



Unlocking Resources

NAVIGATING THE GRANT FUNDING LANDSCAPE

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Agenda: First Half

- Grants:
 - Planning
 - Researching
 - Writing a Proposal
 - After Submission:
 - Ongoing Stewardship
 - Reporting



Planning Your Funding Streams

- Develop a diversified funding strategy
 - Grants, donations, corporate sponsorships, and other sources
- Align funding streams with project timelines and goals
- Create a funding calendar for grants, deadlines, and renewal opportunities



Categories of Donors to Research

	Personal Gift	Planned Gift	Sponsorship	Grant	In-Kind	Contract	Special Event
Individual	x	x			x		x
Corporation	x		x	x	x		x
Faith Based	x			x			x
Foundation			x	x			x
Government				x		x	

Getting Started with Grant Funding

- Assessing your organization's needs
 - General Operating Funding
 - Project/Program Funding
- Defining clear project goals
- Identifying the right funding sources for your projects
- Matching your goals with potential funders



Where to Research: Foundations

- Grant Research Tools: GrantStation, GrantScape, Foundation Directory Online, & Candid (*formerly Guidestar*)
- Access Philanthropy: National Funders
- Grantsmanship Center
- Cause IQ
- Minnesota Council of Nonprofits: Grants Guide and Grants Alert Emails
- Forefront (Chicago)



Where to Research: Other Tips

- Check other similar organizations to see who is giving to them and how much they are giving
 - Websites
 - Programs
 - Annual Reports
- GrantAdvisor: grantadvisor.org

How many hours did the grant application process take?

12 hours

MEDIAN



78%



22%

How successfully do you think the funder is accomplishing its current philanthropic goals?



Research Other Grant Opportunities

- Corporate Grants
- Government Grants
- Habitat International



How to Research: Corporations

- Community Giving, About Us, Annual Report, News, Contact Us, to help determine their giving priorities
- Check past grants and grantees to get a sense for who and how much they fund
- Check the company in the news—how are they doing financially? What issues align with their work?

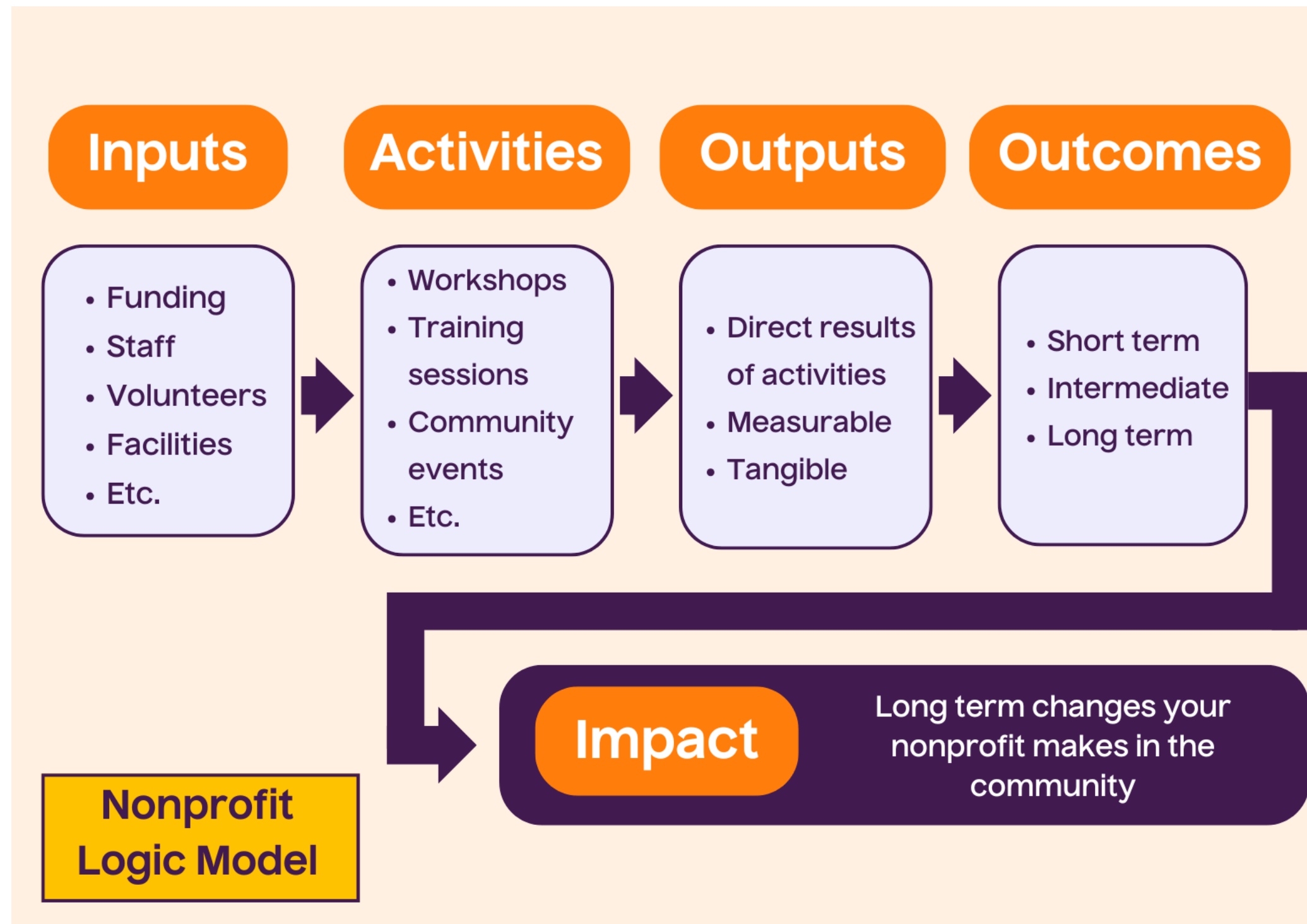


Finding Various Sources of Funding

- Human Resources: Team building
- Employee Involvement: Matching gifts
- Expert workforce: In-kind services
- Public Relations/Marketing: Sponsorship



Developing Your Proposal



Writing Effective Grant Proposals

- Key components of a strong grant proposal:
 - Clear project objectives
 - Detailed budget and timeline
 - Demonstrating impact and sustainability
 - Strong narrative and need for funding
- Tips for making your proposal stand out:
 - Tailoring your language to the funder's priorities
 - Providing measurable outcomes and community impact



Other Elements

- Cover Letter
- Project / Program Budget / Financial Statements
- Outcome and Impact
- Evaluation Plan
- Letters of Support
- Budget (Organization, Project, or Program)
- Requested Attachments (usually financial statements and/or annual report)

- Tip: Check the required elements in the submission portal ahead of time!



Building Relationships with Funders

- Establish connections with potential funders
- Engage with program officers before, during, and after the grant process
- Regular updates on project progress and impact
- Demonstrating transparency and accountability through timely & accurate reporting
- Building long-term relationships with funders through proper stewardship



Agenda: Second Half

- Funding Purpose and Funding Types
- Funding Sources
- Public Funding - Opportunities to Influence
- Longer Term Strategies – Sustainable Funding



Funding Purpose & Type

- Operating support
 - Generally limited public \$
- Project/program funding
 - Often allows administration costs
 - Projects
 - Programs
 - Homebuyer/homeowner financing



Project Funding Type

- Grants are (mostly) GREAT, and
- Consider other funding options:
 - Forgivable loans
 - Deferred loans
 - Revolving loans
 - Recoverable grants
 - Tax credit programs



Project and Program Funding Sources

- Government: federal, state, local/regional
- Financial Institutions (regulated)
- Community Development Financial Institutions (CDFIs)
- Technical Assistance Providers



Types of Available Project/Program Funding

- Predevelopment - land/infrastructure
- Construction financing
- Development Gap
- Tax relief/tax benefits – consumer/owner/fundraising
- Homebuyer financing
- Aging in Place programs
- Home Improvement/energy efficiency/lead hazard reduction programs
- Secondary market mortgage purchases



Federal Funding Sources

Community Development Block Grant	Homebuyer DPA & closing costs, owner-occupied rehab	HUD
Home Investment Partnerships Program	Funding for development (new construction, acquisition/rehab) & DPA for homebuyers	HUD
Congressionally Directed Spending	Specific project & location	Senators Submit to Committee, not funded in FY25
Self-Help Opportunity Program (SHOP)	Grant funds to purchase home sites & infrastructure	HUD through HFHI
USDA Rural Development 502 Loan Program	Below-market interest loans for end-buyer financing	State Rural Development Office
USDA Section 504 Program	Single family housing repair loans & grants	State Rural Development Office
USDA Community Facilities Loan		State Rural Development Office



State Funding Sources

- State administered HOME or CDBG programs – entitlement & non-entitlement entities
- Housing Finance Agency programs
 - Development gap programs
 - Homebuyer affordability gap programs
 - Homebuyer first mortgage financing programs
- Economic Development Agency programs
- Environmental/Pollution Control Agency programs
- Health and Human Services programs



Local Funding Sources

- County/City Funding or other Incentives
 - Grant funded programs
 - General funds
 - Housing Trust Funds
 - Tax Increment Financing
 - Zoning/fee incentives
- Regional Planning Commissions
 - Largely transportation focused, but some have a housing emphasis



Other Funding Sources

Community Development Financial Institutions (CDFIs)

States and Territories with Certified CDFI Headquarters	Number of Certified CDFIs
IA	9
IL	36
MN	33
MO	28
ND	2
SD	15
WI	20

Search for certified CDFIs by type or home state headquarters: www.cdfifund.gov



Other Funding Sources

Financial Institutions, including [Federal Home Loan Bank member banks](#)

- Secondary market purchase of performing Habitat loans
 - [Habitat for Humanity Advance](#) - \$7.5M available as of 3/19/25
 - FHLB of Des Moines offers a 5-year, 0% rate Habitat Advance to member institutions that purchase or originate below-market home mortgage loans
- Mortgage products, particularly portfolio products



Technical Assistance

- Strategic planning and board development
- Grant writing (workshops, support)
- Market analyses/market studies/housing needs assessments
- Predevelopment
- Stakeholder engagement
- Leadership development
- Design charrettes/innovation awards



Technical Assistance

1. MHP

2. Housing Assistance Council (HAC) – Technical Assistance

3. University-Related Programs/Extension Services

4. Regional Planning/Development Commissions / Council of Governments

5. Architectural programs – American Institute of Architects, state chapters



Public Funding – Opportunities to Influence

- Public sector housing budget
 - City of Sioux Falls
- Public comment process
 - North Dakota Housing Finance Agency – federal funds
- Funding awards, competitiveness and amounts
 - Minnesota Housing Finance Agency



Public Sector Funding – Opportunities to Influence

HOUSING

BUDGET BY MAJOR DRIVERS

	2024 Budget	2025 Budget	\$ Change	% Change
Revenues				
Federal Grants	\$4,105,099	\$3,369,895	\$(735,204)	-17.9%
Program Income	727,966	596,802	(131,164)	-18.0%
State Loan Proceeds	164,010	172,905	8,895	5.4%
Interest Income and Other	22,000	22,000	-	0.0%
Transfers-In General Fund	2,170,232	2,782,799	612,567	28.2%
Total Revenues	\$7,189,307	\$6,944,402	\$(244,905)	-3.4%
Expenses				
Housing Development	\$7,419,513	\$8,042,463	\$622,950	8.4%
Rehabilitation & Revitalization	\$3,175,131	\$2,198,168	\$(976,963)	-30.8%
Community Services	\$1,233,580	\$1,277,099	\$43,519	3.5%
Administration	\$938,371	\$999,465	\$61,094	6.5%
Total Budget	\$12,766,595	\$12,517,194	\$(249,401)	-2.0%



Opportunities to Influence – Public Comments

- Required for federal HOME/CDBG funds
 - 5-year Consolidated Plan – KEY!
 - Annual Action Plan
- May be required for other federal funds (such as COVID relief programs)
- Often a best practice for other funds (city/county/state)



Upcoming Events and Public Notices

April 11

Advisory Board Meeting, 10:00 a.m.

2025-2029 North Dakota HUD Consolidated Plan and 2025 HUD Annual Action Plans available online.

April 18

NDHFA closed, Good Friday

April 22-23

Property Management Compliance Training


May 12


Comments due, 5:00 p.m. CDT for the 2025-2029 North Dakota HUD Consolidated Plan and 2025 HUD Annual Action Plan (Español)

Public Sector Funding – Opportunities to Influence

2020-2024 Consolidated Plan **Focus Groups**

[Affordable Housing Powerpoint](#) 

[Homelessness Powerpoint](#) 

[Public Services Powerpoint](#) 


[Analysis of impediments to Fair Housing Powerpoint](#) 

2020-2024 Consolidated Plan Information

[2020-2024 Consolidated Plan](#) 

[2020-2024 ND Consolidated Plan Public Review Powerpoint](#) 

[2020 Analysis of Impediments to Fair House Choice](#) 

[2020-2024 ND Analysis of Impediments Public Review Powerpoint](#) 

Action Plan to the Consolidated Plan

[2024 Annual Action Plan](#) 

[2023 Annual Action Plan](#) 

[2022 Annual Action Plan](#) 

[2021 Annual Action Plan](#) 

Annual Reports

[FY2023 DRAFT Consolidated Annual Performance Evaluation Report](#) 

[FY2022 Consolidated Annual Performance Evaluation Report](#) 

[FY 2021 Consolidated Annual Performance Evaluation Report](#) 

[FY 2020 Consolidated Annual Performance Evaluation Report](#) 



Public Sector Funding – Opportunities to Influence

5 Year Goals:

Increase Access to Affordable Housing

The State will use HOME, CDBG and Housing Trust Fund to increase affordable housing through the construction of new rental housing, the rehabilitations of rental housing and the rehabilitation of owner housing. HOME can be used for down payment and closing cost assistance for first-time homebuyers.

NORTH
Dakota Be Legendary.™



Public Sector Funding – Opportunities to Influence

7	Target Area	Statewide
	Goals Supported	Increase Access to Affordable Housing
	Needs Addressed	Affordable Homeowner Housing
	Funding	HOME: \$500,000
	Description	CHAP-Community Land Trust Housing Assistance Program - provides downpayment assistance to eligible homebuyers. Administered through active community land trust organizations,.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 20 households to be served.
	Location Description	Eligible Community Land Trust Service Areas include City of Grand Forks, City of Minot, and Cass County.
	Planned Activities	Provide downpayment assistance to eligible homebuyer households.

Public Sector Funding – Previous Awards

MINNESOTA HOUSING FINANCE AGENCY
400 Wabasha Street North, Suite 400
St. Paul, MN 55102

RESOLUTION NO. MHFA 24-XXX

Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10 Affordability Gap	Workforce – Grant	\$ 1,720,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10a Value Gap (Martin Faribault Co.)	Workforce – Grant	\$ 80,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10b Value Gap (Winona Co.)	Workforce – Grant	\$ 242,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10c Value Gap (Central MN)	Workforce – Grant	\$ 644,000
Habitat for Humanity Serving Winona County	Preserving the Housing Stock of Winona County	Workforce – Grant	\$ 112,000

Public Funding Considerations

- Mission alignment
- Ability to help meet a goal/need/strategic priority
- Program eligibility requirements
- Ability to meet funding priorities
- Ability to deploy funds with the required timeline
- Compliance capability

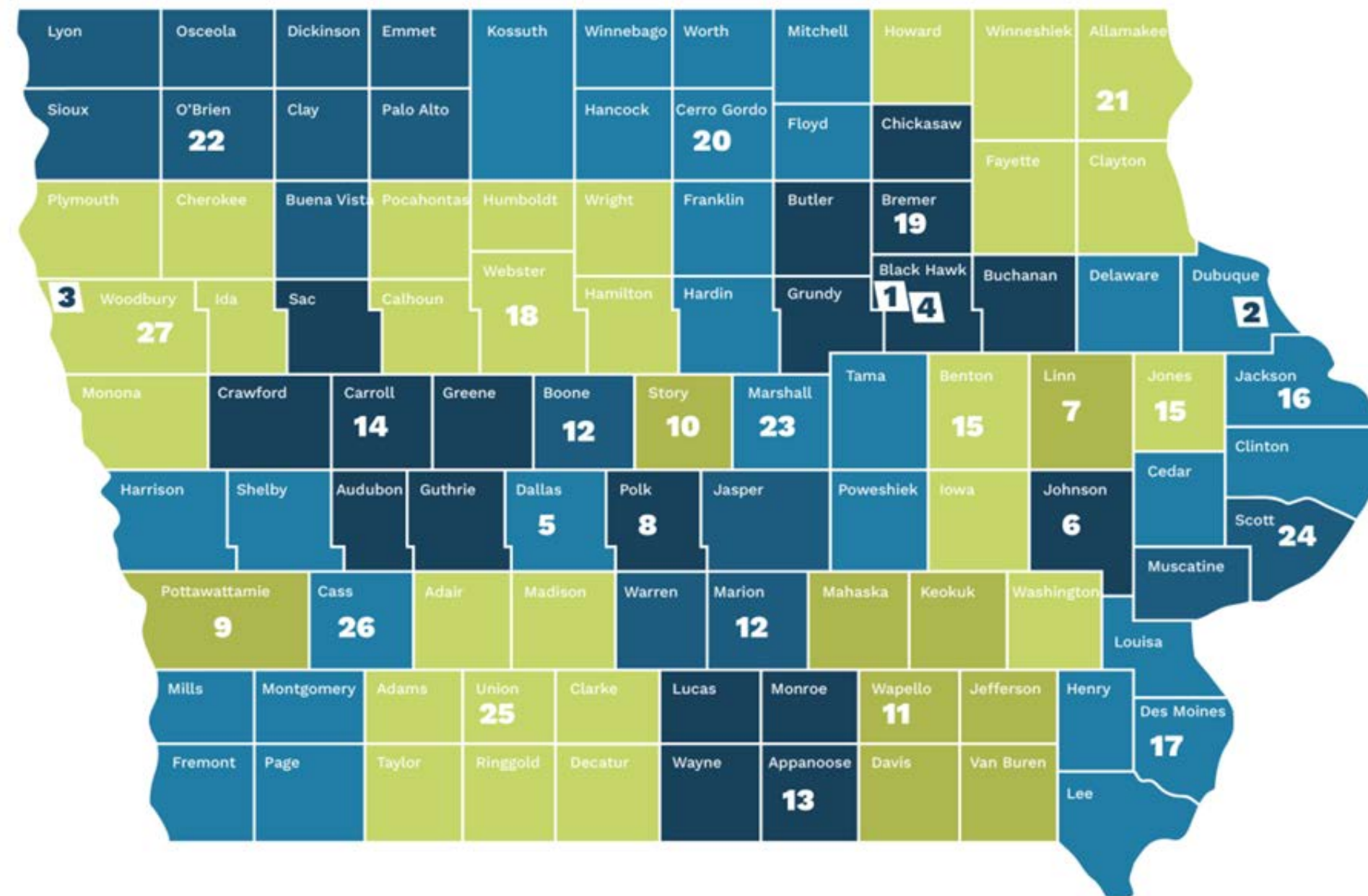


Public Funding Tips

- Get engaged and active in public comment opportunities – formal & informal
- Be patient, be persistent
 - Housing needs
 - Champions/coalitions/political will
 - Ability to implement (IT systems, operational changes, risk)
- Target lower, but establish higher maximum allowable requirements
 - Income limits



Longer Term Ideas



Longer Term Ideas

Inclusionary housing/zoning

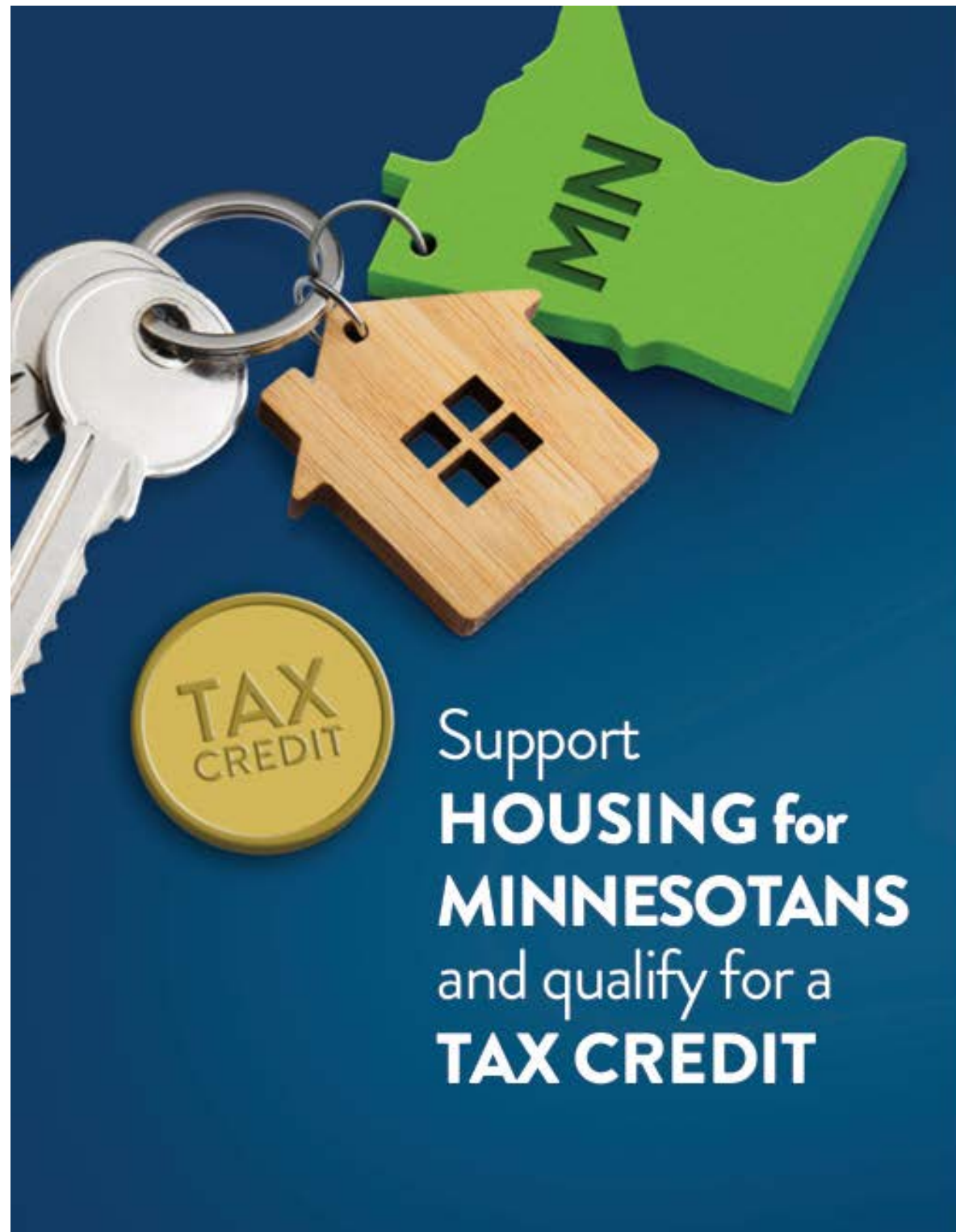
[Grounded Solutions Network map](#)

Suburban IL: Highland Park created the Affordable Housing Trust Fund

- In lieu of fees
- Other fees



Longer Term Ideas – State Housing Tax Credit



The new State Housing Tax Credit Program and Contribution Fund allows taxpayers to invest in housing across the state.

When you or your business contributes, you support housing for all Minnesotans and can qualify for a state tax credit of 85% of your contribution!

To learn more, visit mnhousing.gov and search for contribution fund.



State Housing Tax Credit – Habitat Impact

- Thirteen Habitat affiliates:
 - Raised \$2 million+ in contributions in 2024 – 18% of total contributions
 - 194 contributors in total – 36% of total contributors
 - 27 Habitat homes
 - These 13 affiliates comprised 54% of the total developers who used the program (+11 other affordable housing developers in the state)



Thank you!



Contact us

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