

Housing for Everyone





About the 2026 Program

Building on the goals of the TD Ready Commitment to help people achieve financial security, the TD Charitable Foundation's Housing for Everyone program supports not-for-profit organizations that provide affordable housing and/or wraparound services to increase access to affordable, stable housing situations for individuals and families.

The loss of rental housing—whether through eviction, displacement, or gaps in housing safety net support—can have devastating consequences for families. For low- to moderate-income renters, housing loss often triggers a cascade of instability: job disruption, school displacement, worsening health outcomes, and lasting financial insecurity. For vulnerable groups such as youth aging out of care, people with disabilities, or seniors living alone, the consequences can be even more acute. Recent data underscores the urgency—and the scale—of the crisis. A landmark study published in PNAS found that an estimated 2.7 million U.S. households face eviction each year, and those households include an estimated 2.9 million children, with the typical eviction case filed involving one child. Furthermore, despite making up only 18.6% of all renters, Black Americans account for 51.1% of those affected by eviction filing and 43.4% of those evicted.

Evidence shows that early intervention such as legal assistance, mediation, and service navigation can prevent eviction filings altogether, keeping renters stably housed and connected to their communities.

To address these barriers, the 20th edition of the 2026 Housing for Everyone program will award \$10 million to select organizations focused on supporting eviction prevention through early intervention strategies that promote long-term housing stability for renters in low- to moderate-income communities.

Grants in the amount of \$250,000 will be made available to eligible organizations. The most competitive proposals will be those that best demonstrate impactful upstream solutions that address housing instability before it reaches a crisis point.

For information about the theme, eligibility and timelines, click the link below to register for the upcoming information webinar.

- [Webinar](#): November 13, 2025, 1:00 p.m.-2:30 p.m. ET



Please be sure to thoroughly review the eligibility requirements and the FAQs before beginning an application. If you have any questions after reviewing, please send an email to US-CharitableGiving@TD.com and include “Housing for Everyone” in the subject line.

Program Eligibility

Example of programs submitted must include one of the following solutions:

- ✓ Eviction diversion programs - Including mediation before court filing, landlord-tenant resolution support, and court navigation
- ✓ Legal services - Direct representation, housing rights education, and defense against unlawful evictions
- ✓ Tenant navigation services – Lease documentation, renewing rental assistance benefits, and communication with landlords
- ✓ Emergency rental assistance linked to service or case management

We will not fund applications that focus on:

- Standalone emergency rental assistance not linked to service or case management
- Utility assistance funds
- Standalone financial literacy programming, including budgeting or credit workshops
- Workforce development programs
- New housing construction or rehabilitation projects
- Programs focused solely on landlords or owner-side legal representation
- Homelessness response services that are not renter-focused or tied to eviction prevention
- Security Deposit Assistance: Programs that help tenants with security deposits when moving into new housing
- Advocacy efforts to affect policy changes that address root causes of eviction

Organization Eligibility

We support organizations 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 community-based eviction diversion programs and a demonstrated track record of keep people stably housed
- ✓ Have a clear evaluation process and measurement tools in place to track impact
- ✓ Have not received more than \$300,000 in funding from TD Bank and/or the TD Charitable Foundation from October 31, 2024, through September 30, 2025.

We support initiatives that are:

- ✓ Located in one of TD Bank's [eligible geographic locations](#)

We do not support:

- Programs serving communities outside TD Bank's footprint
- 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 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 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 provide eviction prevention through early intervention strategies that promote long-term housing stability for renters.
- **Feasibility of the proposal:** The intended outcomes or results of the project are feasible considering the activities, resources and 12 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 aligns with the Housing for Everyone theme 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 on the fiscal health of the organization. Organizations will not be advised of their final scores.

Application FAQ

How do I apply?

You must apply through the [online application portal](#).

What is the total dollar amount for the 2026 Housing for Everyone program and how will it be allocated?

The TD Charitable Foundation will award 40 Housing for Everyone grants totaling \$10 million. Grants will be approved at the \$250,000 level. See the [eligible geographic locations chart](#) for additional details.

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

No. All awards will be a set amount of \$250,000. Your project budget must be a minimum of \$250,000.

My organization was awarded a Housing for Everyone grant in 2025. Are we eligible to apply for another 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 Bank 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 Bank and/or the TD Charitable Foundation from October 31, 2024, through September 30, 2025, are eligible to apply.



What are the eligible geographic locations?

Eligible Geographic Locations

Includes:

Maine: Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Sagadahoc, Somerset, Waldo, York

New Hampshire: Belknap, Carroll, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan

Vermont: Bennington, Caledonia, Chittenden, Franklin, Grand Isle, Lamoille, Rutland, Washington, Windham, Windsor

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

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

Connecticut: Capital Planning Region, Greater Bridgeport Planning Region, Lower Connecticut River Valley Planning Region, Naugatuck Valley Planning Region, South Central Connecticut Planning Region, Southeastern Connecticut Planning Region, Western Connecticut Planning Region

New York Hudson, Long Island and Westchester: Dutchess, Nassau, Orange, Putnam, Suffolk, Sullivan, Ulster, Westchester

New Jersey North: Bergen, Hudson, Passaic, Sussex

New York Metro: Bronx, Kings, New York, Queens, Richmond, Rockland

New York Upstate: Albany, Clinton, Columbia, Essex (Town of Chesterfield Only), Rensselaer (Town of East Greenbush, North Greenbush, Rensselaer and Schodack), Saratoga, Schenectady (City of Schenectady, Towns of Glenville, Niskayuna, and Rotterdam Only), Warren, Washington

New Jersey Central: Essex, Hunterdon, Middlesex, Morris, Somerset, Union

New Jersey Coastal and South: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem, Warren

Pennsylvania: Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia

Delaware: Kent, New Castle, Sussex

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: Brunswick, Buncombe, Burke, Henderson, McDowell, Mecklenburg, Mitchell, New Hanover, Pender, Polk, Rutherford, Yancey, Wake

South Carolina: Aiken, Anderson, Beaufort, Berkeley, Charleston, Dorchester, Florence, Georgetown, Greenville, Horry, Jasper, Lancaster, Laurens, Lexington, Marion, Newberry, Oconee, Pickens, Richland, Spartanburg, York

Florida: Alachua, Bradford, Brevard, Broward, Citrus, Collier, Columbia, Duval, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Saint Johns, Saint Lucie, Sarasota, Seminole, Suwannee, Union, Volusia



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

No. If your organization's programming is outside of the Housing for Everyone programs 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 only 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, November 25, 2025, at 4 p.m. ET. Late or incomplete applications will not be considered.

When do you notify applicants?

Funding decisions will be made in late March 2026. We will publicly announce the grantees in April 2026.

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

All applications will be reviewed by regional grant committees. 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?

No. 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?

All grant amounts for the 2026 program are \$250,000. All applications will be evaluated by a panel of TD Employees and approved by the TD Charitable Foundation Board of Directors.

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 12 months of the grant award.

Are there reporting requirements?

Yes. Housing for Everyone recipients must submit impact reports.

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 between 2023 to 2025. If an audited financial statement is not available, please submit a prepared financial statement; 990 forms will not be accepted.



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 telephone confirmation.

What if I'm not able to attend the webinar?

A recorded version of the webinar will be made available. A video link will be shared after the session so you can view at your convenience.