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Housing & Supportive Services (HSS)  
**HOME Investment Partnerships Program (HOME)**  
Application and Program Guide

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# HOME Program Summary & Compliance Requirements

The HOME Investment Partnerships Program (HOME) is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Administered by HUD, the program provides formula grants to participating jurisdictions to fund activities that build, buy, rehabilitate, or preserve affordable housing. HOME is intended to strengthen public-private partnerships and give communities flexibility to meet local housing needs.

HOME funds can be used for a variety of housing activities, including:

- Acquisition of property (including homebuyer assistance)
- New construction of non-luxury housing
- Reconstruction or rehabilitation of existing housing
- Conversion of existing structures into affordable housing
- Demolition, when tied to a specific HOME project
- Site improvements related to an eligible project
- Financing costs related to development
- Relocation expenses for displaced people or businesses
- Tenant based rental assistance, including security deposits
- Administrative and planning costs
- Operating expenses for CHDOs

**Section 3 – Economic Opportunities:** Projects funded with HOME dollars must comply with HUD Section 3 regulations (24 CFR Part 75). Include Section 3 statement in bid ads and track labor hours with quarterly reports.

**Minority and Women-Owned Business Enterprise (MBE/WBE):** HOME recipients must take affirmative steps to encourage participation by minority and women-owned businesses. Include outreach statements in bid ads and report contracts over \$10,000 annually on HUD Form 2516.

**Build America, Buy America Act (BABA):** All iron, steel, construction materials, and manufactured products used in federally funded infrastructure projects must be produced in the United States. Compliance with Buy America Preference (BAP) applies to HOME-funded projects.

**Other Key Requirements:** Affirmative Fair Housing Marketing, Environmental Review (24 CFR Part 58), and Davis-Bacon labor standards for projects with 12+ HOME-assisted units.

## Application Scoring

Applications will be evaluated using the attached HOME Program Scoring Checklist. Projects located within ZIP codes 34602, 33523, and 33597, as well as those that target households at or below 50% AMI, will receive higher scores in accordance with the scoring criteria. Applicants are encouraged to review the checklist to ensure their proposals align with these priority areas.

## Reporting Requirements

- Quarterly progress reports after HOME Agreement execution.
- Annual beneficiary data and contractor activity reports.

- Final cost certification within 60 days of completion (CPA-certified).
- HUD forms: HUD-40097 (Project Completion Report) and HUD-2516 (MBE/WBE Activity Report).
- Section 3 reporting: Exhibits 3–8 for labor hours and compliance.
- Record retention for 5 years after project closeout.

## How to Apply

- Complete the Final HOME Application Fillable Form (Sections 1–9).
- Include all items in the Attachment Checklist.
- Submit your package to [Housingandsupportiveservices@hernandocounty.us](mailto:Housingandsupportiveservices@hernandocounty.us).

### Section 1 – Applicant Information

Provide organization details, UEI (SAM.gov), type (Non-Profit, For-Profit, CHDO). Attach IRS letter for non-profits, CHDO certification if applicable.

### Section 2 – Project Identification

Select eligible activity (New Construction, TBRA, Rental Development, Owner-Occupied Rehab). Include project name, address, target population ( $\leq 60\%$  AMI).

### Section 3 – Funding Request

List total project cost, HOME funds requested, other funding sources. Attach award letters for committed funds.

### Section 4 – Project Description & Compliance

Provide narrative: purpose, goals, community impact. Explain HOME compliance (affordability period, income verification). Attach Market Study, letters of support.

### Section 5 – CHDO-Specific Requirements

Complete only if applying for CHDO set-aside. Attach CHDO certification, organizational chart, board composition.

### Section 6 – Development Details

Provide unit mix by AMI, accessibility compliance, amenities. Attach utility allowance schedule if utilities not included.

### Section 7 – Site Control

Indicate ownership or option agreement. Certify no choice-limiting actions before environmental clearance.

### Section 8 – Fair Housing

Explain how project promotes fair housing and housing choice.

## Section 9 – Support Services

Describe services for residents, attach MOUs, sustainability plan.

### Attachment Checklist

Category	Examples
General	Project Budget, Site Control, Organizational Capacity, Certifications
Project-Specific	Market Study, Letters of Support, Architectural Plans
CHDO	Certification, Board Composition, Financials
Support Services	MOUs, Sustainability Plan

# Compliance Quick Reference

## INCOME AND RENT LIMITS FOR THE HOME PROGRAM

HOME PROGRAM – INCOME GUIDELINES			
U.S. Department of Housing and Urban Development (HUD)			
HOME Program Limits (06/01/2025)			
FAMILY SIZE		INCOME NOT TO EXCEED	
1 Person	Poverty	\$15,650	
	30%	\$21,450	
	50%	\$35,700	(Very Low Income)
	60%	\$42,840	
	80%	\$57,150	(Low-Income)
2 Person	Poverty	\$21,150	
	30%	\$24,500	
	50%	\$40,800	(Very Low Income)
	60%	\$48,960	
	80%	\$65,300	(Low-Income)
3 Person	30%	\$27,550	
	Poverty	\$26,650	
	50%	\$45,900	(Very Low Income)
	60%	\$55,080	
	80%	\$73,450	(Low-Income)
4 Person	30%	\$30,600	
	Poverty	\$32,150	
	50%	\$51,000	(Very Low Income)
	60%	\$61,200	
	80%	\$81,600	(Low-Income)
5 Person	30%	\$33,050	
	Poverty	\$37,650	
	50%	\$55,100	(Very Low Income)
	60%	\$66,120	
	80%	\$88,150	(Low-Income)
6 Person	30%	\$35,500	
	Poverty	\$43,150	(Very Low Income)
	50%	\$59,200	
	60%	\$71,040	
	80%	\$94,700	(Low-Income)
7 Person	30%	\$37,950	
	Poverty	\$48,650	
	50%	\$63,250	(Very Low Income)
	60%	\$75,900	
	80%	\$101,200	(Low-Income)
8 Person	30%	\$40,400	
	Poverty	\$54,150	
	50%	\$67,350	(Very Low Income)
	60%	\$80,820	
	80%	\$107,750	(Low-Income)

HOME PROGRAM RENT LIMITS  
U.S. Department of Housing and Urban Development (HUD) HOME  
Program Limits (06/01/2025)

UNIT SIZE	MAXIMUM RENTS	
Efficiency	LOW HOME RENT	\$892
	HIGH HOME RENT	\$1,141
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$1,316
	50% RENT LIMIT	\$892
	65% RENT LIMIT	\$1,141
1 - Bedroom	LOW HOME RENT	\$956
	HIGH HOME RENT	\$1,224
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$1,476
	50% RENT LIMIT	\$956
	65% RENT LIMIT	\$1,224
2 - Bedroom	LOW HOME RENT	\$1,147
	HIGH HOME RENT	\$1,471
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$1,750
	50% RENT LIMIT	\$1,147
	65% RENT LIMIT	\$1,471
3 - Bedroom	LOW HOME RENT	\$1,326
	HIGH HOME RENT	\$1,690
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$2,452
	50% RENT LIMIT	\$1,326
	65% RENT LIMIT	\$1,690
4 - Bedroom	LOW HOME RENT	\$1,480
	HIGH HOME RENT	\$1,866
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$2,841
	50% RENT LIMIT	\$1,480
	65% RENT LIMIT	\$1,866
5 - Bedroom	LOW HOME RENT	\$1,632
	HIGH HOME RENT	\$2,041
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$3,267
	50% RENT LIMIT	\$1,632
	65% RENT LIMIT	\$2,041
6 - Bedroom	LOW HOME RENT	\$1,785
	HIGH HOME RENT	\$2,215
	FOR INFORMATION ONLY:	
	FAIR MARKET RENT	\$3,693
	50% RENT LIMIT	\$1,785
	65% RENT LIMIT	\$2,215



**Hernando County**  
Housing & Supportive Services

**2026 HOME Program Application**

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*SECTION 1: Applicant Information*

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Please complete all fields below. Attach supporting documentation where indicated (e.g., IRS determination letter for non-profits, CHDO certification, partnership agreements, project summaries).

Developer/Organization Name:

Contact Person:

Title:

Address:

Phone:

Email:

UEI (SAM.gov Registration):

Organization Type (check one):

Non-Profit

For-Profit

Public Agency

CHDO (Community Housing Development Organization)

If For-Profit, are you partnering with a Non-Profit?      Yes      No

If yes, provide Non-Profit partner name and describe partnership:

Years in Operation:

Mission Statement or Organizational Purpose:

Experience with Affordable Housing Development or HOME-funded projects:

Number of prior projects:

Please provide a brief description of previously completed project(s):

Project Name:

Location:

Type of Activity (e.g., Rental Development, Homeownership):

Number of Units:

Funding Sources:

Completion Date:

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### *SECTION 2: Project Identification*

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Please complete all fields below. Select the eligible activity for your project and provide detailed information to demonstrate compliance with HOME requirements, including targeting households at or below 60% AMI.

Project Name:

Project Address:

Eligible Activity (check one):

New Construction – Affordable Homeownership

Tenant-Based Rental Assistance (TBRA)

Rental Housing Development

Owner-Occupied Rehabilitation

CHDO Activity

Target Population (AMI):

Estimated Start Date:

Estimated Completion Date:

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### *SECTION 3: Funding Request*

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Please provide detailed funding information for your project. Include all sources of funds and attach documentation for committed funds (e.g., award letters, bank statements).

Total Project Cost (\$):

HOME Funds Requested (\$):

Other Funding Sources (list below):

Source	Amount (\$)	Status (Committed/Pending)

Estimated Budget Breakdown for Requested HOME Funds:

Budget Category	Amount (\$)

Estimated Expenditure Timeline:

Activity	Start Date	End Date
Project completed by:		

Is the non-profit acting as the general managing partner?      YES      NO

Percent of Profit Cash Flow (PCF) controlled by non-profit:

Percent of Developer Fee (DF) to non-profit: (cannot exceed 10%)

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*SECTION 4: Project Description & Compliance*

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Provide a detailed description of your project and demonstrate compliance with HOME requirements. Attach all required documentation listed below.

Project Narrative (include purpose, goals, and community impact):

Explain how the project meets HOME requirements:

Affordability Period (based on HOME investment):

Describe Income Verification Process:

Will the property meet HOME Property Standards at completion?      YES      NO

Describe any accessibility or lead-based paint compliance measures:

**Market Analysis & Feasibility:**

Attach an independent third-party Market Study. Summarize site suitability, housing demand, vacancy rates, and comparable properties.

## Community Engagement:

Describe community involvement and support. Attach at least 5 letters of support and evidence of community meetings.

## Required Attachments:

- Detailed Project Budget
- Site Control Documentation
- Organizational Capacity Statement
- Certifications (Fair Housing, Lead-Based Paint Compliance, etc.)
- Independent Third-Party Market Study
- Letters of Support and Community Meeting Evidence

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### *SECTION 5: CHDO-Specific Requirements*

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This section must be completed by applicants seeking CHDO set-aside funds. Provide all requested information and attach required documentation.

Is your organization a certified CHDO?    YES    NO

Attach CHDO Certification Documentation:

Describe the proposed development and how it complies with HOME requirements:

Explain your organization's capacity to undertake CHDO activities:

Identify CHDO Role (check one):

Developer

Owner

Sponsor

Provide details of staff experience and qualifications for CHDO activities:

Describe any technical assistance or training received related to CHDO compliance:

**Required Attachments:**

- CHDO Certification Documentation
- Organizational Chart and Key Staff Resumes
- Evidence of Board Composition (including low-income representation)
- Financial Statements (most recent fiscal year)
- Policies and Procedures related to CHDO activities

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*SECTION 6: Development Details*

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Provide detailed information about the development, including unit mix, projected rents, accessibility, amenities, and utility details.

**Unit Mix:**

<b>Area Median Income</b>	<b>SRO</b>	<b>1-BR</b>	<b>2-BR</b>	<b>3-BR</b>	<b>4-BR</b>
≤30% AMI					
31–50% AMI					
51–80% AMI					

Number of units meeting Section 504 standards:

Total and percentage dedicated to units:

Amenities (common areas):

Are utilities included in rent?      YES      NO      If NO, attach unity allowance schedule

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*SECTION 7: Site Control*

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Provide details on site control and ownership status.

Do you own the land?      YES      NO

If NO, describe option agreement or other site control:

Note: No choice limiting actions (CLAs) (as defined in 24 CFR 58.22) will occur prior to completion of the environmental review and receipt of HUD Release of Funds. This includes land acquisition, grading, demolition, or any physical work. (CLA examples below):

**Examples of Prohibited CLAs (before environmental clearance):**

- Land acquisition or purchase (taking title)
- Executing construction contracts or agreements that commit funds
- Physical work such as grading, excavation, demolition, or site preparation
- Installing infrastructure (utilities, roads, foundations)
- Applying for or issuing building permits that imply commitment
- Marketing or leasing units before clearance

**Examples of Allowed Actions (before clearance):**

- Planning and design activities (architectural drawings, feasibility studies)
- Environmental review activities (site visits, assessments)
- Conditional agreements contingent on environmental clearance

**CLA Certification:** I certify that no choice limiting actions have occurred or will occur prior to completion of the environmental review and receipt of HUD Release of Funds.      YES

Signature/title

Date

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*SECTION 8: Fair Housing*

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Explain how the project promotes fair housing and complies with applicable laws. Address greater housing choice, minority concentration, and low-income area considerations.

Describe how the project promotes fair housing:

Explain compliance with Fair Housing laws and regulations:

Discuss how the project provides greater housing choice:

Address minority concentration and low-income area considerations:

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*SECTION 9: Support Services*

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Describe support services available for residents. Attach MOUs or agreements with service providers and explain the financial sustainability of these services.

Describe support services for residents:

Attach MOUs or agreements with service providers:

Explain financial sustainability of services:

Signature/title

Date

# FINAL ATTACHMENT CHECKLIST

Please check all applicable attachments.  
Mark as 'Attached' or 'Not Applicable' (N/A) for each item.

## General Attachments

Attached	N/A
	Detailed Project Budget
	Site Control Documentation (deed, option agreement, purchase contract)
	Organizational Capacity Statement
	Certifications (Fair Housing, Lead-Based Paint, Section 504 Accessibility)
	Utility Allowance Schedule (if utilities are not included in rent)

## Project-Specific Attachments

Attached	N/A
	Independent Third-Party Market Study
	Letters of Support and Community Meeting Evidence
	Architectural Plans or Preliminary Drawings
	Construction Cost Estimates
	Scope of Work (for Owner-Occupied Rehabilitation)
	Property Condition Assessment
	Program Guidelines (for TBRA)
	Sample Lease Agreement (for TBRA)

## CHDO Applicants

Attached	N/A
	CHDO Certification Documentation
	Organizational Chart and Key Staff Resumes
	Evidence of Board Composition (including low-income representation)
	Financial Statements (most recent fiscal year)
	Policies and Procedures related to CHDO activities

## Support Services

Attached	N/A
	MOUs or Agreements with Service Providers
	Financial Sustainability Plan for Services



# HERNANDO COUNTY, FLORIDA

## Housing and Supportive Services

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### HOME Application Scoring Checklist

## Reviewer Instructions

This checklist is designed to ensure consistent scoring of HOME Program applications. Please review each category carefully and assign points based on the criteria below:

- **Organizational Capacity:** Evaluate experience, financial stability, and administrative ability (0–15 points).
- **Project Quality & Design:** Assess property standards, sustainability, and overall quality (0–15 points).
- **Location & Market Feasibility:** Confirm market study and site suitability (0–10 points).
- **Income Targeting & Affordability:** Verify compliance with HOME income and rent limits (0–15 points).
- **Financial Feasibility & Leveraging:** Review budget, pro forma, and funding commitments (0–15 points).
- **Community Support & Engagement:** Check for letters of support and outreach evidence (0–10 points).
- **Project Readiness:** Ensure site control and readiness to start within 90 days (0–10 points).
- **Compliance & Reporting Plan:** Confirm plans for Section 3, MBE/WBE, and reporting (0–10 points).

Applicant Name:

Project Name:

Date Reviewed:

## Scoring Table

Category	Max Points	Score	Reviewer Notes
Organizational Capacity	10		Comment on applicant experience, staffing, past performance, and financial management.
Project Quality & Design	15		Note construction quality, sustainability features, and compliance with HOME standards.
Location & Market Feasibility	15		Discuss site suitability, market demand, and neighborhood characteristics.
Income Targeting & Affordability	20		Explain rent limits, income qualification, and long-term affordability.
Financial Feasibility & Leveraging	10		Assess budget accuracy, secured funding, leveraging ratio, and underwriting.
Community Support & Engagement	10		Summarize community outreach, letters of support, and neighborhood response.
Project Readiness	10		Review readiness to proceed, site control, environmental review, and timeline.
Compliance & Reporting Plan	10		Describe reporting plan, Section 3, MBE/WBE, and monitoring compliance.
Bonus: AMI Targeting	10 or 20 pts		Award 10 points if 100% of units target 50% AMI. Award an additional 10 points if at least 50% of those units also target 30% AMI.
Bonus: Target Location ZIP Codes	10 pts		Award bonus points if the project is located within one of the priority ZIP codes 34602, 33523, & 33597.
Total Score	100		

## Recommendation:

Fund      Do Not Fund      Conditional Approval