

America's Healthy Food Financing Initiative  
**Local and Regional Healthy Food Financing Partnerships  
Program**

2026 Request for Applications (RFA)



**Reinvestment Fund  
America's Healthy Food Financing Initiative  
Local and Regional Healthy Food Financing Partnerships Program  
2026 Request for Applications (RFA)**

**FUNDING OPPORTUNITY TITLE**

America's Healthy Food Financing Initiative Local and Regional Healthy Food Financing Partnerships Program (HFFI Partnerships Program)

**ANNOUNCEMENT TYPE**

Initial

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

10.872

**EXECUTIVE SUMMARY**

Reinvestment Fund, in its capacity as National Fund Manager (NFM) for the Healthy Food Financing Initiative at USDA Rural Business-Cooperative Service, requests applications for America's Healthy Food Financing Initiative Local and Regional Healthy Food Financing Partnerships Program (HFFI Partnerships Program) for 2026.

\$20,000,000 is available for grants for the second round of the HFFI Partnerships Program. The purpose of the program is to build the capacity of locally- and regionally-focused Healthy Food Financing Partnerships to provide financial and technical assistance to eligible healthy food retailers and post-harvest food retail supply chain enterprises. The program builds capacity by offering grants for operating expenses (Capacity Building activities) and grants to be used to help deploy loans and other financial assistance (Credit Enhancement activities). Eligible applicants include regional, state, or local public-private partnerships of two or more entities that are organized to improve access to fresh, healthy foods and provide financial and technical assistance to eligible projects in Underserved Areas.

This notice identifies the objectives for the HFFI Partnerships Program, deadline dates, funding information, eligibility criteria for programs and applicants, projects that are eligible for receiving support under HFFI Partnerships Program grants, and application requirements and associated instructions needed to apply for an HFFI Partnerships Program grant.

All applicants are strongly encouraged to read the full RFA before applying for an HFFI Partnerships Program grant to ensure that your project meets program eligibility requirements and that you understand and can accept the regulations associated with Federal funding.

## **DATES**

Applications must be received by **11:59 pm Eastern Time on Friday, September 18, 2026.**

## **HFFI PROGRAM CONTACT:**

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## **WEBINAR**

A webinar will be held for potential applicants on July 21, 2026. [Click here to register for the webinar.](#)

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

To learn more about previous HFFI grantees, please visit <https://www.investinginfood.com/impact/>

**Reinvestment Fund**  
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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 improve access to healthy foods in underserved areas, create and preserve quality jobs, support food supply chain resiliency, 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 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. Recent events have revealed how essential grocery stores, food suppliers, and their employees are to communities. The economic impact of the pandemic and inflation has 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 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 leverages private capital, provides financial and technical assistance to regional, state, and local partnerships, and channels capital to fund eligible projects that will improve access to fresh, healthy foods in underserved rural and urban areas. As the NFM, Reinvestment Fund has awarded over \$41 million directly to food retail and food enterprise projects in 50 states, Washington D.C., and Puerto Rico. Additionally, over \$40 million has been awarded to support new and existing regional, state, and local food financing programs through the HFFI Local and Regional Healthy Food Financing Partnerships Program.

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 \$2.7 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, Reinvestment Fund has developed a comprehensive and evidence-based approach to improving the food landscape for low-income people. Since that time, Reinvestment Fund has provided more than \$587 million in grants and loans to healthy food projects. Reinvestment Fund is also on the Steering Committee for the Food Lenders Network and administers other local and regional food funding programs.

## Program Description

The purpose of America's Healthy Food Financing Initiative (HFFI) is to improve access to healthy food in underserved areas, to support food supply chain resiliency, to create and preserve quality jobs, and to 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 enterprises to overcome the higher costs and initial barriers to entry in underserved areas. HFFI offers funding opportunities and technical assistance to eligible applicants.

This Request for Applications (RFA) is for a Local and Regional Healthy Food Financing Partnerships Program (HFFI Partnerships Program).

The HFFI Partnerships Program provides grants to eligible Partnerships to support the establishment and implementation of local, state, and regional Food Financing Programs (FFP) focused on providing financial and technical assistance to Eligible Projects (see definition on page 6) in Underserved Areas (see definition on page 9). Grantees will be responsible for carrying out the objectives of the HFFI program in underserved communities, states, and regions by providing resources designed to meet the unique needs of local food retailers, food enterprises, and underserved communities.

The HFFI Partnerships Program offers grants to eligible Partnerships for two types of activities: 1) Capacity Building activities and 2) Credit Enhancement activities.

## Definitions

**AWARD:** The Federal financial assistance that a non-Federal entity receives directly from a Federal awarding agency or indirectly from a pass-through entity.

**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 Part 1805.201](#).

**ELIGIBLE PROJECT:** An Eligible Project is either a Food Enterprise or Food Retailer that directly contributes to the availability of Staple and Perishable Foods and is located in Underserved Areas. For Food Enterprise projects that do not involve direct-to-consumer retail sales, the proposed business model must distribute Staple and Perishable foods to SNAP-authorized Retail Outlets located in Underserved Areas that sell an assortment of both Staple and Perishable Foods. Please see pages 17-18 for additional details.

**FOOD ENTERPRISES:** Food enterprises are businesses or organizations along the post-harvest food supply chain such as food hubs, food producers, distributors, processors, and manufacturers that directly contribute to the availability of Staple and Perishable Foods at downstream Food Retail Outlets. Food enterprises do not necessarily involve the direct sale of food to consumers.

**FOOD FINANCING PROGRAM:** A Food Financing Program (FFP) is a local, state, or regional program that provides financial assistance (loans, grants, or equity investments) to Food Retail and Food Enterprises in underserved communities.

**FOOD RETAIL:** Food retail refers to a Retail Outlet that sells an assortment of Staple and Perishable Foods directly to consumers and 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 Food Retailers, Food Enterprises, and/or producers with more, better, and new market opportunities in favorable market conditions and in order to withstand and recover from disruptions and times of crisis or disaster.

**HEALTHY FOOD(S):** The term “Healthy Food(s)” has the same meaning as used by the CDFI Fund – nutrient-dense foods and beverages as set forth in the USDA Dietary Guidelines for Americans including health-promoting beverages and foods such as vegetables; fruits; whole grains; seafood; eggs; beans, peas and lentils; unsalted nuts and seeds; fat-free and low-fat dairy products; and lean meats and poultry. These foods should be prepared with little to no added sugars, saturated fat, and sodium, and provide essential vitamins and minerals. (See USDA Dietary Guidelines: [Dietary Guidelines for Americans](#)).

**LOCAL AND 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.

**PARTNERSHIP:** As defined in 7 USC 6953(b)(4), the term 'partnership' means a regional, State, or local public-private partnership that is organized to improve access to fresh, healthy foods and provides financial and technical assistance to eligible projects. A public entity can include an

agency or authority of a governmental entity, such as a finance authority, a public university, or a public hospital. Other entities, such as food policy councils, may be considered public entities upon approval. The Partnership must be memorialized with a written agreement, such as a Memorandum of Understanding.

A Partnership must fulfill all of the following criteria to be eligible to receive financial assistance:

1. Be organized to improve access to Healthy Foods;
2. Expand or preserve the availability of Staple Foods and Perishable Foods by maintaining or increasing the number of Retail Outlets in Underserved Areas and Low-Income Communities and/or Moderate-Income Communities;
3. Demonstrate ability to provide grants, loans, or technical assistance to eligible projects and evaluate progress;
4. Engage local partners from across sectors (public sector, industry representatives, CDFIs, community and business development organizations, food access organizations, food policy councils) in promoting or delivering HFFI financial and technical resources; and
5. Demonstrate ability to leverage Federal HFFI resources locally.

**PERISHABLE FOOD:** As defined in 7 USC 6953(b)(5), the term 'perishable food' means a staple food that is fresh, refrigerated, or frozen.

**QUALIFIED LENDER:** Qualified lenders are regulated or non-regulated lenders that may provide financing to HFFI Eligible Projects. Lenders include, but are not limited to, Community Development Financial Institutions (CDFIs), Credit Unions, Development Finance Agencies, and Community Banks.

**QUALITY JOB:** As defined in 7 USC 6953(b)(6), 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:** A food retail outlet sells an assortment of Staple and Perishable Foods directly to consumers and 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 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 such a city or town. In clause (2) above, "urbanized area" references "urban area" as designated by the Census Bureau.

**STAPLE FOOD:** As defined in 7 USC 6953(b)(7), the term 'staple food' means food that is a basic dietary item, which includes bread or cereal, flour, fruits, vegetables, dairy products, and meat.

**SUBRECIPIENT:** A subrecipient is any entity that receives grant or subaward funding from the grantee to carry out a portion of the federal award. This includes partners that implement funded activities or manage re-granting processes. Borrowers receiving loans or other financing that is repaid are not considered subrecipients. Subrecipients are required to maintain compliance with all HFFI and Federal regulations.

**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 Tracts 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 the 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

### Purpose

The HFFI Local and Regional Healthy Food Financing Partnerships Program (HFFI Partnerships Program) supports the work of local, state, or regional Food Financing Programs (FFP) in underserved communities throughout the United States. HFFI Partnerships Program grants are available to eligible Partnerships to support the establishment, expansion, or implementation of FFPs.

These FFPs should currently provide, or be planning to provide, financial assistance to Eligible Projects in Underserved Areas. Eligible Projects may include Food Retail or Food Enterprise projects seeking financial assistance in Underserved Areas. Partnerships may also provide technical assistance to those projects or to entities trying to improve access to a variety of Staple and Perishable Foods. Assistance from the HFFI Partnerships Program should help expand the reach and effectiveness of existing FFPs or create new FFPs in areas currently underserved by financial assistance to healthy Food Retailers and Food Enterprises.

### Available Grants

HFFI Partnerships Program grants are broken down into two types of activities: **Capacity Building** activities and **Credit Enhancement** activities. Up to \$20,000,000 is available for grants for the 2026 HFFI Partnerships Program.

Grant awards may be from \$200,000 - \$1,000,000 for Capacity Building activities and \$500,000 - \$3,000,000 for Credit Enhancement activities.

Eligible Partnerships may apply for one or both types of activities as part of their grant application. Total grant award amounts (Capacity Building and Credit Enhancement activities combined) may be up to \$3,000,000 total per award.

Reinvestment Fund expects to award 7-12 grants under the 2026 HFFI Partnerships Program.

### Grant Period

Grant Awards that fund only Capacity Building activities may have a Grant Period up to 3 years.

Grant Awards that fund Credit Enhancement activities, either solely or with Capacity Building activities, will be expected to deploy all funding to Eligible Projects within 3 years of the award. Following the deployment of Credit Enhancement, an additional 3 to 5 years may be allotted to the servicing and management of applicable financing activities.

The Grant Period for Grant Awards that fund Credit Enhancement activities will have an expected total duration averaging 6 to 8 years, including the deployment and servicing period, depending on the structure and type of Credit Enhancement.

HFFI Partnerships Grant	Capacity Building Activities	Credit Enhancement Activities
<b>Grant Awards</b>	\$200,000 - \$1,000,000	\$500,000 - \$3,000,000
<b>Grant Period</b>	Up to 3 years.	Up to 3 years for deployment of financial products, plus an additional 3-5 years for servicing of financing activities. Total Grant Period will typically be 6-8 years.

## Who Can Apply

Partnerships are eligible to apply to the HFFI Partnerships Program.

As defined in the 2014 Farm Bill, a Partnership is a regional, state, or local public-private partnership that is organized to improve access to fresh, healthy foods and provides financial and technical assistance to Eligible Projects (see full definition on pages 17-18).

Partnerships include any meaningful collaboration between two or more entities. At least one of the partners must be a public entity such as a local, state, or tribal government, authority, or agency, among others. The other partner(s) may be entities such as nonprofit organizations, private businesses, foundations and funders' collaboratives, community development financial institutions, credit unions, community development organizations, food policy councils, food systems and food access organizations, among others.

All applicants are strongly encouraged to read the full RFA before applying for an HFFI Partnerships Program grant to ensure that your project meets program eligibility requirements and that you understand and can accept the regulations associated with Federal funding.

## Current HFFI Partnerships Program Grantees

Organizations that received a Capacity Building only HFFI Partnerships Program grant through the 2023 RFA are eligible to apply for grants through this 2026 RFA. Previous Capacity Building grantees are eligible to apply for awards that include Credit Enhancement, or both Credit Enhancement and Capacity Building activities, but are not eligible to apply for only Capacity Building again.

Current HFFI Partnerships Program grantees whose awards include Credit Enhancement activities are not eligible to receive an additional grant under this announcement.

**Partnerships must fulfill all the following criteria** to be eligible to receive financial assistance:

1. Organized to improve access to Staple and Perishable Foods.
2. Expand or preserve the availability of Staple and Perishable Foods by maintaining or increasing the numbers of eligible retail outlets in Underserved Areas.
3. Demonstrate ability to provide grants, loans, or technical assistance (TA) to Eligible Projects, now or in the future, as a result of HFFI Partnerships Program Capacity Building grant support.
4. Have the ability and internal systems necessary to evaluate progress on a project-specific and overall program level.

5. Engage local partners from across sectors in promoting or delivering healthy food financial and technical resources.
6. Demonstrate ability to leverage Federal HFFI resources locally.

A Partnership is an agreement between at least two Eligible Entities (see below), one of which must be a public entity that meets the criteria above. The agreement may be in the form of any official documentation such as a contract or Memorandum of Understanding (MOU). The Partnership may also include other partners not listed as Eligible Entities below.

**Eligible Entities (at least one of the Partners must be a public entity):**

- State, regional, and local governments and governmental agencies, authorities, commissions, and councils (public entity)
- Tribal governments and tribal governmental agencies, authorities, and councils (Public entity)
- Public universities or hospitals (public entity)
- Tax-exempt nonprofit corporations
- Qualified lenders such as Community Development Financial Institutions, Credit Unions, or Community Banks
- Cooperatively-owned businesses
- For-profit business enterprises (including a corporation, limited liability company, or public benefit corporation)
- Economic development corporations

The application must be submitted on behalf of the Partnership by the Eligible Entity in the partnership who will be responsible for receiving and managing the federal grant award. The other partners in the Partnership may be subrecipients, if appropriate. All Partnerships must include a public entity.

If requesting funding for Credit Enhancement activities, a Qualified Lender must be part of the Partnership. The Qualified Lender (as defined on page 8) can either be the lead applicant or can be a subrecipient under a different Eligible Entity lead applicant for the Credit Enhancement portion of the grant funds. All Qualified Lenders and Eligible Entities that receive funds under this award, whether as a lead applicant or subrecipient, will be responsible for maintaining compliance with all Federal regulations.

Successful applicants will receive funding for this grant via reimbursement for expenses already incurred or advance for specific expenses to be incurred in the upcoming 30 calendar days. Grant awards will not be paid out in a lump sum. Applicants should consider this as they decide on the type and extent of credit enhancements and partners included in the Partnership.

Before applying for this funding, take [this self-guided quiz](#) to determine if your proposed Partnership is eligible.

**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.*

### **Federal Compliance**

Successful applicants who award funds to subrecipients must ensure that their subrecipients maintain compliance with all HFFI and federal regulations. Please ensure that all proposed subrecipients are prepared to comply with federal regulations. See Part V of this RFA for more information.

### **Priorities**

Priority (see “**Priority Points**”, Part IV) will be given to Partnerships that:

- Will serve communities and regions that have been underserved by HFFI (USDA, CDFI Fund/US Treasury, or state/local) investment
- Will serve Rural Areas
- Will serve women-owned businesses
- Will serve Black, Indigenous, and People of Color (BIPOC)-owned businesses
- Will support regional food systems and locally grown foods
- Include or involve diverse participants representing the relevant demographics (race, income, ethnicity, gender, etc.), sectors, geographies, and communities being served by the Partnership
- Provide funding and technical assistance to projects that create or retain quality jobs for low-income residents in the community

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

### **What We Will Fund**

The HFFI Partnerships Program will provide Capacity Building and Credit Enhancement grant awards to eligible Partnerships that are working to improve access to fresh, healthy food in Underserved

Communities through providing technical and financial assistance to Eligible Projects. The Partnership can be a new or existing collaboration between organizations that is creating, expanding, or implementing a local, state, or regional FFP. Grant funding may be used to increase the capacity of current partnerships to provide financial assistance to Eligible Projects in their current communities or expand to new communities. It may also be used to assist the development or launch of a new Partnership and FFP in an Underserved Area where an FFP and/or program or resources have not previously existed.

Capacity Building activities must support the creation or further development of a new, or increase the capacity of an existing, FFP to provide funding and technical assistance to eligible Food Retail and Food Enterprise projects in Underserved Areas. Credit Enhancement activities must allow Qualified Lenders in the partnership to increase the deployment of financial assistance to eligible Food Retail and Food Enterprise projects in Underserved Areas.

**Proposed Capacity Building activities by Partnerships include (but are not limited to):**

- Personnel, fringe, and/or contractual expenses to administer the program
- Surveying local communities to identify food access gaps/challenges and assets
- Analyzing data to identify food access gaps and underserved areas, and develop financial products (e.g., loans, grants) to serve Food Retail and Food Enterprises in Underserved Areas
- Seeking additional partners for the initiative
- Identifying a local lender to provide financial assistance through a loan fund
- Supporting projects that are applying for assistance through HFFI or other healthy food retail loan or grant programs
- Providing technical assistance to eligible Food Retail and Food Enterprises in Underserved Areas
- Business development, outreach, and promotion to Food Retail and Food Enterprises in Underserved Areas
- Site visits, travel, presentations, and other events, meetings, and marketing strategies for promotion, outreach, business development, and portfolio administration related to the FFP
- Creation and distribution of marketing or outreach materials and strategies
- Creation and distribution of program materials, applications, forms, software, and other program administrative costs
- Staff training
- Contractual work necessary to launch or grow the Food Financing Program, such as legal counsel to review loan or grant documents, creation of a legal opinion for lending authorization, or tax or accounting support.

Capacity Building activities by Partnerships may include budget lines for personnel, contractual, subawards, materials/supplies, travel, or other operational costs of staffing, implementing, operating, and/or expanding a Healthy Food Financing partnership.

**Eligible Credit Enhancement Activities by Partnerships include (but are not limited to):**

- Flexible Credit: Enabling the establishment and use of flexible credit requirements for lending activity to Eligible Projects, such as loaning funds for a greater percentage of the project's cost than typical

- Interest Rate Buy Down: Buying down interest rates from applicants' existing loan policies and products to better meet market demand
- Adapting Lending Policies: Waiving or changing typical lending policies and requirements, such as waiving origination fees
- Loan Loss Reserve or Loan Guarantee: Establishing a dedicated loan loss reserve or guarantee pool to offset increased risk of lending to Eligible Projects
- Collateral Support: Establishing a pool of funds to offset risk of lending to Eligible Projects that may not meet traditional collateral requirements
- Subsidizing Closing Costs: Utilizing funds to cover loan closing costs
- Grants: Providing grants to Eligible Projects to cover operating costs, planning, equipment purchases, or other relevant activities

The following are examples of Partnerships and activities that would be eligible for the HFFI Partnerships Program. This list is not exhaustive and there are examples not included here that are also eligible.

- An existing Partnership made up of a state government agency, a CDFI, a foundation, and a food access nonprofit organization may seek grant funding for Capacity Building activities for operational expenses, including salary coverage for a new project coordinator and to conduct assessments of Underserved Areas of their state to better target loans, grants, and technical assistance to Eligible Projects.
- An existing Partnership between a city department and an economic development nonprofit organization may apply for grant funds for Capacity Building activities for the personnel and contractual expenses to study demand for food sector financing and identify and secure the assistance of a local lender to provide loans to Eligible Projects of their city.
- A new Partnership made up of a mission-driven lender, a food systems-focused nonprofit organization, and a state authority may seek grant funding for Credit Enhancement activities to create a loan loss reserve so they can decrease the risk they take when providing loans to Eligible Projects in their community.
- A new Partnership of a state agriculture extension at a public university, economic development organization, business association, and Credit Union may apply for grant funds for Credit Enhancement activities to provide gap grants to Eligible Projects for an underserved demographic of borrowers alongside their loans to make more projects fundable.
- An existing Partnership serving a multi-state area made up of multiple CDFIs and food access nonprofit organizations and a Regional Planning Organization may seek grant funding for Capacity Building activities to provide technical assistance to eligible BIPOC-owned healthy food retail projects and for Credit Enhancement activities to lower the interest rates of their loans to Eligible Projects.
- An existing partnership between a Native CDFI and a Tribal Government may seek grant funding for Capacity Building activities to hire an FFP coordinator, develop a new food retail or enterprise loan product, and market the new product and Credit Enhancement activities to create a loan loss reserve for this new loan product to Eligible Projects of their region.

We encourage applications that demonstrate:

- **A viable market for proposed financial assistance:** Partnerships that can show the need for their proposed financial assistance products (grants and loans) to Food Retail and Food

Enterprise projects in Underserved Areas, and how these products will increase consumer access to Staple and Perishable foods in retail settings.

- **Ability to reach underserved markets/demographics/communities not currently served by HFFI:** Partnerships that are able to reach communities/markets/demographics not currently being served by other HFFI funding/programs, including federal, state, and local HFFI and other programs designed to increase access to healthy food through food retail.
- **Increased financing ability:** Partnerships that demonstrate how this grant will allow the applicant(s) to provide broader access to financing, go deeper in their financing abilities, reach underserved borrowers, grantees, and/or communities, and/or significantly expand their target market (demographically, geographically, etc.).
- **Track record of successfully funding healthy food retail and enterprise projects:** Partnerships that can show successful deployment of financial or technical assistance to healthy food retail and enterprise projects or other relevant sectors.
- **Leveraged funds:** Partnerships that are able to leverage additional federal and private capital beyond the HFFI Partnerships Program grant to create a robust Food Financing Program.
- **Diverse partners:** Partnerships that include or involve diverse partners representing the relevant demographics (race, income, ethnicity, gender, etc.), sectors, industries, geographies, and communities being served by the Partnership and the Food Financing Program.
- **Community involvement:** Partnerships that can show meaningful (consistent, deep) involvement and collaboration by diverse and relevant communities and stakeholders in project design and operation.
- **Sustainability:** Partnerships that show how the funded initiative will last beyond the grant period to meaningfully improve the availability of fresh, healthy, affordable food for the population(s) they serve.

### Applications We Will Not Fund

- **Individual Food Retail or Food Enterprise Projects:** Applications for grant funding for individual Food Retail or Food Enterprise projects such as grocery stores, mobile markets, food hubs, etc. are not eligible for the HFFI Partnerships Program. HFFI offers other funding opportunities for which Food Retail and Food Enterprises are eligible to apply.
- **Single organizations:** Applications from a single organization without partners in their initiative are not eligible. Applications must be on behalf of a public-private Partnership and demonstrate meaningful collaboration.
- **Partnerships without a public entity:** Applications from partnerships that do not include at least one public entity are not eligible.
- **Applications that do not fund eligible activities:** Partnerships that primarily fund or finance projects that are not Eligible Food Retail or Food Enterprises in the retail supply chain, including restaurants, consumer packaged goods, prepared foods, pre-harvest agriculture (farming, ranching, hydroponics, aquaponics, gardening), meat and poultry processors, fisheries or aquaculture, charitable food (free food distribution such as food pantries, food banks, meals programs, and food donations), institutional sales, and/or public health nutrition or culinary initiatives.
- **Applications focused solely on research or education:** Partnerships that only focus on conducting research projects or education regarding food access, food production, distribution, or other topics are not eligible to receive HFFI funding. However, if a grantee needs to conduct research in order to create processes, maps, or other resources for their Food Financing

Program, and the purpose clearly supports the grantee's ability to implement the FFP, it will be permitted as part of the application.

- **SNAP Enrollment or SNAP education:** Applications that include funding or technical assistance that supports SNAP enrollment or SNAP education.
- **Providing only technical assistance:** Partnerships that only offer technical assistance or programming to Food Retail or Food Enterprises, such as trainings, workshops, or coaching (i.e., the Partnership plans to continue only offering technical assistance to food retail projects going forward). Eligible applicants must plan to offer financial support to eligible Food Retail or Food Enterprises in addition to offering technical assistance (applicants are not required to offer TA).
- **Construction, acquisition, or improvement of real property (by grantee or partners).** Projects that plan to use HFFI funds to construct, acquire, or improve real property for themselves or a partner are not eligible. However, the grantee may lend or grant funds to Eligible Projects that use loan/grant funding for construction or acquisition.

### Eligible Projects Funded by Food Financing Partnerships

If awarded an HFFI Partnerships Program grant, the below section details the eligible Food Retail and Food Enterprise Projects that can be funded with HFFI Partnerships Program grants. These guidelines apply to grantees receiving both Capacity Building and Credit Enhancement funds. Projects supported through HFFI Partnerships Program grants, through either Technical Assistance or Credit Enhancement (loans and grants) must meet the eligibility criteria listed below.

#### Details on Eligible Projects

Partnerships must be organized to provide financial assistance to Food Retail and Food Enterprises (as defined in Part I of this RFA). Partnerships that receive HFFI Partnerships Program grants must provide financial or technical assistance to Eligible Projects (as defined in Part I) that meet the following criteria:

1. Plans to expand or preserve the availability of Staple and Perishable Foods in Underserved Areas for low and moderate-income populations.
  - For Food Retail projects involving direct-to-consumer sales through SNAP-authorized Retail Outlets, the proposed business model must sell an assortment of both Staple and Perishable Foods, including at least some of the following Staple Food Categories: (a) fruits or vegetables; (b) meat, poultry, or fish; (c) dairy products; (d) breads or cereals.
  - For Food Enterprise projects that do not involve direct-to-consumer retail sales, the proposed business model must distribute Staple and Perishable Foods to SNAP-authorized Retail Outlets located in Underserved Areas that sell an assortment of both Staple and Perishable Foods. Food Enterprise projects that will only involve one or a few kinds of Staple and Perishable Foods in their business model will need to describe how increased access to those food items will meet an existing unmet need of the community at existing SNAP-authorized food retailers in Underserved Areas.

2. If the project involves direct-to-consumer retail sales, accepts benefits under the Supplemental Nutrition Assistance Program (SNAP) established under the Food and Nutrition Act of 2008 (7 USC 2011 et. Seq.)
3. Plans to maintain and improve Food Supply Chain Resilience.

Projects involving direct-to-consumer retail sales must be physically located in and sell food in eligible Underserved Areas. Projects involving supply chain businesses do not need to be physically located in Underserved Areas but must ultimately distribute to downstream SNAP authorized Food Retailers in eligible Underserved Areas.

Eligible HFFI Partnerships will provide loans, grants, and/or Technical Assistance to healthy Food Retailers (such as grocery stores, mobile markets, food cooperatives, etc.) that accept SNAP and sell Staple and Perishable goods in eligible Underserved Areas, or Food Enterprises (such as food hubs, wholesale food distributors, food aggregators, etc.) that distribute to Food Retailers located in eligible Underserved Areas that accept SNAP.

### **Location Eligibility for Eligible Projects**

More information, including data and maps available to help determine if Food Retail and Food Enterprises served are in eligible locations, is available at <https://www.investinginfood.com/eligibility/>.

Eligible Projects must be Food Retailers located in or Food Enterprises that distribute to Food Retailers in Underserved Areas. The definition of Underserved Area is outlined on page 9 of this RFA. The definition requires that an area is designated as both Low Income and Low Access.

Grantees may use HFFI maps to determine if projects are eligible. Grantees may also develop their own methodology fitting the definition of Underserved Area as applicable.

If you are unsure if an area or project type is eligible, or have questions about location eligibility, please contact us. Contact information can be found on page 3 of this RFA.

### **Ineligible Uses of Funds by Eligible Projects**

HFFI Partnerships Program grantees will need to ensure that they are providing funding and technical assistance only to Eligible Projects for eligible uses.

The following activities are not eligible for funding or technical assistance under HFFI:

- **Agriculture:** HFFI funds cannot be used for pre-harvest agricultural activities, including food production, gardening, farming, ranching, hydroponics, aquaponics, vertical farms, or other agricultural activities. 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 not for sale are not eligible. Businesses that distribute and sell to SNAP-eligible retailers in Underserved Areas are eligible.
- **Institutional Sales:** HFFI funds cannot support projects that primarily involve the distribution and sale of food to institutional buyers such as restaurants, schools, charitable organizations (including food banks), or hospitals. Businesses that have multiple sales channels may be

eligible for support if the HFFI support is used for creating, expanding or maintaining retail sales channels that accept SNAP in Underserved Areas. Program funds cannot be used to support activities related to the planning or implementation of institutional distribution activities.

- **Charitable Food:** HFFI funds cannot support charitable food projects where food is given for free, such as food pantries, food banks, meal programs, and food donations.
- **Nutrition Education:** HFFI funds cannot support educational programs such as those focused on nutrition, culinary skills, or the food system.
- **Prepared Foods, Beverages & Snacks:** HFFI funds cannot support projects that are primarily focused on the sale of prepared hot, cold, or frozen meals, beverages or snacks, including those provided in a restaurant or takeaway setting to consumers.
- **Institutional Kitchens and Entrepreneur Incubators:** HFFI funds cannot support projects primarily focused on the creation or expansion of stand-alone kitchens. Projects involving kitchens may be considered eligible if the operations of the kitchen are a necessary component of the larger food retail or supply chain business model that will increase the availability of Staple and Perishable foods in Underserved Areas. For example, a project that supports the creation of a commercial kitchen and deli in a retail grocery store that will allow the store to continue operating sustainably may be considered eligible, if other eligibility criteria are met.
- **Consumer Packaged Goods:** HFFI funds cannot support the startup, operation, or expansion of enterprises that produce only one or only a few consumer-packaged goods, such as health food items or other packaged foods (e.g. granola bars, honey, chocolate, soup, etc.) for sale at a retail location.
- **Research:** Projects that are primarily a research study will not be eligible for HFFI support. Projects that include data gathering for the purpose of implementing or planning a business model (i.e. Community Food Assessment or market research to support early planning of a Food Retailer) are allowed.

## PART III—SUBMITTING AN APPLICATION

The 2026 Healthy Food Financing Initiative Local and Regional Healthy Food Financing Partnerships Program (HFFI Partnerships Program) will accept applications beginning with the release of this RFA.

**Applications are due no later than 11:59 pm Eastern Time on September 18, 2026. Reinvestment Fund staff will be available to answer questions until 5:00 pm Eastern Time on September 17, 2026.**

Reinvestment Fund strongly encourages applicants to submit early to avoid technical issues with the grant portal.

Eligible Partnerships may submit an application for the HFFI Partnerships Program through Reinvestment Fund’s SmartSimple grants 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. A link will be available at

<https://www.investinginfood.com/partnerships-program/>

Applications received by email, mail, or fax will not be reviewed. Please contact us if you have any issues with the online submission process. 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.

Reinvestment Fund will screen all applications for eligibility based on submission requirements, applicant eligibility, service area, and use of funds. Eligible applications will be evaluated and scored by a review panel based on the criteria in this RFA. Funding decisions will be made no earlier than December 2026. 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. Award notification dates are subject to change due to unexpected delays caused by limited capacity and/or shutdowns/interruptions of the federal government.

### **Informational Webinar**

We will host an informational webinar to provide potential applicants with an overview of the RFA and application process, information on how to navigate the grants portal and online submission, and to answer questions about the program. The webinar will be on July 21, 2026, at 1:00 PM Eastern Time. To register for the webinar, [follow this link](#). Reinvestment Fund will post a recording of the webinar, as well as answers to questions asked during the webinar, at <https://www.investinginfood.com/partnerships-program/>. If there are questions about the RFA or application before or after the webinar, please contact us. Contact information is on page 3 of this RFA.

### **Eligibility Check**

This RFA does not include a Funding Inquiry. Applicants are responsible for reading the full contents of the RFA to determine if their partnerships and proposed uses of funds are eligible. For more information on eligibility, refer to the self-led [online quiz here](#).

### **Applicant Requirements**

In order to submit an application in response to this RFA, applicants must establish a profile in Reinvestment Fund's online grant submission portal [SmartSimple](#), which collects the following information for applicant organizations:

#### **Applicant Entity Information**

This information must match the documentation submitted as evidence of the applicant's legal status as an entity. When submitting an application to the HFFI Partnerships Program, the SmartSimple account and applicant entity information provided in the application must be for the entity that will accept and manage the award if selected for funding.

- *When registering for SmartSimple, applicants will provide the following information:*
  - Applicant Legal Entity Name and d/b/a (if applicable)
  - Entity Address
  - Primary Contact

- First & Last Name
  - Email & Phone Number
  - Address
- *Applicants must provide the following information to evidence the legal status of the entity in the application:*
  - Applicant entity type (for-profit business, nonprofit organization, State or Local Government or Governmental Agency, Tribal Government or Governmental Authority, Institution of Higher Education, or Cooperatively-owned business);
  - Applicant entity's EIN and IRS-issued Employer Identification Number (EIN) notice;
  - An IRS-issued tax-exempt Determination Letter or Governmental Informational Letter (only for tax-exempt nonprofit organizations)

### **System for Award Management (SAM) Registration & UEI**

Applicants must provide the following information from the System for Award Management:

- SAM Report indicating active registration
- 12-character Unique Entity ID (UEI)
- SAM expiration date

### **Partnership Information**

#### **Partnership Name**

#### **Program Title**

#### **Grant Application Activities**

Applicants should identify if they are applying for [select one or both]:

- Capacity Building activities
- Credit Enhancement activities

#### **Grant Amount Requested**

Grant award amounts may be from \$200,000 - \$1,000,000 for Capacity Building activities and \$500,000 - \$3,000,000 for Credit Enhancement activities. Total grant award amounts may not exceed \$3,000,000.

- Capacity Building activities requested amount
- Credit Enhancement activities requested amount
- Total grant amount requested

#### **Length of Grant Requested**

Applicants should propose the amount of time they will need to complete the proposed activities in the grant application. Grant Awards funding only Capacity Building activities may have a Grant Period up to 3 years. Grant Awards funding Credit Enhancement activities, either solely or with Capacity Building activities, will be expected to deploy all funding to Eligible Projects within 3 years, with an additional 3-5

years allowed for servicing of financing activities (see table on page 11).

### **Partnership Entities**

Applicants must include the following information for all partners in the Partnership, including the applicant:

- Organization Name
- Organization Address
- Type of entity
- The demographic makeup of the organization's Board Members (nonprofit) or Owners (for-profit)
- List of Key Personnel and relevant qualifications

### **Target Service Area**

Applicants must identify the geographic area where the Partnership provides, or plans to provide, FFP financial assistance. This must include:

- The state(s) the Partnership serves.
- A brief description of the Partnership's service area (including cities, counties, states, and/or Tribal areas).
- Upload of a map(s) showing the area you serve and the Underserved Areas in your service area (you may use the eligibility map here: <https://www.investinginfood.com/eligibility>).

## **Application Narrative**

### **I. Food Financing Program Summary (250 words)**

Applicants must provide a brief narrative description of the proposed Food Financing Program for which they are seeking grant funding. The narrative must include the following elements:

- Description of the Partnership: partners, whether this is a new Partnership or expansion of operations of an existing Partnership, area served, mission of the Partnership, how the Partnership improves access to healthy food
- Intended beneficiaries: communities and projects to be served
- Initiative proposed: brief overview of proposed Partnership activities and products offered, need for grant assistance, other sources of revenue/support, and description of sustainability of operations beyond grant period
- Expected Outcomes

### **II. Program Narrative**

#### **Partnership Description and Background (500 words)**

Briefly describe the partners involved, their roles, sectors, and expertise. Describe how the Partnership came to be, the mission of the Partnership, and what the Partnership has accomplished to date.

#### **Organization Overview and Background (300 words)**

Briefly describe the applicant organization, its organizational structure, size, experience managing

grants (Federal and non-Federal), financing, and partnerships, and experience relevant to the success of implementing the proposed Food Financing Program.

### **Partnership Management Plan and Partner Roles (500 words)**

Describe the management plan for the Partnership and proposed grant activities, including listing key personnel and any external project partners/contractors. Who will be leading, coordinating, and carrying out activities under this program? Describe the track record and/or qualifications for the Partnership and each partner related to their role in implementing this program. If one or more partners will serve as a subrecipient or subcontractor for proposed grant funds, including the deployment of Credit Enhancement, please indicate that.

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

Describe the critical elements and needs of the local food environment and the communities that would benefit from the Partnership's proposed activities and services. This could include brief demographics and geographic characteristics of the areas or communities involved with and/or to be served by the proposed activities. Applicants could draw from a community food assessment or other food access reports and data to describe the challenges to accessing Staple and Perishable Foods in the communities served. It is also important to describe the specific challenges these communities face accessing capital to address the need for healthy food. If the Partnership has provided past funding and/or technical assistance to the communities described, discuss why there is still a need to support Food Retail and Food Enterprises to increase the assortment of Staple and Perishable Foods in the communities.

### **Community Engagement and Outreach (750 words)**

Describe how the Partnership has engaged the communities, populations, and/or market that it serves. This should include the process used to ensure inclusion of affected populations, communities, and business sectors; how community members have been involved in designing the proposed project; how non-traditional partners and grassroots partners may have been or will be engaged; and any challenges that have arisen and strategies to address them. Also relevant is the extent to which intended beneficiaries of financial and technical assistance have been surveyed, consulted, and/or included in program design.

### **Use of Funds - Proposed Capacity Building Activities (1,000 words)**

If applying for funds for Capacity Building activities, describe the activities for which you are seeking grant funding, and how grant funding will be used if received. What types of services (loans, grants, TA) will the Partnership provide to Eligible Projects, and how will the Capacity Building use of funds enable these services and the Partnership to succeed. If grant funding is part of a larger set of funding sources, describe what the HFFI grant will support within the program funding structure. The most successful submissions will be those that have demonstrated how grant funding will enable a sustainable Partnership, increase funding and support to Underserved Areas, borrowers, communities, and populations, particularly those who have not had sufficient access to capital, and unlock additional sources of capital to enable the expansion or creation of an FFP. Note that using HFFI Capacity Building funds to award grants to other organizations is not permitted.

[If your grant request does not include Capacity Building activities, please put N/A in this field.]

### **Other Funding (400 words)**

Has the Partnership, or the Partnership entities, received other funding (current or within the past three years), Federal or non-Federal, to support partnership activities, projects, or the Food Financing Program? - Please select yes or no.

If yes, how will HFFI Partnerships Program funds be used to enhance, expand, complement, or build on these funds? Please also list the source and status of other funding or financing.

### **Timeline**

Provide the timeline for the proposed activities, identifying key milestones throughout the grant period, as well as a description of the overall timing and relevant factors influencing proposed activities and success.

### **Proposed Program Outcomes**

Include all relevant outcomes for the proposed Food Financing Program during the grant period. If not relevant to the proposed program, enter N/A. Please note that if awarded, grantees will be expected to regularly report on program outcomes, including information from all organizations involved in the partnership, subrecipients, and projects funded by the partnership. Proposed program outcomes are factored into application decisions, and grantees will be expected to achieve proposed program outcomes if awarded.

- Number of grants and/or loans made
- Number of TA clients/projects served
- Dollar amount of loans and/or grants made
- Avg. loan/grant size
- Avg. total project cost (of projects funded)
- Leveraged capital – the amount of other capital supporting the program
- Number of Food Retail projects served
- Number of Food Enterprise (nonretail) projects served
- Quality jobs (FT & PT) to be created or retained by Food Retail or Food Enterprise projects served
- Number of customers served (project end users)
- % and number of projects served located in areas accessible by public transit
- % and number of projects that support Food Supply Chain Resilience
- % and number of projects served supporting Local or Regional Food Systems
- % and number of projects served located in rural areas
- % and number of projects served owned by women
- % and number of projects served owned by Black, Indigenous, and People of Color

## **Priorities**

Applicants may answer the following optional questions, to describe, if applicable, their program's impacts relating to the HFFI Partnerships program priorities:

- Will your Food Financing Program/Partnership serve communities and regions that have been underserved by HFFI (both USDA and CDFI Fund/US Treasury) investment? Explain how they are underserved by current HFFI resources. Are all the communities/regions you will serve underserved by HFFI or just some of them (and if so, which ones)? (200 words)
- How will your program support regional food systems and locally grown foods? (100 words)
- How will your program serve rural areas? (100 words)
- How will your program support women-owned businesses? (100 words)
- How will your program support BIPOC-owned businesses? (100 words)
- Will your program provide funding and technical assistance to projects that create or retain Quality Jobs (as defined earlier in the RFA) that provide increased economic opportunity and stability for low-income residents in the community? Please describe how you will assess job quality, including how wages and other benefits compare to similar positions in comparable businesses and economies. (100 words)
- How does your Partnership involve diverse participants representing the relevant demographics (race, income, ethnicity, gender, etc.), sectors, geographies, and communities being served by the Partnership? (200 words)

### **III. Financing Narrative**

Applicants requesting funds for Credit Enhancement activities must complete the following additional questions. Applicants seeking funds for Capacity Building activities only may optionally complete the following questions to describe financing activity the Partnership will accomplish as a result of Capacity Building grant resources.

#### **Financing Track Record (750 words)**

Discuss the Partnership's or partners' healthy food financing track record, with a focus on the projects supported in the last three years. Provide specific examples and data substantiating prior Food Retail and/or Food Enterprise projects that the Partnership has supported and/or financed in its service area. Applicants may describe grants, loans, equity investments, or other types of financial assistance provided to healthy food retail and/or food enterprises, or relevant experience providing financial assistance to other types of projects. The most successful submissions will speak to the applicant's, Partnership's, or partners' capacity to offer and monitor/service the financing products proposed in their application.

#### **Use of Funds - Proposed Credit Enhancement Activities (1,000 words)**

Describe the Credit Enhancement activities for which you are seeking grant funding, and how grant funding will be used if received. What types of financial assistance (loans or grants) will the Partnership provide and how will the Credit Enhancement use of funds enable the Partnership to establish and deploy these funding services. Discuss how this financial assistance will address the

needs of the market you are trying to serve. If applicable, please describe additional sources of funding to be leveraged and provide your expected leverage ratio. The most successful submissions will demonstrate how these Credit Enhancement grant funds will allow the Qualified Lender to take more risk, go deeper in its funding capacity, expand its market, meet unmet financing needs, and/or increase its ability to reach Underserved Areas and communities to increase access to healthy food.

### **Financial Products (500 words)**

Describe in some detail the financial products the Partnership offers or plans to offer (loans or grants) to fund Food Retail and Food Enterprise projects. Where applicable, describe terms, interest rates, fees, loan-to-value/collateral requirements, and any other relevant information about the products offered. Describe the mechanics of how the funds will be provided and any relevant policies, procedures, underwriting criteria, or grant terms and conditions.

### **Budget**

Applicants must provide a complete budget breakdown and explanation for their HFFI Partnerships program grant request by cost category, using the provided budget template.

Applicants must also provide a budget narrative for each cost category, describing in some detail how you arrived at the budget figures, what they represent, and the justification for each expense line item. Applicants should include subrecipient budgets in their complete budget breakdown by category.

Stronger applications will outline detailed budgets that include reasonable estimates for costs eligible for HFFI funding. Applicants who include ineligible costs or expenses that do not align with the HFFI Partnership Program described in the narrative questions will score lower.

(Please note that all grantees will need to remain in compliance with all applicable Laws, regulations, Executive Orders, and other generally applicable requirements for the identified HFFI program for the duration of the grant funding agreement including, but not limited to, 2 CFR parts 175, 200, 400, 415, 416, 417, 418, 421, and 422. Please see Part V for more details and additional information.)

As noted in Part II of this RFA, grantees may expect to receive grant funds via either reimbursement or advance. Reimbursement requests will cover expenses already incurred and paid by the grantee. Advance requests may include expenses expected to be incurred by the grantee in the next 30 calendar days. Applicants should draft their budgets and proposed timelines of activities in accordance with these guidelines. Under no circumstances shall grant funds be paid out in a lump sum.

#### **I. Total HFFI Partnerships Program Budget**

##### **Personnel**

Include each staff person for the applicant who has a substantive role in the proposed activities, their # of hours or % of FTE, salary, and the amount of the request. Personnel costs should be reasonable for the services rendered, conform to the established written policy of your organization, and consistently 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, including names of specific convenings or conferences where attendance is anticipated. Travel in this section is for staff of the applicant organization. Travel expenses must be clearly connected to the HFFI Partnerships award and 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](#).

### **Furniture/Fixtures/Equipment (FFE)**

As applicable, list all purchases for items with a life span of one year or more and for all purchases above \$5,000 per each item acquired. Examples of such purchases are equipment, automobiles, storage equipment, furniture, computers, copy/fax machines, telephones, and software. *Please note that using Federal grant funds for equipment with a lifespan more than one year and a per-unit cost of \$5,000 or more will result in a Federal Interest in your property. See 2 CFR 200.310-316 for more information.*

### **Contractual**

List all contractual services such as third-party consultant fees, trainings, travel for contractors, etc.

### **Subawards**

List all subawards for Eligible Entities/partners in the Partnership. A subaward is an award provided by the grantee to a subrecipient for the subrecipient to carry out part of the award received by the grantee. This should include all expenses that are part of the subaward. Subaward budgets are subject to the same requirements as overall budgets; all uses must be allowable per the terms of this RFA and the proposed HFFI program, and subrecipients will need to adhere to all Federal guidelines outlined in this RFA. Subrecipient budgets should include the same budget categories and details as the overall program budget, including: personnel, fringe, travel, FFE, contractual, subawards (if applicable), materials/supplies, other costs, and indirect charges. Subrecipient budgets may charge no more than 10 percent of their total award amount as indirect costs.

Detailed subrecipient budgets should be included in the provided budget template, with one tab per subrecipient.

### **Materials/Supplies**

As applicable, include items with a useful life of less than one year and items under \$5,000 per unit, such as paper, envelopes, pens and pencils, office supplies, marketing materials, Point of Sale (POS) or computers, copy/fax machines, telephones, software, etc. *Please note that using Federal grant funds for materials and supplies will result in a Federal Interest. See 2 CFR 200.310-316 for more information.*

### **Other Costs**

As applicable, list other costs not covered by the above categories, such as meetings and conferences attended by non-staff, communications, advertisements, publication costs, participation stipends, data collection or other costs not included in 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, tuition remission, 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 must 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 HFFI 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. Income from fees for services performed; interest generated from grant-supported financing; registration fees for trainings; etc. will be considered 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)).

## **II. Other Sources of Funding**

Applicants should provide a list of other funding sources that are supporting their Food Financing Program, including the funding sources for loan capital if the application includes Credit Enhancement activities.

## **III. Credit Enhancement Use of Funds Budget**

Applicants must provide a total budget for Credit Enhancement funds by line item, such as:

1. Loan Loss Reserve
2. Loan Guarantee
3. Interest Rate Buy Down
4. Grants
5. Collateral Support
6. Other

## **IV. Subrecipient Budgets**

Applicants should submit detailed budgets for each proposed subrecipient, including the following budget categories: personnel, fringe, travel, FFE, contractual, subawards (if applicable), materials/supplies, other costs, and indirect charges. If a proposed subrecipient will be utilizing Credit Enhancement funds as a lender or grantor, that should be noted in the budget as well.

## **Attachments**

### **Project Pipeline**

Applicants must provide the Partnerships' current pipeline of eligible Healthy Food Retail and Food Enterprise projects.

### **Letters of Commitment from Partner Organizations**

Applicants must provide a signed letter of commitment from all entities involved in the Partnership at the time of application. Letters of Commitment must contain the following information:

- Program Applicant
- Program Title
- A short introduction describing the partner entity's mission and its reason(s) for joining the partnership
- The specific role(s) the entity is committing to for the program, including the participation of specific individuals, as applicable

Submit Letters of Commitment on letterhead and address them to the applicant (i.e., Partnership Director). Clearly indicate at the top that they are LETTERS OF COMMITMENT. Letters must accompany

the proposal at the time of application. Unsigned letters, letters emailed separately, or letters received after the deadline will not be accepted.

### **Letters of Support**

Applicants may submit additional letters of support from other stakeholders involved in or served by the program. Letters must accompany the proposal at the time of application and be uploaded into the SmartSimple grants portal along with all other application materials. Unsigned letters, letters emailed separately, or letters received after the deadline will not be accepted.

### **Final Audited (or Unaudited) Financial Statements for the Applicant's Three Most Recent Historic Fiscal Years**

If audited financial statements are not available for the Applicant's three most recent historic fiscal years (because the Applicant is newly formed or has not yet needed audited financial statements), Applicants may submit unaudited financial statements for the historic period. In the case of an Applicant that was formed within the last three years, an Applicant may submit a letter signed by an Authorized Representative attesting to the lack of audited financial statements due to the Applicant not yet being in business for any years where audited or unaudited financial statements are available.

### **Final Audited (or Unaudited) Financial Statements for the Qualified Lender(s)'s Three Most Recent Historic Fiscal Years (if the lender is not the applicant)**

All Qualified Lenders need to submit audited financial statements for the three most recent fiscal years. If audited financial statements are not available for the Qualified Lender(s)'s three most recent historic fiscal years (because the lender is newly formed or has not yet needed audited financial statements), lenders may submit unaudited financial statements for the historic period. In the case of a lender that was formed within the last three years, a lender may submit a letter signed by an Authorized Representative attesting to the lack of audited financial statements due to the lender not yet being in business for any years where audited or unaudited financial statements are available.

### **Current Fiscal Year to Date Unaudited Financial Statements**

Applicants and Qualified Lenders (if not the lead applicant) should submit financial statements for the current fiscal year to date. These can be unaudited.

### **Authorization to Lend**

Eligible Partnerships that propose lending activity must be authorized to make loans in the state where they intend to make loans with the HFFI Partnerships program fund. Applicants must upload a legal opinion, license, or other documentation describing the Qualified Lender's authorization to lend in the Partnership's service area(s). Applicants/Qualified Lenders who don't have this authorization to lend yet must attest that they will receive this legal opinion or license prior to making loans under the HFFI Partnerships Program. HFFI Funds may be used to obtain a legal opinion or license showing lending authorization in the states served by the Qualified Lender(s) in the Partnership's service area.

## **Other Application Guidelines and Funding Restrictions**

### **Multiple Submissions**

Partnerships can only submit one application to the HFFI Partnerships Program. Lead applicants may only lead one application. Partner organizations may be listed as partners to multiple submissions.

### **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 for matching contributions or cost sharing for awarded funds. However, applicants may have other sources of funding for an overall proposed program and should describe these other sources, including in-kind, in the application. Additional funding may come from state government, local government, private or other sources. HFFI grant awards may not be used as match for other federal awards.

### **Federal Funds**

All funding provided through the HFFI Partnerships Program is Federal Funding. Partnerships awarded funding are required to comply with all applicable laws, regulations, Executive Orders, and other generally applicable requirements for the duration of the Grant Agreement including 2 CFR Parts 175, 200, 400, 415, 416, 417, 418, 421, and 422. The most commonly referenced provisions are identified in Part V.

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

## PART IV—APPLICATION REVIEW

Applications submitted by eligible Partnerships 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.

For applications that only include Capacity Building activities, there are 70 total points available. For applications that include Credit Enhancement activities (either solely or in combination with Capacity Building activities), there are 90 points available. For all applications, there are 28 additional points available for the priority areas listed below.

Each application will be screened for eligibility by Reinvestment Fund HFFI staff. Applications determined as eligible will then be reviewed and scored by three additional food system and food access expert reviewers, and the scores will be averaged. The top applications will be further evaluated by the HFFI Review Panel of internal and external experts who will determine a consensus ranking of applications, taking into account the application score, geographic diversity (including urban and rural), program diversity, and ability to advance the HFFI goals. Applications determined as ineligible will not receive scores. The most common reasons for ineligible determinations in the 2023 HFFI Partnerships Program RFA were: 1. The Partnership did not include a public entity, or 2. The application was for a specific project, rather than for a Food Financing Program.

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.

The Healthy Food Financing Initiative administered by Reinvestment Fund abides by a Policy on Conflict of Interest and Confidentiality. This Policy is designed to identify application information that is subject to confidentiality requirements and for application reviewers to identify and address actual or potential conflicts of interest in the review and evaluation of HFFI applications. Confidential Information will be used for the sole purpose of evaluating Applications and making funding recommendations and will not be otherwise disclosed outside of HFFI program administration. 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.

### **A. Applicant and Partner Qualifications (0 to 15 points)**

Applications will be evaluated for the Applicant's and Partnership's track record and experience in providing loans, grants, equity investments and/or technical assistance to Food Retail and/or Food Enterprise businesses. The application will be evaluated for the applicant's demonstrated ability to deliver the proposed activities. More points will be given to applications with relevant experience, relevant and diverse partners, and likelihood of success in increasing retail access to Staple and Perishable foods in Underserved Areas.

### **B. Stakeholder Involvement (0 to 10 Points)**

Applicants will be awarded points for the extent to which they demonstrate inclusion of diverse stakeholders, communities, and targeted beneficiaries in the design and operation of the proposed activities. Points will be given to Partnerships with established or proposed collaborations with relevant

organizations, businesses, and communities. More points will be given to projects that describe and include the leadership, ownership, and/or involvement of the Partnership's target community and market.

#### **C. Food Access Goals (0 to 10 Points)**

Applications will be awarded points based on how strongly they align with the goal of the HFFI program, which is to improve access to affordable, nutritious food including Perishable and Staple foods for sale at eligible Food Retail outlets in Underserved Areas by providing financial and technical assistance to Food Retail and Food Enterprises along the food retail supply chain. More points will be awarded to applicants serving a higher number of Eligible Projects and communities and/or addressing the unmet needs of Eligible Projects and communities.

#### **D. Impact of the Proposed Activities (0 to 20 Points)**

Applications will be evaluated for the strength of their proposed activities to improve food access in the area served through the creation, expansion, or strengthening of an FFP that supports Healthy Food Retail and Food Enterprises. The most successful applicants will describe a clearly defined problem and the need for an FFP, supported by market analysis, community assessment, or past track record and experience. More points will be given to applications that show a clear connection between the proposed activities, the identified need for financial assistance, and how this will lead to increased retail access to Staple and Perishable Foods. In addition, more points will be awarded to applications that demonstrate achievable programs and outcomes.

#### **E. Use of Credit Enhancement Funds (0 to 20 points)**

Applications that include Credit Enhancement activities will be evaluated on their funding track record and ability to provide financial assistance to Eligible Projects. This includes how much experience the Qualified Lender and Partnership have in carrying out the proposed credit enhancement activities, the ability of the lender and partnership to successfully deploy the proposed funding utilizing the proposed credit enhancement tools, the extent to which the proposed activities will leverage other funding, the number of Eligible Projects being served, and the extent to which credit enhancement activities will support better financing outcomes. More points will be awarded to applications that demonstrate the ability to use the credit enhancement funding and activities to support more (number) and more diverse eligible projects and to balance mission and risk in the applicant's practices and products.

#### **F. Proposed Metrics and Outcomes (0 to 5 points)**

Applications will be evaluated on the applicant's proposed outcome metrics. Applications will be evaluated for the applicant's ability and willingness to collect data for key metrics, measure program outcomes, and report and share learnings with Reinvestment Fund and the HFFI program. More points will be awarded to applicants that identify reasonable and impactful program outcomes and demonstrate the ability to achieve those outcomes.

#### **G. Budget and Timeline (0 to 10 points)**

Timelines, budgets, and budget narratives will be reviewed for completeness and detail and the strength of the proposed timeline and budget. Up to 3 points will be awarded for timeline. More points will be given to timelines that describe activities in detail and include reasonable milestones that can be accomplished during the grant period. Up to 7 points will be awarded for the budget. More points will

be awarded for applications that provide a complete project budget, clear explanations for the uses and necessities of budget expenses, and whose budgets align with the proposed activities. Points will be subtracted for unallowable costs included in the budget.

### **Priority Points**

Priority will be given to projects that have the following seven attributes. Up to four (4) points will be awarded for each attribute for a total of up to 28 priority points awarded on top of points awarded for the criteria above.

- Will serve communities and regions that have been underserved by HFFI (USDA, CDFI Fund/US Treasury, or state/local) investment
- Will serve Rural Areas
- Will serve women-owned businesses
- Will serve Black, Indigenous, and People of Color (BIPOC) -owned businesses
- Will support regional food systems and locally grown foods
- Include or involve diverse participants representing the relevant demographics (race, income, ethnicity, gender, etc.), sectors, geographies, and communities being served by the Partnership
- Provide funding and technical assistance to projects that create or retain quality jobs for low-income residents in the community

## PART V—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, and other pertinent instructions and information regarding funding. 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.

Once certain conditions have been met, grantees will work with Reinvestment Fund to execute a Grant Agreement. Grant projects will be expected to begin within 90 days of the grant period start date.

This documentation includes:

- A final, approved budget and project workplan, including descriptions of proposed lending and/or regranting activity, pricing, terms and conditions, and project impact metrics
- The name, title and address of the authorized signatory for the grantee
- The name and information of the point of contact for the grantee
- RD Form 400-4, Civil Rights Assurances
- Certification regarding Lobbying Activities and SF LLL, "Disclosure of Lobbying Activities," if applicable
- Acknowledgement of Environmental Review requirements
- Certificate describing the grantee's current insurance
- If applicable, a legal opinion describing the Qualified Lender(s) ability to lend in the Partnership's service area (grant funds may be used for this)
- W-9: Request for Taxpayer Identification Number and Certification
- Bank Account information for ACH payments
- An agreement between the partners in the Partnership, which may be in the form of any official documentation such as a contract or Memorandum of Understanding (MOU)
- All Subaward agreements

Grant awards will be funded with federal funds and, as such, grant award recipients and all subrecipients are responsible for ensuring that their activities comply with all applicable federal regulations (see below). 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.

### **Inclusion of Additional Partners**

Grantees are permitted to add partner organizations after being selected for funds. If adding additional Qualified Lenders, the grantee will need to submit, on behalf of the Qualified Lender: audited financials for the three most recent fiscal years; current year financials; an authorization to lend showing that the lender is legally able to lend in the Partnership's service area; and subaward agreement(s), if applicable.

### **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, grantees 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 and all subrecipients 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 175, 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.

### *Anti-Trafficking*

Grantees must comply with the anti-trafficking requirements under 2 C.F.R. § 175, including prohibiting severe forms of trafficking in persons, procuring commercial sex acts, and the use of forced labor in carrying out activities supported under their Grant Agreement. Grantee will notify Reinvestment Fund of any credible allegation of a violation and will ensure that this requirement is flowed down to any employees, contractors, and subrecipients engaged in the performance of their Grant Agreement.

### **Subrecipient Monitoring and Management**

Grantees are responsible for monitoring and managing all subrecipients, lending partners, and other entities receiving funds under this award in accordance with 2 CFR § 200.331–200.333 and all other applicable federal regulations.

A subrecipient is any entity that receives grant or subaward funding from the grantee to carry out a portion of the federal award. This includes partners that implement funded activities or manage re-granting processes. Borrowers receiving loans or other financing that is repaid are not considered subrecipients.

### **Roles and Responsibilities**

- **Primary Recipient (Lead Applicant):** The grantee is the primary recipient of federal funds and is fully responsible for compliance with all federal requirements. The grantee must ensure that all subrecipients and partners meet applicable performance, reporting, and compliance obligations.
- **Subrecipients:** Subrecipients may include partner organizations that perform programmatic work, re-granting entities, or intermediaries that carry out portions of the project's objectives. Subrecipients also include any projects that receive grant funding from the grantee or any partners/subrecipients. Subrecipient agreements must clearly define the scope of work, performance expectations, budget, reporting requirements, and applicable federal conditions.
- **Qualified Lenders:** For awards involving Credit Enhancement activities, Qualified Lenders such as Community Development Financial Institutions (CDFIs) or other financial entities may administer loans, guarantees, or other financial products. If they are receiving HFFI funds, then they are considered subrecipients. These partners are considered pass-through entities if they make subawards and must maintain appropriate financial management and compliance systems consistent with 2 CFR Part 200.

### **Federal Compliance Requirements**

All recipients, subrecipients, lending partners, borrowers, and any other entities receiving funds under this award must comply with all applicable federal statutes and regulations. These include, but are not

limited to:

- 2 CFR Part 200 (Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards);
- The National Environmental Policy Act (NEPA);
- The Build America, Buy America Act (BABA); and
- Any other applicable federal statutes, executive orders, or administrative requirements.

These requirements must be incorporated (“flowed down”) into all subaward, lending, participation, and downstream agreements. The grantee is responsible for ensuring that all federal terms and conditions are clearly communicated, properly documented, and actively enforced, including for entities administering credit enhancements or servicing financing supported by them.

### **Notice of Federal Interest**

Federal interest means that the federal government has a stake in an asset bought or improved with federal money. USDA has a federal interest in the following assets if they are purchased with HFFI funds, either directly or by a subrecipient:

- Real Property: Land and any structures permanently affixed to it, such as buildings.
- Equipment: Items with a lifespan of more than one year and a per-unit cost of \$5,000 or more.
- Materials/Supplies: Items that are short-lived (less than one year) or cost less than \$5,000 per unit.

Any assets acquired or improved with federal funds will be held (e.g., lien, etc.) on behalf of awarded entities by Reinvestment Fund until the federal interest is no longer vested. Real property, equipment, or supplies with vested federal interest must be used exclusively for HFFI activities until the federal interest is no longer vested. See 2 CFR 200.310-316 for more information.

### **Environmental Review of Eligible Projects**

To facilitate compliance with the National Environmental Policy Act (NEPA) (42 U.S.C. 4321 et seq.) and the Program Regulations, as amended, 7 CFR Part 1b, projects that receive funding from an HFFI Partnerships Program grant (including through credit enhancement support such as grants, loan loss reserves, guarantees, collateral support, etc.) are required to complete and submit environmental documentation for the HFFI funded project. The purpose is to assist the grantee, with support from Reinvestment Fund, in determining whether the funded project qualifies as a Categorical Exclusion (“CE”).

Where a grantee determines that a funded project might involve extraordinary circumstances, the grantee shall then work with Reinvestment Fund to refer the project to the United States Department of Agriculture Rural Business-Cooperative Service for a final determination. USDA’s final determination may result in the project being reclassified to one requiring an Environmental Assessment (“EA”) or an Environmental Impact Statement (“EIS”).

### **Build America, Buy America Act Requirements for Grant Awards Made to Non-Federal Entities**

If any projects receiving funding from an HFFI Partnerships Program (including through credit enhancement support such as grants, loan loss reserves, guarantees, collateral support, etc.) are Non-Federal Entities (2 CFR 200.1) and the projects include covered infrastructure, the project must comply

with Build America, Buy America (BABA) requirements consistent with USDA RD guidance, including applicable thresholds, waivers, and definitions. USDA has a small grants waiver that applies to awards with total federal funding below the Simplified Acquisition Threshold, which is currently set at \$250,000. See <https://www.rd.usda.gov/build-america-buy-america> for additional guidance.

### **Promotional 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 must present factual statements intended to inform, not to persuade
- May include locational information about retail outlets (i.e., the addresses of the retail food stores participating in the grantee's project)
- May also specify that retailer outlet accepts SNAP (this includes appropriate logo use as outlined at <https://www.fns.usda.gov/snap/logo-guidance>)

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**

For ongoing monitoring, grantees will be required to submit performance progress and metrics and financial reports periodically during the grant period and, as applicable, after grant closeout. The reporting requirements will be included in the award terms and conditions within the Grant Agreement. If awarded grant funds for Credit Enhancement activities, reports will also include grant and loan deployment details. If there are any program or award-specific terms, those will be identified in the Grant Agreement.

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, assets acquired with HFFI grant or loan funds by subrecipients or borrowers, deployment of Credit Enhancement activities and funds, use of grant funds throughout the grant period, and other project updates.
- Final progress report and financial closeout report at the end of the grant period.
- Ongoing monitoring of compliance with Federal Award Requirements, including environmental review (NEPA) and Build America, Buy America Act (BABA) requirements.
- Ongoing reporting after the grant period closeout.

Semi-Annual reporting will include the following metrics:

- Number of grants and/or loans made
- Number of TA clients/projects served
- Dollar amount of loans and/or grants made
- Avg. loan/grant size
- Avg. total project cost (of projects funded)
- Leveraged capital – the amount of other capital supporting the program
- Number of Food Retail projects served

- Number of Food Enterprise (nonretail) projects served
- Quality jobs (FT & PT) to be created or retained by Food Retail or Food Enterprise projects served
- Number of customers served (project end users)
- % and number of projects served located in areas accessible by public transit
- % and number of projects that support Food Supply Chain Resilience
- % and number of projects served supporting Local or Regional Food Systems
- % and number of projects served located in rural areas
- % and number of projects served owned by women
- % and number of projects served owned by Black, Indigenous, and People of Color

Grantees must also report on the following metrics for Eligible Projects supported with Technical Assistance or Credit Enhancement funding from the HFFI Partnerships Program on a Semi-Annual basis. Not all metrics in the list below will apply to all supported projects.

1. Number of Food Retail projects supported
2. Number of Food Enterprises supported
3. Retail square feet preserved
4. Retail square feet created
5. Increase in sales of Staple and Perishable Foods per project
6. Number of projects where project is accessible by public transit
7. Number of projects that include resilience activities, including but not limited to:
  - a. expansion/creation of storage
  - b. weatherization
  - c. acquisition of generators
  - d. diversification of suppliers
  - e. energy-efficiency upgrades
  - f. clean energy usage
  - g. other
8. Increase in sales of local/regional food per project
9. Number of projects with local/regional fresh healthy food activities/connections supported, such as:
  - a. Incubating local food entrepreneurs
  - b. Aggregation and light processing of local food
  - c. Last mile delivery of local food products
  - d. Other
10. Number of Quality Jobs created/retained
11. Number of project end users
  - a. Customers
  - b. Clients
  - c. Community members
12. New businesses supported
13. Existing businesses supported
14. Number of Very Low-Income Communities served
15. Number of awards in Rural areas
16. Location of projects by city and state

17. Demographic information, including but not limited to: BIPOC-owned, women-owned, Native-owned
18. Amount of funding leveraged
19. Number of projects receiving TA that go on to receive additional funding through HFFI or another program
20. Increase in square feet devoted to selling Staple and Perishable Foods per project
21. Sales information, including but not limited to average sales, average percentage of sales from SNAP

**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.