

HUNTINGTON BANK CDC 1 TO SOLUTION BANK CDC 1

A PARTNERSHIP WITH OHIO CAPITAL IMPACT CORPORATION





Huntington Digital Inclusion Fund

The Ohio Capital Impact Corporation (OCIC) is proud to partner with Huntington Bank to award grants to partners working to increase digital inclusion and connectivity for low and moderate income residents at affordable housing sites throughout Ohio.

Huntington Bank Community Development Corporation commits \$2.5 million in grants over the next five years for a state-wide Digital Inclusion Fund. The Fund will provide \$500,000 per year of flexible grant dollars to support technology infrastructure and training to further economic mobility through digital access. This is a priority for Huntington Bank as the digital divide increases in communities across the US. These funds promote equity and inclusion for communities to grow with the digital economy.

Our vision at OCCH is more than just a world where stable, affordable housing is available to all.

OCCH created the Ohio Capital Impact Corporation (OCIC) because we also envision a world where the residents and communities we serve feel supported and empowered to grow and thrive.

The Ohio Capital Impact Corporation awards philanthropic grants to our partners to enrich the lives of residents and improve communities. OCIC has raised over \$25 million since 2012, including over \$10 million from Impact Investors, such as Huntington Bank.

EXPANDING DIGITAL INCLUSION & CONNECTIVITY

Hardware may include computers, routers, wi-fi hot spots, tablets and other personal devices. The cost of providing connectivity can also be covered. Technical assistance may include opportunities to facilitate digital literacy and economic empowerment training. Partners can pursue opportunities to work with existing community resources or can work with the fund's national partner LISC to develop a model. Funding requests for anything related to digital access or inclusion will be considered.

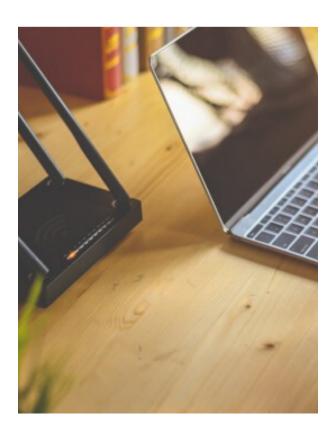


The Digital Divide

Residents of affordable housing are too often left behind when it comes to technology. Surveys show that as many as 40% of households at low income properties that have received OCCH investment do not have connection to the internet.

Alarming numbers of residents do not have digital connectivity – making it difficult to search online for jobs, to apply for work, to communicate with potential employers, and to access resources and benefits.

Children in households without computers find it impossible to engage in at-home learning and access other tools. The recent COVID-19 pandemic has made the inequity in resources for low-income students much more apparent. Low-income households with children are four times more likely to be without broadband than their middle or upper-income counterparts.





Low-income seniors are even less likely to have internet connection. This leaves them more isolated and removed from access to resources and services. Digital connection can open the door to health care connections, reminders to take medicine, engagement with peers and family members, opportunities for socialization, and the ability to easily communicate with benefits and service providers.

There are further opportunities for advancement with technological solutions for our residents. Training, coaching, and resources can be brought into the home through technology. Residents can learn financial literacy, receive job coaching, and benefit from other guided opportunities for growth through computers combined with structured assistance.

Who Can Apply?

OCCH partners that own properties in which Huntington has investment can apply for funding. Huntington has invested in the past 15 OCCH Ohio Equity Funds and has made direct investments to some partners through OCCH. Eligible properties must be Placed-in-Service and within the first 12 years of the 15 year compliance period. Eligible properties must have closed into an OCCH or Huntington Fund in 2008 or later.

Amount

Applicants may apply for a one-time grant for up to \$30,000 for Digital Connectivity and Inclusion projects. In rare cases, additional funding will be allowed, and candidates should discuss their concept with OCCH in advance.

Grant Timefreame

Grant Applications will be accepted on a rolling basis at

HuntingtonDigitalInclusionOCICeocch.org. OCCH will make a funding decision shortly after receipt of the application. Priority will be given to programs and projects that align with OCIC objectives and that have a plan to demonstrate visible and measurable impact. Applications will either receive notice that they will be funded and can proceed, or applicants may be put on a waiting list to receive funding later in the year, if funds are still available

Applications will be accepted April 1st – October 1st. Any remaining funds after October 1st may become available to applicants who were not initially awarded.

Deadlines, outcomes to be measured, and reporting requirements will be established with each grant recipient.

Residents Served

Proposed activities must be for residents of a low-income housing tax credit property that was Placed-in-Service 2008 or later and for which Ohio Capital Corporation for Housing or Huntington CDC is the investor.

Other Conditions

Partners may not request funding for services or features that were proposed as part of the original submission for housing tax credit financing to the State Housing Finance Agency (OHFA). Partners may not request funding for items that were included in the original project scope or that would typically be paid for through original sources, reserves, or operating funds.







ELIGIBLE USES

3 PATHWAYS



OCIC and Huntington support quality digital inclusivity and connectivity programs that provide opportunities for families and seniors of OCCH invested properties to access broadband infrastructure, and access digital literacy and economic empowerment training, including workforce and educational related development.

Partners can apply for grants of up to \$30,00 to meet the needs of residents. Wanting the grant requests to reflect the researched needs of residents, we have made the guidelines deliberately flexible. Partners should assess the needs of residents, assess the resources already available in the community, and determine the best path forward to improve resident lives.

PATHWAY 1- HARDWARE & CONNECTIVITY

Many households would simply benefit by having connectivity. Grants can cover hardware necessary to make internet available to residents or the cost of connectivity to connect residents for free. Other households could benefit from computers or chrome books to provide opportunities for learning and growth for kids.

PATHWAY 2- TECHNOLOGY AS A TOOL FOR ADVANCEMENT

Some partners will be available to provide more than equipment and connectivity. You may have community partners available to provide services, training, or opportunities through a technological platform. By tapping into existing community programs or resources, partners can bring opportunities for advancement right into the homes of residents. Opportunities can include:

- Senior health and engagement strategies
- Financial Literacy, opportunities to improve credit and savings
- Job training, readiness, and coaching
- Youth empowerment & educational advancement

PATHWAY 3 - LISC FAMILY OPPORTUNITY CENTER MODEL Helping neighbors build communities

LISC launched the Family Opportunity Center model in 2005 to deliver an integrated set of services to help community members secure and maintain stable employment, advance in careers, and build savings, credit, and assets. LISC integrated digital literacy into the FOC model, and now a digital literacy curriculum is available. For partners wanting help building a program, OCIC can forge a partnership with LISC. For more information, see the attachment "Financial Stability and Digital Literacy Impact from LISC."

EVALUATION

An evaluation team will evaluate proposals and make recommendations for funding based on the criteria below.



IMPACT (40 PERCENT)

Proposed activities must exhibit opportunities resulting in visible and measurable impact in one or priority areas. The review committee will consider the grant narrative and the applicant's ability to connect strategy to outcomes through a plan for monitoring and assessment of key indicators and performance metrics. Impact outcomes must be more robust than number of residents served.

FEASIBILITY (15 PERCENT)

The applicant must demonstrate the following:

• There is a plan regarding security and longevity of equipment and the service.

- Fairness in how the technology is distributed and the number of residents served.
- Ease of implementation
- Efforts to achieve value, such as tapping into economies of scale in purchasing.

CAPACITY (15 percent)

The review committee will consider staffing qualifications, current services provided, and past history of grant execution with OCIC.

LINKAGE TO EXISTING SERVICES (15 PERCENT)

Proposed activities must link to existing services and/or programs provided by community institutions or organizations with history and expertise to implement grant activities.

BUDGET (15 PERCENT)

Proposals should include a well-conceived budget. Applicants must provide a complete and balanced list of all sources and uses. Whether the grant activities require finite or ongoing support, applicants must demonstrate a clear path to sustain the program beyond a one-time grant from OCIC. Applicants should use the budget template provided in Attachment C.



Contact Us

If you have questions or if you want to run your ideas past us, please contact Joe Pimmel or Sekou Sheriff at HuntingtonDigitalInclusionOCIC@occh.org or by phone at (614)-224-8446.

