

## PY26 CDBG RFP Application

Reference #	17798880
Status	Complete
Login Username	mpollowitz@gmail.com
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Project/Program Name	FFC Homes XV
Amount Requested	100,000.00
First Name	Nicole
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Organization Legal Name	FOUNDATION FOR THE CHALLENGED
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Zip Code	43016-6808
Organization Phone Number	(614) 389-4501
First Name	Nicole
Last Name	Ware
Title	Executive Director
Email Address	<a href="mailto:nware@optionshousing.org">nware@optionshousing.org</a>
1. What type of project are you proposing?	CDBG - Affordable Housing (Tumwater only)
2. 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. By and For Organizations are those that are operated by and for the	Private/Non-Profit

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 identify as LGBTQIA2S+; individuals with disabilities or who are deaf; and Native Americans.

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3. What population(s) is to be targeted for the service provided? Check all that apply.

- Adults (18 years or older)
- Other or None

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4. 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?

No, FFC started its affordable housing program in WA in 6/3/2004.

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5. Describe the purpose of your program. Why is your program or project needed in the community? Summarize supporting data that documents the identified need.

Foundation For the Challenged's (FFC) mission is to provide affordable, accessible housing for extremely low-income individuals with intellectual and developmental disabilities (IDD). According to a recent study published by the Washington State Department of Social and Health Services-Developmental Disabilities Administration (see attached), more than 37,000 adults with IDD are facing housing insecurity in Washington State. Of which in Thurston County there are 1,157 adults with only 61 units for people with IDD. This is 5.3%. FFC directs its mission specifically to those with the greatest need; at or below 30% of area median income and needing accessibility modifications.

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6. Describe the activities and actions your project

FFC will acquire and remodel (1) three-bedroom

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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.

house in the City of Tumwater. FFC will be purchasing an owner-occupied and/or a vacant house to remodel it to be wheelchair accessible (i.e. roll-in shower, wheelchair ramp, wider doors). FFC will rent the house to (3) extremely low-income individuals with IDD. Rent will be set at 30% of a tenant's income minus a utility allowance. FFC will be making a 40-year commitment to maintain the affordability specifically for extremely low-income individuals with IDD who receive 24/7 in-home support services. With the City of Tumwater's \$100,000 and FFC's \$5,000 private contribution, this project will competitively leverage its funding with a Department of Commerce's Housing Trust Fund request of \$974,632.

**7. List the specific objectives and planned results/outcomes of the proposed project. Describe how they align with the RFP Priorities? Please explain how you would quantify or measure these results/ outcomes. If your program has been operational during the past 12 months, please highlight recent key impacts and outcomes.**

FFC will increase the number of affordable, accessible housing units for individuals with IDD who receive 24/7 support services.

FFC's long-term commitment will provide housing stability and allow tenants the opportunity to age in place.

The affordable rents will save tenants money that they can then use to improve their quality of life including greater participation in their local community.

FFC intends to leverage funding from the City of Tumwater and FFC to apply for \$974,632 from the State Housing Trust Fund, who has over \$19M in funding set aside specifically for people with IDD.

The development funding and services for this project are consistent with the RFP Priority of "Acquisition of real property that is or will be used

to provide permanent affordable housing"

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**8. 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 dis-proportionality and 4) support historically vulnerable and disadvantaged populations?**

DSHS-DDCS will refer all eligible tenants to the service provider who is contracted with DDCCS to provide 24/7 support services to individuals with IDD. These referrals will take place at initial lease-up and as vacancies occur. These tenants will receive 24/7 in-home support services and additionally, will have access to community-based services (i.e. doctor, dentist) on an as-needed basis.

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**9. What organizations do you have a formal partnership agreement with? Attach memorandums or agreements with collaborating organizations with which you have formal relationships on the Documents Page (page 4). If there are other organizations you collaborate with on a less formal basis, describe this collaboration.**

Pollowitz Property Group (PPG), who has developed more than 30 single-family homes with FFC for extremely low-income individuals with IDD. PPG will have the lead as a development consultant, project manager during development, and be the property manager once the house is placed in service. (see attached Development Services Agreement)

Kokua Services has more than 30-years of experience in Thurston County providing 24/7 support services to people with IDD. (See attached MOU)

Developmental Disabilities Community Services (DDCS), who through a Referral Agreement (see attached) will make all tenant referrals. DDCCS will also be contracting with Kokua to fund the 24/7 support services.

SAGE Architectural Alliance, who has worked with FFC on more than 15 single-family homes for FFC and dozens more for other nonprofit organizations across the state. (see attached Letter of Agreement)

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**10. Who will provide the services, supervise the program staff and be responsible for reporting**

Kokua Services, which is led by Executive Director Sean Bonneprise, will provide the 24/7

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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.

services and. Sean and his management team, including Marsha Blair (Client Programs Director) and Tracie Dutton (Client Finance Coordinator) will supervise their staff and be responsible for all of Kokua's service-related reporting requirements. Kokua and FFC have a long-standing relationship in which Kokua provides services at (5) of FFC's houses in Thurston County. Oversight of Kokua will be provided by DDCS who does annual on-site and file reviews of all service providers under their contracts.

FFC will be responsible for all public funder reporting requirements including onsite Housing Quality Standards inspections, tenant file reviews, and annual reports as it pertains to the house and property itself, as well as the lease and income requirements. FFC does not engage in the services portion of the project and will be acting only in the capacity of developer, project manager and property manager.

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11. How do you define beneficiaries served by the program (households, individuals, etc.)? How many unduplicated beneficiaries will be served by the program or project? What is the total project cost per beneficiary served. Please show your calculation: Total project budget/number of beneficiaries = total cost per beneficiary.

FFC defines the beneficiaries as individual tenants. There will be (3) individual tenants supported by this project. The project budget is \$1,079,632 divided by (3) individual tenants, which equals \$359,877 per individual tenant.

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12. Briefly describe and also attach your organization's policies and procedures for programmatic operations to ensure compliance with federal, state and local guidelines. Attach your organization's policies and procedures for programmatic operations to assure the proper use and safeguarding of public funds on the Documents Page (page 4).

FFC has an Accounting Policies and Procedures Manual (see attached) that is reviewed annually and on an as-needed basis by the Finance Committee, the Board of Directors, and the independent auditor. This manual covers the operational procedures for the following: Division of Responsibilities, Chart of Accounts and General Ledger, Cash Receipts, Inter-Account Bank Transfers, Cash Disbursements & Expense

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Allocations, Credit Card Policy and Charges, Accruals, Bank Account Reconciliations, Property and Equipment, Personnel Records, Payroll Processing, End of Month and Fiscal Year End Close, Financial Reports, and Fiscal Policy Statements.

The checks and balances implemented by these policies and procedures are designed to ensure the proper safeguarding of all of FFC's assets including public funds. The monthly oversight review of the finances by both the Finance Committee and the full Board is part of this process. In addition, FFC's annual independent audit, which includes the review of public funding, has not had a material weakness identified or a citing in a management letter.

FFC has over 60 properties that they submit annual programmatic and financial operations data through the Web-Based Annual Reporting System (WBARS) for public funder review. FFC also has annual onsite and tenant file inspections performed by the HTF, and other jurisdictions where FFC has received funding. In both the submittal of annual reports through WBARS and the onsite inspections, FFC has not had any programmatic or fiscal weaknesses identified.

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**13. 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.**

FFC has an Accounting Policies and Procedures Manual (see attached) that is reviewed annually and on an as-needed basis by the Finance Committee, the Board of Directors, and the independent auditor. This manual covers the operational procedures for the following: Division of Responsibilities, Chart of Accounts and General Ledger, Cash Receipts, Inter-Account Bank Transfers, Cash Disbursements & Expense Allocations, Credit Card Policy and Charges,

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Accruals, Bank Account Reconciliations, Property and Equipment, Personnel Records, Payroll Processing, End of Month and Fiscal Year End Close, Financial Reports, and Fiscal Policy Statements.

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**14. 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 on the Documents Page (page 4) and describe how the organization has responded to the report.)**

Audit conducted with NO audit findings

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**15. Did your most recent programmatic monitoring (either County, State, or Federal) in the past 24 months result in any findings? If yes,**

Monitoring conducted with NO program monitoring findings.

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have all findings been successfully resolved?  
(Attach the written report(s) identifying the weaknesses/findings on the Documents Page (page 4) and describe how the organization has responded to the report.)

16. 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). All required funds must be committed before a written agreement with Thurston County will be executed.

FFC will be applying to the Dept. of Commerce Housing Trust Fund IDD Housing Set-Aside in September 2026 to include the \$974,632.00 for this project. It is expected that there will be approximately \$19M available for projects that house exclusively extremely low-income tenants with IDD and receive support from DDCCS, which FFC has received. In the 2025 round, the fund was undersubscribed and FFC was awarded just under \$5M.

FFC has committed \$5,000 for the Operating Reserves (letter attached). The remainder of the \$100,000 in the Development Budget is being requested in this application to Thurston County.

When all of the funding is committed, FFC's very experienced development team will start the acquisition and remodeling process to lease-up on-time and within budget as they have so successfully completed over the last 21-years.

17. What type of CDBG Affordable Housing Project is being proposed? Select all the boxes that apply.

- Acquisition and Rehab
- Rental Housing Rehab

18. Describe your plan for completing this project on time, on budget, and in compliance with all program requirements. A Project Timeline, a Financing Sources Statement, and a Project Team Summary are required for all Housing projects. A Project Timeline and Project Team Summary are required for all public service projects. These forms can be found under the

FFC has a consistent track record in Thurston County and throughout WA in developing projects on time, within budget, and in compliance with program requirements.

FFC is submitting this application to the City of Tumwater and the HTF Set-Aside for funding that will be sufficient to develop the project.

Documents Page (page 4) and should be uploaded to the same tab after completion. Include a thorough timeline for project completion. Include important target dates, such as dates when regulatory requirements, such as permitting, will be completed. Include information regarding staff capacity to execute the project on the proposed timeline. Who from your agency will be responsible for different project requirements? For Housing 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.

FFC has a detailed timeline that includes the tasks to be completed and by whom (see attachment). The highlights of this timeline once the project is fully funded and under contract include:

- begin the process of purchasing the house to ensure that all applicable funder guidelines are followed including any necessary environmental reviews, building inspections, along with an appraisal that supports the purchase price. Once the house is ready to close
- FFC will purchase title and property insurance.
- The architect will develop the scope of work and drawings for the remodeling. The remodeling contract will be put out for bid and will include the requirement to pay state residential prevailing wages and the adherence to the Evergreen Sustainability Development Standards (ESDS).
- Once a contractor is selected by the team at FFC, the contractor's progress will be monitored by both FFC and the HTF.
- Prior to the house being completed, the tenants will be referred by DDCS and go through an eligibility process that will include a source income documentation review. Once the house is completed, the tenants will be offered a one-year lease.

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19. What is the readiness of the project to proceed once a funding award is made? What types of assessments, permits, purchase/sale agreements, etc., will be required for the project to proceed and what is their current status?

Once the project is fully funded and contract documents are in their final form, FFC's development team will be ready to start the house search process and move the project forward to lease-up as outlined in the project's timeline.

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20. List the name and organization of the person(s) (up to a max of 3 people) who will

Jacob Pollowitz with the Pollowitz Property Group will be the Project Manager. He has the

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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 Page (page 4).

lead for FFC from concept development to lease-up.

Jacob has had the lead on FFC development for the past 30+ houses including one recently completed in and funded by Thurston County.

21. Please describe how the project will meet and document income eligibility requirements. How will your income eligibility review process meet the HUD-approved documentation requirements listed in the RFP instructions (located at the bottom of the Overview Page - page 1)?

FFC requires that initial and re-leasing tenants provide all of their source income documentation (i.e. SSA benefit determination letter, pay stubs) that will be used to determine income eligibility (i.e. 30% of AMI).

FFC has a signed Referral Agreement with DDCS to help ensure that the City of Tumwater residents are provided the opportunity to benefit from this affordable, accessible housing opportunity for 40 years.

22. Is this a phased project? If this is a Housing project, is the project dependent on future funding to be fully operational for public benefit? Within the required project timeline requested in Question #18 that you will submit on the Documents Page, Housing projects should include specific dates and funding commitments for all phases needed to complete the project and have it fully operational for public benefit.

This is not a phased project.

23. 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? Select all that apply.

Applicant organization doesn't own the property and plans on property acquisition as part of this project.

24. Will any owners / tenants or businesses currently occupying the site be displaced due to this project? If yes, upload a Residential Anti-displacement and Relocation Assistance Plan

No

(RARAP) stating how the project will meet Uniform Relocation Act (URA)/104(d) requirements under the Documents Page (page 4). 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.

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25. Is your Project currently underway?

No

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26. 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.

No. FFC does not currently have site control of the proposed three-bedroom house. Once under contract, FFC will request that the city or Thurston County complete the NEPA.

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27. What type of activity will the project perform? The City of Tumwater is accepting applications for affordable housing and public service activities for funding.

Affordable Housing Acquisition

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

For this project, it will be the City of Tumwater.

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30. How will the project satisfy the CDBG National Objective to benefit low-and-moderate income persons?

Limited Clientele Benefit (program directly benefits specific individuals/households - see RFP Instructions on Page 1)

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31. For Limited Clientele Benefit, indicate whether you will serve at least 51% low-and-moderate income (LMI) individuals and how it will meet income eligibility requirements, how it will document income of beneficiaries, or if it will

All (3) tenants will be extremely low-income individuals with IDD whose income will be at or below 30% of the area median. Income will be verified using all of the tenant's source documentation.

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exclusively serve a presumed LMI category.

33. If applying for a Housing project, please describe your experience and familiarity with managing contracts for which regulations such as Washington State prevailing wage, Davis Bacon & Related Acts (DBRA), Buy America Build America (BABA), Section 3, or Women and Minority Owned Businesses Enterprises apply? Please see the Questions Instructions at the top of this page for more information regarding the funding thresholds that trigger these requirements (under Question 33).

FFC has completed the development of over (60) single-family houses using federal, state, and local public funding. FFC is very familiar with the requirements for compliance.

34. 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.)

This house will need to be fully funded at \$100,000 to move forward.

Verification and Signature form

[Verification\\_and\\_Signature\\_Form\\_-\\_2026.pdf](#) (114 KB)

Federal Funds Acknowledgement of Required Assurances form

[FEDERAL\\_FUNDS\\_ACKNOWLEDGEMENT\\_OF\\_REQUIRED\\_ASSURANCES\\_FORM.pdf](#) (212 KB)

OHHP 2026 Risk Assessment form

[OHHP\\_2026\\_Risk\\_Assessment\\_copy.docx](#) (75 KB)

For Non-Profits: Your IRS Letter of Determination of Tax Exempt Status AND your most recent IRS Form 990 Return

[IRS501c3letterFFC.pdf](#) (1.17 MB)  
[FOUNDATION\\_FOR\\_THE\\_CHALLENGED\\_2024\\_990\\_Tax\\_Returns.pdf](#) (678 KB)

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

[Foundation\\_for\\_the\\_Challenged\\_Financial\\_Statements\\_12.31.24.pdf](#) (395 KB)

Resumés

[Brooks\\_Resume\\_copy.pdf](#) (613 KB)

	<a href="#">Jacob_Pollowitz_Resume_2026_copy.pdf (133 KB)</a> <a href="#">Nicole_Ware_Resume_copy.pdf (157 KB)</a> <a href="#">MHU.9.9_SAGE_Architectural_Alliance_Resumes.pdf (3.07 MB)</a>
<b>General Liability Insurance Certificate</b>	<a href="#">The_State_of_Washington_Department_of_Commerc_Foundation_For_The_Challenged_dba_O_26-27_GLAutoUmbCrimeE_3-11-2026_222609517.pdf (196 KB)</a>
<b>Housing Financing Sources form</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Financing_Sources_Form.xlsx (18 KB)</a>
<b>Housing Team Summary form</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Team_Summary_Form.xlsx (14 KB)</a>
<b>Housing Timeline form</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Timeline_Form.xlsx (20 KB)</a>
<b>Housing Budget table (Excel)orHousing Budget table (fillable PDF)</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Budget_Table-_FINAL_1.xlsx (14 KB)</a>
<b>Housing Projects Pro Forma form</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Pro_Forma_-Thurston.xlsx (32 KB)</a>
<b>Housing Rents and AMI table</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Rents_and_AMI_Form-Thurston.xlsx (19 KB)</a>
<b>Housing Development Budget</b>	<a href="#">2026_CDBG_RFP_-_Capital_Projects_Development_Budget_Form.xlsx (28 KB)</a>
<b>Other attachments (Environmental Review Documentation, Project Map/Service Area, etc.)</b>	<a href="#">FFC-DDCS_Letter_of_Support_Draft-FFC_Homes_XV_Tumwater_2-25-26.pdf (172 KB)</a> <a href="#">FFC_XV-Kokua_Services_Tumwater_MOU.pdf (59 KB)</a> <a href="#">Signed_SAGE_AND_FFC_XV-AR_Agreement_2-18-26.pdf (249 KB)</a> <a href="#">Board_Resolution_FFC_XV_11-10-2025_Signed.pdf (345 KB)</a> <a href="#">Signed_FFC_Homes_XV_PPG_Development_Services_Agreement_11-23-25.pdf (4.39 MB)</a> <a href="#">OPTIONS_Accounting_Manual_2025-26_</a>

[copy.docx \(82 KB\)](#)

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<b>Description of other file attachments</b>	DDCS Letter of Support Kokua Services MOU SAGE Arch Alliance Letter of Engagement FFC Board Resolution and Financial Commitment to FFC XV Pollowitz Property Group Development Services Agreement FFC's Accounting Manual
<b>Last Update</b>	2026-03-11 13:21:57
<b>Start Time</b>	2026-03-11 13:21:26
<b>Finish Time</b>	2026-03-11 13:21:57
<b>IP</b>	174.21.145.43
<b>Browser</b>	Chrome
<b>Device</b>	Desktop
<b>Referrer</b>	<a href="https://fs23.formsite.com/res/formLoginReturn">https://fs23.formsite.com/res/formLoginReturn</a>

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