



FY25 - 27 Fund Defined Grant

Request for Proposals

RFP Issued
January 31, 2024

Applications Due
March 29, 2024

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

Every three years, the Senior Fund’s Board of Directors and staff assess the continuation of the Senior Fund’s support for programs and services that address specific issue areas. In 2024, the Senior Fund board approved continuing support of programs and services that focus on helping people with Housing and Economic Security related needs. We are seeking proposals for multi-year **Fund Defined Grants** that will begin in our **FY2025 (July 1, 2024 – June 30, 2025)** and will continue through June 30, 2027. This funding opportunity is open to organizations whose programs and services we have supported in previous years, as well as new organizations.

We will prioritize support for:

- Organizations who have a history, commitment, and established local presence for serving older adults living in the City of St. Louis;
- Programs and services that are evidence or experience-based and adapt to and reflect the people they seek to serve;
- Programs and services that have limited availability and could expand their reach with grant funding or are threatened to end due to changes in funding; and/or
- Programs and services focused on serving residents that have limited to no access to similar existing services due to financial, language, mobility, or other barriers.

¹ City of St. Louis Ordinance Number 70314

Given the limited dollars available for this funding round, applicants should have access to additional resources that can be used along with funding from the Senior Fund to serve older St. Louis City residents. Please review the programs and services that we are already committed to support in FY2025, listed under Social Isolation, Homemaker Chore, and Oral Health on the [Current Grantees](#) page of our website; we do not intend to support duplication of the grants awards under those categories with this funding round.

Focus Areas for This RFP

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.

With this focus area, the Senior Fund aims to support programs and services 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. This focus area is also intended to help older adults who are currently facing eviction and need to find a new home or adults in other kinds of unstable housing situations. Programs should serve both homeowners and renters whenever possible; we recognize other funding sources may restrict this option. While not an exclusive list, approaches that we are prioritizing for this funding opportunity are:

- Home maintenance, modifications, and repairs.
- Provision of resources that reduce housing-related expenses (e.g., moving assistance to lower cost housing; home improvements including improving energy efficiency).
- Assistance with immediate needs that affect a client's ability to remain in their home, find and move to a new home, or receive care in their home (e.g., utility liens, heating/cooling equipment, past due rent/mortgage, pest control, housing application assistance).
 - 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.
- Services addressing both health and home environment.

- Direct support to help residents access and coordinate housing related resources (e.g., assistance with applying to services for home repairs or other housing needs from multiple sources).

We are open to considering additional approaches to serving St. Louis City older residents that help improve their home environment, ensure they have long-term and stable housing, or reduce their housing-related expenses and result in improvements 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 Index](#) 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):

- \$24,840 (for renters),
- \$31,788 (for homeowners with a mortgage), and
- \$21,816 (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, increased utilities due to extreme weather changes) 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.

With this focus area, the Senior Fund aims to support programs and services that help 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 with follow-up support)
- 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 (e.g., case management) that helps clients implement a plan to reduce their expenses or other support to address challenges over the longer-term.
- Financial counseling and support that includes direct assistance to help clients achieve their financial goals.

- Assistance with obtaining employment and other income generating opportunities.
- Provision of services that clients could not otherwise afford that helps them resolve issues that will affect their annual income, monthly expenses, and/or housing stability (e.g., legal services).

We are open to considering additional approaches to serving St. Louis City older residents that help improve their economic security and result in improvements 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.
- Record of providing services to St Louis City residents 60 years of age and older and demonstrated capacity to carry out services funded by proposed grant.
- Established policies and procedures to manage finances and can provide documentation of past financials (e.g., audited financial statements, IRS 990, or other documentation).
- Fit within the vision and priorities of the Senior Fund as stated in the request for proposals.
- Organizations should submit only one proposal as the lead organization.

Award Budget and Timeframe

- Organizations can apply for a three-year grant for up to \$75,000 in direct grant expenses per year (this maximum does not include indirect expenses, see section below for indirect maximum). We anticipate grant requests and awards will range from \$45,000 to \$75,000 in direct grant expenses per year depending on scope and structure of services and other sources of funding.
 - The Senior Fund board is currently budgeting \$900,000 in total grant awards for the first year of this funding round—\$2.75 million for all three years—and we are seeking to support a variety of services.
 - Currently we are estimating 11 - 14 grants will be awarded in this funding round.
- 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 the program or service to St. Louis City residents that the Senior Fund will support. However, we recognize that

some programs or services may require higher investment due to the availability of other funding sources.

- 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 current staff, applicants will need to explain why Senior Fund support is needed (e.g., changing staff time from part-time to full-time, loss of funding).
- The first fiscal year for awarded grants will be FY2025: July 1, 2024 to June 30, 2025. Grant award support will end by June 30, 2027.

Administrative/Indirect Expenses

Indirect expenses represent the program's share of overhead expenses and administrative costs for an organization. These are expenses that would generally be incurred whether or not a specific program was implemented. Examples include executive oversight, accounting, legal expenses, rent, utilities, insurance, copier leases, and facility maintenance. Applicants are allowed to charge up to 12% of the direct expenses of the requested grant award.

Award Limitations

There are some things we do not fund unless otherwise stated, including:

- Services for Older Adults Who Do Not Live in the City of St. Louis
- Grant Awards to Individuals
- Expenses for Residents Living in Nursing Homes and Assisted Living Facilities
- Travel That is Not Directly Tied to Service Delivery
- Capital Improvement Projects for Organizations
- Start-up Organizations
- Loans
- Scholarships
- Conferences
- Research
- Special Events
- Film or Video Projects

<p style="text-align: center;">Proposal Timeline</p> <p style="text-align: center;">Request for Proposals Released January 31, 2024</p> <p style="text-align: center;">Informational Webinar February 15, 2024</p> <p style="text-align: center;">Online Application Opens February 16, 2024</p> <p style="text-align: center;">Grant Proposal Due March 29, 2024 by 11:59pm</p> <p style="text-align: center;">Award Notification June 1, 2024</p> <p style="text-align: center;">Start Date of Grants July 1, 2024</p>

Application Process

All applications will be submitted via our new online grants management system. The application requests information about your organization’s experience with serving St. Louis City older adults, including data on older adults served, a description of the program or service to be supported, a detailed grant budget, organizational financials, and other supporting information.

Our online application will open **Friday, February 16**. A link to our online application and instructions will be on our website under our *Funding Opportunities* page; there will also be a preview of the application available. A notice will be sent out to our mailing list when the application opens. If you are not signed up for our mailing list, you can sign up via the link on the *Contact Us* page of our website, stlseniorfund.org. After February 16, our staff will be available to answer any questions and assist with registering and using the online application system.

Proposals are due no later than **Friday, March 29**. Once received, applications will be reviewed by Senior Fund staff, board members, and external reviewers who have experience in the aging field and/or are St. Louis City residents. Funding recommendations will be presented to the Senior Fund’s Board of Directors to be approved or declined. Award notifications will be sent in June 2024 for a grant start date of July 1, 2024.

Informational Webinar

A virtual meeting will be held to briefly review the grant application and online system. Attendance at this meeting is optional; applicants are not required to participate. We will share a recording on our website after the meeting on the [Funding Opportunities](#) page of our website.

Informational Meeting February 15, 11am

Virtual Meeting, Accessed via Computer/Tablet or Phone

Register for the meeting via the link posted on the [Funding Opportunities](#) page.

Meetings with Senior Fund Staff

Senior Fund staff are available for brief, individual consultations if you would like to discuss your proposal. If you would like to schedule a meeting, click on the *Schedule a Time Online* link on the *Contact Us* page of our website, stlseniorfund.org. Once you are on our scheduling page, click on *Consult or Technical Assistance*; the app will then show available days and times for you to choose from.

You can also email or call us at any time with questions. Our contact information is listed on our website on the *Contact Us* page. We will maintain a list of grant FAQs on the *Funding Opportunities* page of our website.

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 proposals and/or in submitting an application in response does release, indemnify, and hold the Senior Fund and its 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 proposals, 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.