**2026 Rental Housing Application Instructions**

This application is for the **construction, acquisition and rehabilitation of rental housing**.

**PROJECT INFORMATION**

1. **Enter Agency Name**
2. **Enter Project Name and a brief description of your project** **(Word Limit – 100)**
3. **Total Amount of Funds Requested** – Enter the amount of funds you are requesting for this project.
   * Are you seeking a grant or loan (check the box)
   * List the specific costs the requested grant funds will pay for **(Word Limit – 100)**
4. **Agency Information** – Please enter the following information:
   * Enter the staff contact for this application
   * Enter the staff contact’s title
   * Enter the staff contact’s phone number
   * Enter the staff contact’s email address
5. **Project Information** – There are multiple parts to this question.
6. From the list provided select the type of rental housing activity being proposed for the project (check all that apply).
7. From the list provided select the type of ownership structure for the project.
8. Indicate if you want to be considered for federal funds. (If yes, see 2026 CDBG/HOME Policy Plan at [Coordinated Grant Application Process](https://www.kitsap.gov/hs/Pages/HH-Coordinated-Grant-Application-Process.aspx) for regulatory requirements)
9. **Project Location**
   * Enter the address or the cross-streets of the project
     + Enter the Tax Parcel Number of the project site
   * Enter the service area (the area from which people can be served by this project)
   * Please upload a map showing the location of your project within the County (if applicable)
   * Describe how the location positively impacts the population to be served (proximity to amenities, transportation, jobs, etc.)
10. **Project Narrative** **(Word Limit - 300)**– Address each of the following bullets:

* Number of units, size of units, number of bedrooms, shared spaces, non-residential reserved spaces
* number of households assisted, target population and how the design of the project will meet the needs of targeted special needs populations (if any)
* ADA and 504 accessibility
* any licensing requirements (if special needs housing)
* If this is transitional housing, include the transitional plan to move tenants to permanent housing

1. **Project Drawings & Photos -** If your project is for new construction, please upload any conceptual drawings or architectural drawings of the proposed project if you have them. If your project is for rehabilitation of an existing building, please upload a PDF with photos showing the areas of the building that will be rehabilitated.
2. **Project History (Word Limit - 200)–** In the text box provided:
   * give a brief history or background of the project to be funded,
   * Who has historically supported this project? (externally and internally)
3. **Project Readiness and Timeline (Word Limit - 400)–** Address each of the following bullets
   * Describe why the project is ready to receive CGAP funding?
   * If awarded CGAP funds, when do you expect to fully spend the award?
   * When do you expect to have the project fully funded?
   * Environmental review – Will a Phase I Environmental Site Assessment (ESA) be required? Has it been completed? Has the project been reviewed for State Environmental Protection Act (SEPA)?
   * Land use/Permits – What permits are required? Have land use approval and site development permits been applied for? Is the project currently zoned for the proposed use? If a rezone is required, what is the plan to obtain the rezone?
   * For construction or major rehabilitation – What is the status of engineering/architectural plans?
   * Community Engagement – Have you informed the surrounding community of the project and conducted proactive outreach? If yes, describe that outreach and the outcomes. If no, how will you do so?
   * Are there known issues or circumstances other than anything previously identified in this application that may delay the project? If so, describe the issue and the proposed solution, including a timeframe.
4. **Timeline –** Download the form, Timeline 2026, complete the form and upload.
5. **Site Control Status –** There are two parts to this question.
   1. Indicate by checking the appropriate selection if your agency has site control
   2. Upload site control documentation.

* Site control documentation can include, deed of trust, current option, current purchase and sale agreement, current title report showing the agency holding fee simple title, or an executed lease.
* If no site control, please describe the plan to obtain it.

1. **Project Management/Development Experience (Word Limit – 200)** **–** In the text box provided describe the following:
   * Indicate if a development consultant is being used.
     + If yes, enter the organization name and contact information.
     + If no, provide the names of the in-house development team and their experience with similar projects.
   * For the team developing the project, describe the experience managing capital projects including the size, complexity, and cost compared the proposed project
   * If the project will be developed through a formal partnership agreement with a developer, describe the experience and financial capacity of the developer
   * Describe your organizations experience with federal regulations
2. **Management Plan**

Does your agency have a board approved Management Plan which details the operations and maintenance of your project?

* If yes, attach the plan here.
* If no, understand that one is required before lease-up.

Please address the following bullets, all of which refer to required components of a Management Plan.

* + Describe who will manage the property, an outside company or use of in-house staff
  + Facility maintenance including landscaping, in-house staff or contracts
  + Responsibility for the financial oversight of the facility
  + Security and emergency plan
  + Schedule for routine maintenance of the building and property systems

1. **Rental Assistance**
   * Will there be rental assistance associated with this project?
     + If yes, state the type of rental assistance, number of units in the project receiving rental assistance and number of years remaining on the rental assistance contract.
     + Describe what the agency will do to maintain affordability if the current rental assistance commitments are no longer available.
     + If no rental assistance is planned for the project, describe the plan to ensure tenants will remain stably housed.
     + If rental assistance is planned, but not yet executed, describe the steps you will take to secure rental assistance for the project.
2. **Rent Arrangements**
   * Will the project be required to restrict rents?
     + If yes, what is the expiration date?
   * How long are lease agreements signed for?
   * How are rental rates for clients determined?
   * Describe screening questions that limit the potential tenant selection pool. (E.g. Past felony conviction, mental health diagnosis, substance use, etc.)
3. **Tax Credits**
   * Indicate if this project proposes to use Low Income Housing Tax Credits or if it is currently financed with Tax Credits.
     + If yes, state the proposed use of tax credits status or current tax credit financing.
4. **Project Utilities**
   * What utilities will the project be paying for?
     + What utilities will the tenant be paying for?
     + Will the project utilize a utility allowance?
5. **Occupied Housing**
6. Indicate if your project involves the acquisition or rehabilitation of buildings that are occupied by businesses or tenants.
   * If yes, upload a list of current occupants with or without leases.
7. Indicate if anyone was made to move within the 90 days prior to the execution of the Purchase and Sale Agreement.
8. **Type of Management**
9. Indicate if management staff will be provided on site.
10. Indicate the form of management to be used.
11. **Income Verification (Word Limit – 200)** **–** In the text box provided describe your organization’s experience with:
    * Income verification including information collected,
    * Required documentation, and
    * Third party verification.
12. **Affordability (Word Limit – 200)** **–** In the text box provided describe the following:
    * How the organization will ensure the project will maintain affordability for the duration of the period of affordability
      + Include information on deed restrictions or covenants
13. **Environmental Review**

Upon submission of the application your agency agrees not to expend public or private funds (HUD, other Federal funds, or non-Federal funds) or execute a legally binding agreement for property acquisition, rehabilitation, conversion, repair or construction pertaining to this project and that any work on the project site must cease until environmental clearance has been achieved. Further the use of funds, execution of a contract, or working on the site before completing the environmental review process requires the denial of any Federal funds.

* Acknowledge that your agency understands the environmental requirements by checking “I agree.”

**NEED & POPULATION SERVED**

1. **Benefit to Unduplicated Households -** In the boxes provided:
   * Estimate the total number of **unduplicated** households that will benefit from this project in each income category.
   * Enter zero if there are no households for a given category.
   * Enter the total of all categories in the last box.
   * Select the appropriate target population for this project, if applicable.
2. **Intake & Eligibility Criteria** **(Word Limit – 200)**– There are two parts to this question.
   * Describe the eligibility requirements for entry to your project.
   * Upload your housing application form.
     + If you do not currently have an application form, one is required before lease-up.
   * If using a waitlist for this project, describe who will manage the waitlist, how clients will gain access to it, and if there is any prioritization that would determine waitlist order.
     + If awarded federal funds a waitlist is a required component.
3. **Outreach Plan and Tenant Selection (Word Limit - 200)–** There are two parts to this question.

* Describe your outreach plan to the project’s target population
* Describe the marketing strategy to potential tenants that meets fair housing standards and ensures that eligible persons know how to apply to the project.
  1. This strategy should be designed to attract tenants of all types, regardless of race/color, national origin, religion, sex/gender, familial status, disability, marital status, sexual orientation, and military/veteran status.

1. **Service Delivery**
   * What types of services will clients have access to? Will any services be required?
   * If partnering with an outside agency for services, what agency?
     + What is the staffing plan to deliver services?
2. **Community Need and Impact (Word Limit - 500)**
   1. Describe the specific need this project addresses and why this project will successfully meet that need.
   2. Identify which County program priority from the RFP this project addresses, and then how this project addresses that priority.
   3. Has a Housing Market Study been completed?
      * If yes, upload the document.
      * If no, describe when the study will be done?
3. **Agency Mission and Scope** **(Word Limit - 400)**
   * How does this project fit within the mission of the agency?
   * Describe how this project fits within the short- and long-term strategy of the agency.

**PROJECT FINANCIAL INFORMATION**

1. **Project Financing –** Download the Excel form, Capital Project Finance Sheet 2026 and fill it out based on your project. The workbook has several sheets (Project Sources, Project Budget, and Project Financing Costs). The first tab has instructions, please read them carefully. Upload the completed form.
   * Funds that are committed or conditional should have a letter or email from the funder
     + Conditional funding would be conditioned on something like local matching funds
   * The total of all sources should equal the total budget
   * The total CGAP funds request at the top of the form should equal Question 3
2. **Prevailing Wage / Davis Bacon**
   * Describe your agency’s capacity and comfort with Washington State Prevailing Wage requirements and/or Federal Davis Bacon regulations.
3. **Funding Commitments** 
   * Indicate if you have funds shown in the committed or conditional columns on the Capital Sources tab.
     + If yes, upload documentation from the funding source to show the commitment. This is typically a letter or an email from the funder.
     + If no, you may skip the upload and proceed to the next question.
4. **Capital Campaign**
   * Will this project require a capital campaign?
     + If yes, please describe the capital campaign strategy for the project, including the status of the fundraising, and a detailed contingency plan if the campaign should fall short.
5. **Match**

Describe the source and approximate values of match for your project.

* An award of HOME funds will trigger a match of 25% or greater in non-federal funds for the project.
  + The City of Bremerton HOME funds require a leveraging ratio of 1:2, or two dollars of other funding for every HOME dollar.
  + The HOME match requirement may be met in several ways, please see the HOME Appendix in the CDBG/HOME Policy Plan for eligible sources of match.
  + There is no match requirement for the Community Investments in Affordable Housing (CIAH) funds.

1. **Cost Estimates (Word Limit - 300) –** There are several parts to this question.
   1. Please explain the following:

* How did you determine each line item cost shown in the budget?
* Was a feasibility study completed or did you obtain preliminary cost estimates from another source knowledgeable about your specific type of project?
* What specific costs will be covered by the requested grant funds?
* Does the estimate include Prevailing Wage / Davis Bacon (if required)?

Please Note: If your project includes rehabilitation and is awarded HOME funds, there must be an estimate of the remaining useful life of major building systems. This must be done with a capital needs assessment for projects with 26 or more units. If the remaining useful life is less than the affordability period, replacement reserve deposits will be required.

* 1. Upload bids/estimates
     + If you have obtained preliminary estimates for your project, please upload them.
     + If no, skip the upload and move to the next question.

1. **Operating Pro Forma –** Download the Excel worksheet, Operating Pro Forma Rental Housing 2026 and fill it out depicting the ongoing revenues and expenses for operating your housing project. Upload the completed workbook. Please note:
   * The highlighted cells are the areas to be filled in.
   * The gray cells are automatically filled in.
   * If you have a loan you will begin servicing in future years, you may enter values in the white cells in the “Debt Service” section.
2. **Sustainability (Word Limit - 200)–**Describe the plan for long-term financial sustainability of this project.
   * Plan for covering rent, ongoing property maintenance, and capital needs
   * Include information on contributions to operating and replacement reserves

**Confirm your agency has submitted the Organization Information 2026 Application**

**This is the end of the Rental Housing Application.**