and crisis intervention to stabilize households before displacement occurs.

Emergency and Transitional Housing:
The County partners with emergency shelters and transitional housing providers to offer safe, temporary housing for individuals, families, and youth. Low-barrier shelter options and seasonal overflow arrangements help reduce the number of unsheltered individuals. Special emphasis is placed on serving families with children and survivors of domestic violence through family-centered shelter environments and supportive services.

Street Outreach and Engagement:
Street outreach teams engage unsheltered individuals residing in encampments, vehicles, and other places not meant for human habitation. Outreach staff connect individuals to shelter, healthcare, behavioral health services, and housing resources. Chronically homeless individuals, veterans, and disconnected youth are prioritized for engagement and referral to appropriate housing interventions.

Supportive Services and Wraparound Care:
Once housed, program participants receive ongoing case management and supportive services, including mental health treatment, substance use counseling, employment assistance, life-skills training, and benefits enrollment. Partnerships with healthcare providers, behavioral health agencies, and nonprofit organizations ensure access to culturally responsive, trauma-informed care tailored to the needs of vulnerable populations.

Permanent Housing Solutions:
Cobb County, in partnership with the CoC, continues to expand access to Permanent Supportive Housing (PSH) and Rapid Rehousing (RRH) programs, particularly for chronically homeless individuals and veterans. A Housing First approach reduces barriers to entry and combines rental assistance with intensive case management to promote long-term stability. HOME-funded tenant-based rental assistance and other housing programs further support permanent housing placement and retention.

Youth and Veteran Services:
Unaccompanied youth are connected to specialized outreach, crisis shelter, transitional housing, and educational and employment support services. Veterans are served through coordinated partnerships with the U.S. Department of Veterans Affairs and community-based organizations, focusing on housing placement, case management, and healthcare linkage.

System Coordination and Data Sharing:
The CoC utilizes the Homeless Management Information System (HMIS) to track service utilization, monitor outcomes, and evaluate system performance. Coordinated Entry ensures that the most vulnerable households are prioritized for housing resources. Ongoing collaboration among County departments, housing providers, service agencies, and funders supports strategic resource allocation and alignment with HUD priorities.

Through this comprehensive, coordinated system, Cobb County seeks to prevent homelessness, reduce the length of time individuals and families remain unhoused, and promote long-term housing stability for its most vulnerable residents.

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

Cobb County's service delivery system for persons experiencing homelessness and special needs populations is supported by a coordinated network of public agencies, nonprofit providers, housing authorities, healthcare systems, and behavioral health organizations. A key strength of the system

is its collaboration through the GA-506 Marietta/Cobb County Continuum of Care, which operates a centralized Coordinated Entry System to standardize assessment, prioritize the most vulnerable households, and reduce duplication of services. The County effectively leverages ESG, HOME, and CDBG funds to support emergency shelter, rapid rehousing, homelessness prevention, and permanent supportive housing. Strong partnerships with behavioral health providers, workforce agencies, and healthcare institutions help connect residents to case management, employment services, mental health treatment, and mainstream benefits. The use of HMIS enhances data tracking, performance monitoring, and system accountability.

Despite these strengths, gaps remain. The supply of permanent supportive housing is limited relative to the needs of chronically homeless individuals and persons with disabling conditions. Affordable housing shortages and rising rents constrain rapid rehousing efforts and reduce available landlord participation. Behavioral health and substance use treatment resources are often insufficient to meet demand, particularly for individuals with co-occurring conditions. Transportation barriers limit access to employment, healthcare, and supportive services, especially in areas with limited transit infrastructure. Additionally, smaller nonprofit providers may face administrative and capacity challenges that affect service scalability and compliance.

For special needs populations—including seniors, persons with disabilities, veterans, youth, and survivors of domestic violence—access to specialized, service-enriched housing remains limited. Youth-specific housing options and transitional programs are constrained, and long-term rental subsidies for extremely low-income households are insufficient to meet demand. Public awareness of available resources and fair housing protections also remains uneven.

Overall, Cobb County's service delivery system is collaborative, data-informed, and strategically aligned; however, expanding permanent supportive housing capacity, increasing landlord engagement, strengthening behavioral health resources, and securing additional funding remain critical to closing service gaps and improving long-term housing stability outcomes.

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

Cobb County recognizes that, while its institutional framework and service delivery network are well established, certain structural and coordination gaps must be addressed to more effectively respond to priority housing, homelessness, and community development needs. To strengthen system performance, the County has developed a comprehensive strategy focused on enhancing partnerships, improving coordination, expanding provider capacity, and maximizing available resources.

1. Strengthen Coordination Across Systems
   Cobb County will continue aligning County departments, housing authorities, the GA-506 Marietta/Cobb County Continuum of Care, and nonprofit providers through formal collaboration, interagency meetings, and coordinated planning efforts. By strengthening linkages among housing, public health, behavioral health, and workforce systems, the

County aims to close service gaps and ensure that supportive services are integrated with housing interventions.

2. Expand Capacity of Local Partners
   To address capacity limitations among service providers, the County will support technical assistance, compliance training, and program development support for nonprofit partners, particularly those serving historically underserved populations. Funding decisions will prioritize agencies with demonstrated performance outcomes and the ability to effectively serve high-need populations while maintaining regulatory compliance.

3. Enhance Data Sharing and System Integration
   Cobb County will continue expanding the use of HMIS, coordinated entry data systems, and performance reporting tools to improve service coordination and reduce duplication. Enhanced data-sharing protocols and integration with mainstream service systems—such as healthcare, workforce development, and benefits programs—will support more comprehensive and coordinated care for vulnerable residents.

4. Leverage State and Regional Resources
   The County will pursue alignment with State of Georgia housing and human services initiatives, regional transportation planning efforts, and economic development strategies to expand affordable housing opportunities and supportive services. Coordination with regional partners will help scale solutions for homelessness, increase access to healthcare and behavioral health services, and attract additional funding.

5. Monitor and Adjust Through Performance Evaluation
   Cobb County will conduct ongoing performance monitoring and outcome evaluation to assess program effectiveness. Data-driven review of housing stability rates, service utilization, and system performance measures will inform funding adjustments and policy refinements. Continued stakeholder consultation will ensure that strategies remain responsive, community-informed, and results-oriented.

Through these actions, Cobb County seeks to strengthen its institutional delivery system and improve long-term outcomes for individuals experiencing homelessness and other special needs populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration and Planning	2026	2030	Program Administration	Countywide	Program Administration & Planning	CDBG, ESG, HOME	Other
2	Develop and Preserve Affordable Housing	2026	2030	Affordable Housing	Countywide	Expand Affordable & Supportive Housing Initiatives	CDBG, HOME	Housing units constructed/rehabbed
3	Rehabilitate Substandard Housing	2026	2030	Affordable Housing	Countywide	Expand Affordable & Supportive Housing Initiatives	CDBG	Owner-occupied units rehabilitated
4	Expand Fair Housing Education & Outreach	2026	2030	Affordable Housing	Countywide	Strengthening Fair Housing & Tenant Protections	CDBG	Persons Assisted
5	Strengthen Language Access and Disability Accommodation	2026	2030	Affordable Housing	Countywide	Strengthening Fair Housing & Tenant Protections	CDBG	Persons Assisted
6	Prevent Homelessness Among At-Risk Households	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG, HOME	Persons assisted to prevent homelessness
7	Expand Emergency Shelter and Interim Housing	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted in emergency or transitional housing
8	Increase Permanent Housing Placements	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG	Households assisted with permanent housing

9	Provide Wraparound Supportive Services	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted with supportive services
10	Strengthen Outreach to Unsheltered Populations	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted with outreach
11	Coordinate Homeless Systems and Data Sharing	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG	Other
12	Expand Access to Essential Public Services	2026	2030	Non-Homeless Community Development	Countywide	Access to Public Services	CDBG	Persons Assisted for services other than housing benefit
13	Improve Community Facilities and Public Spaces	2026	2030	Non-Homeless Community Development	Countywide	Public Facilities and Infrastructure Improvement	CDBG	Persons Assisted for activities other than housing benefit
14	Improve Infrastructure and Accessibility	2026	2030	Non-Homeless Community Development	Countywide	Public Facilities and Infrastructure Improvement	CDBG	Persons Assisted for activities other than housing benefit

Table 52 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Description
1	**Program Administration and Planning**	This goal supports the efficient administration and strategic planning of CDBG, HOME, and ESG programs. It ensures compliance, transparency, data-driven decision-making, and meaningful community engagement across all HUD-funded activities.
2	**Develop and Preserve Affordable Housing**	Increase the supply and quality of affordable rental housing by supporting the construction, acquisition, and rehabilitation of units reserved for low- and moderate-income households. This goal addresses the limited availability of affordable housing in Cobb County and supports long-term neighborhood stabilization.
3	**Rehabilitate Substandard Owner-Occupied Housing**	Improve the quality, safety, and longevity of Cobb County's aging housing stock by providing rehabilitation assistance to low- and moderate-income homeowners. This goal addresses code violations, health and safety hazards, accessibility needs, and deferred maintenance that can threaten housing stability and neighborhood conditions.
4	**Prevent Homelessness Among At-Risk Households**	Prevent homelessness through targeted interventions such as emergency rental assistance, utility payments, housing stabilization services, and legal aid. This goal focuses on individuals and families facing eviction, overcrowding, or unsafe living conditions—particularly those at or below 30% AMI.
5	**Expand Emergency Shelter and Interim Housing**	Increase the availability and quality of emergency shelter and transitional housing options in Cobb County to meet the immediate needs of individuals and families experiencing homelessness. This goal supports the operation and enhancement of low-barrier shelters, domestic violence facilities, and temporary housing programs.
6	**Increase Permanent Housing Placements**	Rapidly connect people experiencing homelessness to permanent housing, including Rapid Rehousing and Permanent Supportive Housing units. This goal focuses on housing-first strategies that reduce the time people remain homeless and improve long-term housing retention.

7	**Provide Wraparound Supportive Services**	Deliver coordinated supportive services such as case management, health and mental health care, substance use treatment, employment support, and life skills training. These services are paired with housing to help individuals achieve stability, independence, and well-being.
8	**Strengthen Outreach to Unsheltered Populations**	Expand street outreach programs that engage unsheltered individuals living in encampments, vehicles, or on the street. This goal ensures connections to shelter, health services, and housing navigation while building trust with people least likely to seek help on their own.
9	**Coordinate Homeless Systems and Data Sharing**	Support Cobb County's Continuum of Care (CoC) in strengthening the coordinated entry system, data quality through HMIS, and performance measurement. This goal enhances interagency collaboration, ensures efficient resource use, and informs data-driven decision-making across the homelessness response system.
10	**Expand Fair Housing Education & Outreach**	Increase awareness of fair housing rights and responsibilities through education, outreach campaigns, and trainings for residents, landlords, and housing providers. This goal aims to reduce discrimination and improve access to housing choice across all protected classes.
11	**Strengthen Language Access and Disability Accommodation**	Ensure HUD-funded programs and services are accessible to all Cobb County residents, regardless of language ability or disability. This goal includes translating vital documents, providing interpretation services, and enhancing ADA accessibility across public-facing programs and communications.
12	**Expand Access to Public Services**	This goal seeks to enhance the availability and delivery of essential public services that support the health, stability, and economic mobility of low- and moderate-income residents. The County will invest in programs such as youth enrichment, senior support, mental health and substance use services, employment assistance, legal advocacy, and case management. These services are designed to address social determinants of health, reduce barriers to opportunity, and improve quality of life for Cobb County's most vulnerable populations.

13	**Improve Community Facilities and Public Spaces**	This goal focuses on the rehabilitation and expansion of public facilities—including community centers, senior centers, shelters, and libraries—as well as the improvement of parks, playgrounds, and green spaces in low- and moderate-income neighborhoods. Investments under this goal aim to enhance service delivery, promote health and well-being, support environmental justice, and ensure all residents have safe, inclusive, and accessible spaces for recreation, connection, and community engagement.
14	**Improve Infrastructure and Accessibility**	This goal supports the improvement of Cobb County's critical infrastructure—including water lines, stormwater systems, sanitary sewers, and sidewalks—while ensuring all public pathways meet ADA standards. Investments will address flooding, aging systems, and environmental health concerns, while also promoting mobility and safety for individuals with disabilities, older adults, and families. The goal aims to create safe, sustainable, and inclusive public environments in low- and moderate-income neighborhoods.

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

Income Category	Estimated # of Families to be Assisted	Types of Assistance
Extremely Low-Income (≤30% AMI)	x households	
Low-Income (31–50% AMI)	x households	
Moderate-Income (51–80% AMI)	x households	

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

The Marietta Housing Authority is not under a voluntary Section 504 Compliance Agreement.

Activities to Increase Resident Involvements

The Marietta Housing Authority (MHA) actively promotes resident engagement to strengthen community stability, improve quality of life, and support long-term self-sufficiency. As a High Performer under HUD's Public Housing Assessment System (PHAS), MHA integrates resident participation into its housing management and supportive service strategies. MHA encourages residents to serve on the Resident Advisory Board (RAB), which provides input on the Annual Plan, Capital Fund Program priorities, policy updates, and program initiatives. Through the RAB process, residents have a formal role in shaping housing policies, modernization activities, and service priorities.

MHA promotes enrollment in the Family Self-Sufficiency (FSS) Program, which encourages residents to set employment and financial goals. The FSS Program increases engagement by aligning resident participation with measurable economic advancement goals. MHA hosts community-building events that foster resident interaction and involvement, including:

- Back-to-school drives
- Holiday events
- Health fairs
- Safety awareness workshops
- Community clean-up initiatives

These events strengthen social cohesion and promote a positive living environment. Overall, the Marietta Housing Authority's resident engagement strategy focuses on empowerment, communication, economic mobility, and shared governance ensuring residents are active partners in maintaining and improving their communities.

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

The Marietta Housing Authority is not designated as troubled and most recently received a score of 91, earning a High Performer designation.

Plan to remove the 'troubled' designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing in Cobb County are factors that limit individuals' and families' ability to access or maintain housing that is affordable, safe, and suitable. These barriers are often interconnected and can influence both housing supply and demand, as well as the overall affordability of the local housing market. They may stem from regulatory frameworks, market conditions, land use policies, development costs, infrastructure capacity, and economic trends that affect housing production and preservation.

This section of the Consolidated Plan evaluates whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in Cobb County are affected by public policies related to land use, zoning ordinances, subdivision regulations, building codes, growth management policies, environmental requirements, and other factors that influence residential investment. The analysis is informed by programmatic experience, stakeholder consultation, public input, housing market data, and findings from prior planning documents, including the County's Analysis of Impediments to Fair Housing Choice and other fair housing assessments.

Previous analyses have not identified formal institutional barriers that explicitly restrict affordable housing development in Cobb County. However, as the County continues to experience population growth and sustained demand for housing, the supply of affordable units has not kept pace with rising housing costs. Increasing land values, construction costs, and market pressures within the Atlanta metropolitan region contribute to affordability challenges, particularly for extremely low- and low-income households.

Cobb County remains committed to promoting equal access to housing opportunities and supporting policies and programs that expand affordable housing options. Through its Consolidated Planning process, the County continues to evaluate regulatory frameworks, encourage mixed-income development where feasible, support rehabilitation and preservation of existing housing stock, and leverage federal resources to address housing cost burdens and promote fair housing choice for low- and moderate-income residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As outlined in Cobb County's most current Analysis of Impediments to Fair Housing Choice, Cobb County is committed to implementing strategies that eliminate or reduce barriers to affordable housing and expand access to safe, decent, and affordable housing opportunities for all residents. Addressing housing affordability challenges in the County requires a coordinated and multifaceted approach that considers local market conditions, regulatory frameworks, demographic trends, and fair housing obligations.

Key strategies include increasing the supply of affordable rental and ownership housing, preserving and rehabilitating existing affordable units, supporting mixed-income and infill development where appropriate, and evaluating zoning and land-use policies to ensure they do not unnecessarily

constrain housing diversity. The County also prioritizes leveraging federal resources such as CDBG, HOME, ESG, and other available funding sources to support housing development, rehabilitation, and gap financing activities that expand opportunities for low- and moderate-income households.

In addition, Cobb County will continue efforts to affirmatively further fair housing by combating discrimination, promoting fair housing education and outreach, supporting homelessness prevention and rapid rehousing initiatives, and strengthening partnerships with nonprofit organizations, housing providers, lenders, and community stakeholders. While prior analyses have not identified widespread institutionalized discriminatory practices within the County, housing affordability and access challenges persist due to rising housing costs, limited inventory at lower price points, and regional market pressures.

Cobb County remains committed to ensuring that public policies, development regulations, and investment decisions support—not hinder—affordable housing development and residential investment. Through ongoing monitoring, stakeholder engagement, and data-driven planning, the County seeks to foster an inclusive housing market that promotes equal opportunity and expands housing choice for all residents.

SP-60 Homelessness Strategy – 91.215(d)

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

Cobb County addresses homelessness through a coordinated, data-driven strategy led by the local Continuum of Care (CoC), commonly referred to as GA-506 Marietta/Cobb County Continuum of Care. The County works collaboratively with nonprofit providers, faith-based organizations, municipal partners, public safety agencies, and housing providers to identify individuals experiencing homelessness; particularly those who are unsheltered and connect them to appropriate services and housing interventions. Cobb County utilizes a Coordinated Entry System to ensure a standardized, equitable process for assessing and prioritizing individuals experiencing homelessness. This system reduces duplication of services and ensures limited housing resources are targeted to those with the greatest need.

Addressing the emergency and transitional housing needs of homeless persons

Cobb County addresses the emergency and transitional housing needs of individuals and families experiencing homelessness by leverages federal resources that include ESG and HOME funds along with local partnerships to provide immediate shelter, transitional support, and pathways to permanent housing. Emergency shelter is the first line of response for individuals and families in crisis. Shelters prioritize vulnerable populations, including families with children, survivors of domestic violence, veterans, and individuals with disabilities. ESG resources help ensure shelters remain operational and that clients receive structured support beyond temporary lodging. Transitional housing programs provide longer-term, service-enriched housing for individuals and families who need more stability before moving into permanent housing. Transitional housing is particularly important for youth, survivors of domestic violence, and individuals re-entering the community from institutional settings.

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.

The County prioritizes reducing the length of time people experience homelessness, increasing successful exits to permanent housing, and preventing returns to homelessness—particularly for chronically homeless individuals, families with children, veterans, and unaccompanied youth. Through its Coordinated Entry System, households are assessed using standardized vulnerability tools and prioritized for housing interventions based on need. Chronically homeless individuals and persons with disabilities are prioritized for Permanent Supportive Housing (PSH), which combines long-term rental assistance with intensive case management and supportive services. This model addresses underlying barriers such as mental health conditions, substance use disorders, and

chronic health issues, helping stabilize individuals who have experienced long or repeated episodes of homelessness.

Families with children are supported through Rapid Rehousing (RRH) programs that provide short- to medium-term rental assistance, housing search support, landlord engagement, and case management. These interventions are designed to quickly move families from shelter into permanent housing while strengthening income stability through employment services and benefits enrollment. Cobb County also collaborates with school systems and youth-serving agencies to identify and support homeless families and unaccompanied youth, connecting them to age-appropriate housing options, education support, and life-skills development.

Veterans and their families are connected to veteran-specific housing resources and supportive services through partnerships with federal, state, and nonprofit organizations. These efforts leverage specialized rental assistance and case management programs designed to address the unique needs of veteran households. Additionally, the County invests in homelessness prevention and diversion strategies to assist households at imminent risk of homelessness, helping them remain housed whenever possible.

To prevent returns to homelessness, case management continues after placement in permanent housing, focusing on income growth, financial literacy, connection to mainstream benefits, and community-based support systems. Data from the Homeless Management Information System (HMIS) is used to monitor system performance, track recidivism rates, and guide resource allocation.

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

Cobb County collaborates with a broad network of service providers to deliver essential resources to individuals and families experiencing homelessness or at risk of homelessness. These resources include primary healthcare, behavioral health services, substance use treatment, employment assistance, and case management. Local nonprofit organizations partner with hospitals, correctional facilities, behavioral health institutions, and other systems of care to coordinate discharge planning and reduce the risk of individuals exiting institutions directly into homelessness. The goal of these coordinated efforts is to connect individuals to appropriate housing options as quickly as possible, assist them in securing rental subsidies or other financial assistance, and support income stabilization strategies that promote long-term housing stability.

The GA-506 Marietta/Cobb County Continuum of Care leads the coordination of homelessness prevention, outreach, and housing interventions within the County. Through the Continuum of Care's Coordinated Entry System, individuals and families complete an initial assessment to determine their level of vulnerability and service needs. Based on this evaluation, households are

referred to the housing intervention and supportive services that best align with their circumstances.

Funding resources may be used to prevent homelessness by assisting households at imminent risk of losing their housing, to help individuals remain stably housed through short-term rental or utility assistance, or to facilitate placement into new permanent housing. Rapid Rehousing funds are also available to support individuals and families who are currently homeless, providing time-limited rental assistance and case management services to help them quickly transition into stable, permanent housing. Through this coordinated, housing-focused approach, Cobb County works to reduce the length of time households experience homelessness and improve long-term housing outcomes.

SP-65 Lead based paint Hazards – 91.215(i)

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

Lead-based paint (LBP) hazards present serious health risks, particularly for young children under the age of six, pregnant women, and individuals with compromised immune systems. Exposure to lead can result in developmental delays, learning disabilities, and other long-term health complications. Reducing exposure to lead-based paint and increasing access to lead-safe housing are critical components of Cobb County's efforts to protect public health and maintain safe housing conditions for low- and moderate-income residents.

During the upcoming five-year Consolidated Plan period, Cobb County will continue to ensure that all housing units assisted through its CDBG-funded housing rehabilitation programs that were constructed prior to 1978 are evaluated for potential lead-based paint hazards in accordance with HUD's Lead Safe Housing Rule (24 CFR Part 35). Required risk assessments, paint testing, and clearance procedures will be conducted as applicable, and appropriate lead hazard reduction measures will be implemented when hazards are identified. Cobb County will continue to incorporate lead hazard control measures into its rehabilitation activities, including interim controls, abatement where necessary, safe work practices, and post-rehabilitation clearance testing to minimize the risk of exposure. Contractors engaged in federally assisted rehabilitation activities must comply with federal lead-safe work requirements.

According to recent American Community Survey (ACS) estimates, a substantial portion of Cobb County's housing stock was built prior to 1978 and may contain lead-based paint. As a result, the County remains committed to targeting older housing units for inspection and rehabilitation, providing education to homeowners and tenants regarding lead safety, and coordinating with public health partners to reduce childhood lead exposure. Through these efforts, Cobb County aims to preserve its aging housing stock while ensuring that assisted units meet federal health and safety standards and provide safe living environments for residents.

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

The actions described above are directly tied to reducing the extent of lead poisoning and mitigating lead-based paint (LBP) hazards within Cobb County's housing stock—particularly among low- and moderate-income households residing in older homes. A significant portion of the County's housing inventory was constructed prior to 1978, the year lead-based paint was banned for residential use. Older housing, especially units occupied by families with young children, presents an elevated risk of lead exposure through deteriorated paint, contaminated dust, or soil. Without intervention, these hazards can contribute to elevated blood lead levels, developmental delays, and other long-term health complications.

By requiring lead risk assessments, paint testing, safe work practices, and clearance testing for federally assisted rehabilitation projects, Cobb County's actions directly target the primary source of residential lead exposure—aging housing with deteriorated paint. Incorporating interim controls

or abatement during CDBG-funded rehabilitation ensures that identified hazards are addressed before families occupy or continue residing in those units.

These measures are preventative and corrective in nature:

- **Preventative:** Ensuring compliance with HUD's Lead Safe Housing Rule reduces the likelihood that rehabilitation activities will disturb lead-based paint without proper containment, thereby preventing new exposure risks.
- **Corrective:** When hazards are identified, mitigation efforts (such as paint stabilization, component replacement, or abatement) reduce existing environmental lead risks.
- **Protective of vulnerable populations**: Targeting low-income households—who are more likely to live in older housing—helps reduce disproportionate exposure among children and other high-risk groups.

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

The actions described above are fully integrated into Cobb County's housing policies and administrative procedures to ensure compliance with federal regulations and to proactively reduce lead-based paint (LBP) hazards in assisted housing. First, lead safety requirements are embedded within the County's written rehabilitation policies and program guidelines for CDBG- and HOME-assisted housing activities. Any unit constructed prior to 1978 that receives federal assistance is subject to HUD's Lead Safe Housing Rule (24 CFR Part 35). These requirements are incorporated into program intake procedures, environmental review checklists, scope-of-work development, contractor bidding documents, and final inspection protocols. Lead hazard evaluation is integrated into the project underwriting and inspection process. During initial property inspections, staff determine the year built and assess potential LBP risk. Where applicable, risk assessments or paint testing are conducted prior to rehabilitation, and lead-safe work practices are required as part of the construction scope. If hazards are identified, appropriate interim controls or abatement measures are included in the rehabilitation budget and construction specifications.

Contractor compliance is addressed through procurement and contract management procedures. Contractors performing rehabilitation work on pre-1978 units must be properly certified in lead-safe work practices and comply with federal and EPA requirements. Contract documents explicitly require adherence to lead-safe standards, and clearance testing is completed prior to project closeout when required. Documentation and recordkeeping requirements ensure accountability. The County maintains detailed files documenting lead risk assessments, notices provided to occupants, work specifications, contractor certifications, and clearance reports. These records are reviewed as part of internal monitoring and HUD compliance reviews.

Finally, education and disclosure requirements are incorporated into program procedures. Property owners and occupants are provided with required lead hazard information pamphlets, notices, and disclosures. Where children under six reside in assisted units, additional precautions are taken to minimize exposure risks during rehabilitation. By embedding lead hazard control requirements into eligibility screening, inspection protocols, contracting procedures, environmental review processes,

and compliance monitoring, Cobb County ensures that lead safety is not treated as a standalone activity but as a standard component of its housing policies and operational framework. This systematic integration strengthens public health protections while preserving and improving affordable housing.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Cobb County's goals, programs, and policies for reducing the number of families living in poverty focus on expanding economic opportunity, increasing access to stable housing, and strengthening pathways to self-sufficiency. Through its Consolidated Plan and related federal programs, the County leverages CDBG, HOME, and ESG resources to support affordable housing development and rehabilitation, homelessness prevention, and rapid rehousing efforts that reduce housing cost burdens for low-income households. In partnership with workforce development agencies, including CobbWorks and regional employment providers, the County promotes job training, skills development, and employment placement in high-demand industries. Family Self-Sufficiency (FSS) and supportive service programs help participants build financial literacy, increase earned income, and access benefits such as childcare and transportation assistance. The County also collaborates with nonprofit organizations, educational institutions, and social service agencies to provide wraparound services that address barriers related to childcare, healthcare, and underemployment. Together, these coordinated strategies aim to increase household income, improve housing stability, reduce dependency on public assistance, and promote long-term economic mobility for Cobb County families.

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

Cobb County's poverty-reduction goals, programs, and policies are closely coordinated with its Affordable Housing Plan through the Consolidated Planning framework, ensuring that housing stability and economic mobility strategies operate in tandem rather than in isolation. The County recognizes that housing cost burden is one of the primary drivers of poverty; therefore, expanding and preserving affordable housing is a foundational component of its broader anti-poverty strategy.

Through the Consolidated Plan, federal resources such as CDBG, HOME, and ESG are strategically aligned to both reduce housing costs and increase household income. Affordable housing development, rehabilitation of owner-occupied homes, tenant-based rental assistance, rapid rehousing, and homelessness prevention efforts are designed to stabilize families so they can pursue employment and income growth. By reducing the percentage of income spent on housing, families have greater capacity to invest in education, transportation, healthcare, and savings.

The County coordinates housing investments with workforce development initiatives, including partnerships with CobbWorks and other employment providers, to ensure residents of assisted housing have access to job training, career placement services, and skills development programs in high-demand sectors. Programs such as Family Self-Sufficiency (FSS) integrate housing assistance with financial literacy training, income goal setting, and escrow savings opportunities, directly linking affordable housing participation to measurable economic advancement.

Additionally, homelessness prevention and rapid rehousing activities are structured to shorten the duration of homelessness and prevent returns to poverty by combining rental assistance with case management and income stabilization services. Collaboration with nonprofit agencies, educational institutions, and social service providers further strengthens the connection between housing stability and economic mobility.

SP-80 Monitoring – 91.230

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

To ensure compliance with all applicable federal laws and regulations governing CDBG, ESG, and HOME funds, Cobb County has established a comprehensive monitoring and oversight framework for subrecipients and development partners. This framework is designed to ensure that funds are expended in accordance with HUD requirements, program objectives are met, and performance standards are maintained.

Cobb County's Community Development Department is responsible for overseeing all ESG, HOME, and CDBG-funded activities, including housing rehabilitation, affordable housing development, public services, and public facility improvements implemented by subrecipients and developers. The County conducts systematic monitoring of each funded organization to evaluate financial management, program performance, eligibility documentation, national objective compliance, and adherence to cross-cutting federal requirements such as environmental review, procurement standards, labor compliance, and fair housing.

Monitoring activities include a combination of desk reviews, remote assessments, and on-site visits. Desk monitoring is ongoing throughout the term of the agreement and includes review of reimbursement requests, performance reports, beneficiary data, financial documentation, and supporting records. On-site or remote monitoring visits are typically conducted at the start of a contract period and periodically thereafter—generally at least once every three years for regularly funded subrecipients—with additional visits scheduled when risk factors or report reviews indicate the need for further oversight. Cobb County requires each subrecipient to enter into a written agreement that clearly outlines applicable federal regulations, program requirements, performance benchmarks, reporting obligations, and conditions for fund disbursement. These agreements specify compliance expectations and incorporate HUD regulatory requirements by reference.

The County also provides technical assistance to subrecipients to strengthen compliance capacity and address identified deficiencies. When monitoring findings occur, corrective action plans are developed and tracked to resolution. Construction-related activities are subject to additional oversight procedures, including review and approval of scopes of work, change orders, progress payments, inspections, and formal project close-out documentation. All funded activities are evaluated for performance, and projects are formally closed out within established timeframes following completion. Through this structured monitoring system, Cobb County ensures accountability, regulatory compliance, and effective stewardship of federal housing and community development resources.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

For Program Year 2026, Cobb County anticipates receiving federal entitlement funding from the U.S. Department of Housing and Urban Development (HUD) through its core formula programs: the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). These funds will support the County's efforts to address affordable housing needs, homelessness prevention and response, neighborhood improvements, public services, and community development activities benefiting low- and moderate-income residents and other vulnerable populations.

For Program Year 2026, Cobb County expects the following HUD formula allocations:

- CDBG: $3,124,103
- HOME: $1,058,551.50
- ESG: $276,034

In addition, the County anticipates receiving program income from CDBG and HOME activities, which will be reinvested in eligible housing and community development initiatives. Any prior year resources, if available, will also be incorporated into the Annual Action Plan budget.

Over the remaining years of the Consolidated Plan period, Cobb County expects to receive similar annual allocations, subject to federal appropriations. These federal funds will be leveraged with local contributions, state resources, and private investment to advance comprehensive strategies that expand affordable housing opportunities, reduce homelessness, improve public infrastructure, and affirmatively further fair housing throughout Cobb County.

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	Federal	Admin/Planning, Economic Development, Housing Rehab, Public Services, Facility & Infrastructure Improvements	$3,124,103.00	$0.00	$0.00	$3,124,103.00	$15,620,515	Supports Economic development, LMI housing rehabilitation, public facility improvements, neighborhood stabilization, and supportive services.
HOME	Federal	Administration, Affordable Housing, CHDO Development, Homebuyer Assistance, TBRA	$1,058,551.50	$0.00	$0.00	$1,058,551.50	$5,292,757.50	Used for CHDO development, TBRA, and down payment assistance to expand affordable housing options.
ESG	Federal	Administration, Emergency Shelter, Homelessness Prevention, Rapid Rehousing, Street Outreach, HMIS	$276,034.00	$0	$0.00	$276,034.00	$1,380,170	Supports homeless shelters, prevention services, rehousing programs, and HMIS coordination.
Totals:			$4,458,688.50	$0.00	$0.00	$4,533,688.50	$22,293,442.50	

Table 53 - 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

Cobb County strategically uses federal entitlement funds—CDBG, HOME, and ESG—to leverage additional private, state, and local resources in order to maximize overall community impact. Federal funds are often used as gap financing to make affordable housing developments financially feasible, thereby attracting private equity, conventional financing, Low-Income Housing Tax Credit

(LIHTC) investments, developer contributions, and other capital sources. By reducing project risk and improving financial viability, HOME and CDBG funds help catalyze larger development efforts that would not otherwise move forward.

In addition to private investment, Cobb County coordinates with State of Georgia housing programs, philanthropic organizations, local foundations, and municipal partners to align funding streams for housing development, rehabilitation, public services, and homelessness assistance. Public facility and infrastructure projects frequently combine CDBG funds with local capital improvement funds or municipal contributions to complete larger neighborhood revitalization efforts.

Matching requirements are satisfied in accordance with HUD regulations. For the HOME program, Cobb County meets its required 25 percent non-federal match obligation through eligible sources such as cash contributions from local funds, donated land or property, waived fees, the value of volunteer labor, and other allowable in-kind contributions. Match contributions are documented, tracked, and reported to ensure compliance with federal standards. For ESG, required matching funds are met through a combination of cash and in-kind contributions from subrecipients, including staff time, volunteer services, donated goods, and other eligible sources.

Satisfying Match Requirements:

Cobb County will satisfy federal matching requirements for the HOME and ESG programs using a combination of local and in-kind contributions:

- HOME Match: Cobb County will meet its 25% non-federal match obligation through local government contributions (such as land donations or fee waivers), state grants, and eligible non-cash sources such as donated materials, volunteer labor, or below-market interest rate loans associated with HOME-eligible activities.
- ESG Match: Cobb County meets the 100% ESG match requirement by using cash and in-kind contributions from subrecipients, including the value of donated services, volunteer hours, and private grants used to support ESG-eligible activities like shelter operations, prevention, and outreach.

Through coordinated funding strategies, careful documentation of match contributions, and partnerships with private and public stakeholders, Cobb County ensures that federal investments generate additional resources, expand program capacity, and increase the overall impact of housing and community development initiatives.

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

Cobb County does not anticipate utilizing publicly owned land or property to address the needs identified in the Annual Action Plan during this Consolidated Plan period.

Discussion

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	Program Administration and Planning	2026	2030	Program Administration	Countywide	Program Administration & Planning	CDBG, HOME, ESG,	Other
2	Develop and Preserve Affordable Housing	2026	2030	Affordable Housing	Countywide	Expand Affordable & Supportive Housing Initiatives	CDBG, HOME	Housing units constructed/rehabbed
3	Rehabilitate Substandard Housing	2026	2030	Affordable Housing	Countywide	Expand Affordable & Supportive Housing Initiatives	CDBG, HOME	Owner occupied units rehabilitated
4	Expand Fair Housing Education & Outreach	2026	2030	Affordable Housing	Countywide	Strengthening Fair Housing & Tenant Protections	CDBG	Persons Assisted
5	Strengthen Language Access and Disability Accommodation	2026	2030	Affordable Housing	Countywide	Strengthening Fair Housing & Tenant Protections	CDBG	Persons Assisted
6	Prevent Homelessness Among At-Risk Households	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted to prevent homelessness
7	Expand Emergency Shelter and Interim Housing	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted in emergency or transitional housing
8	Increase Permanent Housing Placements	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Households assisted with permanent housing

9	Provide Wraparound Supportive Services	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted with supportive services
10	Strengthen Outreach to Unsheltered Populations	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Persons assisted with outreach
11	Coordinate Homeless Systems and Data Sharing	2026	2030	Homeless	Countywide	Comprehensive Homelessness Reduction, Prevention & Support	ESG, CDBG	Other
12	Expand Access to Essential Public Services	2026	2030	Non-Homeless Community Development	Countywide	Access to Public Services	CDBG	Persons Assisted for services other than housing benefit
13	Improve Community Facilities and Public Spaces	2026	2030	Non-Homeless Community Development	Countywide	Public Facilities and Infrastructure Improvement	CDBG	Persons Assisted for activities other than housing benefit
14	Improve Infrastructure and Accessibility	2026	2030	Non-Homeless Community Development	Countywide	Public Facilities and Infrastructure Improvement	CDBG	Persons Assisted for activities other than housing benefit

Table 54 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Description
1	**Program Administration and Planning**	This goal supports the efficient administration and strategic planning of CDBG, HOME, and ESG programs. It ensures compliance, transparency, data-driven decision-making, and meaningful community engagement across all HUD-funded activities.
2	**Develop and Preserve Affordable Housing**	Increase the supply and quality of affordable rental housing by supporting the construction, acquisition, and rehabilitation of units reserved for low- and moderate-income households. This goal addresses the limited availability of affordable housing in Cobb County and supports long-term neighborhood stabilization.
3	**Rehabilitate Substandard Owner-Occupied Housing**	Improve the quality, safety, and longevity of Cobb County's aging housing stock by providing rehabilitation assistance to low- and moderate-income homeowners. This goal addresses code violations, health and safety hazards, accessibility needs, and deferred maintenance that can threaten housing stability and neighborhood conditions.
4	**Prevent Homelessness Among At-Risk Households**	Prevent homelessness through targeted interventions such as emergency rental assistance, utility payments, housing stabilization services, and legal aid. This goal focuses on individuals and families facing eviction, overcrowding, or unsafe living conditions—particularly those at or below 30% AMI.
5	**Expand Emergency Shelter and Interim Housing**	Increase the availability and quality of emergency shelter and transitional housing options in Cobb County to meet the immediate needs of individuals and families experiencing homelessness. This goal supports the operation and enhancement of low-barrier shelters, domestic violence facilities, and temporary housing programs.
6	**Increase Permanent Housing Placements**	Rapidly connect people experiencing homelessness to permanent housing, including Rapid Rehousing and Permanent Supportive Housing units. This goal focuses on housing-first strategies that reduce the time people remain homeless and improve long-term housing retention.

7	**Provide Wraparound Supportive Services**	Deliver coordinated supportive services such as case management, health and mental health care, substance use treatment, employment support, and life skills training. These services are paired with housing to help individuals achieve stability, independence, and well-being.
8	**Strengthen Outreach to Unsheltered Populations**	Expand street outreach programs that engage unsheltered individuals living in encampments, vehicles, or on the street. This goal ensures connections to shelter, health services, and housing navigation while building trust with people least likely to seek help on their own.
9	**Coordinate Homeless Systems and Data Sharing**	Support Cobb County's Continuum of Care (CoC) in strengthening the coordinated entry system, data quality through HMIS, and performance measurement. This goal enhances interagency collaboration, ensures efficient resource use, and informs data-driven decision-making across the homelessness response system.
10	**Expand Fair Housing Education & Outreach**	Increase awareness of fair housing rights and responsibilities through education, outreach campaigns, and trainings for residents, landlords, and housing providers. This goal aims to reduce discrimination and improve access to housing choice across all protected classes.
11	**Strengthen Language Access and Disability Accommodation**	Ensure HUD-funded programs and services are accessible to all Cobb County residents, regardless of language ability or disability. This goal includes translating vital documents, providing interpretation services, and enhancing ADA accessibility across public-facing programs and communications.
12	**Expand Access to Public Services**	This goal seeks to enhance the availability and delivery of essential public services that support the health, stability, and economic mobility of low- and moderate-income residents. The County will invest in programs such as youth enrichment, senior support, mental health and substance use services, employment assistance, legal advocacy, and case management. These services are designed to address social determinants of health, reduce barriers to opportunity, and improve quality of life for Cobb County's most vulnerable populations.

13	**Improve Community Facilities and Public Spaces**	This goal focuses on the rehabilitation and expansion of public facilities—including community centers, senior centers, shelters, and libraries—as well as the improvement of parks, playgrounds, and green spaces in low- and moderate-income neighborhoods. Investments under this goal aim to enhance service delivery, promote health and well-being, support environmental justice, and ensure all residents have safe, inclusive, and accessible spaces for recreation, connection, and community engagement.
14	**Improve Infrastructure and Accessibility**	This goal supports the improvement of Cobb County's critical infrastructure—including water lines, stormwater systems, sanitary sewers, and sidewalks—while ensuring all public pathways meet ADA standards. Investments will address flooding, aging systems, and environmental health concerns, while also promoting mobility and safety for individuals with disabilities, older adults, and families. The goal aims to create safe, sustainable, and inclusive public environments in low- and moderate-income neighborhoods.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects summarized in the table below were selected for the 2026 program year. Full details for each project are provided in AP-38.

Projects

#	Project Name
1	Administration & Planning
2	Homeowner Housing Rehabilitation
3	City of Smyrna
4	Cooperating Cities
5	Public Facility: Renovations
6	Public Service: Case Management
7	Public Service: Domestic Violence Assistance
8	Public Service: Homeless Activities
9	Public Service: Homeless Prevention Assistance
10	Public Service: Job Training
11	Public Service: Youth Assistance
12	Community Housing Development Organization (CHDO)
13	Affordable Housing Activities
14	Tenant-Based Rental Assistance (TBRA)
15	Emergency Shelter Activities (HESG)

Table 55 – Project Information

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

Allocation priorities are determined based on an evaluation of the most urgent community needs, identified through data analysis, stakeholder involvement, and public feedback. Emphasis is placed on initiatives that support low- and moderate-income (LMI) groups, tackle housing affordability, prevent and mitigate homelessness, and enhance access to vital public services.

Resources are allocated to programs and projects that show the highest potential for measurable outcomes, including the preservation and creation of affordable housing, housing stabilization services, improvements to public facilities, and supportive services for at-risk populations such as seniors, individuals with disabilities, youth, and survivors of domestic violence.

Geographic targeting is also taken into account to ensure that funding is directed to areas with the greatest need and aligns with both local and federal priorities. Despite these focused investments, various challenges hinder the ability to adequately meet the needs of underserved populations. The

primary issue is the disparity between available funding and the extent of need, especially in affordable housing development and supportive services. Increasing construction costs, a limited supply of land suitable for development, and regulatory hurdles can further impede housing production and rehabilitation efforts.

Moreover, capacity constraints among nonprofit service providers may influence the scale and speed of program implementation. Obstacles such as inadequate transportation, lack of childcare, and limited access to information can also hinder eligible residents from fully benefiting from available services. Lastly, coordination across various systems—including housing, healthcare, and workforce development—can pose challenges, particularly when data sharing and service integration are insufficient. Overcoming these challenges will necessitate ongoing collaboration, strategic investments, and initiatives to enhance local capacity and partnerships.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Administration & Planning
	Target Area	**Countywide**
	Goals Supported	**Program Administration and Planning**
	Needs Addressed	**Planning and Administration**
	Funding	**CDBG-$687,340.00** **HOME-$105,855.15**
	Description	**Provide comprehensive program management, coordination, monitoring, and evaluation of CDBG, HOME, and ESG for Cobb County. This includes oversight of program implementation to ensure compliance with federal regulations, effective allocation of resources, and alignment with Consolidated Plan priorities. Activities encompass financial management, subrecipient monitoring, performance tracking, reporting, and evaluation of outcomes to ensure programs effectively address community development, affordable housing, and homelessness needs.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**1**
	Location Description	**192 Anderson St, Ste. 150 Marietta, GA 30060**
	Planned Activities	**Cobb County CDBG Program Office Administration and Planning**

2	**Project Name**	**Homeowner Housing Rehabilitation**
	Target Area	**Countywide**
	Goals Supported	**Rehabilitate Substandard Housing**
	Needs Addressed	**Access to Affordable Housing**
	Funding	**CDBG-$350,000.00**
	Description	**A program to provide minor health and safety repairs for single-family, owner-occupied housing units. Funding will also support the administration of the housing rehabilitation program.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**20 Persons Assisted**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Cobb County Owner-Occupied Housing Rehabilitation & Rehab Administration**
3	**Project Name**	**City of Smyrna**
	Target Area	**Citywide-Smyrna**
	Goals Supported	**Improve Infrastructure and Accessibility**
	Needs Addressed	**Non-Housing Community Development**

	Funding	**CDBG-$250,077.60**
	Description	**Public Facility Renovation Projects & Owner-Occupied Housing Rehabilitation**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**2500 Persons Served**
	Location Description	**Smyrna, GA**
	Planned Activities	**City of Smyrna - Various Public Facility Projects-$250,077.60**
4	**Project Name**	**Cooperating Cities**
	Target Area	**Countywide**
	Goals Supported	**Improve Infrastructure and Accessibility**
	Needs Addressed	**Non-Housing Community Development**
	Funding	**CDBG-$676,107.00**

	Description	**Implement a program to conduct targeted improvements to facilities and infrastructure across the cities of Acworth, Austell, Kennesaw, Mableton, and Powder Springs. Activities will include the rehabilitation and modernization of public facilities, upgrades to aging infrastructure such as sidewalks, drainage systems, and roadways, and improvements to parks and community spaces. These efforts are designed to enhance safety, accessibility, and overall quality of life for residents, with a focus on addressing the needs of low- and moderate-income communities and ensuring compliance with applicable health, safety, and accessibility standards.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**2500 Persons Assisted**
	Location Description	**Countywide**
	Planned Activities	**Rehabilitation and modernization of public facilities**
5	**Project Name**	**Public Facility: Renovations**
	Target Area	**Countywide**
	Goals Supported	**Improve Community Facilities and Public Spaces**
	Needs Addressed	**Non-Housing Community Development**
	Funding	**CBDG-$717,078.40**

	Description	**Activities implemented by nonprofit agencies to support the rehabilitation and improvement of existing community facilities serving low- and moderate-income (LMI) residents.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**5000 Persons Assisted**
	Location Description	**Countywide**
	Planned Activities	**Facility Renovations for nonprofit organizations serving low income households.**
6		
	Target Area	**Countywide**
	Goals Supported	**Provide Wraparound Supportive Services**
	Needs Addressed	**Access to Public Services**
	Funding	**CBDG- $156,700.00**
	Description	**Provide comprehensive case management services as part of public service activities that primarily benefit low- and moderate-income (LMI) persons. These services will include individualized assessments, service planning, and ongoing support to help clients access critical resources such as housing assistance, employment and workforce development programs, healthcare, mental health and substance abuse services, childcare, and financial counseling.**

	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**1500 Persons Assisted**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Case Management & Supportive Services for nonprofit organizations serving LMI persons**
7	**Project Name**	**Public Service: Domestic Violence Assistance**
	Target Area	**Countywide**
	Goals Supported	**Expand Emergency Shelter and Interim Housing** **Provide Wraparound Supportive Services**
	Needs Addressed	**Access to Public Services**
	Funding	**CDBG-$40,000.00**
	Description	**Activity designed to provide comprehensive, trauma-informed support services to individuals and families impacted by domestic violence, with a priority focus on low- and moderate-income (LMI) residents. The program will offer immediate crisis intervention, safety planning, and access to emergency shelter through coordinated partnerships with local service providers.**
	Target Date	**12/31/2026**

	Estimate the number and type of families that will benefit from the proposed activities	**250 Persons Assisted**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Case Management and Supportive Services for DV households**
8	**Project Name**	**Public Service: Homeless Activities**
	Target Area	**Countywide**
	Goals Supported	**Expand Emergency Shelter and Interim Housing** **Provide Wraparound Supportive Services**
	Needs Addressed	**Access to Public Services**
	Funding	**CDBG-$70,000.00**
	Description	**An activity that supports a nonprofit organization that provides safe, temporary housing and supportive services to women and children experiencing homelessness, domestic violence, or other crises.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**100 Persons Assisted**

	Location Description	**Countywide-Cobb**
	Planned Activities	**Case Management and Supportive Services for homeless households**
9	**Project Name**	**Public Service: Homeless Prevention Assistance**
	Target Area	**Countywide**
	Goals Supported	**Prevent Homelessness Among At-Risk Households** **Provide Wraparound Supportive Services**
	Needs Addressed	**Access to Public Services**
	Funding	**CDBG-$45,000.00**
	Description	**Activity designed to assist individuals and families at risk of losing their housing, with a priority focus on low- and moderate-income (LMI) households. The program will provide short-term financial assistance, including rental and utility support, to help households maintain stable housing and avoid eviction or displacement.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**1500 Persons Assisted**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Case Management and Supportive Services for low income households**

10	**Project Name**	**Public Service: Job Training**
	Target Area	**Countywide**
	Goals Supported	**Expand Access to Essential Public Services**
	Needs Addressed	**Access to Public Services**
	Funding	**CDBG-$25,000.00**
	Description	**Job training and workforce development services for low- and moderate-income (LMI) individuals to improve employment opportunities and economic self-sufficiency. Activities may include skills training, career readiness workshops, job placement assistance, and supportive services that address barriers to employment, such as transportation and childcare.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**50 Persons Assisted**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Case Management and Supportive Services for LMI households**
11	**Project Name**	**Public Service: Youth Assistance**
	Target Area	**Countywide**

	Goals Supported	**Expand Access to Essential Public Services**
	Needs Addressed	**Access to Public Services**
	Funding	**CDBG-$106,750.00**
	Description	**Supportive services and enrichment opportunities for low- and moderate-income (LMI) youth to promote academic success, personal development, and long-term self-sufficiency. Activities may include after-school and summer programs, tutoring, mentoring, life skills training, and college and career readiness support. The program may also offer supportive services such as meals, transportation, and counseling referrals to address barriers to participation and ensure youth have access to safe, structured, and positive environments.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**250 Persons Assisted**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Case Management and Supportive Services for low income youth**
12	**Project Name**	**Community Housing Development Organization (CHDO)**
	Target Area	**Countywide**
	Goals Supported	**Develop and Preserve Affordable Housing**

	Needs Addressed	**Access to Affordable Housing**
	Funding	**HOME-$211,710.31**
	Description	**Housing activities carried out by a Community Housing Development Organization (CHDO), including the development, acquisition, and rehabilitation of affordable housing for low- and moderate-income (LMI) households. Activities may also include project-specific planning, construction oversight, and ongoing support to ensure long-term affordability and compliance with program requirements.**
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**2**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Acquire & Rehab Affordable Housing Rental Units**
13	**Project Name**	**Affordable Housing Activities**
	Target Area	**Countywide**
	Goals Supported	**Develop and Preserve Affordable Housing**
	Needs Addressed	**Access to Affordable Housing**
	Funding	**HOME-$150,000.00**

	Description	
	Target Date	**12/31/2026**
	Estimate the number and type of families that will benefit from the proposed activities	**2**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Acquire & Rehab Affordable Housing Rental Units**
14	**Project Name**	**Tenant-Based Rental Assistance (TBRA)**
	Target Area	**Countywide**
	Goals Supported	**Prevent Homelessness Among At-Risk Households**
	Needs Addressed	**Access to Affordable Housing**
	Funding	**HOME-$590,986.04**
	Description	**Provide rental assistance to low- and moderate-income (LMI) households to help bridge the gap between income and housing costs, enabling participants to obtain and maintain safe, decent, and affordable housing in the private market. Assistance may include monthly rental subsidies, security deposits, and utility deposits.**
	Target Date	**12/31/2026**

	Estimate the number and type of families that will benefit from the proposed activities	**150**
	Location Description	**Countywide-Cobb**
	Planned Activities	**Provide Tenant Based Rental Assistance to LMI Housholds**
15	**Project Name**	**HESG: Emergency Shelter**
	Target Area	**Countywide**
	Goals Supported	**Expand Emergency Shelter and Interim Housing**
	Needs Addressed	**Access to Public Services**
	Funding	**ESG-$276,034.00**
	Description	**Funding to support planning & administration, the operation and maintenance of emergency shelters serving individuals and families experiencing homelessness, with a priority focus on low- and moderate-income (LMI) persons. Eligible activities include costs associated with day-to-day shelter operations such as utilities, staffing, maintenance, security, food services, and essential supplies. Funding may also support the provision of supportive services, including case management, housing navigation, crisis intervention, and referrals to healthcare, behavioral health, and employment resources.**
	Target Date	**12/31/2026**

	Estimate the number and type of families that will benefit from the proposed activities	**1500 Persons Assisted**
	Location Description	**Countywide**
	Planned Activities	**Planning & Administration of HESG, Homeless Prevention and Street Outreach activities for at-risk and homeless households.**

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

Cobb County is an entitlement jurisdiction that relies on established data sources—including the American Community Survey (ACS), HUD Low- and Moderate-Income (LMI) Summary Data, and other federal and state datasets—to identify areas with concentrations of low- and moderate-income residents. These data sources guide the County's geographic targeting and funding allocation decisions.

Program resources are allocated countywide, with priority consideration given to eligible census tracts where at least 51 percent of residents are low- and moderate-income, particularly for public facility improvements, infrastructure investments, and area-based activities. Limited clientele activities are also funded throughout the County when they directly benefit income-eligible individuals.

Cobb County retains the flexibility to adjust funding priorities and geographic targeting in response to changing market conditions, demographic shifts, and emerging community needs. The County will continue directing HUD investments toward identified priority areas to ensure that federal resources are strategically aligned with documented needs and maximize benefit to low- and moderate-income residents.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	80%
Participating Urban County Cities	20%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Cobb County allocates federal housing and community development investments based on documented need, income concentration, and alignment with HUD national objectives. Geographic targeting is informed by data from the American Community Survey (ACS), HUD Low- and Moderate-Income (LMI) Summary Data, CHAS data, and local housing market indicators. Priority is given to census tracts where at least 51 percent of residents are low- and moderate-income, as well as areas demonstrating elevated housing cost burden, aging housing stock, infrastructure deficiencies, or higher concentrations of vulnerable populations.

Investments in public facilities, infrastructure improvements, and neighborhood stabilization are directed toward LMI areas to address disparities in living conditions and access to resources. Area-based strategies are complemented by limited clientele programs that serve income-eligible households countywide, regardless of location. Additionally, geographic allocation decisions consider homelessness trends, access to public transportation, proximity to employment centers,

and the availability of supportive services.

The County maintains flexibility to adjust geographic priorities in response to shifting demographic patterns, redevelopment pressures, and emerging community needs. By grounding investment decisions in data analysis and community input, Cobb County ensures that federal resources are deployed strategically to reduce disparities, expand housing opportunities, and promote equitable community development outcomes.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	1500
Special-Needs	
Total	1,650

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	
Rehab of Existing Units	22
Acquisition of Existing Units	2
Total	174

Table 58 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Public Housing section describes the County's collaborative efforts to align federal resources, supportive services, and housing initiatives to improve outcomes for public housing residents and voucher holders while affirmatively furthering fair housing and promoting long-term community stability. This section of Cobb County's Annual Action Plan (AP) outlines the County's strategy for supporting safe, decent, and affordable housing opportunities for low-income residents served by local housing authorities. Public housing and Housing Choice Voucher programs play a critical role in addressing housing cost burdens, preventing homelessness, and promoting housing stability for extremely low- and very low-income households, including seniors, persons with disabilities, and families with children. Through coordination with local public housing authorities, nonprofit partners, and supportive service providers, Cobb County seeks to strengthen resident self-sufficiency, preserve the quality and condition of assisted housing units, and expand access to economic mobility opportunities.

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

During this consolidated plan period, Cobb County will continue to coordinate with the Marietta Housing Authority and community partners to address the needs of public housing residents and Housing Choice Voucher (HCV) participants. The County will focus on preserving existing affordable units, improving housing quality, and supporting resident stability through strategic use of CDBG and HOME funds where eligible. Rehabilitation and accessibility improvements will be prioritized to ensure units remain safe, code-compliant, and suitable for seniors and persons with disabilities. Cobb County will also strengthen supportive service connections for public housing residents by collaborating with workforce development agencies, healthcare providers, and nonprofit organizations to expand access to job training, employment placement, financial literacy education, childcare resources, and transportation assistance. These efforts will complement Family Self-Sufficiency (FSS) initiatives and other resident empowerment programs aimed at increasing earned income and promoting long-term economic mobility.

Additionally, the County will continue to support homelessness prevention and rapid rehousing strategies that serve households at risk of displacement from public housing or voucher-assisted units. Staff will maintain coordination with housing authority leadership to monitor capital improvement needs, assess redevelopment opportunities, and ensure alignment between the Consolidated Plan priorities and public housing modernization goals. Through ongoing communication, data sharing, and joint planning efforts, Cobb County will work to ensure that public housing residents have access not only to safe and affordable housing, but also to the supportive services and economic opportunities necessary to achieve greater housing stability and independence.

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

Cobb County, in coordination with the Marietta Housing Authority, supports programs designed to assist low-income families in transitioning from rental housing to sustainable homeownership. These efforts include down payment and closing cost assistance, homebuyer education and counseling, credit and financial literacy training, and individualized case management to prepare households for the responsibilities of ownership.

Participants are required to meet established eligibility criteria, complete HUD-approved homebuyer education courses, and demonstrate mortgage readiness, including stable income, acceptable credit history, and the financial capacity to sustain homeownership over the long term. Through these initiatives, Cobb County and the Marietta Housing Authority aim to expand wealth-building opportunities, promote housing stability, and support pathways to economic mobility for income-eligible residents.

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

The Marietta Housing Authority is not designated as troubled and most recently received a score of 91, earning a High Performer designation.

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

Introduction

The Homeless and Other Special Needs Activities section of Cobb County's Consolidated Plan delineates the County's all-encompassing strategy to tackle the housing and supportive service requirements of individuals and families who are experiencing homelessness or encountering special housing difficulties. This encompasses chronically homeless individuals, families with children, veterans, survivors of domestic violence, persons with disabilities, seniors, and unaccompanied youth. Through collaboration with the GA-506 Marietta/Cobb County Continuum of Care, nonprofit service providers, housing authorities, and community stakeholders, the County utilizes federal, state, and local resources to offer emergency shelter, transitional housing, permanent supportive housing, rapid rehousing, and homelessness prevention assistance. This section elaborates on the policies, partnerships, and program investments that bolster housing stability, minimize the duration of homelessness experienced by households, and encourage long-term self-sufficiency for at-risk populations.

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

In the upcoming program year, Cobb County will implement a coordinated strategy focused on housing to mitigate and prevent homelessness, collaborating with the GA-506 Marietta/Cobb County Continuum of Care and local service providers. The County's objectives for the year prioritize reducing the duration of homelessness for individuals and families, enhancing transitions to permanent housing, preventing recurrences of homelessness, and focusing on the most at-risk populations. Through these specific initiatives, Cobb County seeks to lower the number of individuals facing homelessness, improve housing stability outcomes, and progress towards the overarching aim of preventing and ultimately ending homelessness within the community.

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

Cobb County addresses homelessness through a coordinated, data-driven strategy led by the local Continuum of Care (CoC), commonly referred to as GA-506 Marietta/Cobb County Continuum of Care. The County works collaboratively with nonprofit providers, faith-based organizations, municipal partners, public safety agencies, and housing providers to identify individuals experiencing homelessness; particularly those who are unsheltered and connect them to appropriate services and housing interventions. Cobb County utilizes a Coordinated Entry System to ensure a standardized, equitable process for assessing and prioritizing individuals experiencing homelessness. This system reduces duplication of services and ensures limited housing resources are targeted to those with the greatest need.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cobb County addresses the emergency and transitional housing needs of individuals and families experiencing homelessness by leverages federal resources that include ESG and HOME funds along with local partnerships to provide immediate shelter, transitional support, and pathways to permanent housing. Emergency shelter is the first line of response for individuals and families in crisis. Shelters prioritize vulnerable populations, including families with children, survivors of domestic violence, veterans, and individuals with disabilities. ESG resources help ensure shelters remain operational and that clients receive structured support beyond temporary lodging. Transitional housing programs provide longer-term, service-enriched housing for individuals and families who need more stability before moving into permanent housing. Transitional housing is particularly important for youth, survivors of domestic violence, and individuals re-entering the community from institutional settings.

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

The County prioritizes reducing the length of time people experience homelessness, increasing successful exits to permanent housing, and preventing returns to homelessness—particularly for chronically homeless individuals, families with children, veterans, and unaccompanied youth. Through its Coordinated Entry System, households are assessed using standardized vulnerability tools and prioritized for housing interventions based on need. Chronically homeless individuals and persons with disabilities are prioritized for Permanent Supportive Housing (PSH), which combines long-term rental assistance with intensive case management and supportive services. This model addresses underlying barriers such as mental health conditions, substance use disorders, and chronic health issues, helping stabilize individuals who have experienced long or repeated episodes of homelessness.

Families with children are supported through Rapid Rehousing (RRH) programs that provide short- to medium-term rental assistance, housing search support, landlord engagement, and case management. These interventions are designed to quickly move families from shelter into permanent housing while strengthening income stability through employment services and benefits enrollment. Cobb County also collaborates with school systems and youth-serving agencies to identify and support homeless families and unaccompanied youth, connecting them to age-appropriate housing options, education support, and life-skills development.

Veterans and their families are connected to veteran-specific housing resources and supportive services through partnerships with federal, state, and nonprofit organizations. These efforts leverage specialized rental assistance and case management programs designed to address the

unique needs of veteran households. Additionally, the County invests in homelessness prevention and diversion strategies to assist households at imminent risk of homelessness, helping them remain housed whenever possible.

To prevent returns to homelessness, case management continues after placement in permanent housing, focusing on income growth, financial literacy, connection to mainstream benefits, and community-based support systems. Data from the Homeless Management Information System (HMIS) is used to monitor system performance, track recidivism rates, and guide resource allocation.

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

Cobb County collaborates with a broad network of service providers to deliver essential resources to individuals and families experiencing homelessness or at risk of homelessness. These resources include primary healthcare, behavioral health services, substance use treatment, employment assistance, and case management. Local nonprofit organizations partner with hospitals, correctional facilities, behavioral health institutions, and other systems of care to coordinate discharge planning and reduce the risk of individuals exiting institutions directly into homelessness. The goal of these coordinated efforts is to connect individuals to appropriate housing options as quickly as possible, assist them in securing rental subsidies or other financial assistance, and support income stabilization strategies that promote long-term housing stability.

The GA-506 Marietta/Cobb County Continuum of Care leads the coordination of homelessness prevention, outreach, and housing interventions within the County. Through the Continuum of Care's Coordinated Entry System, individuals and families complete an initial assessment to determine their level of vulnerability and service needs. Based on this evaluation, households are referred to the housing intervention and supportive services that best align with their circumstances.

Funding resources may be used to prevent homelessness by assisting households at imminent risk of losing their housing, to help individuals remain stably housed through short-term rental or utility assistance, or to facilitate placement into new permanent housing. Rapid Rehousing funds are also available to support individuals and families who are currently homeless, providing time-limited rental assistance and case management services to help them quickly transition into stable, permanent housing. Through this coordinated, housing-focused approach, Cobb County works to reduce the length of time households experience homelessness and improve long-term housing outcomes.

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

Introduction:

Barriers to affordable housing in Cobb County are factors that limit individuals' and families' ability to access or maintain housing that is affordable, safe, and suitable. These barriers are often interconnected and can influence both housing supply and demand, as well as the overall affordability of the local housing market. They may stem from regulatory frameworks, market conditions, land use policies, development costs, infrastructure capacity, and economic trends that affect housing production and preservation.

This section of the Consolidated Plan evaluates whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in Cobb County are affected by public policies related to land use, zoning ordinances, subdivision regulations, building codes, growth management policies, environmental requirements, and other factors that influence residential investment. The analysis is informed by programmatic experience, stakeholder consultation, public input, housing market data, and findings from prior planning documents, including the County's Analysis of Impediments to Fair Housing Choice and other fair housing assessments.

Previous analyses have not identified formal institutional barriers that explicitly restrict affordable housing development in Cobb County. However, as the County continues to experience population growth and sustained demand for housing, the supply of affordable units has not kept pace with rising housing costs. Increasing land values, construction costs, and market pressures within the Atlanta metropolitan region contribute to affordability challenges, particularly for extremely low- and low-income households.

Cobb County remains committed to promoting equal access to housing opportunities and supporting policies and programs that expand affordable housing options. Through its Consolidated Planning process, the County continues to evaluate regulatory frameworks, encourage mixed-income development where feasible, support rehabilitation and preservation of existing housing stock, and leverage federal resources to address housing cost burdens and promote fair housing choice for low- and moderate-income residents.

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

During the upcoming program year, Cobb County will undertake several actions to remove or reduce the negative effects of public policies that may act as barriers to affordable housing development and preservation. Through the Consolidated Planning process, the County will continue evaluating land use regulations, zoning ordinances, subdivision standards, and development review procedures to identify opportunities to increase housing flexibility while

maintaining community standards and infrastructure capacity.

Cobb County will collaborate with municipal partners, planning staff, and development stakeholders to assess whether current zoning classifications allow for a sufficient mix of housing types, including smaller-lot single-family homes, townhomes, accessory dwelling units (where permitted), and multifamily developments in appropriate areas. Where feasible, the County will explore strategies to streamline permitting and development review timelines to reduce carrying costs that can increase overall housing prices.

The County will also review building codes, inspection procedures, and development-related fees to ensure they are applied consistently and do not create unnecessary financial burdens that disproportionately impact affordable housing projects. While maintaining health, safety, and quality standards, Cobb County will consider administrative efficiencies that support cost-effective construction and rehabilitation. In coordination with housing authorities, nonprofit developers, and private-sector partners, the County will continue leveraging federal funding—such as CDBG and HOME—to offset development costs, provide gap financing, and improve project feasibility in a high-cost construction environment. The County will also support rehabilitation of existing housing stock to preserve affordability and prevent displacement.

Additionally, Cobb County will engage in ongoing stakeholder consultation and public outreach to promote a balanced understanding of affordable housing needs and economic development goals. By aligning regulatory review, financial incentives, and strategic planning efforts, the County seeks to foster a policy environment that encourages responsible residential investment while expanding access to safe and affordable housing for low- and moderate-income households.

AP-85 Other Actions – 91.220(k)

Introduction:

This section outlines Cobb County's other planned actions to promote safe, decent, and affordable housing for its residents, while addressing underserved needs, reducing poverty, strengthening institutional capacity, and enhancing coordination among public, private, and nonprofit housing and community development partners. Through the Consolidated Plan framework, the County identifies priority housing and community development needs and aligns federal resources to address gaps affecting low- and moderate-income households.

Cobb County addresses underserved needs through a range of initiatives, including affordable housing development and rehabilitation, homelessness prevention and rapid rehousing, public services, neighborhood improvements, and economic opportunity programs. Many of these initiatives are proposed for funding in the current Annual Action Plan and are designed to improve housing stability, increase access to supportive services, and promote long-term self-sufficiency.

As in prior years, limited funding remains the primary constraint in fully meeting the scale of identified needs. Federal allocations must be strategically leveraged to maximize impact, often requiring partnerships, competitive funding opportunities, and coordination with other local and regional resources. Despite these challenges, Cobb County remains committed to reducing barriers that impede access to housing and essential services and to ensuring equitable access to opportunities for underserved and vulnerable populations. Through collaborative planning, ongoing stakeholder engagement, and data-driven decision-making, the County continues working to strengthen its housing and community development system and expand opportunities for all residents.

Actions planned to address obstacles to meeting underserved needs

Cobb County plans to address obstacles to meeting underserved needs by strategically leveraging CDBG, HOME, and ESG funds to expand affordable housing opportunities, preserve existing housing stock, and strengthen supportive service delivery for low- and moderate-income households. The County will enhance coordination with nonprofit partners, housing authorities, workforce development agencies, and healthcare providers to ensure more seamless access to housing stabilization, employment assistance, and essential services. Efforts will include improving outreach to vulnerable populations, streamlining program administration to reduce delays in funding deployment, increasing landlord engagement to expand housing placement options, and pursuing additional state, federal, and private funding sources to supplement limited local resources. Through data-driven planning and ongoing stakeholder engagement, Cobb County will continue identifying service gaps and implementing targeted strategies to reduce disparities and improve access to housing and economic opportunity for underserved residents.

Actions planned to foster and maintain affordable housing

Cobb County plans to foster and maintain affordable housing by strategically investing CDBG and

HOME funds in the development, rehabilitation, and preservation of housing units that serve low- and moderate-income households. The County will support owner-occupied rehabilitation programs to preserve existing housing stock, provide gap financing and developer partnerships to expand affordable rental opportunities, and encourage mixed-income developments where feasible. Efforts will also include promoting accessibility improvements for seniors and persons with disabilities, leveraging public-private partnerships to maximize limited federal resources, and coordinating with housing authorities and nonprofit organizations to maintain long-term affordability. Through careful planning, regulatory review, and ongoing collaboration with community stakeholders, Cobb County aims to strengthen housing stability, prevent displacement, and ensure that affordable housing remains a sustainable component of the local housing market.

Actions planned to reduce lead-based paint hazards

Cobb County plans to reduce lead-based paint hazards by incorporating lead safety requirements into all federally assisted housing rehabilitation activities, particularly for units constructed prior to 1978. Through its CDBG- and HOME-funded programs, the County will ensure compliance with HUD's Lead Safe Housing Rule by conducting required risk assessments, paint testing, and clearance examinations, and by implementing interim controls or abatement measures when hazards are identified. Certified contractors using lead-safe work practices will be required for applicable projects, and proper documentation and monitoring procedures will be maintained to ensure regulatory compliance. In addition, the County will provide educational materials to homeowners and tenants regarding lead exposure prevention and will coordinate with public health partners to support early identification and mitigation of lead risks. Through these efforts, Cobb County aims to protect vulnerable populations, particularly young children, while preserving safe and affordable housing.

Actions planned to reduce the number of poverty-level families

Cobb County plans to reduce the number of families living at or below the poverty level by aligning affordable housing investments with workforce development, supportive services, and economic mobility initiatives. Through the strategic use of CDBG, HOME, and ESG funds, the County will expand housing stability through rehabilitation, rental assistance, and homelessness prevention while connecting households to job training, employment placement, and financial literacy programs in partnership with CobbWorks and other workforce agencies. The County will also support Family Self-Sufficiency initiatives, small business and microenterprise activities where eligible, and public service programs that address barriers such as childcare, transportation, and access to healthcare. By reducing housing cost burdens and increasing income opportunities, Cobb County aims to strengthen long-term economic stability and promote upward mobility for low- and moderate-income families.

Actions planned to develop institutional structure

Cobb County plans to strengthen and develop its institutional structure by enhancing coordination among public agencies, housing authorities, nonprofit organizations, developers, and service

providers involved in housing and community development activities. The County will continue refining internal policies and procedures to ensure compliance with federal regulations while improving efficiency in program delivery, monitoring, and reporting. Efforts will include providing technical assistance to subrecipients, improving data collection and performance measurement systems, and fostering cross-sector collaboration through regular stakeholder meetings and coordinated planning initiatives. By building administrative capacity, strengthening partnerships, and aligning resources across departments and community organizations, Cobb County seeks to create a more responsive, accountable, and effective framework for delivering housing and supportive services to low- and moderate-income residents.

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

Cobb County plans to enhance coordination between public and private housing and social service agencies by strengthening collaborative partnerships through the Consolidated Planning process and ongoing stakeholder engagement. The County will continue working closely with local housing authorities, nonprofit housing developers, workforce development agencies, healthcare providers, behavioral health organizations, faith-based groups, and private landlords to align housing assistance with supportive services and economic opportunity programs. Regular coordination meetings, data sharing through HMIS and other reporting systems, and joint planning initiatives will help streamline referrals, reduce duplication of services, and improve client outcomes. By leveraging both public funding and private-sector participation, Cobb County aims to create a more integrated and efficient housing and service delivery network that supports long-term housing stability and self-sufficiency for vulnerable residents.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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	$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	$0.00
3. The amount of surplus funds from urban renewal settlements	$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	$0.00
5. The amount of income from float-funded activities	$0.00
Total Program Income	**$0.00**

Other CDBG Requirements

1. The amount of urgent need activities	$0.00

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

   Cobb County will invest HOME Program funds in accordance with 24 CFR §92.205(b) to support eligible homeownership activities. The County will allocate HOME funds to Habitat for Humanity of Northwest Metro Atlanta and the Marietta Housing Authority to provide down payment assistance to income-eligible low- and moderate-income homebuyers. Assistance will be structured as "soft-second" mortgages, secured by a lien on the assisted property and subject to HOME affordability requirements.

   Homebuyers will repay the loans in accordance with program terms, with repayments made to Habitat for Humanity of Northwest Metro Atlanta and remitted to the County as applicable. Any program income generated from these repayments will be retained by the County and reinvested in other eligible HOME activities, thereby expanding the impact of federal funds and

supporting ongoing affordable housing initiatives within Cobb County.

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:**
Cobb County's complete Resale and Recapture provisions are included in the Appendix to this Plan. The summary below highlights the applicable components of those provisions.

The HOME regulations at 24 CFR §92.254(a)(5) establish the resale and recapture requirements that must be applied to all HOME-assisted homebuyer activities. These requirements are imposed for the full duration of the applicable affordability period and are documented through a written agreement with the homebuyer. Compliance is enforced through legally binding mechanisms such as recorded liens, deed restrictions, or covenants running with the land. The resale or recapture provisions are triggered upon any transfer of title—whether voluntary or involuntary—during the established HOME affordability period.

When administering HOME-assisted homebuyer activities, including those funded with HOME program income, Cobb County is required to adopt resale or recapture provisions that comply with HOME statutory and regulatory requirements and to describe those provisions within its Consolidated Plan. The U.S. Department of Housing and Urban Development (HUD) must determine that the County's provisions meet federal standards. The written resale/recapture provisions included in the Annual Action Plan must clearly define the terms and conditions of the requirements, identify the specific circumstances under which resale or recapture will apply, and outline the methods the County will use to enforce compliance.

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:**
Cobb County's guidelines for resale or recapture of HOME-assisted homebuyer units are designed to ensure long-term affordability in accordance with 24 CFR §92.254(a)(5). For all properties assisted with HOME funds, the County imposes an affordability period based on the amount of HOME investment, consistent with federal requirements. During this period, the assisted unit must remain the homebuyer's principal residence and comply with applicable occupancy and affordability standards.

The County enforces affordability through recorded legal instruments—such as liens, deed restrictions, or covenants running with the land—that outline the resale or recapture requirements. Under the recapture option, if the property is sold or transferred during the affordability period, Cobb County will recapture all or a portion of the HOME investment, subject to net proceeds availability and in accordance with the terms outlined in the written agreement with the homeowner. The amount subject to recapture is clearly defined at closing and may be reduced on a prorated basis depending on the length of occupancy.

If the resale option is utilized, the property must be sold to another income-eligible homebuyer at an affordable price that ensures the new purchaser's housing costs remain within HOME affordability standards. The County establishes the method for determining the maximum resale price to ensure both continued affordability for the next buyer and a fair return to the

original homeowner, as permitted under HUD regulations.

All HOME-assisted buyers are required to execute a written agreement before closing on the details of occupancy requirements, affordability terms, resale or recapture provisions, and enforcement mechanisms. These provisions are monitored throughout the affordability period to ensure compliance. Through these guidelines, Cobb County safeguards its HOME investment, preserves affordability for income-eligible households, and promotes sustainable homeownership opportunities.

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:**
   Cobb County does not anticipate using HOME funds to refinance existing debt during the current Consolidated Plan period.

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)).**
   Not Applicable

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)).**
   Not Applicable

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

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Cobb County will administer Emergency Solutions Grant (ESG) funds in accordance with HUD regulations and locally adopted written standards. ESG assistance will be targeted to persons who are homeless or at risk of homelessness, with priority given to households demonstrating

the greatest need.

Eligibility Requirements

To qualify for ESG assistance, households must:

- Have income at or below 30% of Area Median Income (AMI), with assets included in eligibility determination.
- Meet HUD's definition of homeless or be at imminent risk of losing housing.
- Demonstrate that no subsequent housing options have been identified.
- Lack the financial resources and support networks needed to obtain or maintain housing.

All households must complete an intake assessment with a case manager to determine appropriate assistance. Staff must complete and sign a Certification of Eligibility for each approved household, verifying compliance with ESG requirements and confirming no conflict of interest.

Homelessness Prevention

Prevention assistance will be prioritized for households at greatest risk, including those experiencing:

- Eviction within two weeks
- Sudden and significant loss of income
- Severe housing cost burden (over 50% of income toward housing)
- Pending rental foreclosure
- Credit barriers preventing access to housing

Applicants must document economic hardship and demonstrate they will become homeless without assistance.

Rapid Re-Housing

Rapid Re-Housing assistance is available to households meeting HUD's definition of homelessness, including individuals residing in shelters, places not meant for human habitation, or exiting institutions after 90 days or less. Assistance is intended to quickly transition households into permanent housing and promote housing stability. Participants requiring long-term support will be referred to appropriate service providers.

Prioritization

Subrecipients will conduct case-by-case assessments and prioritize households based on vulnerability, lack of resources, absence of alternative housing options, and documented

financial hardship. Documentation must confirm:

- Lack of financial resources
- No viable housing alternatives
- No support networks

Rental Assistance Standards

Eligible households may receive up to 100% of rent, not exceeding the lease amount.

- Short-term assistance: up to 3 months
- Medium-term assistance: 4–24 months
- Maximum ESG assistance: 24 months total (including up to 6 months of arrears, which counts toward the 24-month cap)

Participants must have a lease in their name and be re-evaluated at least every three months. Rental payments must meet HUD rent reasonableness standards and cannot duplicate other federal, state, or local housing subsidies. ESG funds may cover rent, arrears, security deposits, utility deposits/payments, moving costs, and hotel/motel stays where eligible.

Coordination

Cobb County coordinates ESG activities through active participation in the GA-506 Marietta/Cobb County Continuum of Care, including bi-monthly CoC meetings, steering committee participation, and policy coordination committees. Collaboration with emergency shelters, mainstream service providers, and housing agencies ensures consistent eligibility standards, coordinated entry alignment, and effective service delivery.

These written standards guide the equitable and compliant administration of ESG funds to promote housing stability and reduce homelessness in Cobb County.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The GA-506 Marietta/Cobb County Continuum of Care has established a Coordinated Entry System (CES) that meets HUD requirements and serves as the centralized assessment and referral process for individuals and families experiencing homelessness or at risk of homelessness in Cobb County. The Coordinated Entry System is designed to ensure fair, consistent, and transparent access to housing and supportive services, while prioritizing households with the greatest needs. Through CES, all persons seeking homeless assistance complete a standardized intake and assessment using a uniform screening tool. This process evaluates vulnerability, length of homelessness, disability status, income, barriers to housing stability, and risk factors. Based on the results, households are prioritized and referred to

appropriate housing interventions, including emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, or homelessness prevention services.

The Coordinated Entry System operates in alignment with HUD's requirements by incorporating the following components:

- A standardized assessment process applied consistently across participating providers
- A prioritization methodology that targets chronically homeless individuals and the most vulnerable households
- Non-discriminatory access to services regardless of race, ethnicity, gender identity, disability status, or family composition
- Integration with the Homeless Management Information System (HMIS) for data tracking and performance monitoring
- Ongoing oversight by the CoC to ensure compliance and system effectiveness

The GA-506 CoC regularly reviews and updates its Coordinated Entry policies and procedures to ensure alignment with HUD guidance and local system performance goals. This centralized approach reduces duplication of services, shortens the length of time households experience homelessness, and improves placement outcomes by matching individuals and families to the most appropriate housing resources available within Cobb County.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The CDBG Program Office announces the availability of funding through a public notice published in the *Marietta Daily Journal*. In addition, funding announcements are distributed via email to the CDBG Program Office's network of stakeholders and posted on the Cobb County CDBG Program website, where eligible organizations may download application materials and submit proposals.

Once applications are received, they are evaluated by an internal review committee to ensure compliance with HUD grant program requirements. The review process assesses eligibility, alignment with Consolidated Plan priorities, applicant qualifications and capacity, availability of required matching funds (if applicable), project feasibility, and overall community impact. Following its evaluation, the review committee submits funding recommendations to the Cobb County Board of Commissioners, which has final authority to approve funding allocations.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The CDBG Program Office requires subrecipient organizations serving homeless populations

to ensure meaningful participation of homeless or formerly homeless individuals in program governance and planning. Subrecipients are encouraged to include at least one homeless or formerly homeless individual on their Board of Directors or other equivalent policymaking body, where feasible.

Nonprofit organizations recommended for funding must demonstrate that they have established procedures to involve homeless or formerly homeless persons in the design, development, and evaluation of programs and services. This engagement may include participation in advisory committees, client feedback forums, program planning meetings, or other structured opportunities that ensure lived experience informs service delivery and decision-making.

5. Describe performance standards for evaluating ESG.

Cobb County evaluates Emergency Solutions Grant (ESG) activities using performance standards aligned with HUD regulations, local priorities, and the performance measures established by the GA-506 Marietta/Cobb County Continuum of Care. These standards are designed to ensure that ESG funds are used effectively to reduce homelessness, promote housing stability, and improve system-wide outcomes.

Performance evaluation focuses on measurable outcomes, including:

- Reduction in the length of time individuals and families experience homelessness
- Successful placement into permanent housing
- Housing stability at program exit
- Reduction in returns to homelessness
- Income growth or increased access to mainstream benefits
- Cost effectiveness and timely expenditure of funds

Subrecipients are required to enter client-level data into the Homeless Management Information System (HMIS) in accordance with HUD data standards. Performance is monitored through regular review of HMIS reports, reimbursement requests, quarterly progress reports, and on-site or remote monitoring visits. Cobb County also evaluates compliance with eligibility documentation, case management standards, rent reasonableness requirements, and re-evaluation timelines for rental assistance. Rapid Re-Housing programs are assessed based on housing placement rates, speed of placement, and stabilization outcomes. Homelessness Prevention programs are evaluated based on the percentage of households that remain stably housed following assistance. Street outreach activities are measured by engagement rates and successful referrals into shelter or permanent housing.

Subrecipients that do not meet established benchmarks may be required to implement corrective action plans, receive technical assistance, or adjust service delivery strategies. Through ongoing monitoring and coordination with the Continuum of Care, Cobb County

ensures that ESG-funded programs contribute to system-wide goals of reducing homelessness, shortening episodes of homelessness, and improving long-term housing outcomes.