



Fund Defined Grant

Request for Proposals

RFP Issued
February 19, 2021

Letters of Intent Due
March 12, 2021

Applications Due
April 8, 2021

Background

The St. Louis City Senior Fund was created by a voter supported ballot initiative in November 2016. The approved legislation allows the City of St. Louis to levy and collect a property tax of five cents per hundred dollars of valuation, “for the purpose of providing services to persons sixty years of age or older.”¹

Our vision is for the City of St. Louis to be an aging-friendly city where older residents can age in place.

We support this vision by providing grants to local nonprofits and government entities to help support the health, well-being, and ability of residents to continue living in their homes and communities with choice, independence, and dignity. All grants from the Senior Fund are directed to serve residents in the City of St. Louis who are 60 years or older.

Purpose of this RFP

We are seeking proposals for **Fund Defined Grants** that will begin in **FY2022** (July 1, 2021 – June 30, 2022) for programs and services that address one of two areas: Housing and Economic Security.

Applicants for this funding opportunity must propose to deliver one or more services for St. Louis City residents 60 years and older that address at least one of the focus areas described below. We will prioritize support for organizations seeking to improve or expand access to their existing services and programs and organizations that are experiencing a loss in funding that affects continuation of effective services. Given the limited dollars available for this funding round, applicants will ideally have access to additional resources that can be used along with funding from the Senior Fund to serve older St. Louis City residents.

1) Housing

The majority of older adults prefer to continue living in their homes and communities for as long as possible for various reasons. Many older adults have invested significant time, energy, and finances into their homes; may have a long history of family living in their home and neighborhood; and often contribute significantly to community resources and leadership. Access to services that help people stay in their homes—or move to a home that better fits their priorities and needs—can significantly improve individual health and wellbeing, prevent homelessness, and reduce or delay the need for unnecessary nursing home placement. Additionally,

¹ City of St. Louis Ordinance Number 70314

some households are intergenerational; interventions that improve the home environment can benefit all members of the family.

One of every five householders in St. Louis City are older adults, a little more than half of older householders have lived in their homes for 20 or more years, and more than half (59%) own their homes.³ Overlapping with our focus on economic security, one out of every two older householders in St. Louis City who rent their homes, and one in three older householders who own their homes, pay more than 30% of their income for housing.³ We know that many older St. Louis City residents are struggling with affording day to day housing expenses—let alone any unexpected housing costs that may arise—and current resources are not sufficient to fully support what is needed.

With this focus area, the Senior Fund aims to support aging in community programs that reduce the burden of housing costs and provide support to enable older residents to remain living in their home and community safely with choice, independence, and dignity. Programs should serve both homeowners and renters whenever possible. While not an exclusive list, approaches that we are prioritizing for this funding opportunity are:

- Home maintenance, modifications, and repairs.
- Assistance with immediate needs that affect a client’s ability to remain in their home, receive care in their home, or move to a new home (e.g., utility liens, past due rent/mortgage, pest control, past due property tax).
 - This must be carried out with other direct assistance that helps clients implement a plan to reduce their expenses or other support to address challenges over the longer-term.
- Provision of resources that reduce housing-related expenses (e.g., weatherization and HVAC repair, moving assistance to lower cost housing).
- Services addressing both health and home environment (e.g., CAPABLE program).
- Direct support to help residents access and coordinate housing related resources (e.g., assistance with applying to home repair services from multiple sources).

We are open to considering additional approaches to serving St. Louis City older residents that help improve their home environment or reduce their housing-related expenses and result in outcomes that can be sustained for more than a year.

2) Economic Security

Financial struggles in later life are common, resulting from economic changes beyond an individual person's control, systemic inequities, and an insufficient safety net. The Elder Economic Security Standard Index² estimates that older St. Louis City residents living alone and in good health need the following income—at a minimum—to live independently and cover their basic living expenses (e.g., housing, health care, transportation, food):

- \$22,332 (for renters),
- \$26,713 (for homeowners with a mortgage), and
- \$19,152 (for homeowners without a mortgage).

This amount is higher for couples, if an older adult is managing multiple health conditions, and/or if housing costs are higher where they live. These estimates do not account for unexpected needs that often arise (e.g., home or vehicle repairs, health care expenses) or activities and resources that promote wellbeing and health such as access to technology, social and recreational activities, preparing meals for or eating out with others, and emergency savings.

Half of householders 65+ in the City of St. Louis have a household income of \$29,801 or less and approximately 1 of every 4 householders 65+ must cover their expenses with an annual income of less than \$15,000.³ Some St. Louis City residents are not eligible for Social Security retirement payments and have limited to no other sources of income.

With this focus area, the Senior Fund aims to support programs and services that help ensure older residents have sufficient income and access to resources to meet their basic living needs—at a minimum—and protect their economic security and wellbeing. While not an exclusive list, approaches that we are prioritizing for this funding opportunity are:

- Assistance with enrollment and receipt of benefits and services that help reduce expenses (e.g., Benefits Checkup programs).
- Assistance with obtaining employment and other income generating opportunities (e.g., programs with stipends).

² National Council on Aging and The Gerontology Institute, University of Massachusetts Boston. Elder Economic Security Standard Index. Accessed at: <https://www.ncoa.org/economic-security/money-management/elder-index/>

³ American Community Survey (2018). 5-year Estimates, Tables A10025, B19037, B19049, and B25072. Note: This source does not break out data by 60+ for these indicators; the Senior Fund seeks to provide services focused on economic security and housing for residents 60 and older.

- Assistance with past due payments, preferably before threat of disconnection, eviction, etc. (e.g., utilities, rent/mortgage, property tax).
 - This must be carried out with other direct assistance that helps clients implement a plan to reduce their expenses over the longer-term.
- Financial counseling and support that includes direct assistance to help clients achieve their financial goals.

We are open to considering additional approaches to serving St. Louis City older residents that help improve their economic security and result in outcomes that can be sustained for more than a year.

Organization Eligibility

- Any organization that is, or is fiscally sponsored by, a 501c3 or City of St. Louis Governmental Entity.
- Provide services to St Louis City residents 60 years of age and older.
- Have demonstrated capacity to carry out program work funded by proposed grant.
- Have policies and procedures in place to manage finances and can provide documentation of past financials (e.g., audited financial statements, IRS 990, other documentation).
- Fit within the vision and priorities of the Senior Fund as stated in the request for proposals.
- Organizations can submit only one proposal as the lead organization.

Award Budget and Timeframe

- Organizations can apply for multi-year grants—up to 3 years—for up to \$75,000 per year. We anticipate grant requests and awards will range from \$10,000 to \$75,000 per year depending on scope and structure of services.
 - The Senior Fund Board has approved up to \$600,000 in total grant awards each year for this funding round and are seeking to support a variety of services. We estimate 13-15 grants will be awarded in this funding round.
- The first fiscal year for awarded grants will be FY2022: July 1, 2021 to June 30, 2022.
- The Senior Fund requires that applicants do not request more than 50% of their organization's annual budget.
- The Senior Fund prefers that applicants do not request more than 50% of the total cost for delivery of programs or services for older St. Louis City residents, though we recognize that some programs or services may require higher investment.

- Grants from the Senior Fund are meant to build upon, not take the place of or supplant, existing program and service funding. This includes funding for staff who are currently supported by other sources unless they are increasing their hours, funding for their time has been reduced, or other changes. For existing programs, applicants will need to demonstrate why Senior Fund support is needed (e.g., expansion of current services, loss of funding).

Administrative or Indirect Expenses

Indirect expense represents the project's share of overhead expenses and administrative costs. These are expenses incurred by the applicant organization because of program or service implementation but that are not easily identifiable with a specific project. Examples include executive oversight, accounting, grants management, legal expenses, rent, utilities, insurance, and facility maintenance.

Applicants are allowed indirect expenses of up to 12% of the direct expenses of the project.

Award Limitations

There are some things we do not fund, including:

- Grant Awards to Individuals
- Start-up Organizations
- Loans
- Scholarships
- Travel That is Not Directly Tied to Service Delivery
- Conferences
- Research
- Special Events
- Film or Video Projects
- Nursing Homes and Assisted Living Facilities

<p>Proposal Timeline</p> <p>Request for Proposals Released February 19, 2021</p> <p>Letter of Intent Due March 12, 2021 by 11:59pm</p> <p>Full Proposals Due April 8, 2021 by 11:59pm</p> <p>Award Notification June 1, 2021</p> <p>Start Date of Grants July 1, 2021</p>
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Information Session

An informational meeting will be held:

March 4, 2021 | 3-4:00pm
Accessed via Computer/Tablet or Phone

Attendance at this meeting is optional; potential applicants are not required to participate. If you would like to participate, please register via the event link on our Grants page at stlseniorfund.org.

Applicants are welcome to schedule individual consultations with Senior Fund staff. You can schedule a meeting via the “Schedule a Meeting” link on our website: <https://stlseniorfund.org/contact>.

Application Process

Step 1: Submit a Letter of Intent (due March 12, 2021)

Applicants are required to submit a letter of intent to confirm organizational eligibility, assist us in estimating the number of reviewers that will be needed, and to avoid potential conflicts of interest in the review. If your organization is eligible to apply for Senior Fund support, you may move forward with submitting a full proposal.

In your letter of intent, include the following information:

1. Organization Information
 - a. Legal Name and DBA Name (if different from Legal)
 - b. Mailing Address
2. Grant Contacts
 - a. Name, title, phone number, and email address for 1) Agency executive and 2) Primary contact for application.
3. Fiscal Sponsor
 - a. If you plan to use a fiscal sponsor, please indicate with the name of the organization and the contact person.
4. Focus Area Applying For (i.e., Economic Security and/or Housing)
5. Brief Description of Program or Services for Which You Are Seeking Support
6. Brief Description of Who Will Be Eligible for Services
7. Estimated Amount of Request

We prefer your letter of intent is sent via email to info@stlseniorfund.org. Submissions can also be mailed or delivered to *St. Louis City Senior Fund, 333 S. 18th Street, Suite 200, St. Louis, MO 63103*. If you intend to deliver your letter of intent, please contact us ahead of time to schedule a time for delivery.

Step 2: Submit a Full Proposal (due April 8, 2021)

Full proposal applications are posted on our website. Applications should include a proposal narrative, budget, and supporting documents.

We prefer to receive your proposals via email at info@stlseniorfund.org. Submissions can also be mailed or delivered to *St. Louis City Senior Fund, 333 S. 18th Street, Suite 200, St. Louis, MO 63103*. If you intend to deliver your letter of intent, please contact us ahead of time to schedule a time for delivery.

Applications will be reviewed by Senior Fund staff, Program and Grants Committee members, and external reviewers. Funding recommendations will be presented to the Senior Fund's Executive Board to be approved or declined by vote. Award notifications will be given in June 2021 for a grant start date of July 1, 2021.

Reservation of Rights

The Senior Fund reserves the right to reject proposals submitted, to request additional information or clarification from any or all applicants, and/or negotiate changes with applicants at any time before, during, or after the award process. Grant

awards are made at the sole discretion of the Senior Fund. No entitlement to funding for any organization at any level is expressed or implied.

Each applicant, in seeking, receiving, or possessing a request for applications and/or in submitting an application in response does release, indemnify, and hold the Senior Fund and its various employees, representatives, and agents harmless from and against all claims and demands of any and all loss, cost, damage, or liability of whatever nature, which may be asserted against or imposed against the Senior Fund as a result of issuing requests for applications, making any revisions thereto, conducting a selection process and subsequent negotiations, and making a final recommendation and/or entering into a grant agreement. The Senior Fund will not be responsible for any expenses incurred in the preparation or presentation of any proposal.

Questions

Please contact us with questions about this request for proposals or any other information regarding the St. Louis City Senior Fund. The primary contacts are:

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