

Community Housing Development Organizations (CHDOs)

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IHCDA's Mission and Vision

Our Vision:

Each and every Hoosier feels at home in their community.

Our Mission:

To advance opportunity, affordability, and stability in housing

Our Commitment:

We serve our neighbors through our work in housing.



Agenda

- CHDO Benefits and Definitions
- Preparing to Submit CHDO Application
- CHDO Workbook and Related Policies
- CHDO Board Composition Tools
- Questions and Contact

This presentation should not be considered a complete guide to the Community Housing Development Organization certification requirements or the HOME Investment Partnership Program (HOME). The responsibility for compliance with federal program regulations lies with the recipient.

Interested in HOME?

The purpose of the HOME program is to provide subsidies in the form of grants or loans for the rehabilitation, and/or new construction of housing for low-income households.



- Review the [IHCD HOME Investment Partnerships Program Page](#)'s resources and request technical assistance from our team to gain a greater understanding about the requirements and limitations of the HOME program.
- For instance, both HOME Rental and HOME Homebuyer programs require:
 - Applications meet minimum documentation and scoring criteria to be considered for funding.
 - Affordability Periods determined by the amount of HOME funds committed to the assisted units.

The Benefits of Being an IHCDA-Certified CHDO

- A minimum of 15% of IHCDA's yearly allocation of HOME funds must go to CHDOs.
- CHDOs may apply for up to **\$1,500,000** in HOME funds for rental construction awards.
- CHDOs have exclusive access to project **Seed Money and/or Site Control Loans** up to **\$30,000**.
- CHDOs may apply for **CHDO Operating Supplement** funds up to **\$50,000**.
- IHCDA policy allows additional operating funding for CHDOs in the second year of construction of an eligible HOME project.
- For more information on CHDOs, please go to IHCDA's [CHDO page](#) or contact our team.



Community Housing Development Organizations (CHDO)

CHDOs are **private, non-profit, community-based organizations** that have qualified staff dedicated specifically to developing affordable housing within their targeted service areas.

The organization must meet the following criteria set forth in [24 CFR 92.2](#).

Legal Status

- Be organized under State or local laws
- Have tax exempt ruling: 501(c)3 or 501(c)4
- Not allow net earnings to benefit any member, founder, contributor, or individual
- Have the purpose of providing decent housing affordable to low-income individuals within its charter, articles of incorporation, or by-laws

Community Housing Development Organizations (CHDO)

The organization must meet the following criteria set forth in [24 CFR 92.2](#)

Capacity

- Organization's standards of financial accountability conform to 2 CFR 200.302 and 2 CFR 200.303
- Have at least one paid employee with housing development experience who will work on HOME funded projects
- Have a clearly defined geographic service area
- Have a history of serving the community in which affordable housing is to be located

Organizational Structure

- Cannot be or be controlled by a governmental entity
- Cannot be for-profit organization
- Accountable to low-income community residents:
 - At least 1/3rd of board members are low-income community representatives (see CHDO Board Composition section)
 - Formal advisory process for low-income beneficiaries to contribute to development's decision-making

CHDO Roles

OWNER	DEVELOPER	SPONSOR
<ul style="list-style-type: none"> • Holds valid legal title in fee simple absolute or has a long-term ground lease during both the development and the affordability period. • If not responsible for the development activity, still must provide effective oversight to the contracted project manager/developer • Must retain ownership of the rental housing during development and at least the entire period of affordability 	<ul style="list-style-type: none"> • As developer, must be in sole charge of all aspects of development process: <ul style="list-style-type: none"> • Obtaining zoning • Securing funding • Selecting contractors • Overseeing progress • Determining cost reasonableness • Etc. • Must own the rental housing during development and at least the entire period of affordability • For HOME Homebuyer projects, CHDO may ONLY be a Developer 	<ul style="list-style-type: none"> • Property is solely owned and developed by the CHDO which agrees to convey ownership to a second non-profit organization at a predetermined time after project completion -OR- • If also using LIHTC, property is “owned” or “developed” by: <ul style="list-style-type: none"> • wholly owned subsidiary of the CHDO, • limited partnership (CHDO is sole partner) • limited liability company (CHDO is sole managing member)

IHCDA CHDO Resources

The image shows a screenshot of the IHCDA website. On the left, a navigation menu is visible with the following items: IHCDA Home, About Us, Newsroom, Investor Relations, Indiana Housing Now, Indiana 2-1-1, Homebuyers, Homeowners & Renters, Developers, Program Partners, Lenders and Realtors, and Placemaking Indiana. The 'Developers' item is highlighted. A yellow box highlights the 'Developers' item in the menu, and a yellow arrow points from it to the 'Community Housing Development Organizations (CHDO)' link in the main content area. The main content area is titled 'Community Housing Development Organizations (CHDO)' and lists several programs: Development Fund (DF), Environmental Review and Section 106, HOME Investment Partnerships Program for Existing Permanent Supportive Housing (PSH), HOME Investment Partnerships Program (HOME), Housing Trust Fund, Opportunity Investment Consortium of Indiana, Project-Based Voucher Programs, and Real Estate Department Compliance. On the right, a yellow box highlights the 'Community Housing Development Organizations (CHDO)' link in the main content area, and a yellow arrow points from it to the 'COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO)' page. The page title is 'COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO)' and the URL is 'https://www.in.gov/ihcda/developers/community-housing-development-organizations-chdo/'. The page content includes a section titled 'WHAT IS A CHDO?' and a section titled 'ADVANTAGES OF BEING A CHDO'.

<https://www.in.gov/ihcda/developers/community-housing-development-organizations-chdo/>

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO)

WHAT IS A CHDO?

The HOME Investment Partnerships Program (HOME) was created under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990. It provides federal funding to states to develop affordable housing. The Indiana Housing and Community Development Authority (IHCDA) is the designated participating jurisdiction (PJ).

HUD requires that PJs "set aside" a minimum of 15% of their annual HOME allocation for projects in which a Community Housing Development Organization (CHDO) is the primary developer. The primary purpose of a CHDO is to develop affordable housing for the community it serves. To be recognized as a CHDO, an organization must be organized as a non-profit and be certified by IHCDA as a CHDO.

ADVANTAGES OF BEING A CHDO

CHDOs have access to benefits that are not available to non-CHDO applicants. These benefits include:

- Seed Money and Site Control Predevelopment Loans
 - Loans that can be used to cover project costs necessary to determine project feasibility and gain site control or to cover other predevelopment costs.
- CHDO Operating Supplement Funds
 - Funding, not to exceed \$50,000, may be used to cover operating costs for CHDOs, including staff salaries, training, and other operating expenses.
- Use of HOME Project Proceeds
- Points in HOME Applications to increase project competitiveness
- Increased maximum HOME award request
- Capacity building assistance

Reference Materials

CHDO Workbook

Denoted by this icon:



HOME Rental Policy

Denoted by this icon:



*HOME Homebuyer
Policy may have slight
nuances specific to
homebuyer awards.

HOME Manual

Denoted by this icon:



Federal Regulations

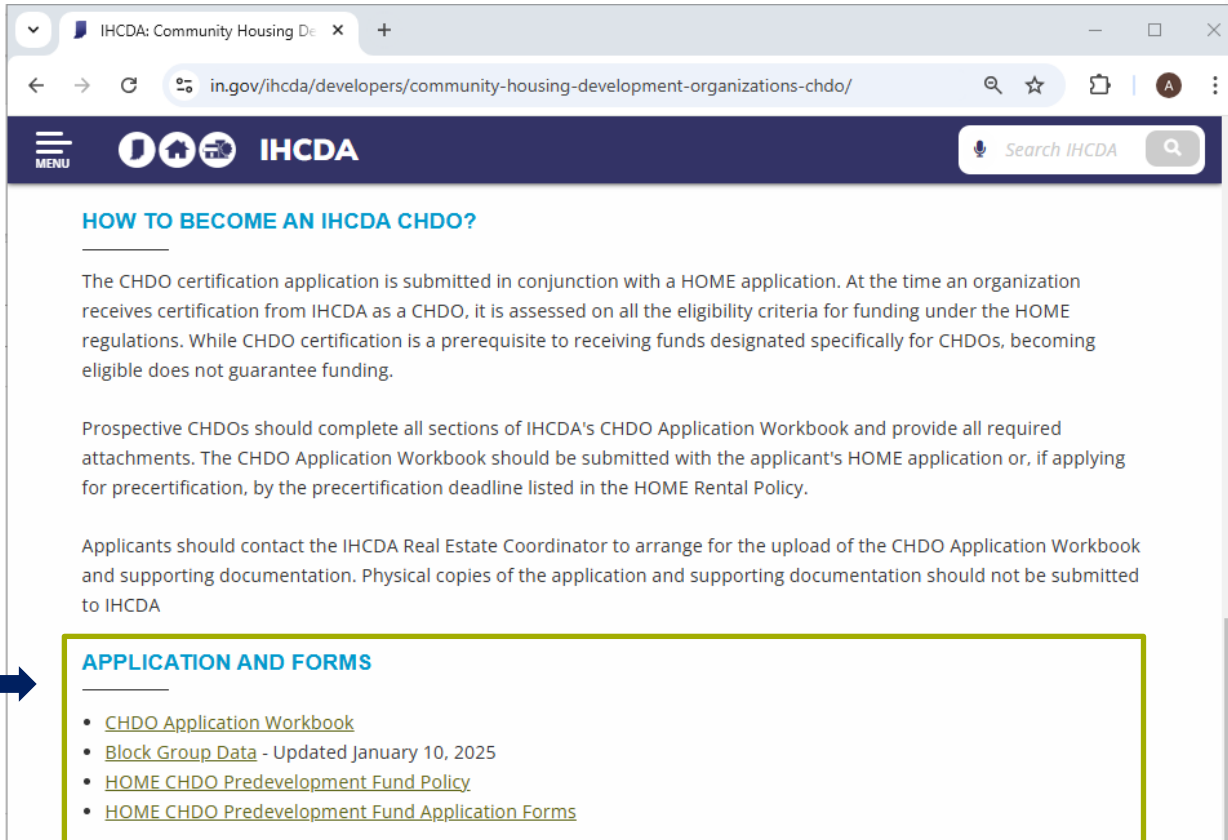
Denoted by this icon:



Preparing to Submit CHDO Application

CHDO Application Workbook Location

Go to: <https://www.in.gov/ihcda/developers/community-housing-development-organizations-chdo/>



Scroll Down




HOME & Ramp Up Analyst



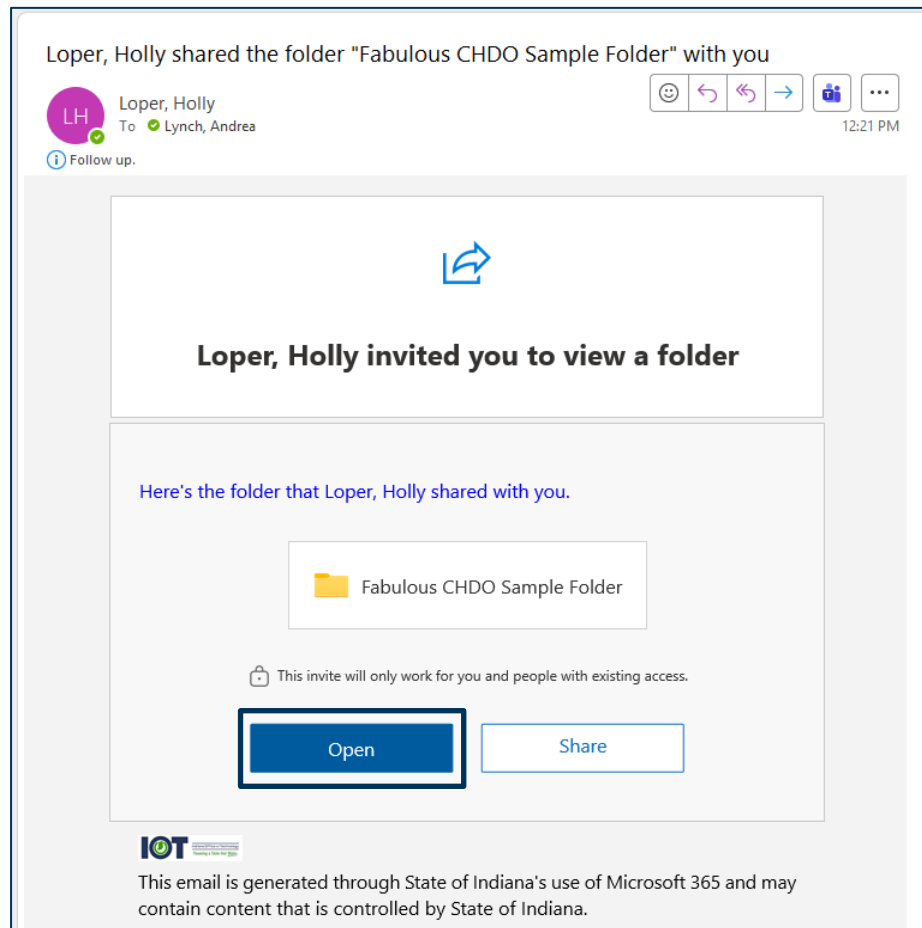
Holly Loper
HOME Analyst

hloper@ihcda.in.gov

Please include the email addresses of all personnel that require access to the upload folder!

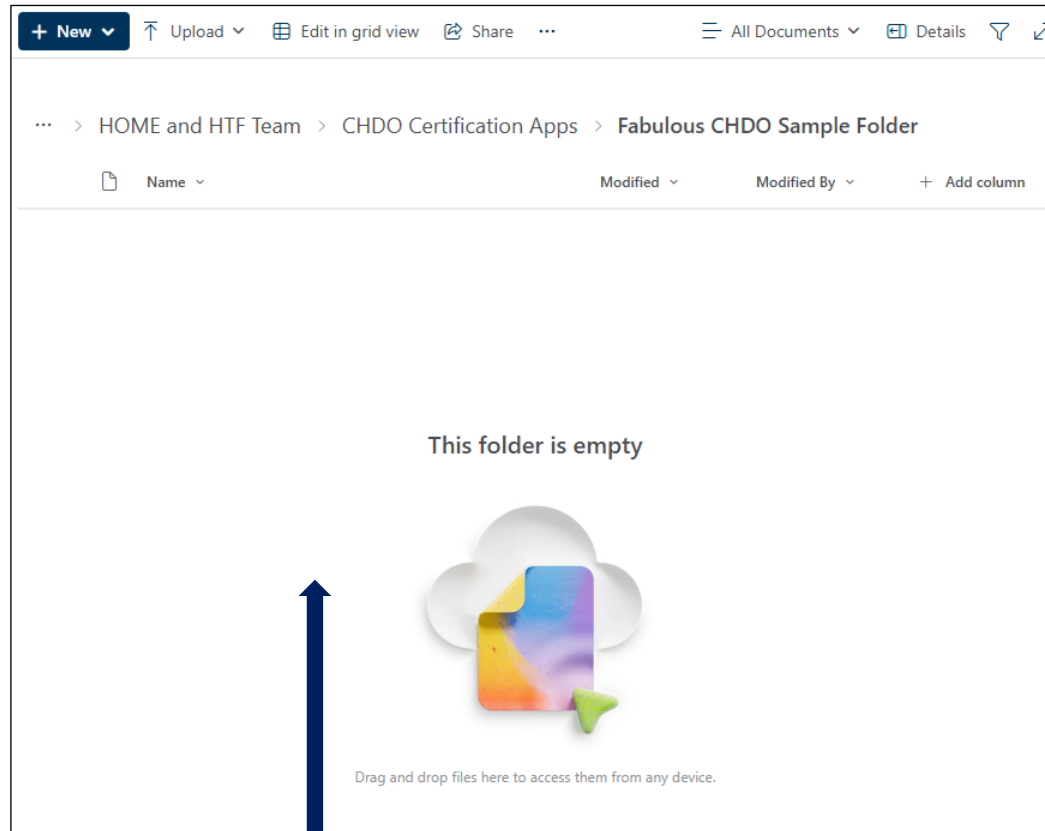
 Send	To	<u>Loper, Holly;</u>
	Cc	
Subject		CHDO application upload - OneDrive request
<p>Hi Holly, Would you please set up a OneDrive folder for [NON-PROFIT's] CHDO application?</p> <p>Here are all the names & email addresses of the personnel that should have access: First Colleague firstcolleague@emailaddress.com Second Colleague secondcolleague@emailaddress.com</p> <p>Thank you, Your Name</p>		

OneDrive Folder Invite



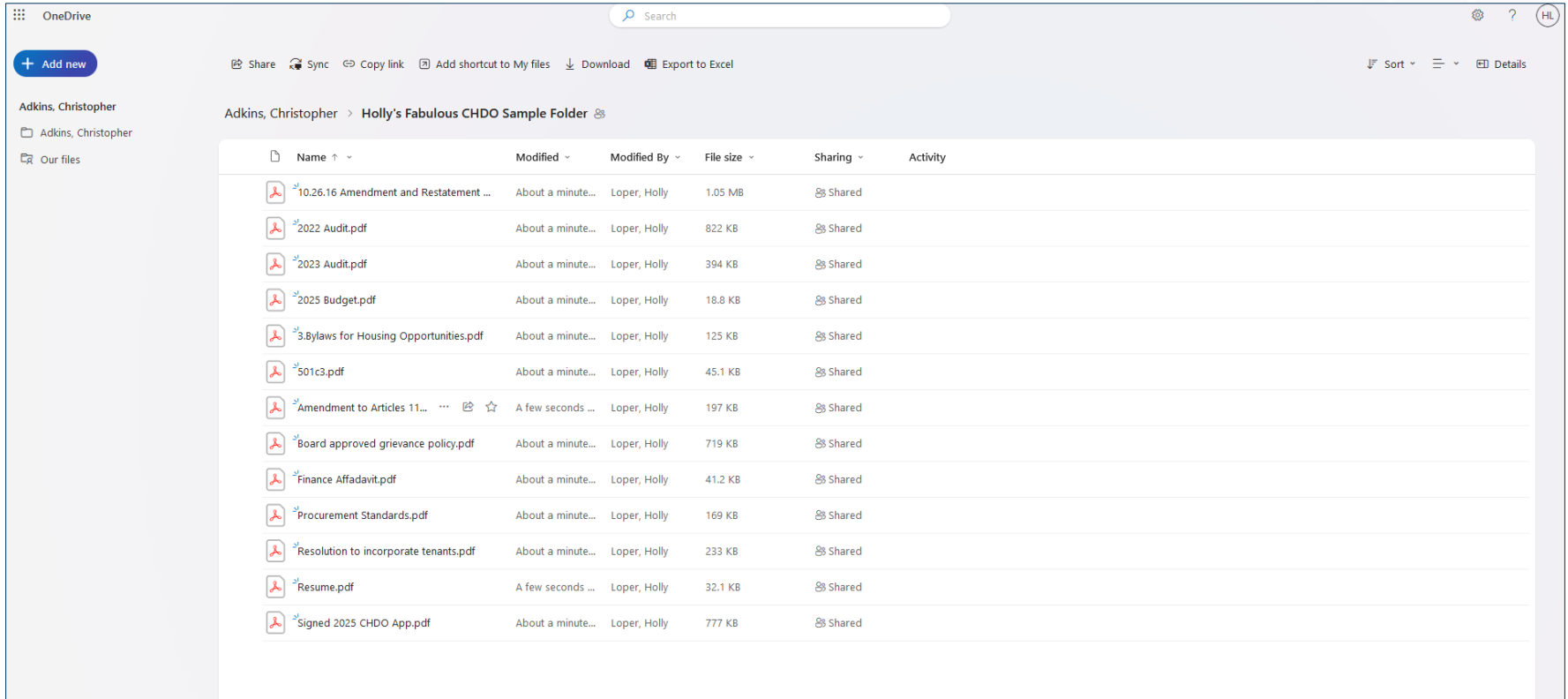
OneDrive Folder - Empty

<https://ingov-my.sharepoint.com/> [...]



Drag and Drop files!

OneDrive Folder – Files Uploaded



OneDrive interface showing a folder named "Holly's Fabulous CHDO Sample Folder" containing 14 PDF files. The files are listed with their names, modification times, uploaders, file sizes, and sharing status (all are shared).

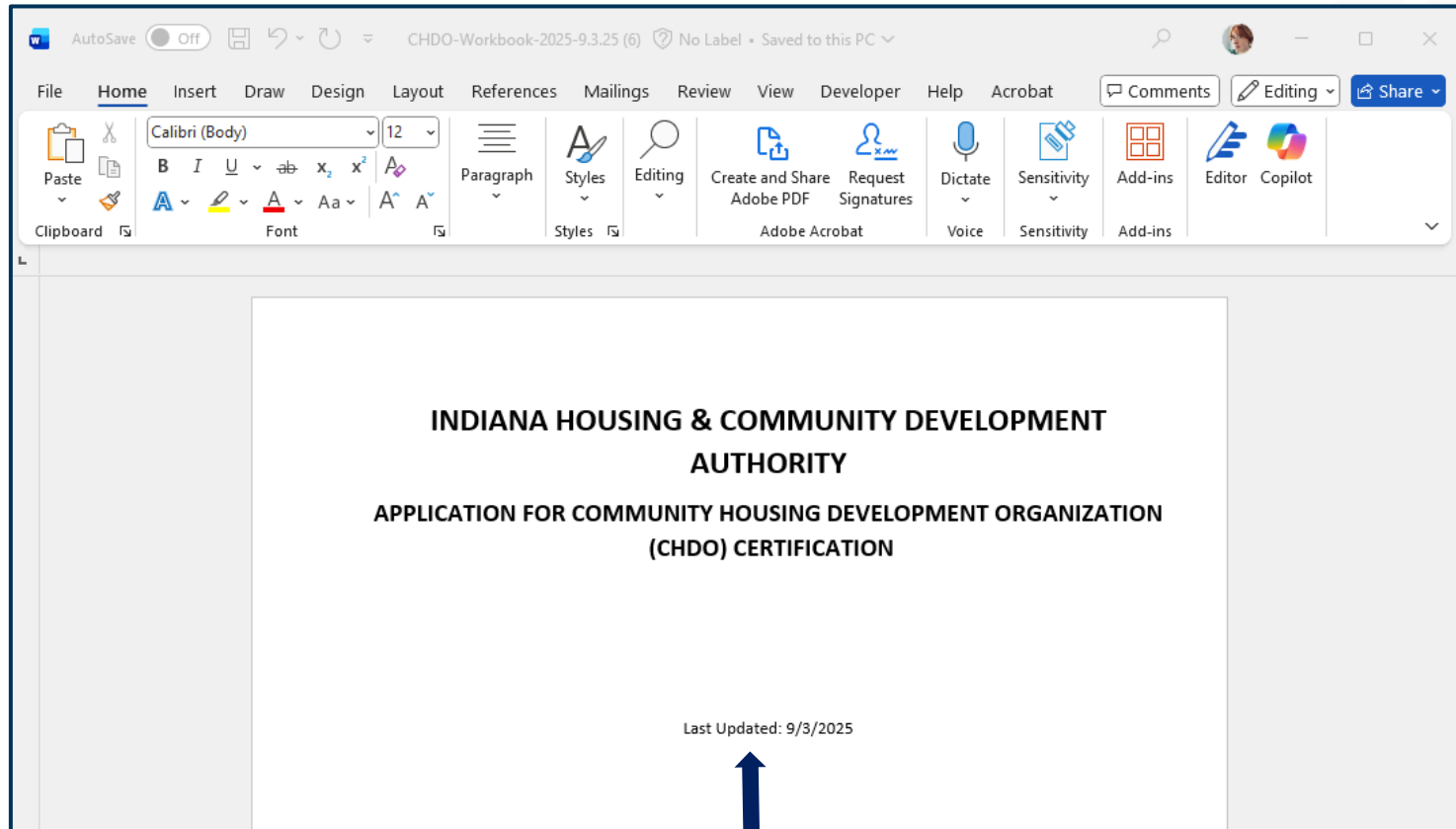
Name	Modified	Modified By	File size	Sharing	Activity
10.26.16 Amendment and Restatement ...	About a minute...	Loper, Holly	1.05 MB	Shared	
2022 Audit.pdf	About a minute...	Loper, Holly	822 KB	Shared	
2023 Audit.pdf	About a minute...	Loper, Holly	394 KB	Shared	
2025 Budget.pdf	About a minute...	Loper, Holly	18.8 KB	Shared	
3.8ylaws for Housing Opportunities.pdf	About a minute...	Loper, Holly	125 KB	Shared	
501c3.pdf	About a minute...	Loper, Holly	45.1 KB	Shared	
Amendment to Articles 11...	A few seconds ...	Loper, Holly	197 KB	Shared	
Board approved grievance policy.pdf	About a minute...	Loper, Holly	719 KB	Shared	
Finance Affidavit.pdf	About a minute...	Loper, Holly	41.2 KB	Shared	
Procurement Standards.pdf	About a minute...	Loper, Holly	169 KB	Shared	
Resolution to incorporate tenants.pdf	About a minute...	Loper, Holly	233 KB	Shared	
Resume.pdf	A few seconds ...	Loper, Holly	32.1 KB	Shared	
Signed 2025 CHDO App.pdf	About a minute...	Loper, Holly	777 KB	Shared	

*If applying for HOME Homebuyer or a Non-Competitive round, please inform Analyst when all documents are uploaded.

CHDO Workbook and Policy

CHDO Application Workbook

Microsoft Word Document



Use the most recent version



Required Documents

HOW TO APPLY FOR CHDO CERTIFICATION

Prospective CHDOs should complete all sections of IHCD's Application for CHDO Certification and provide all required attachments below. *For any required attachment not being submitted, please provide an explanation as to why the attachment is not applicable to your organization.*

The CHDO certification application is submitted in conjunction with a HOME application. Once an organization receives certification from IHCD as a CHDO, it is assessed on all of the requirements for funding under the HOME regulations. While CHDO certification is a prerequisite for funding, becoming eligible does not guarantee funding.

Please note that all CHDO Board Member Certification Forms must have visible notations of approval from the Board of Directors.

CHDO regulations require certain organizational policies or documents be approved by the Board of Directors. For any item below that requires approval by the CHDO's Board of Directors, please submit formal documentation (e.g. a board resolution or official board meeting minutes) documenting that the item in question has been approved by the organization's Board of Directors.

Applications should be submitted electronically. Please contact the Real Estate Department Coordinator to request the creation of a folder. The Real Estate Department Coordinator will share that folder with the applicant and the applicant may then upload the application and other required documentation to the created folder.

REQUIRED ORGANIZATIONAL DOCUMENTS

- ☐ Articles of Incorporation or Charter (*approved by Secretary of State*)
- ☐ 501(c)3 or 501(c)4 Tax Exempt Ruling from IRS or Group Exemption Letter
- ☐ Organization's By-Laws (*approved by Board of Directors*)
- ☐ Memorandum of Understanding (MOU) (*if applicable*)
- ☐ Copy of current annual budget and two most recent audited financial statements
- ☐ Organization's Procurement Standards
- ☐ Organization's Fair Lease (or Contract) and Tenant (or Homebuyer) Grievance Policy (*approved by Board of Directors*)
- ☐ Organization's plan for involving Tenants/Homebuyers in management decisions (*approved by Board of Directors*)
- ☐ Notarized affidavit of compliance with the financial accountability standards of 2 CFR 200.302-.303, *Financial Management and Internal Controls* (**Appendix D**)
- ☐ Notarized Certification Forms for CHDO Board Members (**Appendix B**)
- ☐ Resumes and/or statements that describe the experience of key staff members who have successfully completed a homebuyer or rental housing project
- ☐ Form W-2 or 1099 for full time paid key staff member(s) of organization

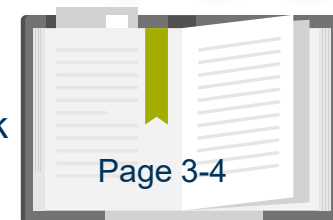
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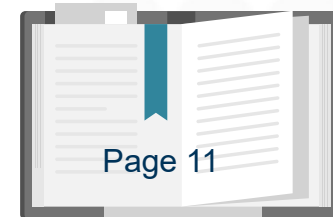
Documenting Legal Status

- ☐ Articles of Incorporation or Charter (*approved by Secretary of State*)
- ☐ 501(c)3 or 501(c)4 Tax Exempt Ruling from IRS or Group Exemption Letter
- ☐ Organization's By-Laws (*approved by Board of Directors*)
- ☐ Memorandum of Understanding (MOU) (*if applicable*)

CHDO
Workbook



HOME
Manual



- Articles of Incorporation or Charter
 - Must be organized under state law **in Indiana**
- IRS Exemption Letter
 - Must declare organization has been ruled tax exempt under section 501(c)3 or 501(c)4
- Organization's By-Laws
 - Must be approved by Board of Directors
 - Must include purpose to provision affordable housing to low-income households
- Memorandum of Understanding
 - Applicable if CHDO is sponsored or created by a for-profit entity

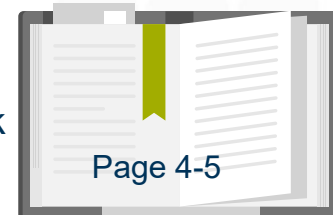
Documenting Capacity - Financial

☐ Copy of current annual budget and two most recent audited financial statements

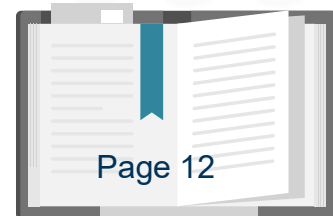
☐ Notarized affidavit of compliance with the financial accountability standards of 2 CFR 200.302-.303, *Financial Management and Internal Controls*

- Budget and Financial Statements
 - Demonstrate effective control over and accountability for all funds, property, and assets
 - Demonstrate fiscal capacity to maintain project through period of affordability
- Notarized Affidavit of Compliance
 - Needs to be signed by CPA
 - Needs to be notarized

CHDO
Workbook



HOME
Manual



Federal
Regulations



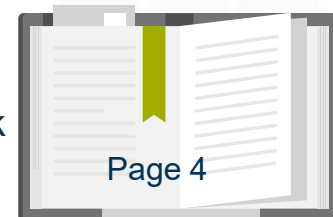
[2 CFR 200.302](#)
[2 CFR 200.303](#)

Documenting Capacity - Experience

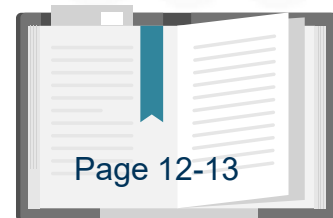
- ☐ Resumes and/or statements that describe the experience of key staff members who have successfully completed a homebuyer or rental housing project
- ☐ Form W-2 or 1099 for full time paid key staff member(s) of organization

- Resumes and/or statements describing experience
 - Demonstrates employees' experience successfully completing housing project(s) similar to those to be assisted with HOME funds
- Form W-2 or 1099 for full time key staff member
 - Evidences at least one experienced paid employee is on staff
 - Cannot be employed by parent organization

CHDO
Workbook



HOME
Manual

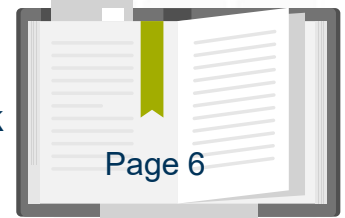


Procurement Standards

☐ Organization's Procurement Standards

- Procurement Standards
 - Must provide evidence the organization has established procurement standards to determine cost reasonableness

CHDO
Workbook



HOME
Manual



Federal
Regulations



[2 CFR 200.318](#)

Community Accountability

- ☐ Organization's Fair Lease and Tenant Grievance Policy (*approved by Board of Directors*)
- ☐ Organization's plan for involving tenants in management decisions (*approved by Board of Directors*)

- Fair Lease and Tenant Grievance Policy

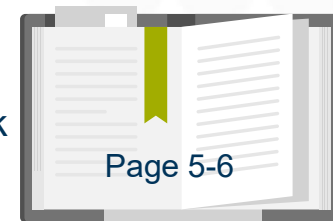
- Must be Board Approved
- Must include:
 - How grievances are submitted
 - Who reviews them
 - Timeframe for review
 - Appeal process

*Homebuyer grievance policies must be Homebuyer specific

- Involving Tenants in Management Decisions

- Evidences existence of a formal advisory process allowing program beneficiaries to contribute to development decisions

CHDO
Workbook



HOME
Policy

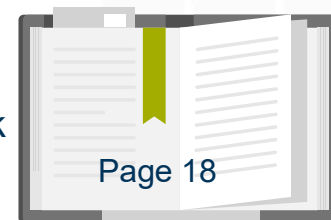


Serving the Community

APPENDIX A COMMUNITY INVOLVEMENT																									
CHDO Service Area																									
<p>Using the chart below, clearly list completed or current activities undertaken and/or services provided by the CHDO applicant (or parent organization) during the last 12 months showing service to the community or communities within the proposed CHDO Service Area.</p> <table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="width: 70%;">Description of Activity or Service</th><th style="width: 30%;">Applicable County(ies)</th></tr></thead><tbody><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr></tbody></table> <p style="font-size: small; margin-top: 10px;">This document must be signed by the President/CEO/Executive Director of the organization or by a HUD approved representative.</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"><div style="width: 45%; text-align: center;"><hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/><i>Signature of President/CEO/Executive Director</i></div><div style="width: 45%; text-align: center;"><hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/><i>Date</i></div></div>		Description of Activity or Service	Applicable County(ies)																						
Description of Activity or Service	Applicable County(ies)																								

Page 18 of 22

CHDO
Workbook



- Used to support federal requirement that the organization has a history of serving the community

Organizational Structure

☐ Notarized Certification Forms for CHDO Board Members (Appendix B)

CHDO
Workbook



APPENDIX B

CERTIFICATION FORM FOR CHDO BOARD MEMBERS

*A form must be completed for each Board Member

Name:	
Employer/Job Title:	
Primary Residence Address:	
County:	Email:

Please check and complete the following as applicable:

☐ **Public Official or Employee**

I am an elected official; *or* an employee of a governmental entity or an instrumentality of; *or* appointed by a public official of either the Participating Jurisdiction or the charter Governmental Entity.

**The person who checks this box may also qualify as a low-income representative if they meet one of the low-income categories below.*

☐ **Member of Low-Income Household**

The number of people who reside in my household is [Click here to enter text](#). Our combined total expected income for a household of this size is less than 80% of the area median income in the county in which I live.

☐ **Resident of Low-Income Area**

I reside in a low-income area (where 51% or more of the households in my U.S. Census tract have incomes at or below 80% of the median household income, as defined by HUD). My census tract or block group number is [Click here to enter text](#).

The person who checks this box does **not have to be low-income themselves.*

☐ **Low-Income Beneficiary of a HUD Program**

I am a low-income beneficiary of a HUD Program. I receive the following assistance from the following HUD Program: [Click here to enter text](#).

Page 19 of 22

- Certification Forms for Board Members
 - Must be notarized
- Additional instructions for determining Board Members' status to follow in CHDO Board Composition section

Application Pages 12-13

1. ORGANIZATION & KEY CONTACTS	
Name of Organization:	
Mailing Address (include physical address if different from mailing address):	
Tax ID Number:	UEI Number:
President/CEO/Executive Director:	President/CEO/Executive Director Email:
Board President:	Board President Email:
CHDO Contact:	CHDO Contact Email:

- Please fill out **all sections** of the workbook in their entirety.
- Please make sure to complete the prompts for Page # and Paragraph #.
 - If your organization's documents are organized into named sections, please use "Article #, Section #" when possible.

2. LEGAL STATUS	
<p>A. The not-for-profit organization is based in Indiana, registered with the Indiana Secretary of State as a "domestic nonprofit corporation" and organized under the State of Indiana as evidenced by:</p> <p><input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter</p> <p>Page # Click here to enter text. Paragraph Click here to enter text.</p>	
<p>B. No part of the organization's net earnings shall <u>inure</u> to the benefit of any member, founder, contributor, or individual, as evidenced by:</p> <p><input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter</p> <p>Page # Click here to enter text. Paragraph # Click here to enter text.</p>	
<p>C. Is tax exempt as follows:</p> <p><input type="checkbox"/> The organization has proof of a tax exemption ruling from the Internal Revenue Service (IRS) under Section 501 (c)(3) or (4) of the Internal Revenue Code of 1986 as evidenced by a 501(c)3 or 501(c)4 certificate from the IRS;</p> <p><input type="checkbox"/> The private nonprofit organization is a subordinate organization that has been included in its 501(c)(3) or (4) central organization's group exemption letter by the Internal Revenue Service; or</p> <p><input type="checkbox"/> The private nonprofit organization is wholly owned by the community housing development organization, as defined in this part, and is disregarded as an entity separate from its <u>owner</u> organization for Federal tax purposes (CHDO Sponsors ONLY).</p>	
<p>D. The organization has among its purposes the provision of decent housing that is affordable to low- and moderate-income individuals, as evidenced by a statement in the organization's:</p> <p><input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> By-Laws</p> <p>Page # Click here to enter text. Paragraph # Click here to enter text.</p>	

Application Pages 14-15

3. CAPACITY

A. The non-profit organization conforms to the financial accountability standards of 2 CFR 200.302-.303, *Financial Management and Internal Controls*, as evidenced by:

- ☐ A notarized statement by the President/CEO/Executive Director or Chief Financial Officer of the organization
- ☐ A certification from a Certified Public Accountant

B. Organization has demonstrated capacity for carrying out activities assisted with Federal Funds, Low-Income Housing Credits, Federal Home Loan Bank Affordable Housing Program funds, or local and State affordable housing funds, as evidenced by the following attachments:

- ☐ Resumes and/or statements that describe the experience of key staff members who have successfully completed a homebuyer or rental housing project, OR
- ☐ Resumes and/or statements from Board Members who will supplement the paid staff to demonstrate experience to assist overseeing a HOME project. Also include the affidavit certifying that the Board member is not being compensated, nor are their services being donated by another organization.

C. Organization has a recent history of serving the community where the housing to be assisted with HOME funds will be used, as evidenced by one of the following attachments:

- ☐ Statement that details and documents at least ONE year of experience in serving the community (*See Appendix A*) or
- ☐ For newly created organizations formed by local churches, or service or community organizations, a statement that documents that its parent organization has at least one year of experience serving the community

D. The organization must have paid employees with housing experience who will work directly on the HOME-assisted project. The organization may not share this employee with another organization. This is evidenced in by:

- ☐ Form W-2 or 1099

E. The organization must have a clearly defined geographic service area (which cannot be the entire state) as evidenced by:

- ☐ Articles of Incorporation
- ☐ Charter
- ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

4. ORGANIZATIONAL STRUCTURE

A. The non-profit organization maintains **at least** one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, beneficiaries of HUD programs, or elected representatives of low-income neighborhood organizations, as evidenced by the organization's:

- ☐ Articles of Incorporation
- ☐ Charter
- ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

B. Organization provides a formal process for low-income program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development, and management of all HOME assisted affordable housing projects, as evidenced by:

- ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

- ☐ Resolution(s) or
- ☐ A written statement of operating procedures approved by the governing board

Adoption Date: [Click here to enter text.](#)

C. A CHDO may be chartered governmental entity (including a participating jurisdiction, other jurisdiction, Indiana Tribe, public housing authority, housing finance agency or redevelopment authority). In this case the following restrictions apply:

(1) no more than one-third of the board members of the organization may be officials or employees of the participating jurisdiction or governmental entity that created the community housing development organization; (2) no governmental entity may have the right to appoint more than one-third of the organization's board members; (3) The board members appointed by a governmental entity and the board members that are officials or employees of the participating jurisdiction or governmental entity that created the organization may not appoint any of the remaining two-thirds of the board members; and (4) The officers or employees of a governmental entity may not be officers or employees of a community housing development organization. This is evidenced in the following document(s):

- ☐ Articles of Incorporation
- ☐ Charter
- ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

- ☐ Not Applicable because this organization is not chartered by a unit of government

Application Pages 16-17

5. RELATIONSHIP WITH FOR-PROFIT ENTITIES

A. Is the CHDO sponsored or created by a for-profit entity?

- ☐ Yes
☐ No

*If the answer is yes, answer the following questions. If your organization is **NOT** sponsored or created by a for-profit entity, you may skip the remainder of this section.

B. A CHDO may be sponsored or created by a for-profit entity. In this case the following restrictions apply: (1) The for-profit entity may not appoint more than one-third of the membership of the CHDO's governing body; and (2) the board members appointed by the for-profit entity may not, in turn, appoint the remaining two-thirds of the board members. This is evidenced in the following document(s):

- ☐ Articles of Incorporation ☐ Charter ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

- ☐ A Memorandum of Understanding (MOU)

C. The for-profit entity's primary purpose does NOT include the development or management of housing, as evidenced by the not-for-profit's:

- ☐ Articles of Incorporation ☐ Charter ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

D. The CHDO is free to contract for goods and services from vendors of its own choosing, as evidenced by the CHDO's:

- ☐ Articles of Incorporation ☐ Charter ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

E. The officers and employees of the for-profit entity cannot serve as officers or employees of the CHDO, as evidenced by the CHDO's:

- ☐ Articles of Incorporation ☐ Charter ☐ By-Laws

Page # [Click here to enter text.](#)

Paragraph # [Click here to enter text.](#)

I certify under State and Federal penalties for perjury and fraud that the information provided herein is true and accurate. I acknowledge that in accordance with 18 U.S.C. § 1001, the repayment of all assistance received by the organization from IHCA or the payment of fines and/or imprisonment shall be incurred based on false, incomplete or misleading information contained in this application and/or its [attachments](#), or supporting documentation.

Signature of President/CEO/Executive Director

Date

Printed Name of President/CEO/Executive Director

***Note: For-profit involvement is rare, most of the items for Section 5 may be 'not applicable.'**

CHDO Board Composition

Organizational Structure

APPENDIX B	
CERTIFICATION FORM FOR CHDO BOARD MEMBERS	
*A form must be completed for each Board Member	
Name:	
Employer/Job Title:	
Primary Residence Address:	
County:	Email:

Please check and complete the following as applicable:

☐ **Public Official or Employee**

I am an elected official; *or* an employee of a governmental entity or an instrumentality of; *or* appointed by a public official of either the Participating Jurisdiction or the charter Governmental Entity.

**The person who checks this box may also qualify as a low-income representative if they meet one of the low-income categories below.*

☐ **Member of Low-Income Household**

The number of people who reside in my household is [Click here to enter text.](#) Our combined total expected income for a household of this size is less than 80% of the area median income in the county in which I live.

☐ **Resident of Low-Income Area**

I reside in a low-income area (where 51% or more of the households in my U.S. Census tract have incomes at or below 80% of the median household income, as defined by HUD). My census tract or block group number is [Click here to enter text.](#)

The person who checks this box does **not have to be low-income themselves.*

☐ **Low-Income Beneficiary of a HUD Program**

I am a low-income beneficiary of a HUD Program. I receive the following assistance from the following HUD Program: [Click here to enter text.](#)

Page 19 of 22

CHDO
Workbook



*Note: Additional instructions
located in CHDO Workbook

CHDO
Workbook



The following slides will illustrate
how to determine if board
members are residents of low-
income areas.

Accountability to the Community

APPENDIX C
BOARD COMPOSITION

Select only **one** category below for each Board Member. (If the organization's board exceeds fifteen members, additional copies may be attached.)

Board Member Name	Employer Name	Low-Income Household	Resident of a Low-Income Neighborhood	Low-Income Beneficiary of a HUD program	Designee of a Low-Income Neighborhood Organization	Public Official, Appointee, or Government Employee of PJ/Charter Governmental Entity
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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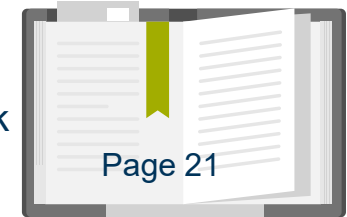
I certify that the above listing of current, participating Board Members is accurate.

Signature of CEO/President/Executive Director

Date

Page 21 of 22

CHDO
Workbook



Once Appendix B is completed for each board member, summarize the composition information on the chart in Appendix C.

Board Composition

CHDO's must maintain *at least one-third* of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, designees of low-income neighborhood organizations, or low-income beneficiaries of HUD programs.

APPENDIX C

BOARD COMPOSITION

Select only **one** category below for each Board Member. (*If the organization's board exceeds fifteen members, additional copies may be attached.*)

Board Member Name	Employer Name	Low-Income Household	Resident of a Low-Income Neighborhood	Low-Income Beneficiary of a HUD program	Designee of a Low-Income Neighborhood Organization	Public Official, Appointee, or Government Employee of PJ/Charter Governmental Entity
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Determine Low-Income Neighborhood

Low-income neighborhoods can be determined based on census tract or block group. **To locate your census tract / block group:**

- Go to:
<https://geocoding.geo.census.gov/geocoder/geographies/address?form>
- Enter the board member's address, city, state, and zip code.

Do not modify the
“Benchmark” or
“Vintage” selections.



Find Address Geographies

House number and Street name:

City:

State:

ZIP Code:

Benchmark:

Vintage:

Determine Low-Income Neighborhood

Scroll Down



2020 Census Blocks:

STATE CODE: 18
CENTLON: -086.1590087
GEOID: 180973910011069
CENTLAT: +39.7663793
COUNTY CODE: 097
TRACT CODE: 391001
AREAWATER: 0
AREALAND: 24430
BLOCK CODE: 1069
UR: U
NAME: Block 1069

Census Tracts:

STATE CODE: 18
CENTLON: -086.1703631
GEOID: 18097391001
CENTLAT: +39.7666798
COUNTY CODE: 097
TRACT CODE: 391001
AREAWATER: 236848
AREALAND: 4293199
NAME: Census Tract 3910.01

Census Block

= First Digit of the Block Code

Census Tract

= All Digits of the Tract Code

Does Census Tract Qualify?

To determine if your census tract qualifies:

- Go to: <https://www.ffiec.gov/census/default.aspx>

← → ↻ ffiec.gov/data/census/census-online ☆ 📱 📄 📌 📎 ⌵

🇺🇸 An official website of the United States government [Here's how you know](#) ▼

FFIEC Federal Financial Institutions Examination Council

ABOUT NEWS & EVENTS DATA RESOURCES & TOOLS TRAINING 🔍

Census Online Portal

An online tool to display selected U.S. Census data. [Flat Files \(all data\)](#) [Data Dictionary](#)

Select Year: 2025 ▼

Type or select a state...*: IN - INDIANA ▼

Type or select an MSA/MD... ▼

Type or select a County...: 097 - MARION COUNTY ▼

Select a Report: Overview (Demographic) ▼

Clear **Get Report**

- Select the State of residence
- Select the County of residence
- Click 'Get Report' button

Does Census Tract Qualify?

To determine if your census tract qualifies (cont'd):

- Locate the appropriate Tract Code within the table
- To qualify, the census tract must be low or moderate under the “Tract Income Level” column

Overview Report - 2025 Summary Census Overview Information* [PDF](#) [Excel](#)

State: INDIANA County: 097 - MARION COUNTY
253 tracts returned

Filter by tract code

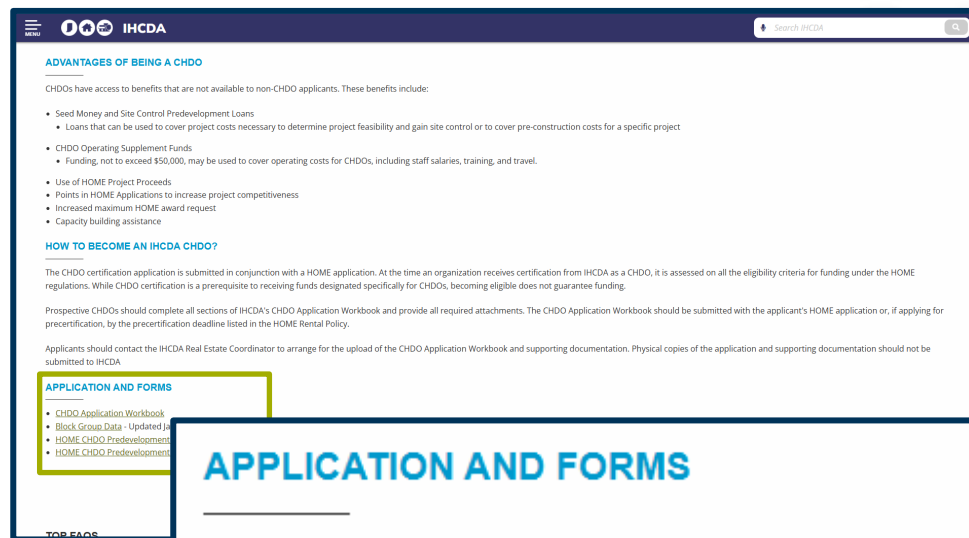
Items per page: 100 1 - 100 of 253

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income
IN	MARION COUNTY	3101.04	3 - Middle	109.13	No	109400
IN	MARION COUNTY	3101.05	3 - Middle	113.43	No	109400
IN	MARION COUNTY	3101.06	2 - Moderate	56.88	No	109400
IN	MARION COUNTY	3101.08	4 - Upper	203.49	No	109400
IN	MARION COUNTY	3101.10	3 - Middle	84.59	No	109400
IN	MARION COUNTY	3101.11	2 - Moderate	56.48	No	109400

Does Block Group Qualify?

To determine if your block group qualifies:

- Go to:
[IHCDA's CHDO Page](#)
- Scroll down to the
“Block Group Data”
link and open the file



APPLICATION AND FORMS

- [CHDO Application Workbook](#)
- [Block Group Data - Updated January 10, 2025](#)
- [HOME CHDO Predevelopment Fund Policy](#)
- [HOME CHDO Predevelopment Fund Application Forms](#)

Does Block Group Qualify?

To determine if your block group qualifies (cont'd):

- Filter by the County column (column H)
- Look up the Census Tract (column G) and Block Group Number (column F).
- Block Group column (column N) is highlighted in yellow.
- If the “% of Low/Mod Income Persons” is at or above 51% the Block Group qualifies.

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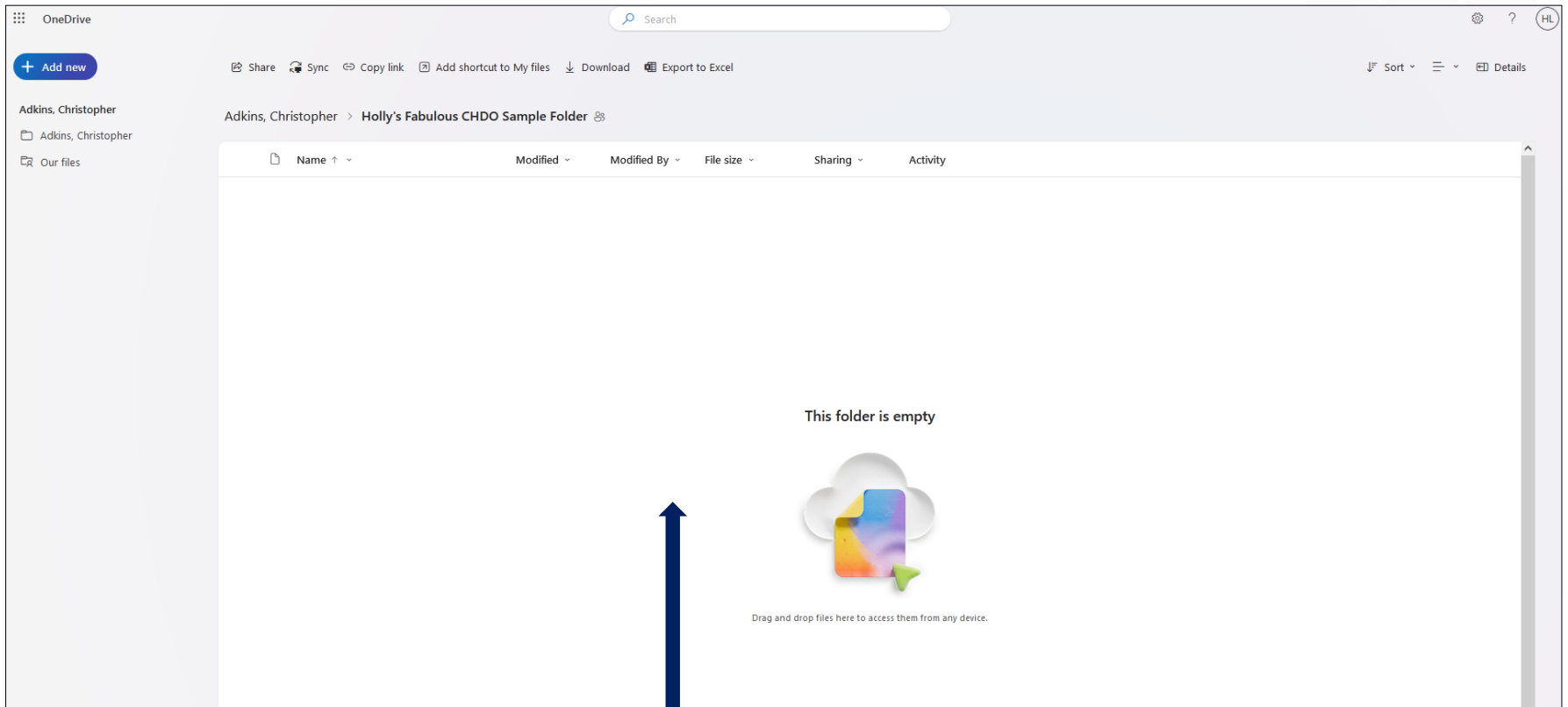
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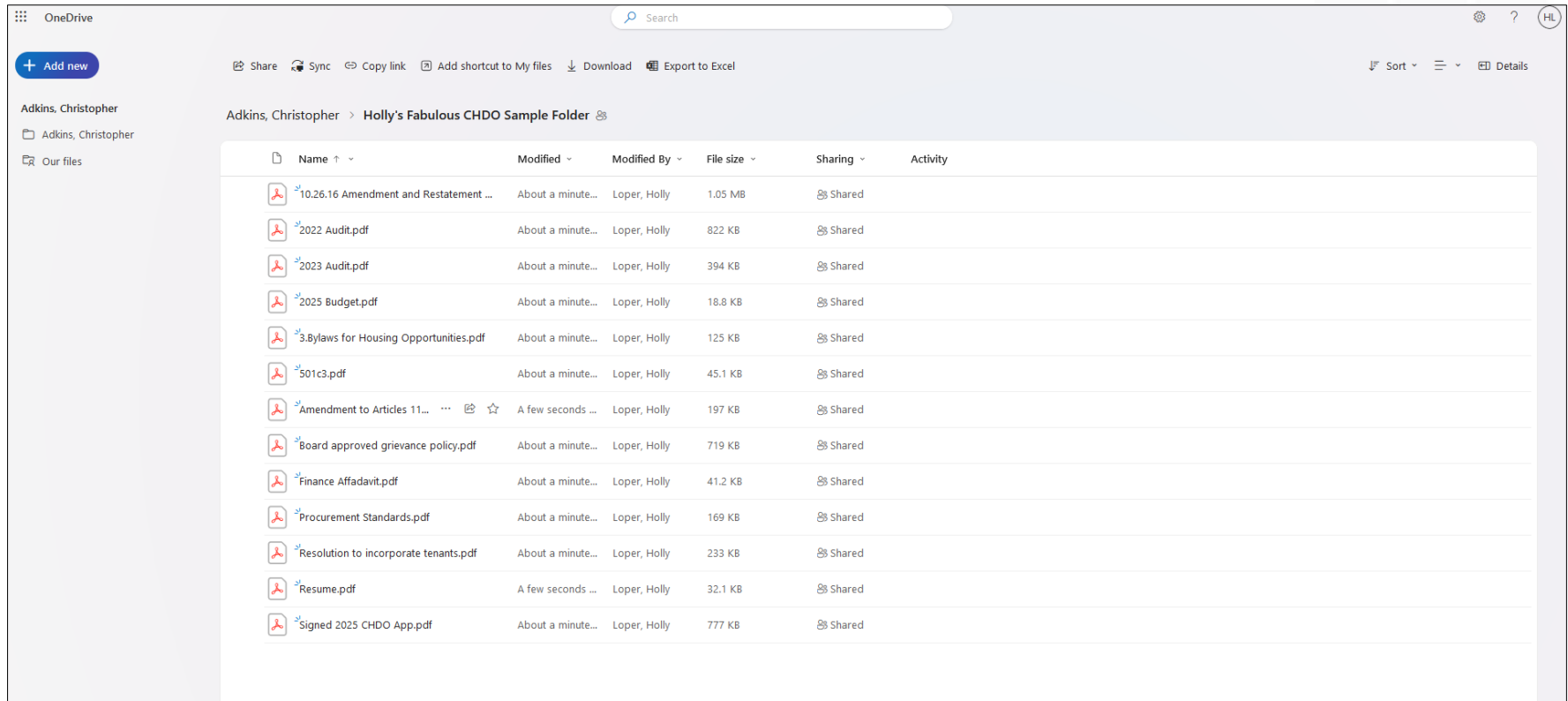
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Drag and Drop files!

Files Uploaded

2025 CHDO Applications due **February 13, 2026 by 5:00 PM Eastern Time**



Name	Modified	Modified By	File size	Sharing	Activity
10.26.16 Amendment and Restatement ...	About a minute...	Loper, Holly	1.05 MB	Shared	
2022 Audit.pdf	About a minute...	Loper, Holly	822 KB	Shared	
2023 Audit.pdf	About a minute...	Loper, Holly	394 KB	Shared	
2025 Budget.pdf	About a minute...	Loper, Holly	18.8 KB	Shared	
3.Bylaws for Housing Opportunities.pdf	About a minute...	Loper, Holly	125 KB	Shared	
501c3.pdf	About a minute...	Loper, Holly	45.1 KB	Shared	
Amendment to Articles 11...	A few seconds ...	Loper, Holly	197 KB	Shared	
Board approved grievance policy.pdf	About a minute...	Loper, Holly	719 KB	Shared	
Finance Affidavit.pdf	About a minute...	Loper, Holly	41.2 KB	Shared	
Procurement Standards.pdf	About a minute...	Loper, Holly	169 KB	Shared	
Resolution to incorporate tenants.pdf	About a minute...	Loper, Holly	233 KB	Shared	
Resume.pdf	A few seconds ...	Loper, Holly	32.1 KB	Shared	
Signed 2025 CHDO App.pdf	About a minute...	Loper, Holly	777 KB	Shared	

*If applying for HOME Homebuyer or a Non-Competitive round, please inform Coordinator when all documents are uploaded.

Questions?

Contact Us!

IHCDA's HOME & HTF Team



Andrea Lynch
Director of HOME and HTF Programs
andlynch@ihcda.in.gov



Holly Loper
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