CITY OF
Anniston
The Model City



2025
CAPER

PREPARED FOR THE CITY OF ANNISTON

COMMUNITY DEVELOPMENT

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Anniston has prepared its 2025 Consolidated Annual Performance and Evaluation Report (CAPER) for the reporting period of October 1, 2025, through September 30, 2026. The report summarizes the City's progress in implementing the projects and activities identified in its Program Year (PY) 2025 Annual Action Plan for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. Funding provided by the U.S. Department of Housing and Urban Development (HUD) supports activities that principally benefit low- and moderate-income residents.

The CAPER describes how the City used HUD funds to address affordable housing and community development needs and assesses progress toward the priorities and objectives established in its 2023–2027 Five-Year Consolidated Plan. The 2025 CAPER and related documents are available on the City's website at https://annistonal.gov/community-development/. During PY 2025, the City continued to use CDBG and HOME funds to expand affordable housing opportunities, support nonprofit organizations serving individuals experiencing homelessness and other vulnerable populations, and preserve affordable rental housing. Activities supported the following goals:

1. Provide decent, affordable housing and supportive services for low- and moderate-income families.
2. Improve public facilities and infrastructure to enhance community livability.
3. Eliminate slums and blight to promote neighborhood revitalization.

The City received **$519,183.00 in CDBG funding** and **$315,822.59** in HOME funding for PY 2025. During the reporting period, total CDBG expenditures were **$697,981.74**, distributed among the following eligible activities:

- **Infrastructure improvements:** $323,247.51
- **Public services:** $64,711.80
- **Clearance and demolition in low- and moderate-income areas:** $195,692.50
- **Housing rehabilitation:** $21,112.11
- **General administration:** $93,217.82

Total HOME expenditures were **$652,591.81**, supporting the following eligible activities:

- **New construction of housing for first-time homebuyers:** $132,222.93
- **Acquisition and rehabilitation of rental housing:** $454,239.86
- **Tenant-based rental assistance:** $38,264.59
- **Planning and administration:** $27,864.43

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g) Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Expand Affordable Housing Opportunities-New Const	Affordable Housing	HOME: $132,222.93	Homeowner Housing Added	Household Housing Unit	1	1	100%	1	1	100%
Expand Affordable Housing Opportunities-TBRA	Affordable Housing	HOME: $38,264.59	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	10	10	100%	36	36	100%
Provide Administrative Structure	Planning and administration	CDBG: $$93,217.82 HOME: $27,864.43	Other	Other	1	1	100%	1	1	100%
Public Facility & Infrastructure Improvements	Non-Housing Community Development	CDBG: $323,247.51	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,565	1,565	100%	1,515	1,515	100%

Public Facility & Infrastructure Improvements	Non-Housing Community Development	CDBG: $ / HOME: $	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0	0	0	0.00%
Public Facility & Infrastructure Improvements	Non-Housing Community Development	CDBG: $195,692.50	Buildings Demolished	Buildings	20	20	100.00%	24	24	100%
Public Service Emergency Housing	Non-Housing Community Development	CDBG: $	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	85	85	100.00%	70	70	100.00%
Public Service Food Insecurity	Non-Housing Community Development	CDBG: $ / HOME: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	0%	0	0	0%
Public Service General Services Programs	Non-Housing Community Development	CDBG: $21,408.03	Other	Other	5	5	100%	5	5	100%

Public Service Healthcare	Non-Housing Community Development	CDBG: $22,000.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	75	75	100.00%	50	50	100.00%
Public Service Youth Services	Non-Housing Community Development	CDBG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10	10	100.00%	25	25	100.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Anniston's Community Development Department maintains partnerships with local nonprofits providing essential services for low-income households and other City departments to assess progress, provide extensions where necessary, and reallocate unused funds where necessary. The City continues to meet our stated goals and objectives from the Action Plan and the Consolidated Plan. During FY2025, the City accomplished the following activities:

- Demolished 24 vacant and abandoned housing units
- Assisted providers in creating 4 affordable rental housing units
- Employed 10 youth from low-income households for job training and mentorships
- Provided tenant-based rental assistance to 31 low-income households
- Provided new affordable housing to 1 household
- Provided financial assistance to St. Michael's to improve health care services for low-income households.
- Provided financial assistance to The Right Place, All Saints for Concern, and Interfaith Ministries for emergency rental subsidies, utility assistance, and operating assistance.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME
White	15	7
Black or African American	16	30
Asian	0	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	**31**	37
Hispanic	0	0
Not Hispanic	31	37

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The table above summarizes beneficiaries assisted through HUD-funded programs in 2025 by race and ethnicity. Differences between the racial and ethnic totals reflect variations in self-reported information and may include incomplete responses, intake errors, or individuals choosing not to disclose their race or ethnicity.

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CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	$519,183.00	$697,981.74
HOME	public - federal	$315,822.59	$652,591.81

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Anniston - Citywide	80%	0%	CDBG and HOME funds were utilized throughout the City during this CAPER period.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Anniston expended $697,981.74 in CDBG funds during the program year; this total includes draws from CDBG allocations in previous years. The City also expended **$826,470.45** in HOME funds, of which **$652,591.81** was drawn from prior years' HOME allocations and HOME program income.

The City allocates CDBG and HOME resources based on geographic regions identified as having the greatest need for affordable housing, thereby directing assistance to communities throughout Anniston and Calhoun County.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Although the Community Development Block Grant (CDBG) program does not require matching funds, the City leveraged its 2025 CDBG investments with a variety of public and private resources. Subrecipients supplemented their CDBG allocations with funding from federal, state, local, and other sources to support project implementation.

The City used HOME Investment Partnerships Program (HOME) funds as gap financing for new construction projects. Developers were required to identify and secure primary financing before receiving HOME awards. Additional project resources included private lender financing; contributions from individuals, churches, clubs, and businesses; funding from the local public housing authority; and in-kind contributions.

HUD granted the City a reduction in its HOME matching requirement based on determinations of fiscal distress, severe fiscal distress, and a Presidential disaster declaration. Pursuant to 24 CFR § 92.222, a participating jurisdiction that meets both fiscal distress criteria qualifies for a 100 percent reduction in its HOME matching requirement for the fiscal year in which the determination is made and the following fiscal year. Accordingly, the City of Anniston incurred no HOME matching liability during FY 2025, as reflected in HUD's Integrated Disbursement and Information System (IDIS) Report PR33.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	$0
2. Match contributed during current Federal fiscal year	$0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	$0
4. Match liability for current Federal fiscal year	$0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	$0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period $	Amount received during reporting period $	Total amount expended during reporting period $	Amount expended for TBRA $	Balance on hand at end of reporting period $
$1,415.10	$16,981.20	$5,094.36	$38,264.59	$11,886.84

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	**Minority Business Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Contracts						
Number	1	0	0	1	0	1
Dollar Amount	$454,239.86	$0	$0	$454,239.86	$0	$454,239.86
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	$0	$0	$0	$0	$0	$0

	Total	**Women Business Enterprises**	**Male**
Contracts			
Number	1	0	1
Dollar Amount	$454,239.86	$0	$454,239.86
Sub-Contracts			
Number	0	0	0
Dollar Amount	**$0**	**$0**	**$0**

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	**Minority Property Owners**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Dollar Amount	$0	$0	$0	$0	$0	$0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	$0	$0	$0	$0	$0	$0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	50	50
Number of Non-Homeless households to be provided affordable housing units	14	14
Number of Special-Needs households to be provided affordable housing units	0	0
Total	**64**	**64**

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	8	31
Number of households supported through The Production of New Units	2	1
Number of households supported through Rehab of Existing Units	2	3
Number of households supported through Acquisition of Existing Units	0	3
Total	**12**	**38**

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The limited availability of quality, affordable housing remains a significant challenge for low-income households in Anniston. To address this need, the City will continue working with nonprofit housing developers, for-profit builders, the Anniston Housing Authority (AHA), and residents. Ongoing assessments of housing needs, community engagement, and coordinated planning will guide the development and implementation of effective housing strategies.

Through these partnerships, the City will support the preservation and expansion of decent, safe, and affordable housing by rehabilitating existing homes and constructing new affordable units. These efforts will promote long-term housing stability, strengthen neighborhoods, and expand equitable access to housing throughout Anniston.

Discuss how these outcomes will impact future annual action plans.

The City remains committed to providing decent, safe, structurally sound, and affordable housing for low- and moderate-income residents. No revisions to its projected accomplishments are planned at this time, as the City expects actual outcomes to align with these projections over time. Based on the current pace of housing assistance, the City anticipates meeting its five-year housing goals.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	31	46
Low-income	0	69
Moderate-income	0	0
Total	**31**	**115**

Table 13 – Number of Households Served

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Anniston collaborates with the Homeless Coalition of Northeast Alabama (HCNEA) and other Continuum of Care (CoC) members to assess community needs, coordinate services, and address gaps in assistance for individuals and families experiencing or at risk of homelessness. Serving Calhoun, Etowah, Cherokee, and DeKalb counties, HCNEA and its partner agencies provide services designed to prevent and reduce homelessness and support lasting housing stability.

Through this partnership, the City supports a coordinated network of nonprofit organizations, social service providers, and government agencies that connects residents of Anniston and surrounding communities with mainstream resources and specialized support. Services include case management, counseling, life-skills training, financial literacy education, and victim advocacy. These resources help individuals and families obtain and maintain stable housing, pursue employment, and strengthen their long-term self-sufficiency. Depending on individual needs, housing options may include permanent supportive housing or independent living.

Developing housing for people experiencing homelessness remains a significant affordable housing challenge. Individuals experiencing chronic homelessness often require coordinated housing assistance and ongoing physical and mental health services. Limited access to timely, adequate supportive services can hinder local providers' ability to secure appropriate housing and help residents maintain stability.

In 2025, the City used CDBG funds to support nonprofit organizations providing emergency rental assistance and transitional housing to households experiencing or at risk of homelessness. These investments supported the City's broader efforts to prevent housing loss, reduce returns to homelessness, and promote long-term stability for vulnerable individuals and families.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Anniston does not receive Emergency Solutions Grants (ESG) funding. Local nonprofit organizations receive ESG funds through the Alabama Department of Economic and Community Affairs (ADECA) to address emergency shelter and transitional housing needs within the City. The City supports these organizations' efforts to expand housing options and promote self-sufficiency among individuals and families experiencing or at risk of homelessness. These partnerships improve access to emergency housing and supportive services, including assistance for individuals recently discharged from institutions.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Individuals leaving public systems and institutions—including correctional facilities, hospitals, foster care, and mental health facilities—may face homelessness upon discharge. To address this risk, the City of Anniston collaborates with HCNEA and other Continuum of Care (CoC) members to coordinate discharge and transition planning across these systems. Through a centralized intake process, HCNEA seeks to prevent homelessness whenever possible. When prevention is not feasible, partners work to shorten periods of homelessness by connecting individuals and families with emergency shelter, transitional housing, rapid rehousing, and supportive services. As resources allow, these efforts also help the most vulnerable households secure permanent housing.

The City also provides CDBG public services funding to local nonprofit organizations, including Interfaith Ministries, to help households avoid homelessness or regain housing stability following a crisis. Eligible assistance includes rental assistance, eviction prevention, temporary housing, utility disconnection prevention, utility reconnection, and utility security deposits. These services help residents maintain housing, avoid entering shelters, and stabilize their living situations after an emergency.

Through coordinated planning and service delivery, the City, HCNEA, CoC members, and nonprofit partners work to prevent and reduce homelessness, strengthen access to emergency and transitional housing, and help individuals and families achieve permanent housing and greater self-sufficiency.

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 partners with local nonprofit organizations to coordinate homelessness prevention and response services. These partnerships help individuals and families maintain their existing housing, address housing instability, and secure permanent housing when needed.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City of Anniston and its consortium partners are served by four local housing authorities that offer housing assistance and supportive services responsive to community needs. Although the City does not own or operate public housing, it works closely with these authorities and other community partners to expand affordable housing opportunities and address the needs of residents in public and assisted housing.

During the 2025 program year, the City continued implementing its HOME Investment Partnerships American Rescue Plan (HOME-ARP) Allocation Plan, which HUD approved in August 2023. The plan allocates funding for the development of 13 affordable housing units on Allen Street in partnership with the Anniston Housing Authority's Housing Development Corporation. Construction is underway and will expand the availability of quality, affordable housing for qualifying populations. The City also used HOME-ARP funds to support Community Enabler Developer, Inc. in providing rental assistance, security deposits, and utility deposits to help prevent homelessness and stabilize vulnerable households. This assistance initiative was completed during the program year.

The City's Community Development Department also administers CDBG-funded activities that improve housing conditions, strengthen neighborhoods, and expand economic opportunities for low- and moderate-income residents, including those living in public housing. These investments complement the work of local housing authorities by addressing community needs that affect housing stability and quality of life.

To encourage meaningful resident involvement in housing and community development decisions, the City maintains a HUD-compliant Citizen Participation Plan. The plan establishes procedures for public engagement and emphasizes inclusive outreach to low- and moderate-income residents, minority populations, individuals with limited English proficiency, and persons with disabilities.

Through these coordinated investments, partnerships, and engagement efforts, the City continues to support public housing residents, preserve and expand affordable housing opportunities, and improve living conditions throughout the community.

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

Anniston Housing Authority (AHA) residents are encouraged to share their input with AHA and participate in public engagement opportunities offered by the City of Anniston and its consortium partners. The City also promotes fair housing awareness by distributing HUD educational materials to help residents understand their housing rights.

AHA engages residents in developing its Annual Agency Plan and other planning documents and provides meeting space and support for its Resident Advisory Board. Through resident councils, leadership opportunities, and training programs, AHA encourages meaningful participation while helping residents build skills, pursue employment, and work toward long-term self-sufficiency and homeownership.

Actions taken to provide assistance to troubled PHAs

HUD evaluates the physical condition of HUD-assisted multifamily properties in accordance with applicable regulations. The attached list provides the most recent inspection results. Questions regarding these inspections should be directed to the local HUD Multifamily Office.

The Anniston Housing Authority received an inspection score of 91 in 2025 and has not been designated as a troubled public housing agency (PHA).

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

During the 2025 program year, the City of Anniston continued efforts to address barriers to affordable housing identified in its Assessment of Fair Housing, including challenges associated with racially and ethnically concentrated areas of poverty (R/ECAPs). The City allocated CDBG and HOME resources for property acquisition and redevelopment consistent with the West Anniston Master Plan to support neighborhood revitalization and future affordable housing opportunities.

The City also used CDBG funds to demolish unsafe and blighted structures within R/ECAPs, improving neighborhood conditions and reducing obstacles to future redevelopment. These activities supported efforts to encourage residential investment and improve conditions for low- and moderate-income residents.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City continues to face challenges in meeting underserved needs, primarily due to limited resources and the growing gap between household incomes and local housing costs. Many vulnerable residents—including single parents, elderly individuals, persons with disabilities, and households with limited economic means—struggle to afford even lower-cost market-rate units. These affordability constraints create significant barriers to stable housing and access to services.

To address these obstacles, the City and its community partners leveraged CDBG and HOME resources to support housing preservation and development efforts. These investments helped expand affordable rental options and improve the quality of existing units for low-income households. During the program year, the City used HOME funds to construct new rental housing and rehabilitate existing units, helping to increase the supply of safe, decent, and affordable housing for underserved populations.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Through its CDBG-funded Homeowner Housing Rehabilitation Program, the City of Anniston conducts mandatory initial inspections by a HUD-certified lead and asbestos inspector for all participating homes. If lead-based paint hazards or asbestos are identified, the homeowner is notified, and appropriate mitigation or abatement measures are required before rehabilitation activities proceed. This process ensures that all rehab projects address potential environmental hazards and protect the health and safety of residents, particularly young children and vulnerable households.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Anniston worked to reduce the number of poverty-level families by supporting programs that expand employment opportunities, improve economic stability, and provide essential services to low-income households. Through CDBG, CDBG-CV, and HOME resources, the City assisted families in achieving greater independence by funding agencies that offer job training, workforce development, financial counseling, and supportive services.

The City also prioritized services for children and youth from low-income families, recognizing that educational success is a key factor in breaking the cycle of poverty. During the program year, funding was used to provide emergency food assistance, school supplies, and basic healthcare services, helping families meet immediate needs while supporting long-term stability and self-sufficiency.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

During the 2025 program year, the City of Anniston continued to strengthen the institutional structure supporting administration of its CDBG and HOME programs. The Community Development Department managed both programs, with day-to-day operations overseen by the Community Development Coordinator under the direction of the City Manager.

The City coordinated program administration and project implementation across Finance, Engineering, Public Works, Code Enforcement, and Planning. This collaboration supported financial oversight, project planning, implementation, and compliance with federal requirements.

The City also continued working with experienced Community Development consultants to provide technical assistance, staff training, and support in preparing required plans, reports, and regulatory documentation. These efforts strengthened administrative capacity and supported the City's ability to address community development and affordable housing needs.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

During the 2025 program year, the City of Anniston continued to enhance coordination among public, private, and nonprofit agencies involved in housing and social service delivery. The City maintained communication and consultation with housing and non-housing service providers, public housing authorities, neighboring jurisdictions, and other public agencies to align resources, identify service needs, and support coordinated program delivery.

The City also supported partner agencies through allocations of General Fund, federal, and state resources for services benefiting residents within the covered jurisdictions. These partnerships helped coordinate assistance and address the needs of low- and moderate-income households.

Through the HOME program, the City worked with its newly identified Community Housing Development Organization (CHDO), Wealth Builders, to support affordable housing development and strengthen local development capacity. This coordination provided a foundation for advancing future housing opportunities for low-income households.

These efforts supported continued collaboration among housing and social service agencies and a more coordinated response to community needs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During the 2025 program year, the City of Anniston continued to address impediments to fair housing choice identified in its most recent Assessment of Fair Housing (AFH), including racially or ethnically concentrated areas of poverty (R/ECAPs), aging housing stock, blight, and limited access to quality affordable housing.

The City allocated CDBG and HOME resources for property acquisition and redevelopment consistent with the West Anniston Master Plan. These efforts supported neighborhood revitalization and laid the groundwork for future affordable housing opportunities in historically underserved areas.

The City also used CDBG funds to demolish unsafe and blighted structures within R/ECAP neighborhoods. These activities addressed hazardous conditions, reduced blight, and prepared sites for potential future redevelopment.

In addition, the City coordinated with Wealth Builders, its newly identified Community Housing Development Organization (CHDO), to strengthen local capacity for affordable housing development. Together, these actions supported reinvestment in underserved neighborhoods and the City's ongoing efforts to address impediments to fair housing choice.

CR-40 - Monitoring 91.220 and 91.230

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

Each year, the City of Anniston's Community Development Department conducts a comprehensive risk analysis to determine which grant-funded activities and subrecipients require monitoring for federal and local compliance. This assessment is completed for every subrecipient receiving funds during the program year. Risk scores are averaged, and any project scoring above the average is selected for onsite monitoring. In addition, all new subrecipients and those not monitored within the previous year are automatically selected, regardless of their risk score.

Following completion of the risk analysis, the City schedules onsite monitoring visits. Monitoring Compliance Reports and results letters are issued within 30 days of each visit. Subrecipients must respond to any findings or concerns within 30 days of receiving their results letter. All issues must be resolved and formally closed by the City for subrecipients to remain eligible for funding in the next application cycle.

The City monitored six organizations receiving CDBG and/or HOME funding, conducted on November 13 and 20, 2025. Five organizations had no findings, while one had a finding involving missing income documentation and Social Security cards. Other concerns included missing homebuyer counseling certification, incomplete income calculations, missing current income limits, and inadequate file organization.

Recommendations focused on improving documentation and implementing standardized CDBG file checklists. Two organizations had no findings or concerns. Follow-up dates of February 6, 2026, and closeout letter dates of March 9, 2026, were recorded for the four organizations with identified issues.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Anniston's Citizen Participation Plan complies with HUD requirements at 24 CFR 91.105(b) and outlines the City's commitment to ensuring meaningful public involvement in all HUD-funded programs. The City has established specific actions to promote participation among residents, with particular emphasis on engaging low- to moderate-income households and individuals who are most affected by housing and community development activities.

A draft of the 2025 CAPER was made available for public review and comment for a 15-day period from Wednesday, November 4, 2025 through Thursday, December 3, 2026. Public notice of the comment period was published in *The Anniston Star*, the City's official legal organ. The draft CAPER was posted on the City's Community Development webpage at www.annistonal.gov in

English to ensure broad accessibility.

To further encourage community input, the City notified a wide network of nonprofit and community-based organizations, taking affirmative steps to reach low- to moderate-income residents and other stakeholders. All public notices advised residents with disabilities or those with limited English proficiency to contact the Community Development office to request accommodations. A copy of the published advertisement is included in the appendix.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the 2025 program year, the City of Anniston continued to pursue its established CDBG program objectives of expanding access to affordable housing, supporting community services, and improving conditions for low- and moderate-income residents. No substantial changes were made to these overarching objectives. Program refinements focused on addressing implementation challenges and improving the effectiveness of funded activities.

Based on program experience and stakeholder feedback, the City emphasized stronger coordination with partner agencies, more frequent communication with service providers, and clearer reporting expectations. The City also strengthened monitoring practices and provided technical assistance to subrecipients to support compliance, timely implementation, and progress toward performance goals.

The City will use lessons learned during 2025 to guide future funding decisions, improve coordination of services, and adjust implementation strategies as needed to respond to community needs and make effective use of available CDBG resources.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

The City does not have any open Brownfields Economic Development Initiative (BEDI) grant funds.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

Not Applicable

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations. Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

During PY 2025, no existing HOME-assisted rental projects reached a required inspection interval, and no new rental projects were placed in service that would have necessitated an initial on-site inspection in accordance with 24 CFR §92.504(d).

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

According to 24 CFR Part 92.351, the City of Anniston has adopted affirmative marketing procedures and requirements for HOME-assisted housing containing five (5) or more housing units. The requirements do not apply to families with housing assistance with tenant-based rental assistance provided with HOME funds. These affirmative marketing steps provide information to otherwise eligible persons from all racial, ethnic, and gender groups in the housing market area for housing units purchased, constructed, or rehabilitated under the HOME Program. The City of Anniston will periodically assess its affirmative marketing program to determine its success and make any necessary corrective actions. The assessment of the Affirmative Marketing Procedures will occur at least annually as the City evaluates its housing programs as a part of the preparation of the CAPER.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income on-hand is paid out to projects before entitlement funds for new and existing projects.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City of Anniston implemented several actions during the program year to foster and maintain affordable housing for low- and moderate-income residents. The City continued to coordinate with the Housing Authority of the City of Anniston to support the effective use of HUD’s Housing Choice Voucher Program, which expands access to safe and affordable rental units in the private market.

The City also supported programs that help residents remain stably housed, including initiatives that provide basic needs assistance, financial support, and housing-related services for vulnerable households such as seniors, persons with disabilities, and families with limited

incomes. These efforts help prevent displacement and promote long-term housing stability.

In addition, Anniston strengthened partnerships with nonprofit organizations, social service agencies, and community-based providers to improve coordination of supportive services that directly influence housing security. By improving access to employment resources, youth services, financial counseling, and other supportive programs, the City worked to increase economic resilience and reduce the barriers that contribute to housing instability.

Through these combined efforts, the City continued to expand opportunities for affordable housing and support households in maintaining safe and stable living environments.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	N/A	N/A	N/A
Total Labor Hours	0	0	N/A	N/A	N/A
Total Section 3 Worker Hours	0	0	N/A	N/A	N/A
Total Targeted Section 3 Worker Hours	0	0	N/A	N/A	N/A

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0	N/A	N/A	N/A
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0	N/A	N/A	N/A
Direct, on-the job training (including apprenticeships).	0	0	N/A	N/A	N/A
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0	N/A	N/A	N/A
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0	N/A	N/A	N/A
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0	N/A	N/A	N/A
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0	N/A	N/A	N/A
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0	N/A	N/A	N/A
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0	N/A	N/A	N/A
Held one or more job fairs.	0	0	N/A	N/A	N/A
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0	N/A	N/A	N/A
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0	N/A	N/A	N/A
Assisted residents with finding child care.	0	0	N/A	N/A	N/A

Assisted residents to apply for, or attend community college or a four year educational institution.	0	0	N/A	N/A	N/A
Assisted residents to apply for, or attend vocational/technical training.	0	0	N/A	N/A	N/A
Assisted residents to obtain financial literacy training and/or coaching.	0	0	N/A	N/A	N/A
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0	N/A	N/A	N/A
Provided or connected residents with training on computer use or online technologies.	0	0	N/A	N/A	N/A
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0	N/A	N/A	N/A
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0	N/A	N/A	N/A
Other.	0	0	N/A	N/A	N/A

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

During the program year, the City of Anniston did not undertake any Section 3 qualitative efforts across its CDBG and HOME programs, as reflected in the activity table. No covered projects met the Section 3 thresholds that would trigger requirements for targeted hiring, training, or contracting activities. As a result, no outreach to Section 3 workers or business concerns, job fairs, training programs, or employment-related services were required or conducted under these funding sources.

Although no Section 3–triggering projects occurred during the reporting period, the City remained committed to compliance with Section 3 regulations. Staff continued to review project scopes, monitor subrecipients, and ensure that any future construction or rehabilitation activities are evaluated for Section 3 applicability. The City also maintains established procedures for reporting, contractor notification, and documentation to ensure readiness to implement Section 3 qualitative or quantitative efforts when applicable.

The City will continue to monitor upcoming projects for Section 3 requirements and will implement outreach, training, or contracting strategies as needed should future activities exceed regulatory thresholds.