Hernando County

Housing & Supportive Services (HSS)

HOME Investment Partnerships Program (HOME)

Application

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EQUAL HOUSING OPPORTUNITY

HOW TO USE THIS FORM

• Short answers (names, dates, dollar amounts, yes/no) go directly on the ruled lines provided.

• Longer written responses (narratives, descriptions) are NOT written on this form. Instead, attach a separate page for each item and label it exactly as instructed (e.g., "Section 4 – Project Narrative"). This keeps your answers legible and gives you as much room as you need.

• A glossary of HOME Program terms and acronyms used in this application starts on the next page — check there first if a term is unfamiliar.

• The Attachment Checklist at the end of this form lists every document you need to submit — use it to assemble your final packet.

Glossary of Terms Used in This Application

You do not need to memorize these — refer back to this page any time you see an unfamiliar term or acronym.

Term	What it means
AMI	Area Median Income — the midpoint income for Hernando County, used to set income limits for who can live in HOME-assisted units.
AFFH	Affirmatively Furthering Fair Housing — a federal requirement that HOME-funded projects actively promote fair housing choice, not just avoid discrimination.
BABA	Build America, Buy America Act — a federal requirement that iron, steel, and certain construction materials used on the project be produced in the United States.
CHDO	Community Housing Development Organization — a certified nonprofit that meets specific HUD requirements. A portion of the County's HOME funds is reserved ("set aside") for CHDOs only. See Section 5.
CLA	Choice-Limiting Action — an action (like starting construction or signing a lease) taken before environmental review is complete. CLAs are prohibited because they could commit the project before HUD has approved it. See Section 7.
Davis-Bacon	A federal law requiring that construction workers on certain federally funded projects be paid prevailing local wage rates.
MBE/WBE	Minority-Owned and Woman-Owned Business Enterprise — federal outreach requirements to include these businesses in contracting opportunities.
NSPIRE	National Standards for the Physical Inspection of Real Estate — HUD's current property inspection standard, or an approved alternative. See Section 4.
PJ	Participating Jurisdiction — the local government administering HOME funds. For this application, the PJ is Hernando County.
ROF	Release of Funds — HUD's formal approval allowing federal funds to be spent, issued after environmental review is complete.
Section 3	A federal requirement to prioritize job and contracting opportunities for low-income residents and local businesses on HUD-funded projects.
Section 504	A federal law requiring housing funded with federal money to be accessible to persons with disabilities.
TBRA	Tenant-Based Rental Assistance — a HOME-eligible activity that provides rental subsidies directly to tenants, rather than funding a specific building.
UEI	Unique Entity Identifier — the ID number your organization uses to register in SAM.gov, required for federal funding.

Section 1 — Applicant Information

Complete every field in this section.

Developer / Organization Name

Contact Person & Title

Address

Phone & Email

UEI (SAM.gov Registration Number)

Organization Type (check one):

☐ Non-Profit ☐ For-Profit ☐ Public Agency ☐ CHDO

If For-Profit: are you partnering with a Non-Profit organization?

☐ Yes ☐ No

If yes, partner organization name

Describe the partnership (roles, responsibilities, and how it satisfies HOME requirements)

Please attach your full response on a separate page. Label the page: "Section 1 – Non-Profit Partnership Description."

Years in Operation

Mission / Organizational Purpose

A brief mission statement is fine — a few sentences is usually enough.

Please attach your full response on a separate page. Label the page: "Section 1 – Mission Statement."

Number of Prior Affordable Housing / HOME Projects Completed

Years of Experience Working with HOME Funds

Prior Project Experience

List up to 3 recent projects below. If you have more, continue on a separate page labeled "Section 1 – Additional Prior Projects" using the same column format.

Project Name	Location	Activity Type	# Units	Funding Sources	Completion Date	Award Amount

Project Name	Location	Activity Type	# Units	Funding Sources	Completion Date	Award Amount

Section 2 — Project Identification

Project Name

Project Address (or parcel ID if no address is assigned yet)

Eligible Activity (check one):

☐ New Construction – Homeownership ☐ Rental Housing

☐ Tenant-Based Rental Assistance (TBRA) ☐ Rehabilitation

☐ CHDO Activity

Explain how the project qualifies as this activity type under HOME rules

Please attach your full response on a separate page. Label the page: "Section 2 – Eligible Activity Explanation."

Target Population — Area Median Income (AMI) (check the primary tier served):

☐ ≤30% AMI ☐ 31–50% AMI ☐ 51–80% AMI

Projects serving lower AMI tiers may receive priority under the County's scoring criteria. See the Program Guide for current priority areas.

Project Timeline (major milestones):

Milestone	Start Date	End Date
Acquisition		
Construction / Rehabilitation		
Leasing / Occupancy		
Project Completion		

Is this a Small-Scale Rental Project (1–7 units)?

Small-scale rental projects qualify for streamlined monitoring.

☐ Yes ☐ No

Green Building Standard

Projects meeting a qualifying green building standard may be eligible for up to a 10% increase in the maximum per-unit HOME subsidy. If you check "Yes," complete the full description in Section 3, Item 4 — do not duplicate it here.

☐ Yes — see Section 3, Item 4 ☐ No

Community Land Trust (CLT) Involvement

☐ Yes ☐ No

If yes, describe the CLT structure and the long-term affordability mechanism (ground lease, deed covenant, or purchase option)

Please attach your full response on a separate page. Label the page: "Section 2 – Community Land Trust Description."

Section 3 — Funding Request

This section builds a complete financial picture of the project: where every dollar comes from (Sources) and where every dollar goes (Uses). Total Sources and Total Uses must be equal — that is how the County confirms the project is fully and realistically funded.

Sources of Funds

List every funding source, including the HOME funds you are requesting. "Committed" means you have a signed commitment letter or executed agreement — attach it. "Pending" means the source is still under application or negotiation.

Funding Source	Amount ($)	Status (Committed / Pending)
HOME Funds Requested		
LIHTC Equity (if applicable)		
Conventional / Permanent Debt		
Other Public Funds (specify)		
Deferred Developer Fee		
Owner Cash Equity / Contribution		
Other (specify)		
TOTAL SOURCES		

Uses of Funds

Break down the total project cost by category. This should reflect the full development budget, not just the HOME-funded portion.

Cost Category	Amount ($)
Acquisition	
Hard Construction / Rehabilitation Costs	
Site Work / Infrastructure	
Architecture & Engineering (Soft Costs)	
Construction Period Interest & Fees	
Relocation (if applicable)	
Developer Fee (subject to cap)	
Other Soft Costs Eligible Under HOME	

Cost Category	Amount ($)
CHDO-Specific Eligible Costs (if applicable)	
Reserves (operating / replacement)	
Other (specify)	
TOTAL USES	

Total Project / Development Cost ($) — should match TOTAL SOURCES and TOTAL USES above

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Balance check: TOTAL SOURCES must equal TOTAL USES. If they do not match, revise your budget before submitting — an unbalanced budget will delay review.

Budget Detail for the HOME Funds Requested

Of the amount shown as "HOME Funds Requested" in the Sources table above, break down how it will be spent by category.

Budget Category	Amount ($)
Acquisition	
Rehabilitation / Construction	
Relocation (if applicable)	
Developer Fee (subject to cap)	
Soft Costs Eligible Under HOME	
CHDO-Specific Eligible Costs (if applicable)	
Other (specify)	
TOTAL HOME Funds Requested — should match the amount in the Sources table	

Pre-Commitment Soft Costs

Eligible costs incurred within 24 months before HOME commitment. These are reimbursable only if included in the written agreement with the County. (These costs should already be reflected in the Uses table above — this breakout is for documentation purposes only.)

Cost Category	Amount ($)
Environmental reviews / studies / assessments	
Title evidence	
Legal fees	
Accounting fees	

Cost Category	Amount ($)
Lender origination fees	
Credit reports	
Private appraisal fees	
Independent cost estimates	
Zoning / planning filing fees	
Other lender-required third-party reports	
TOTAL Pre-Commitment Soft Costs Proposed	

Green Building Incentive

Complete only if you checked “Yes” in Section 2.

☐ Requesting Green Building Incentive (up to +10% max per-unit subsidy)

Proposed Standard (see Program Guide for qualifying standards)

Describe every green building feature to be included and attach supporting documentation

Please attach your full response on a separate page. Label the page: "Section 3 – Green Building Feature Description."

Income Verification

Method (check one):

☐ Review of source documents (pay stubs, tax returns, bank statements)

☐ Safe harbor acceptance (LIHTC, TANF, Medicaid, or other approved program)

Describe the timing of income certification and your procedures for documenting and maintaining files

Please attach your full response on a separate page. Label the page: "Section 3 – Income Verification Procedures."

Estimated Expenditure Timeline

Activity	Start Date	End Date

Section 4 — Project Description & Compliance

Project Narrative — purpose, goals, and community impact

Please attach your full response on a separate page. Label the page: "Section 4 – Project Narrative."

Explain how the project meets HOME eligibility and compliance requirements

Please attach your full response on a separate page. Label the page: "Section 4 – HOME Compliance Explanation."

Period of Affordability

Your affordability period is based on the amount of HOME funds invested per unit (total HOME funds ÷ number of HOME-assisted units) — not the total project cost. New construction rental is always 20 years, regardless of the per-unit amount.

HOME Investment per Unit	Minimum Affordability Period
Under $25,000	5 years
$25,000 – $50,000	10 years
Over $50,000	15 years
New Construction (any amount)	20 years

These are MINIMUM periods only. The County retains discretion to require a longer affordability period for a given project (for example, based on funding layered from other sources, project type, or County policy). Confirm your project's actual required period with the County before finalizing your budget and legal documents — do not assume the minimum will apply.

Based on this table, my project's required minimum affordability period is:

County-confirmed affordability period for this project (if longer than the minimum — confirm with HSS staff):

☐ I understand and will comply with the applicable affordability period, including maintaining income eligibility and rent restrictions throughout.

Income Verification Process

Already described in Section 3, Item 5 — no need to repeat it. Confirm below that it applies to this project as well.

☐ Confirmed: the income verification method described in Section 3 applies to this project.

Will the property meet HOME property standards at project completion?

☐ Yes ☐ No

Describe accessibility and lead-based paint compliance measures (include number of accessible units, if applicable)

Please attach your full response on a separate page. Label the page: "Section 4 – Accessibility & Lead-Based Paint Compliance."

Tenant Protections & Tenancy Addenda

Check the HOME Tenancy Addendum that applies to this project:

☐ Rental Housing Tenancy Addendum ☐ TBRA Tenancy Addendum ☐ Security Deposit Assistance Addendum

Describe how the project will comply with: written notices of adverse action, prohibition on retaliation and unreasonable interference, and good-cause termination standards

Please attach your full response on a separate page. Label the page: "Section 4 – Tenant Protections Compliance."

Rent Alignment & Tenant Contribution

If a tenant receives other rental assistance (for example, a Housing Choice Voucher), the tenant pays either 30% of adjusted income or 10% of gross income, whichever the subsidy program uses — not the HOME rent limit. The owner may accept the tenant's portion plus the subsidy payment as full contract rent.

☐ This applies to my project ☐ Not applicable — no tenants receive other rental assistance

Property Standards & Inspections

Carbon Monoxide & Smoke Detection Plan (hardwired is required for new construction; sealed 10-year battery units may be allowed for certain rehab/homeownership projects with written County exception)

Inspection Standard (check one):

☐ NSPIRE ☐ HUD-approved alternative — attach acceptance documentation and plan

Inspection Sampling Requirement (based on project size):

Project Size (HOME units)	Minimum Units Inspected
20 or fewer	At least 4 units
20 – 130	20% of HOME units
More than 130	Per NSPIRE sampling methodology

This same table applies in Section 6 — you do not need to repeat your inspection plan there.

Post-Acquisition Rehab Timeline (Homeownership projects only — mark N/A if not applicable)

If acquiring substandard housing, you must bring it up to property standards within 6 months. The County may grant an extension of up to 12 months with justification.

☐ N/A — not a homeownership acquisition project

Describe your plan and timeline (include justification if requesting the extension)

Please attach your full response on a separate page. Label the page: "Section 4 – Post-Acquisition Rehab Timeline."

Market Analysis & Feasibility — summarize demand, comparable rents/prices, vacancy rates, and evidence of financial feasibility (attach the full third-party market study separately)

Please attach your full response on a separate page. Label the page: "Section 4 – Market Analysis Summary."

Community Engagement — describe outreach efforts (attach at least 5 letters of support and meeting evidence separately)

Please attach your full response on a separate page. Label the page: "Section 4 – Community Engagement Summary."

Section 5 — CHDO-Specific Requirements

Complete this section only if applying for CHDO set-aside funds.

Is your organization a currently certified CHDO?

☐ Yes — attach current certification ☐ No — apply for certification before requesting CHDO set-aside funds

Describe the proposed development and how it meets CHDO activity requirements

Please attach your full response on a separate page. Label the page: "Section 5 – CHDO Development Description."

Organizational Capacity — describe relevant staff expertise (paid staff must lead key CHDO activities; volunteers may only supplement)

Please attach your full response on a separate page. Label the page: "Section 5 – Organizational Capacity Statement."

CHDO Role in This Project (check one):

☐ Developer ☐ Owner ☐ Sponsor

Board Accountability — confirm the following:

☐ Board includes low-income community representatives

☐ Service area is Hernando County specifically (not statewide)

CHDO Ownership Requirements (if the CHDO will own the property, including via ground lease):

The CHDO must maintain site control for the entire affordability period. Ownership transfers are restricted and may only occur to another nonprofit if the CHDO loses capacity.

☐ Confirmed — CHDO will meet these ownership requirements ☐ N/A — CHDO will not own the property

Section 6 — Development Details

Unit Mix by Area Median Income (AMI)

Enter the number of units at each bedroom size and AMI tier.

AMI Tier	SRO	1-BR	2-BR	3-BR	4-BR
≤30% AMI					
31–50% AMI					
51–80% AMI					

Number of Units Meeting Section 504 Accessibility Requirements

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Amenities (common areas and unit-level, e.g., community room, laundry, security, transportation)

Utility Allowance Method (check one and attach the schedule):

☐ HUD Utility Schedule Model

☐ Applicable PHA Utility Allowance

☐ HUD-approved alternative method

Cable and broadband are not utilities and may not be included in the utility allowance calculation.

Project Size (Number of HOME Units) — for reference, see the inspection sampling table in Section 4

Section 7 — Site Control

Do you currently own the project site?

☐ Yes — attach deed, title commitment, or settlement statement ☐ No

If no, describe your form of site control (option contract, purchase agreement, ground lease, or letter of intent) and attach documentation

Please attach your full response on a separate page. Label the page: "Section 7 – Site Control Description."

Choice-Limiting Actions (CLA) Certification

Federal rules require an independent environmental review before your project moves forward. Taking certain actions too early — such as starting construction, signing a lease, or acquiring the land — can be treated as if the project's outcome was already decided before that review happened. These are called “Choice-Limiting Actions,” and they are prohibited until the County completes its environmental review and HUD issues its Release of Funds (ROF). Signing the certification below means you understand this and have not taken (and will not take) any of these actions early.

Prohibited actions include:

- Land acquisition (if HOME funds may be used for acquisition)
- Execution of construction contracts
- Physical work on the site (demolition, excavation, clearing, grading)
- Issuing or pulling building permits before environmental clearance
- Executing leases or marketing the project to tenants
- Any action that commits or spends funds as if the project were already approved

“I CERTIFY that NO Choice-Limiting Actions have occurred and none will occur prior to environmental review and HUD Release of Funds, including: land acquisition, construction contracts, physical work (grading, excavation, demolition), permits implying commitment, or marketing/leasing before clearance.”

Printed Name / Title

Organization

Signature

Date

Section 8 — Fair Housing

HOME-funded projects must actively support fair housing choice, not just avoid discrimination. Attach one combined narrative (labeled “Section 8 – Fair Housing Narrative”) that addresses all of the following:

- How the project promotes meaningful housing choice for low-income households
- How the project complies with the Fair Housing Act and applicable design/construction accessibility requirements (including Section 504, for multifamily rental)
- How the project's location avoids increasing segregation and, where possible, increases access to higher-opportunity areas
- How the project will affirmatively further fair housing (outreach, accessible marketing, non-discriminatory tenant selection, reasonable accommodation policies)

Please attach your full response on a separate page. Label the page: "Section 8 – Fair Housing Narrative."

Source-of-Income Protections

Confirm that the project does not exclude applicants with federal, state, or local tenant-based rental assistance (Housing Choice Vouchers, TBRA, VASH, or other subsidies), and does not impose screening criteria that would effectively disqualify voucher holders.

☐ Confirmed

Section 9 — Support Services

Describe the support services that will be available to residents (housing stability, economic mobility, health & wellness, family/youth, or senior/disability services, as applicable)

Please attach your full response on a separate page. Label the page: "Section 9 – Resident Support Services Description."

☐ MOUs / service provider agreements attached

Explain the long-term financial sustainability of these services. Note: HOME funds may not pay for ongoing services — identify the alternative funding source(s)

Please attach your full response on a separate page. Label the page: "Section 9 – Service Sustainability Plan."

Applicant Certification

I certify that all information provided in this application, including all attachments and supporting documentation, is true, complete, and accurate to the best of my knowledge. I acknowledge that any material misrepresentation or omission may result in denial of this application or termination and repayment of HOME funds.

I certify that the proposed project will be carried out in full compliance with all applicable requirements of the HOME Investment Partnerships Program, including the Final Rule effective February 5, 2025, and applicable regulations under 24 CFR Part 92, as well as all related federal, state, and local laws, regulations, and policies governing the use of HOME funds.

Printed Name / Title

Organization

Signature

Date

Attachment Checklist

Mark each item Attached or N/A. This is a single consolidated list — every document you need is listed once below.

General

Document	Attached / N/A
Detailed Project Budget	
Site Control Documentation (deed, option, or purchase contract)	
Organizational Capacity Statement	
Certifications (Fair Housing, Lead-Based Paint, Section 504)	
Independent Third-Party Market Study	
Letters of Support & Community Meeting Evidence (at least 5 letters)	

Project-Specific

Document	Attached / N/A
Architectural Plans / Preliminary Drawings	
Construction Cost Estimates	
Scope of Work (Owner-Occupied Rehab projects)	
Property Condition Assessment	
Program Guidelines (TBRA projects)	
Sample Lease Agreement (TBRA projects)	

2025 Final Rule Attachments

Document	Attached / N/A
HOME Tenancy Addendum (Rental / TBRA / Security Deposit Assistance)	
CO & Smoke Detection Compliance Plan	
Inspection Sampling Plan & Standard (NSPIRE or HUD-approved alternative)	
Utility Allowance Method & Schedule	
TBRA Rental Assistance Contract Template (if applicable)	
Green Building Standard Documentation (if claiming the +10% incentive)	

Document	Attached / N/A
Pre-Commitment Soft Costs Documentation + written-agreement language	

CHDO Applicants Only

Document	Attached / N/A
CHDO Certification Documentation	
Organizational Chart & Key Staff Resumes	
Evidence of Board Composition (low-income representation; Hernando County-specific service area)	
Financial Statements (most recent fiscal year)	
Policies & Procedures related to CHDO activities	