Housing For Everyone Competition – Frequently Asked Questions

What is the theme of this year's competition?

The theme of this year’s competition is **Refurbishing to increase affordable rental housing**; which will seek to fund programs that provide access to safe, clean, physically accessible affordable rental housing units for families, individuals, the elderly, new Americans, Veterans, the disabled, women and youth.

In *The State of the Nation’s Housing 2019* by Harvard’s Joint Center for Housing Studies, issues related to affordability for renters emerged as more prevalent than affordability for homeowners. Specifically, across TD Bank’s US footprint, renters are hyper-burdened by housing costs than homeowners. On average, from Maine to Florida, renters are 25-45% more burdened by housing costs than their homeowning counterparts.

To pare down the focus of this year’s competition, we also considered the health implications of refurbishing existing housing stock—stock most likely to be used for affordable housing units in urban areas. With that in mind, we also researched the intersection of poor housing stock and chronic health conditions. The Robert Wood Johnson Foundation identified this co-dependency in its issue brief, *Where We Live Matters for Our Health: the Links between Housing and Health*. In terms of poor housing stock, children, the elderly, and immunocompromised individuals are at greater risk of health complications from household hazards including respiratory issues, decreased cardiovascular function, and lead exposure.

Affordable housing improves the quality of life of residents by leading to better health, adequate jobs, financial stability, security, and population diversity. The **effects of affordable housing on residents** are profound and capable of transforming communities.

Applications for funding must focus on:

**Preservation/Rehabilitation/Expansion of viable existing affordable housing properties:** This may include the redesign, reconfiguration and or re-use of existing space in affordable housing properties to create increased quality and quantity of affordable housing units that will meet the specific needs of the population which they are intended to serve. Upgrades to systems, structure and efficiency of properties to preserve and prolong their use will be considered.

Special consideration will also be given to those initiatives that focus on energy efficiencies to be realized through foundation funding. Initiatives may also benefit from utilizing underused or abandoned properties.

**What is the total dollar amount of grants to be awarded as part of the competition and how are they allocated by TD Bank, N.A. metro market area?**

The TD Charitable Foundation will award 30 grants totaling $3.75 million in the 2019 Housing for Everyone grant competition. Thirty grants of $125,000 will be awarded to the best grant competition
applications received companywide. Funds will be allocated by TD Bank, N.A. metro market area. See the grant breakout by TD Bank, N.A. metro market area.

My organization is based outside of the TD Bank, N.A. metro market areas. May I still apply for a grant as part of the competition?

No. Unfortunately if your organization is based, and provides services, outside of the TD Bank, N.A. metro market areas, you are not eligible to apply for a grant as part of the Housing for Everyone grant competition. If your organization is based outside of a TD Bank, N.A. metro market area, but provides services within a metro market area, you may be eligible to submit an application for the competition.

Must I submit my proposal using the online grant competition application? Yes. Due to the anticipated large number of participants for this grant competition, paper applications will not be accepted. In order to be considered for this year's Housing for Everyone grant competition, all proposals must be submitted electronically.

May I advocate for my proposal in person? Unfortunately, due to the high volume of requests, individual meetings with applicants are not possible.

May I contact a foundation representative to review my application before submission? No. Given the time required to meet with all potential applicants and the limited foundation resources, application reviews are not possible.

What is the deadline to submit a grant competition application? Internal Grant applications must be received by 4:00 p.m. Eastern Time on Friday, October 25, 2019. In fairness to all applicants, late and or incomplete applications will not be considered. Applicants are responsible for allowing enough time when submitting their application to insure its timely submission.

When are funding decisions made? Final funding decisions will be made by the TD Charitable Foundation Board. Notifications of awards will be made by mid-March 2020.

Who will review my grant application and make the final funding decision? All applications will be reviewed by a panel of judges representing TD Bank, N.A. metro market areas. The judges have been selected based on their expertise in affordable housing development and financing. The recommendations of the panel will then be presented to the TD Charitable Foundation's Board for final review and approval.

How will proposals for the competition be evaluated?

A panel of judges will evaluate all Housing for Everyone grant competition applications. They will examine each application for the following:

- Viability of organization
• Collaborative efforts with other community groups
• Impact and sustainability of initiative proposed for funding as it relates to this year's theme
• Track record of leadership in achieving results
• LMI Qualified Use of Funds

What are the qualifiers for determining whether or not my application is LMI qualified?

The following metrics will be used to determine whether an application is LMI qualified in this year's Housing for Everyone Grant Competition. Organizations must serve the following populations

• Have earnings that are less than 80% of the FFIEC Area Median Income
• Are at or below 200% of the national poverty level
• Are homeless
• Are indigent
• Are recipients of Medicaid
• Are students or their families from a school where at least 51% of students qualify for free or reduced price meals under the USDA's National School Lunch Program
• Are recipients of USDA Supplemental Nutrition Assistance Program (SNAP)
• Are recipients of USDA Women, Infants, and Children (WIC)
• Are recipients of USDA 514/516 (Farm Labor Housing Loans & Grants)
• Are recipients of HUD 8 (Assistance for Public Housing Relocation/Replacement)
• Are recipients of HUD 202 (Supportive Housing for the Elderly) Internal
• Are recipients of HUD 515 (Rural Rental Housing Loans)
• Are recipients of HUD 811 (Supportive Housing for Persons with Disabilities)

A question on the Grant Competition application will ask the organization to affirm their service to one of these populations to be eligible.

Do I apply for a grant award of a specific dollar amount? No. Awards will be made on the merits of the applications received. Grant applications that support the most meaningful initiatives to benefit low and moderate-income families or individuals will receive one of the $125,000 grant awards based on the content of the application.
The funding requirements for my project do not total $125,000. Am I still eligible to apply? No. If the funding requirements of your initiative do not total $125,000 you are not eligible to apply for a Housing for Everyone grant. However, you may be eligible for a discretionary grant from the TD Charitable Foundation.

If I receive a grant may I reallocate my award at a later date? No. Awards may not be utilized for any other purpose than those outlined in the submission of the original grant competition application. Grant competition applications are judged relative to the merits of all other applications submitted by the deadline and scoring is based on the initial submission.

When must the funds, if awarded, be put into place for our initiative? If your organization were to be awarded a grant as part of the 2019 Housing for Everyone Grant Competition, the TD Charitable Foundation's expectation is that those funds would be put into place or budgeted for during the competition cycle (by June 30, 2021).

If my organization is awarded a grant as part of the 2019 Housing for Everyone grant competition, are there reporting requirements? Yes. The Foundation will require that you provide a narrative and financial report by June 30, 2021 on how your organization has utilized the funding relative to the initiative outlined in your application. Should you be awarded a grant, the Foundation will send a report template electronically within a year of being awarded funding.

Can I submit multiple grant competition applications? No. You may make one application to the TD Charitable Foundation for funding as part of the 2019 Housing for Everyone grant competition. Additional applications will not be reviewed.

My organization provides affordable housing in more than one TD Bank, N.A. metro market area. May we apply in each metro market area where we have properties? No. If your organization provides affordable housing in more than one TD Bank, N.A. metro market area, you should submit a proposal in the metro market area where your project will have the most significant impact.

My organization provides affordable housing services but does not provide units of housing. Is my organization eligible? Unfortunately your organization would be ineligible for participation in this year's competition. The focus of this year's competition centers on the refurbishment of units of rental housing, though that focus may change in future years. It is suggested that you email charitablegiving@td.com to be added to the distribution list for future Housing for Everyone competitions.

My organization was awarded a grant already during this calendar year by the TD Charitable Foundation. Are we eligible to apply for a grant as part of the 2019 Housing for Everyone grant competition? Yes. Organizations that have received funding through any of the TD Charitable
Foundation’s other pools of grant funds during the current calendar year are eligible to apply for a grant as part of the Housing for Everyone grant competition.

My organization was awarded a grant in the 2018 Housing for Everyone Grant Competition. Are we eligible to apply for a grant as part of the 2019 Housing for Everyone Grant Competition? Yes. Previous winners of grants in the Housing for Everyone grant competitions are all eligible to apply for grants as part of this year's competition.

My organization's 501(c)-(3) TIN is new, and I can't get through the eligibility quiz. Can you help me? The TD Charitable Foundation funds only charitable, non-profit organizations as defined by section 501(c)(3) of the IRS tax code, public schools and other qualified state or local governmental entities. If you have recently received your determination letter from the IRS, you may not yet be in the IRS database with which we match potential applicants. Please e-mail a scanned copy of the newly issued 501(c)(3) determination letter to USCharitableGiving@TD.com. The Foundation staff will give you further instructions on how to proceed with the grant competition application.

My non-profit organization is new. Am I eligible to apply for a grant as part of the competition? Non-profit organizations are eligible to apply if they have a valid 501(c)-(3) determination letter from the IRS and if they have audited financial statements.

My organization does not have audited financial statements available. Can I forward other financial information as a substitute? No. Unfortunately we require audited financial statements for the Housing for Everyone grant competition. Please note that accountant's reviews of nonaudited compilations are not acceptable.

My organization does not have all of the required documents that you ask for on your website. Am I still able to apply for a grant? No. Unfortunately the documentation we ask for is required to submit an application. In fairness to all applicants, incomplete applications will not be considered.

Which file formats are acceptable for the required documents? All required documents must be in either PDF format or Word format. The minimum font size for the detailed project proposal must be 10 point. Excel files will not be accepted. Audited financial statements, where possible, should be scanned and condensed into a single document.

Should the pictures of the building for which we are applying for the grant be provided as a separate file? No. The required pictures of the building (one of the front of the primary building and the others related to the anticipated capital improvements) should be embedded within the four-page detailed project proposal. You should not upload separate files for the pictures as they will not be considered as part of the application.

How will I know that my grant request has been received? Shortly after submitting your application, you will receive an e-mail notification confirming we have received it. Due to the anticipated large number of grant competition applications, we are unable to provide a telephone confirmation for individual requests.
**Should I print a copy of my grant competition application?** Yes. A link is provided at the top of the application. We recommend that you print and keep a copy of the application for your own records. However, we ask that you do not send it to us as this may lead to duplicate records.

**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 in order 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.

**I still have questions. Who do I contact?**

Please contact USCharitableGiving@TD.com. Include "Housing for Everyone" in the subject line.