



Pennsylvania Fresh Food Financing Initiative

Eligibility Criteria

PROGRAM OVERVIEW

The Pennsylvania Fresh Food Financing Initiative (FFFI) is a statewide public-private financing program that invests in new or expanding grocery stores and other healthy food retail outlets in communities throughout Pennsylvania. The FFFI provides one-time grants and loans to food retailers in order to increase access to healthy, affordable grocery food options and to improve economic opportunities for under-resourced communities across the commonwealth.

Program Objectives:

- contribute to better health outcomes by improving access to fresh foods;
- stimulate investment of private capital in low- to moderate-income communities;
- remove financing obstacles and operating barriers for grocery stores and other healthy food retail in lower-income communities;
- strengthen the local food system and increase market opportunities for PA farmers;
- support the creation and preservation of quality, living wage jobs; and
- create and retain a qualified workforce.

Overseen by the Pennsylvania Department of Community and Economic Development (DCED), the FFFI is administered by The Food Trust in partnership with three PA-based community development financial institutions (CDFIs): Reinvestment Fund, Community First Fund, and Bridgeway Capital.

ELIGIBILITY

Applicants may be for-profit, nonprofit, or cooperative entities. Eligible projects include the development, renovation and expansion of:

- Grocery stores, supermarkets, corner stores/bodegas, food hubs, mobile markets, co-ops, farmers markets, and food aggregation and processing centers with a direct connection to direct-to-consumer retail outlets

Examples of projects types that are NOT eligible include:

- Emergency food/food pantries without grocery retail component
- Agriculture-related projects without clear connection to food retail that meets program criteria (ex. food hubs that supply institutions only)
- Restaurants, cafes, and prepared food businesses

Eligible Use of Funds — An eligible use for financing includes any of the following:

- Predevelopment costs
- Land assembly, including demolition and environmental remediation
- Site development
- Business/technical assistance
- Land acquisition
- Infrastructure improvement, including renovation, new construction or adaptive reuse
- Equipment purchases that improve the availability and quality of store offerings
- Innovative food access technology that assists the healthy food access efforts of an existing or new grocery store

In order to be considered for funding, projects MUST:

- Improve food access for low- to moderate-income shoppers in places where there is not currently adequate access
- Sell a variety of affordable, high quality fresh produce AND other healthy grocery items, such as whole grains, dairy, fresh meat and other proteins.
- Accept or demonstrate plans to accept SNAP and/or WIC to the maximum extent possible (or have connection to retailers that will accept them)
- Demonstrate a path to profitability/financial sustainability
- Apply with a defined location, service area, or customer base
- Operate and provide service in Pennsylvania
- Demonstrate strong engagement and support from local residents and a commitment to providing a positive economic and social impact to the local community.
- Include an experienced manager on the team, with experience managing a similar healthy food project
- Serve customers that live in a low-to moderate-income (LMI) area, by locating in an LMI census tract or demonstrating that a significant number of customers reside in LMI areas

Prioritization will be given to projects that:

- Are located in historically disinvested or economically depressed areas of Pennsylvania
- Are new or expanding grocery stores or other healthy food retail outlets
- Have a demonstrated history of including local communities and customers into its operations and business development
- Source and sell food that is grown, raised, or harvested in Pennsylvania
- Hire employees from the surrounding neighborhoods
- Pay living wages (Please refer to the [MIT Living Wage Calculator](#) for your region)
- Provide customer access to business through means of public transportation, if available
- Align with existing plans and goals of the local government and community residents
- Promote supplier diversity and where possible, increase business opportunities for Minority Business Enterprises, Women Business Enterprises, Service-Disabled Veteran Business Enterprises, Veteran Business Enterprises, Lesbian, Gay, Bisexual, and Transgender Business Enterprises; and Disability-Owned Business Enterprises

FINANCING

The PA FFFI provides one-time support for costs associated with opening, renovating or expanding eligible food businesses. Financing packages may include grants, loans and other funding tools on a case-by-case basis in order to appropriately meet the needs of each project.

The amount of grant funding offered depends on the availability of funds within the program at the time of application, the need of the borrower, and the size and expected impact of the project. Grant terms and amounts will be determined by The Food Trust in its capacity as program administrator.

Each application deemed eligible will be connected to a partner community development financial institution (CDFI) for loan consideration. Loan terms, collateral requirements and interest rates will be determined by the CDFI and will be based on financial viability and credit underwriting.

HOW TO APPLY

Applications will be evaluated on a rolling basis while funds remain available. To find out if you are eligible for the Pennsylvania Fresh Food Financing Initiative, please fill out the application available as an [online form](#) or a [fillable pdf](#) (found below), which can be emailed to:

The Food Trust
pafffi@thefoodtrust.org

The Food Trust will review the application, schedule a phone call with the applicant, and conduct additional research to determine whether the project meets the program's eligibility.

If a project's programmatic eligibility is confirmed, The Food Trust will set up a follow-up call to confirm aspects of the project and funds needed to determine the amount in grant funding for which the applicant will qualify. At that point, where appropriate, the applicant will also be connected to a partner CDFI in their region for information on potential loan financing, and/or technical assistance.

If you have any questions about the application process or need an application sent to you via mail, please email pafffi@thefoodtrust.org.

For more information, please visit <https://thefoodtrust.org/what-we-do/hffi/pa/>

PROGRAM PARTNERS

The Food Trust is a national nonprofit dedicated to ensuring that everyone has access to affordable, nutritious food and information to make healthy decisions. Headquartered in Philadelphia, The Food Trust provides leadership and technical assistance for partners across the country. As the Food Access Organization (FAO) for the FFFI, they will help to ensure that applicants meet program eligibility requirements.



Reinvestment Fund is a catalyst for change in low-income communities. We integrate data, policy and strategic investments to improve the quality of life in low-income neighborhoods. Using analytical and financial tools, we bring high-quality grocery stores, affordable housing, schools and health centers to the communities that need better access—creating anchors that attract investment over the long term and help families lead healthier, more productive lives.



Bridgeway Capital provides patient, flexible capital and business education to ignite small business growth, develop communities, increase access to healthy foods, and expand social services. We invest in inclusive economic opportunities that create a vibrant region where all can thrive. Bridgeway is a certified Community Development Financial Institution (CDFI) by the U.S. Treasury Department and is a member of the Opportunity Finance Network.



Community First Fund is a private, independent non-profit Community Development Financial Institution (CDFI) whose mission is to provide capital in places where it is not usually available. We seek to create positive change in a community by providing entrepreneurs with access to business development loans for projects that generate jobs, create affordable housing and help to revitalize communities.



The Pennsylvania Department of Economic and Community Development (DCED) is the state agency overseeing the FFFI. They will be a key partner in ensuring that the Commonwealth's goals are being met in improving food access and supporting local farmers and local food.





Pennsylvania Fresh Food Financing Initiative

ELIGIBILITY APPLICATION

From the application deadline to funding, there is a 4- to 6-month process. For a more detailed application process, please visit our Application Process & Timeline website: thefoodtrust.org/what-we-do/hffi/pa/apply/ For any questions, please email pafffi@thefoodtrust.org or call 215-575-0444, ext. 154.

A digital application is available at: form.jotform.com/FoodTrust/PAFFFI

Date ___ / ___ / ____

I. Applicant Information

Name:		Title/Relation to Business:	
Email Address:		Phone Number:	
Name of owner or person in substantial control (if different from above):		Secondary Contacts:	
How did you hear about the program?			

II. Business Information

Legal Business Name:		
Project Name/DBA (if different from above):		
Tax ID Number/EIN:		
Business Mailing Address:		County:
City:	State:	Zip:
Type of Entity: <input type="checkbox"/> For Profit <input type="checkbox"/> Non Profit <input type="checkbox"/> Cooperative		
Ownership Type:	<input type="checkbox"/> Independently Owned <input type="checkbox"/> Privately Owned <input type="checkbox"/> Publicly Owned <input type="checkbox"/> Corporately Owned <input type="checkbox"/> Other _____	
Annual Gross Revenue in 2022:	\$	
Formation of Business (date):		

Type of Business:	<input type="checkbox"/> Mobile Market/CSA <input type="checkbox"/> Corner Store/Bodega <input type="checkbox"/> Food Coop <input type="checkbox"/> Food Hub/Distribution <input type="checkbox"/> Supermarket	<input type="checkbox"/> Grocery Store/Market <input type="checkbox"/> Farm/Greenhouse <input type="checkbox"/> Farmers Market <input type="checkbox"/> Other _____
If serving multiple locations (i.e. mobile market sites, supermarket chains), please list the addresses below: 		
Does the owner or person in substantial control identify as any of the following? Applications are encouraged from underrepresented business owners, including: <input type="checkbox"/> Person of color <input type="checkbox"/> Disabled <input type="checkbox"/> Other: _____ <input type="checkbox"/> Woman <input type="checkbox"/> LGBTQIA+ <input type="checkbox"/> Veteran <input type="checkbox"/> Immigrant		

III. Project Information

Retail Site Address (if different than above):		County:
City:	State:	Zip:
Project site status at time of application: <input type="checkbox"/> Negotiating <input type="checkbox"/> Lease <input type="checkbox"/> Ownership	Other (please specify):	

Estimated Project Start Date:	Estimated Project End Date:
Current No. of Employees: Part-time: _____ Full-time: _____	Expected No. of Additional Employees (if applicable): Part-time: _____ Full-time: _____
Total Approximate Percentage of Employees from the Local Community (upon project completion): _____ %	Employee Hourly Rate (range or average acceptable): _____
Existing Retail sq ft (if applicable): _____	If proposing to expand, how many additional sq ft will be added? _____
Estimated % of Produce sales after project completion: 	
Please describe your sources of food (e.g. Name of distributor, details on growers, producers, etc.): 	

Please indicate your participation in Pennsylvania's PA Preferred Program or describe any local sourcing efforts:	
Does your business accept (if neither, please specify your plans to pursue authorization): <input type="checkbox"/> SNAP <input type="checkbox"/> WIC <input type="checkbox"/> Neither <input type="checkbox"/> Other _____	
If applicable, what were your total SNAP sales for the last full month?	If applicable, what were your total gross sales for the last full month?

V. Short Answers (3-5 sentences)

Describe how you will use awarded funds and how they will benefit your long-term business plan. <u>Please list all proposed expenses.</u>	
Does a Low- to- Moderate-Income Community shop at your retail location? If so, please describe how your business meets their needs (ie. pricing models, product selection, marketing, outreach efforts, mission statement).	
Describe existing healthy food retail options in your community. (Are options limited? What are the barriers in accessing healthy food in your community? What is missing?) What role does your business play in your community?	
Describe your or your team's management experience in food retailing.	

<p>References: Please provide the contact information for up to three community members or organizations that can speak about your business or the community that you serve.</p>	
<p>Optional: Please explain if and how your business promotes supplier diversity or increases business opportunities for minority business enterprises. These include: Minority Business Enterprises, Women Business Enterprises, Service-Disabled Veteran Business Enterprises, Lesbian, Gay, Bisexual and Transgender Business Enterprises, and Disability-Owned Business Enterprises.</p>	
<p>Describe the accessibility to the business by customers via public transportation (if applicable).</p>	
<p>Describe the accessibility to the business pursuant to the ADA (if applicable).</p>	

IV. Finance Information

<p>Funding Use (select all that apply):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Opening a new business <input type="checkbox"/> Expansion of operating business <input type="checkbox"/> Renovation of operating business <input type="checkbox"/> Equipment <input type="checkbox"/> Predevelopment <input type="checkbox"/> Business/Technical Assistance <p>Other (please specify): _____ _____ _____</p>	<p>If interested in using awarded funds for <u>business assistance</u>, please select the type of assistance you would like to receive (select all that apply):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Financial Management <input type="checkbox"/> Marketing/Graphic Design <input type="checkbox"/> Business Strategy/Planning <input type="checkbox"/> Construction Management <input type="checkbox"/> Additional Details/Other: <p>_____ _____</p>
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Financing Request Type (You may select more than one option)*:

- Loan**
- Grant**

***Note:** Awarded financing packages may include loans, grants, and other funding tools on a case-by-case basis to appropriately meet the needs of each project. Each eligible application will be underwritten and assessed for financial viability.

Total Loan Request: \$	Total Grant Request: \$	Total Project Cost (required): \$	
Please describe all <u>other</u> sources of funds that will be used for this project (if applicable). Please identify if each anticipated source of funds is a loan or does not need to be repaid (such as a grant or your own funds). <u>Please also include the amount and status (committed, requested, etc.) with each source.</u>			
Are you currently working with a Community Development Financial Institution (CDFI)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, which CDFI are you working with?	<input type="checkbox"/> Reinvestment Fund <input type="checkbox"/> Community First Fund <input type="checkbox"/> Bridgeway Capital <input type="checkbox"/> Other _____

VI. Additional Documents (required if not answered above)

- Applicant Narrative:** History of applicant business, management list and qualifications (food market operations and/or real estate development experience). Include resumes for key management if available at this time, as well as a list of all owners and their respective % of ownership.
- Project Description:** Provide a detailed description of the project, including: current condition, the scope of work, fresh food offerings (current/proposed), an explanation of project costs, and the need for funding. Please provide photos or renderings of the project (or other currently operating stores).
- Community Support:** Provide a short narrative, articles, maps, community letters, or other documentation to demonstrate the community's need and support for the project. Please describe how this store will meet the community's needs by offering affordable, fresh foods.

Submit your completed application by email, mail, or fax to:

pafffi@thefoodtrust.org

The Food Trust | ATTN: Marisol Zavaleta | 1617 John F Kennedy Blvd. Suite 900 | Philadelphia, PA 19103 FAX: (215) 575-0466

For more information, please visit thefoodtrust.org/pafffi