

FUNDING OPPORTUNITY ANNOUNCEMENT

The National Fair Housing Alliance (NFHA) is the country's only national civil rights organization dedicated solely to eliminating all forms of housing and lending discrimination and ensuring equitable housing opportunities for all people. Through its education and outreach, member services, public policy, advocacy, housing and community development, tech equity, enforcement, and consulting and compliance programs, NFHA works to dismantle longstanding barriers to equity and build diverse, inclusive, well-resourced communities.

NFHA is seeking applications for its Inclusive Communities Fund Grant Program by **October 14, 2022**.

ABOUT THE INCLUSIVE COMMUNITIES GRANT PROGRAM

The Inclusive Communities Grant Program at NFHA reinvests fair housing settlement funds intended for community relief into neighborhoods or populations that have been destabilized by housing discrimination. Inclusive Communities empowers all individuals to access safe, sustainable housing of choice; creates inclusive, healthy, and well-resourced neighborhoods of opportunity; and addresses systemic barriers that limit equitable housing opportunities for everyone.

GRANT OPPORTUNITY

The Inclusive Communities Fund is seeking local partners in 16 cities to provide direct services to families and communities that were part of a large, national fair housing investigation. Grants will be provided to our local partners to undertake activities that support individual access to housing (with an emphasis on homeownership) and that support more inclusive, vibrant, and healthy neighborhoods. This funding announcement seeks programs that serve Black and Latino communities specifically. See additional information on eligible metropolitan areas, activities, and populations below.

GRANT AMOUNT

NFHA will fund grants up to \$185,000, with up to 15% allowable for administrative costs. NFHA anticipates partnering with approximately three organizations per metropolitan area.

GRANT TIMELINE & REPORTING REQUIREMENTS

This will be a 24-month grant, spanning January 1, 2023 – December 31, 2024. The anticipated disbursement timeline and reporting requirements on grant activities are outlined [here](#).

ELIGIBLE ACTIVITIES

NFHA will fund organizations that provide the following types of direct services:

- Programs supporting new homeownership in Black and Latino communities or directly for Black and Latino buyers;

- Programs and services that increase access to credit for Black and Latino communities;
- Programs preserving existing homeownership in Black and Latino communities;
- Increasing affordable housing supply, with emphasis on affordable homeownership;
- Neighborhood stabilization programs and projects, including those that address vacant and abandoned land and housing in Black and Latino communities;
- Physical revitalization projects that create vibrant, healthy communities and further environmental justice; and
- Cross-cutting systemic efforts that improve housing stability for Black and Latino individuals and communities

Note that NFHA is particularly interested in funding race-conscious solutions such as special purpose credit programs, first-generation down payment assistance programs, small-dollar loan programs, programs that address credit access, and programs that prioritize permanent affordability such as shared equity homeownership or community land trusts. See the **“Resources”** section below for more information on NFHA’s work in these areas.

ELIGIBLE METROPOLITAN AREAS:

These funds are available to activities serving the following metropolitan areas. Note that projects must prioritize serving census tracts that are predominantly Black and/or Latino and/or Black or Latino residents.

City/Metro Area
Albuquerque, New Mexico
Baltimore, Maryland
Charleston, South Carolina
Kansas City, Missouri
Las Vegas Region, Nevada
Louisville, Kentucky
Memphis, Tennessee
Minneapolis, Minnesota
Newark Region, New Jersey
Prince George’s County, Maryland
Philadelphia, Pennsylvania
Phoenix Region, Arizona
Providence Region, Rhode Island
San Diego Region, California
Tucson, Arizona
Washington, D.C.

INTERESTED IN APPLYING?

Download the program application [here](#). Instructions on submitting your proposal are included in this document.

Join us for a webinar on **September 27 at 1 PM ET** to learn more about the opportunity and to ask questions about the grant program and application. [Click here to register.](#)

RELATED RESOURCES

- [Targeted First-Generation Down Payment Assistance Programs](#)
NFHA has worked closely with the Center for Responsible Lending to promote the adoption of first-generation down payment assistance programs that reduce barriers to homeownership for people of color.
- [Frontdoor](#)
NFHA developed Frontdoor, an interactive web service that quickly connects renters who need support paying rent or utilities to programs that provide assistance. This resource helps counteract housing instability, a problem that has become more acute as a result of the COVID-19 pandemic.
- [Special Purpose Credit Programs Toolkit](#)
NFHA and the Mortgage Bankers Association (MBA) launched this online toolkit for mortgage lenders interested in developing Special Purpose Credit Programs (SPCPs). SPCPs permit lenders to offer mortgage credit to economically and socially disadvantaged borrowers and are an important tool for ensuring financial institutions can meet the needs of their consumers.

NFHA also hosted a [Special Purpose Credit Programs Virtual Forum](#) in September 2021 with the Urban Institute and MBA to provide an overview of SPCPs, the barriers to credit access, and the populations who are most affected by those barriers.

- [Neighborhood Homes Investment Act](#)
NFHA supports the Neighborhood Homes Investment Act as a solution for neighborhoods in which homes are in poor condition and property values are too low to support new construction or substantial renovation. The lack of move-in ready homes makes it difficult to attract or retain homebuyers, causing property values to decline. The Neighborhood Homes Investment Act would revitalize distressed urban, suburban, and rural neighborhoods with federal income tax credits, mobilizing private investment to build and rehabilitate homes for lower- and middle-income homeowners.