Senior Fund of St. Louis City

Board of Directors

Meeting Minutes

Thursday, October 22, 2026, 10 am

Meeting Attendance

Board of Directors	Jul	Aug	Sep	Oct	Nov	Jan	Feb	Apr	May	Jun
Cynthia Crim	X	X	X	X						
Bill Siedhoff	X	X	X	X						
Karl Wilson	X	X	X							
Sr. Mary Ann Nestel	X	X	X	X						
Ann Bannes	X		X	X						
Mary Wheeler	X		X	X						
Skip Batchelor	X	X	X	X						

"X" denotes attendance at meeting

Other Attendees at Meeting: Nicole Brueggeman (Senior Fund), Katie Ratkowski (Senior Fund), Bridget Gittemeier (Senior Fund), Matthew McBride (Lashly Baer), Megan Klenke-Isgriggs (House Everyone STL), Tim McBride (WashU Bursky School of Public Health), Sarah Eisenstein (WashU Bursky School of Public Health)

Review and Approval of Minutes *(Cynthia Crim)*

Sr. Mary Ann Nestel made a motion to approve the September minutes as presented. Ann Bannes seconded. All were in favor.

Executive Director Welcome *(Nicole Brueggeman)*

Welcomed new staff member, Bridget Gittemeier, who began October 19th, as Administrative Coordinator

Fiscal Committee *(Shared)*

Audit Kickoff Meeting (Katie Ratkowski) | Shared update from latest fiscal meeting when RubinBrown presented how the audit would work; fieldwork will begin the week of November 9th.

Notetaker: Katie Ratkowski & Bridget Gittemeier

Tax Rate (Matthew McBride) | Senior Fund's revenue will be reduced by $5,702 in FY2027 due to the elected tax reduction of $.0001. In FY2028, revenue will be reduced again, for a maximum reduction of $5,987. The elective reduction will be reset in 2028, which will set the assessed value back to the maximum allowed rate for FY2029.

FY2026 Financial Statements (Katie Ratkowski) | Presented the financial statements for the full FY26 year. Statement of Net Position was presented as of June 30, 2026. Assets were up $303,335 over June 30, 2025. The Statement of Activities showed tax revenue as $153,900 higher than FY25. The budget versus actual showed tax revenue as 17% higher than budgeted. Programmatic expenses were 89% of the amount budgeted, and operating expenses were 100% of the amount budgeted.

> *Mary Wheeler made a motion to accept the FY2026 financials. Bill Siedhoff seconded. Motion passed unanimously.*

Web Refresh RFP Release (Nicole Brueggeman) | Senior Fund has budgeted for a refresh of the website. There have been additional federal regulations requiring ADA compliance for local governments and political subdivisions announced, so staff would like to begin the refresh process with the release of an RFP. The website redesign would be completed by April 2027 and maximum budget is $17,000.

> *Sr. Mary Ann Nestel made a motion to approve releasing the Website Refresh RFP with expenses not to exceed $17,000; Mary Wheeler seconded the motion. Motion passed unanimously.*

Employee 401(k) Update (Nicole Brueggeman) | During the budgeting process, board members chose to use a Safe Harbor 401(k) for the employee retirement program. Board members allowed up to a 5% salary contribution with 2% automatic and 3% match. Due to Safe Harbor regulations, staff must receive a 3% automatic contribution. The fiscal committee approved the switch, and there is no impact on the budget. The change will be officially voted on at the November meeting.

Nominations Committee Updates *(Skip Batchelor)*
The committee is postponing meetings until 2027. The board discussed hosting a of Friends of Senior Fund event early next year. The event's purpose is to invite community members interested in the aging field and begin building a roster of people who could step into a board member role should the need arise.

Program and Grants Committee Report (Ann Bannes)
Senior Support Team | There continues to be a large need for recovery in the City of St. Louis, especially around the needs of older adults. Senior Fund's grants to support disaster case management ended in June 2026, and there are remaining funds designated to disaster

recovery. Proposed allocating remaining funds to LifeWise STL to support the expenses of a second disaster case manager and additional direct client expenses not covered by other sources.

> *Sister Mary Ann Nestel made a motion to contract with LifeWise STL for the remaining $78,821 in funding designated for tornado response to support disaster case management, Mary Wheeler seconded; The motion passed unanimously.*

Network and Organizational Assessment Update | Fractional Lead continues to work and meet with the aging sector providers about the needs of organizations. Lead will present on findings thus far during November board meeting.

FY28 Direct Services Strategy Prep | Staff are working with the Program and Grants Committee to determine funding priorities in FY28. More will be shared at the November meeting.

Presentation: Report on Winter Shelter/Code Blue for Older Adults *(Megan Klenke-Isgriggs)*
House Everyone STL (HESTL) received a grant from Senior Fund in FY2026 to help with Winter Outreach. There was unspent funding at the end of the winter, so the remaining funds were used to assess and strengthen Code Blue response for older adults, who represent the fastest-growing segment of the unhoused population.

During FY2026, HESTL partnered with six agencies and distributed approximately $59,000 in assistance, including rental assistance, hotel stays, utility assistance, and housing deposits, to help older adults remain safely housed during Code Blue events. HESTL also convened service providers to develop recommendations for improving Code Blue response for older adults. This included prioritizing housing stabilization, ensuring access to age-appropriate shelter options, and creating referral resources to connect older adults in shelter with social services.

Megan presented a list of recommendations for the upcoming Winter Outreach, which included focusing the most amount of funding on keeping older adults housed safely in place. The second recommendation is to create accessible shelters that accommodate older adults' needs. The last recommendation was to work to connect older adults to additional services at the point of contact.

Presentation: Medicaid Work Requirement Impact *(Tim McBride)*
Presented on the experience of older adults in St. Louis region and the potential impact of H.R.1 work requirements impact those aged 50-64. It is estimated 130,000 individuals are at risk of losing Medicaid coverage throughout Missouri. For the population aged 50-64, there is

increased risk because fewer people are currently working and 25% of them have identified a disability or illness. Medicaid's new verification requirements also add risk. Over the last 18 months, about 22% of people lost coverage during the renewal process with 92% of those individuals losing it due to procedural reasons. The Board discussed Missouri's preparedness for work requirement implementation.

Executive Director Report *(Nicole Brueggeman)*

Medicaid Webinar | Senior Fund is hosting a webinar with Empower Missouri and Legal Services of Eastern Missouri on Monday, October 26th to discuss the changes in Medicaid and SNAP due to H.R.1. There are currently 110 people registered to attend.

2027 Meeting Schedule | Shared a proposed board meeting schedule for 2027. New items in 2027 include adding a half day board retreat and a budget workshop. The final schedule will be approved at the November meeting.

Motion to Adjourn

With no further business, Sister Mary Ann Nestel made a motion to adjourn and Ann Bannes seconded. The meeting was adjourned at 11:57 AM.

Next full Board of Directors meeting is currently scheduled for **November 19, 2026, at 10am.**