Eligibility Criteria:

• Applicant organization must be tax-exempt under IRS Code 501(c)(3) or must be a state/local government entity. Private foundations are not eligible to apply.

• Housing units or properties to be improved must be in a TD Bank, N.A. metro market area [Open new window: https://www.tdbank.com/community/popup_housing_grant_competition_bymarket.html].

• Applicant organization must not 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.

• Applicant organization must have a history of developing, maintaining and/or providing affordable housing or affordable housing services for low- and moderate-income families or individuals that meet one of the criteria below.

  o The annual earnings of the population served are less than 80% of the FFIEC median income for the area.

  o The annual earnings of the population served are at or below 200% of the federal poverty level.

  o The population served is homeless.

  o The population served is indigent.

  o The population served receives, or is eligible to receive, Medicaid.

  o The populations served by the program are students or their families from a school where at least 51% of students qualify for free or reduced priced meals under the USDA’s National School Lunch Program.

  o The population served are recipients of one of the following USDA programs:

    ♦ Supplemental Nutrition Assistance Program (SNAP)

    ♦ Women, Infants, and Children (WIC)

    ♦ USDA §514/516 (Farm Labor Housing Loans & Grants)

  o The population served are recipients of one of the following HUD programs:

    ♦ HUD §8 (Assistance for Public Housing Relocation/ Replacement)

    ♦ HUD §202 (Supportive Housing for the Elderly Program)

    ♦ HUD §515 (Rural Rental Housing Loans)
HUD §811 (Supportive Housing for Persons with Disabilities)

• Applicant organization must be able to show the impact they have made to affordable housing efforts in their community.

• Applicant organization must show fiscal responsibility and ongoing viability.

• All housing units or properties to be improved or developed must be for and occupied by low- and moderate-income families or individuals that meet one of the criteria below. Improvements to market rate units will not be considered.

  o The annual earnings of the population served are less than 80% of the FFIEC median income for the area.

  o The annual earnings of the population served are at or below 200% of the federal poverty level.

  o The population served is homeless.

  o The population served is indigent.

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    ✮ HUD §202 (Supportive Housing for the Elderly Program)

    ✮ HUD §515 (Rural Rental Housing Loans)

    ✮ HUD §811 (Supportive Housing for Persons with Disabilities)

• Applicant organization seeking funds for the creation of new units must break ground for those units sometime during the period from the receipt of the funds (March 2020) through December 2021, if the groundbreaking hasn’t occurred already.
• Applicant organization must be current on all outstanding debt obligations, utility payments and taxes. There can be no unsatisfied judgments/liens on the property for which the applicant is liable.

• Applicant organization must be able to quantify the impact of their proposed affordable housing project.

• Applicant organization must not have any pending legal actions against it.