



# **2025-2026**

# **ANNUAL ACTION PLAN**

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PREPARED FOR THE CITY OF ANNISTON  
COMMUNITY DEVELOPMENT

## Table of Contents

Executive Summary .....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	3
PR-05 Lead & Responsible Agencies – 91.200(b) .....	8
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	9
AP-12 Participation – 91.105, 91.200(c).....	12
Expected Resources .....	14
AP-15 Expected Resources – 91.220(c)(1,2) .....	14
Annual Goals and Objectives.....	17
Projects .....	19
AP-35 Projects – 91.220(d) .....	19
AP-38 Project Summary.....	21
AP-50 Geographic Distribution – 91.220(f) .....	27
Affordable Housing .....	28
AP-55 Affordable Housing – 91.220(g).....	28
AP-60 Public Housing – 91.220(h) .....	29
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	30
AP-75 Barriers to affordable housing – 91.220(j).....	33
AP-85 Other Actions – 91.220(k) .....	33
Program Specific Requirements .....	34

# **Executive Summary**

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

### **1. Introduction**

Each year, the City of Anniston (City) participates as an Entitlement Grantee in the Community Development Block Grant (CDBG) Program and as a Participating Jurisdiction (PJ) in the HOME Investment Partnerships Program (HOME). These programs are administered by the U.S. Department of Housing and Urban Development (HUD) and provides funding for a variety of different community development, housing, and public service activities. This plan serves as the application for funding for these federal entitlement programs. All funding allocated for these programs must be spent within the City of Anniston. The administration of these grant funds and development of this Annual Action Plan for these programs fall under the purview of the Community Development with the City of Anniston.

This Action Plan covers the period of October 1, 2025 to September 30, 2026 and represents the 3<sup>rd</sup> year of the City's approved 2023 – 2027 Consolidated Plan. Consolidated Plan objectives are carried out through the Annual Action Plan, which provides a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used in PY2025 to address priority needs and specific goals identified in the Consolidated Plan.

The City will receive \$ 519,183.00 and \$315,822.59 in CDBG and HOME funds, respectively during the 2025 program year.

The CDBG program is authorized under Title I of the Housing and Community Development Act of 1974, as amended, with the primary purpose of developing viable communities. The CDBG regulations require that at least 70 percent of all CDBG funds are used to benefit low- and moderate-income residents who are members of households that earn less than 80 percent of Area Median Income (AMI). Regulations governing the CDBG program require that each activity undertaken with CDBG funds meet at least one (1) of the three (3) broad national objectives:

- 1) Benefit people with low- and moderate-incomes.
- 2) Aid in the prevention or elimination of slums and blight; or
- 3) Meet an urgent need (such as earthquake, flood, or hurricane relief).

According to HUD's Consolidated Plan Final Rule, the overall goal of community planning and development programs is to develop viable urban communities for low- and moderate-income persons by providing:

- Decent Housing

- A Suitable Living Environment; and
- Expanding Economic Opportunities

The HOME program, created under Title II (the Home Investment Partnerships Act) of the National Affordable Housing Act of 1990, represented a historic affirmation of the Federal Government's commitment to providing decent, safe, and affordable housing for all Americans as well as to alleviate the problems of excessive rent burdens, homelessness, and deteriorating housing stock nationwide. The HOME program allows eligible PJs to use funds on a vast array of eligible activities, including but not limited to new construction, rehabilitation, acquisition of standard housing, assistance to new homebuyers, and tenant-based rental assistance.

## **2. Summarize the objectives and outcomes identified in the Plan**

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

According to HUD's Consolidated Plan Final Rule, the overall goal of community planning and development programs is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons as follows:

### **Outcomes and Objectives**

**Decent Housing (DH):** Includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

**A Suitable Living Environment (SL):** Includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower-income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Expanded Economic Opportunities (EO): Includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro- businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

## **Consolidated Plan Priorities**

During the 2025-2026 program year, the City will allocate funds towards activities that address the following five (5) High Priority Needs identified in the Consolidated Plan.

### **Priority 1- Administration and Planning High Need:**

Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations.

- CDBG/HOME Administration

### **Priority 2- Affordable Housing High Need:**

Support new construction/ rehabilitation of housing for low-income households

#### **2025 Activities**

- CDBG –Owner Occupied Minor Housing Rehabilitation
- HOME - CHDO Reserve (15% minimum set aside);
- CDBG - Tenant Based Rental Assistance
- CDBG - New Construction of Affordable Housing

### **Priority 3- Public Facility Improvements in Low-Mod Areas [High Need]:**

The City proposes to fund public infrastructure and redevelopment projects that benefit qualifying low and moderate-income areas and for eligible populations. Included in these activities; are neighborhood parks improvement in LMAs, street improvements in LMAs, and clearance and demolition of blighted structures.

#### **2025 Activities**

- Clearance & Demolition – Blight Removal of Substandard and Dangerous Structures
- Public Works – Infrastructure Improvements in LMA
- Emergency Homeless Shelter Conversion

### **Priority 4- Public Services [High Need]:**

Provision of public services.

#### **2025 Activities**

- Healthcare Access Expanded
- Emergency & Utility Assistance
- Youth Employment Program for LMC

#### **Priority 5 – Housing Services for Homeless At Risk**

Supporting short- and long-term homeless facilities, housing, and associated services

#### **2025 Activities**

- The Right Place for Housing & Support – Supportive Services

### **3. Evaluation of past performance**

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

The City of Anniston received \$524,860.00 in CDBG funding and \$343,033.00 in HOME funding. The City expended a total of \$332,224.57 for the following CDBG-eligible activities: Infrastructure Improvements (\$118,962.80), public service activities (\$57,040.54), clearance and demolition activities in low mod areas (\$49,703.03) and general administration (\$106,518.20). The City expended a total of \$1,010,047.30 in HOME funds for the following eligible activities: new construction of affordable rental housing (\$840,000), First Time Homebuyers (\$135,744.00) and planning and administration (\$34,303.30).

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

In accordance with the City's adopted Citizen Participation Plan (CPP), the City facilitated citizen participation through community meetings and public hearings. Efforts were made to encourage participation by low- and moderate-income persons, particularly those living in slum and blighted areas and in areas where HUD funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City also made efforts to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities. In preparation of the 2025-2026 Action Plan, the City issued a public notice in the Anniston Star on Wednesday, June 11, 2025, to commence the 30-day public comment period and publish the date and time of the public hearing to obtain feedback on the draft plan. The notice identified the 30-day public review period beginning on Wednesday, June 11, 2025– Monday, July 14, 2025. The City held a public hearing on Wednesday, June 25, 2025, to receive public comment on the

draft 2025-2026 Action Plan. All comments received were accepted and incorporated into the 2025-2026 Action Plan.

**5. Summary of public comments**

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

All comments received will be accepted and incorporated into the 2025-2026 Action Plan. Please see the Appendix section for a listing of all received public comments.

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

All comments received were accepted and incorporated into the 2025-2026 Action Plan.

**7. Summary**

The 2025-2026 program year represents the City's third year of its current Five-Year Consolidated Plan period.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	City of Anniston	Community Development
HOME Administrator	City of Anniston	Community Development

**Table 1 – Responsible Agencies**

### **Narrative (optional)**

#### **Consolidated Plan Public Contact Information**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City of Anniston conducted substantial consultation through interviews and focus groups with citizens, municipal officials, non-profit agencies, public housing agencies, private developers, governmental agencies, and the Continuum of Care in preparing this plan. City staff and its consultants commenced the planning process by hosting an applications workshop with local stakeholders to solicit feedback from stakeholders and the general public on current needs. The City also distributed public notices in English and Spanish, posted the documents on the City's website, and received public comments. These meetings and other input are summarized in the sections below.

#### **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))**

The City of Anniston welcomed and encouraged the participation of all citizens in the development of these plans and in the review of progress in implementing plan activities. The City particularly encouraged involvement by low and moderate-income households residing in areas targeted for program activities for minorities and non-English speaking persons, as well as persons with disabilities. In addition, residents of public housing and other assisted housing are encouraged to participate. A special effort is made to assure that low and moderate-income persons, households in areas assisted by program activities and persons special needs have opportunities to participate.

The City held two public meetings through its public participation process prior to the development of the plan and one public meeting to review the draft priorities. These meetings are summarized in the Citizen Participation Section of this plan. Drafts of the plans have been posted on the City webpage and at Community Development. Notices of public meetings and hearings were published in the local newspaper.

#### **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.**

To enhance the coordination between public and assisted housing providers, private and governmental health/service agencies, the City incorporates the following actions into its Planning process: the Anniston City Council is informed and formally approves of all consolidated planning proceedings; the City attempts to correspond with public and private agencies that provide CDBG and HOME eligible services to obtain information on current needs; submits invitations to consolidated planning public hearings; incorporates needs information into Consolidated Plan;

informs agencies of the availability of funding for projects that will address Consolidated Plan priority needs.

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

The City is a part of the regional Homeless Coalition of Northeast Alabama (HCNEA) Continuum of Care, which includes the City of Anniston and Gadsden and the following counties: Calhoun, Cherokee, DeKalb and Etowah. In consultation to develop this plan, the City consulted with the Continuum to gain access to all CoC data. The City was provided data from the Homeless Management Information System (HMIS), Point-in-Time Count (PIT), the Housing Inventory Count, and information from the Annual Homeless Assessment Report (AHAR). Through this collaboration, the City ensures that CoC goals and the City's Consolidated Plan priorities are integrated into the plan.

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

Agency/Group/ Organization	Agency/Group/ Organization Type	Section of Plan Addressed by Consultation	How Consulted
The Right Place	Nonprofit	Housing, Homeless Persons	Public Meeting
Anniston Housing Authority	Public Housing Agency	Housing	Public Meeting
Federal Communications Commission	Government	Broadband	Survey
Calhoun Cleburne Habitat for Humanity	Nonprofit	Housing	Public Meeting

**Table 2 – Agencies, groups, organizations who participated**

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

The City did not exclude any agency type or agency during this process. For those agencies that believe they were not consulted with or would otherwise like to be included in consultation with the City is encouraged to contact the City's Community Development Department.

**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	Homeless Coalition of Northeast Alabama (HCNEA)	Coordinating homelessness services with Continuum of Care priorities

**Table 3 – Other local / regional / federal planning efforts**

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of non-housing community development needs included in its Con Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Con Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served. Stakeholder meetings included representatives of the Anniston Housing Authority.

Data was collected from the following organization:

- US Department of Housing and Urban Development (HUD)

**Narrative (optional)**

Combined, these agencies provide housing and supportive services to the community's special needs populations, including persons with disabilities, homeless families and individuals, chronic homeless persons, persons with HIV/AIDS, and the elderly. In addition to many of the agencies listed above many of the groups and agencies that were consulted provided information during the development of the plan.

## AP-12 Participation – 91.105, 91.200(c)

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

#### Summarize citizen participation process and how it impacted goal-setting

- Posted copies of the draft plans at the City of Anniston Community Development Department. The location of the copies was noted in the final hearing legal advertisement. Posted draft plans electronically on the City website.
- Published all meetings in the local newspaper legal advertisement section.
- Advertised final public hearing schedule in the local newspaper.
- A draft of the Action Plan for FY2025 Annual Action Plan was placed on public display for 30 days beginning Wednesday, June 11, 2025.
- The City held two public hearings on June 25, 2025 to obtain final comments on the proposed Action Plan for FY 2025 on the proposed use of funds for FY 2025.

#### Citizen Participation Outreach

Field		Description
1	Mode of Outreach	Newspaper Ad
	Target of Outreach	Non-targeted/broad community
	Summary of Response	Newspaper ad published on June 11, 2025 in the Anniston Star announcing a public participation meeting to receive input on the preparation of the draft 2025-2026 Action Plan.
	Summary of Comments Received	All comments will be summarized here.
	Summary of Comments Not Accepted and Reasons	All comments will be accepted.
	URL if Applicable	Not Applicable
	Mode of Outreach	Public Meeting

2	<b>Target of Outreach</b>	Non-targeted/broad community; Non-English Speaking - Specify other language: Spanish; Persons with Disabilities; Residents of Public and Assisted Housing
	<b>Summary of Response</b>	To Be Determined
	<b>Summary of Comments Received</b>	All comments received were reviewed, accepted, and included in the draft 2025-2026 Action Plan. Please see Appendix section for all comments received.
	<b>Summary of Comments Not Accepted and Reasons</b>	All comments were accepted.
	<b>URL if Applicable</b>	Not Applicable

Table 4 – Citizen Participation Outreach

## **Expected Resources**

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

#### **Introduction**

The City of Anniston receives CDBG and HOME entitlement funding and Community Development administers the funding for the City. The City will receive \$ 519,183.00 and \$315,822.59 in CDBG and HOME funds, respectively during the 2025 program year to address the housing, public service and community development needs during the 2025-2026 program year.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Admin and Planning Public Improvements Public Services	\$519,183	\$0.00	\$0.00	\$519,183.00	\$0	The primary objective of the CDBG program is to provide decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons and neighborhoods. All prior year funds are committed.
HOME	Public - Federal	Admin and Planning Public Improvements Public Services	\$315,822.59	\$0.00	\$0.00	\$315,822.59	\$0	The intent of the HOME Program is to provide decent affordable housing to low-income households, expand the capacity of nonprofit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private sector participation. All prior year funds are committed.

**Table 5 - Expected Resources – Priority Table**

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

The City of Anniston a combination of public, including City general fund, and private funding to carry out activities identified in this plan. During this Consolidated Plan period, the City will also seek additional funding streams which are consistent with the goals of the Consolidated Plan. Community Development programs are funded with general funds and CDBG. In addition, the leveraged funding from private and non-federal public sources are as follows:

## **Matching Requirements**

- **CDBG:** The CDBG program does not have a match requirement.
- **HOME:** HUD requires HOME recipients to match 25 percent of their HOME annual allocation in accordance with 24 CFR 92.222. However, certain recipients, such as the City of Anniston, receive a match reduction from HUD due to fiscal distress, severe fiscal distress or Presidential disaster declarations. The City has received a 100 percent match reduction from HUD, and therefore, is not required to match HOME funds using non-federal funds.

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

The City does not anticipate using publicly owned land or property to address the needs identified in the Annual Action Plan.



## 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	Expand Affordable Housing Opportunities- Tenant-Based Rental Assistance	2025	2026	Affordable Housing	Citywide	Affordable Housing	CDBG HOME	Households Assisted
2	Expand Affordable Housing Opportunities- New Construction	2025	2026	Affordable Housing	Citywide	Affordable Housing	HOME	Households Assisted
3	Public Service – Youth Services	2025	2026	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
4	Public Service – Emergency Housing	2025	2026	Homelessness	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
5	Public Service – Healthcare	2025	2026	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
6	Public Service – Supportive Services Programs	2025	2026	Non-Housing Community Development	Citywide	Increase Capacity of Public Services	CDBG	Persons Assisted
7	Public Facility & Infrastructure Improvements – Neighborhood Revitalization and Resilience	2025	2026	Non-Housing Community Development	Citywide	Public Facility & Infrastructure Improvements	CDBG	Persons Assisted
8	Planning & Administration	2025	2026	Planning and Admin	Citywide	Planning & Admin	CDBG HOME	Other

**Table 6 – Goals Summary**

#### Goal Descriptions

Sort Order	Goal	Goal Description
1	Expand Affordable Housing Opportunities- Tenant-Based Rental Assistance	Provides funding for rental subsidies to low-wage earners who live and work in the City.
2	Expand Affordable Housing Opportunities- New Construction	Provides for-profit and nonprofit organizations with gap financing for acquisition, relocation, and demolition to support affordable housing development for low-income households at 80% or below AMFI. Eligible costs may include but are not limited to predevelopment, relocation, demolition, acquisition, and related costs.
3	Public Service – Youth Services	Provides after-school and summer activities for low-income children and youth (ages 6-18), Monday through Friday. Youth participate in structured recreational, cultural, social, and life skill activities in an adult-supervised, safe, clean environment. Funds will be used to provide salary support.
4	Public Service – Emergency Housing	Provides services for homeless individuals and families to support emergency shelter and permanent housing solutions.
5	Public Service – Healthcare	Provides services for uninsured residents to receive healthcare services. Funds will be used to provide salary support.
6	Public Service – Supportive Services Programs	Fund projects that provide recreational activities, educational opportunities, and job skills to youth; supportive services to low- and moderate-income households and persons with special needs; assistance to businesses to create and/or retain jobs for low- and moderate-income persons; and support for job training, continuing education, and employment services designed to assist low-and moderate-income persons obtain jobs.
7	Public Facility & Infrastructure Improvements	The City will fund projects that improve public facilities, drainage and infrastructure to enable resilient design and withstand future community growth and investment; convert building into homeless emergency shelter
8	Provide Administrative Structure	Provide Administrative Structure

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Projects planned for the 2025 program year are identified in the table below, with additional detail provided in AP-38. Over the next year, the City of Anniston anticipates using CDBG funds demolish and remove blighted, substandard structures, public infrastructure projects, and to support the provision of public services aimed at utility assistance, healthcare, emergency rental assistance, summer youth programs, and fair housing. The City will also use HOME funds to provide tenant-based rental assistance and to construct new housing.

#### Projects

#	Project Name
1	All Saints for Concern – Community Utility Assistance
2	St. Michael’s Place Medical Center – Healthcare Access Expanded
3	Interfaith Ministries – Emergency Assistance
4	The Right Place for Housing and Support – Supportive Services
5	Martha's Hope Emergency Shelter Conversion
6	City of Anniston Youth Empowered for Success (YES) Program
7	City of Anniston Clearance & Demolition - Blight Removal of Substandard and Dangerous Structures
8	World Changers – Owner Occupied Minor Home Rehabilitation
9	City of Anniston – Planning & Administration
10	City of Anniston Public Works – Infrastructure Improvements in LMA; Fire Station Renovations
11	TBRA Rental Assistance
12	New Construction of Affordable Housing
13	CHDO Set Aside

**Table 7 - Project Information**

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

The projects were selected to meet identified needs in the community with the resources provided. The greatest obstacle to meeting the City’s underserved needs is limited financial resources. Anniston will continue to estimate allocations for this Consolidated Plan period based on the final allocation amount and the priorities identified in the PY2023-2027 Consolidated Plan, community input, qualified applications for funding, Community Development Department and City Council. The City recognizes there are multiple needs for low and moderate-income persons of the City that are met through the use of CDBG and HOME funds. These needs include access to affordable housing for low and moderate-income persons, services for homeless and at-risk populations; increased capacity for public services and addressing community development needs. The City prioritizes grant allocations by ensuring that all proposed projects will:

- Directly benefit low and moderate-income persons or households as defined by HUD's Income Limit Guidelines based on the Anniston-Oxford-Jacksonville Metropolitan Statistical Area (MSA); or
- Take place in an area where more than 51% of the population is lower income according to HUD Income Limits.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	<b>All Saints Interfaith Center of Concern – Emergency Utility Assistance</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Service – Emergency Housing
	<b>Needs Addressed</b>	Increase Capacity of Public Services
	<b>Funding</b>	CDBG: \$7,500.00
	<b>Description</b>	Provides utility assistance for individuals and families who cannot pay basic utilities.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Emergency Utility Assistance program will serve 40 persons.
	<b>Location Description</b>	1513 Noble St, Anniston, AL 36201
	<b>Planned Activities</b>	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide emergency utility assistance for families in need.
2	<b>Project Name</b>	<b>St. Michael’s Clinic – Healthcare for the Underserved Expanded</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Service – Healthcare Services
	<b>Needs Addressed</b>	Increase Capacity of Public Services
	<b>Funding</b>	CDBG: \$22,000.00
	<b>Description</b>	The program provides basic healthcare services for uninsured individuals.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Healthcare for Underserved program will serve 50 persons.
	<b>Location Description</b>	1005 W 18th St, Anniston, AL 36201
	<b>Planned Activities</b>	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide healthcare services for the uninsured.
3	<b>Project Name</b>	<b>Interfaith Ministries – Emergency Assistance</b>

	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Service – Emergency Housing
	<b>Needs Addressed</b>	Increase Capacity of Public Services
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Emergency housing assistance for the homeless.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Emergency Housing Assistance program will serve 30 persons.
	<b>Location Description</b>	1431 Gurnee Ave, Anniston, AL 36201
	<b>Planned Activities</b>	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide emergency housing assistance to families in need.
4	<b>Project Name</b>	<b>The Right Place for Housing and Support – Supportive Services</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Service – Emergency Housing
	<b>Needs Addressed</b>	Increase Capacity of Public Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	The program provides supportive services homeless individuals seeking permanent housing.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The supportive services program will serve 20 persons.
	<b>Location Description</b>	105 W 15th St, Anniston, AL 36201
5	<b>Planned Activities</b>	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide services for homeless individuals seeking permanent housing.
	<b>Project Name</b>	<b>United Way of East Central Alabama – Public Facility Renovation Emergency Shelter Conversion</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Facility Renovation
	<b>Needs Addressed</b>	Improve Public Facility
	<b>Funding</b>	CDBG: \$70,000.00
	<b>Description</b>	The program public facility improvements for homeless individuals seeking housing.
	<b>Target Date</b>	9/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The shelter services program will serve 200 persons.
	<b>Location Description</b>	1431 Gurnee Ave Ste B, Anniston, AL 36201
	<b>Planned Activities</b>	CDBG funds will be used for facility renovations for the emergency homeless shelter for homeless individuals seeking housing.
6	<b>Project Name</b>	<b>City of Anniston - Parks and Recreation Dept– Youth Empowered for Success (YES) Program</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Service – Youth Employment
	<b>Needs Addressed</b>	Increase Capacity of Public Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	The program provides employment services to low-income youth.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The supportive services program will serve 20 persons.
	<b>Location Description</b>	Citywide – City Hall -1129 Noble St, Anniston, AL 36201
	<b>Planned Activities</b>	CDBG funds will be used for summer youth employment program for low-income individuations.
7	<b>Project Name</b>	<b>City of Anniston Building &amp; Safety Division – Clearance/Demolition/Blight Removal of Substandard Structures</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Demolition and Clearance of Blighted Structures
	<b>Needs Addressed</b>	Neighborhood Redevelopment/ Facility Improvements in Low-Mod Areas
	<b>Funding</b>	CDBG: \$200,000.00
	<b>Description</b>	The City will demolish blighted, substandard structures throughout the City of Anniston.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 structures will be demolished.
	<b>Location Description</b>	City Hall -1129 Noble St, Anniston, AL 36201
	<b>Planned Activities</b>	The City will identify and demolish blighted, substandard structures throughout the City of Anniston.
8	<b>Project Name</b>	<b>World Changers – Owner Occupied Minor Home Rehabilitation</b>

	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserving Affordable Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	\$10,000.00
	<b>Description</b>	The program will provide minor home repair for homeowners in need of housing rehab.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will serve 2 clients.
	<b>Location Description</b>	1800 Wilmer Avenue, Anniston, AL, United States, 36201
	<b>Planned Activities</b>	The program will provide rental subsidies for families in need.
9	<b>Project Name</b>	<b>City of Anniston Administration – HOME/CDBG</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	CDBG- \$103,836.60; HOME \$31,582.26
	<b>Description</b>	Planning and Administration costs determined-by and subject-to federally mandated spending caps.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1
	<b>Location Description</b>	City Hall -1129 Noble St, Anniston, AL 36201
10	<b>Planned Activities</b>	Planning and Administration costs are determined-by and subject-to federally mandated spending cap.
	<b>Project Name</b>	<b>City of Anniston Public Works – Infrastructure Improvements in LMI Neighborhoods</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Facility and Infrastructure and Street Improvement Improvements to include Fire stations in LMA.
	<b>Needs Addressed</b>	Neighborhood Redevelopment/ Facility Improvements in Low-Mod Areas
	<b>Funding</b>	CDBG: \$70,846.40
	<b>Description</b>	The City will improve infrastructure in low-income neighborhoods.
	<b>Target Date</b>	9/30/2026



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This development will be determined.
	<b>Location Description</b>	Citywide City Hall -1129 Noble St, Anniston, AL 36201
	<b>Planned Activities</b>	The City will identify and demolish blighted, substandard structures throughout the City of Anniston.
11	<b>Project Name</b>	<b>The Right Place Inc - TBRA Rental Assistance</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Expand Affordable Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	\$30,000.00
	<b>Description</b>	The program will provide rental subsidies for families in need.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will serve 8 clients.
	<b>Location Description</b>	105 W 15th St, Anniston, AL 36201
	<b>Planned Activities</b>	The program will provide rental subsidies for families in need.
12	<b>Project Name</b>	<b>Housing Development Corporation - New Construction</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Expand Affordable Rental Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	\$191,075.81
	<b>Description</b>	Habitat for Humanity and Generational Wealth Builders will construct new housing for income-eligible families.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Construct 2 new house for income-eligible families.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Acquire or construct 2 new homes for income-eligible families.
13	<b>Project Name</b>	<b>City of Anniston - CHDO 15% Set-Aside; CHDO 5% Set Aside</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Expand Affordable Housing Opportunities

	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	\$63,164.52
	<b>Description</b>	The City will identify and use set-aside funds to expand affordable housing opportunities.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1
	<b>Location Description</b>	City Hall -1129 Noble St, Anniston, AL 36201
	<b>Planned Activities</b>	The City will identify and use set-aside funds to expand affordable housing opportunities.

## **AP-50 Geographic Distribution – 91.220(f)**

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

The City of Anniston, Alabama directs HUD entitlement program dollars (CDBG, HOME, ESG, HOPWA) primarily to low- and moderate-income census tracts (LMI) where at least 51% of residents are low- or moderate-income.

In both LMI tracts and R/ECAPs, assistance is prioritized through:

- Infrastructure upgrades (roads, sidewalks, lighting)
- Public facility improvements (community centers, parks)
- Affordable housing development and rehabilitation
- Fair housing outreach and services

Funds are also accessible citywide to low-income individuals living outside identified tracts, providing flexibility for areas with emerging needs. Assistance is provided census tract-wide, with projects selected based on neighborhood need and resident eligibility—all aimed at maximizing impact within communities facing concentration of poverty and historic underinvestment.

### **Geographic Distribution**

Target Area	Percentage of Funds
Citywide	80%

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of Anniston's low and moderate-income population is not necessarily concentrated in one certain area therefore the City's rationale for the priorities for allocating investments will be assessed citywide to ensure equal access to funds. The City utilizes the American Community Survey, HUD's low and moderate-income summary data, and Federal Financial Institutions Examinations Council's (FFIEC) data to determine low-mod percentages. Federal grant resources will be allocated City-wide based on low-mod areas which often coincide with areas of minority concentration.

### **Discussion:**

N/A

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	14
Special-Needs	0
Total	64

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	8
The Production of New Units	2
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	12

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

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Anniston Housing Authority (AHA), established in 1938, upholds a mission to provide adequate, affordable housing, boost economic opportunities, and maintain suitable living environments without discrimination. The AHA administers multiple public housing properties—Barber Terrace, Constantine Homes, Fairview Terrace, Glen Addie Homes, Hobson City, Norwood Homes, Parkwin Homes, Tinsley Manor, Washington Homes (totaling 417 public units), and the Section 8 Housing Choice Voucher program.

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

In FY 2025–2026, the City of Anniston—through the HOME Consortium—will allocate HOME funds to the AHA’s nonprofit Housing Development Corporation (HDC) to support new construction and preservation of affordable rental housing for low-income households. This partnership aims to expand rental capacity and ensure long-term affordability.

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

The Anniston Housing Authority (AHA) actively promotes resident engagement and homeownership education through a multi-faceted strategy. Residents receive information on Fair Housing, rental and homeownership opportunities, including details about CDBG/HOME-funded rehabilitation and down-payment assistance programs. AHA supports, enabling elected tenants to influence policies, services, and redevelopment plans; council members also serve on AHA’s Advisory Board, reinforcing tenant-driven governance. Through its Resident Services, AHA facilitates programs like Family Self-Sufficiency (FSS), ROSS-SC, youth initiatives, scholarships, employment training, resident safety, and the distinguished resident training program offering hands-on trades instruction in carpentry, plumbing, HVAC, drywall, and more. Finally, the Housing Choice Voucher (HCV) Homeownership Program allows eligible voucher holders to apply their subsidy toward mortgage payments upon completing AHA-led counseling, with up to five dedicated vouchers reserved to support first-time homebuyers.

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

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

### **Introduction**

The City of Anniston is an active participant in the Homeless Coalition of Northeast Alabama (HCNEA), the Continuum of Care (CoC) covering Calhoun, Etowah, Cherokee, and DeKalb counties. Through this partnership, the City's Community Development Coordinator regularly attends HCNEA meetings to align local and regional objectives and ensure coordinated efforts across jurisdictions. Each Annual Action Plan includes funding allocations—primarily through CDBG grants—to support nonprofit agencies serving homeless individuals and families who lack the resources to regain stable housing independently. These funded programs are designed to bridge the transition from emergency shelter to transitional or permanent housing by providing critical wraparound services.

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

Though Anniston does not directly receive HUD's ESG funds, several local nonprofits—including The Right Place, St. Michael's Clinic, and All Saints Interfaith Center—receive state ESG allocations through ADECA to operate emergency shelters, rapid rehousing, and homelessness prevention services. Anniston complements these efforts by leveraging CDBG funds to strengthen supportive services, aiming to reduce the duration of homelessness, enhance housing stability, and prevent recurrences. Assistance includes case management, financial counseling, employment training, and connections to health and mental health services.

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

The City supports the initiatives of Homeless Coalition to address the housing and supportive services of homeless people. The Community Development Department of the City of Anniston makes regular referrals of homeless individuals to the Homeless Coalition, which refers to these individuals to agencies serving the homeless and provide housing. There are times when no vacancies are available for longer-term needs. The Homeless Coalition helps assess the individual needs of each family place them in the best housing situation for their circumstances. Over the next Consolidated Plan period, the City plans to continue collaborating with various local nonprofits organizations to expand services for the homeless and at-risk of homelessness population.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of Anniston will continue to support local nonprofits such as The Right Place, St. Michael's Clinic, United Way of Northeast Alabama, and All Saints Interfaith Center addressing transitional housing. Although the City of Anniston does not receive its ESG allocation, the city

maintains steady support by leveraging its CDBG allocation to provide foundational support to these organizations. These organizations are eligible to receive ESG support through the State of Alabama who receives a direct allocation to provide essential services and operations to emergency shelters and transitional housing facilities. These facilities provide shelter and services to citizens of Calhoun County, including Anniston, to include homeless families, single men and women, and survivors of domestic violence. The City and County support are increasing housing options and self-sufficiency for the homeless and near homeless by supporting transitional housing where appropriate.

**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 City of Anniston consistently works with the Homeless Coalition of Northeast Alabama (HCNEA) to support individuals, families with children, veterans, and unaccompanied youth who are experiencing housing crises. The Community Development Coordinator attends HCNEA meetings to ensure strong regional coordination and alignment with local strategies. Leveraging CDBG funding, the City supports nonprofit providers—including Martha’s Hope, The Right Place, St. Michael’s Clinic, and All Saints Interfaith Center—to deliver low-barrier emergency shelter, transitional housing, rapid rehousing, and comprehensive wraparound services aimed at moving clients swiftly into permanent housing. The City uses evidence-based planning, incorporating HCNEA’s PIT counts (147 homeless, 111 chronically homeless in Calhoun County), HMIS data, Housing Inventory, and AHAR reports to shape responsive program design.

Anniston also engages with hospitals, jails, foster-care agencies, and behavioral health service providers to discharge at-risk populations into stable housing, offering eviction prevention, utility assistance, and case management. A major advancement is the planned Martha’s Hope Center to End Homelessness, converting The Bridge facility into a low-barrier emergency shelter and transitional living for up to 84 individuals and families, with personalized support from Empowerment Coaches, funded in partnership with the City and United Way. Through this collaborative, data-driven model, Anniston aims to shorten the duration of homelessness, facilitate swift transitions to permanent housing, and prevent individuals and families from re-entering homelessness, with special attention to chronically homeless, families, veterans, and youth.

**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.**

Public systems or institutions (i.e., jails, prisons, hospitals, child welfare, mental health facilities, etc.) often release individuals directly into homelessness. For homeless families with children, a centralized intake is in place that seeks to mediate/prevent homelessness whenever possible, reduce the homeless episode for families through rapid rehousing and shelter/transitional housing focused on moving families from homelessness to permanent housing as soon as possible, and permanently house the most vulnerable families, as resources are available. The Homeless Coalition of Northeast Alabama Board of Directors will continue to work closely with jails and hospitals to make sure that hospital social workers have appropriate discharge protocols and are not routinely discharging patients to the streets or emergency shelter.



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

### **Introduction:**

The City conducted its Analysis of Impediments to Fair Housing Choice (AI) in 2023. As part of that process, the City and its stakeholders who participated in the process identified several contributing factors that create barriers to affordable housing and opportunities. The City's AI identified several contributing factors that create barriers to affordable housing and opportunities such as:

- Lack of state or local fair housing law
- Lack of availability of affordable accessible units in a range of types
- Availability of accessible units in publicly supported housing

While the City has taken steps towards limit barriers to affordable housing, such as adopting Zoning Ordinances that allow for mixed-use and increased density building within the city in its AI; the goals and action steps to increase affordable housing options in high opportunity areas.

**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.**

The City will continue to work with local organizations to identify opportunities for housing initiatives. For the coming year, the City will continue to carry out the implementation of its rental housing assistance program and development of affordable rental housing. The City will also continue its baseline housing and community development services as a means of fostering and maintaining decent and affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

HUD requires grantees to ensure that these grant funds are used to address underserved needs, affordable housing, lead-based paint hazards, poverty-stricken families, the institutional structure for the delivery of services to families in need, and the coordination of services. The paragraphs below outline how the city intends to meet those needs.

### **Actions planned to address obstacles to meeting underserved needs**

The City will use HOME funds and a portion of CDBG funds for new affordable housing initiatives and rehabilitate existing housing units. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers.

### **Actions planned to foster and maintain affordable housing**

As the lead entity for the Anniston HOME Consortium, the City of Anniston will continue to commit HOME funds and other resources to address the large gap in affordable rental units by developing or rehabbing existing units and providing subsidies to income-qualified families.

### **Actions planned to reduce lead-based paint hazards**

According to the 2023 American Community Survey, 78% of Anniston's housing units were built before 1978. To address lead-based paint hazards, the City adheres to the Residential Lead-Based Paint Hazard Reduction Act of 1992 in federally assisted housing. The City requires disclosure of known information on lead-based paint hazards before the sale or lease of housing built before 1978. The City also implemented city codes and regulations to protect its citizens from lead-based paint hazards, which is integrated through purchasing policies and code enforcement.

The City has hired a contractor to provide lead testing, risk assessments, and remediation/abatement services. Their services will be used as needed, determined by the age, condition, and presence of lead-based paint as determined by a certified Lead Assessment professional. Lead safe work practices will be adhered to as applicable for housing rehabilitation, public facility improvements, and demolition/clearance of vacant and abandoned dilapidated housing units.

### **Actions planned to reduce the number of poverty-level families**

Poverty-reducing goals, programs, and policies are coordinated with the housing plan by using the City's Department of Community Development to administer both CDBG and HOME. This structure ensures continuity and that poverty-reducing activity implemented under CDBG is provided in conjunction with housing-related efforts and decisions. Ongoing communication between the City and non-housing and housing service providers will support such efforts.

**Actions planned to develop an institutional structure**

The City of Anniston will use the Community Development Department as the lead agency for program planning, management, coordination, and administration of the Community Development Block Grant Program and HOME Investment Partnerships Program. The Community Development Department works as the housing and community development liaison between County agencies, local public housing, participating cities, state agencies, and nonprofit and community-based organizations.

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

The Community Development Department encourages collaborative relationships with subrecipients to develop wrap-around services for clients being served. Relationship building among these social services and housing agencies encourages referrals, creating the appropriate case management to move clients from homelessness, through to emergency shelter and transitional housing services, to affordable rental housing and homeownership opportunities. Ultimately, this collaborative approach assists in developing longer-term, sustainable solutions to the challenges clients face in maintaining self-sufficiency.

## 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.

Description		Amount
1	The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2	The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3	The amount of surplus funds from urban renewal settlements	0
4	The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5	The amount of income from float-funded activities	0
Total Program Income		0

#### Other CDBG Requirements

Description		Amount
1	The amount of urgent need activities	0
2	The estimated percentage of CDBG funds will be used for activities that benefit persons of low and moderate-income. Overall Benefit - A consecutive period of one (2024), two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate-income. Specify the years covered that include this Annual Action Plan.	80

**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:**

The City of Anniston will utilize investment of HOME program funds as designated in CFR part 92.205(b). The consortia will provide HOME Program funds to eligible affordable housing agencies to assist low-income residents.

**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:**

The HOME rule at §92.254(a)(5) establishes the resale and recapture requirements HOME grantees must use for all homebuyer activities. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via lien, deed restrictions, or covenants running with the land. The resale or recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

When undertaking HOME-assisted homebuyer activities, including projects funded with HOME program income, the City must establish resale or recapture provisions that comply with HOME statutory and regulatory requirements and set forth the provisions in its Consolidated Plan. HUD must determine that the provisions are appropriate. The written resale/recapture provisions that the City submits in its Annual Action Plan must clearly describe the terms of the resale/recapture provisions, the specific circumstances under which these provisions will be used, and how the City will enforce the provisions.

Note: The City of Anniston's complete Resale and Recapture provisions are included as an appendix.

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

The City's resale and recapture provisions ensure the affordability of units acquired with home funds in several ways.

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. The City's calculation for the period of affordability is based upon the amount of HOME assistance in each unit and the applicable period of affordability under resale or recapture provisions.

**a. Period of Affordability Under Resale Provisions**

Under resale, §92.254(a) (5) (i) the HOME rule states that the period of affordability is based on the total amount of HOME funds invested in the housing. In other words, the total HOME funds expended for the unit determines the applicable affordability period. Any

HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

**b. Period of Affordability Under Recapture Provisions**

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

The following table outlines the required minimum affordability period:

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is:	The Period of Affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

Minimum Affordability Periods

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

The City does not anticipate refinancing any existing debt with its HOME funds during the 2024 Annual Action Plan year.

**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.