RESILIENT CHICAGO FUND Supporting innovation for basic needs

Frequently Asked Questions about Resilient Chicago Fund

Is my organization the right type/location/size for RCF funding?
Please take the self-eligibility screener in the RFP as a first step.

Type and location
Lead applicants must be nonprofit organizations based in or primarily serving Cook County. Collaborative proposals are encouraged and may include government agencies, community partners, and/or private-sector organizations.

Size
We are not setting a specific size in terms of an organization's annual budget, staff, or population served. The most competitive proposals will come from organizations with deep experience delivering services, familiarity with how public systems and policy operate, and credibility with partners, including government agencies. What matters is whether the proposal:
- addresses a meaningful system-level issue,
- has the potential to improve outcomes for a significant group of people over time, and
- could be adopted or used more broadly.

Some ideas may initially focus on a smaller group and will be considered if the approach being tested could be applied to a wider population.

Can organizations submit more than one application or participate in multiple proposals?
We encourage organizations to serve as the lead applicant on one proposal. However, organizations may participate as partners on other proposals where appropriate.

We already have an existing program or pilot. Can we still apply?
Yes. Many strong proposals will build upon existing work. What matters is whether your proposal is focused on:
- improving or redesigning how the model works
- testing what would make it more effective
- understanding how it could be adopted more broadly

Resilient Chicago Fund will award two types of grants:
- Design and testing grants
  - Up to 15 design and testing grants will be awarded at the end of May. Awards will likely range between $100k and $300k, based on the length and complexity of plans. Grant amounts will be determined during an intake session with your dedicated design coach.
- Implementation-ready grants
  - Some projects that receive a design and testing grant will be invited to apply for implementation-ready grants. Most implementation-ready grants will come from the design and testing process.
  - Likely 3-5 multi-year, multi-million-dollar grants will be awarded in fall 2026, following a rigorous due diligence process.

At the same time, some implementation-ready proposals may come directly from the open call. These will require additional diligence, with award decisions also being made closer to fall 2026. Those projects must prove:
- The effectiveness (e.g. desirability) of the idea. You must demonstrate, using data from prior testing and pilots, the effectiveness of your idea.
- The viability of the idea. You must have funding streams (outside of philanthropy) defined and secured in support of the long-term sustainability of your idea.
- The feasibility of the idea. You must have defined partnerships and commitments to new ways of working that support the operation of your idea in the current operational and regulatory environment.

Even if you have a strong model today, proposals may still benefit from design and testing support to strengthen the model and prepare it for adoption.

How should we think about our stage of development?
Everyone will submit the same application regardless of their stage of development.

Some implementation-ready projects may be identified immediately through the open call; those will require additional diligence, with award decisions being made closer to fall 2026. Most implementation-ready awards will come out of the design and testing process.

Consider "stage" in terms of what still needs to be worked through. For example:
- Are you still defining the problem or shaping the idea?
- Have you tested parts of the model in practice?
- Are you refining how it works across partners?
- Or is the model working, and the main challenge is adoption and scale?

Many ideas that are already in motion may still need better alignment across partners, clearer workflows, stronger evidence from testing, or a path to adoption or funding. The

design and testing process is meant to support that kind of work. It is iterative and grounded in real-world testing, with users and stakeholders involved throughout.

How does RCF define its four focus areas?
RCF is focused on four areas of basic human needs: food, shelter, healthcare, and safety.

We are particularly interested in proposals that address recent federal policy changes to these systems, which include:
- new or expanded work and community engagement requirements
- limits affecting households with mixed immigration status
- funding shifts, freezes, and proposed rule changes
- executive orders that are still being worked through or challenged

Within each of the four areas, we are focused on the following:

Food: whether people can consistently access enough nutritious food. Proposals may address:
- SNAP as the primary benefit
- WIC, school meals, and other public benefits
- Food banks, pantries, and community distribution

We are especially interested in how people get and stay enrolled in benefits to access nutritious food on a consistent basis.

Shelter: housing stability for people who are unhoused or at risk of losing housing. Proposals may address:
- Emergency shelter
- Rapid rehousing
- Housing vouchers
- Permanent supportive housing

We are interested in how people move from instability to stable housing, and where that process breaks down.

Healthcare: access to and continuity of care for low-income individuals. Proposals may address:
- Medicaid as the core benefit
- Safety-net providers such as federally qualified health centers, free clinics, and public hospitals
- Behavioral and mental health services
- Connections between healthcare and social needs

We are interested in whether people can get covered, stay covered, receive care when they need it, and stay connected to supports that affect their health over time.

Safety: protection from violence, harm and instability, especially for people facing acute risk. Proposals may address:

- Supports for survivors of domestic or gender-based violence
- Crisis response and stabilization
- Supports for people returning from incarceration

We are not focused on general public safety or community violence intervention efforts.

Do adjacent areas like childcare, workforce development, or legal services fit?
In some cases, yes. However, applicants must be able to tell a clear story about how the proposal directly impacts how people can access or stay connected to food, shelter, healthcare, or safety.

Workforce is a good example. Changes to work and community engagement requirements will directly affect SNAP, Medicaid and housing stability. Childcare or legal support could also be relevant if the intervention helps people maintain benefits or services.

What do you mean by "system redesign"?
Your idea would make it easier for people to get and stay connected to support, and easier for providers and agencies to work together to meet needs in a coordinated and reliable way over time. For example, your idea may address such challenges such as:

- how hard it is to apply or enroll in benefits;
- how to integrate eligibility, enrollment, and data across programs and services;
- whether people stay connected over time, including avoidable loss of benefits; and
- how different parts of a system work—or fail to work—together.

We are also using a practical definition of innovation. Strong ideas tend to:

- be desired by and work for the people who rely on them
- be realistic to implement among partners or within government
- have a path to sustained funding beyond a single philanthropic source, e.g., Resilient Chicago Fund
- be positioned for adoption by actors responsible for delivering them

This could mean addressing workflows and processes; roles across organizations; incentives and funding structures; or how data is shared and used.

What are some examples of the kinds of projects you would be excited to fund?
RCF is looking for ideas that improve how systems work, especially at the points where people experience friction or fall through the cracks. That often means starting with a moment when things break down, such as:

- applying for benefits

- trying to stay enrolled
- navigating multiple programs
- coordinating across providers

These ideas can involve technology, operations, policy, partnerships, or financing, but the strongest proposals may bring several of these together.

Examples of types of projects RCF may fund
Access and enrollment
- redesigning screening, enrollment or renewal processes to reduce avoidable loss of benefits
- creating a single application or intake process that connects people to multiple supports
- using existing data to enable automatic enrollment or renewal

Navigation and decision-making
- tools that help people understand eligibility, tradeoffs, and long-term impacts of decisions
- support for navigating complex systems e.g., Medicaid

Coordination and shared infrastructure
- building shared referral systems with closed-loop tracking across organizations
- improving coordination beyond referrals, including how organizations share information, define roles, and manage handoffs
- intermediary models that take on compliance, documentation, billing, or reporting so frontline organizations can participate

Financing and service delivery models
- improving how services are delivered across organizations so care, food, housing, or safety supports are coordinated
- aligning funding with outcomes, including Medicaid or other public resources
- helping community-based organizations to participate in these models by supporting billing, documentation, and compliance

How directly does our proposal need to connect to federal changes?
Proposals should describe how recent or current federal changes are affecting the system or population you are focused on. This could include changes tied to HR1, executive orders, funding freezes or shifts, and proposed or pending rule changes.

At the same time, many of the challenges we are focused on have been building for years.

A strong proposal will connect a real system issue with how current policy changes are making it more urgent or more complex.

What does meaningful government partnership look like?
For many ideas, government partnership is important because it determines whether something can be adopted and sustained over time. Government might play a central role as a funder, operator, or regulator, shaping what is possible in practice.

Strong proposals may indicate meaningful government partnership by:
- engaging relevant agencies in defining problems
- aligning the model with existing policies, requirements, or constraints
- identifying how the idea could be tested in a real-world setting
- showing a pathway for adoption, whether through policy or program changes, contracts, or funding

Partnership does not need to be fully formalized at the time of application. However, stronger engagement can help demonstrate that the idea is feasible and there is a realistic path to adoption.

A helpful question to consider is: If this idea proves successful, is it likely that a public system or partner will adopt and sustain it?

What can design and testing grant funds support?
Design and testing grants are meant to support the work needed to develop and refine an idea before piloting or scaling. This often includes:
- understanding user needs
- mapping current systems and actors
- developing and testing new workflows
- building and refining prototypes
- testing ideas in real-world settings
- learning and adjusting based on feedback

This work is typically iterative. Ideas are developed, tested with users and stakeholders, refined, and tested again. That process helps to reduce risk and improves the likelihood that the model will work in practice.

Grant recipients will have an initial one-on-one intake meeting with their dedicated design coach, after which they will create their design and test plan and corresponding budget.

The funds received for the design and test grant will support staff time (~5 hours of engagement for each team member for the duration of the grant), expenses to support prototyping and testing of your idea, and honorariums (as needed) for frontline beneficiaries and providers/partners helping to refine and evolve your idea.

These funds are not intended for the following uses:

- General operating support unrelated to the proposed redesign and testing effort
- One-time events or projects, short-term studies, or stand-alone research without a feasible and financially sustainable pathway to redesigning services
- Advocacy efforts that are not directly connected to an implementation strategy to improve how services and benefits are delivered

How is this funding related to and different than the Trust's Critical Needs grantmaking?

The Chicago Community Trust was created as a community foundation more than 110 years ago to address Chicagoans' critical needs. Today the Trust's Critical Needs strategy supports programs and services that help Chicagoans meet their basic needs to achieve economic stability and security, focusing on housing stability, community safety, and responding to unexpected crises.

In partnership with philanthropic, government, corporate, and civic actors, the Trust has stepped up in the face of recent crises such as the COVID-19 pandemic, gun violence, and new arrivals from the southern border. In 2025, Chicago saw growing demand for food assistance, housing support, and other essential services driven by rising costs, the impact of increased immigration enforcement, and changes in federal funding. Through the Critical Needs strategy, the Trust responded by mobilizing more than $30 million in grantmaking to meet increased community needs.

To complement funding programs that are enabling nonprofits to continue meeting basic and emergency needs, RCF is enabling nonprofits and government partners to adapt, rethink and redesign how essential benefits and services are delivered toward a more resilient social safety net for the future.

How is this funding related to United Way of Metro Chicago's Response Fund?

United Way of Metro Chicago activated a Responsive Grant-Making Fund in November 2025 to rapidly deploy resources to community-based organizations addressing urgent and emerging basic human needs in the region. The response effort focuses on organizations that address community needs for food, home delivery services, and financial assistance for food and household expenses.

Resilient Chicago Fund granted $1.5 million to United Way of Metro Chicago to help seed this effort. Whereas responsive grants focus on addressing increased needs for social services in real time, Resilient Chicago Fund is providing broader supports to the region's social safety net over the medium- to long-term.

Who decides who receives RCF funding?

Resilient Chicago Fund staff and Steering Committee leaders will vet proposals in consultation with experts from the field. RCF's Steering Committee will determine grant awards. The Steering Committee is comprised of representatives from Crown Family Philanthropies, John D. and Catherine T. MacArthur Foundation, Polk Bros. Foundation,

Pritzker Traubert Foundation, Schreiber Philanthropy, Steans Family Foundation, RRF Foundation for Aging, The Chicago Community Trust, and United Way of Metro Chicago.

What are the reporting requirements?
Grants in the design and testing track will be asked to do light reporting. Implementation grants will be subject to more formal reporting.

How can I learn more?
Download the full RFP, which also includes the self-eligibility screener and a link to the application.

On the RFP page, you will also find a recording of the information webinar presented on March 20. For more information, please email rcf@cct.org.