



# **FY27 Direct Services Grants for Organizations**

*Request for Proposals for Services Providing  
Caregiving Support or Case Management  
& Resource Navigation*

*RFP Released*  
**February 5, 2026**

*Applications Due*  
**March 26, 2026**

## Purpose of this RFP

The City of St. Louis Senior Citizens' Services Fund (St. Louis City Senior Fund) is seeking proposals from non-profit organizations or government entities for one-year grants that will begin **July 1, 2026**.

Applicants must provide programs or services for older adults in the City of St. Louis that fall under one of two focus areas for this funding round:

1. **Caregiving Support OR**
2. **Case Management & Resource Navigation**

### Caregiving Support

Unpaid caregivers are the backbone of the long-term care system in our communities, delivering 80% of care at home.<sup>1</sup> Most caregivers help family members—especially parents and spouses or partners—but 11% care for friends and neighbors.<sup>2</sup> Caregivers give assistance to people who have physical or cognitive limitations that challenge carrying out activities of daily living. This support may include a wide range of assistance such as providing transportation, shopping, meal preparation, household chores, personal care, managing finances, arranging paid services, and providing emotional support and social connections.

In surveys and town halls facilitated for the development of [Missouri's Master Plan on Aging](#), many participants raised concerns regarding the need for increased support and resources for caregivers in communities throughout the state, including the City of St. Louis. More specifically, in a survey distributed to active caregivers in St. Louis City, the large majority of respondents indicated needing:

- Help locating services for those they cared for (75%).
- Temporary relief from caregiving duties such as respite care (75%).
- Help paying for services (73%).<sup>3</sup>

A little under half of caregivers who responded to the survey also indicated they would like training on caring for someone at home.

Many people can continue to live at home with help from unpaid family and friends, and from other paid community services support. With this focus area, Senior Fund aims to support programs and services delivered by organizations that support

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<sup>1</sup> Administration for Community Living. (2020). *Who Will Provide Your Care?* Accessed at: <https://acl.gov/ltc/basic-needs/who-will-provide-your-care>.

<sup>2</sup> AARP and National Alliance for Caregiving. (2025). *Caregiving in the U.S 2025*. Accessed at: <https://www.caregivingintheus.org/reports/caregiving-in-the-us-report-2025-downloads>.

<sup>3</sup> Missouri Department of Health and Senior Services, Missouri Association of Area Agencies on Aging. (2024). *State of Missouri Needs Assessment Survey: Supplemental Report of Results*. Accessed at: <https://health.mo.gov/seniors/masterplanaging/pdf/2024-mo-supplemental-report.pdf>.

unpaid caregivers and care recipients to reduce caregiving strain. Approaches that we are prioritizing for this funding opportunity are:

- **Care navigation and coaching** to help caregivers and care recipients understand and connect to care options, available resources, and planning considerations.
- **Respite and short-term relief services** that provide unpaid caregivers with temporary support or time away from caregiving responsibilities.
- **Paid or volunteer in-home or in-community supports** that assist with activities of daily living and reduce caregiving strain.
- **Training paired with other interventions** for caregivers and/or care recipients to reduce caregiving needs or stress (*for example*: communication strategies, home modifications, safety planning).

Priority will be given to services that help older adults stay in their home of choice and decrease pre-mature transitions to more care-intensive residential options. We are open to considering additional approaches that help St. Louis City older residents increase access to care support, reduce caregiver strain, or preserve social connections for caregivers and/or care recipients.

## Case Management & Resource Navigation

Older adults' ability to consistently access resources that help fulfill basic needs such as income, housing, food, transportation, healthcare, and social connection has a significant impact on their lives. When any of these essentials become inaccessible, overall health and stability decline and ability to maintain engagement with friends, family, and community become increasingly challenging.

Despite the availability of support and other resources, many people remain unaware of existing services or struggle to navigate them. Community feedback collected for the development of Missouri's [Master Plan on Aging](#) highlighted the need for clearer pathways to services. Notably, one in three St. Louisans who responded to a community needs survey indicated that not knowing what services were available for them was a significant challenge in the past year.<sup>3</sup> In addition, recent policy changes to programs such as SNAP and Medicaid are expected to increase demand for assistance with benefits navigation as programs become more difficult to access and maintain.<sup>4</sup>

Benefits navigation and case management services play a crucial role by helping older adults understand and access housing, health, financial, and other essential

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<sup>4</sup> AARP. (2025). What's in the "One Big Beautiful Bill" for Older Americans? Accessed at: <https://www.aarp.org/government-elections/budget-bill-older-americans>.

programs. These services can help reduce costs, prevent crises, lower caregiving burden, and improve quality of life. With this focus area, Senior Fund aims to support programs and services that help older adults access individualized support that helps them connect to needed resources. Approaches that we are prioritizing for this funding opportunity are:

- **Resource navigation and other services** following hospitalization, emergencies, or other major life events to help older adults connect to assistance and other support needs.
- **Benefits enrollment and support**, including assistance navigating documentation or eligibility changes such as work requirements.
- **Assistance for older adults with complex needs** through coordinated partnerships.
- **Co-located or coordinated case management services with non-social services** that older adults commonly seek in community settings (*for example*: food or housing programs).

Proposals can include funding requests with a budget line item for direct financial assistance (*for example*: rent, utilities, other basic needs) if the primary focus is provision of case management, resource navigation support, or other coordinated support.

Priority will be given to services that help older adults navigate complex situations and identify solutions that will assist them for a year or more. Services that can be delivered in a person's home or at community sites that a significant number of older adults regularly access are encouraged. We are open to considering other approaches that help St. Louis City older residents address their needs through connection to available resources.

## Grant Eligibility Requirements

To apply for a grant award, applicants must be an organization that:

- Is in good standing with the State of Missouri.
- Is recognized by the IRS as a non-profit, tax-exempt under Section 501c3 of the US Internal Revenue Code OR is a City of St. Louis Governmental Entity.
- Has a 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.
- Has established policies and procedures to manage finances and can provide documentation of past financials (*for example*, audited financial statements, IRS 990, or other documentation).

- Fits 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.** 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 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.

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.

## Award Budget and Timeframe

- Organizations can apply for a **one-year grant for up to \$75,000** in direct grant expenses (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 expenses depending on scope and structure of services and other sources of funding.
  - Currently we are estimating 8-10 grants will be awarded in this funding round.
- Senior Fund requires that applicants do not request more than 50% of their organization's annual budget.
  - 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 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 (*for example*: changing staff time from part-time to full-time, loss of funding).
- The time period for active grant awards will be one year: July 1, 2026 to June 30, 2027.

### Administrative/Indirect Expenses

Applicants are allowed to charge up to 12% of the direct expenses of the requested grant award. 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.

### 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
- Direct 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

## Application Process

### Proposal Timeline

**Request for Proposals Released**

February 5, 2026

**Online Application Opens**

February 17, 2026

**Informational Webinar**

February 19, 2026

**Grant Proposal Due**

March 26, 2026 by 11:59pm

**Award Notification**

June 5, 2026

**Start Date of Grants**

July 1, 2026

All applications will be submitted via our 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 **February 17**. 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](https://stlseniorfund.org). After February 17, 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 **Thursday, March 26**. Once received, applications will be reviewed by Senior Fund staff, board members, and additional reviewers who have experience in the aging field and/or the St. Louis City community. Funding recommendations will be presented to Senior Fund's Board of Directors to be approved or declined. Award notifications will be sent in June 2026 for a grant start date of July 1, 2026.



## Informational Webinar

A virtual meeting will be held to briefly review the RFP, grant application, and online system. Attendance at this meeting is optional; applicants are not required to participate.

### Informational Meeting

**February 19, 2pm**

*Virtual Meeting, Accessed via Computer/Tablet or Phone*

Register for the meeting via the link posted on our [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. We strongly recommend scheduling a time to talk with Senior Fund staff if this is your first time applying to Senior Fund.

If you would like to schedule a meeting, click on the *Schedule a Time Online* link at the bottom of the *Contact Us* page of our website, [stlseniorfund.org](http://stlseniorfund.org). Once you are on our scheduling page, click on *Consult Meeting*; the app will then show available days and times for you to choose from.

We will maintain a list of grant FAQs on the *Funding Opportunities* page of our website.

## Reservation of Rights

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. Submission of a proposal in no way guarantees an award. No entitlement to funding for any organization at any level is expressed or implied. Senior Fund will not be responsible for any expenses incurred in the preparation or submission of any proposal.

## Senior Fund Background

The City of St. Louis is the only community in the St. Louis Metro Region with a Senior Citizens' Services Fund (RSMo §67.990–67.995); approved by voters in 2016. Senior Fund is led by a volunteer board of seven St. Louis City residents—appointed by the Mayor and approved by the Board of Aldermen—who are supported by a team of three staff. Together, with many partner organizations, we are working



toward our vision of making St. Louis an aging-friendly city where older adults can age in their home and community of choice.

We support this vision, in part, by awarding grants to local nonprofits and government entities. All grants from the Senior Fund are directed to serve residents in the City of St. Louis who are 60 years or older. This includes grants focused on safe and stable housing, assistance with essential needs, and support to navigate existing systems and resources. Through a small property tax—up to 5¢ per \$100 assessed value—St. Louis City Senior Fund invests about \$2 million each year to support programs, services, and other resources for older adults in the City of St. Louis.