

# Housing for Everyone





## About the 2025 Competition

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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/or wraparound services to increase access to affordable, stable housing situations for individuals and families.

Historically, home ownership is an effective tool for building generational wealth. It can provide a stable investment that also doubles as a place to live. Homes are assets that can be passed down for generations and mortgage payments help to build equity in the investment, yielding opportunities for equity loans. For low- to moderate-income (LMI) families, homeownership can be the single largest investment they ever make. As such, it may be their most important source of wealth accumulation and financial security.

Many households in LMI communities face significant challenges that threaten their ability to sustain homeownership, including rising property taxes, increasing home repair costs, and risk of foreclosure.

To address these barriers, the 2025 Housing for Everyone competition will award \$7.2 million to select organizations focused on providing solutions that support maintaining homeownership in low- to moderate-income communities through post-purchase support.

Grants in the amount of \$200,000 will be made available to eligible organizations. The most competitive proposals will be those that best demonstrate impactful post-purchase homeownership support and their role in home preservation on a path to wealth development.

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 14, 2:00 p.m.–3:00 p.m. ET
- [Webinar 2](#): January 21, 2:00 p.m.–3:00 p.m. ET
- [Webinar 3](#): January 28, 2:00 p.m.–3:00 p.m. ET

Please be sure to thoroughly review the eligibility requirements before beginning an application. If you have any questions, please send a message to [US-CharitableGiving@TD.com](mailto:US-CharitableGiving@TD.com) and include “Housing for Everyone” in the subject line.



## Program Preferences

Example of programs include but are not limited to:

- ✓ Post-purchase counseling
- ✓ Foreclosure counseling
- ✓ Agency-owned financial assistance funds when accompanied by post-purchase counseling
  - Legal assistance programs (funding for legal aid services that assist LMI homeowners with issues such as property dispute/tanged title)
  - Property tax relief programs
  - Energy efficiency improvements

We will not fund applications that focus on:

- New construction
- Eviction prevention
- Rehabilitation
- First-time homebuyer classes
- Services for those with over 80% of the median income

## 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 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 Bank and/or the TD Charitable Foundation from October 31, 2023, through January 6, 2025.



We support initiatives that are:

- ✓ Located in one of the [competition's eligible geographic regions](#)

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 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 post purchase support to homeowners aiding in long term sustainability.
- **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 align 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 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 through the [online application portal](#).

### What is the total dollar amount for the 2025 Housing for Everyone competition and how will it be allocated?

The TD Charitable Foundation will award 36 Housing for Everyone grants totaling just over \$7 million. Grants will be approved at the \$200,000 level. 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. All awards will be a set amount of \$200,000. Your project budget must be a minimum of \$200,000.

### My organization was awarded a Housing for Everyone grant in 2024. 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, 2023, through January 6, 2025, are eligible to apply.



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

Metro Market		Awards	
		#	\$
<b>New England</b>	<p>Includes:</p> <p><b>Maine:</b> Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Sagadahoc, Somerset, Waldo, York</p> <p><b>New Hampshire:</b> Belknap, Carroll, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan</p> <p><b>Vermont:</b> Bennington, Caledonia, Chittenden, Franklin, Grand Isle, Lamoille, Orleans, Rutland, Washington, Windham, Windsor</p> <p><b>Massachusetts:</b> 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><b>Rhode Island:</b> 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><b>Connecticut:</b> Hartford, Litchfield, Middlesex, New Haven, New London (Towns of Colchester and Lebanon), Tolland</p>	8	\$1,600,000
<b>Metro New York</b>	<p>Includes:</p> <p><b>New York Hudson, Long Island and Westchester:</b> Dutchess, Nassau, Orange, Putnam, Suffolk, Sullivan, Ulster, Westchester</p> <p><b>New Jersey North:</b> Bergen, Hudson, Passaic, Sussex</p> <p><b>New York Metro:</b> Bronx, Kings, New York, Queens, Richmond, Rockland</p> <p><b>New York Upstate:</b> Albany, Clinton, Columbia, Essex, 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> <p><b>Connecticut:</b> Fairfield</p>	8	\$1,600,000
<b>Metro Pennsylvania/ New Jersey</b>	<p>Includes:</p> <p><b>New Jersey Central:</b> Essex, Hunterdon, Middlesex, Morris, Somerset, Union</p> <p><b>New Jersey Coastal and South:</b> Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem, Warren</p> <p><b>Pennsylvania:</b> Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia</p>	8	\$1,600,000

Chart continues on following page.



Metro Market		Awards	
		#	\$
<b>Metro Mid-South</b>	Includes: <b>Delaware:</b> Kent, New Castle, Sussex <b>District of Columbia</b> <b>Maryland:</b> Anne Arundel, Baltimore, Baltimore City, Harford, Howard, Montgomery, Prince George's <b>Virginia:</b> Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William <b>North Carolina:</b> Brunswick, Buncombe, Burke, Henderson, McDowell, Mecklenburg, Mitchell, New Hanover, Pender, Polk, Rutherford, Wake, Yancey <b>South Carolina:</b> Aiken, Anderson, Beaufort, Berkeley, Charleston, Dorchester, Florence, Georgetown, Greenville, Horry, Jasper, Kershaw, Lancaster, Laurens, Lexington, Marion, Newberry, Oconee, Pickens, Richland, Spartanburg, York	5	\$1,000,000
<b>Metro Florida</b>	Includes: <b>Florida:</b> 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	6	\$1,200,000
<b>Metro Detroit</b>	Includes: <b>Michigan:</b> Lapeer, Livingston, Macomb, Oakland, St. Clair, Wayne	1	\$200,000
<b>Total</b>		<b>36</b>	<b>\$7,200,000</b>

**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 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 Thursday, February 6, 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 2025. We will publicly announce the grantees in April 2025.

### **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?**

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 2025 program are \$200,000. 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 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.





## 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; 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](mailto: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.