FANNY HOLT AMES AND EDNA LOUISE HOLT FUND

*Bank of America, N.A., Trustee*

Housing Initiative – 2023-24 Guidelines and Application Tips

# CONTACT INFORMATION

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# 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. To date, the Holt Fund has invested more than $18.7 million in community-based programs and initiatives to meet the medical and health 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 over $800,000 across numerous multi-year projects.

In 2023, the Holt Fund seeks to invest projects or initiatives addressing housing as a social determinant of health for funding amounts ranging from $25,000 to $100,000 per year for up to three 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, and 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 [effects](https://www.ncbi.nlm.nih.gov/pubmed/15015927) on childhood development. Poor indoor air quality, lead paint, and other hazards often coexist with residents 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 [study](https://www.tandfonline.com/doi/abs/10.1080/10511482.2005.9521542) 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 [study](https://www.tandfonline.com/doi/abs/10.1080/10511482.2005.9521542) showed that children in areas with higher rates of unaffordable housing tended to have worse health, more behavioral problems and lower school performance.

[County Health Rankings](https://www.countyhealthrankings.org/app/vermont/2021/measure/factors/136/data) notes that in 2022, 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 of Vermont 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. Considering 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. Housing capital expenses are ineligible.

# Timeline

* **Monday April 3, 2023 Completed Proposals Due**
* **Wednesday June 14, 2023 Notice of Awards**

# Instructions FOR PROPOSAL Submission

To submit a proposal, 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)

## Proposal information:

* **Title of Program/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
* **History and Experience**: Provide a brief summary of the lead organization’s history and experience in providing community-based housing services and supports. (200-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)
* **Activities and Timeline:** Describe your planned activities including how it will address the stated need, any partners, and the intended impact. Include a timeline of these activities and specific goals and expected outcomes/success indicators. (600-word limit)
* **Broader Context of Program**: Describe how your proposed program/project fits into the broader context of the field and alignment with any existing initiatives. (250-word limit)
* **List of Partners and brief description of their roles (if applicable)**
* **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)
* **Evaluation**: Describe how you will measure the impact of this work and monitor success for the program/project. (300-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**

*The Holt Fund is committed to supporting organizations that adhere to non-discrimination and equal opportunity laws as established by the state of Vermont as well as federal and city regulations. The Fund will not issue grants that discriminate against any individual or group based on race, color, creed, national origin, or any other demographic.*

# Online Application Instructions

*Please read guidelines above before beginning online application.*

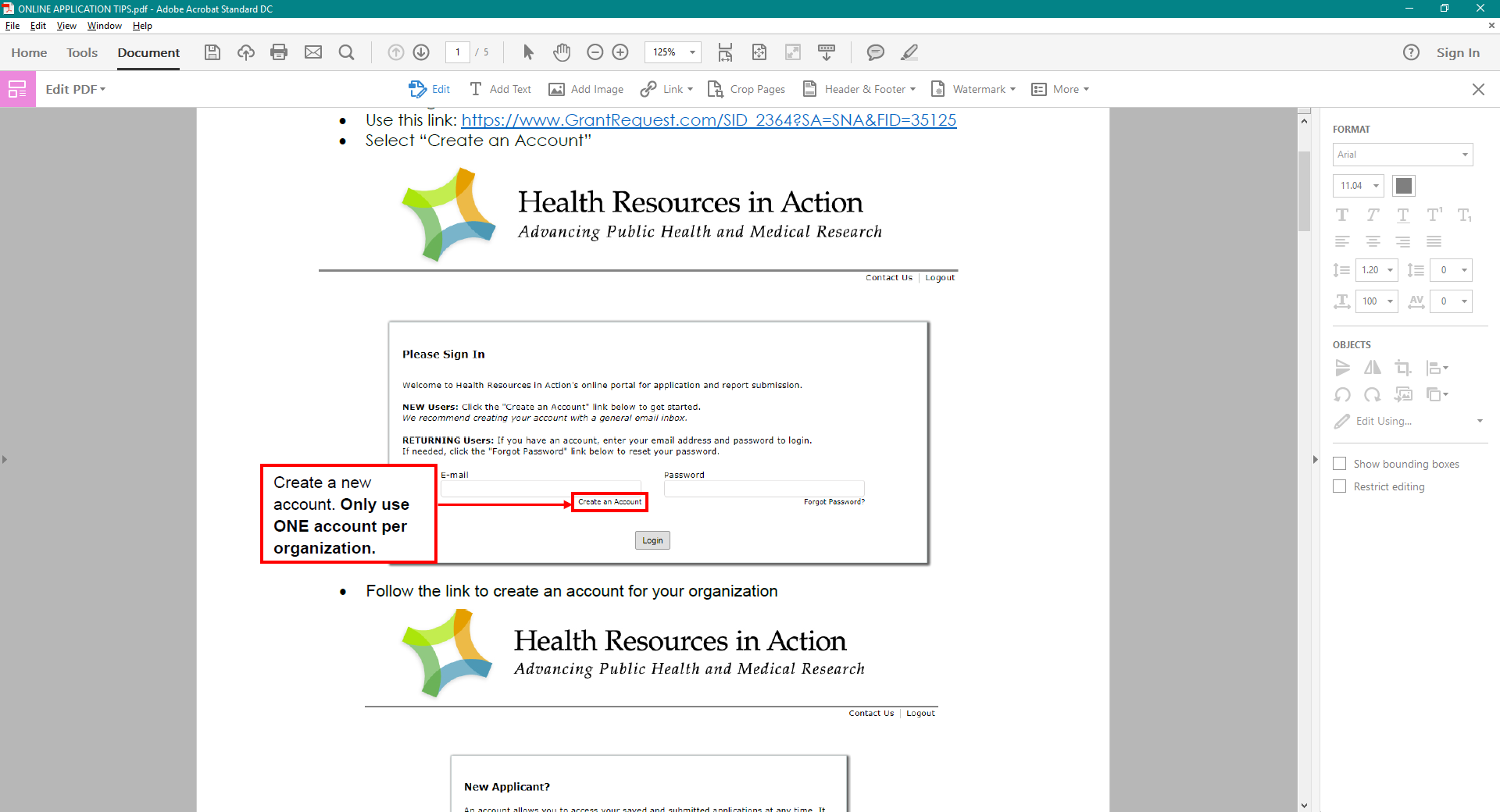
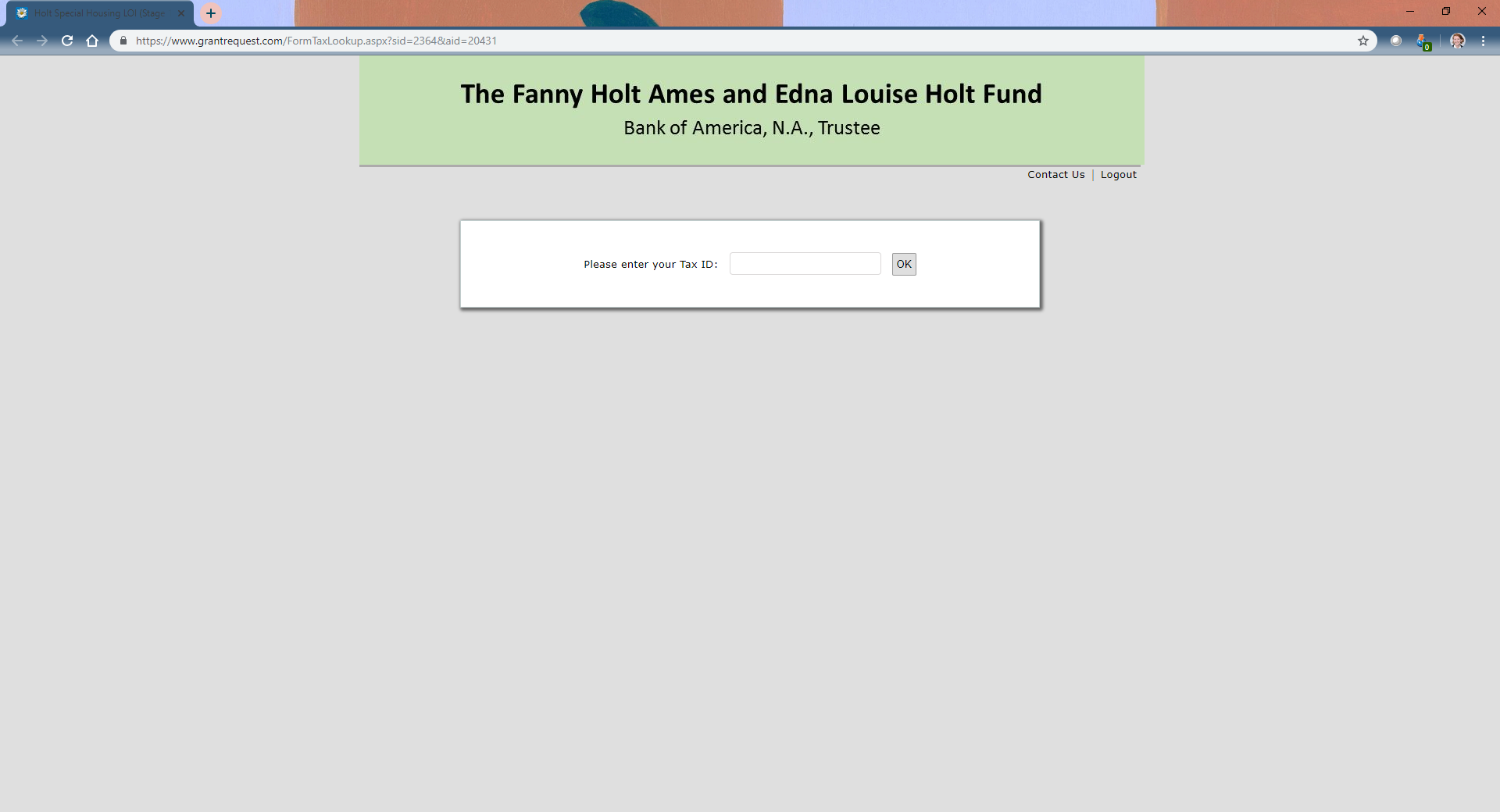
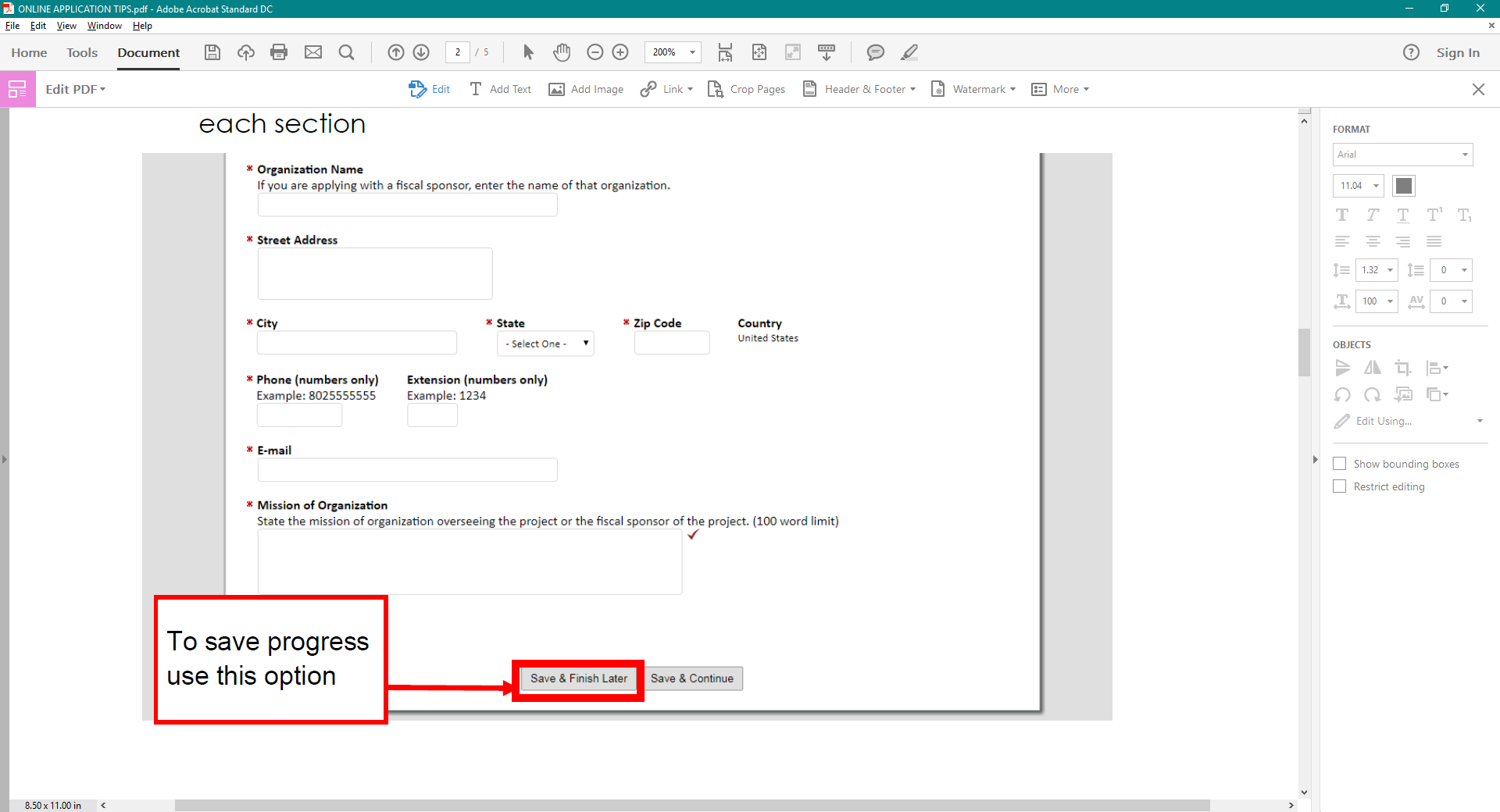
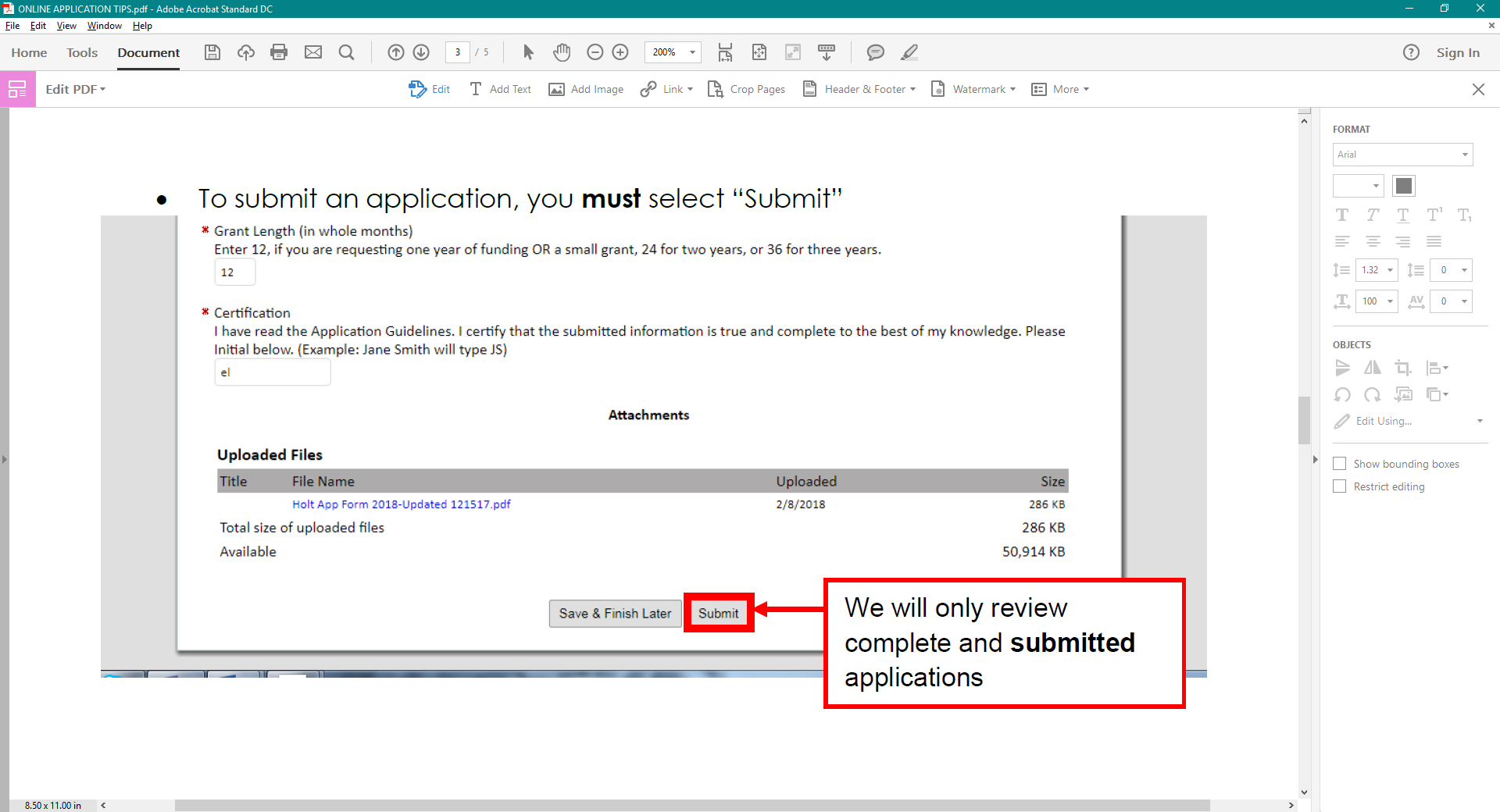
*If you need technical/IT assistance in starting either application, please contact*

*Michelle Stuart at* [*mstuart@hria.org*](mailto:mstuart@hria.org)*.*

*If you need assistance with the content of your application, please contact Jen Lee or*

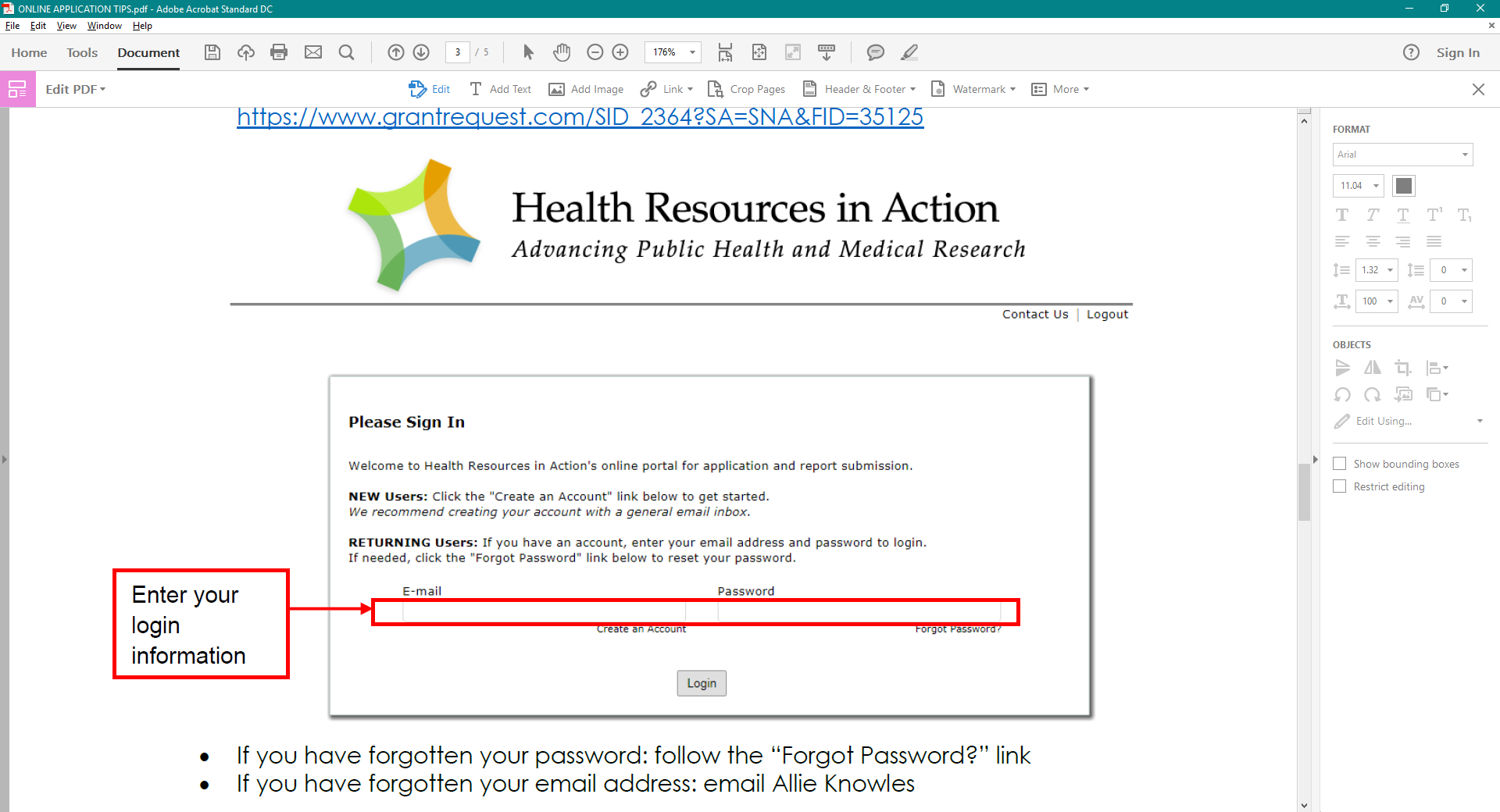
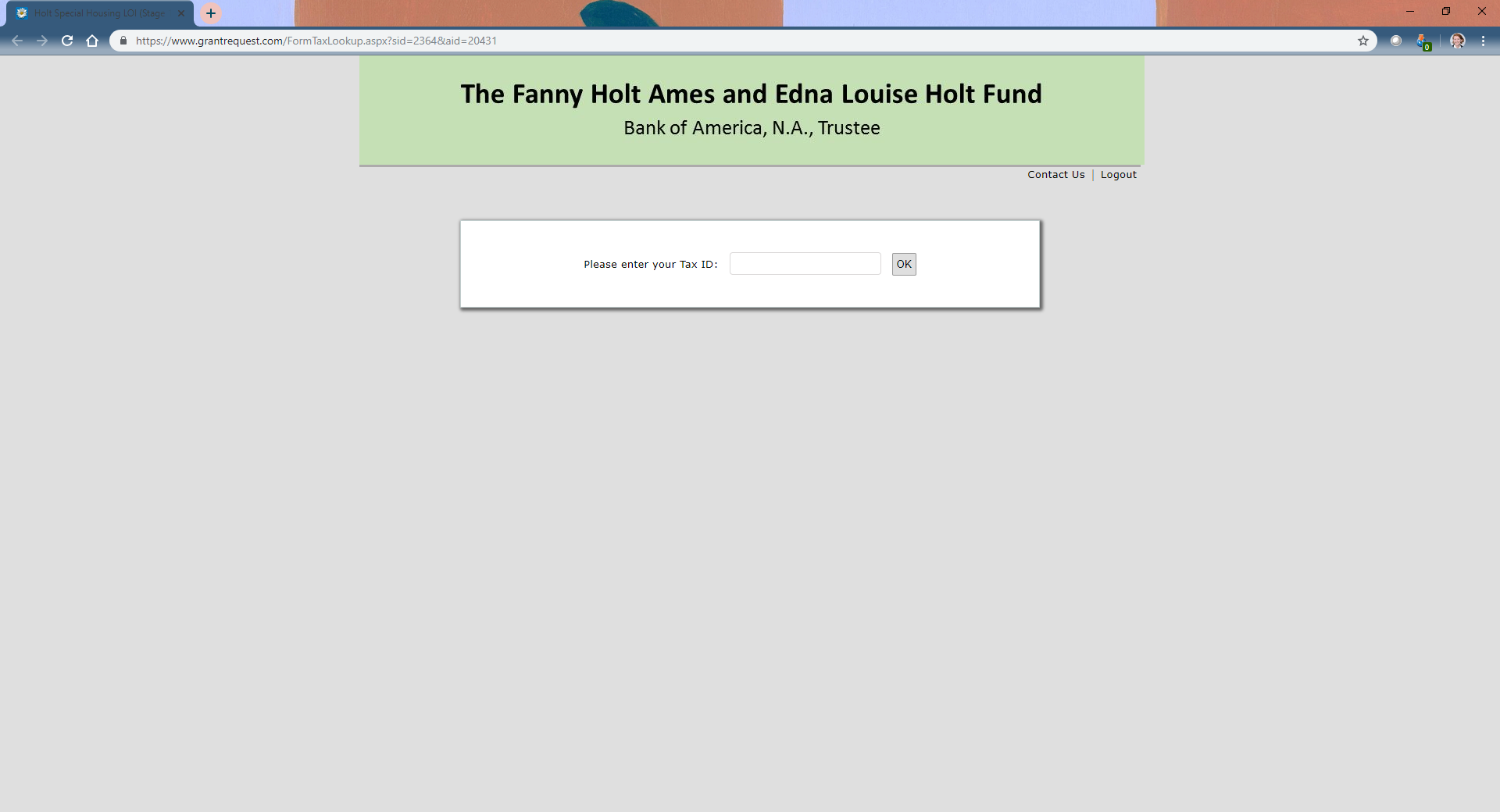
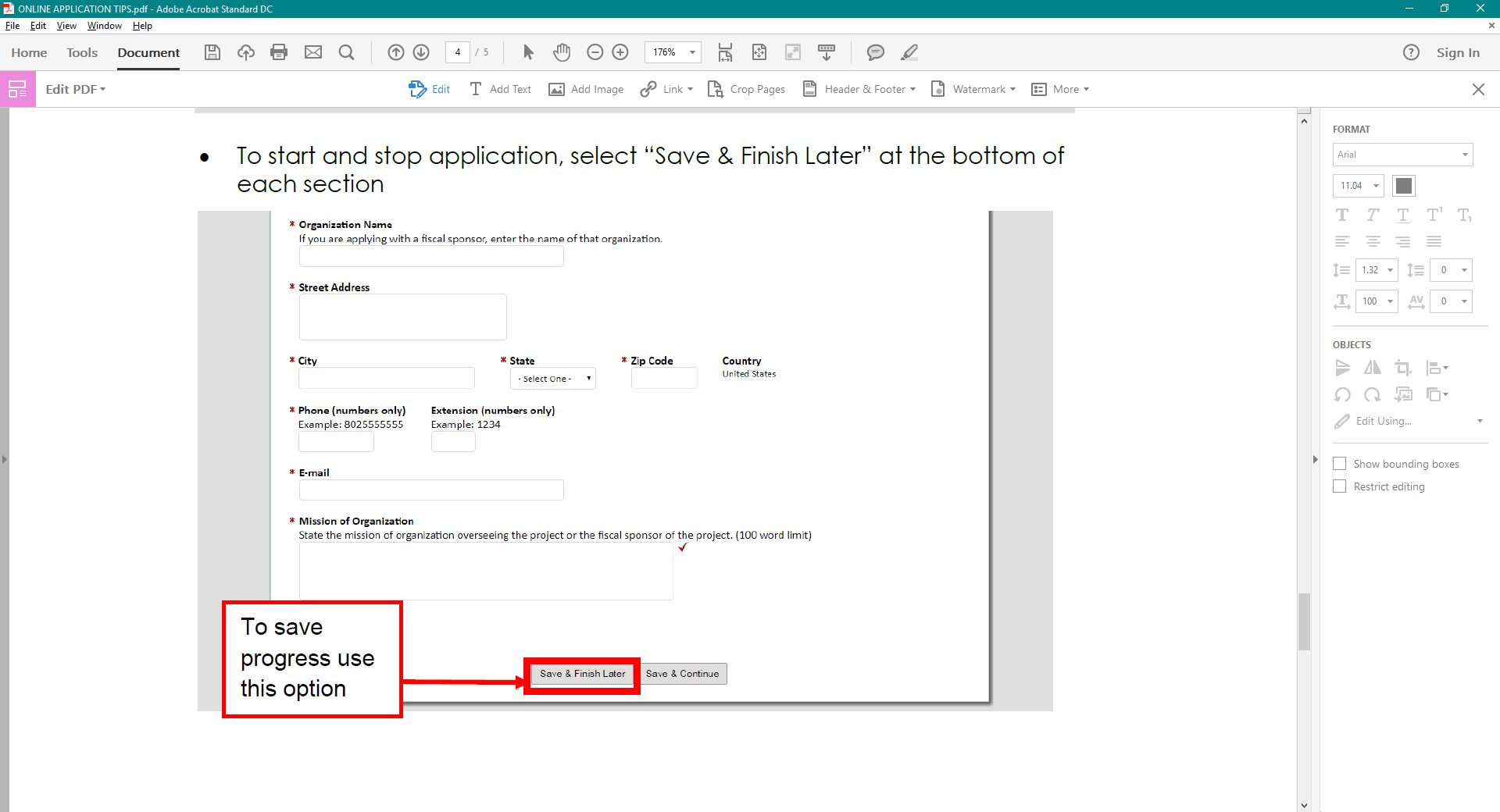
*Michelle Stuart at* [*holt@hria.org*](mailto:holt@hria.org)*.*

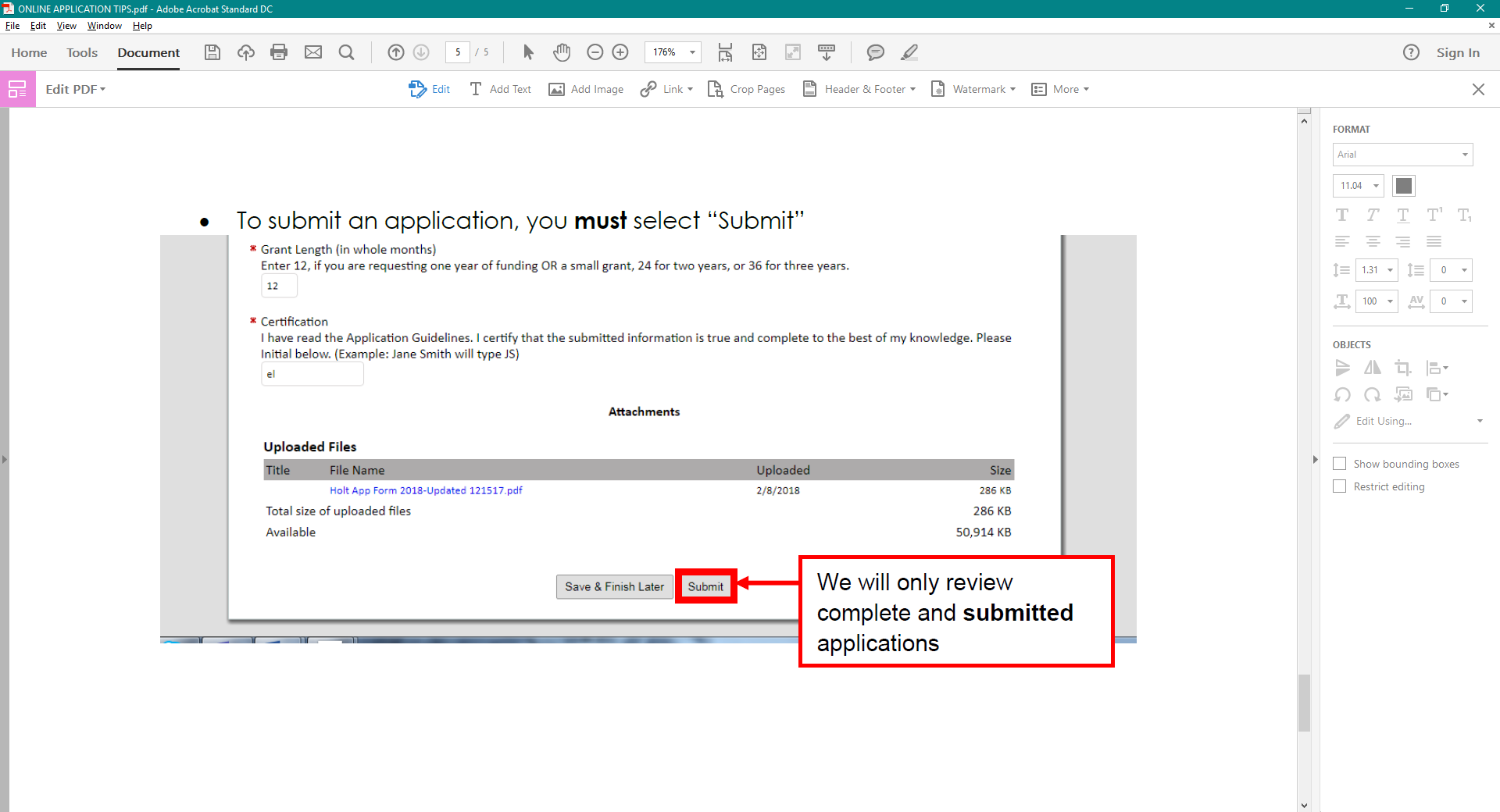
## NEW USERS

* 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=35354>
* Select “Create an Account”
* 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”

HRIA. Holt Program.2019.pdf

# 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=35354>
* If 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
* To start and stop an application, select “Save & Finish Later” at the bottom of each section
* To submit an application, you **must** select “Submit”



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