



Community Housing Development Organizations



LOCAL IMPLEMENTATION



Implemented on Cape Cod

OVERVIEW

A Community Housing Development Organization (CHDO) is a certain type of private, non-profit organization that through the federal HOME Investment Partnership Program is eligible to receive funding for affordable housing developments. All HOME jurisdictions must set aside at least 15% of their funds for CHDOs. Without a CHDO, jurisdictions must either return the funds to the federal government or else reprogram the funds. CHDOs must meet certain requirements such as having non-profit status from the IRS, and including low-income residents or low-income neighborhood representatives on the Board of Directors.

CHALLENGES ADDRESSED



Not Allowed to Build Multi-family Housing



Too Expensive to Build New Housing



Too Expensive to Secure or Maintain Housing



Hard to Find Year-round Housing

POTENTIAL BENEFITS & CONSIDERATIONS

- The Board of Directors ensures significant community representation, especially of more vulnerable low-income households
- A CHDO is allowed to receive certain federal funds that other development organizations cannot
- CHDOs can participate in a wide variety of affordable housing development activities including but not limited to acquisition or rehabilitation of rental or ownership housing, new construction of ownership housing, and direct financial assistance to purchasers of CHDO-developed properties.

RESOURCES & EXAMPLES

HOME CHDO - This page provides an overview from the US Department of Housing and Urban Development on CHDOs, including FAQs.

NeighborWorks Housing Solutions - NeighborWorks Housing Solutions is a certified Community Housing Development Organization in Massachusetts that develops affordable housing as well as providing other services such as homebuyer counseling and education.

CASE STUDY: QUINCY COMMUNITY ACTION PROGRAMS, QUINCY, MA

Quincy Community Action Programs is a certified Community Housing Development Organization serving the Greater Quincy area. Its housing program develops and manages affordable housing for low- and moderate-income households, as well as provides support for first-

time homebuyers, homeless families and individuals, and services for existing homeowners. The Board of Directors is comprised of roughly equal proportions of neighborhood, private, and public representatives.

More information is available [here](#).

