

FANNY HOLT AMES AND EDNA LOUISE HOLT FUND
Housing Initiative – 2026-2027
Bank of America, N.A., Trustee

Guidelines and Application Tips

CONTACT INFORMATION

Heidi Klein
Managing Director

Manaswini (Mannu) Kar
Program Officer

Grantmaking
Health Resources in Action
holt@hria.org

Lauren M Cerullo,
Trustee Representative
Vice President
Senior Philanthropic Officer
Bank of America Private Bank
lauren.m.cerullo@bofa.com

FUND BACKGROUND

The Fanny Holt Ames and Edna Louise Holt Fund (the Holt Fund) was created in 2000 in accordance with Edna Louise Holt’s instructions, with Bank of America as trustee. To date, the Holt Fund has invested more than \$21 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 \$1M across numerous projects.

In 2026, the Holt Fund seeks to invest in projects or initiatives addressing housing as a social determinant of health for funding amounts ranging from \$25,000 to \$100,000.

Research 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 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.

The Vermont Department of Health recently released the [2025- 2030 State Health Improvement Plan](#) and names “safe, stable and affordable housing for healthy people and healthy communities” as the first goal. The [Vermont Housing Needs Assessment | Agency of Commerce and Community Development](#) has collected housing needs data that document that 15.3% 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, 15% and 11% of individuals are severely cost burdened with >50% income towards housing. Homelessness continues to increase from its low point in 2020.

Both reports note that substandard housing is much more of a risk for some individuals or families than others and housing quality varies dramatically by social and economic circumstances. Families with few financial resources are most likely to experience unhealthy housing and are typically least able to remedy them. Additionally, half of all Vermont renters are cost-burdened, and one-in-four pay more than 50% of their income on housing costs. Populations experiencing unique housing needs include homeless veterans, victims of domestic abuse, and runaway and homeless youth. the largest disparity in housing needs exists for Black or African American Vermonters, who currently comprise about 1% of the state's population. 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

Proposed initiatives should address one or more of the following priority areas, with an emphasis on improving health outcomes through housing-related strategies:

- The physical conditions within homes
- Conditions in the neighborhoods surrounding homes
- Housing affordability

Applicants may propose integrated approaches that address multiple focus areas. Funding up to \$100,000 is available. The Holt Fund is open to funding in a wide range of topics including but not limited to prevention, intervention, policy, systems, and environmental change strategies. Housing capital expenses are ineligible.

USE OF GRANT FUNDS

As a condition for accepting funding, grantees must provide annual programmatic and financial reports detailing the use of the funds and impact in the community; participate in a site visit at the request of the Trustee; and participate in periodic meetings of grantees.

Funds may not be used to build endowments, fund operating deficits, or initiate or influence legislation. Requests greater than 25% of an organization's operating budget will typically not be considered.

Note: Applicants may submit one application per funding cycle. Grantees are not allowed to have more than one active award with The Holt Fund per funding opportunity. Exceptions may be made for organizations acting in the role of fiscal agent.

SELECTION CRITERIA

Key guiding principles include:

- Awarding grants on a competitive basis to nonprofit 501(c)3 public charities
- Making grant decisions based on community need, recognizing that needs evolve over time.
- Focusing resources on programs and organizations that have a positive and lasting impact on a significant portion of the population who reside in the region.

Applications to the Fanny Holt Ames and Edna Louise Holt Fund will be reviewed based on the following criteria for all grant categories:

- Adherence to the mission of the Holt Fund
- Significance of need
- Demonstration of how approach addresses health inequities for population(s) served

- Evidence that approach is feasible and appropriate to the proposal’s aims
- Ability of applicant to measure impact of grant funds on proposed need
- Evidence that the outcomes are well-conceived, realistic and measurable
- Ability of applicant to demonstrate sufficient experience and capacity to conduct program/project
- Use of collaborative approach(es) where appropriate

TIMELINE

Monday, May 4, 2026 @ 12 PM EST	Program launch
Monday, May 11, 2026 @ 12 PM EST	Holt Program 2026 Information Webinar (Registration link)
May and June 2026	Staff available to respond to requests from applicants via phone and email
Tuesday, July 7, 2026 @ 3:00 PM EST	Deadline for submitting completed applications
July and August 2026	Committee review of applications
Early Fall 2026	Notification of funding decisions for all applications

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.

INSTRUCTIONS FOR PROPOSAL SUBMISSION

1. Please read guidelines above before beginning online application.
2. Register for an account in HRiA Award Manager at: <https://hria.us-1.smartsimple.com/>
3. Once you have logged into the HRiA Award Manager, click on “Funding Opportunities”, then click on the purple APPLY NOW button next to Holt Fund 2026-2027.

To submit a proposal, applicants must complete an online form which includes:

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.
- **Mission of Organization:** State the mission of your organization or the fiscal sponsor of the project as applicable. (100-word limit)
- **Organization’s Operating Deficit:** If this organization or the fiscal sponsor (as applicable) experienced a deficit in either of the past two years, state the amount and provide an explanation, including whether it was a planned deficit. (200-word limit)
- **Organization to Lead Proposed Project:** If different from organization overseeing project. (answer only if there is a fiscal sponsor)
- **Mission of Organization to Lead Proposed Project:** If different from organization overseeing project. (100-word limit) (answer only if there is a fiscal sponsor)
- **Organization CEO Contact Information:** Please list the contact information for the highest-ranking official for the organization that will receive the funding. Alternatively, if you are applying with a fiscal sponsor, enter the contact information for the highest-ranking official (CEO, President, Executive Director, Municipal Manager, etc.) for the fiscal sponsor organization.

Program Information:

- **Program Primary Contact Information:** Complete requested fields for contact information for program’s primary contact.
- **List of Collaborators/ Partners and brief description of their roles (if applicable)**

Proposal information:

- **Title of Program/Project**
- **Total Project Budget/Amount Request from Holt**
- **Will this money be used to match other funding?** If yes, please describe. (100-word limit)
- **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)
- **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.

Applicants have the option to provide additional context should they prefer (100-word limit)

- **Approximate proportion of individuals served by this program/project live within the catchment area:** (Please select the appropriate option from: a. Nearly all (75–100%), b). More than half (51–74%), c. Less than half (26–50%), d. Very few (0–25%), or, e. Other (please explain)
- **Priorities your proposal addresses:** Please select all that apply: a) The physical conditions within homes, b) Conditions in the surrounding neighborhoods of homes, and/or c) Housing affordability
- **History and Experience:** Provide a brief summary of the lead organization’s history and experience in providing community-based housing services and supports. (250-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 social determinant of health. (400-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. (350-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)
- **Evaluation:** Describe how you will measure the impact of this work and monitor success for the program/project. (300-word limit)

Attachments: Do not include any unrequested attachments.

- **Proposal Attachments** (Document Upload): The document should be uploaded as an excel sheet:
 - **Budget Form** – The “**Budget Template 2026–2027 Housing Initiative**” form must be completed for the project budget unless the application is for general operations, in which case only the organizational budget is required.
 - Note: Requests greater than 25% of an organization’s operating budget will typically not be considered.
- **Organizational Attachments** (Document Upload): The documents and forms listed below should be uploaded as PDFs. Include items in the following order:
 - **Current Board of Directors** List with names, towns of residence, and affiliation(s) with other nonprofit boards
 - Board-approved organizational **budget** for the current fiscal year

AI Policy Declaration

If you need technical/IT assistance in starting either application, or assistance with the content of your application please contact Holt@hria.org