America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

HFFI 2026 Partnerships Program (Local and Regional Healthy Food Financing Partnerships Program)

Frequently Asked Questions

Please note, this FAQ may be updated periodically with additional questions and resources.

I. General Program Information & Funding Availability

Where can I find the 2026 HFFI Partnerships Program Request for Applications (RFA)?

The full RFA is available for download at https://www.investinginfood.com/partnerships-program/.

Is this program in Grants.gov?

No, you cannot apply for this program using grants.gov. Applications must be submitted through Reinvestment Fund's online grants portal, SmartSimple (**https://reinvestmentfund.smartsimple.com/).** To be considered for funding through this 2026 RFA you must submit an application by 11:59 PM Eastern Time on September 18, 2026.

Applications received by email, mail, or fax will not be reviewed. Please contact us if you have any issues with the online submission process. To avoid technical issues, we encourage you to submit your application in advance of application deadlines. Program staff will be available to answer questions regarding application submissions until 5 PM ET on September 17, 2026.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

If I submitted an application for the 2023 HFFI Partnerships Program, am I eligible to apply again?

If you are the lead applicant on a 2023 HFFI Partnerships Program application that received a grant including Credit Enhancement funds, you are not eligible to apply again. If you are a partner organization listed on the application, but not the lead applicant, you are eligible to apply again. If you are a current grantee that has a Capacity Building-only grant, you may apply again to this 2026 RFA for a grant that includes Credit Enhancement activities.

If you applied in 2023 but were not selected for a grant, you may submit another application for this 2026 RFA. Previous applications are not being reviewed, and a new application must be submitted.

How can I get my questions about the application answered or get help using the online grants portal?

Please direct individual questions by email to help@investinginfood.com. Please include your specific questions in the email so Reinvestment Fund staff may assist you. Reinvestment Fund strongly encourages applicants to submit early to avoid technical issues with SmartSimple, the online grants portal.

Where can I find examples of projects that have been previously funded through America's HFFI?

Information on projects previously funded through America's HFFI is available at www.investinginfood.com/impact.

Will there be another opportunity to apply for HFFI Partnerships Program funding in the future?

Likely not. The 2023 HFFI Partnerships Program RFA provided $40.3 million in funding to 16 Food Financing Partnerships, and this 2026 RFA will fund up to $20 million. Any future opportunities for HFFI Partnerships Program are contingent upon additional Federal funding.

How does this program differ from other programs called HFFI?

To date, multiple federal, state, and local governments and philanthropies have supported healthy food financing policies and initiatives. There are many programs that use the name HFFI.

These include previous funding through U.S. Department of Health and Human Services' Community Economic Development (CED) Program and current funding through U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund, as well as many state and local programs.

The 2014 Farm Bill created this Healthy Food Financing Initiative within USDA, to be administered by a CDFI. This program, called America's Healthy Food Financing Initiative, is managed by Reinvestment Fund, and provides financial and technical assistance, either directly or through other partners and intermediaries, to eligible fresh, healthy food retailers and food retail supply chain enterprises.

Are matching funds required?

No, they are not required. This grant cannot be used to match funds with other Federal Grants, but your project can have external funds to support the activities. You will indicate this during the application. Programs that leverage funds will be given priority.

Can this grant be used in conjunction with other USDA grants or external funding?

Yes, HFFI awards can be used for expenses that are a part of larger projects that include other federal and non-federal funding sources. If selected for an award, HFFI funding may not be allocated to expenses already being covered by other sources.

Can these funds be used as a match for other federal grant applications?

No, HFFI funds may not be used as a match for other federal awards.

What are the requirements for SAM registration?

Because HFFI is funded federally, applicants are required to register with the System for Award Management (SAM) at sam.gov and keep the sam.gov registration open 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.

You 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.

Applicants must have active SAM Registration at the point of application submission to be considered eligible. If an application is submitted without active SAM Registration, the submission will be determined to be ineligible and declined. The process can take weeks to receive an active registration after you apply. Applicants are encouraged to register with Sam.gov as soon as possible in order to have an active registration by the HFFI Partnerships Program application deadline.

Additionally, any proposed subrecipients must also have active SAM Registrations at the time of award.

We have a UEI but have not completed the full "entity registration," do we need to do so?

Yes, to submit a full application and be awarded funding, an applicant must be legally incorporated, have a UEI number and active SAM Registration. If an application is submitted without meeting these criteria, the submission will be determined to be ineligible and declined.

Do organizations need to be formally incorporated to apply? Can I apply using a fiscal sponsor?

Yes, organizations must be legally incorporated and must provide documentation of their legal status to apply. To be awarded a grant, an applicant must be legally incorporated, have an EIN/TIN and a UEI number, as well as an active SAM registration. If an applicant doesn’t have an EIN/TIN, they may apply through a partner or a fiscal sponsor.

If awarded a grant, the organization that will sign the grant agreement should be the applicant in SmartSimple. The Applicant Information and Attestations/Supplemental Questions should also be completed on behalf of the incorporated entity that is being awarded. You should only answer questions in the context of the organization who will be completing the project in the narrative questions of the application.

How many applications can I submit to this 2026 RFA?

Each Partnership may only submit one application for this RFA. Lead applicants may only be listed on one application. Partner organizations, including proposed subrecipients or members of the Partnership, may be listed on multiple applications.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

I am part of a Partnership that already has an HFFI Partnerships Program grant. Can I apply again for funding under this announcement?

Eligibility depends on the activities included in the Partnership's current HFFI Partnerships Program award:

- If the current award includes Capacity Building activities only, the Partnership may apply for a new grant that includes Credit Enhancement activities, either alone or in combination with Capacity Building activities. The Partnership is not eligible to apply for another grant for Capacity Building activities only.
- If the current award includes Credit Enhancement activities, the Partnership is not eligible to receive additional funding under this announcement. The Partnership may not reapply for funding, and its lead applicant may not serve as the lead applicant for another application under this announcement.
- A current grantee with an award that includes Credit Enhancement may participate in a different proposed Partnership as a listed partner, if the proposed Partnership is unique, and not the same as the existing Partnership.

How competitive is this program?

In 2023, Reinvestment Fund received 55 eligible applications and awarded 16 grants for the HFFI Partnerships Program.

Will all submitted applications be scored?

All submitted applications will be screened for eligibility by program staff. Applications deemed as eligible will be competitively scored based on the criteria listed in the RFA. Ineligible applications will not receive a score. Interested applicants may take this self-guided quiz to determine if your application is likely eligible.

What is the turnaround time on my application?

Application determination notifications will go out no earlier than December 2026.

How do we find out if there has been prior HFFI funding in our community?

Previous awardees of America's HFFI can be found on our website at https://www.investinginfood.com/impact/. Additionally, the Healthy Food Access portal has a public map of HFFI efforts by state:

https://healthyfoodaccess.org/view-hffi-efforts-by-state/. Please note that there may be other local HFFI efforts not reflected on this map.

The current 16 grantees of the HFFI Partnerships Program operate in 20 states plus Washington D.C. More information is available here: https://www.investinginfood.com/wp-content/uploads/2024/04/HFFI-2023-Partnerships-Program-Award-Book.pdf.

Are organizations able to use their previous SmartSimple account portal?

Yes, if you have previously submitted an application to Reinvestment Fund for your organization using SmartSimple, you can use that same account to access the 2026 application. Please note that only one login per organization is permitted to SmartSimple.

Where can I find examples of projects that have been previously funded through America's HFFI?

Information on projects previously funded through America's HFFI is available at www.investinginfood.com/impact.

America's HEALTHY FOOD FINANCING INITIATIVE REINVESTMENT FUND

II. Application Eligibility

What is the difference between Capacity Building and Credit Enhancement activities? Can I apply for both?

Capacity Building activities support a partnership's internal infrastructure and readiness. This might be used to develop a new partnership, expand the reach of a current partnership, or expand the partnership's ability to include financing. Capacity Building only awards will range from $200,000 to $1 million.

Credit Enhancement activities will help unlock or reduce risk for financing to food retail or food retail supply chain projects by offering loans and grants. Credit Enhancement only awards will range from $500,000 to $3 million.

You may apply for either Capacity Building or Credit Enhancement, or apply for both in the same application. The combined award amount shall not exceed $3 million.

I am a Food Retailer or Food Enterprise looking for funding and/or technical assistance. Can I apply?

No. The HFFI Partnerships Program is not for specific Food Retail or Food Enterprise projects. Applicants must be public-private partnerships that provide technical assistance and funding to many projects. However, if you are located in an area with an existing HFFI Partnerships Program grantee, you may consider reaching out to the partnership to see if they have technical assistance and/or funding opportunities for your project. You may also consider applying for other HFFI Funding opportunities available for Food Retail or Food Enterprise projects. See more on our website here: Current Funding | America's Healthy Food Financing Initiative

Can a Partnership apply if it only provides technical assistance now but does not yet lend?

Yes, Capacity Building applications may be accepted if the application shows a credible plan to develop or expand into a food financing program that will eventually offer financing. Partnerships that only plan to offer technical assistance in the future are not eligible.

Can a partnership apply if it does not yet have a lender?

Yes, Capacity Building-only grant applications do not require a lender to be listed in the Partnership. For Credit Enhancement grants, the Partnership must include a Qualified Lender with authorization to lend in the proposed target service area.

What is a public entity?

A public entity can include local, state, or tribal governments, authorities, or agencies. It may also include a public university or public hospital. If you have questions about whether an organization qualifies as a public entity, reach out to help@investinginfood.com with more details about the organization and your proposed Partnership.

Does the lead applicant have to be a public entity?

No. The lead applicant can be whichever partner is best positioned to manage the partnership, coordinate reporting, and administer the award. Consider which organization in the partnership has the capacity to manage federal funds, distribute and monitor subawards, and maintain compliance with all HFFI-specific and federal regulations, including 2 CFR 200, the National Environmental Policy Act, and the Build America, Buy America act.

Is it required for my public partner to receive funding through this program?

No. The public partner must play a meaningful role in the Partnership, but it does not have to directly receive funds via a subaward. If you are proposing a structure in which your public partner will not receive funds directly, they should not be the lead applicant. Public partners can participate in Partnerships in a variety of ways, including through conducting outreach, marketing support, technical assistance, personnel time to implement the program, loan capital, etc.

Does my Qualified Lender have to be a certified CDFI?

No. CDFI certification is not required. Any lender utilizing HFFI funds does need to be legally authorized to lend in the state where the food financing program will operate. A Qualified Lender is not required to be a CDFI.

If your Qualified Lender does not yet have a license or letter showing legal authorization to lend in the state of operation, this authorization may be obtained

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

using grant funds if awarded. Applicants should budget for the cost of obtaining lending authorization if they do not currently have it for their Qualified Lender(s).

What is an underserved area?

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.

More information, including data and maps available to help determine if a proposed location is in an eligible underserved area, is available at https://www.investinginfood.com/eligibility/.

A partner organization's offices do not need to be physically located in an Underserved Area. However, the partnership must explain in the application what its Target Service Area is and provide maps to support the designations of Underserved Areas.

If your proposed Target Service Area is listed as ineligible per the online map, you may submit a government or philanthropic food access report with your application. This report must outline how the specific Target Service Area(s) are in low-income areas with limited access to healthy food retail options.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

What are Staple or Perishable foods?

Defined by USDA, Staple Foods means unprepared basic dietary items including breads, cereals, fruits, vegetables, meat, poultry, fish, and dairy products. Staple foods are generally considered to be basic items of food that make up a significant portion of an individual's diet and are usually prepared at home and consumed as a major component of a meal.

Staple foods do not include fresh, frozen, or heated prepared foods. Staple foods also do not include accessory food products which are considered to be food items consumed as snacks or desserts, as well as food items that complement or supplement meals, including most beverages and spices.

Perishable Foods mean Staple Foods that are fresh, refrigerated, or frozen. More information about Staple and Perishable Foods is available at https://www.fna.usda.gov/snap/retailer/staple-foods.

Do I need Letters of Commitment from my partners? Are Letters of Support accepted?

All partner organizations named on the application must provide signed letters of commitment addressed to the lead applicant. The Letter of Commitment must include a short introduction describing the partner entity's mission and its reason(s) for joining the partnership, and the specific role(s) the entity is committing to for the program, including the participation of specific individuals, as applicable.

Additional Letters of Support may be included from other stakeholders involved in or served by the program. A Letter of Support will not be accepted in lieu of a Letter of Commitment for a partner organization named on the application.

All Letters of Commitment and Letters of Support must be signed and uploaded to the SmartSimple application portal in order to be considered as part of the application.

Are the demographic questions required?

No. Applicants are not required to provide the demographic information and if provided, the information is not scored as part of the application. If you would like to opt out of providing the demographic information for your organization, you may enter 0 for all numbers in the demographic information section.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

Is it better to list multiple partners on the application, or just one? Will we be able to add additional partners if awarded?

All applications must include at least one public entity (public entity can be an agency or authority of a governmental entity, such as a finance authority, a public university, or a public hospital), and one non-public entity (such as nonprofit organizations, for-profit corporations, cooperatively-owned businesses, lenders, etc.). If applying for Credit Enhancement activities, a Qualified Lender must be a partner in the application.

Each partner listed on the application must play a meaningful role in implementing the proposed program and must submit Letters of Commitment to the lead applicant. If you are considering adding additional partners but do not yet have formalized roles for them, you may indicate that in your application. Successful applicants will be permitted to add partners after being awarded. When adding partners after the award, new partners will be required to submit applicable documentation for due diligence following the requirements in the RFA (for example, a new Qualified Lender will need to submit financials and an authorization to lend in the target service area).

Please keep in mind that if selected for funding, the lead applicant will be responsible for managing award funds and any subawards.

Are Puerto Rico and US territories considered eligible locations?

No, Puerto Rico and other U.S. territories are not eligible for HFFI Partnerships Program grants.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

III. Uses of Grant Funds

What is an "Eligible Project"?

An Eligible Project is a Food Retailer or Food Enterprise (also referred to as a post-harvest food supply chain business) that you will support with your HFFI Partnerships Program grant funds through technical assistance and/or credit enhancement support (e.g. a loan utilizing HFFI funding such as interest rate buydown, collateral support, loan loss reserve, etc. or a grant).

Successful applicants must only use the HFFI Partnerships Program grant funds to support organizations or businesses that are considered eligible. Proposed uses of funds that support ineligible projects will not be permitted.

Can I use HFFI funds as my loan principal?

No, HFFI Partnerships Program funds may not be used as loan principal. Applicants who propose Credit Enhancement activities as part of their application must have another source of loan capital. They may include loan capital as Leveraged Funds, as these are external funds supporting the implementation of the HFFI program.

Eligible uses of HFFI Credit Enhancement funds include interest rate buydowns, loan loss reserves/guarantees, closing costs, grants, flexible lending terms, and collateral support. If you have a question about proposed uses of funds, please reach out to the HFFI team to discuss.

How should applicants describe the use of HFFI Partnerships Credit Enhancement funds allocated to a loan loss reserve (LLR) or loan guarantee if those funds are not ultimately used to cover a loss on a specific loan?

Funds committed to or for an eligible loan loss reserve or guarantee are considered expended when the risk is incurred (aka when the loan closes), regardless of if the funds are ultimately used to cover a loss.

If the funds are not used to cover a loss on the loan it has guaranteed, applicants may address how the LLR or guarantee would ultimately be used. Strong applications will address how these funds will continue to advance healthy food financing activities, and support the program's long-term sustainability.

Can I apply for Credit Enhancement funds to provide regrants (i.e. providing grants to other organizations)?

The HFFI Partnerships Program considers grants to be one aspect of Credit Enhancement. A successful applicant that receives a Credit Enhancement grant may use part of their Credit Enhancement budget to make grants. However, this program focuses on food financing and therefore grant-only applications will not be considered; Loans must also be part of the use of Credit Enhancement funds.

Applicants should consider how grants may play a role in their overall mix of Credit Enhancement uses. For example, Partnerships may support projects by providing only a loan, only a grant, or a combination of both. Grants might support projects that also apply for loans, to help projects become loan ready, or to support projects that are already receiving loans.

Regrants are not an eligible use of funds under Capacity Building awards. Applications for Capacity Building activities should not include using HFFI funds to give grants to eligible projects.

If I want to support a project that is listed as, "Likely Ineligible," according to HFFI maps, could I present information that justifies why the region should be considered eligible?

Yes. Applicants may submit evidence that the location is determined to have limited access to grocery stores by a measure that has been adopted by another government entity (such as a city or state) or a philanthropic healthy food initiative.

Are projects in urban areas eligible?

Yes, projects in urban and rural areas are eligible if they are located in an eligible underserved area. You can look up the eligibility of the projects using the mapping tool available on our website: https://www.investinginfood.com/eligibility/

Is a nonprofit that gives food away for free an Eligible Project?

Food pantries and other charitable or free food distribution programs are not eligible for HFFI funding. To be Eligible Projects, retailers must sell food and accept SNAP. Organizations that engage in charitable food donation may be Eligible Projects as long as technical assistance or credit enhancement support is used to support a market distribution-based food access project.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

Are meat and poultry processors Eligible Projects?

Generally, no. Stand-alone meat and poultry processing activities are not eligible for HFFI Partnerships Program funding, including receiving technical assistance or credit enhancement. There are other USDA funding opportunities that are designed to support meat and poultry processing facilities and activities.

However, a business that processes meat and/or poultry may be eligible if the HFFI project that is receiving TA or credit enhancement is an eligible food retail supply chain or food retail business activity. For example, a processor that is seeking funding to distribute meat and/or poultry to SNAP-authorized retailers in eligible underserved areas may be eligible to receive technical assistance and/or credit enhancement if they can show that the distribution of their meat will increase the availability of staple and perishable foods at the eligible food retailers.

Is a retail store that also sells prepared food an Eligible Project?

The goal of HFFI is to increase, expand, or sustain consumer access to an assortment of staple and perishable foods at SNAP authorized retailers in underserved areas. An assortment of staple and perishable foods means a variety of fresh, frozen and refrigerated basic dietary items (i.e. bread, produce, meat), and does not include hot or prepared foods. Projects funded through this program must align with this goal.

Food retailers that sell both staple and perishable foods as well as prepared foods are eligible to receive technical assistance and/or credit enhancement support through the HFFI Partnerships Program.

Are restaurants Eligible Projects?

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.

Are community gardens Eligible Projects?

HFFI funds cannot support pre-harvest agricultural production, including food production, gardening, farming, ranching, hydroponics, aquaponics, vertical farms, or other agricultural activities.

America's HEALTHY FOOD FINANCING INITIATIVE
REINVESTMENT FUND

Are mobile markets or farmers markets Eligible Projects?

Mobile markets, farmers markets, and other non-traditional retail models are considered retail models within this funding opportunity and are therefore eligible to receive support from the HFFI Partnerships Program grants if these operations accept or plan to accept SNAP, offer the required assortment of staple and perishable foods, and operate in an eligible underserved area. For more information on SNAP food retailer stocking requirements, please visit https://www.fns.usda.gov/snap/retailer.

Is a value-added food producer an Eligible Project?

No, HFFI Partnerships Program grantees may not support the startup, operation, or expansion of enterprises that produce only one or only a few consumer-packaged goods, such as food items (e.g. granola bars, soup, etc.) for sale at a retail location.

Are food banks, food shelves, or food pantries Eligible Projects?

No, food pantries and other charitable or free food distribution programs are not eligible for HFFI support. Organizations that engage in charitable food donation funds may be eligible projects if HFFI-funded support will be used for a market distribution-based food access project and otherwise meet the eligibility requirements described in the RFA.

Please refer to the eligibility section of the RFA for more details on eligible applicants and projects.

What is the difference between a food retail outlet and a food enterprise?

Food retail outlets (also referred to as *food retailers*) sell an assortment of Staple and Perishable Foods directly to consumers and accept benefits under the Supplemental Nutrition Assistance (SNAP) Program. Examples of Food Retailers are grocery stores and mobile markets.

Food Enterprises (also referred to as *post-harvest food supply chain enterprises*) are entities along the post-harvest food retail supply chain such as food hubs, food 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.

Some businesses may be both a food retail outlet and a food enterprise. For example, a food hub that aggregates produce from local producers for distribution to retail buyers and also operates a SNAP authorized mobile market that sells an assortment of staple and perishable grocery items directly to consumers would be both a food retail outlet and a food enterprise.

If the supply chain (aggregator) project sells to institutional buyers who serve underserved clients, does that qualify as retail?

No, the HFFI Partnerships Program may not support institutional distribution. Food retail supply chain projects must focus on distribution to SNAP authorized retailers in order to be considered eligible to receive funding and/or technical assistance through an HFFI Partnerships Program.

Do food retailers need to sell both staple and perishable foods to be eligible?

To be considered eligible for technical assistance and/or credit enhancement support through the HFFI Partnerships Program, projects involving food retail business models must offer an assortment of Staple and Perishable foods for consumer sale, accept SNAP, and be located in an Underserved Area. Staple foods include the following: (a) fruits or vegetables; (b) meat, poultry, or fish; (c) dairy products; (d) breads or cereals.

Do food enterprises need to distribute both staple and perishable foods to be considered eligible?

No, but food enterprise projects that will only involve one or a few kinds of Staple 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. Food Enterprise projects must speak to the product mix and estimated quantities of Staple and Perishable Foods that their business model would distribute to downstream SNAP authorized Retail Outlets as a result of the proposed HFFI project.

Are food enterprise projects involving business models that will not be physically located in an eligible underserved area, but will distribute staple and perishable foods to SNAP authorized food retailers in underserved areas, eligible?

If the business model is only food enterprise and will not be participating in direct-to-consumer sales, it does not need to be physically located in an underserved area but must distribute to SNAP authorized food retailers in eligible underserved areas. In other words, the retail location/points of sale involved in the project must meet

HFFI location eligibility for the project to be considered for technical assistance and/or funding.

In the case that business model will operate as both a food enterprise and food retailer that participates in direct-to-consumer sales, the project's retail site must be physically located in an eligible underserved area and accept SNAP.

Do I have to wait for the grant award/agreement to expend any funds that would be reimbursed under the grant?

Following award notification, if your organization is selected for funding, you will submit required award conditions and HFFI staff will work with you to finalize your project workplan and budget for allowable activities and expenses prior to executing your grant agreement. If selected for an award, award conditions must be met within 60 days of award notification, and the proposed project must start within 90 days of award notification.

In total, you can expect that the onboarding process (beginning with award notification to grant agreement execution) will take 1 – 3 months, depending on HFFI staff capacity and your organization's turnaround time for submitting required information.

Organizations may begin incurring expenses for the grant award during this onboarding period for project activities beginning as early as January 2027, but all costs incurred before the grant agreement is fully executed are at the recipient's risk; you will not be able to submit requests for disbursement of HFFI funds until the grant agreement is fully executed. HFFI is not required to reimburse such costs if for any reason the recipient does not receive a grant award or if the award is less than anticipated and inadequate to cover such costs.

Can technical assistance help a store become SNAP-authorized?

SNAP enrollment or authorization technical assistance is not permitted under this program. We encourage retailers to look for other sources of support in this area. However, the purchase of equipment needed to accept SNAP, such as a POS system, may be eligible if it is tied to an eligible project.

Can funding be used for discount or voucher programs for customers?

HFFI funds may not be used for discounts or vouchers such as Double Up Bucks, produce match, or other similar programs. An HFFI Partnerships Program grant may be used to support the cost of incentives, such as stipends or gift cards, related to community engagement for the planning or implementation of a new or expanded business model.

How will grant applications be scored?

Reinvestment Fund's HFFI Review Panel of internal and external experts will base scores only on the information provided in the application. This is a competitive program, so you will receive scores based on the quality of the information provided. There are 70 total points for Capacity Building applications, and 90 total points for Credit Enhancement applications (with or without Capacity Building). 28 additional points are available for the priority areas listed in the RFA. Each application will be scored by at least three reviewers, and the scores will be averaged.

If I am awarded an HFFI Partnerships Program grant, what will my responsibilities be?

HFFI funding is federal funding, and therefore, any direct recipient of HFFI funds must comply with federal and HFFI specific regulations. Compliance with the below regulations is required for all of the following:

1. Lead applicants who receive HFFI Partnerships Program funds
2. Subrecipients who receive HFFI Partnerships Program funds via a subaward
3. Eligible projects (food retailers or food retail supply chain businesses) that receive grants or loans from the HFFI Partnerships Program

Some of the relevant regulations include:

- **The National Environmental Policy Act (NEPA).** Compliance with this will be required for any loans or grants to Eligible Projects that trigger environmental review, including projects involving real property, construction, acquisition, equipment installation or other physical improvements. Reinvestment Fund will provide support on NEPA compliance if an award is made, but applicants should be prepared to implement environmental review of relevant projects.
- **Build America, Buy America Act (BABA).** BABA applies to infrastructure-related activities supported with federal funds, so loans or grants to Eligible Projects proposing physical improvements, construction, or certain equipment purchases should be prepared to show how they will meet Build America, Buy America requirements if applicable. More information is available here: https://www.usda.gov/about-usda/general-information/staff-offices/office-chief-financial-officer/federal-financial-assistance-policy/build-america-buy-america-baba-act
- **2 CFR Part 200**. The Code of Federal Regulations (CFR) part 200 provides guidance to all recipients of federal funds. 2 CFR Part 200 details regulations relating to: how funds are managed and reported, required documentation for payment requests,

procurement and subrecipient oversight, allowable costs, property and equipment standards, recordkeeping, and audit requirements. More information is available here: https://www.ecfr.gov/current/title-2/subtitle-A/chapter-II/part-200

How do fund disbursements work for grant awards?

Once the award onboarding process is complete and the grant agreement is fully executed, Grantees may access grant funds throughout the grant cycle by submitting disbursement requests through the SmartSimple portal. Reimbursement is the preferred disbursement method, but advances for expenses that are incurred and will be paid within 30 calendar days are also eligible. Under no circumstances will funds be paid out in a lump sum. Grantees will be responsible for submitting reimbursement and/or advance requests for all payments related to their grant, including subrecipient payments, and use of Credit Enhancement funds on an individual loan- or grant-basis. All payment requests, whether reimbursement or advance, require supporting documentation and alignment with the approved budget.

If partnerships are proposing regrants as one use of Credit Enhancement funds, the regrants must adhere to all subrecipient requirements in the executed HFFI grant agreement and in 2 CFR 200. Regrants may not be paid in a lump sum and must be tied to incurred or already paid expenses. Reinvestment Fund will not provide advances for regrants that are paid out in lump sums and are not tied to specific expenses.

Grantees are required to provide invoices or quotes for all advances, and proof of payment for all purchases made with HFFI grant funds. An onboarding webinar will be held for selected awardees with more information about this process.