REQUEST FOR PROPOSAL

INDIANAPOLIS AFRICAN AMERICAN QUALITY OF LIFE INITIATIVE FOR HOUSING AND HOMEOWNERSHIP

Homeowner Repair and Economic Mobility
Funding for Homeowner Repair

ISSUED:
MARCH 15, 2022

RESPONSES DUE:
APRIL 22, 2022
11:59 PM (eastern time)

For Submission Requirements see www.iaqgli.org
INTRODUCTION

Indianapolis Urban League (IUL), with support and in partnership with National Urban League (NUL), the African American Coalition of Indianapolis (AACI), its member organizations, community groups, faith-based organizations, corporations, foundations, local and state public agencies and individuals, is implementing the Indianapolis African American Quality of Life Initiative (IAAQLI). Funded through a $100 million grant to NUL from Lilly Endowment, IAAQLI is mobilizing African American resources while also building collaborations and partnerships to elevate the quality of life of African Americans in Indianapolis/Marion County.

IAAQLI focuses on five priority issue areas affecting the quality of life of African Americans in Indianapolis: Business & Entrepreneurship, Education, Employment, Health and Wellness, and Housing and Home Ownership. This Request for Proposal addresses the issue of Housing and Home Ownership. IAAQLI invites eligible applicants to submit projects/programs that address strategies for Homeowner Repair and Economic Mobility and Funding for Homeowner Repair.

BACKGROUND

NEED FOR HOMEOWNER REPAIR AND ECONOMIC MOBILITY OPPORTUNITIES:

The Center for Disease Control and Prevention (CDC) has supported Home Improvement programs that provide grants and loans to low-income homeowners to address several components highlighted as Social Determinants of Health. The CDC cites the positive benefits of “assisting low-income homeowners in financing basic home improvements [that] directly affect the safety, habitability, energy efficiency, or accessibility of their homes.” Such improvements create a better quality of life for families hoping to sustain themselves in their homes and pass on an asset to create generational wealth.

Homeowner Repairs/Improvements initiated in underinvested communities chart a pathway for African Americans to develop savings on energy costs and to create healthy conditions for individuals and families; and they enhance life satisfaction along with community engagement. For example, when a neighbor invests in repairs to their home, other neighbors also begin to take additional pride and invest in similar ways – such as landscaping, painting and regular maintenance. Access to resources for individuals and families hoping to sustain and further build wealth in their homes is anticipated to have a ripple effect in the quality of life and investments in African American communities.
INITIATIVE GOALS AND SCOPE

IAAQLI STRATEGY TO RESPOND TO THE NEEDS

IAAQLI seeks to engage African Americans in leading community-based projects/programs that promote equitable and scalable models to increase the number of safe and affordable housing units in the African American community.

IAAQLI has identified the following strategy to respond to the needs for homeowner repair and economic mobility in the African American community:

STRATEGY: Homeowner Repair and Economic Mobility

STATEMENT OF PURPOSE: Homeowner Repair and Economic Mobility

Increase owner-occupied home repair grants and financing to support current owners in predominantly Black neighborhoods who desire to be long-term residents. This will enhance neighborhood stabilization, especially in areas threatened by gentrification and predatory real estate investors, help families maintain their residency and home value, and support wealth building for homeowners and their families.

To do this, we recognize that there has been a deficit for African Americans to access no-strings-attached capital to improve their homes and spaces in which they live. This RFP process will provide access to grant funding to community-based projects and programs that focus on improving the housing conditions of African American homeowners throughout Marion County. The funds in this initiative will provide resources to administer, facilitate and grant homeowners resources to make repairs, upgrades, and improvements that encourage African Americans to maintain their homes and pass on a legacy asset for future generations. Applicants are asked to provide an outline of how they envision administering the proposed project/program, a list of collaborators that are African American-led (such as contractors and other third parties), a strategy/vision, and measurement and monitoring tools for how this project/program will improve the quality of life and wealth building for African American individuals and families in Marion County.

IAAQLI seeks innovative approaches to the Homeowner Repair model traditionally implemented in Indianapolis. We recognize that there are barriers to encouraging homeowners to invest in their homes, such as restrictive covenants, lack of community engagement due to structural racism that keeps them from
advocating for themselves, or the lack of access to capital. Requests should be
centered around providing equitable avenues for African Americans to access
capital and contractor relationships that create sustainable improvements and
repairs to their homes. Applicants that apply for IAAQLI funding should give special
consideration to how they can engage homeowners, contractors, and third-party
partners; and to identifying additional resources that can be paired with grant
funds to extend the impact of the improvements. Applicants should be realistic
with respect to their current capacity to implement the proposed project/program
– therefore, demonstrating how additional resources will scale or enhance the
applicant’s current efforts, identified in the proposal budget, will be helpful.

The intention of this RFP is to enhance the opportunity for development teams led
by African Americans to be successful in their endeavors to increase quality and
affordable housing throughout Indianapolis. Success will take many forms, such as
increased access to other capital sources and expanded opportunities to play key
roles in the growth of African American neighborhoods. IAAQLI asks that each
applicant measure the # of units that will be repaired and the # of individuals to be
served through the proposed project/program, and be able to articulate how this
grant will expand the applicant’s capacity to improve itself and the lives of African
Americans.

Under IAAQLI, NUL has committed $3,000,000 in funding for this strategy in this
first round with grants of up to $500,000 for up to three years.

Award amounts are subject to change.

The intended outcome of this first round is to produce at least 100 homeowner
repairs that increase the value of the home and/or improve the health and livability
and meets local codes and standards for housing. Funds are to be used for
homeowner repairs and administrative costs (such as staffing, community
engagement and marketing). Applicants are asked to complete homeowner
repairs and improvements within the grant cycle (up to 3 years). Real estate
development in underinvested communities is complex during the best of times,
therefore IAAQLI is providing this timeframe for adequate planning and
anticipation of hurdles that the applicant may encounter while advancing this
work.
ELIGIBILITY REQUIREMENTS

ELIGIBLE APPLICANTS

Funding is restricted to organizations that are public charities described in Section 501(c)(3) of the Internal Revenue Code (Code). To be eligible for a grant award through this RFP, preference will be given to organizations that are African American-led and that is embedded in communities serving African American residents in Marion County, Indiana. Examples include:

a) Nonprofit social service organizations described in Section 501(c)(3) of the Code.

b) Community-based organization (CBO).

c) A religious organization with demonstrated housing development experience.

d) Community Development Corporation (CDC).

e) Community Housing Development Organization (CHDO).

ELIGIBLE ACTIVITIES

Eligible uses for Homeowner Repair project/program funding include costs incurred in connection with:

a) Administrative/Project-Program management expenses, such as:
   a. Staffing
   b. Program Measurement, monitoring, and reporting

b) Third-party contractors and consultants

c) Construction/Rehabilitation costs

d) Community engagement and coordination

In reviewing applications, preference will be given to organizations that include a plan for measurable milestones, outcome reporting, and collaborative project/program teams that consist of:

a) An applicant organization that is led by an African American with experience in home construction, rehabilitation, and improvements.

b) Contractors (General Contractors, Subcontractors, and Laborers) that are led by and employ African Americans.

c) Articulated outcomes that will result from the investment of grant funds (e.g., number of repairs, # of families served, # of homes improved).

These organizations may apply independently or decide to collaborate with other organizations to deliver project/program activities. If applying with a collaborating organization or with a consortium of organizations, the applicant must include a
letter(s) of support from those collaborators (signed by their authorized official) in the application. A letter of support should outline the collaborator’s roles and contributions in delivering the required project/program, experience, expertise, and knowledge. It is preferred that collaborating organizations are based in Indiana and preferably, reside in Indianapolis. Collaborating organizations may or may not be African American-led or not-for-profit.

ELEMENTS OF PROPOSAL

APPLICATION REQUIREMENTS

1. The application form is available online at https://app.smarterselect.com/programs/77221-iaaqli.
2. All applications will be reviewed and screened by IUL and its IAAQLI partners. Criteria will include certification of Code section 501(c)3 public charity status (including a Letter of IRS Determination), the 990 of the organization, and clear identification of the IAAQLI strategy your organization plans to address, and adherence to other program requirements.

IAAQLI GRANT APPLICATION

The following section provides a general overview of questions grant seekers will need to answer in the application process. Applications, like the Letter of Intent, will be submitted through the IAAQLI Smarter Select system. Applications should address or include the following:

a) The target audience for the proposed project/program, including the geographic location served and points of service (including where the services will be offered and how the Black community will be able to access the services).
b) A detailed project/program budget to accompany the applicant’s grant request material. The budget must be completed on the IAAQLI Budget Template.
c) How the project/program activities will meet the eligibility criteria of the proposed funding strategy.
d) A description of the project/program team and the management structure for the project/program; a description of the organization’s leadership and staffing.
e) How the project/program will address the gaps in the homeownership ecosystem for African American residents and how it will contribute towards the achievement of the proposal’s objectives and expected results. (The information should describe what you are offering, how you
will deliver, your proven track record, past experiences and your level of expertise related to entrepreneurship. If your project/program includes collaborations with other organizations, please also describe their role, track record, experience, and expertise).

f) Key activities you will undertake in this project/program and the proposed length of the project/program.

g) Plans for future sustainability after the grant funds are exhausted.

h) A statement of Revenue and Expense for the organization's most recently completed fiscal year.

i) A commitment that IUL will receive a certificate of insurance ("COI") naming NUL as an additional insured from each individual or organization receiving funding from NUL under IAAQLI.

PROCEDURE FOR PROSPECTIVE GRANT APPLICANTS

1. Applicants must submit responses to this RFP online by the indicated due date.

2. You should expect to receive notification of awards/declines by the end of May 2022. Please note, awards and grant agreement letters will come from National Urban League.

3. Grant Agreements are sent to funded organizations and must be signed by an officer of the organization and returned by the due date indicated.

4. Funds are delivered after award approval and receipt of a signed Grant Agreement unless requested later.

5. Grant recipients are required to submit Grant Summary Reports at six-month intervals. Reports should update us on the progress of your funded project/program. A final report will be required at the conclusion of the award period. Reporting requirements and dates are included in the Grant Agreement. Please be sure to put the due dates on your calendar. If you do not submit your reports on a timely basis, we will not be able to provide scheduled future funding until those reports are made current.
SELECTION & EVALUATION PROCESS

Each submitted proposal will be reviewed by a team of evaluators. An IAAQLI staff representative will oversee the proposal evaluation process. Each proposal will be evaluated based on the following criteria, among others:

- Eligibility: The extent to which the organization meets the criteria regarding who can apply.
- Alignment: The extent to which the organization demonstrates how it will address gaps and challenges in the housing ecosystem (focusing on racial equity within that ecosystem), in alignment with this strategy’s stated objectives and expected results.
- Experience and capacity: The ability of the organization to deliver on the proposed project activities and the applicant's and/or collaborator's technical and financial management capacity. Organizations are highly encouraged to leverage resources by fostering partnerships and by demonstrating economies of scale.
- Feasibility: The extent to which the project is sound and financially feasible.

ANTICIPATED RFP TIMELINE

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP Date of Issue</td>
<td>March 15, 2022</td>
</tr>
<tr>
<td>Written Questions from Q&amp;A session</td>
<td>March 28, 2022</td>
</tr>
<tr>
<td>Due to Email: <a href="mailto:info@iaaqli.org">info@iaaqli.org</a></td>
<td>March 28, 2022</td>
</tr>
<tr>
<td>IUL Posts Answers to Questions</td>
<td>April 2, 2022</td>
</tr>
<tr>
<td>RFP Proposals Due to Smarter Select</td>
<td>April 22, 2022, 11:59 pm</td>
</tr>
<tr>
<td>Anticipated Proposal Awards</td>
<td>June 2022</td>
</tr>
</tbody>
</table>
QUESTIONS AND INQUIRY PROCESS

All questions/inquiries regarding this RFP must be submitted in writing by the deadline of March 28, 2022. Questions/Inquiries should be submitted electronically via email to info@IAAQLI.org and must be received by the date indicated above.

Following the question/inquiry due date, IAAQLI will compile a list of the questions/inquiries submitted by applicants. Only answers posted on Smarter Select will be considered official and valid. No applicant shall rely upon, take any action, or make any decision based upon any verbal communication.

NUL and its IAAQLI partners reserve the right to publish clarifications on information submitted in response to this RFP and to conduct discussions, either oral or written, with applicants separately or in groups. These discussions could include requests for additional information, requests for cost information or technical requirements, response attachment revisions, etc. Additionally, in conducting discussions, NUL and its IAAQLI partners may use information derived from the responses submitted by competing applicants, making reasonable efforts to preserve the identity of applicants when communicating with others.

Neither NUL, its IAAQLI partners, nor any of their representatives shall be liable for any expenses incurred in connection with the preparation of a response to this RFP. Applicants understand that this RFP does not constitute an offer to enter into an agreement or a contract between any applicant and NUL, or any of their IAAQLI partners.

This document is for information purposes only. All applicants are required to complete a full application to be considered for funding. Eligible applicants are invited to apply through the Smarter Select grants management system available on at www.IAAQLI.org.