

Fiscal Year 2026

HOME Program  
CHDO Application for Funding



# 2026

## HOME Investment Partnerships CHDO CERTIFICATION APPLICATION



**APPLICATIONS WILL BE ACCEPTED:  
Wednesday, March 18, 2026 - Friday, April 24, 2026**

**APPLICATIONS SHOULD BE SUBMITTED TO:**  
City of Anniston  
Community Development Department  
1129 Noble Street  
Anniston, AL 36201

Agency Name \_\_\_\_\_

HOME Program  
CHDO Application for Funding



Please provide **one (1) original application with attachments & one (1) application copy with attachments** to the City of Anniston Community Development Department no later than **3:00 p.m. on Friday, April 24, 2026**. Please label all attachments.

Submission Requirements	Documentation	Check if Enclosed
<p>1. The applicant must</p> <ul style="list-style-type: none"> <li>a. have a nonprofit status for at least one (1) full year, <b>or</b></li> <li>b. have two (2) full years of operating experience under another nonprofit entity, <b>or</b></li> <li>c. be a local governmental entity or agency (<b>governmental agencies can skip to line 5</b>)</li> </ul>	<p><b>ATTACHMENT 1:</b> Provide a copy of a 501(c) (3) designation letter from the Internal Revenue Service if a non-profit applicant</p>	<input type="checkbox"/>
<p>2. The applicant must be registered to conduct business in the State of Alabama at the time of application. (<b>Not applicable to governmental agencies</b>)</p>	<p><b>ATTACHMENT 2:</b> Provide a copy of the current certification from the Alabama Secretary of State. For assistance, please visit: <a href="http://www.sos.alabama.gov">www.sos.alabama.gov</a></p>	<input type="checkbox"/>
<p>3. The applicant must have an audit or <b>audited</b> financial statements. Copies of each <b>audited</b> financial statement must be submitted with the application. <b>Reviews and Compilations will not be accepted.</b> Audit findings will make the applicant ineligible to receive assistance, (<b>Not applicable to governmental agencies</b>)</p>	<p><b>ATTACHMENT 3:</b> Provide one copy of each of the last two most recent audited financial statements that meet the criteria described. Include management letters if applicable.</p>	<input type="checkbox"/>
<p>4. Non-profit organizations must have an active Board of Directors within the last 12 months. (<b>Not applicable to governmental agencies</b>)</p>	<p><b>ATTACHMENT 4:</b> Provide a list of board members and a copy of board meeting minutes authorizing the submittal of this application. Please also include a copy of the Conflict-of-Interest Statement from the Board of Directors.</p>	<input type="checkbox"/>
<p>5. The applicant must have at least twelve (12) months of experience directly related to the proposed project or program.</p>	<p><b>ATTACHMENT 5:</b> Provide funding commitments displayed on letterhead, resumes of principal staff and personnel directly working on the project, and include descriptions of the applicant’s previous related program activities.</p>	<input type="checkbox"/>
<p>6. The applicant must submit a written copy of its financial management procedures, including staff responsibilities and required procedures.</p>	<p><b>ATTACHMENT 6:</b> Provide a copy of the agency’s written financial management procedures, and a current organization chart.</p>	<input type="checkbox"/>
<p>7. Each applicant must submit proof of insurance for the following types of insurance: General Liability, Auto Liability, and Worker’s Compensation</p>	<p><b>ATTACHMENT 7:</b> Provide a copy of the Certificate of Insurance.</p>	<input type="checkbox"/>
<p>8. Each applicant must submit proof that the organization has registered with the U.S. System for Award Management. Visit <a href="http://www.sam.gov">www.sam.gov</a>.</p>	<p><b>ATTACHMENT 8:</b> Provide proof of registration with the U.S. System for Award Management.</p>	<input type="checkbox"/>

**CHECKLIST**

*All submitted materials will be used in determining the organization’s eligibility for funding.*

## HOME PROGRAM - CHDO OVERVIEW

The National Affordable Housing Act of 1990 (the Act) created the HOME Investment Partnerships Program (HOME). The Act's objectives include promoting partnerships between states, local governments, and nonprofit organizations. A "community housing development organization" (CHDO) is a specific kind of community based nonprofit housing organization defined by the HOME Final Rule (24 CFR Part 92). CHDOs have a distinct and special status within HOME. Each Participating Jurisdiction (PJ) must set-aside at least 15% of its total HOME award each year specifically for projects that will be owned, developed, or sponsored by CHDOs.

At a high level, the CHDO definition can be grouped into four key elements. To be recognized as a CHDO, an organization must be:

- A legally incorporated tax-exempt nonprofit organization;
- An independent organization free of undue control by for-profit or governmental entities;
- Accountable to the low-income community it serves; and
- Capable of undertaking the development of affordable housing.

The evaluation of whether an organization can be designated as a CHDO always takes place in the context of awarding funds from the CHDO set-aside—that is in consideration of a housing project that is being or is likely to be funded. The Rule requires that a PJ certify that an organization meets the CHDO definition "each time it commits funds to the organization."

The evaluation of an organization's capacity, in particular, is closely connected to the organization's role as an "owner," "developer," or "sponsor" of affordable housing. Those terms are carefully defined in the HOME regulation at §92.300(a)(2)-(6) and require that the CHDO be solely in charge of the project.

The City of Anniston has developed guidelines for CHDO program based on the 2013 HOME Final Rule. Prior to providing funding to an organization from the CHDO set-aside, the City must first determine that the organization meets the CHDO definition and that it will own, develop or sponsor HOME-assisted housing.

### CHANGES TO THE HOME RULES THAT IMPACT CHDO CERTIFICATIONS

In 2013, HUD published a significant update to the HOME Final Rule which substantially revised the treatment of CHDOs within HOME.

- The new HOME rules require that the state certify that an organization (even a previously state-certified CHDO) meets the CHDO definition at §92.2 each time it awards project funding or operating assistance to the organization. Consequently, an organization can only be a state-certified CHDO if it is applying for HOME funds for a specific eligible activity or project.
- In the past, the City of Anniston certified CHDOs on a yearly basis. Certification of a prospective CHDO will be incorporated into the application process for the HOME Program.
  - ✓ To qualify as a certified CHDO, the organization must qualify as the owner, developer, or sponsor of the project for which it is applying. The amended HOME Final Rule, at §92.300, has significantly revised these definitions.
  - ✓ An organization will only be a certified by the City of Anniston as a CHDO if it demonstrates staff capacity appropriate to the proposed project. For example, if prior experience is in building and selling single family homes, the applicant likely will not be certified as a CHDO to develop rental housing.

**The amended HOME rules have a significant impact on Applicants applying for Affordable HOME Program:**

**For 2026, the City of Anniston will evaluate whether an organization appears to meet all applicable requirements for CHDO designation; only organizations receiving a preliminary CHDO designation will be processed under the HOME CHDO set-aside.** At or immediately prior to the City of Anniston's issuance of a binding HOME commitment, the organization will be required to certify to Anniston that no material changes in its organizational structure or project plan have occurred and may be required, at the City's discretion, to submit updated attachments to this application (e.g. current board roster) to demonstrate that it continues to meet all CHDO requirements.

- For the 2026 application round, a certified CHDO will be considered a sponsor as defined in §92.300(a)(4). Applicants should carefully review the requirements for CHDO-sponsored project in Section 2 below when prepping their application.

- In a limited partnership (LP), the CHDO or its **wholly-owned** subsidiary must be the **sole** general partner. In a limited liability company (LLC), the CHDO or its **wholly-owned** subsidiary must be the **sole** managing member.
- Further, if the LP or LLC agreement permits the CHDO to be removed as sole general partner or sole managing member, the agreement **must provide that the removal must be for cause and that the CHDO must be replaced with another CHDO.**

## CHDO CERTIFICATION PROCEDURES

### INTRODUCTION

A Community Housing Development Organization (CHDO) is a special type of non-profit housing entity created under the Home Investment Partnerships (HOME) Program authorized by the Cranston-Gonzalez National Affordable Housing Act (NAHA) of 1990. Among the purposes of NAHA, as amended, are promoting partnerships between States, units of general local government and nonprofit organizations, and expanding the capacity of nonprofit organizations to develop and manage decent and affordable housing. The ACCHC receives annual awards of HOME Program funds from the U.S. Department of Housing and Urban Development (HUD), from which at least fifteen percent (15%) of each HOME Program annual award must be used for CHDO projects.

### APPLICATION REQUIREMENTS AND PROCESS

This document contains the procedures and a checklist that is now being used by the Anniston Calhoun County HOME Consortium to designate Community Housing Development Organizations. The information contained, herein, refers to the definition of **Community Housing Development Organizations [CHDO]**, as contained in the HOME Program Regulations [24 CFR 92.2]. The checklist provides guidance to new and existing CHDO applicants in developing their request for CHDO certification, and is now used by the ACCHC to ensure that all required documents submitted by an organization have been received, reviewed, and determined to be accurate and complete. Copies of all items checked should be attached, with separation tabs identifying each item, and submitted with the CHDO Certification Checklist, as described in these procedures.

#### Prerequisite for Submission of a Request for CHDO Certification

**The organization submitting the Request for CHDO Certification must demonstrate:**

- A. That it has at least one (1) year of successful experience as a provider of affordable housing to predominantly low- and moderate-income tenants or residents.**
- B. That it has successfully completed an affordable housing project(s) as a CHDO, Subrecipient, or contractor utilizing funding from the ACCHC or other [City/County/State] HOME Program Participating Jurisdiction(s) or Consortia or from other affordable housing funding source(s) prior to the organization requesting CHDO certification from ACCHC. The organization's affordable housing project(s) must have been monitored by the respective Participating Jurisdiction(s) or Consortia or other affordable housing funding source for statutory and regulatory compliance; and, the organization and project must have no unresolved "Findings" or "Concerns."**

Eligible activities for the HOME Program consists of the following:

#### **Activities**

- Homebuyer Rehabilitation (repair, rehabilitation, and reconstruction)
- Homebuyer Activities (acquisition, rehabilitation, new construction, down-payment assistance)
- Rental Housing (acquisition, rehabilitation, new construction)
- Tenant Based Rental Assistance (monthly rental assistance, security & utility deposits)

**CITY OF ANNISTON, AL**  
**2025 HOME Income Limits**  
***Effective June 1, 2025***

<b>Family/Household Size</b>	<b>Extremely Low</b>	<b>Very Low-Income 50%</b>	<b>60% Income</b>	<b>Low Income 80%</b>
1	\$15,500.00	\$25,900.00	\$ 31,080.00	\$41,450.00
2	\$17,800.00	\$29,600.00	\$ 35,520.00	\$47,400.00
3	\$20,000.00	\$33,300.00	\$ 39,960.00	\$53,300.00
4	\$22,200.00	\$37,000.00	\$ 44,400.00	\$59,200.00
5	\$24,000.00	\$40,000.00	\$ 48,000.00	\$63,950.00
6	\$25,800.00	\$42,950.00	\$ 51,540.00	\$68,700.00
7	\$27,550.00	\$45,900.00	\$ 55,080.00	\$73,450.00
8	\$29,350.00	\$48,850.00	\$ 58,620.00	\$78,150.00

Source: U. S. Department of Housing and Urban Development [HUD] [www.huduser.gov](http://www.huduser.gov)  
\*income of all persons living in the household

[https://www.huduser.gov/portal/datasets/home-datasets/files/HOME\\_IncomeLmts\\_State\\_AL\\_2025.pdf](https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_IncomeLmts_State_AL_2025.pdf)

## I. CHDO CERTIFICATION PROCESS

### **A request to ACCHC for CHDO certification should consist of:**

1. One originally signed letter from the President or Chair of the Board of Directors [governing board] of the non-profit organization requesting CHDO certification from ACCHC.
2. One (1) original and one (1) certified copy, with original signatures of the President or Board Chair and the Corporate Secretary, of the Minutes of the Board of Directors [governing board] of the requesting non-profit organization, documenting that the Board of Directors took an affirmative majority vote of a legal quorum at a regular or special Board meeting, approving the submission of a request for CHDO certification to ACCHC, and authorizing the President or Chair to submit the request to ACCHC. Organizations that use Resolutions must also submit one (1) original and/or certified copies (2) of any such Resolution to accompany the certified copy of the Minutes.
3. Two (2) copies [all with original signatures] of the ACCHC CHDO Certification Checklist.
4. Attach one copy of all documents selected on the submitting organization's fully executed ACCHC CHDO Certification Checklist.
5. If the applicant organization is currently a CHDO designated in another Participating Jurisdiction or Consortium or is a State CHDO and wishes to obtain CHDO certification from the ACCHC, documentation of CHDO Certification status must be submitted, including written documentation that the organization's Board of Directors meets the 1/3 low-income requirement of HUD. [See attached CHDO Board Member Certification Form.]
6. **Please send legible copies of all documents and do not submit documents that are not required.**

The City of Anniston will respond to requests for CHDO certification within 30 calendar days from the receipt of a properly submitted request.

To eliminate potential delays in processing requests for CHDO certification, it is recommended that organizations considering the submission of a request for certification contact the City of Anniston with any questions, prior to document submission, as follows:

Ms. Nikita Wood  
Community Development Coordinator  
Office: 256-231-7623  
Email: [nwood@anniston.al.gov](mailto:nwood@anniston.al.gov)

The following pages present all the items that must be submitted to the City of Anniston by an organization seeking certification as a CHDO by the ACCHC.

**HOME Program  
CHDO Application for Funding**

<b>II. CHDO CERTIFICATION CHECKLIST</b>	
Organization Name:	Tax ID Number:  Duns Number:  Registered with SAM.gov <input type="checkbox"/> YES <input type="checkbox"/> NO
Mailing Address (include physical address if different from mailing address):	
Name, Title, and Contact Information (phone and email) for the following:	
Organization President/CEO/Executive Director	
Application Contact Person (if different than President/Executive Director)	
Board President (provide personal cell phone and email address, not address of organization)	
<input type="checkbox"/> Yes <input type="checkbox"/> No	This application is being submitted in conjunction with a planned application for HOME project activities.
A CHDO must be a: <ul style="list-style-type: none"> <li>A. Developer, sponsor, or owner of HOME Program assisted housing that has effective management control of a project, and is</li> <li>B. Organized and structured according to the standards provided in the HOME Program Regulations [24 CFR 92].</li> </ul>	

HOME Program  
CHDO Application for Funding

**CHDO “Sponsor” Requirements**—To qualify as a CHDO-Sponsored project, the project must be “sponsored” by a certified CHDO. To qualify as a CHDO “sponsored” project, all of the following required elements drawn from §92.300(a)(4) and §92.300(a)(2) must be true. Note that pursuant to §92.300(a)(4)(ii), City of Anniston must provide HOME funds to and must enter into HOME written agreement with the LP/LLC that actually owns the property.

**Check all elements that apply:**

- Project involves the acquisition and development of new or rehabilitated rental housing operated pursuant to §92.252 and other applicable HOME requirements.
- One of the following types of CHDO affiliate will carry out the project (*check only one*):
  - CHDO or its wholly-owned subsidiary will be sole general partner of a limited partnership (LP); or
    - Partnership agreement can only allow removal of CHDO or its subsidiary for cause and must provide for replacement by another CHDO
  - CHDO or its wholly-owned subsidiary will be sole managing member of a limited liability company (LLC).
    - Operating agreement can only allow removal of CHDO or its subsidiary for cause and must provide for replacement by another CHDO
- LP/LLC will solely own the property in fee simple (or via long term ground lease) during the development of the project and for the duration of the HOME affordability period.
- LP/LLC will contract with a qualified developer (often the CHDO itself) to manage the development of new or rehabilitated rental housing. The developer must, among other duties, obtain necessary zoning and other local approvals, secure non-HOME financing, manage the selection of a general contractor or builder, and oversee work progress including cost reasonableness.

**Contracted developer**—*The contracted developer will be (check only one):*

- The CHDO itself;
- A third-party developer (name of entity) \_\_\_\_\_ whose performance will be overseen by the CHDO, acting its role as the general partner/managing member of the LP/LLC that actually owns the project; OR
- Jointly by the following entities (*complete items below as appropriate*):
  - CHDO itself, receiving \_\_\_% of the developer fee
  - Other third-party developer (name of entity) \_\_\_\_\_, receiving \_\_\_% of the developer fee

HOME Program  
CHDO Application for Funding

III. CHDO Definition	
<p>In this section, the applicant should indicate which attached document(s) provide evidence for specific threshold criteria. Additionally, the applicant should indicate where in the attached document applicable provision can be found. Finally, as appropriate, highlight the relevant sections of each document. For example:</p>	
<p>Criterion Met:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>This box for City of Anniston Use Only</b></p>	<p>Documentation submitted to demonstrate this item:</p> <p><input type="checkbox"/> Articles of Incorporation/Charter;</p> <p><input type="checkbox"/> By-laws; OR</p> <p><input type="checkbox"/> Resolutions</p>
Part A: Legal Status	
1. Requirement	
<p>The nonprofit organization is organized under State or local laws [<b>\$92.2 CHDO definition paragraph (1)</b>]</p>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <p><input type="checkbox"/> Certificate of Good Standing (if the organization is newly formed and has been existence for less than one year, a Certificate of Existence will suffice) <u>AND</u> one or more of the following:</p> <p><input type="checkbox"/> Articles of Incorporation/Charter</p> <p><input type="checkbox"/> Other: _____</p>
<p>Review Notes:</p>	

**HOME Program  
CHDO Application for Funding**

<b>2. Requirement</b> The organization must have among its purposes the provision of decent housing that is affordable to low- and moderate-income people [§92.2 CHDO definition paragraph (7)]	
Determination Criterion Met: <input type="checkbox"/> Yes <input type="checkbox"/> No	Documentation submitted to demonstrate this item:  <input type="checkbox"/> Articles of Incorporation/Charter  <input type="checkbox"/> By-laws; OR  <input type="checkbox"/> Resolutions
Review Notes:	
<b>3. Requirement</b> No part of the organization’s net earnings may inure to the benefit of any member, founder, contributor, or individual [§92.2 CHDO definition paragraph (2)]	
Determination Criterion Met: <input type="checkbox"/> Yes <input type="checkbox"/> No	Documentation submitted to demonstrate this item:  <input type="checkbox"/> Articles of Incorporation/Charter
Review Notes:	
<b>4. Requirement</b> The organization may not be controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization [§92.2 CHDO definition paragraph (3)]	
Determination Criterion Met: <input type="checkbox"/> Yes <input type="checkbox"/> No	Documentation submitted to demonstrate this item:  <input type="checkbox"/> Articles of Incorporation/Charter;  <input type="checkbox"/> By-laws,  <input type="checkbox"/> A Memorandum of Understanding (MOU) with any “parent” organization.
Review Notes:	

**HOME Program  
CHDO Application for Funding**

<p><b>5. Requirement</b></p> <p>The organization must be a recognized nonprofit by virtue of:</p> <ol style="list-style-type: none"> <li>1. Having a tax exemption ruling from the Internal Revenue Service (IRS) under Section 501(c)(3) or 501(c)(4) of the Internal Revenue Code of 1986; OR</li> <li>2. Is classified as a subordinate of a central organization non-profit under section 905 of the Internal Revenue Code; OR</li> <li>3. Is a wholly-owned entity that is a disregarded entity separate from its owner for tax purposes and is owned by entity with a tax exemption ruling from the IRS under Section 501(c)(3) or 501(c)(4).</li> </ol> <p><b>[§92.2 CHDO definition paragraph (4)]</b></p>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <p><input type="checkbox"/> 501(c)(3) or (4) ruling or current conditional designation from the IRS; or</p> <p><input type="checkbox"/> A group exemption letter from the IRS under Section 905 that includes the organization.</p>
<p>Review Notes:</p>	
<p><b>6. Requirement</b></p> <p>The organization may not be a governmental entity such as a participating jurisdiction, other jurisdiction, Indian tribe, public housing agency, Indian housing authority, housing finance agency, redevelopment authority, zoning board or commission <b>[§92.2 CHDO definition paragraph (5)]</b></p>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <p><input type="checkbox"/> Articles of Incorporation/Charter</p>
<p>Review Notes:</p>	

HOME Program  
CHDO Application for Funding

**Part B: Independence**

**7. Requirement**

No more than one-third of the governing board members may be public officials or employees of a governmental entity [§92.2 CHDO definition paragraph (5)]

Determination

Documentation submitted to demonstrate this item:

Criterion Met:

By-laws, OR

Yes  No

Articles of Incorporation/Charter, **AND**

Current Board Roster indicating which members, if any, are public officials or employees of government entities

Review Notes:

**8. Requirement**

The officers (including elected or appointed officials) or employees of a governmental entity may not be employees of a CHDO. [§92.2 CHDO definition paragraph (5)]

Determination

Documentation submitted to demonstrate this item:

Criterion Met:

By-laws, or

Yes  No

Articles of Incorporation/Charter

Other: \_\_\_\_\_;

Review Notes:

HOME Program  
CHDO Application for Funding

<p><b>9. Requirement</b> If the organization was created by a governmental entity provided:</p> <ul style="list-style-type: none"> <li>a. The governmental entity may not appoint more than one-third of the membership of the organization's governing body; and</li> <li>b. The board members appointed by the governmental entity may not, in turn, appoint the remaining two-thirds of the board members. [<b>\$92.2 CHDO definition paragraph (5)</b>]</li> </ul>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Not applicable, organization not created by a gov't entity</p> <p><input type="checkbox"/> Yes   <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> By-laws,</li> <li><input type="checkbox"/> Articles of Incorporation/Charter, <u>AND</u></li> <li><input type="checkbox"/> Current Board Roster indicating which members, if any, are public officials or employees of government entities along with certifications from all board members as to government official/employee status</li> </ul>
<p>Review Notes:</p>	
<p><b>10. Requirement(s)</b> A CHDO may be sponsored or created by a for-profit entity, provided that</p> <ul style="list-style-type: none"> <li>a. The for-profit entity may not appoint more than one-third of the membership of the CHDO's governing body, and</li> <li>b. The board members appointed by the for-profit entity may not, in turn, appoint the remaining two-thirds of the board members</li> <li>c. The officers or employees of the sponsoring for-profit entity may not be employees of a CHDO. [<b>\$92.2 CHDO definition paragraph 3(i) and (ii)</b>]</li> </ul>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Not applicable, organization not created by a for-profit</p> <p><input type="checkbox"/> Yes   <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> By-laws,</li> <li><input type="checkbox"/> Articles of Incorporation/Charter, <u>AND</u></li> <li><input type="checkbox"/> Current Board Roster indicating which members, if any, are appointed by a for-profit parent entity</li> </ul>
<p>Review Notes:</p>	

**HOME Program  
CHDO Application for Funding**

<p><b>11. Requirement</b></p> <p>A CHDO may be sponsored or created by a for-profit entity, however, the for-profit entity's primary purpose must not include the development or management of housing <b>AND</b> the CHDO is free to contract for goods and services from vendor(s) of its own choosing [<b>§92.2 CHDO definition paragraph (3)(i) and (iii)</b>]</p>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Not applicable, organization not created by a for-profit</p> <p><input type="checkbox"/> Yes   <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <p><input type="checkbox"/> For-profit organization profile and Articles/By-laws</p> <p><input type="checkbox"/> CHDO's By-laws,</p> <p><input type="checkbox"/> Articles of Incorporation/Charter, or</p> <p><input type="checkbox"/> Other: _____</p>
<p>Review Notes:</p>	
<p><b>Part C: Accountability to Low Income Community</b></p>	
<p><b>12. Requirement</b></p> <p>The organization must have a designated service area (i.e. the “community” in which it produces housing). A community can be a neighborhood or neighborhoods, city, county, metropolitan area, or multi-county area (but not the entire State). [<b>§92.2 CHDO definition paragraph (8)(i)</b>]</p>	
<p>Determination</p> <p>Criterion Met:</p> <p><input type="checkbox"/> Yes   <input type="checkbox"/> No</p>	<p>Documentation submitted to demonstrate this item:</p> <p><input type="checkbox"/> By-Laws,</p> <p><input type="checkbox"/> Articles of Incorporation/Charter, OR</p> <p><input type="checkbox"/> Board Resolution</p> <p><input type="checkbox"/> Other: _____</p>
<p>Review Notes:</p>	

HOME Program  
CHDO Application for Funding

13. Requirement

The organization must maintain at least one-third of its governing board's membership for residents of low income neighborhoods, other low income community residents, or elected representatives of low income neighborhood organizations [§92.2 CHDO definition paragraph (8)(i)]

Determination

Documentation submitted to demonstrate this item:

Criterion Met:

Yes  No

- By-Laws,
- Articles of Incorporation/Charter, AND
- Current Board Roster indicating which members meet this criterion along with documentation of each such board member's qualification (e.g. certification of low income status, documentation of home address in low income community, appointment by low income neighborhood organization)

Review Notes:

14. Requirement

The organization must have a formally adopted process for low income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development, and management of affordable housing projects [§92.2 CHDO definition paragraph (8)(ii)]

Determination

Documentation submitted to demonstrate this item:

Criterion Met:

Yes  No

- By-laws, OR
- Resolutions, OR
- A written statement of operating procedures approved by the governing body, AND
- Statement signed by the president or chief executive officer describing input sought and received on the current project proposal
- Other: \_\_\_\_\_

Review Notes:

15. Requirement

The organization must have a history of serving the community within which housing to be assisted with HOME funds is to be located [§92.2 CHDO definition paragraph (10)].

The prospective CHDO or its parent organization must be able to show one year of serving the community prior to the date the City of Anniston provides HOME funds to the organization. The organization must describe its history (or its parent organization's history) of serving the community by describing activities which it provided (or its parent organization provided), such as, developing new housing, rehabilitating existing stock and managing housing stock, or delivering non-housing services that have had lasting benefits for the community, such as counseling, food relief, or childcare facilities. The statement must be signed by the president or other official of the organization.

**HOME Program  
CHDO Application for Funding**

Determination  Criterion Met:  <input type="checkbox"/> Yes <input type="checkbox"/> No   Review Notes:	Documentation submitted to demonstrate this item:  <input type="checkbox"/> A statement that documents at least one year of experience in serving the community by the organization, or if newly formed, by the organization’s nonprofit parent organization  <input type="checkbox"/> Other: _____
<b>Part D: Capacity</b>	
<b>16. Requirement</b>	
The organization must have demonstrated capacity appropriate to the organization’s role under §92.300 and to the nature of the proposed or anticipated project. This capacity must be satisfied by having paid employees with housing experience appropriate to the project concept or, for the first year of funding as a CHDO, by having a qualified consultant who will train the organization’s paid employees. [§92.2 CHDO definition paragraph (9)]	
Determination  Criterion Met:  <input type="checkbox"/> Yes <input type="checkbox"/> No	Documentation submitted to demonstrate this item:  <input type="checkbox"/> Project description from proposal/application  <input type="checkbox"/> Resumes/description of experience for staff assigned to development project  <input type="checkbox"/> CHDO staff roster  <input type="checkbox"/> <b>Performance Workbook</b> <ul style="list-style-type: none"> <li>○ Include W-2s for identified staff, or in the absence of W-2s, copies of the employment contract between the CHDO and the employee (Social Security No. may be blacked out.)</li> </ul>
Review Notes:	
<b>17. Requirement</b>	
The organization must conform to the financial accountability standards of 24 CFR 84.21, "Standards for Financial Management Systems" [§92.2 CHDO definition paragraph (6)]	
Determination  Criterion Met:  <input type="checkbox"/> Yes <input type="checkbox"/> No	Documentation submitted to demonstrate this item:  <input type="checkbox"/> A notarized statement by the president or chief financial officer of the organization;  <input type="checkbox"/> A certification from a Certified Public Accountant, OR  <input type="checkbox"/> A HUD approved audit summary.
Review Notes:	

HOME Program  
CHDO Application for Funding

**IV. CONFLICT OF INTEREST ACKNOWLEDGEMENT**

Do any family relationships (by blood or marriage) exist between staff in your organization and/or Agency Board members?  
 Yes  No   
 If yes, please explain in detail and document the staff person’s involvement with these grant funds in the section below.

Do any family relationships (by blood or marriage) exist between staff in your organization and/or City of Anniston City Council?  
 Yes  No   
 If yes, please explain in detail and document the staff person’s involvement with these grant funds in the section below.

**ACKNOWLEDGED RESPONSIBILITY TO ABIDE BY ALL HUD AND CITY OF ANNISTON REQUIREMENTS**

The applicant agrees to abide by all policies, regulations, ordinances, or statutes as required by HUD and the City of Anniston. Please select the following link to comprehensively review the HOME regulations: [24 CFR 92](#).  
 Yes  No

**CERTIFICATION**

As the Board President of the organization named in Section 1 of this application for CHDO Certification, I hereby certify that all the information contained in this application is true and correct and that accurate versions of required attachments have been provided as part of this application. I acknowledge that submission of materially false or misleading information is grounds for rejection of this application and any related project funding application. Further, I certify that the submission of this application has been approved by a two-thirds vote of the Board of Directors.

***Authorized Representative***

<b>Signature</b>	<b>Date</b>
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<b>Printed Name</b>	<b>Title</b>
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HOME Program  
CHDO Application for Funding

**V. PRELIMINARY DETERMINATION**

*This section for City of Anniston Use only*

**Determination:**

- The organization meets initial CHDO Threshold requirements, including the capacity requirement as demonstrated by the application and associated attachments,
- The organization will not be preliminarily designated as a CHDO at this time for the following reasons:
  - The organization has failed to meet and/or document compliance with the threshold criteria as indicated in the notes below and/or
  - Staff does not have the necessary capacity given the project proposed by the organization.

*Other Notes:*

**Signature of Anniston HOME Administrator:**

**Date:**

HOME Program  
CHDO Application for Funding

**VI. REQUIRED ATTACHMENTS**

Required attachments should be labeled with cover sheets. As noted in instructions to Section 3 above, key sections of Articles, Bylaws, or other documents that highlight specific CHDO definitional elements should also be highlighted in the attachments.

- C-1. Articles of Incorporation/Charter
- C-2. Current Bylaws
- C-3. Certificate of Good Standing or Existence (issued not less than 60 days prior to application)
- C-4. 501(c) (3) designation letter and 990 Form from the Internal Revenue Service
- C-5. Map and Description of Service Area
- C-6. Current Board Roster, must indicate LI representatives and public official/employee status,
- C-7. Corporate profile of for-profit entity that created organization (if applicable)
- C-8. Adopted policy (e.g. board resolution) defining process for Low Income Beneficiary Input
- C-9. Statement outlining results of input process, including documentation such as notes/minutes/reports of input received on proposed project(s)
- C-10. Corporate profile for prospective CHDO describing at least one year history of providing service within the organization's service area; regional organizations should highlight service history in the specific local community where proposed CHDO project is located
- C-11. CHDO Staff Roster
- C-12. W-2s for staff assigned to proposed project
- C-13. Resumes/biographies for staff assigned to proposed CHDO project
- C-14. Job descriptions for key staff positions responsible for proposed CHDO project
- C-15. 24 CFR 84.21 Financial Standards Certification/Documentation
- C-16. Current fiscal year operating budget
- C-17. Strategic business plan, including description of ongoing and pipeline projects
- C-18. Description of previous HOME funded CHDO projects, including any funded by local PJs

**HOME Program  
CHDO Application for Funding**

CHDO BOARD MEMBER CERTIFICATION	
<i>Name:</i>	<i>Address:</i>
<i>Name of Organization (prospective CHDO):</i>	<i>Board Term:</i>
PUBLIC OFFICIAL/GOVERNMENTAL EMPLOYEE	
<p><b><i>All board members of the prospective CHDO must complete this certification</i></b></p> <p>For purposes of this certification, governmental entities include any participating jurisdiction, other jurisdiction (e.g. state or local government), Indian tribe, public housing agency, Indian housing authority, housing finance agency, or redevelopment authority.</p> <p>Public officials include any individual who is an elected or appointed member of any governmental entity (e.g. a city council member, a member of the local zoning board, a member of a local public housing authority board, etc.).</p> <p>A government employee is anyone who is employed by a governmental entity on a full or part time basis even if that individual's job function is not related to housing, HUD programs, or other federal funding (e.g. a sheriff deputy, a sanitation department worker, a secretary in the city parks department, etc.).</p>	
<p><input type="checkbox"/> I am <u>not</u> a public official and/or an employee of a governmental entity.</p> <p>OR</p> <p><input type="checkbox"/> I <u>am</u> a public office and/or an employee of a governmental entity. <i>If checked, describe your role and identify the governmental entity:</i></p>	
<p><b><i>Certification:</i></b> I hereby certify that the above is true and correct as of the date of my signature below. If my status as a public office and/or government employee changes at any time during my tenure on the board, I will immediately notify the board chair and executive director in writing and update my certification.</p>	
<i>Signature:</i>	<i>Date:</i>
<i>Printed Name:</i>	
CHDO BOARD MEMBER CERTIFICATION	
<i>Name:</i>	<i>Address:</i>

**HOME Program  
CHDO Application for Funding**

<i>Name of Organization (prospective CHDO):</i>	<i>Board Term:</i>
<b>LOW INCOME REPRESENTATIVES</b>	
<b><i>Board members meeting Low Income Representation requirement must complete this certification</i></b>	
<p>I represent the interests of low-income families in this organization’s targeted service area. I have checked below the manner in which I meet the qualification as a low-income representative:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> I qualify as a low-income resident under the HOME Program definition. The gross annual income of my household of _____ people is at or below 80% of the _____ (name of city) city area median income in the amount of \$_____ (80% AMI limit); OR</li> <li><input type="checkbox"/> I live in a low-income area (where 51% or more of the households in my US Census tract have incomes at or below 80% of the median household income, as defined by HUD), which is part of the CHDO’s targeted service area. My census tract is _____ (census tract number). <b>The Census tract data <u>must</u> accompany this certification.</b> OR</li> <li><input type="checkbox"/> I am an elected representative of _____ (name of low-income neighborhood organization), located within _____ (name of county) which is part of the CHDO’s targeted service area. <b>A signed resolution or signed minutes and election roster from the neighborhood organization naming the individual as its representative on the CHDO’s board of directors must be provided.</b></li> </ul>	
<p><b><i>Certification:</i></b> I hereby certify that the above is true and correct as of the date of my signature below. If my status as a Low-Income Representative change at any time during my tenure on the board, I will immediately notify the board chair and executive director in writing and update my certification.</p>	
<i>Signature:</i>	<i>Date:</i>
<i>Printed Name:</i>	

**Fiscal Year 2026**

**HOME Program  
CHDO Application for Funding**



**SELECT ONLY ONE OF THE FIVE CATEGORIES BELOW FOR EACH BOARD MEMBER (Appropriate Documentation Must Be Provided)**  
*Note, if a board member is a public official, appointee, or governmental employee, that member cannot be counted as a LI representative.*

Name of CHDO \_\_\_\_\_  
 Board of Directors

	Current Board Member Name	County of Residence	Employer (If unemployed, indicate reason such as student, retired, disabled, etc.)	Low-Income Household (below 80% AMI)	Resident of a Low-Income Neighborhood (must provide US Census tract data)	Elected Representative of a Low-Income Neighborhood Organization	Public Official, Appointee, or Employee	Private Sector	Term Expiration Date
1.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

I certify that this listing of current, participating board members is accurate.

\_\_\_\_\_  
 Board President Signature

\_\_\_\_\_  
 Date