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Attachment C4

Thurston County Public Health and Social Services
 Thurston County, Public Health and Social Services
2024 Consolidated Grant Application- Thurston County
 Deadline: 4/5/2024

South Puget Sound Habitat for Humanity Tâícn Townhomes Buy Down - City of Tumwater CDBG

Jump to: [Application Questions](#) [Budget](#) [Documents](#)

\$ 560,000.00 Requested

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Project Contact

Heather Binns

cora@spsshabitat.org

Tel: 503-705-2129

Additional Contacts

none entered

South Puget Sound Habitat for Humanity

1216 2nd Ave SW
 Tumwater, WA 98512
 United States

CEO

Elizabeth Walker
elizabeth@spsshabitat.org

Telephone 360-956-3456 x116

Fax

Web www.spsshabitat.org

Application Questions [top](#)

Some answers will not be presented because they are not part of the selected group of questions based on the answer to #1.

1. What type of project are you proposing?

Select one. For more information on each project type, review the RFP Instructions under the Library tab.

- Affordable Housing Projects
- Homeless Services - Cold and Hazardous Weather Projects
- CDBG - Capital Projects (City of Tumwater projects only)
- CDBG - Public Service (City of Tumwater projects only)
- Veterans Emergency Shelter Bed Program (Vets RFP)
- Housing Basic Needs (NOT ACCEPTING APPLICATIONS)
- Basic Needs (NOT ACCEPTING APPLICATIONS)
- Lived Experience Steering Committee Facilitation (NOT ACCEPTING APPLICATIONS)
- Eviction Prevention Rental Assistance (NOT ACCEPTING APPLICATIONS)

2. Please indicate which of the following is true with regard to the types of funding your organization is willing to receive. (Supports eligibility)

Select all that apply, or to accept funds from all sources, select "all of the above". Projects that will accept Federal Funds are

required to attach both an Acknowledgement of Required Assurances and a Risk Assessment form (See Documents tab).

- Will accept Federal funds
- Will accept State funds
- Will accept Local funds
- All of the above

3. What is the type of organization that is applying for funding? If your organization qualifies as a "By and For" Organization, check all boxes that apply. (Supports eligibility). By and For Organizations are those that are operated by and for the marginalized community to be served. By and For organizations have a primary mission and history of serving a specific marginalized community, and are culturally based, directed, and substantially controlled/managed by individuals from the specific marginalized population they serve. At the core of their programs, these agencies embody the central cultural values of the community to be served. Marginalized communities may include ethnic and racial minorities; immigrants and refugees; individuals who are lesbian, gay, bisexual, two-spirit, intersex and transgender; individuals with disabilities or who are deaf; and Native Americans.

- Private/Non-Profit
- Community Housing Development Organization (CHDO) (Must meet HUD definition)
- Governmental Entity
- Corporation
- Limited Liability Corporation (LLC)
- Sole Proprietorship
- By and For Organization (See definition embedded in question above)
- Other (Submit supporting documentation)

4. What population(s) is to be targeted for the service provided? Check all that apply. (Supports Criteria 1)

Select all that apply.

- Adults (25 years of age and above)
- Young Adults (19-24 years of age)
- Children (0-18 years of age)
- Senior Citizens (as defined by your program)
- Families with Children
- Veterans
- Other or None (Explain in response to Question 8)

5. Is this the first year this program will be in operation? If "No", what year did this program start? If "Yes", how long will it take after a contract is issued for the program to start? (Supports Criteria 11)

-answer not presented because of the answer to #1-

6. Indicate the type(s) of basic needs that your program will support. Select all that apply. (Supports eligibility)

-answer not presented because of the answer to #1-

7. Indicate the type(s) of Housing needs that your program will support. Select all that apply. (Supports eligibility)

-answer not presented because of the answer to #1-

8. Why is this program/project needed in our community? (Supports Criteria 1)

By and For Organizations should clearly and specifically identify the marginalized community they serve.

SPSHFH is the only builder of affordable, owner-occupied housing units in Thurston County. Home ownership strengthens communities, their neighborhoods, children, health and economy.

SPSHFH broke ground in March 2023 for the Tâlicn Townhomes development of a 3-acre parcel in Tumwater, WA, that will include 14 duplexes to house 28 families for lower to moderate income (30-80% AMI), first-time homebuyers. The floor plan of the townhouses accommodates four bedrooms including an accessible bedroom on the ground floor, two bathrooms, and a roomy kitchen with an island that serves as a large great room.

Habitat homes are sold to those with an income of less than 80% area median income (AMI) and that are housing cost burdened. In 22 of our last 25 households served, the families were severely cost-burdened with 50% or more of their income going to housing. According to the Thurston Regional Planning Council, the median housing price in the City of Tumwater is \$505,000 with a median household income of \$77,849. Out of the total 9,730 households in Tumwater, over 3,000 (32%) were cost burdened, meaning they spend more than 30 percent of their income on rent, mortgage payments, and other housing expenses. Of these, over 1,500 (16%) are severely cost burdened, spending more than half of their income on housing expenses. The percent of households that are cost burdened increases as income declines.

An investment in affordable homes and a commitment to keeping the price of those homes' equitable pays long term dividends. When homeowners are no longer housing cost burdened, they allocate more than twice as much of their income towards buying healthier food, health care, and insurance. Children of homeowners are 116% more likely to graduate from college and will earn 24% higher income in their lifetime. Home equity is the leading asset households can leverage to start businesses and finance college educations.

9. Describe the activities and actions your project will undertake and accomplish with this funding. This language may be included as a scope of work in a grant contract and may be adjusted if a grant award is less than the requested amount. (Supports Criteria 1, 2, 3, 4, and 5a)

SPSHFH expects that a third-party appraiser will value the Tâlicn Townhomes around \$400,000 each. The third-party appraised price is by policy the sales price of a Habitat home. Our homeowners cannot afford a \$400,000 mortgage. SPSHFH is committed to keeping homeowners' monthly PITI (mortgage principle, interest, taxes, and insurance) plus any Homeowners Association fees to 30% of their income. Our homeowners can typically afford the following mortgages:

- 40% AMI household: \$100,000
- 50% AMI household: \$137,000
- 60% AMI household: \$150,000

Some homeowners, depending on their circumstances, can access different pots of down payment assistance that others cannot. Graduates of the Thurston Co. Housing Authority's Self-Sufficiency Program can access \$38,000 in assistance. Those who have taken the Washington Housing Finance Commission's first homebuyer class are eligible for \$10,000 in assistance. Most homeowners are only able to access \$10,000 in assistance.

To help homeowners bridge the gap, SPSHFH provides a second "silent" mortgage. It mirrors the applicants' first mortgage in length and is held by SPSHFH. These silent loans have ranged from \$100,000 to more than \$200,000 depending on the circumstances and income of the homebuyer. No interest is charged, and no payments are due on this silent second, it gets paid back to Habitat if a homeowner sells their home. Homeowners in the Tâlicn Townhomes Development will sign a Shared Equity Model financial agreement. This agreement describes the percent on equity that the homeowner will receive upon sale of their home based on the number of years that they live in their home.

Homeowners that cannot access enough down payment assistance end up having a much larger silent second loan than other homeowners who are able to access support. We want the purchase of Habitat homes to be equitable for all our homeowners regardless of their income level and access to down payment assistance. We do not want some homeowners saddled with more debt than others, simply to access an affordable home.

We propose using \$560,000 in CDBG funding to buy down the purchase price of a Tâlicn Townhomes for 14 homeowners by \$40,000 each, thereby making their second silent loans similar amounts. The county will use CDBG funds to buy down the sales price to reduce the homeowners' second silent loans to an equitable amount. (Due to homebuilding costs skyrocketing, we expect Habitat home values to continue to rise and the homeowners to have even larger silent second loans.)

By having a portion of the sales price of their home bought down, homeowners will begin homeownership with even greater equity in their homes than they would without the buy down. They will begin homeownership on a more stable foundation for their family's future to grow and thrive upon.

10. If applying for facilitation of the Lived Experience Steering Committee (LESC), please describe your agency's experience centering people with lived experience of homelessness (PLEH) within program development, hiring and support of peer staff, and/or advocacy efforts towards including PLEH voice in the HCRS. (Supports Criteria 1a)

-answer not presented because of the answer to #1-

11. Indicate the Strategy and Task in the 5 Year Homeless Housing Plan that your project seeks to address. Format Response as Strategy Number, Task. ie "Housing A-3: Task All new Homeless housing units should be focused on Housing First/Low Barrier)" If your project touches on multiple strategies/tasks, list the one that best aligns with your project. (Supports Criteria 1)

-answer not presented because of the answer to #1-

12. PHSS prioritizes funding for programs adhering to evidence-based and promising practices. For housing and homeless services applicants, how will this program follow a low-barrier/housing first approach? Attach evidence that demonstrates low barrier/housing first approach. (Supports Criteria 2 and 5a)

-answer not presented because of the answer to #1-

13. List the specific objectives and planned results/outcomes of the proposed project. Describe how they align with the RFP Priorities. Please explain how you will show success or measure your results/ outcomes. If your program

has been operational during the past 12 months, please highlight recent key impacts and outcomes. (Supports Criteria 2)

When the Tâlcñ Townhomes development is complete in 2026, it will provide 28 units of affordable housing for at least 70 low- to moderate-income residents in Thurston County.

The staggered design of Tâlcñ Townhomes duplexes will provide local families with affordable and high-performance homes that meet the rigorous Evergreen Sustainable Development Standard (ESDS). The pragmatic and modern design of these duplex townhouses helps us stretch every dollar in the interest of increasing performance and efficiency. We used an integrative process, green development plan, universal design, and socially sustainable living patterns to develop the project.

Features:

- ESDS - a rigorous building performance standard that contains criteria that safeguard health and safety, increase durability, promote sustainable living, preserve the environment, and increase energy and water efficiency.
- Staggered duplex townhouse design provides visual interest and additional privacy by creating discrete entrances for each home.
- The ground-floor bedroom floor plan creates a 4th bedroom in one half of each townhome.

We insured that the location and layout of the neighborhood allow us to maximize density, preserve and access open space, and create walkable neighborhoods. Site improvements include:

- Environmental remediation
- Erosion and sedimentation control
- Efficient irrigation and surface water management

Within the homes, we use:

- Water-conserving fixtures
- Energy Star appliances
- Efficient lighting
- Low/no VOC paints, primers, adhesives, and sealants
- Exceptional air sealing
- High-performance windows and doors, and energy management

14. Describe the actions your agency has taken in recent years and intends to take in 2024 and 2025 to decrease disparity amongst identities overrepresented in the Homeless Crisis Response System (such as, Black, Indigenous, People of Color, LGBTQIA2S+, and people living with disabilities), advance or support racial equity and center people with lived experience of homelessness or those unstably housed or eligible under the Housing Choice Voucher program within your organization. Are there people in your leadership team that identify as BIPOC? If yes, please complete the table on the Documents tab. (Supports Criteria 1, 5a and 5b)

DEI is a guiding principle of our organization. Habitat for Humanity welcome people from all walks of life to partner with us as volunteers, donors, employees and homebuyers. We celebrate and value diversity, welcome differences and leverage the collective strengths of all people.

As 2020 unfolded, the racial disparities brought to light by the COVID-19 pandemic and the continued killing of black people by police officers led our organization into discussions around our guiding principles and how we put them into action. Our organization provided staff with resources and time to continue to individually understand their role in our society and our organization. We also created an agency-wide DEI Committee and hired a Human Resources consulting firm to bring an equity lens to our hiring practices, job descriptions, employee engagement and communication.

SPSHFH understands that historic and persistent discrimination in US housing policy is one of the chief drivers of current racial inequities. Owning a home is the largest source of personal wealth for most families. The gap in homeownership has resulted in the median net wealth of Whites being 10 times greater than that of Black families - \$171,000 vs \$17,600. Black parents have dramatically less wealth to pass on to their children, driving economic, educational, and housing disparities for the next generation as well.

Eliminating disparities in homeownership rates and home equity gain will shrink the racial wealth gap. When homeowners are no longer housing cost-burdened, they allocate more than twice as much of their income towards buying healthier food, health care, and insurance. Children of homeowners are 116% more likely to graduate from college and will earn 24% higher income in their lifetime. Home equity is the leading asset households can leverage to start businesses and finance college educations. SPSHFH builds racially diverse neighborhoods. Over 40% of current SPSHFH homeowners are BIPOC.

15. Where will the services be provided and how will the services: 1) reach target population: 2) be accessible to persons with disabilities or special needs; 3) reduce racial disproportionality and 4) support historically vulnerable and disadvantaged populations? (Supports Criteria 5a)

1) SPSHFH uses a year-round affirmative marketing plan. The 1st Security Bank Partner Plus Homeownership Coordinator

effectively markets our homeownership program to the Thurston Co. community. To attract potential homeowners, SPSHFH plans several community events, regularly attend other community events and outreach opportunities, and advertise in print and digital media.

2) Tâlicn Townhome units will include the following accessibility features:

- A bedroom on the first floor of all two-story houses.
- All exterior and interior doors are 36-inches wide.
- Bathrooms have five-foot spins so a wheelchair can maneuver without obstruction.
- Community features include wheelchair accessible street corners.

3) SPSHFH builds diverse neighborhoods. The ethnicity of client households served by SPSHFH from 2016-2023:

- Black/African American: 6%
- Asian: 10%
- Multiracial: 14%
- White/Caucasian: 35%
- Native American: 5%
- Hispanic: 30%

4) SPSHFH serves people living with disabilities, racial minorities and lower to moderate income households. All of those SPSHFH serves are cost-burdened with 30% or more of their monthly income going to housing. Beyond income and housing cost-burden, SPSHFH does not specifically designate housing units for particular populations or subgroups. SPSHFH has typically served three groups:

- Single-headed households with children
- Households with family members who have disabilities
- Senior citizens

16. If requesting set-aside funds for supporting activities (training, technical assistance, compensation for people with lived expertise in consultation roles through stipends) to decrease disparity and advance racial equity within your agency, please describe the specific activities these funds would support. (Supports Criteria 1, 5a, and 5b)
-answer not presented because of the answer to #1-

17. What organizations do you have a formal partnership agreement with? Attach memorandums or agreements with collaborating organizations with which you have formal relationships. If there are other organizations you collaborate with on a less formal basis, describe this collaboration. (Supports Criteria 4)

SPSHFH partnered with The Cowlitz Indian Tribe as the Neighborhood Sponsor for this project. The Cowlitz Tribe made a \$100,000 donation to the project. The community will be named Tâlicn, which means "to help" in the Lower Cowlitz Coast Salish language.

A formal MOU agreement is in place with NeighborWorks, which provides homeownership curriculum, including homebuyer education and budget/money management counseling to homeowners.

SPSHFH engages volunteers to assist with repairs. We partner with more than 500 volunteers every year in a variety of work from home building to assisting at our ReStores to completing administrative work.

18. Who will provide the services, supervise the program staff and be responsible for reporting requirements? List the names, titles, responsibilities and length of time with the agency for each identified staff member. If new staff will be hired, briefly describe the qualifications or credentials necessary for the position. (Supports Criteria 2 and 8)

Elizabeth Walker – CEO, less than one year at SPSHFH. Elizabeth leads SPSHFH to ensure that the mission, strategy, values and goals of the organization are achieved. She develops and drives the organization within the context of the nationwide strategic direction, and drives a collaborative process with the Board, community partners, and staff. Elizabeth cultivates a strong Board of Directors to lead and contribute to the fund development success of the organization.

Greg Laura – COO, 5 years at SPSHFH. Greg manages the Director of Construction, Director of Housing and our two ReStore retail locations. Greg is responsible for the construction team, safety on site, and completing housing projects on time and within budget. He also supports and empowers our two store managers and their teams to grow our retail business and build a loyal following of Habitat shoppers.

19. How many unduplicated individuals will be served by the program or project? Total project cost per person served. Please show your calculation: Total project budget/number of individuals served = total cost per person. (Supports Criteria 3)

14 households will receive assistance Total - \$560,000 Amount per household: $\$560,000/14 = \$40,000$

20. Briefly describe and also attach your organization's policies and procedures for programmatic operations to ensure compliance with federal, state and local guidelines. (Supports Criteria 2 and 6)

SPSHFH has extensive programmatic policies in place to ensure the proper use and safeguarding of public funds. The SPSHFH Homeowner Selection and Mortgage Origination Handbook is attached to this application. The policy handbook

contains a collection of guidelines that apply to homeowner selection and mortgage origination for all homeowner services, including selection, support and committee personnel. The Financial Policy Manual is also attached, which covers the accounting, audit and financial management policies of SPSHFH.

21. Describe your organization's policies and procedures for financial operations to assure the proper use and safeguarding of public funds. (Describe the organization's fiscal management, including internal controls and risk management, regarding: financial reporting, record keeping, accounting systems, payment approval procedures, and audit requirements and procedures.)(Supports Criteria 6)

It is the policy of the SPSHFH to create and maintain accounting, billing, and cash control policies, procedures and records which are consistent with Generally Accepted Accounting Principles (GAAP) and which meet the requirements of state and federal statutes and regulations as well as those financial policies provided by Habitat for Humanity International. The accounting, audit, and financial management policies are designed to protect and secure the assets of SPSHFH, ensure the maintenance of accurate records of the organizations financial activities, and ensure compliance with governmental and private funding reporting requirements.

A) The Board of Directors approves financial policies every two years. The policies are reviewed annually by the Internal Committee. In the interim any necessary changes as determined by the Internal Committee will be presented to the Board of Directors for approval.

B) Current job descriptions will be maintained for all employees, indicating financial duties and responsibilities.

C) Financial duties and responsibilities must be separated so that no one employee has sole control over cash receipts, disbursements, payroll, reconciliation of bank accounts, etc.

D) Employee/volunteer dishonesty insurance will be maintained at an amount not less than \$250,000.

E) Affiliate finance staff will maintain a current and accurate log of the chart of accounts and job accounts.

F) Segregation of duties is implemented to the greatest extent feasible within the limitations of the size of the organization staff.

G) The fiscal year for the SPSHFH is July 1st through June 30th. A copy of SPSHFH's Financial Policy Handbook is attached to this grant application.

22. Did your most recent financial audit in the past 24 months result in any findings? If yes, have all findings and concerns been successfully resolved? (Attach the written report(s) identifying the weaknesses/findings and describe how the organization has responded to the report.) (Supports Criteria 6 and 10)

- Audit conducted with NO audit findings
- Yes, audit findings. All findings have been resolved.
- Yes, audit findings. Findings have NOT all been resolved
- No audit conducted in past 24 months.

23. Did your most recent programmatic monitoring (either County, State, or Federal) in the past 24 months result in any findings? If yes, have all findings been successfully resolved? (Attach the written report(s) identifying the weaknesses/findings and describe how the organization has responded to the report.) (Supports Criteria 10)

- Monitoring conducted with NO program monitoring findings
- Yes program monitoring findings. All findings have been resolved
- Yes program monitoring findings. Findings have NOT all been resolved
- NA - program has not received program monitoring in past 24 months.
- NA - program is less than 12 months old and no monitoring has been conducted.

24. What is the sustainability funding plan for this program? Is the program solely dependent on this award? If you have identified financial resources other than those in this current request, please identify whether the other funding is committed. What are the plans to ensure that the project is able to be fully and successfully completed? If other funds are committed, please attach a letter of commitment from the identified funding source(s). For Capital and CDBG projects, all required funds must be committed before a written agreement with Thurston County will be executed. (Supports Criteria 3 and 6)

No other financial resources have been identified for the Buy Down project, other than this current request.

25. What type of Affordable Housing Project is being proposed? Select all the boxes that apply. (Support eligibility)

-answer not presented because of the answer to #1-

26. Describe your plan for completing this project on time and on budget. A Project Timeline, a Financing Sources Statement, and a Project Team Summary are required for Affordable Housing Projects. These forms can be found under the Documents tab and should be uploaded to the same tab after completion. (Supports Criteria 2, 8 and 9)

For CDBG-Capital projects a Project Timeline is required, but the provided form is not required. The information provided should include a bid release/closing date, selection of a general contractor, start/end construction date, and other key dates. For the Tâlcin Townhomes development, SPSHFH will construct 28 townhomes for the total project and 14 units for Phase 1

and Phase 2 each with anticipated completion of all units in March 2026. See attached Project Timeline. The purchase process for Phase 2 will occur approximately November of 2025 to April of 2026 with CDBG funds utilized then. CDBG funds will buy down the purchase price by \$40,000 for each homeowner (14 total).

The townhomes will be constructed to be highly efficient and have low environmental impact. We meet and exceed the conditions and practices set forth by the Evergreen Sustainable Development Standards. The Tâlicn Townhomes development is located in the City of Tumwater and is monitored, inspected, and approved by the city's Dept. of Community Development and Dept. of Public Works. All inspections are conducted with or reported to SPSHFH's Director of Construction.

SPSHFH works with community partners and government entities to reduce or eliminate a substantial portion of the development costs. This is done through discounted or waived permit or impact fees and leveraging community partners to obtain low cost and donated construction materials.

Note: Since this project does not involve rental properties, the 3-year pro-forma is not required

27. List the name and organization of the person(s) (up to a max of 3 people) who will serve as the project manager or serve in a lead role on the project. Briefly describe their role on the project, experience serving in their assigned role on similar projects and attach their resume reflecting their relevant experience under the Documents tab. (Supports Criteria 8)

Elizabeth Walker – CEO, less than one year at SPSHFH. Elizabeth leads SPSHFH to ensure that the mission, strategy, values and goals of the organization are achieved. She develops and drives the organization within the context of the nationwide strategic direction, and drives a collaborative process with the Board, community partners, and staff. Elizabeth cultivates a strong Board of Directors to lead and contribute to the fund development success of the organization.

Greg Laura – COO, 5 years at SPSHFH. Greg manages the Director of Construction, Director of Housing , and our two ReStore retail locations. Greg is responsible for the construction team, safety on site, and completing housing projects on time and within budget. He also supports and empowers our two store managers and their teams to grow our retail business and build a loyal following of Habitat shoppers.

28. Please describe how the project will meet and document income eligibility requirements. Please include your method for ensuring that eligible Thurston County residents will benefit from this project.

When selecting homeowners, SPSHFH uses the following eligibility criteria:

- 1) Household income must be between 30% and 80% of the area median income (AMI);
- 2) Applicants must be citizens or legal permanent residents of the United States;
- 3) Applicants must have lived or worked in Thurston County for at least one year; and
- 4) Applicants must not have filed bankruptcy in the last year.

Applicants are required to disclose and document six months' worth of their household income and assets, applicant credit and debts, and household monthly bills. Applicants must submit a Form W-2, Wage and Tax Statement during the application phase and at closing to ensure that the household meets the income guidelines.

29. If this is an Affordable Housing or CDBG-Capital project, is the project dependent on future funding to be fully operational for public benefit? Within the required project timeline requested in question #26 and uploaded to the Documents tab, Affordable Housing and CDBG-Capital projects should include specific dates and funding commitments for all phases needed to complete the project and have it fully operational for public benefit.

The project is not dependent on future funding.

30. A) Does the applicant organization own the property? B) If not, does it plan to acquire building(s) or land as part of this project? C) Has a legally binding contract to purchase the property been signed prior to your intent to apply for funds? If yes to any of these questions, answer Question 31. If no to all, answer NA for Question 31 and proceed to Question 32. Format response as: A) yes/no; B) yes/no/NA; C) yes/no/NA

A) Yes, B) N/A, C)N/A

31. Will any owners / tenants or businesses currently occupying the site be displaced due to this project? If yes, upload a Residential Antidisplacement and Relocation Assistance Plan (RARAP) stating how the project will meet Uniform Relocation Act (URA)/104(d) requirements under the Documents tab. If required, a RARAP must include information regarding how displacement will minimize the number of residents required to move, the type of relocation, notification procedures, and relocation benefits to be provided.

- Yes
 No
 NA

32. Is your Project currently underway?

- Yes
 No

33. Has a National Environmental Policy Act (NEPA) environmental review record been completed? Federal funding regulations require that an environmental review record be completed prior to any choice limiting actions taking place. See the Environmental Review criteria in the RFP instructions. If a NEPA environmental review record has been completed please list the agency which completed the record and the date it was completed
YES, NEPA completed by Thurston County on 5/12/22.

34. The Risk Assessment Form, located under the Documents tab, has been completed and attached to this application. (Supports eligibility)

Note: All applicants must complete a risk assessment form.

- Yes

35. Select all options below that describe your proposed program and how it will benefit the residents of the City of Tumwater.

- Organization is located in Tumwater and will only serve Tumwater residents
 Organization is located in Tumwater and will serve all county residents
 Organization is not located in Tumwater and will serve all county residents
 75% or more of beneficiaries will be Tumwater residents
 50-74% of beneficiaries will be Tumwater residents
 25-49% of beneficiaries will be Tumwater residents
 1-24% of beneficiaries will be Tumwater residents

36. What type of activity will the project perform? The City of Tumwater has identified affordable housing and public service activities as their top priorities for funding. (Check all that apply)

- Energy Efficiency Improvements
 Land Acquisition
 Affordable Housing Acquisition
 Affordable Housing Rehabilitation/Preservation
 Home Buyer Assistance
 Publicly-Owned Infrastructure/Off-Site Improvements Supporting Affordable Housing
 Public service

37. Select the CDBG eligible activity category the project falls under.

- Affordable housing
 Public services

38. What is the service area or operation area (e.g. census tract, neighborhood)? (Supports eligibility)

City of Tumwater

39. How will the project satisfy the CDBG National Objective to benefit low-and-moderate income persons? For Questions 40, 41 and 42, answer the question that applies to your project and indicate NA for the National Objective benefits which do NOT apply to your proposed project.

- Area Benefit
 Limited Clientele Benefit
 Housing Benefit

40. For Area Benefit, list the boundaries of the service area, state the percentage of LMI persons that reside in the service area and provide the source of this data.

N/A

41. For Limited Clientele benefit, indicate whether the project will serve at least 51% low and moderate income (LMI) individuals and whether it will document participant's income, have income eligibility requirements, or serve a presumed LMI category.

All eligible homeownership applicants must have an income between 30 to 80% AMI. Applicants are required to disclose and document six months' worth of their household income and assets, credit and debts, and household monthly bills.

42. For Housing benefit, indicate if the project is a one, two or more than two unit structure and the percentage of

units that will benefit low and moderate income individuals or if you will provide assistance to reduce development costs of new construction.

N/A

43. How many bed nights will you provide?

-answer not presented because of the answer to #1-

44. What is the cost per bed night? Please show your calculation: Project budget/number of bed nights = total cost per bed night

-answer not presented because of the answer to #1-

45. Have you operated an emergency shelter program before and will you be ready to proceed on January 1, 2025?

-answer not presented because of the answer to #1-

46. If you are unable to implement your proposed project without a minimum funding award, list the MINIMUM funding award that you will accept for the proposed project? (This information will be considered only if a potential award is less than the minimum amount listed. The funding body may determine to not make awards for less than the minimum.)

-answer not presented because of the answer to #1-

Budget [top](#)

SERVICES AND NON-CAPITAL PROGRAM TYPES BUDGET	Grant Request	Applicant's Own Resources	Committed Outside Funding	Uncommitted Outside Funding	TOTAL
Administrative Costs					\$ 0.00
Personnel Costs					\$ 0.00
Facility Costs: Rent/Mortgage					\$ 0.00
Operating Costs:					\$ 0.00
Insurance/Training/Transportation/Utilities/etc					\$ 0.00
Supplies: Phone, printing, copying, and equipment					\$ 0.00
Rapid Rehousing					\$ 0.00
Rental Assistance					\$ 0.00
Diversion Assistance					\$ 0.00
Diversity, Equity & Inclusion Organizational Activities (max of \$5k)					\$ 0.00
Other: Buy Down Funds	\$ 560,000.00				\$ 560,000.00
Total	\$ 560,000.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 560,000.00

AFFORDABLE HOUSING/CDBG CAPITAL PROJECT BUDGET	Year 1 Grant Request	Applicant's Resources	Other Federal	State/Local Private/Other	TOTAL
Design & Inspection					\$ 0.00
Project Manager/Consultants					\$ 0.00
Relocation Costs (if applicable)					\$ 0.00
Title Insurance					\$ 0.00
Environmental Review					\$ 0.00
Permits & Fees					\$ 0.00
Land/Property Acquisition					\$ 0.00
Site Development & Landscape					\$ 0.00
Construction/Rehabilitation					\$ 0.00
Utilities					\$ 0.00
Other:					\$ 0.00
Other:					\$ 0.00
Other:					\$ 0.00
Other:					\$ 0.00
Other:					\$ 0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Budget Narrative

SPSHFH analyzed the past 15 homes that we sold to determine the trends in sales price, down payment assistance, down payment access, and silent second mortgage amounts. We then used our market study of the Tâlicn Townhomes to project future home sales and costs associated with the housing market.

Documents [top](#)

Documents Requested *

Required? Attached Documents *

Verification and Signature



[Verification and Signature](#)

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For Non-Profits: Your IRS Letter of Determination of Tax Exempt Status AND your most recent IRS Form 990 return (or link to electronic version) -For For-Profits: Articles of Incorporation



[IRS Letter](#)

[990](#)

For Non-Profits: Board Documentation (List of Board Members, Charter, By-Laws) (Required for By and For Organizations)

[Board Roster](#)

[Bylaws](#)

[Articles of Incorporation](#)

Agency's most recent Fiscal Year Audit Report and/or Certified Financial Statement (If not available, attach best available financial statement)



[2023 Audit](#)

Financial Commitment Letters

Letters of Support or Collaboration Memorandum

General Liability Insurance Certificate

[General Liability Insurance](#)

Risk Assessment



[Risk Assessment](#)

[download template](#)

Demographic Composition of Organization (as part of response to Question #14)

[Demographic Composition](#)

[download template](#)

Project Timeline (Required for Affordable Housing and CDBG applicants)

[Project Timeline](#)

[download template](#)

Resumes (Required for Affordable Housing and CDBG applicants)

[Resumes](#)

Project Team Summary (Required for Affordable Housing and CDBG Capital applicants)

[Project Team Summary](#)

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Pro Forma. (Required for Affordable Housing and CDBG rental project applicants)

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Financing Sources (Required for Affordable Housing applicants)

[download template](#)

Rents and AMI (Required for Affordable Housing rental housing applicants)

[download template](#)

Development Budget (Required for Affordable Housing applicants)

[download template](#)

Purchase or Option Agreement

[Purchase Agreement](#)

Acknowledgement of Required Assurances (Required for all projects that will accept Federal funds)

[Assurances](#)

[download template](#)

Environmental Review Documentation

[Environmental Review](#)

Project Map/Service Area	Project Map
Residential Antidisplacement and Relocation Assistance Plan (RARAP)(Required if answer "yes" to Application Question #31)	
Program Policies and Procedures (As part of response to Question #20)	Employee Handbook Land Acknowledgement DEI Strategic Narrative Financial Policy Handbook SPSHFH Core Values Homeowner Selection Manual
Low Barrier/Housing first policies and documents (As part of response to Question #12)	
Other	

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