



Hernando County Housing & Supportive Services

HOME Investment Partnerships
Community Housing Development Organization (CHDO)
(Effective May 20, 2026)



Guidelines and Certification Application

Overview & Purpose

A Community Housing Development Organization (CHDO) is a private, community-based nonprofit with demonstrated capacity to own, develop, or sponsor HOME-assisted affordable housing in the local community it serves. Hernando County, as the Participating Jurisdiction (PJ), must reserve at least 15% of its annual HOME allocation for eligible CHDO-project commitments. CHDO qualification is project-specific, must be met at the time of commitment, and maintained through the period of affordability. Qualification does not guarantee funding.

HOME terminology is updated: “homeownership assistance,” “housing,” “single family,” and “period of affordability.”

Eligibility & Definitions

Legal Status:

- Nonprofit organized under State/local law.
- IRS tax-exempt status: 501(c)(3), 501(c)(4), or Section 905 subordinate.
- Mission includes providing affordable housing for low-income persons.
- No private inurement; free from for-profit control.

Service Area:

- Must have a designated local or regional service area that includes Hernando County. Statewide service areas are not eligible.

Board Composition:

- At least one-third of the community has to be identified as low-income residents; residents of low-income neighborhoods; low-income HUD program beneficiaries; or designees of nonprofits serving low-income persons.
- Formal written beneficiary-input process.
- Public official limits apply only if created by a government entity.

Capacity:

- Must have paid staff with housing development experience directly supporting HOME projects.
- Volunteers supplement but cannot replace paid staff and may not be donated by other organizations.
- Experience may include HOME Investment Partnership Program, Low Income Housing Tax Credits, Federal/State/local funds, and Federal Home Loan Bank Affordable Housing Program.

Eligible CHDO Roles and Uses of Set-Aside Funding

Owner:

- Must own housing via title or long-term ground lease covering full period of affordability.

Developer:

- Must control site selection, design, financing, contractor/architect selection, construction oversight, and compliance.

Sponsor:

- May use subsidiaries/ownership structures; transfers allowed only to nonprofits if CHDO lacks capacity and no other CHDO is available.

Ineligible Uses:

- TBRA and general homeowner rehab unless CHDO is owner/developer/sponsor of a homeownership development.

Operating Assistance & Proceeds

- Operating assistance may be awarded only when PJ expects to commit project funds within 24 months.
- CHDOs may retain proceeds if allowed in written agreement.

Application Instructions

- Annual intake window.
- Submit one digital PDF via email to:
HousingandSupportiveServices@co.hernando.fl.us.
- Include table of contents; incomplete applications are not reviewed.
- CHDO certification is organizational approval, not project approval.

CHDO Eligibility Questionnaire

LEGAL FORMATION & MISSION

Nonprofit under Florida law

Mission includes affordable housing for low-income households

IRS Status: 501(c)(3) 501(c)(4) Section 905 subordinate

Free from for-profit control

SERVICE AREA

Local or regional service area (describe)

Not statewide

BOARD COMPOSITION

Low-income representation categories:

Low-income community residents

Residents of low-income neighborhoods

Low-income HUD program beneficiaries

Designees of nonprofits serving low-income persons

Formal written beneficiary-input process exists

If created by a government entity:

Government appoints no more than one-third of the board

Government-appointed members do not appoint remaining board

CAPACITY

Paid staff with development experience (resumes attached)

Volunteers supplement only; not replacing staff

Experience with HOME/LIHTC/AHP documented

First-year consultant used only for staff training

GOVERNANCE & CONTROLS

Conflict-of-interest policy attached

Financial management meets 2 CFR part 200

EXPERIENCE & PIPELINE

Documented affordable housing experience

Plan to meet 24-month project commitment for operating assistance

Required Attachments Checklist

Charter/Articles/Bylaws

IRS determination letter

Board roster with low-income designation

Board member resumes

Beneficiary input process

Conflict-of-interest policy

Financial policies per 2 CFR part 200

Most recent audited financials (12 months)

IRS Form 990

Staff resumes/job descriptions

Project experience documentation

Service area description (not statewide)

24-month commitment plan

Development agreements/MOUs

Certification & Acknowledgment

I certify that the information submitted is true and complete, and that I understand the requirements of the [2025 HOME Final Rule](#) and Hernando County policies.

Organization:

Executive Director (Typed) Signature Date

Board President (Typed) Signature Date

Definitions & Citations Appendix

- CHDO definition (92.2)
- Owner/Developer/Sponsor roles (92.300)
- Period of affordability
- Homeownership assistance definition
- Citations: 24 CFR 92.2, 92.300, 92.504; HOME Final Rule effective February 5, 2025