

# 2020 AdvancingCities Challenge Request for Proposals (RFP)

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## OVERVIEW

Building on its leadership as a catalyst for innovative approaches to expand opportunity in cities, JPMorgan Chase & Co. (JPMC) is relaunching its *AdvancingCities* Challenge with a new two-track focus. The 2020 competition will provide three-year grants of up to \$5 million each to collaborative efforts designed to unlock solutions to the persistent opportunity gaps facing communities that have been left behind at a time when many cities are benefiting from rapid economic growth and new investment.

As detailed in this Request for Proposals (RFP), the competition's first track focuses on supporting [place-based strategies](#) to promote housing-driven [equitable development](#) at the neighborhood level. The second track focuses on broader cross-sector efforts to change policies and practices across cities that are posing barriers to opportunity for low-income residents and communities.

The new competition streamlines two of JPMC's signature initiatives: Partnerships for Raising Opportunity in Neighborhoods (PRO Neighborhoods) launched in 2013 and the *AdvancingCities* Challenge launched in 2018.

## INTRODUCTION

Economic growth and redevelopment have transformed skylines and neighborhoods in many of America's cities. Amid all of the changes, however, too many people have been left behind.

In cities across the country, the opportunity gap is stark as the rewards of growth and investment bypass a significant share of local residents. In neighborhoods where low-income people live—especially low-income people of color—individuals and families continue to suffer from high unemployment, a lack of affordable housing, and a lack of basic services and amenities. Potential consequences of these problems include threats to long-term economic growth, social and political unrest, and a future where generations of children are denied the opportunity to reach their full potential.

Expanding opportunity for families is a longstanding priority for JPMC. Reversing current trends will require bold, collaborative work to tackle the interlocking, systemic barriers to opportunity in America's cities. Since 2014, JPMC has made substantial investments that have driven opportunity at the local and regional levels, focusing on strengthening four focus areas seen as crucial to economic opportunity: [jobs and skills](#), [small business expansion](#), [financial health](#), and [neighborhood development](#). These focus areas aim to 1) target solutions to promote equity for underserved communities, businesses, and individuals; 2) identify and lift up innovative approaches and replicate the most promising solutions; and 3) strengthen nonprofit organizations so they are able to serve as enduring resources for their communities.

## BACKGROUND

JPMC has led two major initiatives to carry out this work and help unlock solutions:

### PRO NEIGHBORHOODS COMPETITION

JPMC launched the [Partnerships for Raising Opportunity in Neighborhoods](#) (PRO Neighborhoods) Competition pilot in 2013, followed by a \$125 million, five-year commitment in 2016 to equip community leaders with the tools needed to promote neighborhoods of opportunity where diverse individuals and families at all income levels can thrive. The competition encourages community development financial institution (CDFI) collaboratives to work together to tackle local challenges such as blight, resident or small business displacement, or barriers to [economic mobility](#). To date, PRO Neighborhoods has hosted six competitions, [awarding more than \\$130 million to 95 CDFIs](#) and community development organizations across the United States, leading local efforts to help ensure that opportunities to prosper are extended to neighborhoods and the families who live there. From 2014 to 2018, the winners have leveraged over \$870 million in outside capital (1:13 leverage ratio), made over 35,000 loans in low-to-moderate income communities, and created or preserved 3,270 affordable housing units along with 13,350 jobs.

### ADVANCINGCITIES CHALLENGE

Launched in 2018, [AdvancingCities](#) is a \$500 million, five-year initiative to help drive inclusive growth and create greater economic opportunity in cities across the world. Through the [AdvancingCities Challenge](#), JPMC is investing in solutions to drive systemic change in U.S. cities, helping support economic mobility for more people by leveraging meaningful collaboration among private, public, and nonprofit leaders. In the first year of the *AdvancingCities* Challenge, JPMC awarded \$15 million to five cities: Chicago, IL, Louisville, KY, Miami, FL, San Diego, CA, and Syracuse, NY. In each city, local nonprofits are convening cross-sector coalitions to address major social and economic challenges such as employment barriers, financial insecurity, and neighborhood disinvestment.

### WHAT WE'VE LEARNED

Based on a history of grantmaking with PRO Neighborhoods and the *AdvancingCities* initiative, JPMC has a firsthand understanding of the tremendous value of communities working at multiple levels to expand access to opportunity. More specifically, JPMC has an appreciation of how cities and communities must take a two-pronged approach to tackling inequality:

1. Thriving neighborhoods are key for any city's long-term success. Yet many neighborhoods are struggling from disinvestment, high unemployment, a lack of affordable housing, persistent crime, and other challenges. As a result, many of the most vulnerable residents lack access to opportunities in their community and do not benefit when new investments are made in their neighborhoods. Addressing these challenges requires deep collaboration among community-based organizations to align capital and resources toward the goal of creating resilient, thriving neighborhoods where all residents can prosper in place.
2. Leaders must also work across sectors to address the root causes of entrenched challenges and take promising solutions to scale. To dramatically shift the economic trajectories of underserved communities, collaboration among business, government, nonprofit, anchor institutions, and

other community actors is required to confront and dismantle systemic barriers to economic mobility. This often means altering entrenched policies and practices at the city, county, and regional levels.

For example, to help a low-income community respond to the construction of a new transit line, which is a catalytic investment for the area, place-based community development organizations can drive innovative financing to increase the number of affordable housing units and support proximate small businesses and nonprofits. This strategy helps prevent displacement and allows existing residents and businesses to benefit from incoming economic opportunities. To meaningfully sustain these outcomes, leaders must also consider how they influence and disrupt regional housing and transportation policies, the procurement and investment practices of major anchor institutions and employers, and the coordinated service delivery of diverse nonprofits to impacted communities.

Through the PRO Neighborhoods Competition and *AdvancingCities* Challenge, JPMC has also seen how competitions can incentivize collaboration – a fundamental principle to drive innovative solutions to the social and economic challenges facing America’s cities. The most successful collaboratives unite around a common vision, set forth innovative approaches, and leverage the unique strengths, skills, and resources of each partner, making the whole stronger than the sum of its parts.

#### AN EXPANDED ADVANCINGCITIES CHALLENGE

Based on the knowledge and experience JPMC has gained working with partners in cities across the country, **JPMC is now streamlining these previously distinct initiatives and combining them into one expanded *AdvancingCities* Challenge.** As outlined in this RFP, the refreshed competition continues to emphasize the importance of collaboration, strong leadership, and bold and innovative approaches to ensure that cities’ prosperity is more widely shared, and that all residents have opportunities to thrive. What’s different is that the new *AdvancingCities* Challenge includes support for a broader spectrum of solutions, from targeted neighborhood-based initiatives that meet pressing demands, to city-wide strategies that tackle systemic challenges.

The expanded *AdvancingCities* Challenge will allow JPMC to combine expertise, resources, and capital to drive more impact in cities across the country. This new approach also will create greater opportunity for an expanded pool of participants to learn from each other and to share successes, challenges, and lessons learned about how to best drive lasting change at multiple levels.

**With this *AdvancingCities* Challenge 2020 RFP, JPMC is soliciting proposals for initiatives aimed at promoting equitable development and growth across two “tracks”: one focused on place-based strategies in neighborhoods; and the other on systems change strategies city-wide.**

The RFP describes the unique goals and criteria for each of the two tracks. Groups of organizations (referenced as collaboratives) will apply for one of the two tracks. **Successful applications within each track will be eligible for a three-year grant of up to \$5 million from the JPMorgan Chase Foundation (JPMC Foundation).** Selected proposals will also be eligible for a wide array of JPMC resources—including data support, employee expertise, and global insights, among others. Winners will be announced in July 2020.

## 2020 ADVANCINGCITIES RFP

JPMC is launching an expanded 2020 *AdvancingCities* Challenge to unlock solutions to the persistent opportunity gap facing residents that have been left behind at a time when many neighborhoods and cities are benefiting from rapid economic growth and new investment. Applicants are asked to submit proposals for one of two tracks: **place-based strategies** or **systems change strategies**.

Whether a proposal is focused on neighborhood-level interventions or city-wide systems change, JPMC encourages applicants to embody the key factors that are essential to working collaboratively for lasting change. These include:

- **Shared priorities:** A shared understanding of goals to ensure alignment across partners and a vision for the future that is shaped by deep [community engagement](#);
- **Strong leadership and collaboration:** A coordinated approach involving a diverse set of actors with unique authority and resources to drive sustainable change; and
- **Bold and innovative approaches:** Evidence-based, data-driven approaches that move beyond “business as usual” to change the trajectory of communities that are currently being left behind.

What follows is a detailed description of each of the two competition tracks, including goals, selection criteria, and guidelines for structuring collaboratives.

### TRACK 1: PLACE-BASED STRATEGIES

**Summary:** The place-based track of the *AdvancingCities* Challenge (formerly PRO Neighborhoods) seeks to support collaboratives that are proposing a [capital strategy](#) to advance an existing housing-driven equitable neighborhood plan that addresses documented challenges within neighborhoods.

**Rationale and Background:** To help low-income families prosper in place, leaders must address disparities in opportunity that are rooted in neighborhood conditions. Whether a neighborhood is disinvested in, undergoing gentrification, or opportunity-rich, residents should have a good quality of life, benefit from new developments, and not be excluded from opportunity based on their race, ethnicity, or income.

Research has also shown that where people live profoundly affects their well-being and long-term life chances. Access to affordable housing — the foundation for thriving communities — is increasingly out of reach for residents, resulting in households paying an ever-growing share of their income just to put a roof over their heads. At the same time, to be equitable, housing must be more than affordable. It must connect people to opportunities that enable them to participate, prosper, and achieve their full potential. Families and local economies alike thrive when neighborhoods combine affordable housing with quality schools, access to jobs, safe streets, healthcare services, public transportation, and other resources. When **housing is safe, affordable and accessible, our neighborhoods thrive** — strongly impacting education for children, health, earnings, quality jobs and well-being.

Housing-driven equitable development strategies have been shown as most impactful through deep collaboration among neighborhood-based community development organizations, including CDFIs, community development corporations (CDCs), community development entities (CDEs), nonprofit developers and other place-based organizations.

Collaboration is key to this work. [As we've seen in past winning collaboratives](#), collaboration can lead to more efficient operations, new product development, and expanded financial capacity to allow the organizations to create deeper impact in neighborhoods. Collaborative strategies also show promise in driving solutions, such as connecting siloed actors, channeling capital and resources to advance resident-led priorities, and strengthening the capacity of diverse grassroots organizations.

Time and again, JPMC has seen how capital plays a central role in resident-driven neighborhood development. For example, a collaborative comprised of local community development organizations can develop innovative financing structures or models to preserve and develop safe and affordable housing near amenities and basic services. At the same time, collaborative members can incorporate asset-building services to increase home ownership and build wealth, eliminate vacant or distressed properties to facilitate the creation of vibrant commercial corridors, and increase quality jobs by providing technical expertise and capital to small, local contractors and developers. The end result: building local capacity to ensure the long-term sustainability of the neighborhood.

By aligning talent, technology, and balance sheets to address specific challenges, community development organizations can advance comprehensive solutions and deepen outcomes for vulnerable residents and communities.

**Proposal Criteria:** JPMC is soliciting proposals for the place-based track of the *AdvancingCities* Challenge from collaboratives seeking to:

- **Implement a comprehensive strategy with housing as the platform for neighborhood change.** Proposals should outline how the collaborative will use capital as a tool to drive a larger vision for the community, reflected in an equitable neighborhood action plan. Affordable housing should be a key component of the strategy, making sure residents have a place to live in neighborhoods with opportunity.
- **Launch creative partnerships and build capacity of community organizations.** Proposals should demonstrate how the collaborative is: 1) creating access to more sophisticated streams of capital for its members; 2) facilitating and/or driving improved delivery of service by working together; and 3) increasing financial and organizational capacity of the members through resource pooling (i.e. balance sheets, technology, and talent).
- **Develop innovative financing approaches and models.** Proposals should describe how partners will deploy new or disruptive financing strategies, models or initiatives that can move the needle in addressing neighborhood challenges, and leverage additional public and private capital.

**Successful applications will articulate how the collaborative will:**

- Advance creative deal structures, models, and partnerships to drive capital towards implementing a broader community vision;
- Implement a resident-driven equitable neighborhood action plan that reflects comprehensive strategies to address community priorities with housing as the platform for neighborhood change\*;
- Leverage a [catalytic event](#) (if applicable) to mobilize solutions, such as new infrastructure in the community, transportation investments, a change in municipal leadership, preparation for or a response to a natural disaster, issuance of a housing bond or a new inclusionary housing policy, or an Opportunity Zone designation;
- Demonstrate strong collaboration among key place-based community development actors that are well positioned to drive neighborhood change;

- Collaborate to become more efficient and deepen impact;
- Build the capacity of smaller, local organizations by pooling resources and aligning balance sheets, technology, and talent;
- Leverage additional public and/or private capital to channel into the proposed project in target neighborhoods;
- Maximize resident participation throughout the entire process, from planning to implementation;
- Improve and continuously measure [quantitative and qualitative outcomes](#) to show progress towards goals; and
- Ensure that the execution and delivery of the solution’s intended impact can be sustained over time.

*\*Equitable neighborhood plans can be specific neighborhood plans or city-wide plans that the collaborative is advancing a portion of within one or more neighborhood(s).*

**Guidelines about Place-Based Collaborative Structures:** Under previous PRO Neighborhoods Competitions, only CDFIs could receive funding. This year, JPMC is expanding the scope of grantees to include other place-based community development organizations in addition to CDFIs, which are still an integral part of this track. Guidelines for collaborative structures are as follows:

- The collaborative must consist of between two and five organizations, including at least one CDFI.
- **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. To qualify, the lead organization must be a not-for-profit organization exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the "Code"), and classified as a public charity under Code Sections 509(a)(1) or 509(a)(2). *Organizations above \$75 million in net assets may serve as the lead organization but cannot use the funding to support their own balance sheet activity.*
- **Collaborative members.** Collaborative members should demonstrate how their unique role in the collaborative will contribute to the goals and outcomes set forth in the proposal. *Organizations above \$75 million in net assets may serve as collaborative members but cannot use the funding to support their own balance sheet activity and need to clearly identify their role.*
- **Past PRO Neighborhoods Competition awardees.** Any organization that has received balance sheet dollars in 2017, 2018 or 2019 from the PRO Neighborhoods Competition can apply for this new AdvancingCities Challenge but cannot receive balance sheet dollars (this only applies if you are applying for the place-based track).

**Uses of Funding:** At least 51 percent of the funding for the place-based track of the competition must be used to leverage another capital source. Eligible sources of leverage include:

- Balance sheet capital dedicated to the grant activities;
- Public funding;
- Private debt and/or equity; and/or
- Other philanthropic investment.

Eligible uses of the remaining funds include:

- Operational expenses related to executing grant activities;
- Technical assistance to borrowers and other people-based strategies;
- New product/model development;

- Staffing related to executing grant activities;
- Technology or other systems development;
- Leading community planning and engagement;
- Program evaluation;
- Building consensus and support from key stakeholders;
- Partnership and collaboration activities; and
- Other capacity-building needs.

## TRACK 2: SYSTEMS CHANGE STRATEGIES

**Summary:** The systems change track of the *AdvancingCities* Challenge seeks to incentivize cross-sector partnerships to address systemic barriers to opportunity, or complex issues at the root of economic inequality, by altering entrenched policies and practices in cities.

**Rationale and Background:** Individuals and communities often face multiple, interlocking barriers to economic opportunity. Individuals may lack sector-specific skills that would make them attractive candidates for jobs with local and regional employers. They may have criminal records that interfere with their ability to obtain housing and employment, or they may struggle to find affordable childcare or transportation options that would allow them to access well-paying jobs. Similarly, individuals who want to start community-based businesses may lack access to capital and social networks, they may not have the knowledge or skills to start and grow their businesses, or they may be unable to afford the rents of storefronts in gentrifying areas. At the community level, barriers to opportunity include insufficient access to jobs and public transit, a lack of quality housing, vacant properties, high violent crime rates, poorly performing schools, or a lack of social cohesion.

Every city has a range of “[opportunity systems](#)” that can help reduce these barriers. However, not everyone has the same access to those opportunity systems, or they may operate in isolation despite pursuing a common goal of promoting equitable growth. Through the *AdvancingCities* Challenge, JPMC aims to make deep investments in four systems that are key drivers of opportunity: jobs and skills, small business expansion, financial health, and neighborhood revitalization. JPMC also recognizes that there are other vital systems that influence economic mobility and will likely play important roles addressing systemic barriers, including criminal justice, transportation, health, economic development, education, and environmental systems (water, air quality, etc.).

JPMC believes that the greatest opportunity to reduce inequality is where a city’s opportunity systems intersect. Well-coordinated programs aimed at individual problems can show incremental impact, but they are insufficient. Without deliberate action and alignment, they cannot tackle the root causes of citywide challenges. The better approach is [systems change](#), where local leaders tackle the underlying policies, funding mechanisms, relationships, power structures, and norms that inhibit progress and mobility for underserved populations. Moving from successful programmatic interventions to altering and aligning a city’s fragmented opportunity systems takes planning, coordination, resources, data, and the ongoing involvement and collaboration between local civic leaders across public, private, and nonprofit sectors for maximum impact.

**Proposal Criteria:** JPMC is soliciting proposals for the systems change track of the *AdvancingCities* Challenge from collaboratives seeking to:

- **Address multidimensional, systemic challenges.** Proposals should describe how collaborative members will implement effective solutions that will alter, align, or influence at least two opportunity systems within [JPMC's philanthropic focus areas](#): jobs and skills, small business expansion, financial health, and neighborhood revitalization. In addition to addressing two of JPMC's focus areas, proposals could also impact other mission critical systems such as criminal justice, transportation, health, economic development, education, environmental resilience, among others.
- **Leverage cross-sector leadership and collaboration.** Proposals should demonstrate how business, government, nonprofit, anchor institutions, and other community leaders will coordinate and deploy their unique resources, expertise, and decision-making authority to drive systemic change.
- **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. Examples of key systems changes that this track aims to stimulate and support include:
  - o Better quality and more innovative services resulting from aligned systems;
  - o Improved coordination of actors within opportunity systems through collective impact, system mapping, and other coordination approaches;
  - o Stronger and higher quality engagement of the business community or anchor institutions to sustain systems changes and service provision;
  - o Active collaboration of public, private, and nonprofit actors to achieve common goals;
  - o New ways of thinking and working together that improve efficiency, reduce redundant service delivery, and take advantage of economies of scale;
  - o Easier access to services by those who need them; and
  - o Provision of multiple, coordinated services to individuals and communities that need them to overcome barriers to opportunity.

The systems change track of the *AdvancingCities* Challenge seeks proposals that are creating solutions that are as multidimensional as the challenges they seek to address. While this track provides local leaders with a broad scope to define the problem statement most relevant to their communities, below are examples of complex challenges that will require systems change to address:

- Safe and affordable housing is often disconnected from regional transportation networks that connect individuals to high-quality, well-paying jobs;
- The legacy of wealth inequality and neighborhood disinvestment has left diverse and low-income entrepreneurs at a disadvantage, facing personal financial insecurity, lack of networks, and neighborhood instability that can make launching and maintaining a business challenging;
- Rapidly rising housing costs leave rent-burdened low-income households vulnerable to financial shocks which may place them at risk of eviction or homelessness, which can negatively impact employment, income, health, and educational outcomes in a city;
- Cities experiencing rapid economic growth often face rising rents for homes and commercial space, which puts substantial pressure on longtime residents and business owners;

- Disparities in credit across race, ethnicity, and/or immigration status can limit the ability of people of color and immigrants to rent or buy homes, secure jobs, or start businesses;
- Workers with significant educational barriers (low literacy or less than a high school diploma) are highly vulnerable to automation, and may face compounded challenges to accessing future-proof job training, including childcare, transportation, and financial services;
- Small, neighborhood businesses want to provide quality employment opportunities with family-sustaining wages, good benefits, and career mobility for their workers, but are often operating with thin margins and significant time and resource constraints;
- Criminal records often prevent justice-involved individuals from accessing stable housing, mental and physical health support, well-paying jobs, or building a strong financial footing;
- Many small and mid-sized businesses demand talent that fulfills their rapidly changing skills needs, but lack the capacity to engage with the workforce and educational systems to source diverse candidates, or they find these systems confusing and opaque;
- Financial stress can cause poor health outcomes, increase absenteeism, and decrease productivity on the job, especially for low- and moderate-wage workers; and/or
- Increasingly frequent natural environmental disasters often leave vulnerable families and businesses at risk of financial, housing or infrastructure instability.

**Successful applications for the systems change track will articulate how the collaborative will:**

- Adopt a multi-sector approach that demonstrates the integration of at least two strategies across [JPMC's philanthropic focus areas](#), in addition to potentially addressing other mission-critical opportunity system(s);
- Base its work on a clear understanding of the needs and assets of target geographies and/or populations;
- Build on existing trends, established civic tables with community partners, and momentum (which may stem from a catalytic event) to reduce inequality through [internal](#) and [external systems changes](#);
- Lead the coordinated deployment of the unique resources, expertise, and decision-making authority of high-capacity nonprofits, government leaders or agencies, and the private sector to implement the plan;
- Secure quality engagement from government partners who will actively leverage their resources and authority to create and influence lasting systemic change, with clear practices and policies that will advance the collaborative's goals, as demonstrated by a [letter of support](#) from the local or regional government leader, department, or agency you are partnering with to implement change;
- Move beyond the "status quo" to spur real behavioral and systems change – including altering underlying funding flows, policies, routines, relationships, resources, power structures, values and norms;
- Develop and employ defined metrics that not only gauge short-term outputs and outcomes, but that also assess broader systems change and impact on beneficiaries;
- Adopt a robust strategy to elevate beneficiary voice and participation, including efforts to engage residents and community organizations in the process (i.e., through interviews, listening sessions, town halls, etc.); and
- Secure additional funding, and/or identify other sources of available funding, from government, private foundations and/or corporations to sustain and scale the impact of the proposed solutions.

**Guidelines about Systems Change Collaborative Structures:** The systems change collaborative structure should fit within the following guidelines:

- The collaborative that receives grant funding through this track 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" throughout this track, 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(c)(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 leaders from nonprofits, government officials or agencies, businesses, anchor institutions, and other community organizations. Collaborative members should demonstrate how their unique resources, expertise, and decision-making authority will drive systemic change.
- **Partners and advisors.** In addition to the formal collaborative members, successful collaboratives are likely to have a number of additional partners and advisors who work closely with the collaborative members to achieve the grant's outcomes, but do not receive grant funding through this initiative.
- **Letter of support.** Applications for the systems change track must include a letter of support from a local or regional government leader(s), department(s), or agenc(ies). The letter of support should demonstrate how the government partner(s) will advance the collaborative's goals, including but not limited to dedicating financial resources or staff to implement the initiative, practice change, and or/policy prescriptions to help sustain or accelerate efforts. Winners will be required to include MOUs as part of the grant implementation.
- **Geography.** Although JPMC refer to cities, innovative proposal submissions are also encouraged from a diverse range of geographies, as long as the collaborative represents a collective, contiguous geography with a minimum population size of 30,000.

## ELIGIBILITY REQUIREMENTS

To apply for either the place-based track or systems change track of the *AdvancingCities Challenge*, applicants must meet the following criteria:

**Eligibility requirements:**

- Organizations must be incorporated or organized in the United States or its territories, have been duly organized and validly exist, and maintain a primary place of business in the United States.
- Lead organization must be a not-for-profit organization exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the "Code"), and classified as a public charity under Code Sections 509(a)(1) or 509(a)(2);
- CDFIs applying (as the lead organization or as a member of the collaborative for either track) must be a CDFI certified by the Department of Treasury;
- Lead organization will demonstrate expertise in the community, and oversight that corresponds with the intended geography;
- Lead organization will show a track record of strong financial management, including a robust balance sheet and clean audit;
- Lead organization must have strong organizational leadership and management. In addition, each collaborative member must demonstrate a commitment to diversity and inclusion within the organization, particularly at the senior staff and board levels;
- Activities must be within the list of [Eligible Markets](#), outlined in the appendix;
- Ability to achieve all deliverables outlined within a three-year time frame; and
- Lead organization must be available for meetings on progress every three months and fulfill all reporting requirements outlined.

## SCORING CRITERIA

Proposals for both the place-based track and systems change track of the *AdvancingCities* Challenge will be evaluated based on the following categories:

- **Geography.** Reaches or deepens impact in a defined area within [Eligible Markets](#), identifies and addresses a defined gap or need in the market, and demonstrates priorities for geographies and populations targeted.
- **Approach and alignment.** Clearly articulates a problem statement, solution, and actionable plan for implementation, while demonstrating how these solutions will address core challenges.
- **Collaboration and leadership.** Evinces strong leadership, collaboration, and quality engagement to advance solutions.
- **Innovation.** Pilots or implements new or disruptive interventions, collaborative structures, program models, or products to catalyze change.
- **Sustainability.** Displays a clear path to long-term sustainability beyond grant funding through this initiative and the potential to scale the model to other markets.
- **Impact and evaluation.** Demonstrates vision for a large scale, transformative result, and ability to define and measure both short-term outcomes against near-term goals, and long-term outcomes necessary to achieve long-term goals.
- **PLACE-BASED CRITERIA ONLY: Equitable neighborhood development.** Showcases a strong understanding of anticipated changes in their neighborhoods and proposed solutions that prevent displacement and create asset-building opportunities for low-to-moderate income communities, including developing a capital strategy to advance an existing housing-driven equitable neighborhood plan. This includes building the capacity of collaborative members and the local community.
- **SYSTEMS CRITERIA CHANGE ONLY: Systems change.** Exhibits high potential to lead systems changes that enable opportunity systems to function differently, more effectively, or more efficiently to address barriers to economic mobility.

### Key Principles to Drive Equitable Growth

Below are key principles that JPMC will look for when evaluating the extent to which programs will tackle persistent inequities and drive inclusive growth. This bullet list is not meant to be definitive, but to provide guidance.

- Create a transparent, data-driven approach to fostering inclusive local economies; reducing racial, ethnic, and income segregation; and directly addressing disparities and barriers to opportunity.
- Meaningfully engage multiple community stakeholders, including: government leaders, business and community leaders, and residents.
- Actively prevent and work against displacement of low-income individuals and small businesses when there is a significant risk of such outcomes.
- Improve and continuously measure outcomes critical to an individual and community's ability to progress socially and economically, including – where appropriate – in the areas of health, education, employment, safety, and financial security.
- Plan for the needs of a city/region's most vulnerable residents, such as the elderly, single parents, very low-income, people of color, people with disabilities, returning citizens, women, and/or non-English speakers.
- Respect local culture, history, and diversity.
- Ensure that the execution and delivery of the solution's intended impact builds local capacity and has longevity that can be sustained over time.

## 2020 APPLICATION

**To apply for either the place-based or systems change track of the AdvancingCities Challenge, all applicants must provide the following information:**

### LEAD ORGANIZATION INFORMATION

Lead organizations should be prepared to provide the following information for this proposal:

- Basic information: name, address, website, mission statement, head of organization details
- IRS 501(c)(3) determination letter<sup>1</sup>
- State business registry file
- Articles of incorporation
- W-9 taxpayer identification number and certification
- Form 990
- Audited financial statements (most recent year)
- Board of directors
- Annual budget
- Top funders

### SECTION I: PROJECT OVERVIEW

#### **Program/Project Title (100 characters<sup>2</sup>)**

Please provide a name for your proposal.

#### **“Quick Pitch” (250 characters)**

Provide a succinct explanation of your collaborative’s approach and activities in an elevator pitch-style.

#### **Executive Summary of Program/Project (2000 characters)**

Provide a concise description of the program for which you are requesting funding. This field should enable each reviewer to develop an understanding of your efforts, including a high-level overview of your problem statement, the geography and population the collaborative is serving, your overarching goal, and proposed intervention to reach that goal. This section should summarize the purpose and methodology of the program. It should not contain general information such as your organization’s background.

#### **Problem Statement (500 characters)**

Describe the need(s), issue(s), or challenge(s) that this program is seeking funding to address, along with supporting data. This should describe the specific barriers to opportunity that the initiative seeks to address, and the significance of the problem for the targeted population or geography.

#### **Goals and Outcomes (750 characters)**

Indicate the goal(s) of this project as it relates to the problem stated above: what progress will this project make toward resolving the previously stated problem. Progress should be measurable, using the metrics identified below.

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<sup>1</sup> See [Official Program Rules](#) for full eligibility information.

<sup>2</sup> Note that all character limits include spaces.

**Geography and Populations Served (500 characters)**

Provide quantitative and qualitative information on the target geographic area and target population, demonstrating a focus on reaching traditionally underserved communities and individuals. Proposals should focus on a single city or Metropolitan Statistical Area (MSA). For place-based proposals, proposals should describe specific efforts within defined neighborhood(s), and for systems change proposals, collaboratives should represent a collective, contiguous geography with a minimum population size of 30,000.

**Collaborative's Approach (1500 characters)**

Please provide a description of the collaborative's approach to addressing the problem statement outlined (e.g., a theory of change, strategy, or logic model). Explain why this specific partnership is needed to accomplish the goals and outcomes outlined, and how the collaborative will implement against those success metrics. This field should give a clear explanation for activities supported through the program.

**Integration of Community Perspectives (750 characters)**

Provide a short description of how your proposal has integrated the voices and perspectives of community members. Detail how the community was involved in the planning stage of your proposal, and explain your plan for ensuring community members will have continued participation through program implementation.

**Sustainability (750 characters)**

Clearly articulate a path to long-term sustainability, either with existing or forward-looking commitments from public and/or private potential funders or partners to continue implementation beyond this 3-year JPMC Foundation grant. This includes any matching funding from the lead and/or partner organizations.

**Innovation (750 characters)**

Describe how this solution is developing, piloting, and/or implementing new, multi-faceted interventions to create economic opportunity. This includes an overview of how this solution deploys a new or disruptive approach to drive inclusive growth, and the anticipated collective use of resources needed to advance this effort. Clearly articulate how grant funding through this initiative will allow your solution to be more innovative and effective than it would have been without the grant.

**Diversity, Equity, and Inclusion (500 characters)**

Explain how your collaborative will ensure, or has ensured, that the design and implementation of your solution authentically embraces diversity, equity, and inclusion across all aspects, including but not limited to persons with disabilities, religious or ethnic minorities, people of color, native/indigenous peoples, women, gender identity, and sexual orientation.

**SECTION II: PARTNERSHIP STRUCTURE****Lead Organization Description (500 characters)**

Briefly describe the lead organization, and why they are uniquely qualified to lead this collaborative.

**Lead Organization Role and Responsibility (500 characters)**

Clearly outline the responsibilities of the lead organization, including the history of leadership in the community, experience leading similar programs, distinctive attributes this partner brings to the work,

and how its unique resources, skills, expertise, or authority can influence long-term change for this proposed effort. This should include how they will be coordinating activities, fiscal management, capacity building, and/or technical assistance provided.

**Lead Organization Leadership (500 characters)**

Please provide a summary of your organization's leadership team, how the team reflects the community in which you work, and the organization's commitment to diversity, equity, and inclusion as it relates staff, leadership, and board(s).

**Partner Organization(s) (250 characters each)**

Provide the name(s) of partner organizations in the collaborative. Note: there will be space in the application for each member of the collaborative to fill in this section's field.

**Partner Organization(s) Role and Responsibility (500 characters each)**

Clearly outline the responsibilities of the partner organization (detailing specific activities), including the distinctive attributes this collaborative member brings to the work, and how its unique resources, skills, expertise, and authority contributes to the proposed solution. Note: there will be space in the application for each member of the collaborative to fill in this section's field.

**Additional Partners (500 characters)**

Provide the name(s) of any additional implementing partners (do not include funders) and the nature of your relationship with these partners.

**Relationship History (750 characters)**

Provide information on the experience of the collaborative partners working together, and level of collaboration to date. Discuss to what extent this relationship has been informed by collective goals and shared priorities, and include information on the partner vetting and selection process.

**SECTION III: MEASURING IMPACT<sup>3</sup>****Tracking Impact (750 characters)**

Provide a narrative overview of how the collaborative will collect and evaluate metrics and outcomes. This includes describing the methods that the local evaluator will employ to collect and analyze data across partner organizations, and if a shared technology platform will be utilized.

**Local Evaluator (500 characters)**

Please indicate the external evaluator for the project, who has the resources and capacity to monitor and evaluate both short-term measures and long-term results, and describe their qualifications.

**Focus Areas and Approaches<sup>4</sup>**

Select an approach within the JPMC philanthropic focus areas and approaches that aligns with your collaborative's efforts. Focus areas and target metrics should be consistent with the goals and outcomes discussed in [Section 1: Project Overview](#).

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<sup>3</sup> Please note: metrics referenced in this section are subject to change.

<sup>4</sup> Please see details on the JPMC's philanthropic focus areas and metrics in [Appendix B](#).

- For the place-based track: applicants are required to complete target metrics within our [Neighborhood Revitalization](#) strategy for **Comprehensive Collaboration**. Applicants can choose to target more than one focus area, and should indicate any additional output and/or outcome targets that allow them to measure progress across the spectrum of neighborhood revitalization activities.
- For the systems change track: applicants are required to complete target metrics within at least two approaches within two distinct focus areas – Jobs and Skills, Small Business, Neighborhood Development, and/or Financial Health. Applicants should also indicate any additional output and/or outcome targets that allow them to measure progress across other opportunity systems, including but not limited to criminal justice, transportation, health, economic development, education, environmental resilience, among others.

### Demographic Information

Indicate the percentage of participants in each category served by this specific program/project. Participants may be represented across multiple categories. Submissions which contain personal information (PI) will **NOT** be accepted. Your response must only include generalized statistical information concerning your engagement with these populations as a whole, **NOT** information that identifies any specific individual(s) in these populations.

- Age (values must total to 100%)
  - o % Children (0-11 years old)
  - o % Teens (12-17 years old)
  - o % Young Adults (18-24 years old)
  - o % Adults (25-64 years old)
  - o % Seniors (over 65)
- Gender (values must total to 100%)
  - o % Male
  - o % Female
  - o % Other
- Income (values must total to 100%)
  - o % Low-income: ≤ 49.9% of area median income
  - o % Moderate-income: 50-79.9% of area median income
  - o % Middle-income: 80-119.9% of area median income
  - o Upper-income: ≥ 120% of area median income
  - o Provide the relevant area median income (with reference)
- Race (values must total to 100%)
  - o % American Indian or Alaska Native
  - o % Asian
  - o % Black or African American
  - o % Caucasian / White
  - o % Native Hawaiian or Other Pacific Islander
  - o % Other
  - o % Two or More Races
- Hispanic Origin (values must total to 100%)
  - o % Hispanic or Latinx
  - o % Non-Hispanic
- Vulnerable Populations (up to 100% per category)
  - o % Disabled
  - o % Immigrants
  - o % Justice-Involved/Returning Citizens
  - o % Limited English Proficiency
  - o % LGBTQ
  - o % Military/Veterans
  - o % Opportunity Youth
  - o % Refugees/Internally Displaced People

**SECTION IV: FINANCIAL DETAILS****High-Level Project Budget for Collaborative (attachment)**

Using the template provided, create a high-level budget showing how grant funds will be deployed over three years, including expenses and income. To the extent that the budget exceeds potential grant funding through this initiative, identify additional funding sources. Note: If proposal is selected for future rounds, the organization will be required to submit more detailed financials.

**Project Plan (attachment)**

Outline of a clear implementation plan with timeline, action steps, and deliverables, with accountability to owners of each intervention.

**Program/Project Support (Top Funders)**

Please list this specific program's top five funders, including the amount of funding provided and how the funds were/will be used.

**Lead Organization Budget**

Please provide a budget for the lead organization, including expenses and income.

**Lead Organization Support (Top Funders)**

Please list your organization's top five funders, including the amount of funding provided and how the funds were used, for your most recent fiscal year. Example: XYZ Corporation - \$50,000 (Financial Literacy Project)

**Indirect Rate**

Indicate the percentage of grant funding through this initiative that will support overhead or indirect costs. Indirect costs should not exceed 20 percent of total JPMC grant allocation. Indirect costs are sometimes referred to as "overhead costs" and more recently by the government as "facilities and administrative costs." Examples include executive oversight, HR, accounting, grants management, legal expenses, utilities, rent, technology support, and facility maintenance.

**PLACE-BASED TRACK ONLY: SUPPLEMENTAL QUESTIONS**

For place-based track only, applicants must provide the following information:

**Equitable Neighborhood Plan (750 characters):<sup>5</sup>**

Describe how your proposal is tying transactions back to a comprehensive equitable neighborhood action plan, the collaborative's involvement in creating the plan, and how housing is being used as a platform for neighborhood change. Please include a **link** to the plan and a clear explanation of those activities or priorities outlined in the plan that your capital strategy is advancing.

**Capacity Building (500 characters)**

How is the collaborative building capacity for collaborative members?

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<sup>5</sup>Please note, this should be a link to an existing, published plan. We cannot access file-sharing online platforms.

**Pooling Resources (750 characters)**

Clearly explain how the collaborative will pool their resources, such as shared infrastructure, staff and/or technology, to achieve grant goals. Please include any other shared resources as well.

**Catalytic Investment (Check all that apply):**

Is the program leveraging any of the below catalytic investments in the community?

- New infrastructure in the community
- Transportation investments
- A change in municipal leadership
- Preparation for or a response to a natural disaster
- Issuance of a housing bond or a new inclusionary housing policy
- Opportunity Zone designation
- Other (text)

**Alignment with Community Development (250 characters):**

Describe how the proposal aligns and connects with local community development planning efforts such as economic development plans or coalition recommendations.

**Alignment with Local Government Agencies (250 characters):**

If the collaborative is engaging with local government agencies and/or policymakers on the approach, please describe how and with who.

**Collaborative Asset Classes (Check all that apply):**

Select your CDFI collaborative asset class based on the options below:

- Multi-family housing
- Single-family housing
- Commercial real estate
- Community facilities
- Small business loans
- Consumer loans
- Jobs & skills
- Other

**Collaborative Anticipated Leverage Ratio**

Enter the anticipated leverage (Example - 1:10). Note: Leverage numbers are for capital funds only. Leverage can be new or existing balance sheet funds. Please make sure [top sources](#) of leverage are outlined under Program/Project Support (Top Funders) in the application. This should include capital needed for the entire proposal, not just grant funding being requested under this initiative.

**SYSTEMS CHANGE TRACK ONLY: SUPPLEMENTAL QUESTIONS**

For systems change track only, applicants must provide the following information:

**Opportunity Systems Impacted (750 characters)**

Articulate the systemic barriers to opportunity that this proposal will address, and how the activities and services used by the collaborative will address these barriers. This should describe how this proposal aligns with at least two priorities within the JPMC philanthropic focus areas, as well as other opportunity systems impacted, such as criminal justice, transportation, health, economic development, education, environmental resilience, among others.

**External Systems Change (750 characters)**

Describe how this initiative will enable external systems change. This should articulate how these opportunity systems will function differently, more effectively, or more efficiently (in other words, “how the world will look differently”) from the perspective of the individuals, communities, or small businesses the collaborative aims to impact. It should also clearly describe why these external changes

are needed, and the problems these external systems changes are designed to address. An example of external systems change is a shift in how services are provided so that an individual who comes in the door seeking help finding a job has the opportunity to benefit from financial coaching or to learn how to start a small business without having to apply to separate assistance programs. Ideally, external systems change involves more than just co-location of services, but rather an integration of approaches.

#### **Internal Systems Change (750 characters)**

Describe how this initiative will enable internal systems change. This should articulate the internal, “behind the scenes” changes in how the individuals or organizations in the collaborative (who operate one or more opportunity systems) function. It should also clearly describe why these internal changes are needed, and the problems these internal systems changes are designed to address. Examples of internal systems change include changing how an organization trains its employees or shifting how it collaborates or coordinates activities with partners.

#### **Government Engagement (750 characters)**

Articulate the role of local or regional government in this initiative. This should describe the extent to which these partners/agencies have already been involved in this work, and moving forward, how they will leverage their resources, expertise, and decision-making authority to advance implementation and long-term change. This should include any local government policy and/or practice change that will support implementation, or policy prescriptions that would accelerate efforts – including an assessment of appetite for change.

#### **Private Sector Engagement (750 characters)**

Identify the private sector partners that you will work with to execute your proposal, and their role in role in advancing the stated goals and objectives. This should describe the extent to which businesses, anchor institutions, and/or other private sector actors will leverage their resources, expertise, and decision-making authority to advance implementation and long-term change. This should also include relevant policy and/or practice change that private sector actors are adopting to accelerate efforts.

## EXPECTATIONS

### Expectations of finalists/winners of the *AdvancingCities* Challenge include:

Selection Process Requirements: Detailed financials will be requested from the lead organization of the collaborative that become finalists in early April 2020. For the systems change track, applicants will also be required to submit a logic model/theory of change for their proposal in early April 2020. Applicants must be available for phone interviews in mid-April 2020. At least one representative must coordinate with the JPMC team for announcement activities in early July 2020. *Dates are subject to change.*

Other requirements will include (included in grant budget):

- Submit MOU and work plan for winning organizations within the first three months of the grant term.
- Host three visibility events: All winners are required to host three visibility events, with an option to include media, within the three-year grant period to showcase their work, highlight impact to-date, celebrate a milestone, convene stakeholders around lessons learned/challenges/opportunities and/or discuss next steps. Events can range from a virtual webinar, to a small roundtable or to a large convening. Grantees can align their visibility event with the release of their annual progress report/white paper. **Events should be included in the grant budget.**
- Select a local external evaluator: Each applicant must identify and include a budget to support 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 city and/or the challenges that the proposal seeks to address. Evaluation partners will be responsible for submitting publically available annual reports and the final impact report on the progress of collaborative, as well as sharing outcomes with JPMC's national evaluator, Abt Associates.
- Report to JPMC's national evaluator (Abt Associates): JPMC will work with Abt Associates, who will produce a series of studies and reports that assess the progress and results of the *AdvancingCities* Challenge. Each local evaluation partner must participate in calls, report data to the national evaluation team, and submit an initial research plan to JPMC and Abt Associates.
- Release annual progress report: Each winner's local evaluator will be required to put out a public white paper/progress report with detailed, quantitative data and impact on the project annually (for example, on the websites of the collaborative members) and/or released during a media/visibility event. They will share an estimated timeline for release early in the year to JPMC to assist in planning.
- Submit impact report: All *AdvancingCities* Challenge winners are required to submit impact reports through JPMC's online grants system, CyberGrants. They will receive a reminder email from our system 30 days prior to the due date of the report.
- Share a human interest story directly impacted by the grant: When grantees submit their impact report in CyberGrants, they will attach a short human interest story that describes how the community was assisted by the grant and highlights the success of the program.
- Participate in peer learning: To encourage peer learning, networking and knowledge sharing, JPMC will host in-person and virtual events throughout the year. If you are selected, you are expected to participate in at least one in-person event each year. **Travel should be included in the grant budget.**

KEY DATES\*

October 21	AdvancingCities Challenge RFP is released
October 29	<p>JPMC is hosting an informational call to answer your questions about the program and RFP.</p> <ul style="list-style-type: none"> <li>- <b>Date:</b> October 29, 2019</li> <li>- <b>Time:</b> 1:00 – 1:45 PM PM EST</li> <li>- <b>Please RSVP here:</b>  <a href="https://meetingsandevents.jpmorganchase.com/Metron/forums/oct29advancingcities.form">https://meetingsandevents.jpmorganchase.com/Metron/forums/oct29advancingcities.form</a></li> <li>- The recording will be posted <a href="#">here</a></li> </ul>
November 5	<p>JPMC is hosting an informational call to answer your questions about the program and RFP.</p> <ul style="list-style-type: none"> <li>- <b>Date:</b> November 5, 2019</li> <li>- <b>Time:</b> 1:00 – 1:45 PM PM EST</li> <li>- <b>Please RSVP here:</b>  <a href="https://meetingsandevents.jpmorganchase.com/Metron/forums/nov05advancingcities.form">https://meetingsandevents.jpmorganchase.com/Metron/forums/nov05advancingcities.form</a></li> <li>- The recording will be posted <a href="#">here</a></li> </ul>
November 12	<p>The New Growth Innovation Network is hosting an informational call with JPMC to answer your questions about the program, RFP, and the <b>SYSTEMS CHANGE TRACK</b>.</p> <ul style="list-style-type: none"> <li>- <b>Date:</b> November 12, 2019</li> <li>- <b>Time:</b> 1:00 – 2:00 PM EST</li> <li>- <b>Please RSVP here:</b>  <a href="https://register.gotowebinar.com/register/4569664185432037645">https://register.gotowebinar.com/register/4569664185432037645</a></li> <li>- The recording will also be posted <a href="#">here</a></li> </ul>
November 13	<p>Opportunity Finance Network (OFN) is hosting an informational call with JPMC to answer your questions about the program, RFP, and the <b>PLACE-BASED TRACK</b>.</p> <ul style="list-style-type: none"> <li>- <b>Date:</b> November 13, 2019</li> <li>- <b>Time:</b> 2:00 – 3:00 PM EST</li> <li>- <b>Please RSVP here:</b>  <a href="https://attendee.gotowebinar.com/register/4569664185432037645">https://attendee.gotowebinar.com/register/4569664185432037645</a></li> <li>- The recording will also be posted <a href="#">here</a></li> </ul>
January 15	Proposals due in <a href="#">CyberGrants</a> on January 15, 2020 at 11:59PM ET
January – April 2020	<p>Applications will go through three rounds of review, and non-winners will be notified at each stage.</p> <p>Please see the <a href="#">Scoring Criteria</a> section for more information</p>

April 2020	Finalists participate in phone interviews with JPMC + submit additional information
May 2020	Initial award notification
June 2020	Grant agreements finalized
July 2020	Winners announced

*\*These dates are subject to change*

## SUBMITTING AN APPLICATION

All proposals must be submitted via [Cybergrants](#) by **Wednesday, January 15, 2020, 11:59PM Eastern Time**. The invitation code is 'Johnson00'. Nonconforming submissions will not be reviewed and under certain circumstances outlined in the [Official Challenge Rules](#) will be grounds for disqualification. Any proposals received via email will not be reviewed as part of the application process. Questions can be directed to [Advancing.Cities@jpmchase.com](mailto:Advancing.Cities@jpmchase.com)

By submitting an application, the lead applicant and all organizations agree to adhere to the [Official Challenge Rules](#).

## APPENDIX A: FREQUENTLY ASKED QUESTIONS (FAQs)

The following is a selection of responses to questions we have received in previous years of hosting competitions. More information on the *AdvancingCities* initiative can be found on our [website](#).

### ABOUT THE CHALLENGE

#### **What is the *AdvancingCities* Challenge?**

The *AdvancingCities* Challenge will make investments of up to \$5 million to support creative, collaborative and sustainable solutions that help more people benefit from a growing economy. For this year's RFP, JPMC is soliciting proposals for opportunities across two "tracks": one focused on place-based strategies at the neighborhood level, and the other focused on systems change strategies across cities.

#### **Why have the PRO Neighborhoods Competition and *AdvancingCities* Challenge combined?**

Based on a history of grantmaking with PRO Neighborhoods and the *AdvancingCities* initiative, JPMC has a firsthand understanding of the tremendous value of communities working at multiple levels to expand access to opportunity. The best way to harness the impact of our programs in neighborhoods and cities was to combine efforts for a new streamlined competition. This competition will continue to emphasize the importance of collaboration, strong leadership, bold and innovative approaches to creating more widely shared prosperity. Our new model will have one door to entry, which will allow for increased efficiencies and a simpler application process for applicants. The unified competition will also allow participants to have greater opportunity to learn from one another across shared resources.

#### **What is the "place-based strategy" track of the *AdvancingCities* Challenge?**

The place-based track of the *AdvancingCities* Challenge (formerly PRO Neighborhoods) seeks to support collaboratives that are proposing a [capital strategy](#) to advance an existing housing-driven equitable neighborhood plan that addresses documented challenges within neighborhoods. The new place-based track allows for more inclusive partnerships, as collaboratives can now consist of CDFIs, CDCs, nonprofit developers, and other community development organizations. This track also has an emphasized focus on affordable housing as a key component of the strategy, making sure residents have a place to live in neighborhoods with opportunity.

#### **What is the "systems change strategy" track of the *AdvancingCities* Challenge?**

The systems change track of the *AdvancingCities* Challenge seeks to incentivize cross-sector partnerships to address systemic barriers to opportunity, or complex issues at the root of economic inequality, by altering entrenched policies and practices in cities. This track encourages business, government, 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 two or more opportunity systems within [JPMC's philanthropic focus areas](#): jobs and skills, small business expansion, financial health, and neighborhood development. This track focuses on moving from successful programmatic interventions to altering and aligning a city's fragmented opportunity systems – including altering underlying funding flows, policies, routines, relationships, resources, power structures, values, and norms.

**RFP ELIGIBILITY AND STRUCTURE****What are the eligibility requirements for applicants?**

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

**Is the *AdvancingCities* Challenge open to applicants globally?**

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

**Can a collaborative submit the same proposal to both “tracks”?**

A collaborative may not submit the same proposal to both tracks. Collaboratives must select one of the two tracks to submit a proposal for.

**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 distressed communities, we will not support an **extension** of projects previously supported through past rounds of the *AdvancingCities* Challenge or PRO Neighborhoods competition. However, we will consider **new** projects from previous competition grant recipients, if the goals for the **new** project align with track-specific objectives. This includes previous PRO Neighborhoods competitions winners that want to participate in a collaborative that is applying for the systems change track, and previous *AdvancingCities* Challenge winners that would like to participate in a place-based collaborative focusing on the neighborhood level.

**Can a past PRO Neighborhoods Competition winner apply for the systems change track this year? Can a past *AdvancingCities* Challenge winner apply for a place-based track this year?**

Yes, a previous PRO Neighborhoods Competition winner may apply for a systems change track grant, and a previous *AdvancingCities* Challenge winner may apply for a place-based track grant, **IF** the applicant’s new project aligns with the selected track’s goals and objectives.

**Are there any funding restriction for Past PRO Neighborhoods Competition Awardees?**

Any CDFIs that have received balance sheet dollars in 2017, 2018 or 2019 from the PRO Neighborhoods CDFI collaborative competition CAN apply for this new *AdvancingCities* Challenge but CANNOT receive balance sheet dollars (only applies if you are applying for the place-based track).

**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 annually?**

4-8 total across both tracks.

**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 single city or Metropolitan Statistical Area (MSA), and for place-based collaboratives, should describe specific activities within defined neighborhoods.

**Last year the AdvancingCities Challenge was open to communities across all U.S. states and territories. Why is there a list of eligible markets for this year’s competition? Are rural markets included in this list?**

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. Last year, we received 256 applications from 45 states and territories, including major metropolitan areas, mid-sized cities, and rural counties. 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. This list consists of regional Metropolitan Statistical Areas (MSAs) including rural and urban communities.

**Does having an existing grant from JPMC disqualify an applicant?**

No.

**EVALUATING PROPOSALS**

**How will the applications be evaluated?**

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

**PLACE-BASED TRACK**

**This year’s challenge has a place-based track that seems similar to previous cycles of the PRO Neighborhoods competitions. How does the AdvancingCities place-based track differ from the PRO Neighborhoods competition?**

We are always evolving our programs based on what we’re learning. The place-based track is the successor of the PRO Neighborhoods Competition. In addition, merging under a unified AdvancingCities brand, the place-based track has expanded actors to CDFIs, CDCs, nonprofit developers and other community development organizations. There is also a bigger focus on affordable housing as a key component of the strategy, making sure residents have a place to live in neighborhoods with opportunity.

**Is the place-based track open to CDFIs only?**

No. This year’s competition has been expanded to accept proposals from other place-based organizations, to include CDCs, nonprofit developers and other community development organizations. CDFIs are still an integral part of this track and at least one is required to be part of the collaborative to qualify.

**I want to submit a proposal based on an equitable neighborhood development plan that has not been publically published yet. Is this allowed?**

No, we can only accept existing plans that are accessible to the public. Since we cannot access file-sharing online platforms, we require that applicants include the **link** to their equitable neighborhood development plan for our review in the application. Applications submitted for the place-based track that do not include a link to an equitable development plan will not be reviewed or considered.

**What is a comprehensive equitable neighborhood action plan?**

According to [NALCAB's Guide to Equitable Neighborhood Development](#), it is an action plan created with and for residents to 1) help the community understand and anticipate changes in their neighborhoods 2) prevent displacement and 3) create asset building opportunities for low- and moderate-income residents. The goal of the plan would be for communities and community-based organizations to create data-driven, local solutions that can be used to organize and build support among community members, anchor institutions, funders, elected officials, municipal agencies, and developers.

**Does affordable housing need to be a part of the proposal?**

Yes. Research has shown that where people live profoundly affects their well-being and long-term life chances. Affordable housing must also connect people to opportunities that enable them to participate, prosper, and achieve their full potential. Families and local economies alike thrive when neighborhoods combine affordable housing with quality schools, access to jobs, safe streets, healthcare services, public transportation, and other resources. When **housing is safe, affordable and accessible, our neighborhoods thrive** – strongly impacting education for children, health, earnings, quality jobs and well-being.

**Do proposals have to respond to a catalytic investment?**

No. Proposals do not have to respond to a catalytic event or investment. We have seen stakeholders mobilize quickly to implement action-oriented plans efficiently when they are aligned around a catalytic investment.

**Is there an opportunity for planning grants?**

No, this year we are shifting our focus to other opportunities to align our resources and promote an enhanced two-track competition.

**Are there resources available to better understand this track?**

Yes, you can review examples of strong applications on the [PRO Neighborhoods website](#) and in the [2018 Progress Report](#).

**For resources to learn more about equitable neighborhood development:**

- [Guide to Equitable Neighborhood Development, NALCAB](#)
- [Principles for Building Healthy and Prosperous Communities](#), Build Healthy Places Network
- [All-In-Cities Toolkit](#) and [National Equity Atlas](#), PolicyLink
- [Local Housing Solutions](#), Abt Associates and NYU Furman
- [Equitable Development as a Tool to Advance Racial Equity](#), Government Alliance on Race and Equity

**Equitable neighborhood development plan examples:**

- DC's [11<sup>th</sup> Street Bridge Park Equitable Development Plan](#)
- Philadelphia's [Kensington Neighborhood Plan](#)

## What will a winning proposal include?

### 1. Goals

- The place-based track of the *AdvancingCities* Challenge (formerly PRO Neighborhoods) seeks to support collaboratives that are proposing a [capital strategy](#) to advance an existing housing-driven equitable neighborhood plan that addresses documented challenges within neighborhoods.
- We are looking for proposals that:
  - **Implement a comprehensive strategy with housing as the platform for neighborhood change.** Proposals should outline how the collaborative will use capital as a tool to drive a larger vision for the community, reflected in an equitable neighborhood action plan. Affordable housing should be a key component of the strategy, making sure residents have a place to live in neighborhoods with opportunity.
  - **Launch creative partnerships and build capacity of community organizations.** Proposals should demonstrate how the collaborative is: 1) creating access to more sophisticated streams of capital for its members; 2) facilitating and/or driving improved delivery of service by working together; and 3) increasing financial and organizational capacity of the members through resource pooling (i.e. balance sheets, technology, and talent).
  - **Develop innovative financing approaches and models.** Proposals should describe how partners will deploy new or disruptive financing strategies, models or initiatives that can move the needle in addressing neighborhood challenges, and leverage additional public and private capital.

### 2. Actors

- Under JPMC's previous PRO Neighborhoods Competition, only CDFIs could receive funding. This year, we are expanding the scope of grantees to include other place-based community development organizations in the collaboratives, such as CDCs and nonprofit developers.

### 3. Structure

- The collaborative must consist of between two and five organizations, including at least one CDFI.
- **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. To qualify, the lead organization must be a not-for-profit organization exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the "Code"), and classified as a public charity under Code Sections 509(a)(1) or 509(a)(2). *Organizations above \$75 million in net assets may serve as the lead organization but cannot use the funding to support their own balance sheet activity.*
- **Collaborative members.** Collaborative members should demonstrate how their unique role in the collaborative will contribute to the goals and outcomes set forth in the proposal. *Organizations above \$75 million in net assets may serve as collaborative members but cannot use the funding to support their own balance sheet activity and need to clearly identify their role.*
- **Past PRO Neighborhoods Competition awardees.** Any organization that has received balance sheet dollars in 2017, 2018 or 2019 from the PRO Neighborhoods Competition can apply for this new *AdvancingCities* Challenge but cannot receive balance sheet dollars (this only applies if you are applying for the place-based track).

**Why must collaborative member organizations have net assets of \$75 million or below to be eligible for balance sheet funding?**

JPMC recognizes that small and mid-sized organizations often end up competing for scarce resources. And too often, these development projects that have the potential to yield economic and social benefits do not qualify for traditional financing. The place-based track aims to break down this barrier by providing small and mid-sized place-based organizations with capital to align resources, expand lending activities and bring neighborhood development projects to scale.

**Are there any requirements or restrictions on use of funds for the place-based track?**

At least 51 percent of the funding for the place-based track of the competition must be used to leverage another capital source. Eligible sources of leverage include:

- Balance sheet capital dedicated to the grant activities;
- Public funding;
- Private debt and/or equity; and/or
- Other philanthropic investment.

Other eligible uses of the remaining funds include:

- Operational expenses related to executing grant activities;
- Technical assistance to borrowers and other people-based strategies;
- New product/model development;
- Staffing related to executing grant activities;
- Program evaluation;
- Building consensus and support from key stakeholders;
- Partnership and collaborative activities; and
- Other capacity-building needs.

Per the [Official Challenge Rules](#), awards cannot be used for lobbying or political campaign intervention, including a voter registration drive. Please note that for applicants that are selected as the final winners, use of funds are subject to final review and approval by the JPMC Foundation.

**SYSTEMS CHANGE TRACK****Can our collaborative focus on multiple cities? How do you define your geographic scope?**

No. Proposals should focus on a single city or Metropolitan Statistical Area (MSA). Please note that we will be unable to accept proposals for cities that fall outside of our [Eligible Markets](#) list. Also, while we encourage innovative proposals from diverse geographies, the collaborative should focus on a collective geography with a minimum population size of 30,000.

**What will a winning proposal include?****1. Goals**

- The **systems change track** of the *AdvancingCities* Challenge seeks to incentivize cross-sector partnerships to address systemic barriers to opportunity, or complex issues at the root of economic inequality, by altering entrenched policies and practices in cities. We are looking for proposals that:
  - o **Address multidimensional, systemic challenges.** Proposals should describe how collaborative members will implement effective solutions that will alter, align, or influence at least two opportunity systems within [JPMC's philanthropic focus areas](#): jobs

and skills, small business expansion, financial health, and neighborhood development. JPMC also encourages proposals that – in addition to addressing two of JPMC’s focus areas – could also impact other mission critical systems such as criminal justice, transportation, health, economic development, education, environmental resilience, among others.

- **Leverage cross-sector leadership and collaboration.** Proposals should demonstrate how business, government, nonprofit, anchor institutions, and other community leaders will coordinate and deploy their unique resources, expertise, and decision-making authority to drive systemic change.
- **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 nonprofits, private sector, for-profit businesses and anchor institutions (healthcare systems and higher education institutions), and local government departments or agencies.

## 3. 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” throughout this track, 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(c)(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 leaders from nonprofits, government officials or agencies, businesses, anchor institutions, and other community organizations. Collaborative members should demonstrate how their unique resources, expertise, and decision-making authority will drive systemic change.
- **Partners and advisors.** In addition to the formal collaborative members, successful collaboratives are likely to have a number of additional partners and advisors who work closely with the collaborative members to achieve the grant’s outcomes, but do not receive grant funding through this initiative.

### What should the letter of support from local government include?

Proposals should convey how local or regional government officials or agencies will advance the collaborative’s goals. When embarking on systems change work, we expect government partners to bring financial resources or staff that will help implement the initiative, practice change, and/or policy prescriptions that would help sustain and/or accelerate efforts. To that end, we are asking collaboratives to submit a detailed letter of support from the local or regional government leader, department, or agency you are partnering with to implement change, which demonstrates a clear understanding of how local government will actively leverage their resources and authority to create lasting change.

For example, projects that aim to influence the housing system, a letter of support could be submitted by a local mayor, housing finance agency, housing authority, or department of housing and community development – or coalition of those actors within a city or region.

**What does JPMC mean by “systems change”?**

JPMC is interested in proposals that move beyond well-coordinated programs aimed at individual problems, and aim to tackle the root causes of citywide challenge. This can be achieved through systems change, where local leaders tackle the underlying policies or practices inhibit progress and mobility for underserved populations. 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, mindsets, infrastructure and many more.

This RFP refers to both external and 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 affects 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 as a means to the end of 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.

**The systems change track requires that collaborators represent a minimum, contiguous geography of 30,000. How can rural communities with less 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 can reinforce these connections to drive rural revitalization.

**Are there any restrictions on use of funds on the systems change track?**

Per the [Official Challenge Rules](#), awards cannot be used for lobbying or political campaign intervention, including a voter registration drive. There are no additional limitations on use of funds. Please note that for applicants that are selected as the final winners, use of funds are subject to final review and approval by the JPMC Foundation.

**Are there resources available to better understand this track?**

Yes, you can review examples of strong applications on the [AdvancingCities website](#) (more details also available [here](#)).

## EXPECTATIONS AND REPORTING REQUIREMENTS

### **What are the expectations of participants?**

For information on expectations of participants, please visit the [expectations section](#).

### **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 publically 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 '**Johnson00**'. All proposals are due by **Wednesday, January 15 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](mailto: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. Proposals will be reviewed over several rounds. Non-winners will be notified at each stage.

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

- October 21: *AdvancingCities* Challenge RFP is released
- October 29; November 5, 12, 13: Informational calls on the Challenge
- January 15: Deadline to submit application at 11:59PM ET
- January – May: Applications go through review
  - o April: phone/video interviews + request of additional information
- May: Initial award notification

- June: Grant agreements finalized
  - July 2020: 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 four informational calls to answer your questions about the program and RFP:

#### *General calls:*

- JPMC is hosting informational calls to answer your questions about the 2020 *AdvancingCities* Challenge RFP and application process:
  - o **October 29, 2019 at 1:00pm ET:** RSVP [here](#)
  - o **November 5, 2019 at 1:00pm ET:** RSVP [here](#)
- The recordings will be posted [here](#)

#### *Track-specific calls:*

- The New Growth Innovation Network (NGIN) is hosting an informational call in partnership with JPMC to answer your questions on the 2020 *AdvancingCities* Challenge RFP and the **SYSTEMS CHANGE** track on **November 12, 2019 at 1:00pm EST.**
  - o RSVP [here](#)
  - o The recording will also be posted [here](#)
- The Opportunity Finance Network (OFN) is hosting an informational call in partnership with JPMC to answer your questions on the 2020 *AdvancingCities* Challenge RFP and the **PLACE-BASED** track on **November 13, 2019 at 2:00pm EST**
  - o RSVP [here](#)
  - o The recording will also be posted [here](#)

### **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](#).

## KEY TERMS

### **Capital strategy**

An innovative financing approach to deploy funding.

### **Catalytic events**

Catalytic events are transformative events that occur in communities that have the ability to dramatically change the economic future of a community, such as new infrastructure in the community, transportation investments, a change in municipal leadership, preparation for or a response to a natural disaster, issuance of a housing bond or a new inclusionary housing policy, or an Opportunity Zone designation. Catalytic events or investments have been shown to help mobilize support for implementation.

### **Community organization and engagement**

According to [NALCAB's Guide to Equitable Neighborhood Development](#) - Meaningful engagement with the people who live, work, and worship in a neighborhood forms the foundation of any equitable approach to neighborhood development. Community organizing is a critically important strategy to build

the collective voice and influence of residents and small business owners in planning, development, and investment decisions. Effective organizing efforts must include education and training to prepare residents and business owners to participate in decision-making processes (i.e. planning commission meetings, Consolidated Planning process, development of neighborhood plans, etc.) as well as to prepare public officials and private market actors to participate in meaningful public engagement processes.

Organizing should provide community members with data, knowledge of public processes, and a sense of solidarity by building an understanding of how their circumstances relate to those of their neighbors, all of which allow them to powerfully participate in decisions that will impact their community. In many instances, educating public officials and private market actors, and building trust with them, can be an effective way to exercise the power built through organizing efforts, especially in the context of demonstrated community mobilization.

### **Economic mobility**

Economic mobility is the ability of an individual to improve their financial status, often measured by level of income attained.

### **Equitable development**

Adapted from PolicyLink: Equitable development is an approach to creating healthy, vibrant, communities of opportunity for all, regardless of income and demography. Equitable outcomes come about when smart, intentional strategies are put in place to ensure that everyone can participate in and benefit from decisions that shape their neighborhoods and regions. Based on input from our research and community partners, we have [outlined key principles](#) to consider when developing these plans.

### **External systems change**

Adapted from Abt Associates: External systems change is defined as changes in the nature or timing of services delivered by one or more opportunity system to individuals, communities, and small businesses. Examples include: increases in the extent to which multiple, coordinated services are provided concurrently; reductions in redundant services offered by multiple providers; improved quality and enhanced scope of services available.

### **Internal systems change**

Adapted from Abt Associates: Internal systems change is defined as internal, “behind the scenes” changes in how the individuals or organizations that operate one or more opportunity systems function. Examples include: shared development of goals, roles, policies, and strategic plans among organizations working on two or more opportunity systems; development of IT systems that enable more streamlined services and information sharing; development or refinement of a process map that delineates when and how service recipients engage with operating agencies.

### **Opportunity system**

Adapted from the [Systems Grantmaking Resource Guide](#): A system is set of interconnected parts – people, resources, services, geographic features, relationships, norms, or perceptions – whose behaviors, decisions, and actions are interdependent and constantly changing over time. At best, an opportunity system can positively influence social or economic outcomes for individuals, businesses, or communities at scale. Examples of opportunity systems include education, workforce development, affordable housing, community development, transportation, criminal justice, among others.

**Place-based strategies**

Place-based strategies are designed to address and overcome the spatial inequities that constrain residents' opportunities according to the zip code in which they live. Place-based strategies focus on ensuring that people of all incomes, races, ethnicities, ages, genders, and abilities have equitable access to the place-based services and resources—such as good schools and safe neighborhoods—essential for maximizing their potential for economic mobility (Bowdler, Cisneros, & Lubell, 2018).

**Qualitative and quantitative approaches on how the collaborative will collect and evaluate outcomes**

The following are illustrative examples of how collaboratives and their local evaluators could use qualitative and quantitative approaches to collect and evaluate data on outcomes. Note that in addition to any methods the local evaluator chooses to apply, JPMC requires working with the programs national evaluator and reporting on a set of metrics.

Examples of qualitative approaches: Conducting interviews and focus groups with project stakeholders, such as community leaders, small business leaders, local elected officials, and/or community-based organizations; observing and documenting local community board meetings, stakeholder roundtables, and other resident engagement events; documenting new plans, programs, initiatives, or funding for the community and explaining how the collaboratives work contributed; and interviewing community residents and business owners about the changes they see in their community.

Example of quantitative approaches: utilizing outcomes tracking software, borrower or community surveys and analyzing secondary data applicable to the community (such as US census data or local property tax data).

**Top sources of leverage**

The largest sources of private and/or public funding an organization will utilize for this project.

## APPENDIX B: METRICS

Instructions: When completing your *AdvancingCities* Challenge application, you will have to select “Focus Areas and Approaches” based on your proposal’s specific metrics.

For the place-based track: Applicants are required to complete target metrics within our **Neighborhood Revitalization** strategy for **Comprehensive Collaboration**. Applicants can choose to target more than one focus area, and should indicate any additional output and/or outcome targets that allow them to measure progress across the spectrum of neighborhood revitalization activities. Other focus areas that can be chosen as ‘Focus Area 2’ in the application (if applicable), include: Jobs and Skills, Small Business, and/or Financial Health.

For the systems change track: applicants are required to complete target metrics within at least two approaches within two distinct focus areas of the JPMC Foundation – Jobs and Skills, Small Business, Neighborhood Revitalization, and/or Financial Health. Applicants should also indicate any additional output and/or outcome targets that allow them to measure progress across other opportunity systems, including but not limited to criminal justice, transportation, health, economic development, education, environmental resilience, among others.

Once logged into [Cybergrants](#), you can view the full list of metrics across all focus areas, as well as definitions, in the Measuring Impact section of the application.

**APPENDIX C: LIST OF ELIGIBLE MARKETS**

Below is the full list of markets from which proposals will be accepted.

STATE	MSA
Alabama	Auburn
Alabama	Birmingham
Alabama	Tuscaloosa
Arizona	Flagstaff
Arizona	Phoenix-Mesa-Scottsdale
Arizona	Prescott
Arizona	Sierra Vista-Douglas
Arizona	Tucson
Arizona	Yuma
California	Anaheim-Santa Ana-Irvine
California	Bakersfield
California	Chico
California	El Centro
California	Fresno
California	Hanford-Corcoran
California	Los Angeles-Long Beach-Glendale
California	Madera
California	Merced
California	Modesto
California	Napa
California	Oakland-Hayward-Berkeley
California	Oxnard-Thousand Oaks-Ventura
California	Redding
California	Riverside-San Bernardino-Ontario
California	Sacramento-Roseville-Arden-Arcade
California	Salinas
California	San Diego-Carlsbad
California	San Francisco-Redwood City-South San Francisco
California	San Jose-Sunnyvale-Santa Clara
California	San Luis Obispo-Paso Robles-Arroyo Grande
California	San Rafael
California	Santa Cruz-Watsonville
California	Santa Maria-Santa Barbara
California	Santa Rosa
California	Stockton-Lodi
California	Vallejo-Fairfield
California	Visalia-Porterville
California	Yuba City

STATE	MSA
Colorado	Boulder
Colorado	Colorado Springs
Colorado	Denver-Aurora-Lakewood
Colorado	Fort Collins
Colorado	Greeley
Connecticut	Bridgeport-Stamford-Norwalk
Connecticut	New Haven-Milford
Connecticut	Hartford
Delaware	Newark
Delaware	Wilmington
District of Columbia	Washington
Florida	Cape Coral-Fort Myers
Florida	Deltona-Daytona Beach-Ormond Beach
Florida	Fort Lauderdale-Pompano Beach-Deerfield Beach
Florida	Gainesville
Florida	Jacksonville
Florida	Lakeland-Winter Haven
Florida	Miami-Miami Beach-Kendall
Florida	Naples-Immokalee-Marco Island
Florida	North Port-Sarasota-Bradenton
Florida	Ocala
Florida	Orlando-Kissimmee-Sanford
Florida	Palm Bay-Melbourne-Titusville
Florida	Port St. Lucie
Florida	Punta Gorda
Florida	Sebastian-Vero Beach
Florida	Tallahassee
Florida	Tampa-St. Petersburg-Clearwater
Florida	The Villages
Florida	West Palm Beach-Boca Raton-Delray Beach
Florida	Broward County
Georgia	Athens
Georgia	Atlanta-Marietta -Sandy Springs-Roswell
Georgia	Gainesville
Georgia	Savannah
Idaho	Boise City
Idaho	Coeur d'Alene
Idaho	Idaho Falls
Idaho	Pocatello
Idaho	Twin Falls

STATE	MSA
Illinois	Bloomington
Illinois	Champaign-Urbana
Illinois	Chicago-Naperville-Arlington Heights
Illinois	Davenport-Moline-Rock Island
Illinois	Elgin
Illinois	Lake County-Kenosha County
Illinois	Peoria
Illinois	Rockford
Illinois	Springfield
Indiana	Bloomington
Indiana	Elkhart-Goshen
Indiana	Fort Wayne
Indiana	Gary
Indiana	Indianapolis-Carmel-Anderson
Indiana	Lafayette-West Lafayette
Indiana	Louisville/Jefferson County
Indiana	Michigan City-La Porte
Indiana	Muncie
Indiana	South Bend-Mishawaka
Kansas	Kansas City
Kentucky	Bowling Green
Kentucky	Cincinnati
Kentucky	Elizabethtown-Fort Knox
Kentucky	Lexington-Fayette
Kentucky	Louisville/Jefferson County
Kentucky	Owensboro
Louisiana	Alexandria
Louisiana	Baton Rouge
Louisiana	Hammond
Louisiana	Houma-Thibodaux
Louisiana	Lafayette
Louisiana	Lake Charles
Louisiana	Monroe
Louisiana	New Orleans-Metairie
Louisiana	Shreveport-Bossier City
Maine	Portland
Maryland	Annapolis
Maryland	Silver Spring-Frederick-Rockville
Maryland	Baltimore-Columbia-Towson
Massachusetts	Boston

STATE	MSA
Massachusetts	Cambridge-Newton-Framingham
Massachusetts	Springfield
Massachusetts	Worcester
Michigan	Ann Arbor
Michigan	Battle Creek
Michigan	Detroit-Dearborn-Livonia
Michigan	Flint
Michigan	Grand Rapids-Wyoming
Michigan	Kalamazoo-Portage
Michigan	Lansing-East Lansing
Michigan	Muskegon
Michigan	Niles-Benton Harbor
Michigan	Saginaw
Michigan	Warren-Troy-Farmington Hills
Minnesota	Minneapolis-St.Paul
Missouri	Springfield
Missouri	St. Louis
Missouri	Kansas City
Nebraska	Lincoln
Nebraska	Omaha
Nevada	Las Vegas-Henderson-Paradise
Nevada	Reno
New Hampshire	Rockingham County-Strafford County
New Jersey	Allentown-Bethlehem-Easton
New Jersey	Camden
New Jersey	New York-Jersey City-White Plains
New Jersey	Newark
New Jersey	Trenton
New York	Albany-Schenectady-Troy
New York	Binghamton
New York	Buffalo-Cheektowaga-Niagara Falls
New York	Dutchess County-Putnam County
New York	Kingston
New York	Nassau County-Suffolk County
New York	New York-Jersey City-White Plains
New York	Rochester
New York	Syracuse
North Carolina	Charlotte
North Carolina	Durham
North Carolina	Raleigh

STATE	MSA
Ohio	Akron
Ohio	Canton-Massillon
Ohio	Cincinnati
Ohio	Cleveland-Elyria
Ohio	Columbus
Ohio	Dayton
Ohio	Lima
Ohio	Mansfield
Ohio	Springfield
Ohio	Weirton-Steubenville
Ohio	Wheeling
Ohio	Youngstown-Warren-Boardman
Oklahoma	Oklahoma City
Oklahoma	Tulsa
Oregon	Albany
Oregon	Bend-Redmond
Oregon	Corvallis
Oregon	Eugene
Oregon	Grants Pass
Oregon	Medford
Oregon	Portland-Vancouver-Hillsboro
Oregon	Salem
Pennsylvania	Allentown
Pennsylvania	Philadelphia
Pennsylvania	Pittsburgh
Rhode Island	Providence
South Carolina	Charleston
South Carolina	Greenville
Tennessee	Chattanooga
Tennessee	Knoxville
Tennessee	Memphis
Tennessee	Nashville
Texas	Abilene
Texas	Amarillo
Texas	Austin-Round Rock
Texas	Beaumont-Port Arthur
Texas	Brownsville-Harlingen
Texas	College Station-Bryan
Texas	Dallas-Plano-Irving
Texas	El Paso

STATE	MSA
Texas	Fort Worth-Arlington
Texas	Houston-The Woodlands-Sugar Land
Texas	Killeen-Temple
Texas	Laredo
Texas	Longview
Texas	McAllen-Edinburg-Mission
Texas	Midland
Texas	Odessa
Texas	San Antonio-New Braunfels
Texas	Sherman-Denison
Texas	Tyler
Texas	Waco
Texas	Wichita Falls
Utah	Logan
Utah	Ogden-Clearfield
Utah	Provo-Orem
Utah	Salt Lake City
Utah	St. George
Virginia	Alexandria
Virginia	Arlington
Virginia	Richmond
Virginia	Virginia Beach
Washington	Bellingham
Washington	Bremerton-Silverdale
Washington	Kennewick-Richland
Washington	Longview
Washington	Mount Vernon-Anacortes
Washington	Olympia-Tumwater
Washington	Portland-Vancouver-Hillsboro
Washington	Seattle-Bellevue-Everett
Washington	Spokane-Spokane Valley
Washington	Tacoma-Lakewood
Washington	Walla Walla
Washington	Wenatchee
Washington	Yakima
West Virginia	Beckley
West Virginia	Charleston
West Virginia	Huntington-Ashland
West Virginia	Wheeling
Wisconsin	Appleton

STATE	MSA
Wisconsin	Fond du Lac
Wisconsin	Green Bay
Wisconsin	Janesville-Beloit
Wisconsin	Lake County-Kenosha County
Wisconsin	Madison
Wisconsin	Milwaukee-Waukesha-West Allis
Wisconsin	Oshkosh-Neenah
Wisconsin	Racine