

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.



Indiana Housing & Community Development Authority

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 [IHCDA 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.



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Indiana Housing & Community Development Authority

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



Indiana Housing & Community Development Authority

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



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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 two screenshots of the IHCDA website. The left screenshot shows the main navigation menu with a sub-menu for 'Developers' expanded, highlighting the 'Community Housing Development Organizations (CHDO)' option. The right screenshot shows the detailed page for CHDO resources, featuring a large image of houses, the IHCDA logo, and sections on 'WHAT IS A CHDO?' and '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 grants and low-interest loans to eligible organizations to develop and manage safe, decent, and affordable housing. The Indiana Housing and Community Development Authority (IHCDA) is a 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 lead developer. A CHDO is an organization whose primary purpose is to develop affordable housing for the community it serves. To be recognized as a CHDO, an organization must 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 costs associated with preparing a site for development.
- CHDO Operating Supplement Funds
 - Funding, not to exceed \$50,000, may be used to cover operating costs for CHDOs, including staff salaries, training, and administrative expenses.
- Use of HOME Project Proceeds
 - Points in HOME Applications to increase project competitiveness
 - Increased maximum HOME award request
 - Capacity building assistance

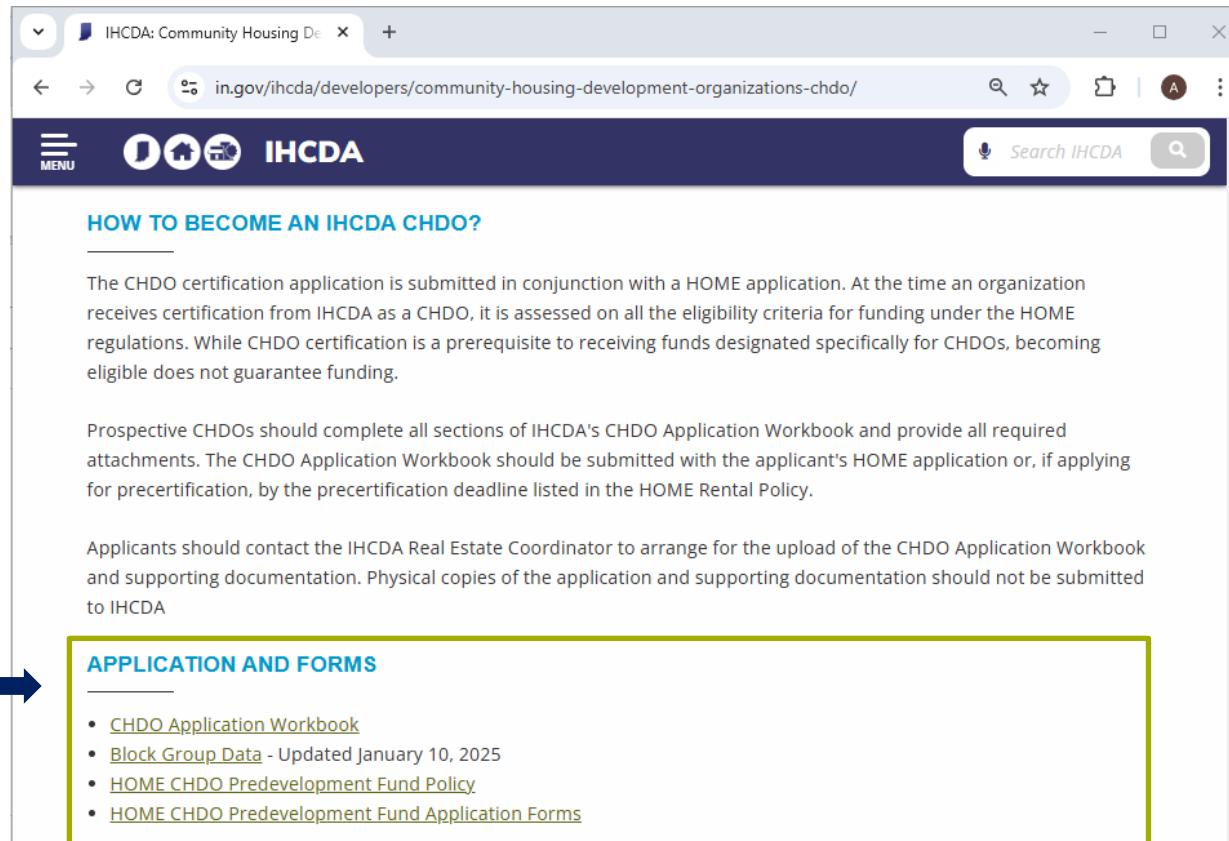
Reference Materials

<u>CHDO Workbook</u>	<u>HOME Rental Policy</u>	<u>HOME Manual</u>	<u>Federal Regulations</u>
Denoted by this icon: 	Denoted by this icon:  <small>*<u>HOME Homebuyer Policy</u> may have slight nuances specific to homebuyer awards.</small>	Denoted by this icon: 	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/>



The screenshot shows a web browser window for the IHCDa website. The URL in the address bar is [in.gov/ihcda/developers/community-housing-development-organizations-chdo/](https://www.in.gov/ihcda/developers/community-housing-development-organizations-chdo/). The page content is titled "HOW TO BECOME AN IHCDa CHDO?". It contains text about the CHDO certification application process and requirements. A large blue arrow on the left side points downwards, indicating where to scroll to find the "APPLICATION AND FORMS" section, which is highlighted with a yellow border and contains a list of links.

HOW TO BECOME AN IHCDa CHDO?

The CHDO certification application is submitted in conjunction with a HOME application. At the time an organization receives certification from IHCDa as a CHDO, it is assessed on all the eligibility criteria for funding under the HOME regulations. While CHDO certification is a prerequisite to receiving funds designated specifically for CHDOs, becoming eligible does not guarantee funding.

Prospective CHDOs should complete all sections of IHCDa's CHDO Application Workbook and provide all required attachments. The CHDO Application Workbook should be submitted with the applicant's HOME application or, if applying for precertification, by the precertification deadline listed in the HOME Rental Policy.

Applicants should contact the IHCDa Real Estate Coordinator to arrange for the upload of the CHDO Application Workbook and supporting documentation. Physical copies of the application and supporting documentation should not be submitted to IHCDa.

APPLICATION AND FORMS

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

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!



Hi Holly,
Would you please set up a OneDrive folder for [NON-PROFIT's] CHDO application?

Here are all the names & email addresses of the personnel that should have access:
First Colleague firstcolleague@emailaddress.com
Second Colleague secondcolleague@emailaddress.com

Thank you,
Your Name

To Loper, Holly
Cc _____

Subject CHDO application upload - OneDrive request



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OneDrive Folder Invite

Loper, Holly shared the folder "Fabulous CHDO Sample Folder" with you

 Loper, Holly
To  Lynch, Andrea

 Follow up.

12:21 PM



Loper, Holly invited you to view a folder

Here's the folder that Loper, Holly shared with you.

 Fabulous CHDO Sample Folder

 This invite will only work for you and people with existing access.

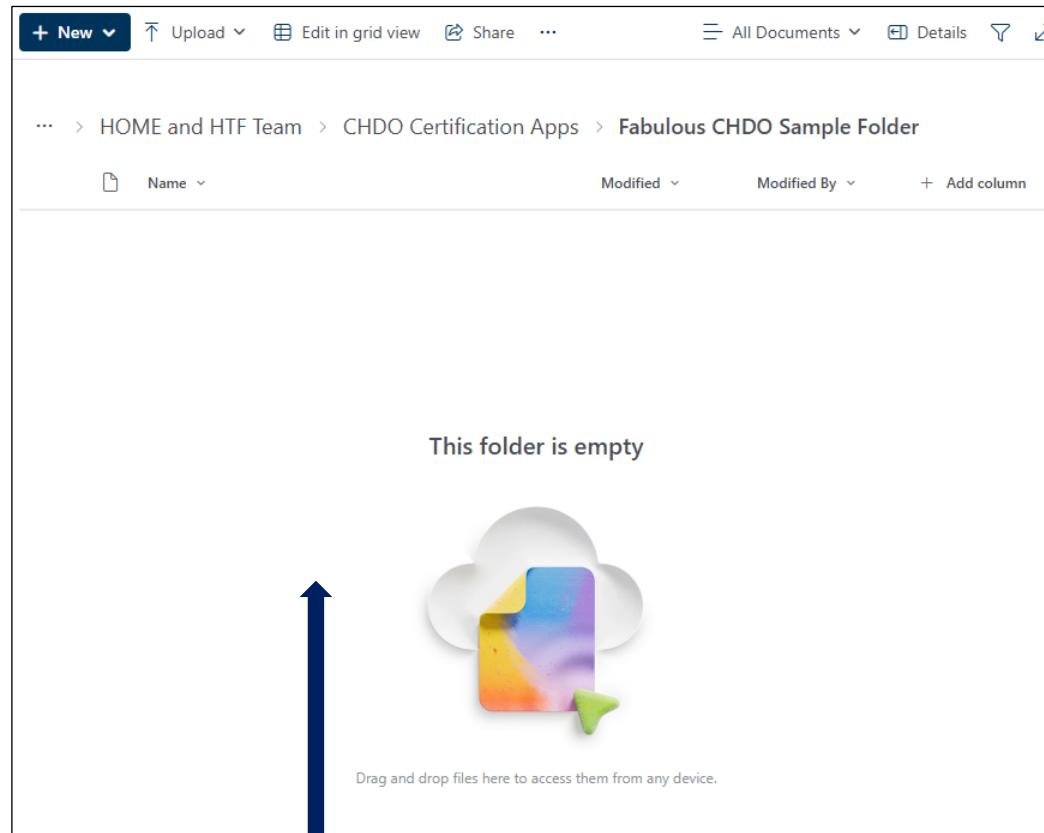
 Open  Share



This email is generated through State of Indiana's use of Microsoft 365 and may contain content that is controlled by State of Indiana.

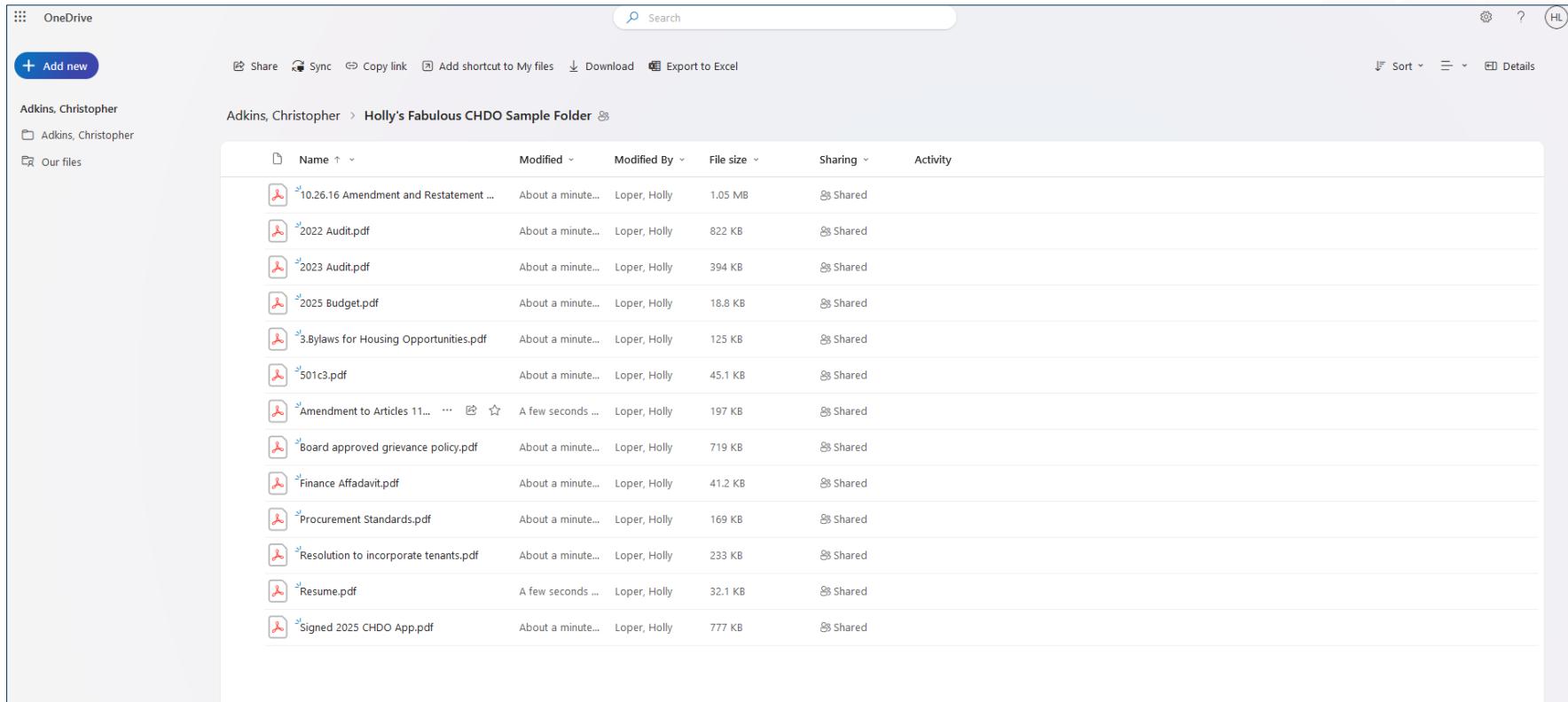
OneDrive Folder - Empty

[https://ingov-my.sharepoint.com/ \[...\]](https://ingov-my.sharepoint.com/)



Drag and Drop files!

OneDrive Folder – Files Uploaded



OneDrive

Search

Share Sync Copy link Add shortcut to My files Download Export to Excel

Sort Details

Adkins, Christopher > Holly's Fabulous CHDO Sample Folder

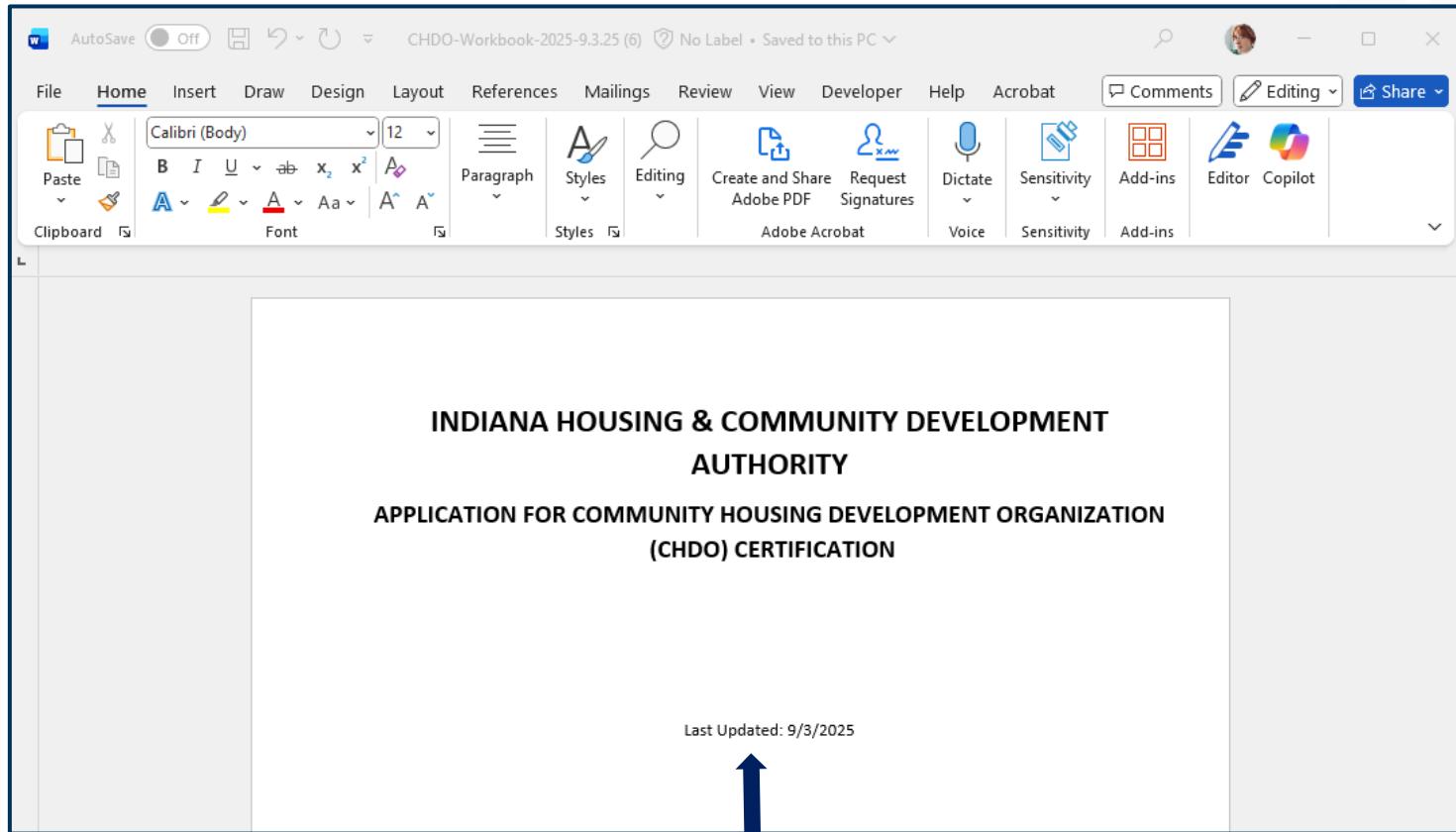
Name	Modified	Modified By	File size	Sharing	Activity
10.26.16 Amendment and Restatement ...	About a minute...	Loper, Holly	1.05 MB	Shared	
2022 Audit.pdf	About a minute...	Loper, Holly	822 KB	Shared	
2023 Audit.pdf	About a minute...	Loper, Holly	394 KB	Shared	
2025 Budget.pdf	About a minute...	Loper, 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 Affadavit.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



The screenshot shows a Microsoft Word document window. The ribbon at the top is set to the 'Home' tab. The document content area contains the following text:

**INDIANA HOUSING & COMMUNITY DEVELOPMENT
AUTHORITY**

**APPLICATION FOR COMMUNITY HOUSING DEVELOPMENT ORGANIZATION
(CHDO) CERTIFICATION**

At the bottom of the document, there is a small text 'Last Updated: 9/3/2025' followed by a blue upward-pointing arrow.

Use the most recent version



Indiana Housing & Community Development Authority

Required Documents

HOW TO APPLY FOR CHDO CERTIFICATION

Prospective CHDOs should complete all sections of IHCDA's Application for CHDO Certification and provide all required attachments below. For any required attachment not being submitted, 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 IHCDA 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 under the HOME regulations, becoming eligible does not guarantee funding.

Please note that all CHDO Board Member Certification Forms must have visible notations

CHDO regulations require certain organizational policies or documents be approved by the CHDO 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

REQUIRED ORGANIZATIONAL DOCUMENTS

- Articles of Incorporation or Charter (*approved by Secretary of State*)
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- 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

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



Indiana Housing & Community Development Authority

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

Page 4-5

HOME
Manual

Page 12

Federal
Regulations



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

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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

Page 4

HOME
Manual

Page 12-13

Procurement Standards

Organization's Procurement Standards

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

CHDO
Workbook

Page 6

HOME
Manual

Page 145-146

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

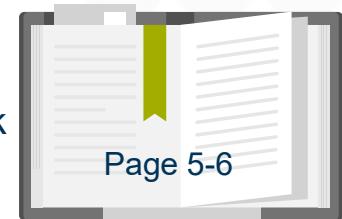
- Must be Board Approved
- Must include:
 - How grievances are submitted
 - Who reviews them
 - Timeframe for review
 - Appeal process

*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



CHDO
Workbook

Page 18

- 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](#))

APPENDIX B	
CERTIFICATION FORM FOR CHDO BOARD MEMBERS	
*A form must be completed for each Board Member	
Name: <input type="text"/>	Employer/Job Title: <input type="text"/>
Primary Residence Address: <input type="text"/>	County: <input type="text"/> Email: <input type="text"/>
Please check and complete the following as applicable:	
<input type="checkbox"/> Public Official or Employee I am an elected official; <i>or</i> an employee of a governmental entity or an instrumentality of; <i>or</i> appointed by a public official of either the Participating Jurisdiction or the charter Governmental Entity. <i>*The person who checks this box may also qualify as a low-income representative if they meet one of the low-income categories below.</i>	
<input type="checkbox"/> 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.	
<input type="checkbox"/> 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 . <i>*The person who checks this box does not have to be low-income themselves.</i>	
<input type="checkbox"/> 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



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



Indiana Housing & Community Development Authority

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

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 :

Articles of Incorporation Charter

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

B. No part of the organization's net earnings shall inure to the benefit of any member, founder, contributor, or individual, as evidenced by:

Articles of Incorporation Charter

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

C. Is tax exempt as follows:

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](#);

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

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 owner organization for Federal tax purposes (CHDO Sponsors ONLY).

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:

Articles of Incorporation Charter By-Laws

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

Application Pages 14-15

3. CAPACITY	
<p>A. The non-profit organization conforms to the financial accountability standards of 2 CFR 200.302-303, <i>Financial Management and Internal Controls</i>, as evidenced by:</p> <ul style="list-style-type: none"> <input type="checkbox"/> A notarized statement by the President/CEO/Executive Director or Chief Financial Officer of the organization <input type="checkbox"/> A certification from a Certified Public Accountant 	
<p>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:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Resumes and/or statements that describe the experience of key staff members who have successfully completed a homebuyer or rental housing project, OR <input type="checkbox"/> Resumes and/or statements from Board Members who will supplement the <u>paid</u> 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. 	
<p>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:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Statement that details and documents at least ONE year of experience in serving the community (<i>See Appendix A</i>) or <input type="checkbox"/> 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 	
<p>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:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Form W-2 or 1099 	
<p>E. The organization must have a clearly defined geographic service area (which cannot be the entire state) as evidenced by:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> By-Laws 	
<p>Page # Click here to enter text. Paragraph # Click here to enter text.</p>	

4. ORGANIZATIONAL STRUCTURE	
<p>A. The non-profit organization maintains <i>at least</i> 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:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> By-Laws 	
<p>Page # Click here to enter text. Paragraph # Click here to enter text.</p>	
<p>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:</p> <ul style="list-style-type: none"> <input type="checkbox"/> By-Laws 	
<p>Page # Click here to enter text. Paragraph # Click here to enter text.</p>	
<ul style="list-style-type: none"> <input type="checkbox"/> Resolution(s) or <input type="checkbox"/> A written statement of operating procedures approved by the governing board <p>Adoption Date: Click here to enter text.</p>	
<p>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:</p> <p>(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):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> By-Laws 	
<p>Page # Click here to enter text. Paragraph # Click here to enter text.</p>	
<ul style="list-style-type: none"> <input type="checkbox"/> 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?		
<input type="checkbox"/> Yes <input type="checkbox"/> 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):		
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> By-Laws		
Page # Click here to enter text. Paragraph # Click here to enter text.		
<input type="checkbox"/> 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:		
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> 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:		
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> 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:		
<input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Charter <input type="checkbox"/> 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 IHEDA 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	
<input type="text"/> Name:	<input type="text"/> Employer/Job Title:
<input type="text"/> Primary Residence Address:	
<input type="text"/> County:	<input type="text"/> Email:
<p>Please check and complete the following as applicable:</p> <p><input type="checkbox"/> Public Official or Employee</p> <p>I am an elected official; <i>or</i> an employee of a governmental entity or an instrumentality of; <i>or</i> appointed by a public official of either the Participating Jurisdiction or the charter Governmental Entity.</p> <p><i>*The person who checks this box may also qualify as a low-income representative if they meet one of the low-income categories below.</i></p> <p><input type="checkbox"/> Member of Low-Income Household</p> <p>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.</p> <p><input type="checkbox"/> Resident of Low-Income Area</p> <p>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.</p> <p><i>*The person who checks this box does not have to be low-income themselves.</i></p> <p><input type="checkbox"/> Low-Income Beneficiary of a HUD Program</p> <p>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.</p>	

Page 19 of 22

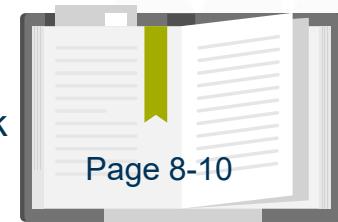
CHDO
Workbook



Pages 19 - 20

*Note: Additional instructions located in CHDO Workbook

CHDO
Workbook



Page 8-10

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



Indiana Housing & Community Development Authority

Accountability to the Community



CHDO
Workbook

Page 21

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:

Public_AR_Current

Vintage:

Current_Current

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

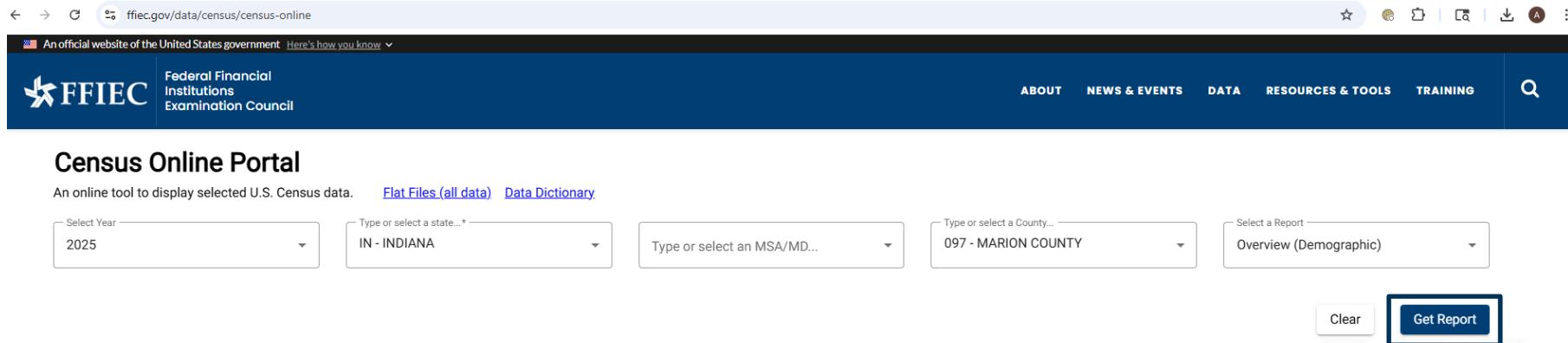


Indiana Housing & Community Development Authority

Does Census Tract Qualify?

To determine if your census tract qualifies:

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



The screenshot shows the FFIEC Census Online Portal. The top navigation bar includes links for About, News & Events, Data, Resources & Tools, Training, and a search icon. The main content area is titled 'Census Online Portal' and describes it as an online tool to display selected U.S. Census data. It features four dropdown menus: 'Select Year' (2025), 'Type or select a state...' (IN - INDIANA), 'Type or select an MSA/MD...' (097 - MARION COUNTY), and 'Select a Report' (Overview (Demographic)). Below these are 'Clear' and 'Get Report' buttons, with 'Get Report' being highlighted with a blue border.

- 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

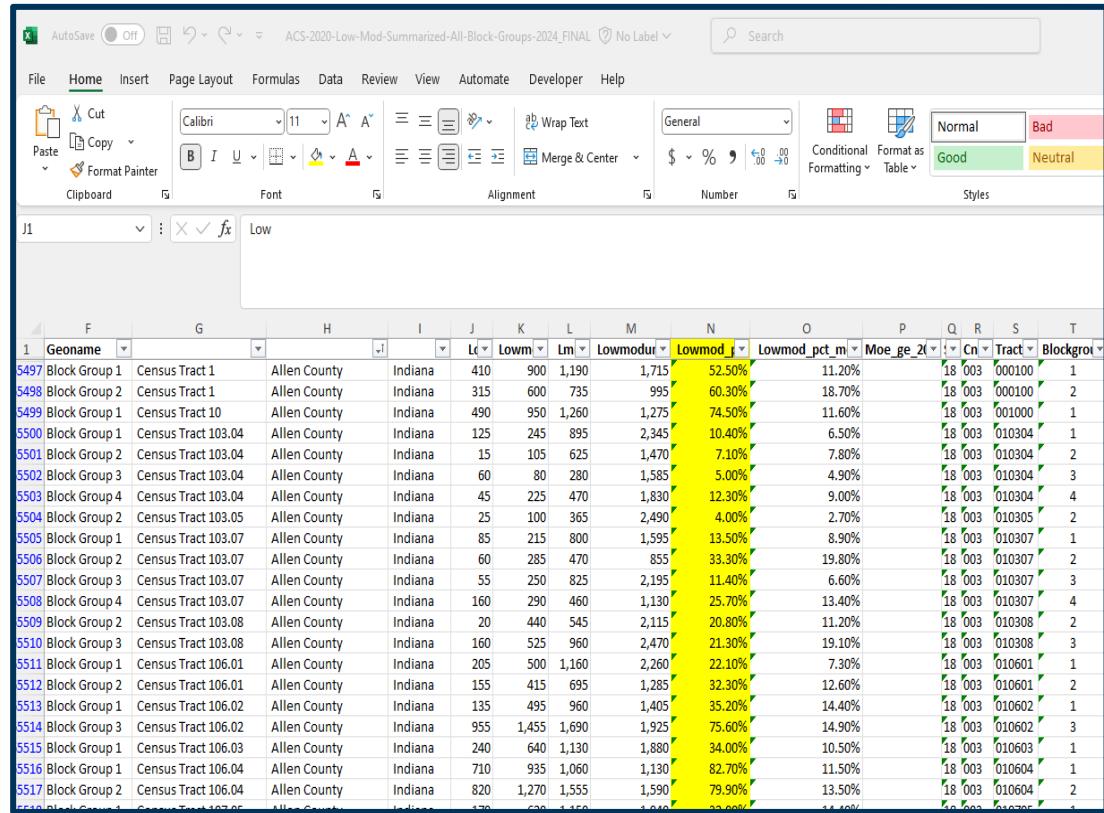


The screenshot shows the IHCDA CHDO Page. At the top, there are sections for 'ADVANTAGES OF BEING A CHDO' and 'HOW TO BECOME AN IHCDA CHDO'. Below these, there is a 'APPLICATION AND FORMS' section. The 'APPLICATION AND FORMS' section contains links to: 'CHDO Application Workbook', 'Block Group Data - Updated January 10, 2025' (which is highlighted with a yellow box), 'HOME CHDO Predevelopment Fund Policy', and 'HOME CHDO Predevelopment Fund Application Forms'. A large blue arrow points from the 'Block Group Data' link on the left to the same link on the right, indicating the specific file to download.

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.



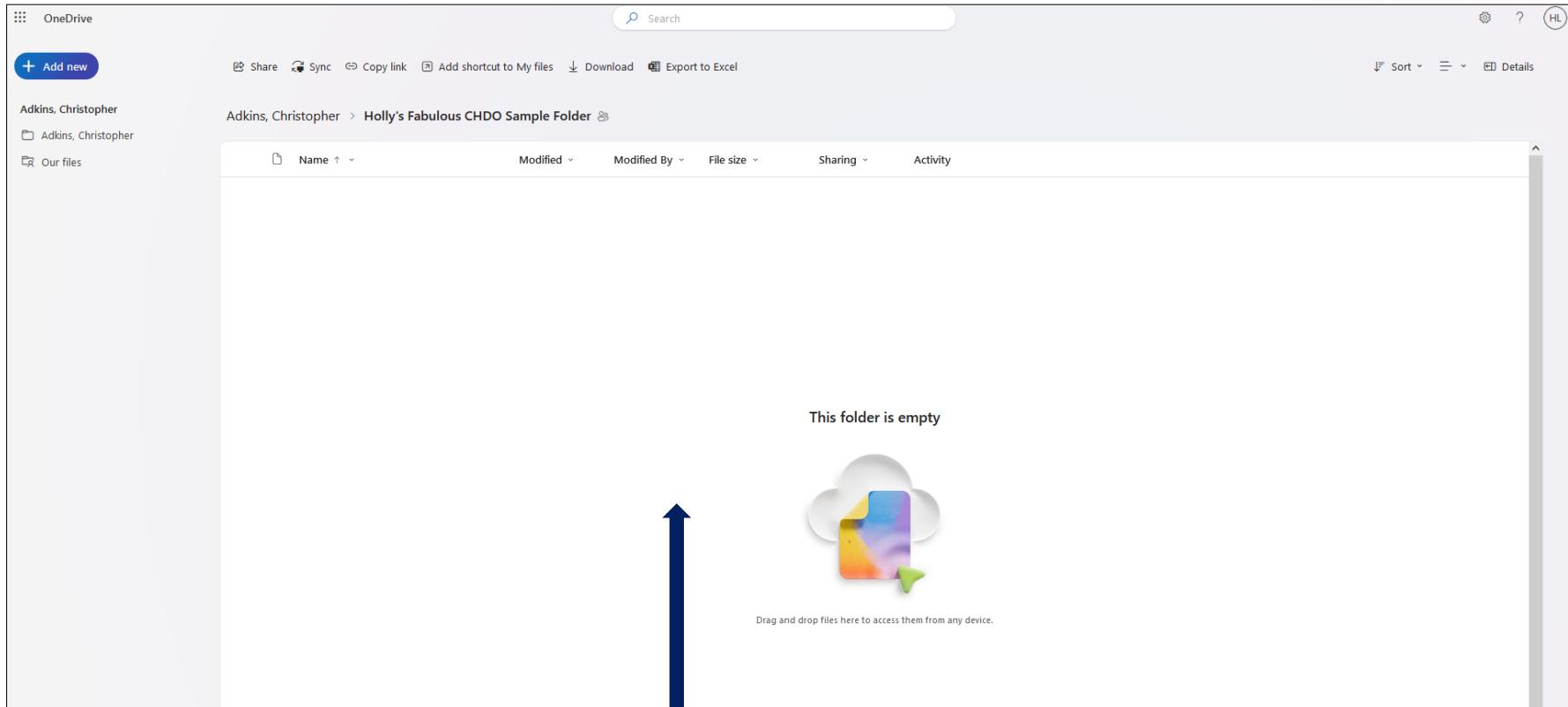
	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Geoname				Lt	Lowm	Lm	Lowmodur	Lowmod	Lowmod_pct	m	Moe_ge_2c	Cn	Tract	Blockgro
5497	Block Group 1	Census Tract 1	Allen County	Indiana	410	900	1,190	1,715	52.50%	11.20%	18	003	000100	1	
5498	Block Group 2	Census Tract 1	Allen County	Indiana	315	600	735	995	60.30%	18.70%	18	003	000100	2	
5499	Block Group 1	Census Tract 10	Allen County	Indiana	490	950	1,260	1,275	74.50%	11.60%	18	003	001000	1	
5500	Block Group 1	Census Tract 103.04	Allen County	Indiana	125	245	895	2,345	10.40%	6.50%	18	003	010304	1	
5501	Block Group 2	Census Tract 103.04	Allen County	Indiana	15	105	625	1,470	7.10%	7.80%	18	003	010304	2	
5502	Block Group 3	Census Tract 103.04	Allen County	Indiana	60	80	280	1,585	5.00%	4.90%	18	003	010304	3	
5503	Block Group 4	Census Tract 103.04	Allen County	Indiana	45	225	470	1,830	12.30%	9.00%	18	003	010304	4	
5504	Block Group 2	Census Tract 103.05	Allen County	Indiana	25	100	365	2,490	4.00%	2.70%	18	003	010305	2	
5505	Block Group 1	Census Tract 103.07	Allen County	Indiana	85	215	800	1,595	13.50%	8.90%	18	003	010307	1	
5506	Block Group 2	Census Tract 103.07	Allen County	Indiana	60	285	470	855	33.30%	19.80%	18	003	010307	2	
5507	Block Group 3	Census Tract 103.07	Allen County	Indiana	55	250	825	2,195	11.40%	6.60%	18	003	010307	3	
5508	Block Group 4	Census Tract 103.07	Allen County	Indiana	160	290	460	1,130	25.70%	13.40%	18	003	010307	4	
5509	Block Group 2	Census Tract 103.08	Allen County	Indiana	20	440	545	2,115	20.80%	11.20%	18	003	010308	2	
5510	Block Group 3	Census Tract 103.08	Allen County	Indiana	160	525	960	2,470	21.30%	19.10%	18	003	010308	3	
5511	Block Group 1	Census Tract 106.01	Allen County	Indiana	205	500	1,160	2,260	22.10%	7.30%	18	003	010601	1	
5512	Block Group 2	Census Tract 106.01	Allen County	Indiana	155	415	695	1,285	32.30%	12.60%	18	003	010601	2	
5513	Block Group 1	Census Tract 106.02	Allen County	Indiana	135	495	960	1,405	35.20%	14.40%	18	003	010602	1	
5514	Block Group 3	Census Tract 106.02	Allen County	Indiana	955	1,455	1,690	1,925	75.60%	14.90%	18	003	010602	3	
5515	Block Group 1	Census Tract 106.03	Allen County	Indiana	240	640	1,130	1,880	34.00%	10.50%	18	003	010603	1	
5516	Block Group 1	Census Tract 106.04	Allen County	Indiana	710	935	1,060	1,130	82.70%	11.50%	18	003	010604	1	
5517	Block Group 2	Census Tract 106.04	Allen County	Indiana	820	1,270	1,555	1,590	79.90%	13.50%	18	003	010604	2	
5518	Block Group 1	Census Tract 107.05	Allen County	Indiana	170	530	1,150	1,640	33.60%	14.40%	18	003	010705	1	



Indiana Housing & Community Development Authority

Ready to Submit?

[https://ingov-my.sharepoint.com/ \[...\]](https://ingov-my.sharepoint.com/)



The screenshot shows a SharePoint interface for a folder named 'Holly's Fabulous CHDO Sample Folder'. The folder is empty, as indicated by the text 'This folder is empty' and a 'Drag and drop files here to access them from any device.' message. A large blue arrow points upwards from the text 'Drag and Drop files!' to the 'Drop' icon in the center of the folder's content area.

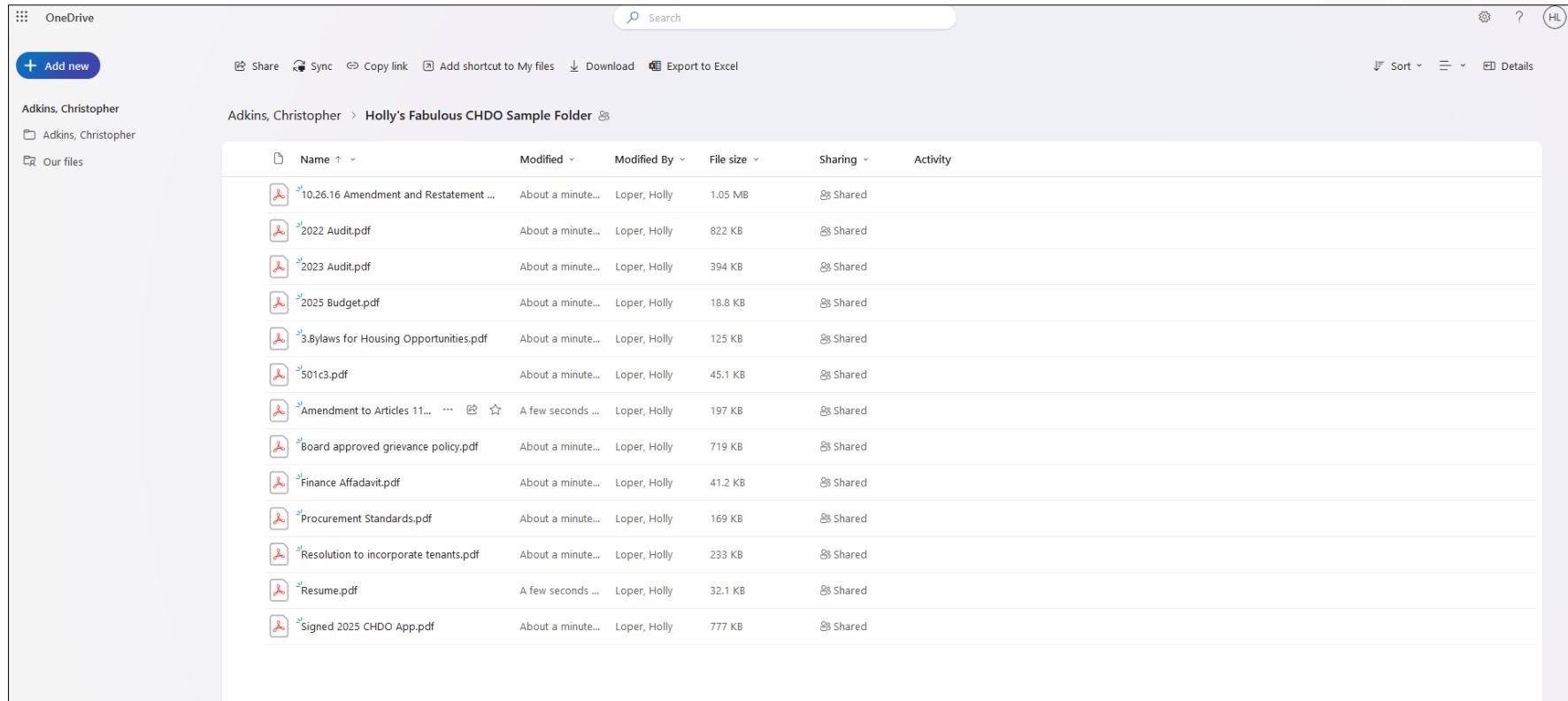
Drag and Drop files!



Indiana Housing & Community Development Authority

Files Uploaded

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



The screenshot shows a OneDrive interface with the following details:

- OneDrive** is the selected cloud storage provider.
- Search** bar is at the top.
- Actions** buttons: Share, Sync, Copy link, Add shortcut to My files, Download, Export to Excel.
- Sort** and **Details** buttons are on the right.
- Folder Structure:** Adkins, Christopher > Holly's Fabulous CHDO Sample Folder.
- Files:** A list of 14 PDF documents, all shared by Loper, Holly, uploaded within the last minute.

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 Affadavit.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.



Indiana Housing & Community Development Authority

Questions?

Contact Us!

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