FANNY HOLT AMES AND EDNA LOUISE HOLT FUND

Bank of America, N.A., Trustee

Housing Initiative - Concept Papers Request 2021

CONTACT INFORMATION

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In 2021, in addition to traditional grants, the Fanny Holt Ames and Edna Louise Holt Fund will be accepting proposals for housing as a social determinant of health projects.

HOUSING AND HEALTH IN WINDHAM AND WINDSOR COUNTY

The Fanny Holt Ames and Edna Louise Holt Fund (the Holt Fund) was created at Edna Louise Holt's instructions, and established in 2000, with Bank of America as the Trustee. Over the last 21 years, the Holt Fund has invested more than \$18.7 million in community-based programs and initiatives to meet the medical needs of Grafton, Vermont and surrounding communities, with priority for those with limited access to health resources. In response to community input and demonstrated need, the Holt Fund launched the Housing Initiative in 2019 and has since invested just over \$400,000 across five multi-year projects.

In 2021, the Holt Fund is interested in investing between \$25,000 to \$100,000 per year, in 1-2 projects or initiatives related to housing as a social determinant of health over the course of up to 3 years.

Research completed with support from the Robert Wood Johnson Foundation points to three important and interrelated aspects of housing and its connection to health: the physical conditions within homes; conditions in the neighborhoods surrounding homes; and housing affordability, which not only shapes home and neighborhood conditions, but also affects the overall ability of families to make healthy choices.

Healthy homes promote good physical and mental health. Good health depends on having homes that are safe and free from physical hazards. In contrast, poor quality and inadequate housing contributes to health problems such as chronic diseases and injuries, and can have harmful <u>effects</u> on childhood development. Poor indoor air quality, lead paint, and other hazards often coexist in homes, placing children and families at great risk for multiple health problems.

The lack of affordable housing affects families' ability to meet other essential expenses, placing many under tremendous financial strain. High housing-related costs place a particular economic burden on low-income families, forcing trade-offs between food, heating, and other basic needs.





One <u>study</u> found that low-income people with difficulty paying rent, mortgage or utility bills were less likely to have a usual source of medical care and more likely to postpone treatment and use the emergency room for treatment. Another <u>study</u> showed that children in areas with higher rates of unaffordable housing tended to have worse health, more behavioral problems and lower school performance.

<u>County Health Rankings</u> notes that in 2020, 17% of households in Vermont experience severe housing problems such as overcrowding, high housing costs, or lack of kitchen or plumbing facilities. In both Windham and Windsor Counties, this rate is higher than that of the State at 20%.

Substandard housing is much more of a risk for some individuals or families than others; housing quality varies dramatically by social and economic circumstances. Families with few financial resources are most likely to experience unhealthy housing and typically least able to remedy them, contributing to disparities in health across socioeconomic groups. For example, unique housing needs exist for homeless veterans, victims of domestic abuse, and runaway and homeless youth. Furthermore, people of color have experienced a range of detrimental effects when it comes to housing and as a result of local and federal policies that have caused disparities in ownership, residential segregation, housing discrimination, and redlining, as detailed in research culled by the Center for American Progress. In light of evidence about the many ways housing can affect health, strategies must be multifaceted — focusing on physical quality of housing, health-promoting conditions in neighborhoods, and access to affordable housing for all - while addressing the inequities that exist for some populations in accessing this fundamental social determinant of health

PURPOSE

The Holt Fund is seeking to support initiatives aimed at improving health by addressing housing in Windham and Windsor County, with a focus on the town of Grafton and surrounding communities:

- Andover
- Athens
- Brookline
- Chester
- Grafton
- Jamaica
- Londonderry

- Rockingham
- Springfield
- Townshend
- Westminster
- Weston
- Windham

Funding of up to \$100,000 per year for up to 3 years is available. The Holt Fund is open to funding in a wide range of topics including but not limited to prevention, intervention, or policy, systems and environmental change strategies.

TIMELINE

February 16, 2021 at 2pm
 Concept Papers Due

• February 23, 2021 Applicants notified if invited to submit full proposals

April 1, 2021
 Deadline for receipt of full proposals

INSTRUCTIONS FOR SUBMISSION OF CONCEPT PAPER

To submit a concept paper, applicants must complete an online form which includes the items below:

Organization Information:

- Tax Identification Number: Applicants must enter the tax identification number of the nonprofit institution or organization that is overseeing the project or the fiscal sponsor of the project.
- Organization to Lead Proposed Project: If different from organization overseeing project.

- Organization CEO Contact Information: Complete requested fields for contact information for organization's CEO, or equivalent.
- Mission of Organization: State the mission of organization overseeing the project or the fiscal sponsor of the project. (100 word limit)

Program information:

- Title of Project
- Target Population: Describe the population impacted by the proposed program/project including any health or housing inequities they experience. (200 word limit)
- Geographic Area of Focus: Select the communities served by the proposed program/project
- Brief Description of Proposed Activities and Timeline: Provide a description of the activities and timeline of this work. (400 word limit)
- Proposed impact on Housing as a Social Determinant of Health: Describe how the request's activities are expected to impact Housing as a SDOH. (400 word limit)
- List of Collaborators and brief description of their roles, if appropriate
- List of additional secured and/or potential funding: *If additional funds have already been secured or are in process, please detail them here. (100 word limit)*
- Will dollars from the Holt Fund be used for matching purposes? If yes, please describe. (100 word limit)
- Total Project Budget for Year 1
- Amount Request from Holt Year 1
- Total Project Budget for Year 2
- Amount Request from Holt Year 2
- Total Project Budget for Year 3
- Amount Request from Holt Year 3

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ONLINE APPLICATION INSTRUCTIONS

Please read guidelines above before beginning online application

NEW USERS

- If your organization has never submitted an online application, please use the following instructions.
- Use this link: https://www.GrantRequest.com/SID_2364?SA=SNA&FID=35271
- Select "Create an Account"



Please Sign In

Welcome to Health Resources in Action's online portal for application and report submission.

NEW Users: Click the "Create an Account" link below to get started.

We recommend creating your account with a general email inbox.

RETURNING Users: If you have an account, enter your email address and password to login.

If needed, click the "Forgot Password" link below to reset your password.

Create a new account. Only use

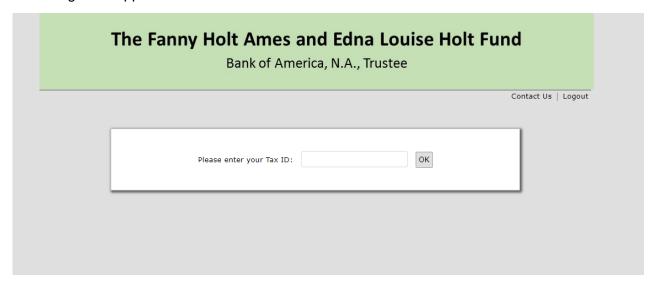
ONE account per organization.

Password

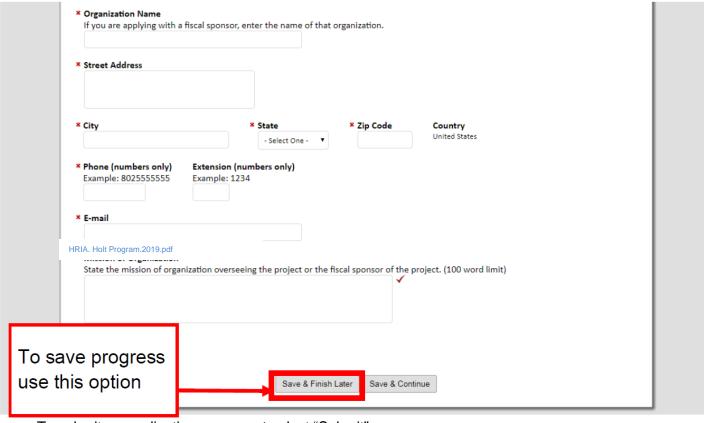
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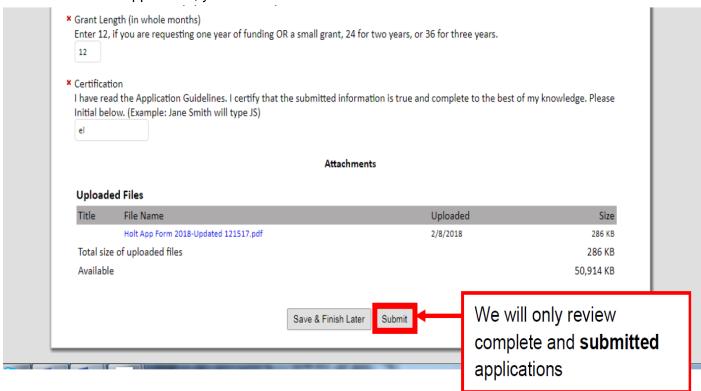
- Follow the link to create an account for your organization
- Your new account has been created
- You will now be brought to the application page where you will enter your Sponsoring Organization Tax
 ID to begin the application



To start and stop application, select "Save & Finish Later" at the bottom of each section



• To submit an application, you must select "Submit"



RETURNING USERS

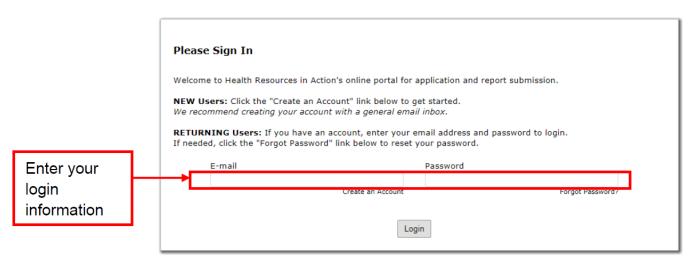
- If you or someone in your organization has submitted an online application in the past, please use the following instructions
- Use this link to begin an application: https://www.GrantRequest.com/SID_2364?SA=SNA&FID=35271If



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Advancing Public Health and Medical Research

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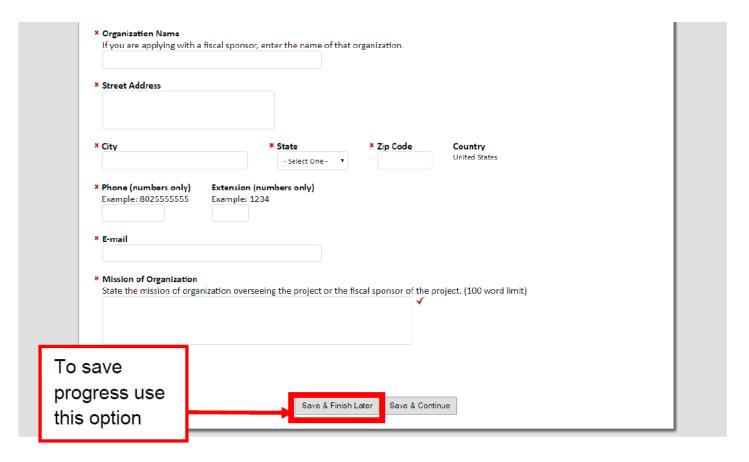


you have forgotten your password: follow the "Forgot Password?" link

- If you have forgotten the email address you used to sign up, contact Emily Lawson, elawson@hria.org for assistance
- To access your account page use this link to access a SAVED application: https://www.grantrequest.com/SID_2364?SA=AM
- You will now be brought to the application page where you will enter your Sponsoring Organization Tax
 ID to begin the application

| The Fanny Holt Ames and Edna Louise Holt Fund Bank of America, N.A., Trustee | |
|---|--------------------|
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• To start and stop an application, select "Save & Finish Later" at the bottom of each section



• To submit an application, you must select "Submit"

