

FUNDING OPPORTUNITY ANNOUNCEMENT
AFFORDABLE HOUSING
AND HOMEOWNERSHIP | 2025





OPPORTUNITY OVERVIEW

Health Forward Foundation is announcing an invitation-based funding opportunity to create and preserve affordable housing and homeownership in our service area. We will award \$1.6 million in funding to be distributed over 12 to 24 months.

Our aim is to use our leadership, advocacy, and resources to support community-based organizations closest to the housing challenges facing the people and families who have historically and continuously face barriers to safe and affordable housing and homeownership opportunities. We believe in supporting projects that create, sustain, and revitalize housing and neighborhoods without disrupting the fabric of community. This funding opportunity is focused on creating and supporting these opportunities for individuals in Health Forward's service area at and below 80 percent of the area's median income in the county where they reside.

HEALTH FORWARD'S PURPOSE

Health Forward Foundation is committed to supporting and building inclusive, powerful, and healthy communities characterized by racial equity and economically just systems.

KEY INFORMATION

Purpose area

Place

Strategy

Advancing safe, healthy, and affordable housing and homeownership

Deadline

By noon on Wednesday, April 9, 2025

Award type

We anticipate that most awards will be unrestricted — funding our partners can use however they see fit. However, in some cases, Health Forward may require that an award be restricted to purpose or budget.

Award amounts

There is no set average funding amount for this funding opportunity. A total of \$1.6 million has been budgeted for distribution in various amounts across all funded partners through this opportunity.

Invitation-based funding

To ensure our funding is equitable and aimed toward the outcomes we seek, we are inviting organizations whose body of work is vital in achieving the intended impact of our strategic and purpose-driven housing and homeownership work. Invitation-based funding opportunities allow us to streamline our process and reduce the application burden.

Our purpose driven approach

Our work is guided by our purpose plan strategies in the areas of People, Power, Place and Platform. This funding opportunity is centered in our Place Purpose Area to advance safe, healthy, and affordable homeownership.

Connect with us!

Want to discuss this opportunity with us? Connect with [Adriana M. Pecina, Impact Strategist – Place](#) and [John Tramel, Impact Strategist – Place](#) or [request a consultation](#) on our website. We are available to discuss your work before you submit your application. We encourage organizations who are new to Health Forward to seek a consultation prior to submission.

BY THE NUMBERS:

HOUSING, HOMEOWNERSHIP, HEALTH, AND WEALTH

Health Forward is building health and wealth by improving access to safe, healthy, and affordable housing and homeownership. The places where we live greatly impact our health outcomes. Housing has a direct effect on childhood development, education, health, and wealth creation. People living in quality, affordable housing tend to have better physical and mental health outcomes. Many communities face a shortage of available affordable housing, which leads to housing cost burdens and constraints on affording other necessities. We support work that builds mixed-income neighborhoods reflective of the demographics of our communities that generate health, well-being, and economic opportunity for current and new residents.

Stable, affordable housing is essential for both health and wealth creation, particularly in Black, brown, and rural communities. Research shows that housing instability leads to higher rates of chronic disease and mental health issues, while homeownership improves long-term health and lowers health care costs. Home equity is a key driver of generational wealth, yet historic barriers like redlining have limited access. Expanding housing stock and preventing displacement can help these communities build financial stability, improve health outcomes, and close the racial wealth gap. Investing in homeownership isn't just housing policy—it's economic and public health policy.

WHAT DOES 'COST BURDENED' MEAN?

According to the U.S. Department of Housing and Urban Development (HUD), households are considered cost burdened when they spend more than 30 percent of their income on housing costs and severely cost burdened when they spend more than 50 percent of their income on housing.

SHORTFALLS IN KANSAS AND MISSOURI

Kansas and Missouri both have a significant shortfall of affordable housing statewide. According to the National Low-Income Housing Coalition, Kansas has a shortage of over 52,300 homes and Missouri has a shortage of over 120,000 affordable and available rental homes for renters earning extremely low incomes. Kansas City alone is short 64,000 units.

INCOME VS. RENT: A GROWING GAP

Approximately 25 percent of renters across the bistate region earn a household income less than \$28,580 annually, nearly \$15,000 less than they would need to afford a two-bedroom rental home at HUD's fair market rent.

Approximately 53 percent of Black renters in Missouri and Kansas are cost burdened, compared to nearly 42 percent of Latino/a/x people and 39 percent for white people.

Across both states, over 70 percent of people who are paid low wages are severely cost burdened. The ability to afford a safe and quality home frees up household income for other needs, including health care access.

WHY HOMEOWNERSHIP MATTERS

Homeownership remains a primary opportunity for most Americans to generate wealth. According to the National Association of Realtors Research Group and the Joint Center for Housing Studies at Harvard University, people who own their home had a median net worth 40 times that of renters.

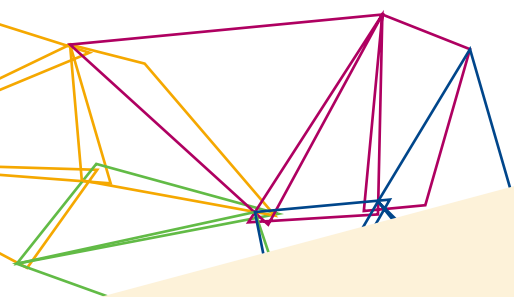
Rates of homeownership vary significantly along racial lines in Missouri and Kansas. In Missouri, approximately 72 percent of white people own their homes, and that number decreases to about 38, 51, and 54 percent of Black, Latino/a/x, and Asian people, respectively. In Kansas, about 70 percent of white people own their homes, but that number decreases to 35, 44, and 53 percent of Black,

Native American, and Latino/a/x people, respectively. Furthermore, for Latino/a/x and Black homeowners, the gains in wealth are not as large over time as they are for white and Asian homeowners.

HOUSING COSTS OUTPACING INCOMES

The median home cost in urban Jackson County, Missouri, is about \$270,000, about \$305,000 in Cass County, and almost \$250,000 in rural Lafayette County. In Kansas, the median home price in suburban Johnson County is \$575,000, \$225,000 in Wyandotte County, and \$142,500 in rural Allen County as documented by the National Association of Realtors. Since 2000, home prices in counties on both sides of the state line have increased significantly. Adjusting for inflation, Jackson County home prices have gone up by 135 percent, Lafayette County by almost 123 percent, Johnson County by nearly 140 percent, and Allen County by 74 percent as evidenced by the Federal Reserve Bank of St. Louis. In all counties, housing costs have outpaced income growth by 25 – 40 percent in the rural areas to over 85 percent in the urban and suburban areas.

Housing affordability is a growing concern for homeowners, according to a 2023 report by the Harvard Joint Center for Housing Studies. While high home prices and mortgage interest rates have forced first-time buyers to stretch their budgets, longtime homeowners are increasingly burdened by rising costs for home insurance, property taxes, utilities, and routine maintenance of their homes. The greatest burdens are being shouldered by those who are paid low wages, many of whom are older adults on fixed incomes or single-person and single-parent households relying on a single income.



PRIORITIES FOR THIS FUNDING OPPORTUNITY

Housing and homeownership creation and preservation through

1. Production of new affordable rental units with pathways to homeownership
2. Development of single-family homes, duplexes, townhouses, and community land trusts for purchase
3. Minor home repair and eviction prevention
4. Capacity building for small and emerging developers
5. Strategic policy development and implementation to eliminate barriers and create opportunities for housing production

OUTCOMES WE SEEK

Health Forward has identified specific outcomes related to this funding opportunity:

- Increased supply of — and access to — safe, healthy, and affordable housing
- Adoption of policies that improve or expand access to housing and maintain homeownership
- Greater funding opportunities for homeownership and creation of housing stock

INDICATORS WE SEEK

The following are indicators we seek to measure related to this funding opportunity.

- Improve and increase innovation in financing approaches, affordable housing supply, and housing developer ecosystem
- Increase home ownership rates, develop the home ownership pipeline, and transform in housing policy landscape
- Innovate the landscape of funding instruments for the creation of housing stock

WHO SHOULD APPLY?

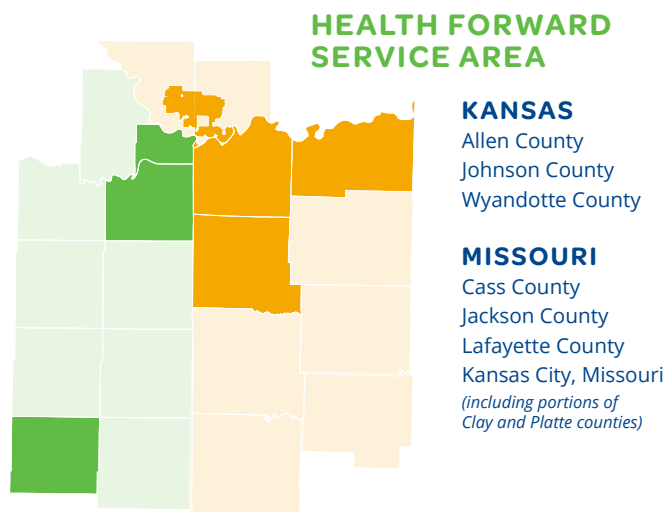
The funding opportunity is invitation based and sent to select group of organizations known to or positioned to do work toward these outcomes and indicators. Eligible organizations have been invited to apply. The invitation is non-transferable and should not be shared beyond the intended recipient of this invitation.



ELIGIBILITY CRITERIA

To be eligible for this opportunity, the applicant must:

- Work in the Health Forward service area
- Work within communities that align with Health Forward's communities of focus
 - People of color whose outcomes are shaped by structural racism and other socioeconomic conditions
 - People in rural areas where systemic barriers hinder optimal health
- Work to create and maintain housing or homeownership affordable at and/or below 80 percent of Area Median Income (AMI)



Please note that Health Forward will not fund organizations, projects or advocacy focused on electing or opposing candidates for elected office. Other [eligibility criteria](#) is available on our website. We encourage you to review.

APPLICATION AND REVIEW PROCESS

The first step in the process is submitting a basic application. This provides a brief overview of your organization's work and alignment with this funding opportunity. Based on this information, applicants will be selected to move forward in our funding process and some applicants might be asked to submit supplemental information. Whether an applicant is asked to submit supplemental information or not does not determine if they will be awarded funding. We are available to consult with applicants prior to the basic application deadline. You can submit a request for a consultation on our website.

Our basic application can be accessed on our portal. If your organization has already registered for portal access, you can continue to use your established credentials to log in. If you are a new applicant or need access to the portal, you will need to register. New applicants may set up an account through our portal. A Word document template is included with this funding announcement.

If you need assistance, contact our impact administration team at impactadmin@healthforward.org or 816-241-7006.



NEXT STEPS

Following the basic application deadline at noon on Wednesday, April 9, an impact strategist will begin to review applications. During this period, we may seek additional information as part of our due diligence process. We will invite applicants to proceed in our process and some might be asked to submit a supplemental application.

Shortly after this period, we will undergo a final review phase and may follow up with any remaining questions to help deepen our understanding of your work.

We will award funding by the end of May 2025, or we will make funding decisions by the end of May.

SUPPORT BEYOND THE CHECK

In addition to funding, funded partners may have access to learning opportunities and additional support. Once partners are selected, Health Forward will work alongside them to identify needs that may include training, shared tools or technologies, contracted services, learning cohorts, etc.



HERE'S WHAT WE MEAN WHEN WE SAY...

Health Forward has developed a [glossary of terms](#) to create shared understanding internally and externally with partners that is available on our website. This includes terms commonly used by Health Forward and relevant to this funding opportunity.

ABOUT HEALTH FORWARD

Health Forward Foundation is supporting and building inclusive, powerful, and healthy communities by prioritizing people who experience the greatest injustices in health outcomes. Through leadership, advocacy, and resources, we are championing an equitable future that will serve us all. Since we began partnering with nonprofit organizations in 2005, Health Forward has awarded more than \$418 million to address community health needs.

We invite you to learn more about Health Forward Foundation by visiting our [website](#).