

2024-2025

FARE Fund

Award Book

ROUND 1
IMPLEMENTATION
GRANTS





HFFI PROGRAM HISTORY

Authorized by the 2014 Farm Bill, America's Healthy Food Financing Initiative (HFFI) is administered by Reinvestment Fund on behalf of USDA Rural Development.

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. HFFI provides financial and technical assistance, either directly or through other partners and intermediaries, to fresh, healthy food retailers and enterprises to overcome the higher costs and initial barriers to entry in underserved areas.

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. HFFI aims to build a more equitable food system that supports the health and economic vibrancy of all Americans.

To date, HFFI has awarded over \$32 million in grant funding directly to over 200 food retail and food retail supply chain projects through the 2019–2021 Targeted Small Grants (TSG) Program and 2024 Planning Grant Program. These projects have been located in 48 states, in addition to Washington DC and Puerto Rico. In 2024, an additional \$40 million was awarded in grants to 16 public-private partnerships through the HFFI Local and Regional Healthy Food Financing Partnerships Program to support the creation of a new or expansion of an existing Food Financing Program that will serve 20 states and involve 75 partners.



ABOUT REINVESTMENT FUND

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.



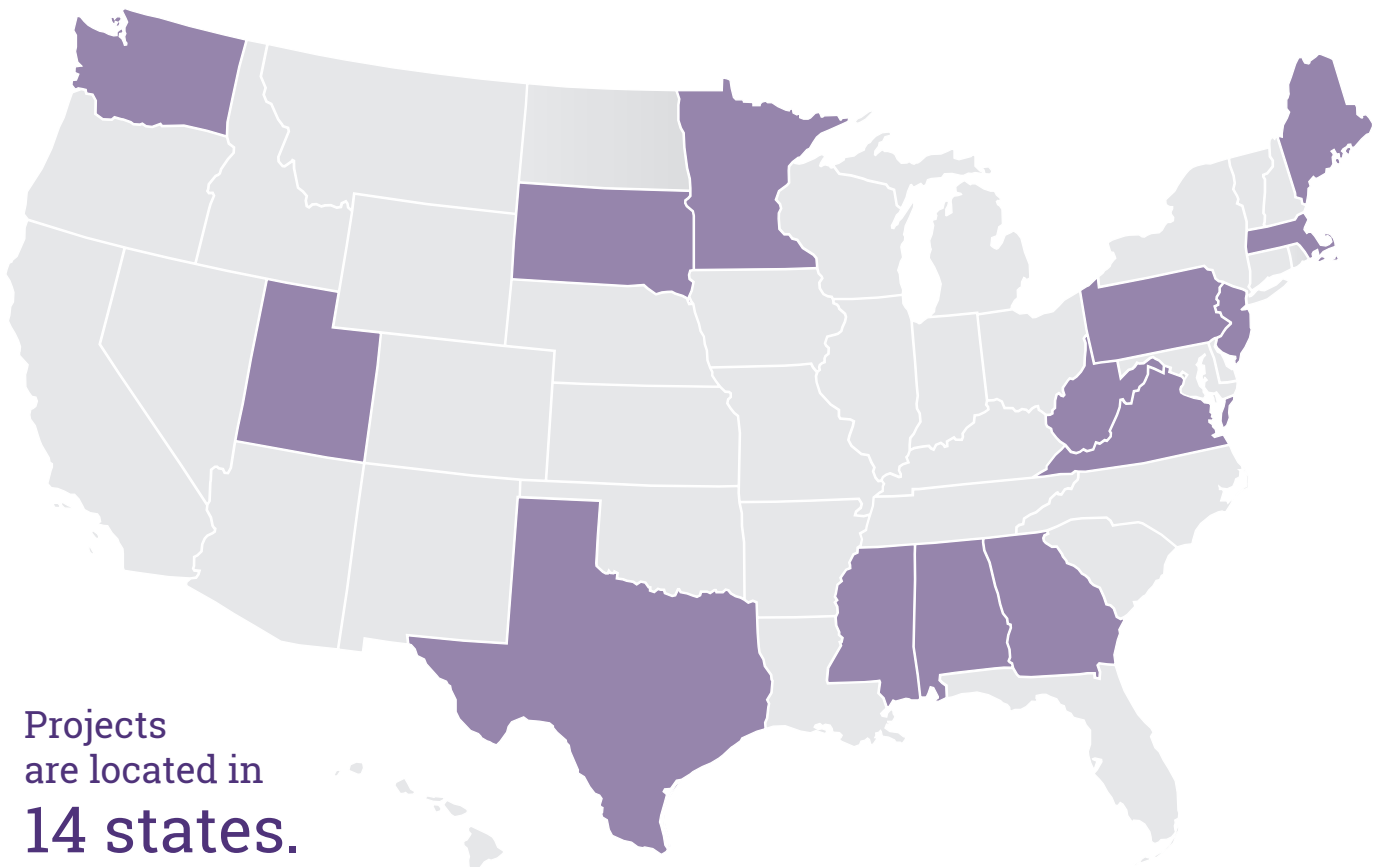
**REINVESTMENT
FUND**

2024–2025 HFFI FARE Fund

The HFFI Food Access and Retail Expansion (FARE) Fund is awarding grants to support healthy food retail and food retail supply chain projects that will improve access to fresh, healthy food in underserved areas through food retail. Grant awards are designed to be one-time investments of capital into project implementation activities that will support the development and success of a sustainable business model. Funding for this program is made available largely through the American Rescue Plan Act of 2021.

ROUND 1 AWARDEES

Reinvestment Fund has selected **14 projects** to be awarded a cumulative total of **\$2,960,424.81** through Round 1 of 2024–2025 HFFI FARE Fund Implementation Grants.



ROUND 1 AWARDEES: AT A GLANCE

Project Types



93% of projects are creating or expanding **food retail** business models.

Food retail businesses include SNAP-authorized entities that sell an assortment of staple and perishable foods, including grocery stores, cooperatively owned grocery stores, farmers markets, mobile markets, and other small format retailers.



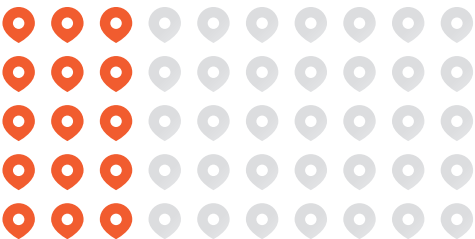
50% of projects are creating or expanding **food retail supply chain** business models.

Food retail supply chain businesses include food hubs, aggregators, distributors, processors, commercial kitchens, and other enterprises along the food supply chain that directly impact the availability of staple and perishable foods for sale at downstream SNAP retailers.

Project Locations



50% of projects are located in **rural areas.**



29% of projects are located in **very low-income areas.**

Grantee Ownership Control



93% of grantee organizations are **women-owned/controlled.**



57% of grantee organizations are **Black, Indigenous, People of Color (BIPOC)-owned/controlled.**

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PROJECT NAME

501 Cherry Grocery

ORGANIZATION

Piedmont Housing Alliance

LOCATION

Charlottesville, Virginia



Piedmont Housing Alliance has been a trusted leader in affordable housing development and community building in the Charlottesville, VA region since 1983. As a certified Community Housing Development Organization, Piedmont Housing has developed expertise in financing, constructing, and managing mission-aligned projects.

Piedmont Housing is leading the 501 Cherry Avenue Grocery Store Project, which is part of a mixed-use redevelopment of the former Estes IGA site in Fifeville, Charlottesville, VA. In partnership with for-profit developer Woodard Properties and the Fifeville Neighborhood Association (FNA), the project will transform the nearly 1.4-acre site into a vibrant community hub, addressing food insecurity in this low-income, low-food access area. Robust community outreach has ensured alignment with resident priorities through public forums, focus groups, and surveys focused on food security, equity, and community ownership. An HFFI grant will be used to support design and construction activities, along with continued community engagement.

PROJECT NAME

Appalachian Food Hub Planning

ORGANIZATION

RiverWise

LOCATION

Ambridge, Pennsylvania



RiverWise is a nonprofit founded in 2018 to empower communities in Beaver County, PA, through sustainability and development initiatives. RiverWise is leading the development of a nonprofit urban food hub in Ambridge Borough, Beaver County, PA. The food hub will act as a centralized location for collecting, processing, and distributing locally grown food, with the goal of improving food security and supporting urban agriculture. The hub's target market includes SNAP-eligible residents, low-income families, and elderly individuals who face barriers to food access. By partnering with community organizations, RiverWise will ensure the hub prioritizes affordability and inclusivity. Additionally, local farmers and food producers will benefit from access to shared resources, such as processing equipment and marketing opportunities, reducing operational costs and increasing their profitability. An HFFI award will be used to support the next phase of the project, which includes completing a comprehensive business plan, market analysis, funding strategy, site analysis, and community engagement activities.

PROJECT NAME

Bolstering Food Retail
and Supply Chain Access
in Downtown Atlanta

ORGANIZATION

Retaaza

LOCATION

Atlanta, Georgia



Retaaza is a women- and minority-owned social enterprise founded in 2020 to transform the local food system. Dedicated to addressing food insecurity and sustainability, Retaaza bridges the gap between surplus food and underserved communities while ensuring fair compensation to farmers. Operating as a hyper-local food distributor, the organization sources fresh produce and shelf-stable goods from over 60 Georgia farmers and leverages existing supplier relationships to maintain a steady and culturally relevant inventory.

This project will establish a retail market in Atlanta's Five Points neighborhood, addressing critical gaps in the local food ecosystem while maintaining a balance between financial sustainability and community impact. This location strategically leverages high foot traffic from residents, commuters, tourists, and individuals accessing nearby social services, creating a sustainable business model while meeting the urgent food access needs of an underserved community. The market's business model integrates revenue-generating operations with socially driven initiatives. The new market will promote produce affordability by implementing a SNAP-doubling program managed by Wholesome Wave Georgia, and creating partnerships with small grocers and corner stores to supply them with fresh produce for resale. Additionally, grocery delivery services will cater to customers with mobility limitations, ensuring equitable access to fresh, nutritious food. An HFFI grant will support construction and equipment purchases, along with planning activities for the store's operations.

PROJECT NAME

Carmack's Grocery Refrigeration
Unit Replacement

ORGANIZATION

Carmack's Grocery

LOCATION

Notasulga, Alabama



Carmack's Grocery is a local, family-owned grocery store in Notasulga, Macon County, AL. Established by Fletcher Carmack before 1940, the store has been owned and operated by the Carmack family for three generations. The current owner, Cline Carmack, Jr., took over in 1983 and incorporated the store in 1988.

As one of the only grocery retailers in the area, Carmack's Grocery is essential to the community, known for its excellent meat department and fair pricing. The store maintains strong supplier relationships to ensure a steady supply of quality products and is deeply integrated into the community, contributing to the local economy.

HFFI funds will be used to install new, energy-efficient refrigeration freezers and coolers that are crucial for enhancing food access and efficiency. The new units will allow the store to operate more sustainably, reducing its environmental footprint and ensuring the store can continue to serve the community effectively.

PROJECT NAME

Fig | Mint Cooperative Market

ORGANIZATION

Orchid House Café

LOCATION

Trenton, New Jersey



Orchid House Café is a Black woman-owned social enterprise and urban farm located in Trenton, NJ, committed to advancing food sovereignty, sustainability, and economic inclusion. With over eight years of experience in food retail, supply chain management, and community engagement, their café and urban farm serve as a hub for local food systems and social impact initiatives.

The Fig | Mint Cooperative Market will address these challenges by creating a reliable source of fresh, culturally relevant foods, including fruits, vegetables, grains, and protein. The market will serve the City of Trenton, with particular emphasis on the Hanover Academy neighborhood, a densely populated and historically underserved area with significant food access challenges where community members face systemic barriers to obtaining fresh, healthy, and affordable foods. The market will adopt a cooperative ownership model, ensuring that residents and local vendors are deeply involved in its development, governance, and operations. This community-driven approach fosters accountability, aligns with local needs, and empowers stakeholders to actively shape the project's success. An HFFI grant will support design, pre-development and construction planning activities for the market.

PROJECT NAME

Finca Tres Robles: Neighborhood Farm Store

ORGANIZATION

Small Places

LOCATION

Houston, Texas



Small Places, a nonprofit established in 2014, nurtures a culture of health by renewing the bond between people, place, and food. It develops farms as essential health infrastructure to address systemic inequalities at the neighborhood level, leveraging small solutions to drive structural change. For 10 years, Small Places has operated Finca Tres Robles Neighborhood Farm Store in Houston's East End, a historically underserved Latino community that has faced significant food access and health equity challenges, ranking lowest in Harris County for both. Income and transportation barriers force many residents to rely on convenience stores and fast food, worsening health disparities. Finca Tres produces over 20,000 pounds of fresh produce annually for underserved households in four local zip codes.

Small Places is expanding into a new location that will allow them to increase food production and operate an on-site grocery store to distribute food to the community. An HFFI grant will support critical infrastructure improvements and equipment upgrades at the new location, along with business consulting and community engagement activities to ensure the store meets local community needs.



PROJECT NAME

Freshly's Market

ORGANIZATION

Holliday Helping Hands

LOCATION

Smithville, Mississippi

**Holliday Helping Hands Real Estate Investments**

(HHHREI), established in 2020 in Los Angeles, CA, is a multi-state real estate development company focused on revitalizing underserved communities through strategic property acquisition, construction, and rehabilitation. With a mission to "build up communities one at a time," HHHREI has delivered impactful projects that address local needs while fostering economic and social growth. Its portfolio includes commercial and community developments, ranging from new construction to the remodeling and rehabilitation of properties.

Freshly's Market is a proposed full-service grocery store designed to address the persistent issue of food insecurity in Smithville, Mississippi, a town that has faced significant challenges since the loss of its only grocery store to an EF4 tornado in 2011. This disaster left the town, officially designated as a food desert, without convenient access to fresh and affordable food. Residents have since relied on distant supermarkets or local convenience stores offering primarily processed foods, exacerbating health disparities. Freshly's Market aims to fill this gap by providing a reliable source of fresh, nutritious, and affordable food while fostering community health and stimulating local economic growth. An HFFI grant will support consultants for the project who will oversee predevelopment activities, including site preparation, permitting, and vendor selection.

PROJECT NAME

Lewiston-Auburn Community Market: A Community Making Healthy Changes Through Affordable Local Food

ORGANIZATION

Lewiston-Auburn Community Market (LACM)

LOCATION

Lewiston, Maine



Lewiston-Auburn Community Market (LACM) is a multi-stakeholder cooperative business which will be sustainably owned and operated by members of Lewiston's low-income and New American communities for the purpose of providing residents of this Low Supermarket Access (LSA) area with fresh, healthy, and affordable staple and perishable foods through scaled, low-cost operations of a brick-and-mortar cooperative grocery store.

Community amenities in LACM's business model will help drive the accessibility and overall sales of affordable, healthy, local, and culturally relevant foods through a grocery, food court, shared cold and dry storage, and a shared commercial kitchen. This multi-amenities model will increase sales, generate more revenue within the market to subsidize food costs and provide food economy workforce development by creating and increasing production and sales capacity for new and existing producers and processors. An HFFI grant will support acquisition and construction activities for LACM.

PROJECT NAME

Makoce Agriculture Development Food Hub

ORGANIZATION

Makoce Agriculture Development

LOCATION

Pine Ridge Reservation,
South Dakota



Makoce Agriculture Development (Makoce) is a Lakota-led, community-driven, and place-based nonprofit organization on the Pine Ridge Reservation in South Dakota. Makoce was established after its founder recognized the need for a new approach towards developing a local food system on Pine Ridge.

The Pine Ridge Reservation is rural and isolated, where distance creates major barriers to accessing food. To address this community need, Makoce is planning a multi-purpose food hub that will serve as a resource center for climate mitigation, action planning, emergency management, and preparedness response plans. The community food hub will support middle-of-the-food-supply chain activities, including storage, aggregation, distribution, and a commercial kitchen. The hub will also include a food retailer that will provide community members with access to fresh, locally sourced groceries from regional producers.

An HFFI grant will support completion of the pre-construction schematic design, design development, and construction planning for the development of the food hub.

PROJECT NAME

Manna Food Co-op Expansion

ORGANIZATION

Manna Food Co-op

LOCATION

Detroit Lakes, Minnesota



Manna Food Co-op is a member-owned and governed retail food cooperative that has been operating since 2017 in Detroit Lakes, MN. The city of Detroit Lakes is the gateway community to White Earth Nation, one of Minnesota's largest low-food access areas, and acts as a regional center that meets the needs of a large number of rural residents, especially in the sparsely-populated areas north and east of the community. In particular, Native American and rural residents as populations have faced the most need and are primary targets for intervention in Minnesota. In this environment, Manna Food Co-op has participated in partnerships directly with the White Earth Nation to feature culturally-appropriate Native foods through a meal kit program and the White Earth Mobile Market.

Since opening, the co-op has grown from an initial 1,000 square feet retail space to its current location of 1,700 square feet. An HFFI grant will support the necessary relocation from the outdated leased space into a newer, more visible 12,000 square foot location that the co-op will own. This relocation will support the expansion of the co-op leading to an increased inventory of healthy staple and perishable foods and ensuring the long term and sustainable operations of the store, allowing it to better serve the food access needs of the community.

PROJECT NAME

Parate Aquí Mercados

ORGANIZATION

Nuestras Raíces

LOCATION

Hampden County, Massachusetts



Nuestras Raíces is a 501c3 nonprofit serving the growing Latinx community of Hampden County and Western MA through capacity building and social investments in community leadership, food system resilience, and environmental and social justice. Nuestras Raíces operates a brick-and-mortar farm store and weekly farmers markets at their urban farm, mobile produce markets that vend directly in low-income neighborhoods, and a Community Supported Agriculture program. Nuestras Raíces is SNAP authorized and participates in the state's Healthy Incentives Program, which provides extra monthly benefits for direct farmer to consumer sales.

Nuestras Raíces is planning an expansion of their current business model that will allow for more efficient operations as the organization plans to increase the number of mobile market stops, operate more sustainably, and reach more underserved community members. An HFFI grant will be used for updating existing infrastructure for the farm store, mobile market, and CSA that will increase organizational capacity, including the Point of Sales system, website, and signage.

PROJECT NAME

Scale House Market, Commercial Kitchen and Business Incubator

ORGANIZATION

Spokane Conservation District

LOCATION

Spokane Valley, Washington



Founded in 1941, **Spokane Conservation District (SCD)** is a local unit of government committed to sustainable natural resource management and environmental stewardship. Serving residents in Spokane County, SCD promotes resilient landscapes, sustainable agriculture, and community well-being. SCD is a developing a year-round, permanent farmers market, mercantile, and commercial kitchen located at "The Quarry," a 50-acre property that serves as a hub for community resources in the Spokane region. This project, known as the Scale House Market, Commercial Kitchen and Business Incubator (SHMCB), is a strategic response to the gaps in the local and regional food system identified through an extensive feasibility study and the 2022 Spokane Regional Food Action Plan (SRFAP).

SHMCB will provide essential infrastructure and resources to address food system challenges in the 10-county Northeast Washington region, with a focus on supporting socially disadvantaged, historically underserved, and rural farmers. It will offer a permanent marketplace for farmers to sell their products year-round, as well as commercial kitchen facilities and storage for cold, dry, and frozen foods. By improving access to locally produced foods, increasing cold and dry storage capacity, and providing a permanent marketplace, the Scale House will ensure that healthy, nutritious food reaches more people, particularly in underserved areas, supporting food system resilience and sustainability for the entire region. An HFFI award will support construction of the facility.

PROJECT NAME

UFI Retail Food Access Program

ORGANIZATION

Unlimited Future, Inc.

LOCATION

Huntington, West Virginia



Unlimited Future, Inc. (UFI) is a nonprofit organization with the mission of supplying people with the tools, resources, and connections to improve their economic status. UFI addresses the challenges in the Huntington, WV Fairfield Neighborhood through their NeighborFood Ecosystem Initiative (NEI), which encompasses a Food & Farm Incubation program, Food Aggregation & Distribution Hub (Food Retail Supply Chain), and The Market@1650. The Food & Farm Incubation Program provides entrepreneur training and technical support for Food and Farm businesses (including food retailers) in starting and expanding their businesses. The Food Aggregation & Distribution Hub provides commercial kitchens and cold storage spaces for farmers and food entrepreneurs who sell fresh produce, staples, and perishable food items for the community and for SNAP-eligible food retailers. The Market@1650 is a year-round farmers' market and grocery store providing fresh produce and food staples to the community.

A critical risk for UFI's ability to serve disadvantaged community members is the aging and energy-inefficient infrastructure in their building that houses their food hub, kitchen, and retail market. Imminent infrastructure failures threaten the ability to continue operating the grocery store and food hub. An HFFI grant will be used for building and equipment upgrades that will allow the store to continue operating in the future. These upgrades will ensure that the central cold storage used for the food aggregation and distribution, as well as for the retail space, remains operational throughout the year.

PROJECT NAME

Wasatch Food Co-op

ORGANIZATION

Wasatch Food Co-op

LOCATION

Salt Lake City, Utah



Wasatch Food Co-op (WFC) is a community owned full grocery store that is bringing local producers and consumers together to create a healthier community. As a brick-and-mortar retail co-op, the store will be democratically operated by the community of people that own it. WFC's brick-and-mortar store will directly address gaps in the Liberty Wells neighborhood and Salt Lake City's food system. By connecting producers and consumers, the cooperative ensures a shorter, more transparent supply chain, resulting in affordable and healthier perishable and staple foods.

The co-op will improve access to affordable, healthy, local perishable, and staple foods and foster economic development in the Liberty Wells neighborhood, which has no full-service grocers, forcing residents to travel further for groceries. HFFI funds will support the purchase and installation of essential store fixtures and equipment, elements that are imperative to the successful opening and operation of the store.



