



MACH
Mid-Alabama Coalition for the Homeless

FY 2026 COC COMPETITION TERMS PLAIN-LANGUAGE GUIDE FOR APPLICANTS

This guide is intended to help applicants understand common Continuum of Care (CoC) competition terms as The Way Home prepares for the FY 2026 CoC Competition.

The CoC competition can be technical, especially for organizations applying for the first time. This guide is meant to make the process easier to follow. It does not replace the official HUD NOFO, HUD regulations, e-snaps instructions, or The Way Home's published local competition materials.

HUD released the FY 2026 Continuum of Care Competition and YHDP NOFO on June 1, 2026. The federal deadline for MACH, as the Collaborative Applicant, to submit the final CoC application package to HUD is August 26, 2026. Applicants must follow The Way Home's local deadlines, which are earlier than HUD's final deadline.

NEW TO COC FUNDING?

MACH runs the local competition first. HUD receives one final CoC application from MACH as the Collaborative Applicant for AL-504.

A few things to know:

- Individual agencies submit project materials to MACH by local deadlines first.
- HUD's August 26 deadline is not the applicant deadline.
- Projects must meet HUD eligibility rules and local competition requirements.
- New projects must be reviewed, scored, and ranked locally before they can be included in the final HUD submission.
- Faith-based, community-based, nonprofit, and government applicants follow the same local competition process.
- Participation in the local competition does not require an organization to change its mission, but any project funded through the CoC Program must comply with HUD requirements, local competition rules, civil rights protections, financial requirements, and eligible use of funds.

The Faith and Community meeting notes also emphasized that organizations interested in CoC funding should connect with their local CoC because the CoC runs the local competition and submits projects to HUD.

A. CORE HUD COC TERMS

Annual Renewal Demand — ARD: The total annual amount needed to renew the CoC's currently funded HUD renewal projects.



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Applicant Profile: The organization profile in e-snaps. Agencies generally must review and update this before submitting project applications.

CoC NOFO — Continuum of Care Notice of Funding Opportunity: HUD's annual funding notice for the Continuum of Care Program. The NOFO explains the funding available, eligible applicants, eligible project types, federal priorities, scoring criteria, deadlines, and special rules for the competition.

Collaborative Applicant: The entity designated by the CoC to submit the CoC's consolidated application to HUD. For AL-504, this is the Montgomery Area Coalition for the Homeless, Inc.

Component Type: The HUD project category a program falls under, such as Permanent Supportive Housing, Rapid Re-Housing, Transitional Housing, Supportive Services Only, Street Outreach, or HMIS. The project types allowed in a given competition may change from year to year.

Domestic Violence Bonus — DV Bonus: A HUD funding category that may support projects serving survivors of domestic violence, dating violence, sexual assault, or stalking, if included in the applicable NOFO.

e-snaps: HUD's online grants system used for CoC registration, project applications, the CoC Application, and the Priority Listing.

HMIS — Homeless Management Information System: The database used to collect and report client-level information for most homeless assistance projects.

HMIS Lead Agency: The organization responsible for operating HMIS for the CoC. For AL-504, this is the HandsOn River Region.

Match Requirement: HUD generally requires eligible CoC projects to provide match for certain project costs, subject to the rules in the applicable NOFO and program regulations.

Merit Review: HUD's review of the CoC application and project applications using the criteria published in the NOFO.

Project Application: The application submitted for a specific project, including information such as budget, match, project design, performance, staffing, supportive services, and required attachments.

Project Applicant: The organization applying for funding for a specific project.

Ranking: The order in which the CoC places project applications before submitting them to HUD.

Reallocation: The process of reducing or removing funding from one project so those funds can be used for new or different eligible projects, as allowed by HUD and local policy.



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Reduction: A decrease in the funding amount requested or recommended for a project.

Renewal Project: An existing CoC-funded project seeking continued funding.

New Project: A project applying for CoC funds for the first time through reallocation, bonus, DV Bonus, or another HUD-authorized funding path.

Solo Applicant: An eligible project applicant that may appeal directly to HUD in limited circumstances described in federal regulation and the applicable NOFO.

Threshold Review: A preliminary review to confirm the agency and application meet basic eligibility and submission requirements before scoring and ranking.

Tiering: HUD may divide the competition into funding tiers. The exact tier structure and how protective each tier is may vary by competition year.

B. COMMON PROJECT TYPES

Permanent Supportive Housing — PSH: Permanent housing paired with supportive services for households with disabilities who need long-term assistance to remain stably housed.

Rapid Re-Housing — RRH: A housing intervention that helps households quickly move into permanent housing through short- to medium-term rental assistance and supportive services.

Joint TH-RRH: A project that combines Transitional Housing and Rapid Re-Housing in one project design, if allowed by HUD in the competition.

Transitional Housing — TH: Time-limited housing with supportive services intended to help participants stabilize and move toward permanent housing. TH may generally provide housing for up to 24 months, depending on HUD and project requirements.

Supportive Services Only — SSO: A project that funds services without providing rental assistance. Depending on the NOFO, SSO may include coordinated entry, street outreach, employment support, treatment/recovery navigation, childcare, behavioral health connections, case management, or other eligible supportive services.

Street Outreach — SO: Services provided to people staying in places not meant for human habitation, such as encampments, vehicles, abandoned buildings, or other outdoor locations.

HMIS Project: A project that supports operation of the Homeless Management Information System for the CoC.



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DV Project / Comparable Database Project: A project serving survivors of domestic violence, dating violence, sexual assault, or stalking. Victim service providers use a comparable database instead of HMIS to protect survivor confidentiality while still meeting HUD requirements.

C. APPLICATION AND COMPETITION TERMS

CoC Registration- The annual process through which the CoC confirms its geographic area and other required information before the competition opens.

Consolidated Application / CoC Application- The full package the Collaborative Applicant submits to HUD on behalf of the CoC, including the CoC Application, ranked project applications, and required attachments.

GIW — Grant Inventory Worksheet- The list of renewal grants and funding amounts used as part of the CoC registration and competition process.

Local Competition- The local process used by the Continuum of Care to collect, review, score, rank, and prioritize project applications before MACH submits the final CoC application package to HUD. Applicants must meet local deadlines before the HUD deadline.

Local Applicant Deadline- The deadline set by The Montgomery Area Coalition for the Homeless, Inc./MACH for applicants to submit materials for local review. This deadline is earlier than HUD's final deadline.

Local Submission- The submission of required materials to MACH by local deadlines and in the format required by the local competition.

HUD Final Deadline- The deadline for MACH, as the Collaborative Applicant, to submit the full CoC application package to HUD.

HUD Submission-The final submission made to HUD through e-snaps and any other required federal systems.

Late Submission Penalty- A local policy that may reduce an application's score if required materials are submitted after the deadline, if adopted for the competition.

Priority Listing- The ranked list of projects the CoC submits to HUD.

Project Acceptance- A local decision that a project will be included in the CoC's final Priority Listing submitted to HUD.

Project Rejection- A local decision that a project will not be included in the CoC's final Priority Listing submitted to HUD.



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Project Ranking Notification- The written notice sent to applicants explaining whether a project is accepted/ranked, reduced, or rejected. If a project is reduced or rejected, the notice must include the reason.

D. LOCAL TX-700 TERMS

The Montgomery Area Coalition for the Homeless, Inc. (MACH)-The Continuum of Care serving Montgomery, Autauga, Elmore, Lowndes and Bullock counties in Alabama under CoC number AL-504.

The Montgomery Area Coalition for the Homeless, Inc./ MACH-The Collaborative Applicant and lead agency for the CoC competition process for AL-504.

The MACH Partnership Agreement- The local participation agreement used by MACH to set expectations for partner agencies.

Local Scoring Tool- The rubric adopted by MACH to score eligible project applications during the local competition.

Protected or System Projects- Projects the CoC may identify as essential to core system operations, such as HMIS, Coordinated Entry, or other system-wide functions, according to local policy.

MACH Board of Directors- The local governing body or decision-making body responsible for key competition and policy decisions, consistent with the organization's governance structure.

Threshold Documents- The required items an applicant must submit to move forward in the local review process.

Required Attachments- Documents applicants must submit as part of the local application. These may include match documentation, SAM.gov/UEI confirmation, supportive service documentation, HMIS or comparable database confirmation, CE participation documentation, budgets, partnership letters, or other items required by the local competition.

E. DATA AND SYSTEM TERMS

By-Name List — BNL- A real-time list of people known to be experiencing homelessness in the community and being tracked for outreach, referral, or housing connection.

Coordinated Entry — CE- The process used to assess, prioritize, and refer people experiencing homelessness to available housing and services.

Comparable Database- A separate data system used by victim service providers instead of HMIS to protect survivor confidentiality while still meeting HUD requirements.



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System Performance Measures — SPMs- HUD’s community-wide performance measures, such as exits to permanent housing, returns to homelessness, income growth, and length of time homeless.

Data Quality- The accuracy, completeness, and timeliness of information entered into HMIS or a comparable database.

Unknown Exit Destination- An exit destination that is missing, unknown, or not specific enough to determine where a participant went after leaving a project. Unknown exits can affect project and system performance.

Utilization- How fully a project is using its funded capacity, such as beds, units, or participant slots.

F. FINANCIAL AND ADMINISTRATIVE TERMS

Cash Match-Cash contributions that support the project and count toward any required match.

In-Kind Match-Non-cash contributions, such as donated services, professional time, supplies, or space, that may count toward match if documented correctly.

Leverage-Additional resources that support the project but are not part of the HUD request. HUD may define or score leverage differently from year to year.

SAM.gov-The federal registration system where organizations must maintain active registration to apply for federal funding.

UEI — Unique Entity Identifier-The identifier an organization needs to apply for federal funding.

Subrecipient-A partner agency that receives CoC funds through another entity that holds the direct HUD grant.

Recipient-The agency that receives the grant agreement directly from HUD.

Cost Reasonableness-A review of whether the proposed project cost is reasonable based on the project type, population served, staffing model, services provided, number of households or participants served, and expected outcomes.

Budget Narrative-A description explaining how the project budget was developed and how requested funds will be used.

G. PROGRAM DESIGN TERMS

Case Management-Support provided to help participants access services, maintain housing, and work toward goals.



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Housing Navigation-Help with locating housing, gathering documents, communicating with landlords, and completing lease-up steps.

Mental Health Services-Counseling, psychiatric care, referrals, or other mental health supports.

Substance Use Disorder — SUD — Services-Recovery-oriented services that may include treatment, counseling, peer support, recovery planning, or referrals.

Treatment / Recovery Supports-Services or partnerships that help participants access substance use disorder treatment, recovery supports, peer support, behavioral health care, sober housing, or other stability-focused services. Applicants should be clear whether they directly provide treatment or refer/link participants to licensed treatment providers.

Recovery Support-Services intended to support sobriety, stability, and long-term wellness.

Employment / Workforce Supports-Services or partnerships that help participants prepare for work, access job training, obtain employment, increase income, or connect to workforce development programs.

Mainstream Benefits-Public benefits or resources outside the CoC Program, such as Medicaid, SNAP, SSI/SSDI, TANF, workforce programs, behavioral health services, or other community resources.

Safety Planning-A structured process to reduce risk and respond to safety concerns, especially in DV, outreach, or crisis situations.

Public Safety Partnership-A partnership with law enforcement, first responders, courts, outreach teams, crisis response, or other public safety partners to support safer engagement, crisis response, encampment coordination, or connection to housing and services.

Family or Support Network Reunification-A strategy to help participants reconnect with safe family members, friends, or other support networks when appropriate and participant-led.

Accountability-Project-level expectations related to engagement, appointments, service participation, safety planning, recovery planning, income/employment goals, or other program requirements, as allowed by HUD rules, civil rights requirements, VAWA protections, and the approved project design.

H. FY 2026-SPECIFIC TERMS AND PRIORITIES

HUD's FY 2026 funding competition for CoC Program and YHDP funding. For FY 2026, HUD has emphasized treatment, recovery, self-sufficiency, employment, supportive services, transitional housing, public safety, and broader participation from community-based and faith-based organizations. The meeting notes you provided also captured HUD's stated emphasis on recovery, self-sufficiency, public safety, faith/community participation,



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treatment, employment, outreach, and supportive services.

FY 2026 New Project Direction: For FY 2026, applicants should pay close attention to HUD and local priorities around Transitional Housing and Supportive Services Only projects. Local priorities may further define what project types will be accepted or prioritized.

Supportive Services Participation Requirement-A project requirement that participants take part in supportive services connected to the approved project design and participant needs. For FY 2026, housing projects may be asked to provide direct language from agreements, contracts, occupancy agreements, leases, or equivalent documents showing these requirements. Requirements must still comply with fair housing, civil rights, disability protections, VAWA, and other federal rules.

Supportive Services Participation Documentation-Documentation showing how a project communicates supportive service participation expectations to participants. This may include language from a participant agreement, supportive service agreement, occupancy agreement, lease addendum, contract, or equivalent document.

VAWA Protections-Federal protections for survivors of domestic violence, dating violence, sexual assault, or stalking. A project may not deny admission, assistance, participation, or occupancy because a person is or has been a survivor, if the person otherwise qualifies.

Faith-Based Organization-An organization with a religious or faith-based mission that may be eligible to participate in HUD-funded programs consistent with federal requirements. Faith-based organizations must follow the same application, eligibility, documentation, and compliance rules as other applicants.

Community-Based Organization-An organization rooted in the local community that provides services, housing, outreach, recovery supports, employment supports, shelter, or other assistance to people experiencing homelessness or housing instability.

Equal Participation-HUD-funded programs must follow federal requirements regarding eligibility, nondiscrimination, and equal participation. Faith-based and community-based organizations may participate in the competition if they meet HUD and local requirements. All applicants are reviewed through the same local competition process.

Self-Sufficiency-A participant's movement toward greater stability, which may include employment, increased income, recovery, treatment engagement, benefits access, education, family or support network connection, or other participant-centered goals.



Recovery-Oriented Services-Services intended to support participants experiencing substance use, behavioral health needs, or related barriers by connecting them to treatment, peer support, recovery planning, sober housing, or other community supports.

I. FY 2026 PLANNING NOTES FOR APPLICANTS

Because FY 2026 includes several changes from prior competitions, applicants should not assume that prior-year rules, scoring priorities, or eligible new project types are the same. Applicants should review the FY 2026 NOFO and The Way Home's local competition materials carefully.

For FY 2026, applicants should understand the following:

- **Local deadlines come before HUD's deadline.**-Applicants must follow local MACH deadlines. HUD's August 26 deadline is the final submission deadline for MACH, not the applicant project deadline.
- **New projects must go through local review.**-A new project cannot be included in the final CoC submission unless it is reviewed, scored, and ranked through the local competition process.
- **Transitional Housing and SSO are important in FY 2026.**-HUD has placed increased emphasis on Transitional Housing and Supportive Services Only projects, including projects connected to treatment/recovery, employment, childcare, behavioral health, outreach, and other supportive services.
- **Supportive service expectations matter.**-Housing projects should be prepared to explain how participants are expected to engage in supportive services and should be ready to provide direct language from project documents if required.
- **Faith-based and community-based applicants are welcome.**-Organizations that have not applied for CoC funding before are encouraged to attend the mandatory NOFO webinar, participate in TA opportunities, and review the plain-language materials. All applicants must meet the same HUD and local requirements.
- **HUD appeal rights are limited.**-HUD may allow certain eligible applicants to appeal directly to HUD in limited circumstances, but those rights are governed by the applicable NOFO and federal regulation, not local planning guides.
- **Funding is still limited.**-Even when HUD identifies national funding priorities or set-asides, local new project funding is limited by the amount available through CoC Bonus, DV Bonus, and any funding made available through reallocation.
- **Project quality and readiness matter.**-Applicants should be prepared to show a clear project design, eligible budget, match documentation, staffing plan, service model, performance goals, and ability to meet HUD and local requirements.

J. HELPFUL REMINDER FOR APPLICANTS

This guide is intended to make the competition easier to understand. It is not a substitute for:



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- The official HUD NOFO;
- HUD regulations;
- E-snaps instructions;
- MACH's published local competition materials;
- Or legal, financial, or compliance guidance specific to an applicant's organization.

All applicants are responsible for reviewing the official competition materials and meeting local and federal requirements. Faith-based, community-based, nonprofit, and government applicants are all expected to follow the same local process and meet the same submission deadlines.

Participation in the local competition does not guarantee funding. Final funding decisions are subject to local review, scoring, ranking, HUD eligibility, HUD selection, and congressional/federal funding availability.