2026 HFFI Local & Regional Healthy Food Financing Partnerships Program

RFA Information Session

Tuesday, July 21, 2026

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

Presenters

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Healthy Food Financing Initiative

Purpose: To improve access to healthy foods in underserved areas, to create and preserve quality jobs, and to revitalize low-income communities.

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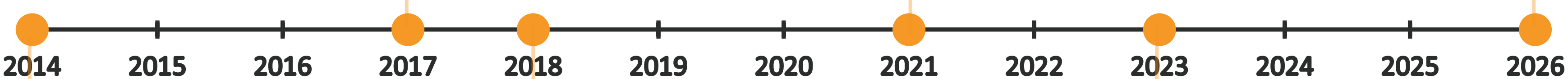
HFFI Timeline and Authority



2014
The Healthy Food Financing Initiative (HFFI) is authorized under the Agriculture Act of 2014 under USDA Rural Development to provide loans, grants and technical assistance to Food Retailers.

2017
Reinvestment Fund is appointed as the National Fund Manager of HFFI.

2018
HFFI is reauthorized under the Agriculture Act of 2018. Expanded eligibility includes Food Enterprises.

2021
The American Rescue Plan Act of 2021 (ARPA) is established. Funding for this announcement is made available through ARPA.

2023
The first Request for Applications for the HFFI Partnerships Program is launched. $40.3 million in grants to 16 Partnerships are announced in 2024.

2026
Request for Applications launches for $20 million HFFI Partnerships Program. HFFI has awarded over $81 million to date.

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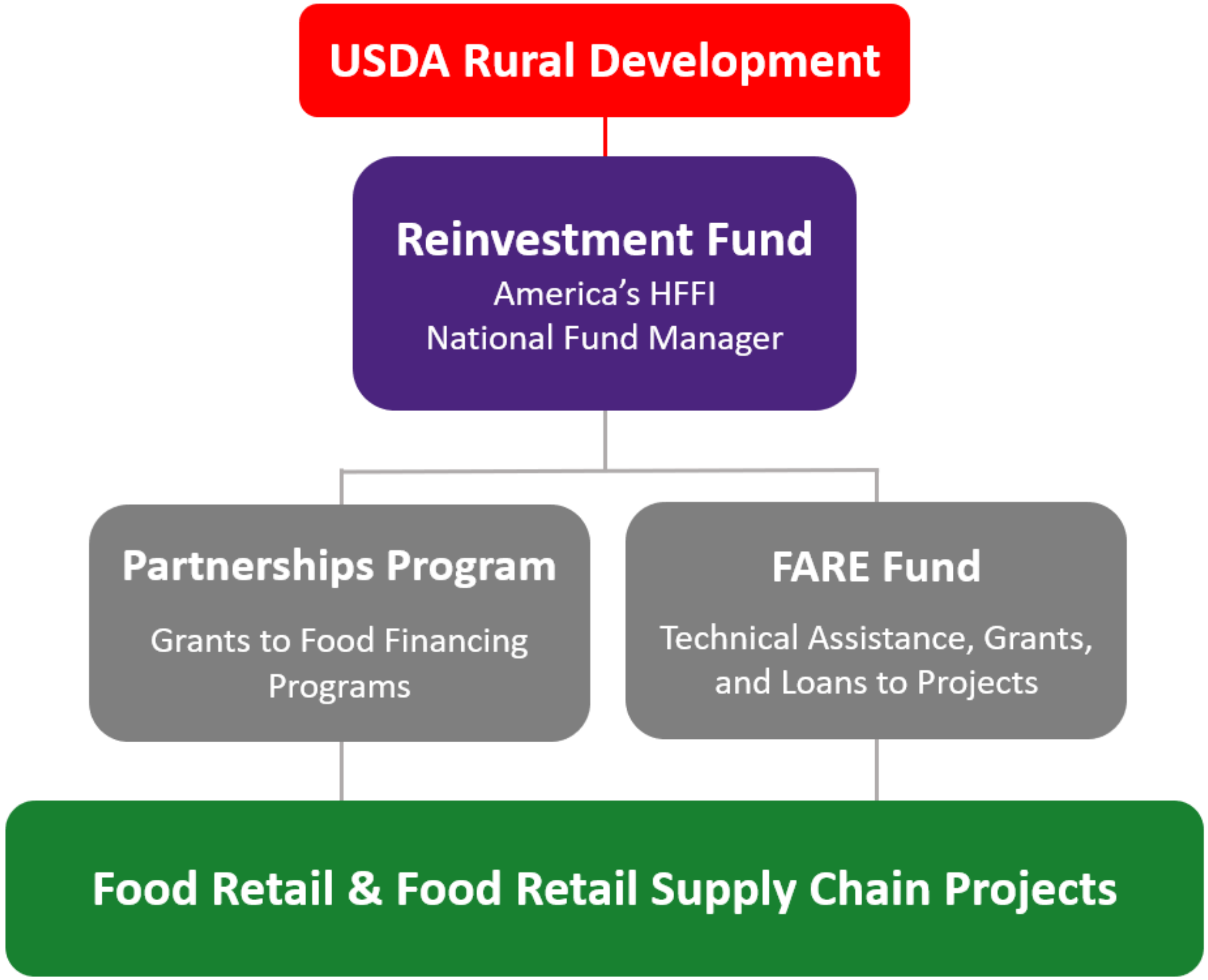
HFFI Program Management



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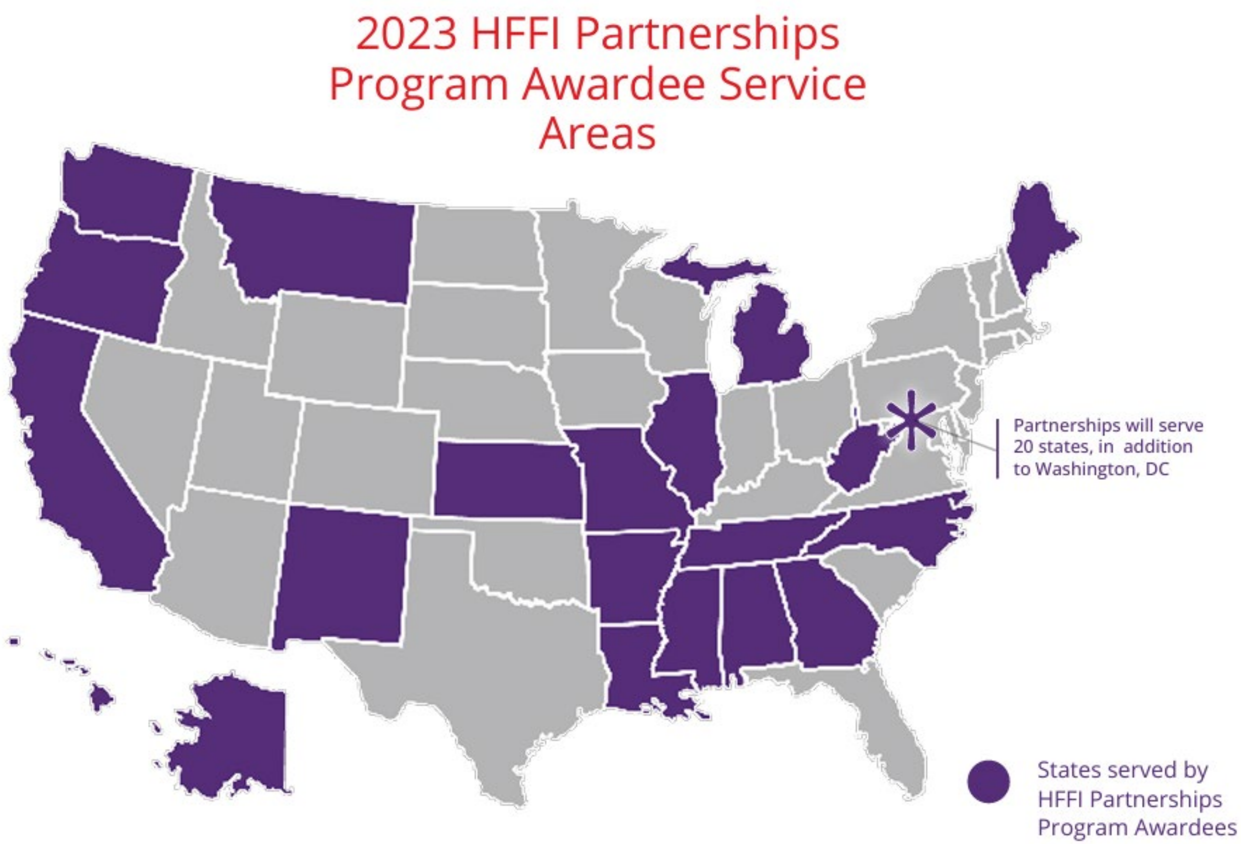
Current Partnerships Grantees

If you are a Food Retailer or Food Enterprise seeking technical assistance or funding, consider connecting with an HFFI Partnerships Grantee in your area.



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HFFI Local & Regional Food Financing Partnerships Program

The HFFI Partnerships Program supports local, state, or regional Food Financing Programs (FFP) in underserved communities throughout the United States. HFFI Partnerships Program grants are available to public-private Partnerships to support the establishment, expansion, or implementation of FFPs. These FFPs should currently provide, or be planning to provide, financial assistance to Food Retail or Food Enterprise projects in Underserved Areas.

2026 HFFI Partnerships Program

- Up to $20 million available
- Total grant awards will range from $200,000 to $3 million per Partnership
- Grants will fund Capacity Building activities and/or Credit Enhancement activities

HFFI Partnerships Grant	Capacity Building Activities	Credit Enhancement Activities
Grant Awards	$200,000 - $1,000,000	$500,000 - $3,000,000
Grant Period	Up to 3 years	Deployment of financial products up to 3 years. Additional 3-5 years for financing activity servicing.

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Eligible Partnerships

Organized to improve access to healthy foods

Expand or preserve the availability of Staple and Perishable Foods by maintaining or increasing the number of retail outlets in underserved and low or moderate-income areas

Ability to provide grants, loans, and technical assistance to Eligible Projects and evaluate progress

Engage local partners from across sectors in promoting or delivering healthy food financial and technical resources

Demonstrate ability to leverage Federal HFFI resources locally

Eligible Partnerships

- Eligible Partnerships working to improve access to Staple Foods and Perishable Foods in Underserved Communities through technical and financial assistance to Eligible Projects
- Partnerships can be new or existing
- Grants can be used to establish a new Food Financing Program (FFP) or to expand or deepen the reach of an existing FFP
- Funding may help current FFPs serve new communities, or support the development of a new partnership and FFP where resources do not yet exist

Who Is Eligible to Apply

- Public-private Partnerships operating at the state, local, or regional level
- At least two entities make up the Partnership, one of which *must* be a public entity
- Agreement between the partners – MOU, contract or subaward
- If applying for Credit Enhancement activities, the Partnership must include a Qualified Lender

The HFFI Partnerships Program is not for Food Retailers or Food Enterprises seeking funding for a capital project.

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Eligible Entities

Public entities

State, regional, and local governments and governmental agencies, authorities, commissions, and councils

Tribal governments and tribal governmental agencies, authorities, and councils

Public universities

Public hospitals

***At least one public entity required per Partnership**

Other eligible entities

Tax-exempt nonprofit corporations

Qualified lenders (e.g. CDFIs, Credit Unions, Community Banks)

Cooperatively-owned businesses

For-profit business enterprises (including a corporation, limited liability company, or public benefit corporation)

Economic development corporations

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Capacity Building Activities

- Expenses to administer the program including staff time, marketing, outreach, site visits, creation of program materials, contractual expenses like legal and accounting, etc.
- Providing technical assistance to Eligible Projects
- Seeking additional partners for the initiative, including a qualified lender
- Analyzing data to identify food access gaps and underserved areas, and develop financial products to serve Eligible Projects in Underserved Areas
- Capacity Building activities may *not* include subgrants

Credit Enhancement Activities

- Flexible Credit
- Interest Rate Buy Down
- Adapting Lending Policies
- Loan Loss Reserve or Loan Guarantee
- Subsidizing Closing Costs
- Collateral Support
- Grants

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Applications We Will Not Fund

- Individual business entities or single organizations; **funding is for Partnerships only.**
- Partnerships **without a public entity**.
- Applications supporting **ineligible business types or activities, such as:**
  - *Restaurants, prepared foods, or consumer packaged goods*
  - *Pre-harvest agriculture*
  - *Meat and poultry processing, fisheries, or aquaculture*
  - *Charitable food distribution*
  - *Institutional sales (i.e. enterprises that sell to schools, hospitals, etc.)*
  - *Public health nutrition education or culinary initiatives*
- Applications focused **solely on research or education**, or that include SNAP enrollment/education. *Research that supports a FFP may be included.*
- Applications from Partnerships providing **only technical assistance.** *Financial support to eligible food retailers or food enterprises is required (now or in the future).*
- Construction, acquisition, or improvement of real property by the Partnership Grantee or partners

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Projects Served

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Eligible Projects Served

Food Retailers

- Sell Staple and Perishable Foods directly to consumers
- Must be SNAP-authorized
- Must be physically located in an Underserved Area

Food Enterprises

- May include food hubs, food producers, distributors, processors, and manufacturers
- Must distribute to SNAP-authorized retailers located in Underserved Areas
- May not necessarily sell directly to consumers
- Support for producers must be post-harvest only

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Staple and Perishable Foods

Staple Foods

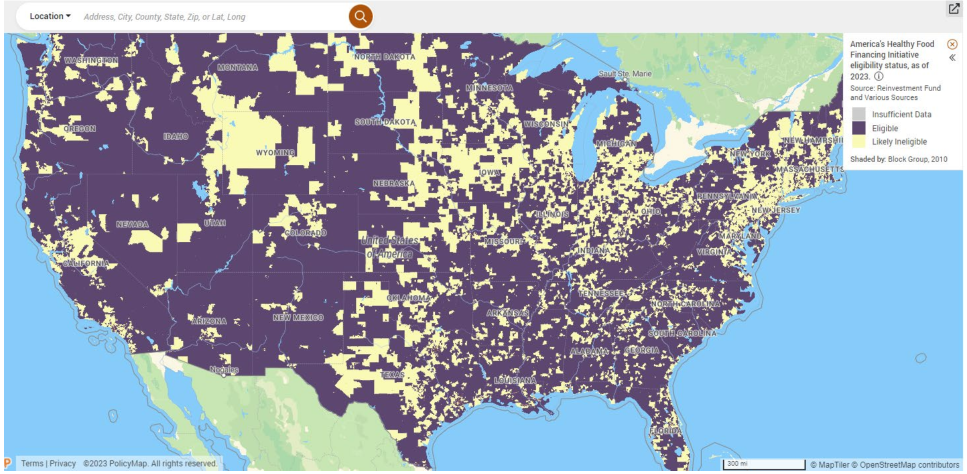
Bread or cereal, flour, fruits, vegetables, meat, and dairy products

Perishable Foods

Staple Foods that are fresh, refrigerated, or frozen

Eligible Projects Served

- End user or beneficiary – recipient of technical assistance, loans or grants provided by a Partnership
- Plans to expand or preserve the availability of staple and perishable foods in Underserved Areas with low and moderate-income populations
- Plans to maintain and improve Food Supply Chain Resilience
- Underserved Areas are defined in the RFA
- Check the HFFI Eligibility map for Low Income and Low Access areas:
  - https://www.investinginfood.com/eligibility
- You may also use your state/city/region's adopted methodology



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Application Requirements and Process

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Application Requirements

Application Components

- Application includes: Program narrative, timeline, budget, and proposed outcomes
- Credit Enhancement applicants: Also submit a financing narrative, track record, and pipeline
- No matching funds required

Partnership & Lead Applicant

- One Lead Applicant submits the application on behalf of the Partnership
- Partner entities may participate as subrecipients, but not required to be subrecipients
- Lead Applicant is responsible for submitting the complete application in SmartSimple
- One application per Partnership. A Lead Applicant may lead only one application but may participate as a partner on other applications

Application Requirements

- The **lead applicant** must submit the following:
  - Documents to show the legal status of the entity, including an EIN and non-profit certification (if applicable)
  - A current System for Award Management (SAM) registration and Unique Entity Identifier (UEI). This can take a few weeks to process, so we suggest doing it early https://sam.gov/SAM/
  - Financial statements for the three most recent fiscal years
  - Year to date financial statements

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Application Requirements

- **All entities** in the Partnership must provide:
  - Demographics for the Board or owners of the entity, as applicable
  - Signed letters of commitment from each partner entity receiving grant funds
- If applying for Credit Enhancement activities, the **Qualified Lender** in the partnership must submit:
  - Financial statements for the three most recent fiscal years
  - Year to date financial statements
  - Authorization to Lend (can also be submitted after being awarded the grant)

Application Requirements

Target Service Area

- Specify the geographic area (city, state, region, Tribal areas, etc.) where HFFI Partnership Program grant funds will be utilized to increase the number of healthy food retail and food enterprise projects
- The target service area should include Underserved Areas that are eligible for HFFI
- Target Service Area does not need to be contiguous
- This program is open to all levels of service areas

Budget Application

- Lead applicants must submit:
  - Detail budget for the lead grantee
  - Detail budgets for any proposed subrecipients
  - For credit enhancement applications:
    - Breakdown of proposed credit enhancement uses
    - Other funding sources (including for loan capital)
- Use the budget template that is available on SmartSimple
- Note on payments for successful applicants: funding for this grant will be provided 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.

Review Process

Step 1 — Applications screened for eligibility

Step 2 — Eligible applications scored by reviewers based on criteria in the RFA; Ineligible applications not scored

Step 3 — Applications selected based on a consensus ranking, accounting for application score, geographic diversity, program diversity and ability to advance HFFI goals

Evaluation criteria:

- Applicant and Partner Qualifications (0-15 points)
- Stakeholder Involvement (0-10 Points)
- Food Access Goals (0-10 Points)
- Impact of the Proposed Activities (0-20 Points)
- Use of Credit Enhancement Funds (0-20 points)
- Proposed Metrics and Outcomes (0-5 points)
- Budget and Timeline (0-10 points)
- Priority Points (up to 28 points)

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Priority Points

To Partnerships that will:

- Serve communities and regions that have been underserved by HFFI (USDA, CDFI Fund/US Treasury, or state/local) investment
- Serve Rural Areas
- Serve women-owned businesses
- Serve Black, Indigenous, and People of Color (BIPOC)-owned businesses
- 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

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Strong Applications Will Demonstrate

Need for and Reach of Program	❑ Viable markets exist for proposed financial assistance to Eligible Projects ❑ Ability to support underserved priority communities not currently impacted by HFFI
Capacity of Program	❑ Ability to provide increased financing ❑ Successful track record of supporting food retail and/or supply chain projects financially or through technical assistance ❑ Ability to deploy leveraged funds
Strong Collaboration	❑ Inclusion of diverse partner entities that represent the communities being served, through demographics, industries, communities, and/or geographies ❑ Strong and consistent community involvement in program design and operation
Programmatic Sustainability	❑ Ability to sustain the FFP beyond the HFFI grant period

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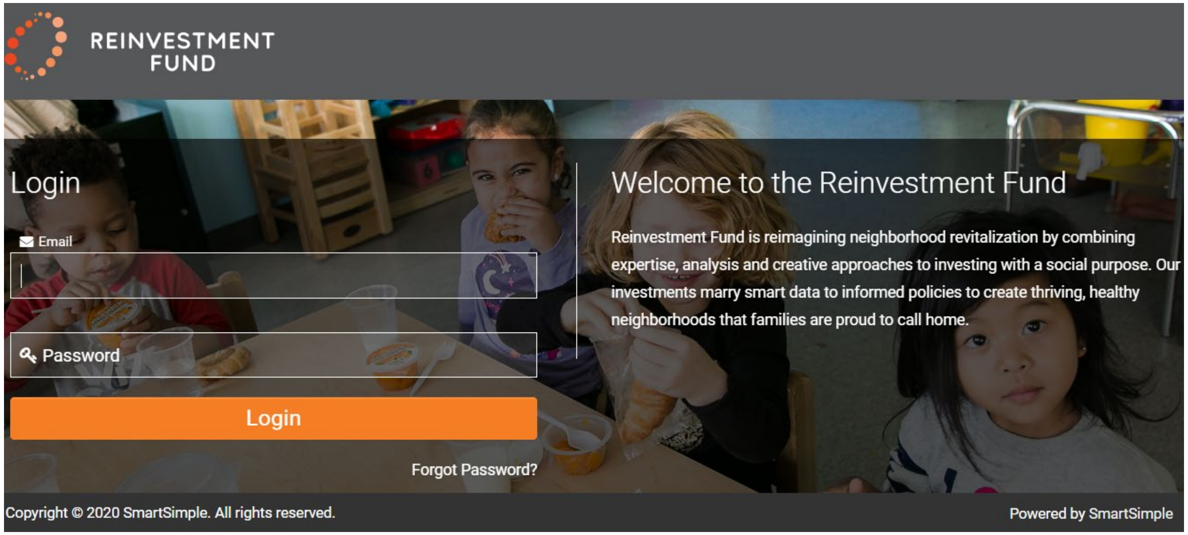
How to Apply

- **Applications are due September 18, 2026 at 11:59 PM ET**
- Applications will be submitted through Reinvestment Fund's SmartSimple grants portal
- To download the Request for Applications and to apply, visit: www.investinginfood.com/partnerships-program



www.reinvestmentfund.smartsimple.com

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Federal Award Requirements

- This is Federal money and all grantees and subrecipients must remain in compliance with all applicable laws and regulations, including:
  - Federal Financial Management and Internal Controls Requirements
  - Program Income
  - Procurement and Property Standards
  - Cost Principles
  - Audits
  - Record Retention and Access
  - National Environmental Policy Act (NEPA)
  - Build America, Buy America Act (BABA)
- Many of these come from *2 CFR Part 200 - Uniform Administrative Requirements, Cost Principles, And Audit Requirements For Federal Awards*

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Subrecipient Monitoring and Management

- Grantees must manage subrecipients in accordance with federal grant requirements
  - Subrecipients include any organization receiving a grant or subaward
  - Includes partners receiving subawards AND Eligible Projects receiving grants
- Complete environmental reviews for HFFI grant-funded projects, following 7 CFR Part 1970 requirements (National Environmental Policy Act)
- Ensure Build America, Buy America (BABA) compliance for applicable infrastructure projects.
- Reinvestment Fund will provide guidance to help Grantees understand and meet these federal requirements

Important Dates

Applications are due September 18, 2026 by 11:59pm ET

We can answer questions until 5pm ET September 17, 2026

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