



INDIANAPOLIS AFRICAN AMERICAN QUALITY OF LIFE INITIATIVE

Request for Proposal

Indianapolis African American Quality of Life Initiative For Housing

Advancing Black Homeownership, Housing Equity, and
Neighborhood Stability in Indianapolis

Issued:

July 7, 2025

Responses Due:

August 11, 2025

11:59 pm (Eastern Time)

For Submission Requirements see www.iaaqli.org



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Introduction

The Indianapolis Urban League (IUL), with support and in partnership with the National Urban League (NUL), the African American Coalition of Indianapolis (AACI), its member organizations, community groups, faith-based institutions, corporations, foundations, public agencies, and engaged individuals, is implementing the Indianapolis African American Quality of Life Initiative (IAAQLI). Supported by a \$100 million grant from Lilly Endowment to NUL, IAAQLI seeks to mobilize African American leadership and resources, while building broad-based collaborations to elevate the quality of life for African Americans across Indianapolis/Marion County.

IAAQLI focuses on six interrelated priority areas that shape quality of life for Black residents: Business & Entrepreneurship, Education, Employment, Health and Wellness, Housing and Homeownership, and Leadership and Civic Engagement.

As part of its commitment to housing justice and wealth-building, IAAQLI is pleased to issue this Request for Proposals (RFP) under its **Housing and Homeownership Initiative**, which aims to expand affordable housing opportunities—both single-family and multi-family—and preserve homeownership through the rehabilitation and repair of existing housing stock.

Funding Overview

IAAQLI invites eligible organizations to submit proposals for innovative, equity-driven projects that advance housing access and stability for African Americans in Marion County. A total of **\$3,013,359** is available through this RFP to support projects that align with the strategic priorities outlined herein and demonstrate the potential for meaningful, sustainable community impact.

Eligible applicants are invited to submit proposals that align with IAAQLI's strategic priorities in **housing and homeownership**, with a focus on **homeowner repair, rehabilitation, and preservation of affordable housing** in historically African American neighborhoods. Individual projects may request funding of up to **\$750,000** for the defined 2-year grant period.

Funding requests should reflect the **scope, scale, and readiness** of proposed activities. Grants will be awarded based on the project's alignment with IAAQLI's mission to advance racial equity, preserve Black homeownership, and improve the quality of life for African Americans in Indianapolis.



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Background and Purpose

Need: Racial Equity in Housing Development

Access to affordable, quality housing remains one of the most pressing challenges facing African American communities in Indianapolis. Over 30% of Black households in Marion County spend more than half of their income on housing—far exceeding HUD’s affordability threshold—leaving families vulnerable to displacement and economic instability. This burden is exacerbated by limited access to credit, discriminatory lending practices, and aging housing stock in need of repair.

Homeownership, a proven path to building wealth and long-term stability, remains out of reach for many African American residents. The racial homeownership gap continues to grow, fueled by systemic inequities and the inability of many current homeowners to afford critical repairs. Deferred maintenance in historically Black neighborhoods has contributed to declining property values and deteriorating living conditions, further limiting generational wealth transfer.

Since its launch in 2020, the Indianapolis African American Quality of Life Initiative (IAAQLI) has worked to confront these disparities through a comprehensive, community-centered housing strategy. Previous investments have supported the construction of affordable single-family and multi-family units, the growth of minority-led homebuilding firms, mortgage assistance for aspiring homeowners, and home repair programs for current owners seeking to preserve their properties and equity.

A separate, invitation-only funding opportunity is being offered to organizations with deep expertise in housing development, mortgage finance, and advocacy. Their specialized work will complement and strengthen the broader ecosystem working to improve housing outcomes for African Americans across Indianapolis.

This RFP seeks proposals from organizations and partnerships with demonstrated experience in **home repair, rehabilitation, and the preservation of affordable housing**, particularly within neighborhoods undergoing stabilization or renewal in central Indianapolis. Funded projects should directly contribute to improving housing conditions, preserving Black homeownership, and supporting long-term community resilience.

Collaborative partnerships between housing developers, community-based organizations, and Black builders, suppliers, and craftspeople are strongly encouraged and will be prioritized. Projects that demonstrate inclusive economic impact and local workforce engagement are highly valued. In addition, limited financial or mortgage assistance for



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residents living in renewed or rehabilitated properties may be considered, particularly when it supports long-term housing stability and enables families, including heirs and extended family members, to remain in their neighborhoods.

Objectives

The primary objective of this funding opportunity is to advance safe and affordable housing access and homeownership for African American residents in Marion County. Invited applicants must propose projects that directly support **homeowner repair and rehabilitation** as a core strategy for preserving affordable housing, retaining homeownership, and strengthening historically Black neighborhoods undergoing redevelopment.

Strategy: Preserve and Stabilize Homeownership through Critical Home Repairs and Rehabilitation

Organizations must demonstrate capacity and experience in implementing home repair initiatives that:

I. Homeowner Repair and Rehabilitation Programs

- Provide critical repair services to owner-occupied homes, focusing on long-term residents in historically Black neighborhoods facing redevelopment or gentrification pressures.
- Offer financial assistance and construction management support for repairs that improve safety, livability, energy efficiency, and accessibility.
- Integrate sustainable building practices—such as weatherproofing, insulation, or solar energy upgrades—to reduce long-term costs and promote environmental resilience.
- Prioritize households at risk of displacement due to deferred maintenance, aging infrastructure, or predatory investor interest.

II. Collaborative Investment and Resource Alignment

- Leverage partnerships among housing agencies, philanthropic organizations, local contractors, financial institutions, and public entities to fund and deliver repair programs.
- Align resources, workforce, and expertise to scale solutions that are sustainable, culturally responsive, and community-rooted.



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- Engage Black builders, contractors, suppliers, and craftspeople in project execution to ensure economic inclusion and local job creation.

Expected Outcomes

Funded proposals are expected to achieve measurable progress in the following areas:

- **Improved Housing Conditions and Preservation of Ownership**
 - Completion of essential home repairs that enhance safety, code compliance, and quality of life.
 - Increased ability of low- and moderate-income homeowners to retain ownership and avoid displacement.
- **Stabilization and Increased Equity in Black Neighborhoods**
 - Preservation and appreciation of property values in historically disinvested neighborhoods.
 - Protection and growth of homeowner equity, supporting intergenerational wealth transfer within Black families.
 - Reduced vulnerability to speculative real estate pressures and outside investor buyouts.
- **Inclusive Local Economic Development**
 - Greater utilization of Black-owned contractors, builders, and suppliers in home rehabilitation efforts.
 - Strengthened local workforce and business ecosystem supporting neighborhood reinvestment.

Eligibility Requirements

Eligible organizations are encouraged to submit a response to this RFP in accordance with the guidelines outlined below. Include all required sections with your response.

Incomplete documents will not receive consideration.

This RFP is open to organizations classified as public charities under Section 501(c)(3) of the Internal Revenue Code that have demonstrated experience in housing repair, rehabilitation, and homeownership preservation. Eligible applicants may include nonprofit housing organizations, community development corporations (CDCs), community housing development organizations (CHDOs), and community-based organizations with a focus on neighborhood revitalization and homeowner support.

Preference will be given to African American-led organizations that are deeply rooted in and actively serving African American communities in Marion County, Indiana—



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particularly those with a proven track record of delivering home repair services, preserving affordable housing, and promoting long-term homeownership stability.

Applicants may apply individually or in collaboration with other entities. If applying as part of a partnership or consortium, proposals must include signed letters of support from each collaborating organization. These letters should clearly outline the collaborator's role in the proposed project, relevant expertise or experience, and specific contributions to program implementation. While partnering organizations are not required to be African American-led or not-for-profit organizations, preference will be given to those based in Indiana, particularly those located in Indianapolis.

In addition to meeting eligibility requirements, applicants are strongly encouraged to include a clear plan for measurable milestones, outcome reporting, and the use of collaborative project or program teams. Proposals that demonstrate a structured approach to evaluation and cross-sector collaboration will receive priority consideration during the review process.

Preferred Qualifications for Applicants and Project Teams

In evaluating proposals, preference will be given to applicants that:

- Have a clearly defined project team including:
 - An experienced African American developer or rehab specialist focusing on targeted, block-by-block revitalization
 - A Black lead architect, designer, or interior consultant
 - A qualified contractor with a proven ability to deliver home repair or small-scale multi-family residential projects on time and within budget
 - A CDC or CHDO that will benefit from complementary investment to their broader housing strategy
 - Partnerships that pair established developers or designers with emerging African American professionals
 - A CDFI with a strong track record in financing rehabilitation projects in Black communities
- Can demonstrate measurable outcomes, including:
 - Community input and involvement
 - Clear milestones and timelines
 - Impact evaluation and outcome reporting
- Have experience in delivering wraparound services that promote equitable, scalable, and sustainable housing development in historically African American neighborhoods.



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Collaborating Organizations

Applicants may apply independently or in collaboration with other organizations. If applying as part of a collaborative effort, the lead applicant must include letters of support from all collaborating partners. These letters should:

- Be signed by an authorized representative of the collaborating organization
- Clearly describe the collaborator's role, expertise, and contributions to the project

Collaborating organizations:

- May be either nonprofit or for-profit
- May be Black-led or otherwise
- Should be based in Indiana, with preference for organizations located in Indianapolis

Eligible Uses of Funds

Racial Equity in Housing Development funds may be used for the following eligible activities:

- **Subsidizing critical home repair and rehabilitation costs** to ensure projects are affordable for low- and moderate-income homeowners or community groups with deeded property
- **Supporting energy-efficiency improvements** and other upgrades that extend the life and safety of the property
- **Assisting only properties owned (or soon to be titled) by individual families, heirs, or community groups**—land and buildings must be deeded to the assisted party
- **Providing loans or grants to nonprofit or mission-driven entities only**—for-profit entities are not eligible for direct financial assistance under this program

Elements of Proposal

I. Application Requirements

1. The application form is available online at <https://app.smarterselect.com/programs/103798-laaqli>.
2. All applications will be reviewed and screened by IUL, NUL and its IAAQLI partners. Criteria will include certification of Code section 501(c)3 public charity



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status (including a Letter of IRS Determination), the 990 of the organization, Certificate of Insurance (COI) and clear identification of the IAAQLI strategy your organization plans to address, and adherence to other program requirements.

II. IAAQLI Grant Application

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

1. 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).
2. A detailed project budget to accompany the applicant's grant request material. The budget must be completed on the IAAQLI Budget Template.
3. A description of how the project/program activities will meet the eligibility criteria of the proposed funding strategy.
4. A description of the project/program team and the management structure for the project/program; a description of the organization's leadership and staffing.
5. How the project/program will address the gaps for African American residents and how it will contribute towards the achievement of the application'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 the proposed funding strategy. If your project/program includes collaborations with other organizations, please also describe their role, track record, experience, and expertise).*
6. Key activities you will undertake in this project/program and the proposed length of the project/program.
7. Describe how the applying organization plans to continue offering this program/project/operational activity after exhausting IAAQLI funding.
8. A statement of Revenue and Expenses for the organization's most recently completed fiscal year.
9. 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.



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10. If applicable and/or available, provide copies of any architectural drawings of proposed housing developments.
11. If applicable and/or available, provide proof of non-IAAQLI financial support for your project.

Procedure for Prospective Grant Applicants

1. Applicants must submit responses to this RFP online by the indicated date.
2. Subgrant Agreements are sent to funded organizations and must be signed by an officer of the organization and returned by the due date indicated.
3. Funds are delivered after award approval, setup of the organization profile in the Build Back Black Portal, and receipt of a signed Subgrant Agreement.
4. 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 Subgrant 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 application will be reviewed by a team of evaluators. An IAAQLI staff representative will oversee the application evaluation process. Each application 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.



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- **Feasibility:** The extent to which the project is sound and financially feasible.
- **Sustainability:** The extent to which the organization demonstrates a clear plan for sustaining the proposed project beyond the grant period, including diversified funding strategies, long-term partnerships, and/or earned revenue models.
- **Impact:** The degree to which the proposed project is likely to generate a measurable impact for Black residents and communities, particularly in areas of economic mobility, access to opportunity, and reduction of structural barriers.
- **Innovation and Responsiveness:** The ability of the organization to propose creative, data-informed, and community-responsive approaches that address emerging needs or longstanding gaps in the employment, education, or economic ecosystem.
- **Evaluation and Learning:** The extent to which the applicant presents a clear and coherent plan for evaluating project implementation, including defined success metrics, data collection methods, and strategies for tracking outcomes over time.

Anticipated RFP Timeline

RFP Date of Issue	July 7, 2025
Written Questions from Q&A session Due to Email: info@iaaqli.org	July 14, 2025
IUL Posts Answers to Questions	July 21, 2025
RFP Proposals Due to Smarter Select	August 11, 2025
Anticipated Proposal Awards	October 10, 2025

Questions and Inquiry Process

All questions/inquiries regarding this RFP must be submitted in writing by the deadline. 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



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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.

For all rounds of funding, the IAAQLI Management Team, in partnership with the National Urban League, the Indianapolis Urban League, and the African American Coalition of Indianapolis, has the option to transfer dollars within or across its strategies. The total dollar amount allocated for the five issue areas will not change.

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 at www.iaaqli.org.