



**Community Housing Development Organization (CDHO)  
Frequently Asked Questions**

### **What is a CHDO?**

A CHDO, or Community Housing Development Organization, is a private nonprofit, community-based organization that has the capacity to develop affordable housing in the community it serves. In order to qualify for this designation, the organization must meet certain requirements pertaining to its legal status, organizational structure, capacity, and experience. At least 15% of HOME Investment Partnerships Program (HOME) funds must be set aside to support CHDOs in undertaking eligible activities. However, in order to count towards this set-aside requirement, the CHDO must act as the owner, developer, or sponsor of an eligible activity, such as the acquisition/rehabilitation or new construction of rental housing.

### **What are the primary roles of a CHDO?**

CHDOs play a variety of roles in their communities, but they're mostly involved in developing and owning affordable housing, building sustainable partnerships with local governments to build or rehabilitate homes, and offering affordable rental or homeownership opportunities to low- and moderate-income households.

### **What criteria must an organization meet to qualify as a CHDO in Virginia?**

Entities interested in receiving a CHDO designation by DHCD must complete an application in the Centralized Application Management System (CAMS). Through CAMS, applicants will be provided with the CHDO Application Packet, as well as templates for the Certification of Board Status and Certification of Low-Income Representation. The following information must also be provided:

- Proof of nonprofit, tax-exempt status
- Formal written charter, articles of incorporation, and bylaws
- Documentation reflecting organizational capacity and experience
- List of the organization's paid staff, including job titles, responsibilities, and length of service
- Proof of low-income representation on the governing board (at least one-third of membership should be residents of low-income neighborhoods or affordable housing projects)
- List of the organization's staff training in the last 12 months
- Signed statements by the organization's president or other official reflecting at least one year of experience in serving the community

### **Does CHDO status guarantee HOME funds?**

No, receiving a CHDO designation from DHCD does not guarantee that the organization will receive HOME funds. Participation in the Affordable and Special Needs Housing (ASNH) Program entails a competitive application process, and applications will be evaluated based on criteria outlined in the [Program Guidelines](#) and the [Rental Program Manual](#). Furthermore, if a

CHDO fails to secure the necessary match funding for the application round, they would be deemed ineligible for HOME funds.

**Does an organization need to renew their CHDO status?**

Yes, CHDOs must renew their status on an annual basis through CAMS.

**Why is the CHDO certification important?**

Securing a CHDO designation allows nonprofit developers to receive designated set-aside funds through HOME, enhances organizational credibility while expanding access to development resources, strengthens partnerships with local and state housing agencies, and helps address community needs more efficiently.

**When does DHCD's CHDO application open?**

The CHDO application will remain open from mid-January to mid-May. Organizations seeking this certification in order to secure HOME funds through ASNH must apply before the CHDO application deadline. Please note that interested applicants will not be able to apply on behalf of their organization during the ASNH round.

**How does an organization become a DHCD-approved CHDO?**

First, interested organizations must meet HUD's CHDO certification requirements. Once these requirements are met, register your organization in the [CAMS Portal](#) and submit the application with all required documentation included. Approved applicants will receive a certification letter, which will need to be recertified the following year. It is vital that CHDOs maintain compliance with both federal and state regulations.

**Can for-profit organizations become CHDOs?**

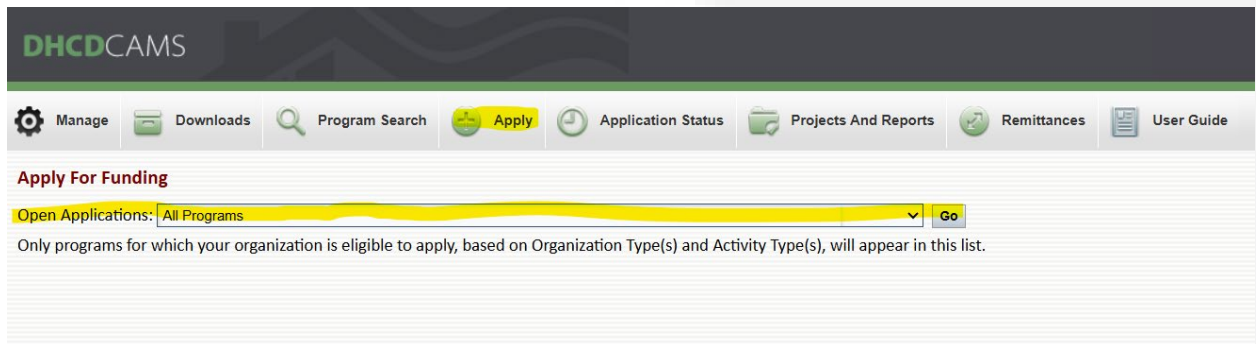
No, the CHDO designation is reserved for private nonprofit organizations that meet HUD and DHCD requirements.

**Where can I find more information about DHCD's CHDO requirements?**

For more information on receiving, maintaining, and renewing your organization's CHDO certification, please visit the [CHDO page](#) on the DHCD website.

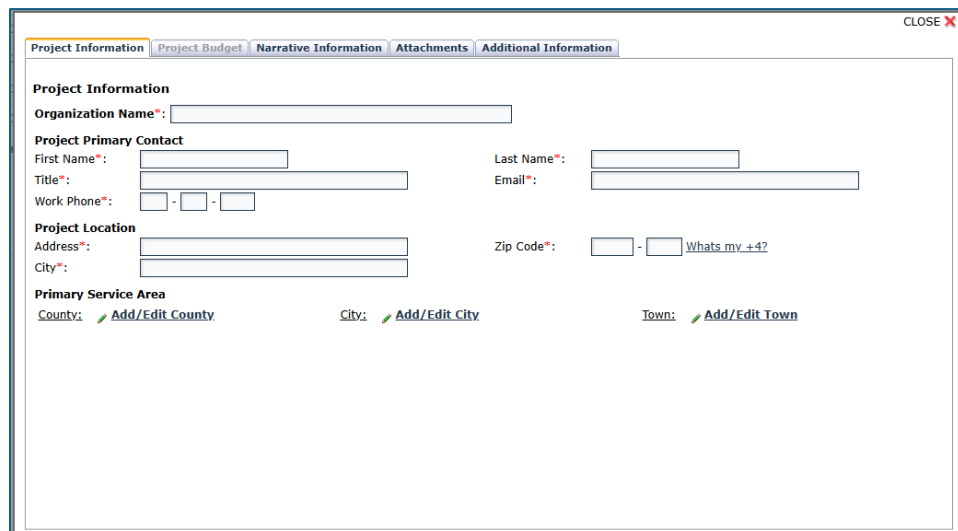
## Applying for CHDO status through CAMS

1. Open [CAMS Portal](#).
2. Select the **“Apply”** tab.



The screenshot shows the DHCD CAMS portal interface. The top navigation bar includes links for Manage, Downloads, Program Search, **Apply** (highlighted), Application Status, Projects And Reports, Remittances, and User Guide. Below the navigation bar, the 'Apply For Funding' section is visible. It features a dropdown menu for 'Open Applications:' set to 'All Programs' and a 'Go' button. A note below states: 'Only programs for which your organization is eligible to apply, based on Organization Type(s) and Activity Type(s), will appear in this list.'

3. Select **“CHDO Certification Application FYX”** for the Project you would like to view. The CHDO Certification Application will open with **“Project Information,” “Narrative Information,” “Attachments,”** and **“Additional Information”** tabs. Be sure to complete the project and narrative information in its entirety and upload each respective attachment.



The screenshot displays the 'CHDO Certification Application' form with the 'Project Information' tab selected. The form includes the following sections and fields:

- Project Information**
  - Organization Name\*:
- Project Primary Contact**
  - First Name\*:
  - Last Name\*:
  - Title\*:
  - Email\*:
  - Work Phone\*:  -  -
- Project Location**
  - Address\*:
  - City\*:
  - Zip Code\*:  -  Whats my +4?
- Primary Service Area**
  - County: [Add/Edit County](#)
  - City: [Add/Edit City](#)
  - Town: [Add/Edit Town](#)

Project Information Project Budget **Narrative Information** Attachments Additional Information

**Please answer following questions:**

Does your organization meet all requirements of a CHDO organization? Has all necessary documentation been uploaded as an attachment? DHCD will not approve incomplete applications.

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What housing project is this certification for? To receive points on an ASNH application or receive CHDO operating funds, the CHDO certification must be approved.

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What housing projects is your organization presently working on?

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4.

What housing projects is your organization planning to begin work on within the next 12 months?

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Has your organization received either a state or local HOME award within the last 12 months?

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| Project Information   | Project Budget | Narrative Information | Attachments | Additional Information |
|---|----------------|-----------------------|-------------|------------------------|
| <p><b>According to the program requirement, you must submit/upload following required documents:</b></p> <p><b>UPLOAD ATTACHMENTS INSTRUCTION:</b><br/>All attachments are required. Please use templates where provided.</p> |                |                       |             |                        |
| <p>CHDO Application Packet<br/>(Click <a href="#">HERE</a> for template)</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>CHDO Certification of Board Status<br/>(Click <a href="#">HERE</a> for template)</p>   |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>CHDO Certification of Low-Income Representation<br/>(Click <a href="#">HERE</a> for template)</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>Charter</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>Articles of Incorporation</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>By-Laws</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>Tax Information</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>Audit</p>  |                |                       |             |                        |
| <div>Choose File</div> <div>No file chosen</div>  |                |                       |             |                        |
| <p>Capacity and Experience Documentation</p>  |                |                       |             |                        |

- After submission and in the event your CHDO status is approved, you will be able to find your CHDO under ***“Projects and Reports”*** in your CAMS portal.

## Example of Staff Training Attachment

### **Affordable Housing Organization (AFH)**

Staff Training Documentation for DHCD CHDO Application

#### **Introduction**

The Affordable Housing Organization (AFH), as an affiliate of the Redevelopment and Housing Authority (RHA), is committed to maintaining a well-trained, knowledgeable, and compliant staff capable of effectively administering affordable housing development projects. This commitment is demonstrated through ongoing participation in comprehensive training programs that meet federal, state, and local regulatory requirements. AFH and RHA staff training programs align with DHCD expectations for Community Housing Development Organizations (CHDOs) and reinforce the organization's capacity to successfully carry out CHDO-eligible activities.

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#### **Training Program Overview**

AFH and RHA staff participate in a variety of structured training programs offered through recognized housing authority training networks and industry associations. These programs ensure the organization's compliance with HUD, DHCD, and other regulatory frameworks and support staff professional development in housing development, program management, and resident services.

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#### **X Training (July 2025):**

X trainings completed by staff include, but are not limited to:

- Training
- Training
- Training
- Training
- Training

## Recertification Report

DHCD CHDO's must recertify their CHDO status annually. This report is assigned to the CHDO via CAMS portal under **"Reporting Schedule"** in the **"Projects and Reports Tab."** Starting a new application for CHDO recertification status will be denied.

### CHDO Recertification

\* Indicates a required field.

The following must be provided to DHCD on an annual basis to remain a certified CHDO. Click the "Downloads" button in the navigation bar at the top of the [page](#) to access templates for the List of Board Members and Signed Income Certifications.

- 1) Name of Individual Completing Recertification
- 2) Email \*
- 3) Date \*
- 4) Has the defined geographic service area of the CHDO changed since the last certification? \*  
☒ Yes ☐ No  
*If yes, upload new documentation below.*
- 5) Service Area  
 No file chosen
- 6) Are at least 1/3 of the board members residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations? \*  
☒ Yes ☐ No
- 7) List of Board Members  
 No file chosen
- 8) Signed Income Certifications for New Board Members  
 No file chosen
- 9) Proof of Staff Training within Last 12 Months \*  
 No file chosen
- 10) Have the bylaws been updated since the last certification? \*  
☒ Yes ☐ No  
*If yes, upload bylaws and explain changes (with page numbers for reference) in the spaces below.*
- 11) Board Bylaws  
 No file chosen
- 12) Explain
- 13) To the best of my knowledge, all information in this application is true and correct. \*



# CHDO Certification Letter



Glenn A. Youngkin  
Governor

Caren Merrick  
Secretary of  
Commerce and Trade

**COMMONWEALTH of VIRGINIA**

DEPARTMENT OF  
HOUSING AND COMMUNITY DEVELOPMENT

Bryan W. Horn  
Director

December 2, 2025

Jane Doe  
Executive Director  
Name of Organization  
123 Street  
Richmond, Virginia 23224

## Community Housing Development Organization Status

Dear Jane Doe,

Name of Organization, Inc. claimed Community Housing Development Organization (CHDO) status in an application for Affordable and Special Needs Housing. This letter serves as notice that the application for CHDO status has been approved.

CHDO recertification is required for each subsequent year in which funding is awarded to Name of Organization, Inc. A recertification application will be required concurrent with the Affordable and Special Needs Housing funding application the next time you apply.

We are looking forward to working with you to provide affordable housing, if you have any questions as it pertains to this application process, please feel free to contact me. I can be reached at: Carly.Lackman@dhcd.virginia.gov or 804-340-9715.

Sincerely,

Carly Lackman  
ASNH Rental Program Manager