

Housing for Everyone



Charitable Foundation



About the 2023 Competition

Building on the goals of the TD Ready Commitment to help people achieve financial security, Housing for Everyone supports not-for-profit organizations that provide affordable housing and wraparound services to help individuals and families with economic stability.

Affordable Rental Housing is in more demand than ever with increasing rent costs, expiring affordability restrictions and housing providers having to expand their services with limited support. This continuing challenge threatens the national affordable housing ecosystem and the ability to help people achieve financial security in a changing world.

The 2023 Housing for Everyone competition will award \$7 million to address the need for Preservation of Affordable Rental Housing. Grants ranging from \$150,000–\$250,000 will be made available to eligible organizations addressing any of these three key areas of focus:

- Property Rehabilitation
- Rental assistance funds
- Building organizational capacity to ensure residents sustainability

For information about project eligibility and to learn how the competition works, click the links below to register for one of our informational webinars.

- [Webinar 1](#): January 17, 2:00 p.m.–3:00 p.m. ET
- [Webinar 2](#): January 31, 2:00 p.m.–3:00 p.m. ET
- [Webinar 3](#): February 7, 2:00 p.m.–3:00 p.m. ET

Please be sure to thoroughly read the competition rules and the eligibility requirements before beginning an application. If you have any questions, please send a message to US-CharitableGiving@TD.com. Please include “Housing for Everyone” in the subject line.



Eligibility

We support initiatives (should this be 'organizations' vs 'initiatives') that:

- ✓ Are tax-exempt under IRS Code 501(c)(3), or a state/local governmental entity and not classified as a private foundation
- ✓ Comply with the TD Charitable Foundation's anti-discrimination policy
- ✓ Have a history of providing affordable housing for low- to moderate-income individuals and/or families, or can demonstrate a strong record of creating pathways and facilitating placement of affordable housing for low- to moderate-income individuals and/or families
- ✓ Show fiscal responsibility and ongoing viability
- ✓ Have a clear evaluation process and measurement tools in place to track impact
- ✓ Have not received more than \$300,000 in funding from TD and/or the TD Charitable Foundation from October 31, 2021, through October 31, 2022

We support projects that:

- ✓ Are located in one of the competition's eligible geographic regions
- ✓ Have a clear outline explaining how the project will preserve affordable rental housing through rehabilitation, rental assistance and/or building organizational capacity

We do not support:

- Programs serving communities outside the competition's eligible geographic regions
- Individuals
- Private foundations
- Political candidates, lobbying or advocacy organizations
- Organizations with a limited constituency, such as fraternal or labor groups and athletic and social groups
- Religious organizations
- Organizations that discriminate on the basis of race, national or ethnic origin, color, religion, age, sex, sexual orientation, gender identity or expression, marital status, family status, veteran status, disability or other characteristic protected by law
- Research organizations or projects
- Fundraising events, annual appeals, and/or endowment funds



Application Evaluation Criteria

- **Alignment to the Housing for Everyone theme:** The organization has clearly outlined how their efforts will aid in the preservation of affordable rental housing.
- **Feasibility of the proposal:** The intended outcomes or results of the project are feasible considering the activities, resources and 18-month funding window. The organization has a clear evaluation process and measurement tools in place to track impact.
- **Well-positioned team:** The mission and/or day-to-day activities of the organization align with the Housing for Everyone theme; the organization has a history of providing affordable housing for low- to moderate-income individuals and/or families or can demonstrate a strong record of creating pathways and facilitating placement of affordable housing, and the organization is well-positioned to deliver on intended results and objectives.
- **Value for money:** The budget is reasonable considering the activities, outcomes and intended results.

We'll also conduct a financial assessment to measure the fiscal health of the organization. Organizations will not be advised of their final scores.

Application FAQ

How do I apply?

You must apply [online](#).

What is the total dollar amount for the 2023 competition and how will it be allocated?

The TD Charitable Foundation will award 37 Housing for Everyone grants totaling \$7 million. Grants will be approved at the \$150,000, \$175,000, and \$250,000 levels. [See the award allocation and eligible geographic regions chart for additional details.](#)

Do I apply for a grant award of a specific dollar amount?

No. Applicants must choose one of three pre-determined grant tiers (\$150,000, \$175,000, or \$250,000). Please note that the award may not equal the amount requested in the application as all applications will be evaluated by a panel of TD Employees and approved by the TD Charitable Foundation Board of Directors. Your grant application must be for a minimum of \$150,000.

My organization was awarded a Housing for Everyone grant in 2022. Are we eligible to apply for a Housing for Everyone grant?

Yes. Previous Housing for Everyone grant recipients that meet current eligibility requirements are welcome to apply.

My organization received funding this calendar year from TD and/or the TD Charitable Foundation. Are we eligible to apply for a Housing for Everyone grant?

Organizations that have received less than \$300,000 in funding from TD and/or the TD Charitable Foundation from October 31, 2021 through October 31, 2022 are eligible to apply.



What are the eligible geographic regions, and how will the funding be allocated?

Metro Market		Awards	
		#	\$
New England	<p>Includes:</p> <p>Maine: Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Sagadahoc, Somerset, Waldo, York</p> <p>New Hampshire: Belknap, Carroll, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan</p> <p>Vermont: Bennington, Caledonia, Chittenden, Franklin, Grand Isle, Lamoille, Orleans, Rutland, Washington, Windham, Windsor</p> <p>Massachusetts: Barnstable, Berkshire, Bristol (City of Attleboro, Towns of Easton, Mansfield, North Attleboro, Norton, Rehoboth and Seekonk only), Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester</p> <p>Rhode Island: Bristol, Kent (City of Warwick and Town of West Warwick Only), Newport (City of Newport, Towns of Jamestown, Middletown and Portsmouth Only), Providence</p> <p>Connecticut: Hartford, Litchfield, Middlesex, New Haven, New London (Towns of Colchester and Lebanon), Tolland</p> <p>New York Upstate: Albany, Clinton, Columbia, Rensselaer (Town of East Greenbush, North Greenbush, Rensselaer and Schodack), Saratoga, Schenectady (City of Schenectady, Towns of Glenville, Niskayuna, and Rotterdam Only), Warren, Washington</p>	11	\$2,075,000
Metro New York	<p>Includes:</p> <p>New York Hudson, Long Island and Westchester: Dutchess, Nassau, Orange, Putnam, Suffolk, Sullivan, Ulster (City of Kingston, Towns of Esopus, Hurley, Marletown, Rosendale, Saugerties, Ulster and Woodstock), Westchester</p> <p>New Jersey North: Bergen, Hudson, Passaic, Sussex</p> <p>New York Metro: Bronx, Kings, New York, Queens, Richmond, Rockland</p> <p>Connecticut: Fairfield</p>	7	\$1,325,000
Metro Pennsylvania/ New Jersey	<p>Includes:</p> <p>New Jersey Central: Essex, Hunterdon, Middlesex, Morris, Somerset, Union</p> <p>New Jersey Coastal and South: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem, Warren</p> <p>Pennsylvania: Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia</p>	7	\$1,325,000

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Metro Market		Awards	
		#	\$
Metro Mid-South	Includes: Delaware: Kent, New Castle, Sussex (City of Lewes and Town of Milton) District of Columbia Maryland: Anne Arundel, Baltimore, Baltimore City, Harford, Howard, Montgomery, Prince George's Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William North Carolina: Buncombe, Burke, Haywood, Henderson, McDowell, Mitchell, New Hanover, Pender, Polk, Rutherford, Yancey South Carolina: Aiken, Anderson, Beaufort, Berkeley, Charleston, Dorchester, Florence, Georgetown, Greenville, Horry, Jasper, Kershaw, Laurens, Lexington, Marion, Newberry, Oconee, Pickens, Richland, Spartanburg, York	5	\$925,000
Metro Florida	Includes: Florida: Alachua, Bradford, Brevard, Broward, Citrus, Collier, Columbia, Duval, Highlands, Hillsborough, Indian River, Lake, Lee, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Saint Johns, Saint Lucie, Sarasota, Seminole, Suwannee, Volusia	6	\$1,100,000
Metro Detroit	Includes: Michigan: Lapeer, Livingston, Macomb, Oakland, St. Clair, Wayne	1	\$250,000
Total		37	\$7,000,000

My organization's programming is offered outside of the eligible geographic regions. May I still apply for the competition?

No. If your organization's programming is outside of the competition's geographic area, you are not eligible to apply for a Housing for Everyone grant.

What is the TD Charitable Foundation's anti-discrimination policy?

Building an inclusive organization is a key element of the TD Charitable Foundation's giving strategy. We are working to create and sustain a diverse and inclusive workplace that reflects the communities we serve. Our commitment to diversity includes how we contribute to our communities. Projects, programs, and activities funded by the TD Charitable Foundation must be consistent with this commitment.

The TD Charitable Foundation prohibits discrimination based on race, national or ethnic origin, color, religion, age, sex, sexual orientation, gender identity or expression, marital status, family status, veteran status, disability, or other characteristics protected by law. Organizations that do not affirm their project's compliance with the TD Charitable Foundation's anti-discrimination policy are not eligible for funding from the TD Charitable Foundation.



May an organization submit multiple applications?

No. You may submit one Housing for Everyone grant application. Additional applications will not be reviewed.

What is the application deadline?

Grant applications must be submitted by Tuesday, February 14, 2023, at 4 p.m. ET. Late or incomplete applications will not be considered.

When do you notify applicants?

Funding decisions will be made in April 2023. We will publicly announce the winners in May 2023.

Who will review my application and make the final funding decision?

All applications will be reviewed by a panel of TD employees. The recommendations of the panel will then be presented to the TD Charitable Foundation's Board of Directors for final review and approval.

May I discuss my proposal or advocate for my application in person?

To ensure all requests are reviewed consistently, individual meetings with applicants to discuss proposals and/or submitted applications are not possible.

If my organization is selected as a Housing for Everyone grant recipient, will it receive the amount requested?

If your organization is selected, the award may not equal the amount requested in the application. All applications will be evaluated by a panel of TD Employees and approved by the TD Charitable Foundation Board of Directors. Final grants could be more or less than the amount requested by your organization.

If I receive a grant, may I re-allocate my award at a later date?

No. Awards may not be utilized for any other purpose than those outlined in the original grant application. Housing for Everyone applications are judged relative to the merits of all other applications submitted by the deadline, and scoring is based on the initial submission.

If awarded, when must the funds be put into place for our project?

If your organization is a recipient of a Housing for Everyone grant, funding should be spent within 18 months of the grant award.

Are there reporting requirements?

Yes. Housing for Everyone recipients must submit impact reports. The number of impact reports will depend on the length of the program. We will discuss the number of reports that are required when you receive the grant.



Technical FAQ

When I try to open the application, I receive an error message stating, “My browser is not configured to accept cookies.” Why?

If you receive this error message, please contact a member of your organization’s technology staff. You may need to adjust your computer’s settings to access the application.

Can I copy and paste information from a Word document into one of the grant application’s text boxes?

Yes. You can copy information from an existing Word document and paste it into the appropriate text box in the application.

My organization does not have audited financial statements. Can I submit other financial information as a substitute?

We prefer an audited financial statement. If an audited financial statement is not available, please submit a prepared financial statement.

My organization’s 501(c)(3) TIN is new, and I can’t register in the online grant system. Can you help me?

If you have recently received your 501(c)(3) determination letter from the IRS, you may not yet be in the IRS database. Please e-mail a scanned copy of the 501(c)(3) determination letter to US-CharitableGiving@TD.com. Our team will provide further instructions on how to proceed with the application.

My organization does not have all the required documents. Am I still able to apply? No.

All requested documentation is required for application submission. In fairness to all applicants, incomplete applications will not be considered.

Which file formats are acceptable for the required documents?

All documents must be uploaded in PDF format. The minimum font size for attachments is 10 points. Audited financial statements or prepared financial statements should be scanned and condensed into a single document.

How will I know that my grant request has been received?

After you create an account, you will receive an email confirmation for your new application. Due to the large number of requests received, we’re unable to provide a telephone confirmation.