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Unlock Housing Grants: Expert Tips to Secure Funding for Housing Projects

Webinar Transcript • April 8, 2025

Hosted by Chris LaPage • Presented by Joseph Phelan • Grants Office, LLC

Welcome and Introductions

Chris LaPage:
Hi, I would like to thank everyone for joining us for today's session. The event title today is Unlock Housing Grants: Expert Tips to Secure Funding for Housing Projects. This is an unsponsored event by Grants Office intended to be a free public service for our community of grant seekers. As everyone scrambles to make sense of the ever-changing grants landscape, this session will primarily focus on funding for affordable and accessible housing and related community development efforts.

Housekeeping

Before we get into any content, I wanted to address a few housekeeping items. First and foremost, you should be able to listen hands-free over your computer speakers and headphones. But if you are disconnected or you're having trouble with the audio, there is an audio-video menu at the top of your screen where you can change your audio output.

I'd also like to point you to the bottom right of your interface for the question and answer panel. That is where you can submit questions. If you don't see the Q&A panel, please look for the ellipsis or the overflow menu — the three horizontal dots — where you should be able to select that menu. If you'd like to ask any questions, please submit them there so they can be properly queued, and we'll get to as many of those as we can towards the end of the presentation.

I'd also like to mention that the link at which you registered will be converted to a resource page that will have the slide deck, the recording, and other materials at the conclusion of the event. In fact, when you exit the GrantsCast or we end the event, you should be automatically taken to that resource page for those materials.

Today's Presenters and Agenda

Without further ado, I'd like to introduce our presenters. I'm Chris LaPage, Chief Services Officer at Grants Office. I've been here 16 years and consulted across all verticals at one point or another. My main role today is to introduce and moderate today's session. I'm joined by Joseph Phelan, a Grants Development Consultant and our resident expert on grants funding for housing and community

development initiatives. Joseph has been with Grants Office for 5 years, coming to our firm with experience working directly in local government operations as well as from the outside as a public relations consultant and journalist. Joseph's unique and varied background makes him especially successful in his role as a grants consultant. We're all lucky to have him here today to walk us through the grant funding landscape for housing initiatives.

In terms of today's agenda, we're going to talk a little bit about the types of housing projects that are fundable through grants and how they may tie into larger community and economic development initiatives. Joseph will then walk you through the grant funding landscape for these projects, including federal, state, and foundation options. We will then answer as many of your questions as possible before a brief note on how Grants Office can help you with your grant-seeking efforts. And now I would like to turn it over to Joseph. Take it away.

Fundable Housing Project Types

Joseph Phelan:
Thank you so much, Chris. Good afternoon, or good morning to everyone depending on where you are located. Happy to be here to talk through some of the various grant opportunities that exist right now from the federal, state, as well as from the foundation level.

First, let's highlight some of the housing projects that grants typically will fund. First, you have affordable housing. Affordable housing as defined by HUD is where the occupant pays no more than 30% of their gross income for housing costs, which includes utilities. In addition to grants that will fund affordable housing projects, there are also funds available for housing for those experiencing homelessness, and for community development. For community development, you think about projects that help with water and sewer facilities, economic development activities, sidewalk improvements, and elimination of slums — anything to help increase the area where the community resides and the proximity of those homes to various public places.

And then housing accessibility, which are those projects designed to ensure people of all abilities can access a housing unit or a sidewalk near a public housing unit — making sure that public housing authorities or cities or counties are ADA compliant. So those are the types of housing projects that foundations, states, and federal grants will fund.

Federal Grant Opportunities

Community Development Block Grant (CDBG)

First, we'll speak about the federal grant opportunities that exist. The most popular and flagship community development block grant program is the first program I'll speak to, which is going to provide

some funds to all types of entities to develop viable urban communities by providing decent housing and a suitable living environment, as well as expand economic opportunities for those low- and moderate-income persons.

So basically the Community Development Block Grant, or CDBG, is meant to carry out a wide range of activities focused on neighborhood revitalization and economic development, as well as to provide improved community facilities and services. All activities must meet at least one of these national objectives: the benefit of low- and moderate-income persons, aid in the prevention or elimination of slums and blight, or meet certain community development needs.

Some example activities include acquiring real property, relocation and demolition, rehabilitation of residential and non-residential structures, any type of construction of public facilities and improvements — water and sewer, broadband, streets, neighborhood centers, or the conversion of school buildings for eligible purposes — public services, and any type of economic development as well as job creation and retention activities.

Entitlement vs. Competitive CDBG Funds

For the CDBG, there are two types of funds. There are the entitlement funds, and there are the competitive funds. For the entitlement funds, each year a certain percentage is allocated to entitlement cities and counties, which are any city that has more than 50,000 residents or any county that has more than 200,000 residents. In the most recent fiscal year, it was $2.3 billion that was allocated to these entitlement cities and counties throughout the country.

There is no deadline for this program, since cities and counties that fall into that range of population receive those funds directly. They can then utilize them however they would like, as long as they fit into the project activities I mentioned. Each state has a handful of cities and counties that receive these funds directly from HUD — it just depends on the size of those communities.

For those communities that do not have at least 50,000 residents, or those counties that do not have at least 200,000 residents, there are funds available in a competitive nature. A little over a billion dollars is dispersed across those states and territories, and the local deadline will vary. Some states prioritize certain projects and may have deadlines that vary depending on the types of projects — whether it's a neighborhood revitalization project versus a community improvement project, or an affordable housing project versus sidewalks or drainage improvements. It really just depends on the priority of that state and when that local deadline is going to be. But pretty much any city or county that doesn't receive entitlement funds is eligible to apply for the CDBG competitive program within their state.

Example CDBG-Funded Projects

Some examples of awarded projects that we've seen both competitively as well as in the entitlement fund: improvements of sidewalks, drainage, water and sewer systems, building upgrades, broadband infrastructure, enhancing emergency services, providing access to public buildings, all types of affordable housing projects, social services, childcare assistance, the creation of a library or senior center, as well as any type of neighborhood revitalization project. So those are typically what we see the majority of these grants go towards.

We definitely see water system improvements, sidewalk improvements, and drainage upgrades as popular options for the competitive grants we see across various states when they announce their awards through press releases. And then obviously some affordable housing projects as well.

Federal Homeless Assistance Programs

So with that, I'll move on to some other federal opportunities more focused on homeless assistance. There are three major federal grant programs. Some are a little bit more competitive than others as far as how much is available.

Emergency Solutions Grants (ESG)

You have the Emergency Solutions Grants, which provides funding to engage homeless individuals and families living on the street, improve the quality of emergency shelters for homeless individuals and families, help operate those shelters to provide essential services to shelter residents, rapidly rehouse homeless individuals and families, and prevent families and individuals from becoming homeless. Communities, counties, cities, nonprofit organizations, and states can apply for or receive funds for these Emergency Solutions Grants. It will vary by state, but this is a program that has funds available for these emergency solutions.

Youth Homelessness Demonstration Program (YHDP)

Then you have the Youth Homelessness Demonstration Program, which is a program that helps develop and implement a coordinated community approach to help prevent and end youth homelessness, as well as sharing the experience so it can be passed forward to other municipalities, cities, and counties throughout the country. It's really meant to help those youth experiencing homelessness, which includes unaccompanied as well as pregnant or parenting youth. In recent years there's been around $7 million available for around 20 awards, with the range from $600,000 up to $15 million per award. States, counties, cities, tribes, and nonprofit organizations are eligible to apply. We do anticipate this program to return at some point this year, with August 2025 as the expected deadline.

Continuum of Care (CoC) Program

And then the last federal program is the Continuum of Care program, which is meant to promote a community-wide commitment to the goal of ending homelessness. There's a ton of money available for all types of nonprofit providers, states, and local governments to quickly rehouse homeless individuals, families, persons fleeing domestic violence, as well as any youth experiencing homelessness. There are several different types of projects that are eligible under this Continuum of Care program. You have any type of structure or unit to house homeless individuals; operating costs to provide transitional housing; short- or medium-term tenant-based rental assistance; supportive services; the Homeless Management Information System; as well as any type of project administration costs. Those are the six eligible costs for the Continuum of Care program. We do anticipate this program to return with a deadline sometime in August, but we're still waiting for final information about that.

So federal grants — there are definitely more out there as well. Still, some things are hanging in the balance as far as when the deadlines are going to be announced and when the programs are going to be announced with the federal government. But for now, these are the programs that are top of mind when it comes to affordable housing as well as community development, in addition to funds for homeless assistance.

State Grant Opportunities

There are also opportunities at the state level that are definitely worth exploring. I encourage you to visit your state and any type of community development office that will fund all types of projects. It just depends on the state. I gave a sample of four states with different programs that exist right now. Some have upcoming deadlines, others have more rolling deadlines.

California: Affordable Housing and Sustainable Communities (AHSC)

The first is California's Affordable Housing and Sustainable Communities program, which comes from the California Department of Housing and Community Development. It's going to fund all types of low-carbon transportation as well as affordable housing projects. Public housing authorities are eligible, as well as cities, schools, and transit agencies. Some of the eligible capital expenses include affordable housing, broadband access, improved mobility, and transportation capital improvements. So this is a unique program because it's not just housing — it's going to fund public transportation as well as broadband access. It really encourages organizations like public housing authorities that are near public transportation, bus stops, or train stops. It's a really strong program. The deadline is coming up at the end of May.

Oregon: General Housing Account Program (GHAP)

In Oregon, there's the General Housing Account Program, which comes from Oregon Housing and Community Services. This program has been around for several years and is really meant to help expand Oregon's housing supply for low- and very-low-income families. There are two areas that it serves: you have rental housing development as well as rental housing for veterans. It's really meant to serve those residents who earn at or below 80% of the area median income. For this program, there's pretty much a rolling deadline. Every two years they receive funds through their state budget. Right now we're still in the last year of a two-year cycle — the funds will go from 2024 through 2026. All types of public housing authorities, nonprofits, tribal and local governments in Oregon are eligible to apply. There are a handful of eligible activities, which include constructing rental housing to serve those low- and very-low-income households, as well as acquiring or rehabbing existing structures for those purposes. Additional eligible costs include engineering feasibility studies and appraisals.

Massachusetts: Local Initiative Program (LIP)

In Massachusetts, there's the Local Initiative Program. This comes from the Executive Office of Housing and Livable Communities. It really helps the creation of affordable housing through technical assistance to communities and developers who are working together to create these opportunities. Developers seeking to build single- or multi-family homes, condos, or apartments where a certain percentage of the units are proposed to be affordable will work with the town officials to obtain approval — any units that serve below 80% of the area median income. The units must be subject to deed restrictions to ensure they remain in the affordable housing stock and must be rented or sold on a fair and open basis. The Executive Office of Housing and Livable Communities is going to provide technical support to both the town and the developer to make these affordable housing projects a reality.

Maryland: Housing Innovation Pilot Program

In Maryland, this is actually a brand new program. It came about in 2024 through the Housing Innovation Pilot Program Act. It's not really a grant — it's low- or no-interest loans for local housing authorities or county governments to partner with housing developers through this fund. There are all types of new construction or acquisition of rental housing as eligible activities. It could be apartment buildings, single family homes, single-room buildings, as well as shared housing facilities. It's going to be pretty mixed-income housing: at least 20% of the units have to be set aside for households with a gross annual income of 50% or less of the area median income, and at least 40% of the units are set aside for households with a gross annual income of 60% or less of the area median income. This is a brand new program that has a deadline of May 30th.

I just wanted to provide a little bit of a sample of state programs that exist. It's definitely not the only state programs out there, but I thought this would be a good snapshot of where things are when it

comes to state funding. I definitely encourage you to check out your state's community development, HUD, or economic development-related website.

Foundation Grant Opportunities

There are some foundation grants out there. With foundation funding, it's very important to focus on your local or regional foundations. Since this webinar is not necessarily designated to one specific part of the country, I provided some examples of foundations that aren't just focused on one specific region but are focused on several different regions throughout the country, or just throughout the country in general, that pretty much anyone's eligible to apply for. I would recommend you look for foundations that will fund broad activities or that explicitly mention housing or human services on their website. Also look for previous awardees, if they provide that information.

Bank of America Charitable Foundation

The first is the Bank of America Charitable Foundation, which has two separate periods of grant opportunities each year with two different deadlines. The first was in March, but the second one is focused on stable housing and empowering communities. The application period opens on May 19th, with the application deadline of June 30th. The only caveat is that nonprofits must be located in a Bank of America market to be eligible — but there are a lot of organizations that fit into that footprint.

There are three focus areas for the Stable Housing and Empowering Communities program. Affordable housing is one of them, which is really meant to provide permanent supportive housing developments or units serving people who are exiting homelessness, as well as working capital for pre-development of supportive housing or to build nonprofit developers' capacity to create more housing — such as expanding real estate development teams.

The focus for affordable housing has to deal with any type of housing development for vulnerable populations through the construction of these affordable single-family homes, any type of pathway to stable homeownership through financial habits and stability efforts such as homebuyer education, as well as any type of sustainable development efforts — whether it's energy efficiency upgrades, retrofits, solar, or other green building efforts.

Then you have neighborhood revitalization, which is meant to engage community stakeholders and build livable communities. Anything to do with economic development efforts that help promote healthy commercial areas, support organizations that bring energy efficiency and renewable energy advances to their community. It's pretty widespread what's eligible under the neighborhood revitalization section of the Bank of America Foundation.

Harry and Jeanette Weinberg Foundation

The next grant program is the Harry and Jeanette Weinberg Foundation, which is going to fund all types of affordable housing projects for nonprofits located in Maryland, Hawaii, New York City, northeastern Pennsylvania, San Francisco, as well as rural communities. It's going to support all types of capital programs as well as operating grants in those priority areas.

They will fund supportive housing developments serving people who are exiting homelessness, as well as provide capital for pre-development of those supportive housing developments or to build nonprofit developers' capacity to create more housing. In addition, they're going to fund all types of community ownership to prevent resident displacement in Baltimore and Hawaii specifically, as well as any type of mixed-income housing designed for individuals who are often marginalized — such as people with disabilities, youth, and residents of rural areas.

The last focus for that foundation is coordinated responses to homelessness — any partnership to coordinate services across organizations that address homelessness, and models for sustainable funding of supportive services that help maintain housing for those who have experienced homelessness. The deadline for this is a rolling deadline — applications can be submitted at any time.

Home Depot Veteran Housing Grants

The next one is Home Depot's Veteran Housing Grants. This is focused on veterans, however that's not the only population that will be served. Only 20% of the housing units must be reserved for veterans — or at least 20% — so that's one thing to keep in mind. Award amounts range from $150,000 to $500,000. The next deadline is July 13th. There are typically three deadlines each fiscal year. There are 10 cities of focus: Los Angeles, Seattle, New York, Houston, Detroit, San Diego, Denver, Chicago, Atlanta, and Tampa. Those are the 10 areas that the Home Depot Veteran Housing Grants are focused on.

Venable Foundation

And then the last one is the Venable Foundation. This foundation provides various opportunities when it comes to human services — that's one of their main priorities. They are really focused on those impacted by homelessness and food insecurity, as well as those incarcerated, those returning from incarceration, and immigrant communities, as well as those affected by domestic violence and any type of housing insecurity.

For this program, only those who have been awarded grants within the last couple of years can submit a full application without any type of letter of intent. But there is a letter of interest that is now required for those who have never received a grant, or who haven't received one within the last couple of years, from the Venable Foundation. An LOI must be submitted at any time, and if you're invited to submit a full application, you'll find out that information after you submit the LOI.

The Venable Foundation is really focused on several communities throughout the country: Washington, DC, and Northern Virginia; Baltimore city and county; New York City; Los Angeles city and county; the San Francisco Bay Area, with a special emphasis on the city of San Francisco; Chicago; as well as Miami and Denver. They also have two webinars scheduled for the 14th and 15th at 3 p.m. Eastern, so that's just a bit of an aside about that foundation having an upcoming deadline. Their next deadline is June 1st, so you would have to submit the LOI before that June 1st to get invited to submit a full application.

I know that's a lot of information as far as the federal, state, and foundation landscape, and there are definitely more opportunities out there. As I mentioned, definitely check in with your local foundations that will fund all types of projects — operating expenses and capital projects. They would be a great place to start as far as those foundations at the local level. And with that, I'll pass it to Chris.

Q&A Session

Chris LaPage:
Thank you so much, Joseph, for that incredible information. We have a few minutes left before we hit the half-hour mark for today's session. I'd like to get to the questions that are in the queue.

Q1: How do I find out if I'm eligible for entitlement or competitive CDBG grants?

Joseph Phelan:
Definitely, Chris — thank you for that question. HUDExchange.info/grantees has some really good information as far as previous awardees and allocations from previous fiscal years. Right now it's still 2024 data, but with the continuing resolution that passed last month, the same funding levels are expected, so we anticipate the same level of funding for 2025.

Q2: For those federal deadlines that are anticipated, when will we know for sure?

Joseph Phelan:
That's a great question. Unfortunately, right now we're still just kind of waiting for more information from the federal level as far as when those deadlines are opening. We do know that the continuing resolution from last month allowed for the same funding levels from last year to exist until the end of this fiscal year. That means those programs will return in some capacity. So we just have to wait and see when those Notices of Funding Opportunity, or NOFOs, are announced at the federal level.

Q3: Do you expect affordable and accessible housing grants to be impacted by the current administration's executive orders around eliminating diversity, equity, and inclusion (DEI)?

Joseph Phelan:
Yes, it's definitely something that is being reviewed. Some of the NOFOs might have changed language or things like that, but there should still be funds available to fund those types of projects moving forward.

Chris LaPage:
Yeah, I think — and we're going to plug the upcoming budget webcast here in a couple of weeks — but we're going to talk a little bit on that webcast about statutory programs versus those that are at discretion. I think at least some of those opportunities are certainly built into the statutory language of the budget, so I think that'll be good news on that front.

Q4: At the federal level, is there funding beyond HUD, particularly for projects to connect residents to various services, address food insecurity, and related housing projects?

Joseph Phelan:
Yes, there are definitely other opportunities out there in addition to HUD that would fund those types of projects.

Grants Office Services and Closing

Chris LaPage:
Thanks, I appreciate that. With that said, I would just like to note, as we wrap our questions, that Grants Office is a full-service provider of grants intelligence services. We're celebrating our 25th anniversary this year. Whether you need help funding or need consultation on your project or proposal, or simply need grant writing or editing services, we have you covered. We even have support programs to address your needs on an annual and ongoing basis. Don't hesitate to reach out if you need any help.

I'd also, as I mentioned, like to plug our webinar here in a couple of weeks on the 2025 continuing budget resolution, entitled “Running Back 2024.” This will be another unsponsored event focused on that 2025 budget and what we expect to see in terms of grant programming. There's a QR code there for you to go and register for that event if you're not already registered.

And finally, I would like to thank everyone for your time in attending today's session and engaging us with your questions. I hope you found the session useful. Please feel free to reach out to Grants Office at info@grantsoffice.com if you have any questions or need any type of follow-up assistance. Slides are available now, and the recording and transcript will be live on the resource page by close of business today. Thanks again for attending. We hope to see you at future events.

— End of Transcript —

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