Beyond HUD

Diversifying Funding Streams in Uncertain Times

Housing Counselors • Homeless-Service Providers

Sandy Deters | Independent Training Consultant

Today's destination

A practical funding strategy—not a grant scavenger hunt

Understand why funding diversification is organizational risk management.

Identify funding streams beyond HUD that may align with your work.

Match programs and outcomes to funder priorities.

Build a grant-ready "case for investment."

Leave with a 30-day diversification challenge.

The uncomfortable question

If your largest funding source disappeared tomorrow…

How long could your organization continue?

Which services would be affected first?

What alternative sources could you activate?

Do those potential funders already know you?

Diversification is risk management

One funding door is a vulnerability.

Multiple aligned doors = resilience.

Healthy diversification does NOT mean equal funding from every source.

It means multiple credible pathways for resources to support mission-critical work.

Build the portfolio before you need the portfolio.

Stop thinking "grant"

Start thinking "funding strategy"

MISSION → COMMUNITY NEED → PROGRAM → OUTCOMES → POTENTIAL INVESTOR → FUNDING

The old approach: "Find a grant, then figure out how to fit."

The funding ecosystem beyond HUD

Think broadly about who has a reason to invest in your outcomes

Foundations

Corporate Giving

Financial Institutions

Healthcare

State & Local Government

Community Partnerships

Think Outside the Box ...
Chic-A-Fil, KFC
Solar/Wind companies

Foundations

Look beyond funders that literally say “housing”

Potential priorities: economic mobility, poverty reduction, family stability, community development, health, aging, rural development, homelessness.

Translate your housing work into the outcomes those funders care about.

Research fit before you write.

Housing stability → economic mobility → stronger families → stronger communities

Corporate giving

Move from sponsorship to strategic investment

Who makes money in your community? Banks. Hospitals. Employers. Utilities. Insurance. Retail. Telecommunications.

Ask what community issue affects their customers, employees, service area, or business goals.

Lead with a shared community outcome—not “we need money.”

Community problem + your solution + their reason to care

Financial institutions

A natural partner for housing counselors

- Financial education and capability
- First-time homebuyer readiness
- Homeownership and housing stability
- Community development and neighborhood investment
- Partnerships that connect financial health with housing outcomes

Position your work as part of the community's financial-health ecosystem.

Healthcare

Housing is a health issue

Stable housing can support chronic-disease management, mental health, family stability, medication adherence, and reduced crisis utilization.

Potential partners: hospitals, health systems, community health organizations, public-health agencies, healthcare foundations.

Ask: “What health outcome could our housing intervention help improve?”

State & local government

Sometimes the best opportunity is closer than you think

- State housing and community-development agencies
- Counties and municipalities
- Economic-development and workforce agencies
- Public-health and human-service agencies
- Local housing authorities and regional coalitions

$25K + $20K + $15K + $10K can become a $70K strategy.

Partnerships are funding strategies

You don't always have to be the applicant

Who already has the relationship, eligibility, infrastructure, data, or capacity you don't have?

Potential partners: colleges, hospitals, public housing authorities, legal aid, behavioral health, workforce agencies, food banks, faith organizations, community foundations, United Ways.

Be the strong program partner even when someone else is the lead applicant.

The "Who Cares?" framework

Match what you do to what others care about

PROGRAM

OUTCOME

COMMUNITY PRIORITY

FUNDER

INVESTMENT

The strongest funding case connects all five.

If you cannot explain the connection, keep researching.

Example: Housing counseling

Translate the program into investor language

First-time homebuyer counseling

Financially prepared homeowners

Economic mobility + stable neighborhoods

Potential partners: banks • credit unions • foundations • employers • local government

Evidence to bring: households served • readiness gains • successful transitions • homeownership outcomes

Example: Homeless prevention

Translate the intervention into shared outcomes

Prevent housing loss

Families remain housed

Reduced homelessness + family stability

Potential partners: hospitals • foundations • United Ways • local government • faith/community organizations

Evidence to bring: households stabilized • returns to homelessness • crisis avoided • client outcomes

INTERACTIVE: The “Who Cares?” exercise

Take 3–4 minutes. Pick ONE program you already operate.

1. Our program: ______________________________
2. The problem we address: ____________________
3. The measurable outcome: ____________________
4. Who benefits? ______________________________
5. Who else cares about this outcome? __________
6. Three potential funding partners: ____________

You just started a funding strategy.

Beyond Grants: Building Earned Revenue

Turn organizational expertise into diversified, mission-aligned income

Fee-for-Service Program	Who Pays?	What They Buy
Housing Counseling Training Academy	Nonprofits / agencies	Staff training
Grant Readiness Boot Camp	Nonprofits	Grant capacity
Program Development & Design	Organizations / government	Program creation
Funding Diversification Assessment	HUD-funded nonprofits	Funding roadmap
Housing Needs & Impact Assessment	Cities / nonprofits / foundations	Community intelligence
USDA Certified Loan Packaging	USDA Grant	Support with USDA applications

The grant-ready organization

Your biggest problem may not be finding grants—it may be being ready.

ORGANIZATIONAL
Mission • history • leadership • board • IRS • budget

PROGRAM
Need • population • geography • goals • activities

DATA
People served • demographics • outcomes • community data

FINANCIAL
Program budget • statements • audit/review • indirect costs

IMPACT
Success stories • measurable change • evaluation

Activity is not impact

Don't make the funder guess what changed

ACTIVITY	IMPACT	SO WHAT?
“We counseled 300 people.”	“More households achieved stable housing.”	“Here is what changed—and why it matters.”

Your case for investment (elevator pitch)

A strong narrative answers five questions

1. **What's the problem?**
2. **Why does it matter?**
3. **Why you?**
4. **What will you do?**
5. **What changes?**

Need + Solution + Capacity + Outcomes + Sustainability

Build relationships before the request

Your first contact with a funder doesn't have to be an application.

Attend their community events or webinars.

Read their funding priorities and recent awards.

Ask whether your work aligns with their priorities.

Invite them to see your work or meet your team.

Share a concise impact story.

Connect through trusted community relationships.

Conversation → Relationship → Alignment → Proposal → Investment

Grant Writing Hall of Shame

A few traps to avoid

- ❌ Applying for everything—even when the fit is weak.
- ❌ Chasing money without understanding restrictions, match, reporting, or sustainability.
- ❌ Depending on one relationship or one champion.
- ❌ Confusing activity with impact.
- ❌ Waiting until the NOFO opens to begin preparing.
- ❌ Forcing your program to fit the funder instead of finding authentic alignment.

Your 12-month funding pipeline

Think portfolio, not one-off opportunity

Potential funder	Interest	Relationship	Ask	Timing	Status
Foundation	Housing stability	None	$25K	Mar	Research
Bank	Homeownership	Existing	$15K	May	Contact
Hospital	Prevention	New	$30K	Jun	Prospect
County	Eviction	Strong	$50K	Jul	Discuss
Corporate	Financial ed.	New	$10K	Sep	Research

The 5–10–20 challenge

A manageable starting point

5	10	20
new potential funders	relationships to strengthen	pieces of evidence/data to gather

Research. Build relationships. Position. Then ask.

Your 30-day funding diversification challenge

Take this back to your team

Week 1 — Know Yourself: Top 3 programs • top 3 outcomes • top 3 community needs

Week 2 — Know Your Market: 5 foundations • 3 corporations • 2 financial institutions • 2 healthcare organizations • 2 state/local opportunities

Week 3 — Build Relationships: Make 5 contacts that are NOT grant applications

Week 4 — Get Ready: Update your one-page overview, narratives, data, success stories, and program budget

Don't Chase Grants.
Build Investments.

Know your mission.

Know your impact.

Know your community.

Know who cares.

Build the relationship.

Make the case.

Thank you

Sandy Deters Consulting

Beyond HUD: Diversifying Funding Streams in Uncertain Times

Housing counselors • Homeless-service providers • Community partners

Questions • Discussion • Next Steps