

ADVANCINGCITIES CHALLENGE: FREQUENTLY ASKED QUESTIONS (FAQs)

The following is a selection of responses to questions we have received in previous years of hosting competitions and recent conversations about our 2021 *AdvancingCities* Challenge. For more information, please visit our [website](#).

ABOUT THE CHALLENGE

What is the *AdvancingCities* Challenge?

The *AdvancingCities* Challenge enables JPMC to invest in solutions to drive systemic change in U.S. cities, helping support economic opportunity for more people by leveraging meaningful collaboration among private, public, and nonprofit leaders. For this year's *AdvancingCities* Challenge, JPMC will make investments of up to \$5 million each to support creative, collaborative and sustainable solutions that help tackle systemic drivers of gender and racial pay and wealth gaps for low- and moderate-income Black and/or Latina women.

What is the focus of this year's *AdvancingCities* Challenge?

The *AdvancingCities* Challenge seeks to incentivize cross-sector partnerships that promote equal access or address systemic barriers to opportunity, or complex issues at the root of economic inequality, for low- and moderate-income Black and Latina women, focusing on altering entrenched policies, practices and systems in cities. The challenge encourages business, government, philanthropic, nonprofit, anchor institution, and other community leaders to coordinate and deploy their unique resources, expertise, and decision-making authority to drive systemic change – focused on altering, aligning, or influencing one or more opportunity systems within [JPMC's philanthropic focus areas](#): jobs and skills, financial health, small business and neighborhood development in addition to at least one other mission critical system described in the *Wealth Creation Framework* in the [Request for Proposal](#).

Why is the 2021 *AdvancingCities* Challenge focused specifically on Black and Latina women?

Supporting the economic success of communities historically and systematically excluded by existing policy and practice is foundational to achieving the Challenge's goal of more equitable and inclusive communities. This year's Challenge specifically supports the wealth generation of low- and moderate-income Black and Latina women to center individuals and communities at the intersection of gender and racial barriers to economic success and mobility. The recent COVID-19 crisis demonstrates how a disruption in the American economy impacts and exacerbates the deep economic disparities specifically faced by Black and Latina women. Over 2 million women left the labor force during the COVID crisis, and the unemployment rate for Black and Latina remains persistently higher than unemployment rates for white and Asian men and women.¹ In broader terms, the typical single Black and Latina woman earns just 63 cents and 55 cents respectively of every dollar paid to non-Hispanic single white men in 2019.² While JPMC's broader grantmaking focuses on other systemically excluded populations, the data shows us that innovations and interventions to specifically address disparities for Black and Latina women are needed especially at this time.

Specifically, this year's Challenge will prioritize solutions that focus on Black and/or Latina women in their prime working and wealth building years (ages 16 and older), from when they pursue higher education or enter the workforce as young adults (16-24), to when they move through their careers,

¹ *E-16. Unemployment Rates by Age, Sex, Race, and Hispanic or Latino Ethnicity*. (2021, April 2). U.S. Bureau of Labor Statistics.

² *The Wage Gap Has Robbed Women of Their Ability to Weather COVID-19*. (2021, March). National Women's Law Center.

increase earnings, and save for retirement as adults (25+). We also know that people face intersectional realities, and Black and Latina women who are also immigrants, involved with the criminal justice system, LGBTQIA+ or gender expansive people, and/or women with disabilities may face compounded negative trends. It is also important to note that Black and Latina women are prioritized at the center of this year's Challenge, and collaboratives proposing solutions should aim to address the conditions of this population, they do not have to do so exclusively. Collaboratives should be able to articulate disaggregated impact for Black and Latina women, but this is not at the exclusion of other populations, especially those experiencing similar trends and/or barriers.

RFP ELIGIBILITY AND STRUCTURE

What are the eligibility requirements for applicants?

For information on eligibility requirements, please visit the eligibility requirements section in the [Request for Proposal](#).

Is the AdvancingCities Challenge open to applicants globally?

No, the Challenge is U.S. only. The AdvancingCities Challenge is limited to applications that focus on Eligible Markets listed in Appendix B in the [Request for Proposal](#). Additional eligibility requirements for lead applicants are listed in the [Official Challenge Rules](#).

Can an organization apply more than once with different proposals?

Yes, individual organizations can apply more than once as the lead organization with different proposals, but they will not receive more than one grant (i.e. only one submitted proposal will be funded).

We are a national organization that supports local efforts in cities across the United States. Can we submit more than one proposal as the lead applicant?

For large, national organizations, especially for those under a group exemption, we recognize that there may be chapters helping local stakeholders implement unique projects. If a national organization is leading and deeply involved in local implementation efforts, and the geography, activities, and supporting staff are distinct, the national organization may submit more than one application.

Can past winners apply to extend the same project that has been supported through a JPMC competition in the past?

No. Given our goals to identify new models of collaboration and programs to advance inclusive growth in underserved communities, we will not support an *extension* of projects previously supported through past rounds of the AdvancingCities Challenge or PRO Neighborhoods competitions. However, we will consider *new* projects from previous competition grant recipients.

What is the maximum grant amount available?

Successful applicants will be eligible for a three-year grant of up to \$5 million. All grants will be allocated over a three-year period.

How many grants will be awarded?

4-8 total.

Do organizations need to be located within the same geographic area?

Organizations do not have to be located in the same geographic location. However, the collaborative's activities should focus on a specific neighborhood, single city, MSA, or other contiguous geography within a single eligible MSA.

Why is there a list of eligible markets for this year's Challenge? How were they selected?

As part of the firm's Model for Impact, JPMC actively leverages the firm's full resources in service of our communities. We believe we can be most impactful in markets where we can deploy our business

resources – including the skills and expertise of our employees, data and insights, market expertise, and global relationships. This year, the *AdvancingCities* Challenge will accept proposals that target defined areas within JPMC’s list of eligible markets that were selected in alignment with our firm’s business presence.

Does having an existing grant from JPMC disqualify an applicant?

No.

Can lead organizations apply with a fiscal sponsor?

Fiscal sponsors are permissible, provided they meet the eligibility requirements outlined for lead organizations in the [Request for Proposal](#). If using a fiscal sponsor, the fiscal sponsor would apply as the “lead applicant” and complete all relevant organizational details and financial details. In sections related to programmatic information/contributions to the project, these should be completed by the “lead implementing organization”, who is the “sponsored” of the lead applicant. If available, details on the sponsored organization/program should also provide financial and organization details in the attachment section, this could include board members, governance structure, or nonprofit application status. When applying for this year’s Challenge, JPMC will need written approval (via email to advancing.cities@jpmchase.com) from a senior official of the sponsoring organization, indicating that the sponsoree has permission to use the fiscal sponsor’s ID information in our online application portal.

Are there any restrictions on use of funds?

Awards must be used for charitable, scientific, literary, or educational purposes only. Per the [Official Challenge Rules](#), awards cannot be used for lobbying or political campaign intervention, including a voter registration drive. Additional contractual restrictions may apply. Please note that for applicants that are selected as the final winners, use of funds are subject to final review and approval by JPMC pursuant to a definitive grant agreement.

EVALUATING PROPOSALS

How will the applications be evaluated?

Please refer to the scoring criteria section in the [Request for Proposal](#) for more information.

Can our collaborative focus on multiple MSAs? How do you define your geographic scope?

No. Proposals must focus on a specific neighborhood, single city, MSA, or other contiguous geography within a single eligible MSA. Please note that we will be unable to accept proposals for cities that fall outside of our Eligible Markets list in the [Request for Proposal](#).

What will a winning proposal include?

- Goals:** The *AdvancingCities* Challenge seeks to incentivize cross-sector partnerships to address systemic barriers to opportunity and wealth creation for low- and moderate-income Black and/or Latina women, by altering entrenched policies and practices in cities. JPMC is seeking proposals that:
 - **Address multidimensional, systemic challenges.** Proposals should describe how collaborative members will implement effective, intersectional solutions that will alter, align, or influence at least two opportunity systems, described as wealth accelerators or decelerators in the *Wealth Creation Framework* in the [Request for Proposal](#). At least one of the addressed systems should fall within [JPMC’s philanthropic focus areas](#): jobs and skills, financial health, small business, and/or neighborhood development.
 - **Leverage cross-sector leadership and collaboration.** Proposals should demonstrate how business, government, philanthropic, nonprofit, anchor institutions, and other community leaders will coordinate and deploy their unique resources, expertise, and decision-making authority to drive systemic change.

- **Center the voice and lived experience of Black and/or Latina women.** Proposals should demonstrate commitment to diversity, equity, and inclusion in their design and approach. This includes having Black and/or Latina women lead efforts to develop and implement solutions across the partner organizations and sharing power with nonprofits most proximate to priority communities with deep cultural competence and expertise.
 - **Drive systems change at the city level.** Proposals should articulate how partners will deploy solutions that: are evidence-based; depart from “business as usual” practices and policies; and move beyond short-term outcomes to transform and better integrate opportunity systems to spur more inclusive growth.
- 2. Actors:** A competitive proposal will have a collaborative comprised of diverse actors and stakeholders including nonprofits, private sector, for-profit businesses and anchor institutions (e.g. healthcare systems and higher education institutions), philanthropy, local government departments or agencies, and/or other community groups. No one type of actor is required in a collaborative, beyond the 501c3 eligibility of the lead applicant.
- 3. Collaborative Structure:** The collaborative should consist of at least three organizations:
- **Lead organization.** Each collaborative must identify a lead organization responsible for coordinating the group’s activities including fiscal administration, reporting, quality control and deliverable management. Note that while this RFP references “cities”, lead applicants are required to be nonprofit organizations submitting applications on behalf of cross-sector actors within a city. To qualify, the lead organization must be a not-for-profit organization exempt from federal income taxation under Section 501©(3) of the Internal Revenue Code, and classified as a public charity under Code Sections 509(a)(1) or 509(a)(2).
 - **Collaborative members.** Collaboratives should include a diverse group of organizations, which may include nonprofits, government officials or agencies, business, anchor institutions, philanthropy, and other community groups. Collaborative members should demonstrate how their unique resources, expertise, and decision-making authority will drive systemic change.
 - **Diversity, equity and inclusion.** We will prioritize proposals from collaboratives with demonstrated commitment to diversity, equity and inclusion, assessed in four ways: 1) led by a nonprofit (lead organization) with Black or Latina women in leadership; 2) comprised of partner organizations with Black or Latina women in leadership; 3) grant funding allocated to lead and/or partner organizations led by Black or Latina women; and 4) demonstrate their commitment to substantively engaging and sharing power and resources with community-based organizations with robust experience serving Black or Latina women and deep cultural competency and expertise. Black and Latina women in leadership can include at the board, executive, or program level across organizations. Collaboratives led by an applicant without Black and/or Latina women in leadership are still eligible to apply, but must demonstrate experience supporting the target population and how funding will be equitably shared to partner organizations more proximate to communities served.
 - **Geography.** The collaborative must focus activities within the list of [Eligible Markets](#). Activities can focus on a specific neighborhood, single city, MSA, or other contiguous geography within a single eligible MSA.

What does JPMC mean by “systems change”?

JPMC is interested in proposals that move beyond programs aimed at addressing individual problems and instead will focus on proposals designed to tackle the root causes of wealth inequity across multiple systems citywide. This can be achieved through systems change, where local leaders tackle the

underlying policies or practices that inhibit progress and mobility for low- and moderate-income Black and/or Latina women. While systems change often focuses on structures and policies, these are only some of the ways to change systems. Other ways include shifting resources, values, power structures, mindsets, infrastructure and more.

This RFP recognizes that systems change can come in the form of either external or internal systems change. External systems change affects how systems operate from the perspective of the individuals, businesses, or communities the collaborative is trying to serve. External systems change could affect the nature or timing of services delivered. It prioritizes more efficient ways to administer services and enables improvements to the quality of the customer experience. We think of systems change as the reduction of antiquated policies that slow down a process, in exchange for updated, customer and community-centered delivery of services or resources.

To accomplish this, one or more internal systems change must take place. Internal systems changes are “behind the scenes” changes to how individuals or organizations function. In order to create sustainable external change, organizations and individuals must collaborate to make meaningful changes internally. This work takes various forms but may include developing shared goals and strategic plans among actors working across opportunity systems, investing in IT systems that enable information sharing, and refining process maps that delineate when and how service recipients engage with operating agencies. Internal systems changes are often important to changing how systems operate from the perspective of the beneficiaries, but it is ultimately the external systems changes that JPMC is hoping to achieve through the AdvancingCities Challenge.

How can rural communities with smaller population density apply?

We recognize the unique assets of rural communities, as well as the real economic challenges, including disperse geographic areas, underdeveloped infrastructure, and struggle to retain talent. We also know that rural communities can benefit greatly from nearby small and midsize urban centers, connecting rural residents, businesses, and neighborhoods to prosperity. Proposals that promote urban-rural regional partnerships within a single eligible market can reinforce these connections to drive rural revitalization.

Are proposals required to demonstrate matching funds?

There is no requirement to demonstrate matching funds. However, there will be a section in the proposal that asks for greater detail about the long-term sustainability plan for the project. This could include matched public or private funding, changes to policy or systems, or other strategies that sustain the innovation supported in the proposal.

Are there resources available to better understand JPMC’s areas of focus?

Yes, you can learn more about JPMC’s [philanthropic pillars](#) review examples of strong applications on the [AdvancingCities website](#) (more details are also available on prior winners in [2020](#)³ and [before](#)⁴).

EXPECTATIONS AND REPORTING REQUIREMENTS

What are the expectations of participants and finalists?

For information on expectations of participants and finalists, please visit the expectations section in the [Request for Proposal](#).

³ *AdvancingCities and PRO Neighborhoods: 2020 Progress Report*. (2021). Abt Associates.

⁴ *AdvancingCities and PRO Neighborhoods: 2014-2020 Collaboratives*. (2021). Abt Associates.

Does the collaborative have to hire an external local evaluator?

Yes, each applicant must identify a local evaluation partner in their proposal. Evaluation partners can be local universities, consultant firms, or individuals able to effectively track program outcomes. Ideally, they should be familiar with the target geographic area and challenges faced by target population that the proposal seeks to address. Evaluation partners will be responsible for submitting publicly available annual reports and the final impact report, as well as sharing outcomes with JPMC's national evaluator, Abt Associates.

What are the expectations of a local evaluation partner?

The local evaluation partner will be responsible for collecting data on the outputs and outcomes of the AdvancingCities Challenge grant; reporting the data to JPMC and/or Abt Associates; meeting with Abt Associates and other local evaluators through conference calls, webinars, and in-person meetings; producing interim reports on the status of the evaluation and findings to date after years 1 and 2; and submitting a final evaluation report by the end of year 3. During the initial months of the grant period, the local evaluation partner will also be required to submit a research plan that must be approved by JPMC and Abt Associates.

How will JPMC's national evaluator, Abt Associates, be engaged?

The success of the evaluation component relies heavily on engagement with JPMC's selected national evaluator, Abt Associates. Specifically, the national evaluator will introduce and discuss the metrics and reporting process with local evaluation partners and may engage with them throughout the year to collect and clarify data. The national evaluator will also select sites to participate in case studies, and may request interviews, data, pictures, or other information to support this work.

RFP TIMELINE

How do I submit an application?

All proposals must be submitted via [Cybergrants](#). The invitation code is 'McCarthy00'. All proposals are due by **Monday, June 28 at 11:59PM Eastern Time**. Any proposals received via email will not be reviewed as part of the application process. Questions can be directed to Advancing.Cities@jpmchase.com.

What happens to the application once it is submitted?

JPMC will leverage experts from across the firm to carefully review proposals. This will include an intentionally diverse set of leaders across JPMC's teams that represent a broad set of perspectives, experience, and knowledge. This group of internal experts will include Black and Latina women in decision-making roles throughout the review process. Proposals will be reviewed over multiple rounds. Non-winners will be notified at each stage.

What is the timeline* of the proposal review and selection process?

- May 17: AdvancingCities Challenge RFP is released
- May 20: Informational call on the Challenge
- June 3: Informational call on the Challenge
- June 28: Deadline to submit application via Cybergrants at 11:59PM ET
- June - September: Applications go through review
 - o August: finalists notified; video interviews + request of additional information
- September: Initial award notification
- November: Grant agreements finalized
- November/December: Winners announced

**These dates are subject to change*

TOOLS AND RESOURCES

My organization still has questions about the application process. What resources are available to us?
We will host two informational calls to answer your questions about the program and RFP:

First informational call: Thursday, May 20, 2021 at 1:00pm ET

Second informational call: Thursday, June 3, 2021 at 1:00pm ET

- Please RSVP [here](#).
- The recording will be posted on the *AdvancingCities* Challenge [page](#).

I missed your informational calls on the *AdvancingCities* Challenge. Can I listen to a replay?
Recordings of our general informational calls will be posted on the [AdvancingCities website](#).