

# America's Healthy Food Financing Initiative Planning Grant Program

## 2024 Request for Applications (RFA)



**Reinvestment Fund**  
**America's Healthy Food Financing Initiative**  
**Planning Grant Program**  
**2024 Request for Applications (RFA)**

**FUNDING OPPORTUNITY TITLE**

America's Healthy Food Financing Initiative Planning Grant Program (HFFI Planning Grant Program)

**ANNOUNCEMENT TYPE**

Initial

**CATALOG OF FEDERAL DOMESTIC ASSISTANCE (CFDA) NUMBER**

10.872

**EXECUTIVE SUMMARY**

Reinvestment Fund, in its capacity as National Fund Manager for the Healthy Food Financing Initiative at USDA Rural Business-Cooperative Service, requests applications for America's Healthy Food Financing Initiative Planning Grant Program 2024 funding cycle.

\$6,000,000 is available for grants in 2024. The purpose of this grant award is to support food supply chain resiliency, improve access to healthy foods in underserved areas, to create and preserve quality jobs, and to revitalize low-income communities. Eligible applicants include for-profit, nonprofit, and cooperatively owned businesses, institutions of higher education, state and local governments, and tribal governments. Grants will be available to eligible organizations to directly support planning and predevelopment activities for the development of a food retail or food enterprise project that is designed to improve access to fresh, healthy food in eligible underserved areas.

This notice identifies the objectives of the 2024 HFFI Planning Grant Program, deadline dates, funding information, eligibility criteria for projects and applicants, application requirements, and associated instructions needed to apply for the 2024 HFFI Planning Grant Program.

**DATES**

Applications must be submitted through Reinvestment Fund's online grants portal, SmartSimple (<https://reinvestmentfund.smartsimple.com/>), by **11:59 PM Eastern Time on Monday, June 17, 2024**.

## **HFFI PROGRAM CONTACT:**

Anne Misak, Senior Program Manager, Healthy Food Financing Initiative

**Website:** [www.investinginfood.com](http://www.investinginfood.com)

**Email:** [help@investinginfood.com](mailto:help@investinginfood.com)

**Phone:** 215-574-5862

Please include your specific question(s) in the body of your message. Reinvestment Fund staff will be available to answer questions until Friday, June 14, 2024.

### **Address**

Reinvestment Fund

Attn: Healthy Food Financing Initiative

1700 Market Street, 19<sup>th</sup> Floor

Philadelphia, PA 19103

## **WEBINAR**

A webinar will be held for potential applicants at 2:00 PM Eastern Time on Thursday, May 16, 2024. To register for the webinar, go to: <https://bit.ly/hffi-planning-grant>.

Reinvestment Fund will record and post the webinar, as well as answers to questions asked during the webinar, at [www.investinginfood.com/planning-grant/](http://www.investinginfood.com/planning-grant/).

**REINVESTMENT FUND**  
**America’s Healthy Food Financing Initiative**  
**Planning Grant Program**  
**2024 Request for Applications (RFA)**

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# PART I—FUNDING OPPORTUNITY DESCRIPTION

## Legislative Authority and Background

This program is authorized under the Agriculture Act of 2014 (P.L. 113-79), Section 4206 – Healthy Food Financing Initiative (HFFI) and reauthorized under the Agriculture Act of 2018 (P.L. 115-334), Section 4204. Funding for this announcement is made available through the American Rescue Plan Act of 2021 (Pub. L. 117-2, Sec. 1001).

The purpose of HFFI is to support food supply chain resiliency, improve access to healthy foods in underserved areas, create and preserve quality jobs, and revitalize low-income communities by providing financial and technical assistance, either directly or through other partners and intermediaries, to eligible fresh, healthy food retailers and food enterprises to overcome the higher costs and initial barriers to entry in underserved areas.

All Americans deserve access to fresh, healthy, and affordable food. Research indicates that when people have local access to fresh food, they make healthier choices about their diets, have better health outcomes, and benefit from improved local economic development. Equitable access to healthy food is enabled by a food system where enterprises across the food supply chain can thrive and deliver fresh, healthy, and affordable products. The COVID-19 pandemic revealed how essential grocery stores, food suppliers, and their employees are to communities. The economic impact of the pandemic has only further constrained low-income families' ability to afford and access healthy food. The goal of the Healthy Food Financing Initiative is to address this critical issue by investing in food retail and food enterprises throughout the food system that contribute to improved fresh food retail access in low-income and underserved communities across the country.

HFFI is administered by a National Fund Manager. In 2017, Reinvestment Fund was appointed to serve as the National Fund Manager (NFM) for HFFI at USDA. As the NFM for HFFI, Reinvestment Fund will leverage private capital, provide financial and technical assistance to regional, state and local partnerships, and channel capital to fund eligible projects that will improve access to fresh, healthy foods in underserved rural and urban areas.

Reinvestment Fund is a national mission-driven financial institution that creates opportunity for underserved people and places through partnerships. We marshal the capital, analytics, and expertise necessary to build strong, healthy, and more equitable communities. Headquartered in Philadelphia, Reinvestment Fund has put \$3.2 billion in cumulative lending and investments to work for communities across the country since 1985. Beginning with the Pennsylvania Fresh Food Financing Initiative (FFFI) in 2004, we have developed a comprehensive and evidence-based approach to improving the food landscape for low-income people. Since that time, we have provided more than \$371 million in grants and loans to healthy food projects. Reinvestment Fund also founded ReFresh, a capacity-building initiative composed of CDFI partners across the country, including some of the largest national practitioners in healthy food financing, and co-convenes the Food Lenders Network.

## Program Description

This Request for Applications (RFA) is for the 2024 HFFI Planning Grant Program.

This opportunity offers financial assistance in the form of grants to organizations and businesses for eligible, healthy food retail or food enterprise projects that are in the planning, predevelopment or pre-operating stages. A planning grant aims to transform an idea into an actionable plan and support access to the resources needed to advance towards implementation. Applicants will be expected to identify and implement planning activities that include (but are not limited to):

- Assessing the community to be served
- Evaluating site locations
- Architectural design or other site planning
- Evaluating and/or selecting a feasible business model
- Establishing and training a project team and/or project lead
- Solidifying community partnerships
- Vetting and selecting a prospective developer, general manager, or retail operator
- Development of a business plan and/or operating financials
- Assessing capital funding needs
- Conducting community engagement activities that will support the development of a business model that is inclusive of relevant stakeholder communities, targeted beneficiaries, and affected populations

The HFFI Planning Grant Program supports innovative fresh food retail and food system enterprises that seek to improve access to healthy food in underserved areas through food retail. Grants may be used to support planning activities that will lead to a new or expanded food retail or food enterprise project. Grants are designed to be one-time investments of capital into soft costs or materials/supplies for the planning and development of a food retail or food enterprise project in order to address higher costs and initial barriers to entry in underserved rural and urban areas, and to ensure a successful business model.

Grant funds may not be used for equipment, construction hard costs, acquisition of land or buildings, or operational costs of an existing business (See Part II). Grant funds should build organizational or business capacity, help the grantee unlock additional sources of capital, catalyze project sustainability, meet financing gaps, and/or enable the next phase of implementation for deeper impact or project reach.

## Definitions

**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION:** “Community Development Financial Institutions” (CDFIs) are organizations whose predominant business activity is providing financial services, and whose primary mission of promoting community development, and which meet the requirements described in 12 CFR § 1805.201.

**FOOD ENTERPRISES:** “Food Enterprises” are businesses or organizations along the food supply chain such as food hubs; food producers, distributors, processors, and manufacturers; commercial kitchens and food business incubators; mobile markets; and other direct to consumer markets. Food Enterprises do not necessarily involve the direct sale of food to consumers.

**FOOD RETAIL:** “Food retail” refers to a Retail Outlet that accepts benefits under the Supplemental Nutrition Assistance Program (SNAP) established under the Food and Nutrition Act of 2008 (7 USC 2011 et seq.).

**FOOD SUPPLY CHAIN RESILIENCE –** Food supply chain diversification such that it provides consumers with access to fresh, healthy foods and provides retailers, food enterprises, and/or producers with more, better, and new market opportunities in favorable market conditions in order to withstand and recover from disruptions and times of crisis or disaster.

**HEALTHY FOOD(S):** The term “Healthy Food(s)” will have the same meaning as used by the CDFI Fund— nutrient-dense foods and beverages as set forth in the USDA Dietary Guidelines for Americans 2020-2025 including health-promoting beverages and foods – including vegetables, fruits, whole grains, seafood, eggs, beans, peas, lentils, unsalted nuts and seeds, fat-free and low-fat dairy products, and lean meats and poultry that are prepared with little to no added sugars, saturated fat, and sodium, and provide vitamins and minerals. (See USDA Dietary Guidelines: <https://www.dietaryguidelines.gov/>).

**LOCAL/REGIONAL FOOD SYSTEMS –** Food products that are raised, produced, aggregated, stored, processed, and distributed in the locality or region through systems of interconnected entities, channels, communities, and/or individuals.

**LOW-INCOME COMMUNITIES:** As defined by the CDFI Fund under the 2018 CDFI Program, the term “Low-Income” means income, adjusted for family size, of not more than:

- 1) For Metropolitan Areas, 80 percent of the area median family income; and
- 2) For non-Metropolitan Areas, the greater of:
  - i. 80 percent of the area median family income; or
  - ii. 80 percent of the statewide non-Metropolitan Area median family income.

**MODERATE INCOME COMMUNITIES:** As defined by the CDFI Fund under the 2018 CDFI Program, the term “Moderate Income” means income, adjusted for family size, of not more than:

- 1) For Metropolitan Areas, 120 percent of the area median family income; and
- 2) For non-Metropolitan Areas, the greater of:
  - i. 120 percent of the area median family income; or
  - ii. 120 percent of the statewide non-Metropolitan Area median family income.

**NATIONAL FUND MANAGER (NFM):** Per 7 U.S.C. § 6954(b)(3): The term “National Fund Manager” means a community development financial institution that is –

- A) in existence on the date of enactment of this section; and

- B) certified by the Community Development Financial Institution Fund of the Department of Treasury to manage the Initiative for purposes of:
- i. raising private capital;
  - ii. providing financial and technical assistance to partnerships; and
  - iii. funding eligible projects to attract fresh, healthy food retailers to underserved areas, in accordance with this section.

**PERISHABLE FOOD:** As defined in 7 USC 6953(b)(4), the term “perishable food” means a staple food that is fresh, refrigerated, or frozen.

**QUALITY JOB:** As defined in 7 USC 6953(b)(4), the term “quality job” means a job that provides wages and other benefits comparable to, or better than, similar positions in existing businesses of similar size in similar local economies.

**RETAIL OUTLETS:** The term “retail outlet” will also have the same meaning as “FOOD RETAIL,” which refers to a retail outlet that accepts benefits under the supplemental nutrition assistance program established under the Food and Nutrition Act of 2008 (7 USC 2011 et seq.).

**RURAL AREA:** The term “rural area” means the Rural Business Cooperative Service’s Rural Area definition as defined in Section 343(a)(13)(A) of the Consolidated Farm and Rural Development Act which states: any area other than: (1) a city or town that has a population of greater than 50,000 inhabitants; and (2) any urbanized area contiguous and adjacent to a city or town described in clause (1).

**STAPLE FOOD:** As defined in 77 USC 6953(b)(4), the term “staple food” means food that is a basic dietary item, which includes bread, flour, fruits, vegetables, and meat.

**SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP):** means the supplemental nutrition assistance program established under the Food and Nutrition Act of 2008 (7 U.S.C. 2011 et seq).

**UNDERSERVED AREAS:** The term “Underserved Areas” will have the same meaning as “underserved communities,” which based on Section 6015 of the 2008 Farm Bill means a community (including an urban or rural community and an Indian tribal community) that has (I) limited access to affordable, Healthy Foods, including fresh fruits and vegetables, in grocery retail stores or farmer-to-consumer direct markets; and (II) a high rate of hunger or food insecurity or a high poverty rate. For the purpose of satisfying the project requirements for the Initiative an underserved area must either:

- 1) Be a Census tract determined to be a Low-Income and Low-Supermarket-Access Census Tract by the United States Department of Agriculture in its Food Access Research Atlas;
- 2) Be a Census tract adjacent to a Census tract determined to be a Low-Income and Low Supermarket-Access Census Tract by the United States Department of Agriculture in its Food Access Research Atlas; which has a median family income less than or equal to 120 percent of the applicable Area Median Family Income; or
- 3) Be a Geographic Unit as defined in 12CFR Part 1805.201(b)(3)(ii)(B), which meets the criteria as having low access to supermarkets or grocery stores through a methodology that has been adopted for use by another government or philanthropic healthy food initiative or demonstrates other criteria describing low access to supermarkets or grocery stores for an underserved community.

**VERY LOW-INCOME COMMUNITIES:** As defined by Treasury’s CDFI Fund under the 2018 CDFI Program, the term “Very-Low Income” means income, adjusted for family size, of not more than:

- 1) For Metropolitan Areas, 50 percent of the area median family income; and



- 2) For non-Metropolitan Areas, the greater of:
  - i. 50 percent of the area median family income; or
  - ii. 50 percent of the statewide non-Metropolitan Area median family income.

# PART II—GRANT AND ELIGIBILITY INFORMATION

## Available Grants

\$6,000,000 is available for grants for the 2024 HFFI Planning Grant Program. Grant awards may be from \$10,000 - \$150,000. 30-40 grant awards are expected to be made. Additional funding opportunities may be available in the future for planning grant activities, but there is no guarantee of an annual funding round. Receipt of an HFFI Planning Grant does not guarantee an organization's selection for future HFFI grant or loan funding.

## Eligibility

This HFFI Planning Grant Program will provide funding to eligible organizations (described below) that are working to plan or develop a food retail outlet (defined above) or food enterprise (defined above) that seeks to improve access to healthy food in underserved areas through food retail.

The program will support projects in the early planning and pre-development stages. The program could assist a variety of organizations, business models, and planning needs of ventures that seek to process, distribute, aggregate, market, and sell healthy, fresh, and affordable foods to underserved communities and markets. All applicants must be working towards improving food access for underserved communities through food retail.

To be eligible for consideration for a grant from the HFFI Planning Grant Program, applicants must describe a project that fulfills the following criteria:

1. Plans to expand or preserve the availability of Staple and Perishable Foods in Underserved Areas (defined in Part I) with low- and moderate-income populations (defined in Part I);
2. If the project involves retail sales, accepts or plans to accept benefits under the Supplemental Nutrition Assistance Program (SNAP) established under the Food and Nutrition Act of 2008 (7 USC 2011 et. Seq.); and
3. Plans to maintain and improve Food Supply Chain Resilience.

## Eligible Entities

- For-profit business enterprises (including a corporation, limited liability company, sole proprietor, public benefit corporation)
- Cooperatively-owned businesses
- Tax-exempt nonprofit corporations
- Institutions of higher education
- State and local governments and governmental agencies, authorities, commissions and food policy councils
- Tribal governments and tribal governmental agencies, authorities, and food policy councils

Individuals are not eligible to apply to this opportunity.

## Partners and Collaborators

Applicants are encouraged to seek and create partnerships with public or private, nonprofit or for-profit entities, and/or other appropriate professionals, community-based organizations, and local government entities. Only the applicant must meet the eligibility requirements. Project partners and collaborators need not meet the eligibility requirements.

## Eligible Locations

Applicants must propose a project that is anticipated to be located in an eligible underserved area in order to be eligible for the program. Projects in underserved Urban and Rural Areas are eligible. Underserved Areas, defined earlier in this RFA, means a community that has (I) limited access to affordable, Healthy Foods, including fresh fruits and vegetables, in grocery retail stores or farmer-to-consumer direct markets; and (II) a high rate of hunger or food insecurity or a high poverty rate. For the purposes of the Planning Grant Program, a project must be located:

1. In a Census tract determined to be a Low-Income and Low-Supermarket-Access Census Tract by the United States Department of Agriculture in its Food Access Research Atlas;
2. OR in a Census tract adjacent to a Census tract determined to be a Low-Income and Low-Supermarket-Access Census Tract by the United States Department of Agriculture in its Food Access Research Atlas; and which has a median family income less than or equal to 120 percent of the applicable Area Median Family Income;
3. OR meets the criteria as having low access to supermarkets or grocery stores through a methodology that has been adopted for use by another government or philanthropic healthy food initiative or demonstrates other criteria describing low access to supermarkets or grocery stores for an underserved community.

More information, including data and maps available to help determine if a proposed location is eligible, is available at <https://www.investinginfood.com/eligibility/>. If you are unsure if a location is eligible, or have questions about location eligibility, please contact us. Contact information can be found on page 3 of this RFA.

## What We Will Fund

The HFFI Planning Grant Program will provide funding to eligible organizations (described above) that are working to plan or develop a food retail outlet (defined above) or food enterprise (defined above) that seeks to improve access to healthy food in underserved areas through food retail. The program will support early-stage planning and development of projects aiming to strengthen, expand, and innovate within the food retail sector or food retail supply chain. Applicants may be a variety of different kinds of organizations or businesses, but applications should demonstrate how funding will support the creation, expansion, or retention of a food retail or food enterprise business model. Food retail business models include brick and mortar supermarkets but are not limited only to brick and mortar retailers.

Applicants must demonstrate how the business model(s) they are planning will contribute to food access through the availability of Staple and Perishable Foods for retail sale. Funds may be used for planning the expansion of an existing business model, if the expanded business model will serve new underserved populations that are not already serviced by the existing business. Funds can be used for expenses that will directly support the planning and overall sustainability of the new or expanded business model.

Some examples of potential grant applications include:

- A community-based nonprofit organization might seek funding for a site analysis to determine the location of a retail model, such as a cooperative or community owned retail outlet, in a low-population community that has limited access to fresh foods.
- A developer might seek grant funding for community engagement activities and a market study to gather stakeholder input and analyze community-level data that will support the design of a feasible approach to building a new grocery store, ultimately expanding access to healthy foods in an underserved area.
- A retailer might seek funds for business planning activities to determine the feasibility of e-commerce or delivery options that would allow their business to reach more customers with limited access to food.
- A food hub might seek funding for design assistance to expand their food processing and distribution facility in order to improve and expand access to Staple and Perishable foods at a number of retail outlets in underserved communities.

We seek applications from these types of projects and many others not described here.

Proposed budget uses could include (but are not limited to):

- **Community Engagement:** consumer/community engagement support and activities, governance support & activities, community food assessments
- **Business, feasibility, and operations planning/development:** Information gathering and decision-making activities such as market research or personnel that will support outreach activities, feasibility studies, financial analysis, business/strategic planning, development of proformas and business financials, staff training, financial or development consultants, project management, marketing & advertisement (including online and print), etc.
- **Construction predevelopment:** site location analysis, appraisals, architectural or design assistance, and soft costs that will indirectly support the acquisition and/or pre-construction preparation of land such as legal support, permitting, fees, and environmental/energy assessments
- **Other capital needs:** including one-time investments into capital needs for the planning and development of a business model's operations such as capital campaign planning, or development of technology (i.e. build out of a website) that will operationalize the next phase of the project

We encourage applications that demonstrate:

- **Community Involvement:** Project applications with diverse and relevant partnerships and collaborations where the project design and operation plan reflects the inclusion of stakeholder communities and targeted beneficiaries
- **Innovation:** Project applications that aim to test, scale, and/or demonstrate new, emerging, outside the box, creative and/or alternative approaches to addressing food retail access challenges
- **Project Readiness:** Project applications that demonstrate a well thought out list of activities that are ready for execution
- **Measurable Impact:** Projects that will lead to a meaningful and measurable increase in retail food access for low income and limited access communities
- **Unlocking Capital Access:** Project applications where grant funds would enable the applicant to access additional sources of capital to fund the implementation of a project, including debt financing and/or other sources of public or private capital

## **Supplemental Nutrition Assistance Program (SNAP)**

General questions about SNAP and EBT should be directed to Ask USDA via <https://ask.usda.gov/s/contactsupport>. This system can provide prompt answers for general SNAP inquiries. You can read more about the SNAP authorization process and apply for authorization online at <https://www.fns.usda.gov/snap/retailer-apply>. SNAP regulations allow 45 days from receipt of a completed application for a decision to be made. Reinvestment Fund cannot assist with SNAP applications or answer questions about the SNAP authorization process.

## **Staple and Perishable Foods**

As defined in Part I of this RFA, Staple Foods mean basic dietary items such as bread, flour, fruits, vegetables and meat. Perishable Foods mean Staple Foods that are fresh, refrigerated, or frozen. More information about Staple and Perishable Foods is available at <https://www.fns.usda.gov/snap/retailer/eligible>.

Applicants should demonstrate that their proposed project will expand or preserve the availability of an assortment of Staple and Perishable Foods in Underserved Areas, either through the direct retail sales of Staple and Perishable Foods to consumers, or through a food enterprise that will contribute through the food system or food supply chain to the availability of Staple and Perishable Foods for retail sale. For example, food enterprise projects could speak to the expected product mix and estimated quantities of Staple and Perishable Foods from their project—and downstream at retail outlets—that would be made newly available or for which availability would be preserved for target communities.

## **Priority Areas**

Priority (see Part IV and V) will be given to projects planning business models that:

- Will be located in Very Low-Income Communities (as defined earlier in this RFA)
- Will create or retain Quality Jobs (as defined earlier in this RFA) for low-income residents in the community
- Will support regional food systems and locally grown foods to the maximum extent possible
- Will be accessible by public transit (in areas that are served by public transit)
- Will involve women-owned or controlled businesses
- Will involve Black, Indigenous, and People of Color (BIPOC)-owned or controlled businesses
- Will be located in Rural Areas (as defined earlier in this RFA)
- Will be located in communities that have been underserved by HFFI investment, including other national, state, and/or local HFFI programs

## What We Will Not Fund

- **Brick and Mortar Facility Development:** Funds from this program may not be used to cover construction, equipment, or other hard costs for the creation, retrofit, fit-out, and/or expansion of a facility. Brick and mortar facility development may be a part of the overall project budget but cannot be funded by this grant award.
- **Land or building acquisition:** Funds for this program may not be used directly for the purchase or acquisition of property, land, or buildings. Acquisition may be a part of the overall project budget but cannot be funded by this grant award.
- **Agriculture-Only Projects:** Projects that are exclusively limited to food production, including gardening, farming, ranching, hydroponics, aquaponics, vertical farms, or other agricultural activities are not eligible. Educational or community enterprises (i.e. community gardens, educational gardens, or other gardens whose harvest is for self-use) and productive farms either whose harvest is primarily for self-use or for sale are not eligible. Projects that include growing or production as well as downstream food supply chain activities, including distribution and sale, will be eligible as long as grant funds are primarily to support retail supply chain activities.
- **Charitable Food:** Projects that are primarily about supporting programs where food is given for free, such as food pantries, food banks, meals programs, and food donations, are not eligible. Organizations that engage in charitable food donation are eligible to apply as long as funds are used to support a market-based food access project that meets the eligibility requirements described earlier in this RFA.
- **Nutrition Education:** This program will not directly support programs that are educational in nature about nutrition, culinary skills, or the food system. Educational activities and/or training may be a part of a larger program through partnerships, or through a larger budget that is primarily focused on food access or food enterprise but cannot be supported by HFFI grant funds.
- **Restaurants:** This program will not directly support projects that are primarily focused on the sale of prepared, hot foods in a restaurant or takeaway setting to consumers. Prepared foods may be a component of an eligible food retail or food enterprise project that can also demonstrate how the proposed project will expand or preserve the availability of Staple and Perishable foods.
- **Consumer Packaged Goods:** This program will not support the startup, operation, or expansion of enterprises that produce only one or only a few consumer-packaged goods, such as health food items for sale at a retail location.
- **Research:** Projects that are primarily a research study are not eligible.
- **Operating Capital:** Grants may not be used to support the ongoing operation or working capital for an existing venture. Grant funds may be used to support planning activities for the expansion of an existing venture.
- **Regranting and Lending Activities:** Applicants seeking funding to start, operate, or expand regranting or lending programs to improve Healthy Food access are not eligible. Planning Grant Program funds may be used only for project-specific needs.
- **Consulting and/or technical assistance:** Applicants seeking funding to administer programs and initiatives that are primarily consulting, technical assistance activities, educational activities, or other program initiatives that are focused on supporting or coordinating retailers or food enterprises are not eligible.

Grant awards will be made on the merit of the proposed project, with budget line-item eligibility considered only after the merits of the project have been determined. Reinvestment Fund reserves the right to negotiate final budgets, including disallowing ineligible costs, with successful applicants.

## PART III—APPLICATION PROCESS AND TIMELINE

We will host an informational webinar during the application period to provide potential applicants with an overview of the RFA and application process, information on how to navigate the online submission process, and to answer questions about the program. **The webinar will be held at 2:00 PM Eastern Time on Thursday, May 16, 2024.** To register for the webinar, go to: <https://bit.ly/hffi-planning-grant>. Reinvestment Fund will post a recording of the webinar, as well as answers to questions asked during the webinar, at [www.investinginfood.com/planning-grant/](http://www.investinginfood.com/planning-grant/).

If there are questions about the application before or after the webinar, please contact us. Contact information is on Page 3 of this RFA. Reinvestment Fund staff will be available to answer questions until Friday, June 14, 2024.

Applications will be screened for eligibility by Reinvestment Fund HFFI staff, and then evaluated and scored by a review panel based on the criteria in this RFA. Funding decisions will be made no earlier than August 2024. Selected grant award recipients will be notified of their selection electronically and should be ready to work with Reinvestment Fund to begin the Grant Agreement and funding process.

### Key Dates



## PART IV—SUBMITTING AN APPLICATION

The 2024 Healthy Food Financing Initiative Planning Grant Program will accept applications beginning with the release of this RFA.

**Applications are due no later than 11:59 PM Eastern Time on Monday, June 17, 2024.** Reinvestment Fund staff will be available to answer questions until Friday, June 14, 2024. Reinvestment Fund strongly encourages applicants to submit early to avoid technical issues with the grant portal.

Only electronic submissions will be accepted in response to this RFA. This funding opportunity is administered by Reinvestment Fund, a nonprofit intermediary, and this funding opportunity will not be available on grants.gov. Applicants must use Reinvestment Fund's online grants portal, SmartSimple (<https://reinvestmentfund.smartsimple.com>), to submit applications.

Submissions in response to this RFA should follow the instructions in the below sections. If there is discrepancy between the information presented here and the online grants portal, the information contained in this RFA is overriding.

Applications received by email, mail, or fax will not be reviewed. Please contact us if you have any issues with the online submission process. To avoid technical issues, we encourage you to submit your application in advance of the application deadline.

### Applicant Requirements

In order to submit an application in response to this RFA, applicants will need to provide:

#### Organization Information

Organization Name  
Legal Entity Name  
Organization Address

#### Contact Information

Name  
Email  
Phone Number  
Address

#### System for Award Management (SAM) Registration

Applicants are required to maintain an active registration with the System for Award Management (SAM) until the application process is complete. If an applicant is selected to receive a grant award, SAM registration must be active throughout the life of the award.

Organizations can register with SAM at <https://sam.gov/SAM>. SAM is an official website of the U.S. government. There is no cost to use SAM. For more information and assistance with using SAM, please review the HELP page at: <https://sam.gov/content/help> and/or contact SAM directly. Reinvestment



Fund cannot answer any questions about SAM registration.

### Unique Entity Identifier (UEI)

Applicants must have a Unique Entity Identifier (UEI). This number is obtained when you register with SAM (defined above). On April 4, 2022, the unique entity identifier used across the federal government changed from the DUNS Number to the Unique Entity ID (generated by SAM.gov).

- The Unique Entity ID is a 12-character alphanumeric ID assigned to an entity by SAM.gov
- As part of this transition, the DUNS Number has been removed from SAM.gov
- Entity registration, searching, and data entry in SAM.gov now require use of the new Unique Entity ID
- Existing registered entities can find their Unique Entity ID by following the steps [here](#)
- New entities can get their Unique Entity ID at SAM.gov and, if required, complete an entity registration

Reinvestment Fund does not manage SAM and cannot answer questions about SAM registration and UEI. Please review the HELP page at: <https://sam.gov/content/help> and/or contact SAM directly.

### Legal Status of Applicant Entity

Applicants must identify the type of organization they are, and provide the following documentation to evidence the legal status of the entity submitting an application:

- Evidence of the applicant's Employer Identification Number (EIN) via an IRS issued EIN Notice
- Official documentation indicating the applicant's legal name and status as an entity, such as Articles of Incorporation or Certificate of Formation (only one will be required as evidence)
- *If the applicant is a tax exempt organization* (such as a nonprofit, state, local, or tribal government or governmental agency, authority, commission, or similar), proof of the applicant's tax exempt status, such as an IRS issued tax exempt Determination Letter or Governmental Information Letter. More information on IRS documentation of Government entities is available at: <https://www.irs.gov/government-entities/federal-state-local-governments/governmental-information-letter>

## Application Requirements

### Project Name

### Project Location(s)

Applicants must propose a project that is anticipated to create a food retail or food enterprise business model that will be located in an eligible underserved area in order to be eligible for the program. This must include:

- The status of site identification
- A map showing the determined or anticipated location(s) for the business model (you may use the eligibility map here: [www.investinginfood.com/eligibility/](http://www.investinginfood.com/eligibility/))
- A narrative description of the determined or anticipated location(s) for the business model, such as:
  - A description of the neighborhood(s) the business will most likely be located in and/or serve
  - The zip code(s) that will most likely be associated with the business location
  - A description of project location if one or more locations do not have a street address

Applicants that have already acquired a site location will be asked to provide the exact street address(es).

### **Grant Amount Requested**

Grant award amounts may be from \$10,000 to \$150,000.

## **I. Narrative**

### **Project Summary (150 words)**

Applicants must provide a brief description of the project, including an overview of proposed grant funded planning and predevelopment activities, and the ultimate goals and outcomes of these activities.

### **Organization Overview & Background (250 words)**

Briefly describe the applicant organization, its ownership or management structure, size, and relevant project partners including supplier or buyer relationships and/or community partnerships as applicable. Please describe the applicant organization's and/or project partners' experience relevant to the success of developing and operating the proposed project. If the applicant does not have relevant industry experience, the application should describe how they will seek qualified services in order to carry out a successful project.

### **Population, Community, and/or Market Served (500 words)**

Describe the critical elements and needs of the local food environment and the community that would benefit from the proposed project. This could include brief demographics and geographic characteristics of the area or population involved with or to be served by the proposed project. Applicants could describe the market within the food economy to be served by the food retailer or food enterprise. Applicants could draw from a completed Community Food Assessment or a market study to describe the challenges to food access in this community, or describe the need for a Community Food Assessment or market study to be conducted. Most relevant is an explanation of who is to be served by this proposed project, and to what extent they are involved in project development, activities, operations, and successes.

### **Community Engagement & Involvement (500 words)**

Describe how the project has engaged the communities, populations, and/or market that it plans to serve. This should include the process used to ensure inclusion of targeted populations and communities; the extent to which community members have been involved in development and design of the proposed project; and any challenges that have arisen and strategies to address them. If community engagement activities have not yet occurred, the applicant should describe the engagement plan and next steps.

### **Project Objectives & Planning Activities (500 words)**

Describe the overall planning activities for which you are seeking grant funding. Most relevant is why these activities were selected, and how they will support the ideation, information gathering, design, planning, and development of a food retail or food enterprise project that will ultimately improve access to fresh, healthy food through food retail in underserved areas. Applicants may include in their description the community or market needs to be met; the goals of the project; activities that have been completed to date; relevant providers that will be participating in planning activities; or the need to identify providers to support planning activities. Applicants should describe how grant funding will be used if received, why grant funding is needed in particular for these uses of funds, as well as what grant

funding will enable for the project and the organization.

**Retail Sales & Supply Chain (250 words)**

Applicants will be asked to identify if their business model will involve a food retailer or food enterprise. If the project involves food retail, the applicant will need to certify that they accept or plan to accept SNAP benefits and describe the assortment of Staple and Perishable foods that will be sold. If the project involves a food enterprise that will not involve retail sales, the applicant must describe how the project will ultimately support the retail supply chain.

**Project Outcomes (250 Words)**

Describe the direct outcomes expected as a result of the planning activities for which you are seeking grant funding. This should include results of this planning project that would be accomplished by the end of the grant period and the specific changes (outcomes) that will occur as a result of the planning activities. Applicants should describe how grant funding will enable the development of a new or expanded food retail or food enterprise project that can be implemented after the grant period is over.

**Capital Access & Project Sustainability (250 words)**

Describe how this grant award would leverage additional funding and/or resources to support the long-term sustainability and execution of a food retail or food enterprise project. If grant funding is part of a larger set of funding sources, describe the sources, uses, and status of other funding or financing, including funding you may still need to acquire to make the project feasible.

**Project Timeline (500 words)**

Applicants should describe the amount of time needed to complete the project (up to 12 months) and an overview of their project's timeline, as well as a description of the overall project timing and relevant factors influencing project timing and success. Applicants will be asked to upload a table identifying key project milestones and activities, with relevant dates, to be completed during the grant period.

**Project Priorities**

Applicants may answer the following optional questions to describe, if applicable, their project and ultimate business model's impacts relating to the HFFI Planning Grant Program priorities:

- How will the business model resulting from this project create or retain Quality Jobs (as defined earlier in this RFA) for low-income residents in the community? (100 words)
- How will the business model resulting from this project support regional food systems and locally grown foods to the maximum extent possible? (100 words)
- Will the business model resulting from this project be accessible by public transit? (100 words)
- How will the project involve women-owned or controlled businesses? (100 words)
- How will the project involve Black, Indigenous, and People of Color (BIPOC)-owned or controlled businesses? (100 words)

## **II. Budget**

Applicants will be asked to provide a complete budget breakdown and explanation for their HFFI Planning Grant request by cost category. Describe with some detail how you arrived at the budget figures (such as quotes, estimates, or comparable figures) as justification for each of the following cost categories included in your project:

### **Personnel**

Include each staff person (name and title) who will have a substantive role in the proposed activities, their # of hours or % of FTE, salary, and the amount proposed to be covered by the grant. Personnel costs should be reasonable for the services rendered, conform to the established written policy of your organization, and consistently be applied to both Federal and non-Federal activities.

### **Fringe**

Provide the fringe benefit rates for each of the personnel listed above for which you are requesting grant funds. The costs of fringe benefits should be reasonable and in line with established policies of your organization.

### **Travel**

Provide trip details and purpose for all travel requested. Travel in this section is for staff of the applicant organization. Travel expenses must be in accordance with the applicant organization's established travel policies, which will be adhered to when completing the above-mentioned trips, in accordance with 2 CFR Part 200.475 or 48 CFR Part 31.2.

### **Contractual**

As applicable, describe relevant contractors or consultants, listing contractual services such as predevelopment activities, third-party consultant or design fees, trainings, software acquisition/development, etc. This should include a brief description of each service and the total amount of grant award to be allocated to each service during the requested grant period.

### **Materials/Supplies:**

List all short-lived (less than one year) items under \$5,000 per unit, such as paper, envelopes, pens and pencils, office supplies, marketing materials, etc.

### **Other Costs:**

As applicable, list other costs not covered by the above categories.

### **Indirect Charges:**

If you do not have a Federally-approved negotiated indirect cost rate (NICRA), you may elect to use the de minimis rate, which is 10 percent of modified total direct costs (MTDC). MTDC means all direct salaries and wages, applicable fringe benefits, materials and supplies, services, travel, and up to the first \$25,000 of each subaward (regardless of the period of performance of the subawards under the award). MTDC excludes equipment, capital expenditures, rental costs, scholarships and fellowships, participant support costs, and the portion of each subaward in excess of \$25,000.

However, you must comply with any approved negotiated indirect cost rate that you have received from the Federal government, so if you have a NICRA, you should use that rate to calculate your indirect costs.

Regardless of which way you calculate indirect costs, you may not charge more than 10 percent of your total award amount as indirect costs.

**Program Income:**

As applicable, list program income that will be generated by the proposed activities. As described in 2 CFR Part 200, program income means gross income earned by the non-Federal entity that is directly generated by a supported activity or earned as a result of the Federal award during the Grant Period. Program income includes, but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under Federal awards, the sale of commodities or items fabricated under a Federal award, license fees and royalties on patents and copyrights, and principal and interest on loans made with Federal award funds. Interest earned on advances of Federal funds is not program income. Refer to 2 CFR Part 200.307 for more information on Program Income. To the extent possible, all program income identified in the grant agreement budget may be utilized according to the Additive Method (see 2 CFR Part 200.307(e)(2)).

**III. Attachments**

**Sources and Uses**

If your HFFI grant request is part of a larger project with additional sources of funding and activities, applicants should provide a budget spreadsheet summarizing the additional funding sources, the status of these funds (i.e. applied or committed), and uses of funds in the overall larger project.

**Letters of Support**

Letters from the key organizations involved in the project, partners, and other project stakeholders, acknowledging their support and contributions, may be provided as applicable. Letters of support that demonstrate engagement of the local community are recommended. In addition, letters of support highlighting community, stakeholder, and targeted beneficiary support can be provided. Letters of support are not required, and applicants who do not include letters of support will not be penalized.

Letters of support may only be provided at the time of application submission by uploading completed letters of support into the SmartSimple grants portal along with all other application materials. Letters of support should not be sent directly to Reinvestment Fund.

**Other Application Guidelines and Funding Restrictions**

**Multiple Submissions**

The HFFI Planning Grant Program will only accept one application per organization or project.

**Changes in Applicant Primary Point of Contact**

Applicants are asked to inform Reinvestment Fund regarding any changes in their HFFI grant project's primary point(s) of contact during the application period. Applicants may change their primary point of contact using the online grants portal.

**Cost Sharing or Matching**

There is no requirement of matching contributions or cost sharing for awarded funds. However, applicants may have other sources of funding for an overall proposed project and should describe other sources of cash or in-kind contributions, including any third-party in-kind contributions, including facilities,

equipment, or services. Additional funding may come from State government, local government, or private sources. HFFI grant awards may not be used as match for other federal awards.

Failure to comply with these above requirements for a submission to the Planning Grant Program may result in Reinvestment Fund determining that the applicant is not eligible to receive a grant award.

## PART V—APPLICATION REVIEW

Applications submitted by eligible applicants will be evaluated and scored based on the criteria below. Reinvestment Fund's HFFI reviewers will base scores only on the information provided in the application. This is a competitive program, so applicants will receive scores based on the quality of the information provided. There are 70 total points available for the criteria, and 16 available additional points for the priority areas listed below. Each application will be scored by up to three reviewers, and the scores will be averaged.

The top 25% of applications will be further evaluated by the HFFI Review Panel of internal and external experts who will determine a consensus ranking of applications that will take into account the application score, project type, geographic diversity (including urban and rural), program diversity, and ability to advance the HFFI goals. In the event of tied scores, HFFI program staff and the Review Panel have discretion in breaking ties.

Applications selected for an award will be funded up to the maximum amount requested. Budgets will be reviewed and may be adjusted for allowable costs and reasonable uses of funds. An application that cannot be fully funded with available funds may be offered partial funding at Reinvestment Fund's discretion.

### **A. Applicant Background (0 to 10 points)**

Applications will be evaluated for the applicant and project team's track record and experience in food enterprise and/or food retail industry development and management, and/or food systems or food supply chain experience. The application will be evaluated for the applicant's demonstrated ability to deliver the project described. More points will be awarded to applicants that demonstrate relevant industry experience, relevant partners in the project team, and the ability to obtain qualified services necessary to carry out a successful project.

### **B. Stakeholder Involvement (0 to 15 Points)**

Applicants will be awarded points for the extent to which they demonstrate inclusion of stakeholder communities and targeted beneficiaries in the design and operation of the project. Points will be given to projects that describe established or proposed partnerships and collaborations with relevant organizations and businesses. More points will be given to projects that describe the leadership, ownership, and/or active involvement of the project's target community and market.

### **C. Food Access Goals (0 to 20 Points)**

Projects will be awarded points based on how strongly they align with the goal of the HFFI program, which is to improve access to affordable and healthy Perishable and Staple foods for sale at retail outlets in underserved areas. More points will be awarded to applications that show how the planning and predevelopment activities will lead to a sustainable business model that creates, expands, enables, or sustains access to a substantial assortment of Staple and Perishable foods for retail sale in an underserved community. If the project is a food enterprise, more points will be awarded to applications that show how the planning and implementation of this business model will sustainability contribute to the retail food supply chain and downstream retailers, ultimately improving food access through retail sales.

### **D. Proposed Planning Activities (0 to 15 Points)**

Projects will be evaluated for the appropriateness of their proposed planning activities to the overall project goal and how the proposed planning activities will ultimately help to unlock additional sources of capital, resources, and information; catalyze project sustainability; and/or enable the next phase of implementation for deeper impact or project reach. More points will be awarded for clearly defined activities that align with demonstrated need to support project development. If feasibility activities are a part of the grant project, the

application should describe the projections, analysis and assessments that will result from grant activities.

**E. Budget (0 to 5 Points)**

Budgets and budget narratives will be reviewed for completeness and detail. Up to 5 points will be awarded for the budget and the budget narrative. More points will be awarded for applications that describe all categories of costs, including estimates or quotes, and categorize expenses within line items.

**F. Timeline (0 to 5 points)**

Up to 5 points will be awarded for timelines. More points will be given to timelines that describe activities in detail and include a reasonable and differentiated timetable for proposed tasks to be completed during the grant period. More points will also be given if key project milestones and activities, with relevant dates, are included.

**Priority Points**

Priority will be given to projects that are planning a business model that have the following attributes. Up to 2 points will be awarded for each attribute for a total of 16 priority points awarded on top of the points given for the criteria described above.

- Will be located in Very Low-Income Communities (as defined earlier in this RFA)
- Will create or retain Quality Jobs (as defined earlier in this RFA) for low-income residents in the community
- Will support regional food systems and locally grown foods to the maximum extent possible
- Will be accessible by public transit (in areas that are served by public transit)
- Will involve women-owned or controlled businesses
- Will involve Black, Indigenous, and People of Color (BIPOC)-owned or controlled businesses
- Will be located in Rural Areas (as defined earlier in this RFA)
- Will be located in communities that have been underserved by HFFI investment, including other national, state, and/or local HFFI programs

In accordance with the program’s Conflict of Interest and Confidentiality Policy, Reinvestment Fund has a process in place to prevent any actual or perceived conflicts of interest that may impact review or evaluation and will keep applicant information confidential.



## PART VI—GRANT AWARD ADMINISTRATION

Successful applicants will be notified through an award document (Letter of Conditions) that sets forth the amount of funds granted, the terms and conditions of the grant, the grant effective date, and other pertinent instructions and information regarding funding. Grant projects will be expected to begin within 90 days of the grant effective date. Grantees will be asked to submit additional documentation, forms required for federal grants, and other information as applicable during the funding process as a condition of receiving the award.

This documentation includes:

- A final, approved budget and project workplan
- The name of the authorized signatory for the Grantee
- Certification regarding Lobbying Activities and SF LLL, "Disclosure of Lobbying Activities," if applicable.
- Certificate describing the Grantee's current insurance
- W-9: Request for Taxpayer Identification Number and Certification
- Bank Account information for ACH payments
- Projected project impact metrics

Grant awards will be funded with federal funds and, as such, grant award recipients are responsible for ensuring that their activities comply with all applicable federal regulations provided in 2 CFR part 200. Grant terms and conditions, grantee requirements, and applicable regulations will be described in a Grant Agreement to be signed between Reinvestment Fund and the Grantee. Grantee reporting requirements may include, but are not limited to:

- Requests for reimbursement or advance of grant funds along with appropriate backup documentation at regular intervals throughout the grant period
- Semi-annual reporting of grant project progress and use of grant funds throughout the grant period
- Final progress report, financial closeout report at the end of the grant period
- Ongoing reporting after the grant period closeout including status of equipment purchased with grant funds, status of SNAP retailer permit, and brief general project updates

### **Delegation of Fiscal Responsibility**

Unless the terms and conditions of the award state otherwise, grantees may not in whole or in part delegate or transfer to another person, institution, or organization the responsibility for use or expenditure of award funds.

### **Changes in Budget or Project Plans**

All funds granted under this RFA may be used only for the purpose for which they are granted in accordance with the approved project scope and budget, regulations, terms and conditions of the award, and applicable federal regulations. In accordance with 2 CFR part 200.308, awardees must request prior approval from Reinvestment Fund for the following program or budget-related reasons:

- Change in the scope or the objective of the project or program (even if there is no associated budget revision requiring prior written approval)
- Change in a key person specified in the application or award
- The disengagement from the project for more than three months, or a 25 percent reduction in time devoted to the project, by the approved project director or principal investigator

### **Federal Award Requirements**

Grantees shall remain in compliance with all applicable laws, regulations, Executive Orders, and other

generally applicable requirements for the duration of the Grant Agreement including 2 CFR Parts 200, 400, 415, 416, 417, 418, 421, and 422. The most commonly referenced provisions are identified below.

#### *Federal Financial Management and Internal Controls Requirements*

Grantees are expected to comply with applicable federal financial management requirements included in the award's terms and conditions and 2 CFR Part 200.300-.309. This includes maintaining a financial management system in compliance with 2 CFR Part 200.302 and internal controls in compliance with 2 CFR Part 200.303. Failure to comply could result in Reinvestment Fund suspending Grantee's access to funds.

#### *Program Income*

Grantees must comply with the requirements of 2 CFR Part 200.307. Additionally, if program income is earned during the period of performance, grantees may use it in accordance with 2 CFR Part 200.307(e)(2), provided that you inform Reinvestment Fund in writing of your intent prior to the award date. However, if Grantees earn program income in excess of what can be used under 2 CFR Part 200.307(e)(2) or if they earn unanticipated program income, they must comply with 2 CFR Part 200.307(e)(1). Costs incidental to the generation of program income may be deducted from gross income to determine program income, provided these costs have not been charged to the award.

#### *Procurement and Property Standards*

Grantees must follow the procurement standards requirements in 2 CFR Parts 200.310-.327.

#### *Cost Principles*

Grantees must comply with the provisions in 2 CFR Part 200, most of which are contained in Subpart E.

#### *Audits*

Grantees must comply with the provisions in 2 CFR Part 200, Subpart F.

#### *Record Retention and Access*

Grantees must retain records related to this work performed under their Grant Agreement and allow access to them in accordance with 2 CFR Parts 200.334-.338.

### **Recruitment Activities**

HFFI grantees may promote or advertise grant projects using any media, including television, radio, and billboards. Regardless of format, however, promotional activities funded with HFFI funds:

- Must present factual statements intended to inform, not to persuade,
- May include locational information about retail outlets (i.e., the address of the retail food store participating in the grantee's project), may also specify that retailer outlet accepts SNAP (this includes appropriate logo use as outlined at <http://www.fns.usda.gov/sites/default/files/snap/SNAP-Logo-Guidance.pdf>)

Under no circumstances should HFFI grantees engage in any activities intended to persuade or recruit individuals to apply for SNAP benefits. The use of HFFI funds to employ personnel tasked with enrolling individuals in SNAP is strictly prohibited. Allowable promotional activities must be limited to factual statements and HFFI grantees should generally avoid emotional appeals in their promotional activities.

### **Expected Program Reporting Requirements**

Grantees will be required to submit performance progress and financial reports semi-annually during the project period and, as applicable, after grant closeout. The reporting requirements will be included in the award terms and conditions within the Grant Agreement. If there are any program or award-specific terms,

those will be identified in the Grant Agreement.

**Noncompliance with Program Policy**

Grantees are expected to comply with all policies and requirements laid out in this RFA document as well as any policies or requirements further clarified in Q&As, memoranda, HFFI Grant Agreements, and all applicable Federal Laws. If any grantee fails to comply with HFFI policies or requirements, Reinvestment Fund will notify that grantee of the issue and establish a timeline for corrective action. If the grantee fails to take required corrective action within the established timeline, then Reinvestment Fund will immediately suspend that grantee's access to grant funds and may terminate the grant agreement as a result of noncompliance. Failure to comply with all policies and requirements may also prevent an organization's ability to apply for or receive future HFFI funding or resources.