



# Pennsylvania Fresh Food Financing Initiative

## Eligibility Criteria

### PROGRAM OVERVIEW

The Pennsylvania Fresh Food Financing Initiative (PA 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 PA 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 PA 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, processing centers or wholesalers/distributors 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
- Marketing or 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, or a combination of 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](mailto: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](mailto: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 delicious, nutritious food for all. Headquartered in Philadelphia, The Food Trust provides leadership and technical assistance for partners across the country. As the Food Access Organization (FAO) for the PA 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 PA 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.

