



Pennsylvania Fresh Food Financing Initiative

(PA FFFI)

**Request for Applications (RFA)
2025-2026**

The Food Trust

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EXECUTIVE SUMMARY

The Food Trust, as the administrator of the Pennsylvania Fresh Food Financing Initiative (PA FFFI), requests applications for the 2025-2026 funding cycle.

For this funding cycle, \$800,000 is available for one-time grants to food retail projects and food supply-chain projects that have a direct connection to healthy food retail sales. The purpose of PA FFFI is to improve access to healthy produce and groceries in low- to moderate-income (LMI) areas, create and preserve quality jobs, and revitalize communities by providing financial assistance to projects that focus on healthy retail.

PROGRAM OVERVIEW

The 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 to increase access to healthy, affordable grocery food options and to improve economic opportunities for low access communities across the Commonwealth.

Program Objectives:

- Contribute to better health outcomes by improving access to fresh foods;
- Stimulate investment of private capital in LMI communities;
- Remove financing obstacles and operating barriers for grocery stores and other healthy food retail in LMI 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 Pennsylvania-based community development financial institutions (CDFIs): Reinvestment Fund, Finanta and Bridgeway Capital.

This RFA identifies the objectives for the PA FFFI and includes deadlines, funding information, eligibility criteria for projects and applicants, and application requirements and associated instructions needed to apply for a grant and/or loan from the PA FFFI.

PROGRAM HISTORY

In 2001, The Food Trust published a report that mapped grocery access in Philadelphia and found that the communities with the lowest rates of supermarket access also had the highest rates of diet-related disease and death. The report spurred the Philadelphia City Council to request The Food Trust to convene the Food Marketing Task Force, a group of high-level representatives from the public health, economic development and grocery retailing sectors, to identify the challenges to operating supermarkets in LMI areas and propose policy recommendations to address these challenges.

Out of these recommendations came PA FFFI, the first Healthy Food Financing Initiative in the country. The U.S. Department of Treasury and the USDA have since replicated the program at the national level, as have several other states such as Massachusetts, Kansas, Virginia and California. Whereas the original PA FFFI focused on supermarkets specifically, the program has since broadened to include additional fresh food retailers including farmers markets, corner stores, mobile markets and food hubs.

DATES

Applications must be submitted through [Jotform](#), an online survey platform, by November 1, 2025, to be considered for funding. Applicants deemed eligible upon initial review will then be asked to meet virtually for further project discussions. Applications deemed ineligible will be notified as soon as possible. We will strive to notify applications that are unable to be funded during this grant cycle within 3-6 months of the application deadline.

PROGRAM CONTACT:

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To learn more about successful PA FFFI grantees, visit:

<https://thefoodtrust.org/what-we-do/hffi/pa/projects/>

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SECTION 1 – FUNDING OPPORTUNITY DESCRIPTION

The PA FFFI aims to support applicants who are increasing access to affordable, healthy produce and groceries through expansion or creation of food retail projects in LMI communities throughout the Commonwealth. Through one-time financing, the PA FFFI also hopes to facilitate economic development and job creation in these areas by funding community-supported and/or -led organizations or businesses. To address the challenges in accessibility, availability and affordability of healthy foods, proposals are expected to align with the goals of The Food Trust’s mission of delicious, nutritious food for all. More specifically, this initiative will support the goal of maximizing equitable access to affordable, healthy staple and perishable foods in areas with limited food retail options.

This initiative will offer grants to a select number of eligible applicants to pilot, expand, and sustain retail outlets and retail supply chain enterprises. The initiative will prioritize applicants in very low-income areas, and welcomes innovative approaches to alleviating food insecurity for areas of historical low access. This initiative seeks to support a cohort of community-focused food retail and food supply chain models in a variety of geographies. Projects could include brick-and-mortar retail, mobile markets, farmers markets, cooperative ownership and collective purchasing and agricultural projects with a direct connection to consumers/retail. Additionally, this initiative will prioritize operations that can prove they support low-income communities through high SNAP redemption rates or other means, match community food preferences, are thoughtfully planned and prepared to execute, will provide positive economic contributions to their community and support the local food system.

GRANT AMOUNT AVAILABLE:

The PA FFFI will provide \$800,000 in total grants for 2025-2026. An expected 16-20 grants will be funded up to \$50,000 each. Each grant will be awarded based on project type, need and impact. A limited number of High Impact Grants may be available to projects that demonstrate very strong economic and community impact, to be funded up to \$150,000 each. Applications will be reviewed and scored on a rolling basis following the November 1 deadline. Decisions about eligibility are expected to be made within 5 months of the deadline. Grant disbursements are expected to be made by June 30, 2026. Please refer to Section 3 - Expectations and Timeline for the application deadline and review information.

SECTION 2 - ELIGIBILITY CRITERIA AND GRANT INFORMATION

This initiative will provide grants to existing healthy food retailers, food retail supply chain entities, and planned ventures in LMI areas. Grants will support the creation and/or expansion of projects designed to improve access to fresh, healthy and affordable foods ultimately for retail sale. The initiative aims to support a variety of business models and organizations working to improve food security in their communities.

ELIGIBLE ORGANIZATIONS

- Business enterprises (such as corporations, Limited Liability Companies (LLCs) and sole proprietorships)
- Cooperatively owned businesses or managed ventures
- Tax-exempt nonprofit corporations

Individuals are not eligible.

ELIGIBLE LOCATIONS

To be eligible, applicants must be located in Pennsylvania and propose a project that directly involves or contributes to retail operations in low-access areas of Pennsylvania. This includes areas that have limited access to healthy, affordable foods including fresh fruits and vegetables, dairy, meats, grains and other staple foods, and have high rates of poverty and food insecurity.

Eligible areas must:

- Serve a low to moderate income (LMI) area with a Median Family Income equal to or below 80% of median local income levels
- Serve a community that lacks adequate grocery retail
- And/or have high poverty rates, above 20%

For more information and to check location eligibility, please email pafffi@thefoodtrust.org with your retail location addresses.

ELIGIBLE PROJECTS

To be eligible for this initiative, applicants must propose a project that demonstrates the following criteria:

- Located in Pennsylvania
- Independently owned and operated
- Improve food access for LMI 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
- 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 who live in an LMI area, by locating in an LMI census tract or demonstrating that a significant number of customers reside in LMI areas

EXAMPLES OF ELIGIBLE PROJECTS

Eligible projects include, but are not limited to:

- Grocery stores
- Supermarkets
- Corner stores
- Food hubs
- Mobile markets
- Co-ops and farm stop models
- Farmers markets
- Food aggregation, processing centers or wholesalers/distributors with a direct connection to direct-to-consumer retail outlets

INELIGIBLE PROJECTS

This initiative is designed to support the direct-to-consumer retail sale of fresh, healthy, affordable groceries in LMI, low-access communities. As such, the following project types are not eligible for PA FFFI funding:

- Emergency food, food pantries and charitable food operations without grocery retail component
- Agriculture-related projects without a direct connection to food retail that meets program criteria (e.g., food hubs that supply institutions only)
- Restaurants, cafes and value-added/prepared food businesses
- Operating/working capital expenses

COMMON REASONS APPLICATIONS ARE DECLINED

- Business is not incorporated
- Business/business model is not viable
- Grant is unlikely to make the intended impact
- Business sells only one product or does not sell a variety of produce
- All available PA FFFI grant funds have been allocated

WHAT WE WILL FUND

Eligible projects should execute activities that will contribute to the sale of affordable, healthy foods by the completion of the project. The following activities are allowable uses of PA FFFI funds:

- Business/technical assistance
- Land acquisition
- Predevelopment costs: market/feasibility studies, architectural designs, business planning/consultants, project management and/or marketing, as long as the expense is not recurring
- Land assembly, including demolition and environmental remediation
- Site development
- 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

Priority will be given to projects that:

- Are located in areas that have low-access to financial institutions and small business resources
- Are located in areas that have high rates of food insecurity
- 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

FUNDING INFORMATION

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 grantee, 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 loan application deemed eligible will be connected to a partner 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.

SECTION 3 - EXPECTATIONS AND TIMELINE

If a project meets basic eligibility criteria, applicants should be prepared to participate in up to three virtual meetings with PA FFFI staff.

1. Applicant Call: The purpose of this call is to learn more about the project and ask clarifying questions about the application. This call will happen by February 1st, 2026 and is dependent on applicant availability.

Applicants should be prepared to speak about:

- a. Business history, the proposed project and management experience
- b. Specific uses for requested PA FFFI funds
- c. The business's financial sustainability and the feasibility of completing the project
- d. How the business addresses food access needs for LMI shoppers
- e. Any challenges anticipated in completing the project and plans to overcome them

Documents that may be requested:

- Business plan
- Financial documents, included but not limited to: cash flow statements, profit and loss statements, one-year financial projections, debt schedule, pro forma
- Sales reports
- Proposed budget

- Documentation of project costs (e.g. quotes, estimates, price lists)

Please refer to Section 4 - Scoring Criteria for more information on how applications are evaluated.

If a project is approved for funding, two follow-up calls will be scheduled:

2. Grant Determination Call: The purpose of this call is to ask questions relating to a scoring rubric that determines a funding amount. After the call, PA FFFI staff will notify the applicant via email of the grant amount for which a project qualifies.

Awardees will be required to provide the following:

- a. A final budget showing how the grant amount will be spent. This budget will be included in the grant contract and spending the funds as described will be a contractual obligation.
- b. Quotes for each item listed in the budget. Examples include: Cost estimates or quotes from contractors or vendors, web links or screenshots of products to be purchased online, etc.

PA FFFI staff understand that cost estimates and quotes are subject to change based on new circumstances. If significant changes are expected, budget amendments are available. Awardees may be asked to update cost estimates with actual pricing to reflect any major project cost changes once work begins.

- c. A signed copy of the business's W-9 form
- d. A copy of an electronic deposit ACH information from their bank
- e. The preferred email for payment communications
- f. The name of the authorized signer in their organization for the contract

PA FFFI staff or program partners will support applicants through this process as needed. A contract cannot be executed and funds cannot be disbursed without all of the items above. After all above documents have been received, an award agreement is drawn stating the terms of the grant.

3. Contract Review Meeting: The purpose of this call is to review the contract and ensure mutual understanding of the terms and go over any questions. After this meeting, applicants will be sent the contract via DocuSign to review and sign.

PROGRAM TIMELINE:

Activity	Deadline or Period
Application Release	August 15, 2025
Application Due	November 1, 2025
Award Notifications	March 2026
Budget Finalization and Contract Execution*	April-May 2026
Anticipated Contract Term	June 1, 2026 - May 31, 2027

*Funds will be disbursed after the contract is fully executed.

SECTION 4 - SCORING CRITERIA

Applications are scored after an initial eligibility review is conducted and the applicant is deemed eligible. Applications are scored based on alignment with the program's goals to increase access to healthy, affordable food for LMI communities. The highest awards are reserved for projects that demonstrate the strongest overall impact and alignment relative to other applications processed. Due to program demand, not all eligible projects may ultimately receive funding.

MAIN SCORING CRITERIA

The program scores applications across several main criteria to ensure that funding goes to projects with the greatest potential to increase access to healthy, affordable food. Key scoring areas include:

- **Project Fit:** Assesses alignment with PA FFFI objectives and food access impact, specifically the extent to which the project will increase access to healthy, affordable foods in LMI areas. Higher scores are awarded to projects that focus on very low-income communities and provide sustained, long-term access to healthy, affordable foods.
- **Access Level:** Measures the extent of need within the community for healthy, affordable food options. Higher scores are given to projects in communities with limited or no other grocery options, particularly those without other retailers that accept SNAP, ensuring they meet a significant gap in food access.
- **Community Fit:** Evaluates the applicant's commitment and ability to meet the needs and preferences of the LMI community it serves. Higher scores are awarded to projects with affordable prices, a community-oriented mission, grocery selections that align with

community preferences, local ownership or operation, and partnerships with local organizations.

- **Financial Sustainability:** Gauges the strength of business planning and financial management, with emphasis on an experienced management team, a proven track record in the grocery or food industry, demonstrated profitability through sales or projections, and a secure financial plan, including any technical or planning assistance received.

Additional points are awarded for priority areas, including initiatives that enhance affordable food access (such as high SNAP redemption rates and participation in nutrition/affordability programs), projects that strengthen the local food system, projects serving historically disinvested communities, jobs creation or retention, number of people served, equity impacts, and the scope of the project, with larger-scale initiatives receiving more points.

HIGH-IMPACT PROJECTS

Projects that will have a large impact on a community's economic development and will significantly improve their access to affordable groceries may be considered for up to \$150,000 grants. To be considered high impact, a project must address an unmet need for fresh food in a LMI community with no other existing grocery options, demonstrate substantial community and economic impact aligned with broader neighborhood development plans, demonstrate a path to profitability, and be independently owned.

SECTION 5 - AWARD ANNOUNCEMENTS

Grantees will be notified of their eligibility and award sizes on a rolling basis, typically 4-6 months after the application deadline. The Food Trust reserves the right to publish an award announcement publicly after all grant funds have been allocated.

SECTION 6 - POST-FUNDING RESPONSIBILITY

The PA FFI grant period is one year, meaning that all grant funds must be spent within 12 months of contract execution. Additionally, grantees are required to submit four status reports, one every three months. Grantees will receive these reports on the first days of March, June, September and December, and the reports will be due on the last day of the month.

As per the signed contract, grantees will be required to provide:

- Receipts of purchase from all approved items. Look at the budget in your contract if you are unsure which items have been approved.
- A few sentences detailing a status update of your project
- The following information, as available
 - Number of additional square feet of retail space
 - Estimated number of people served
 - Number of new jobs created or retained
 - Gross sales/average weekly
 - Gross sales of produce/average weekly
 - Percentage of overall sales that are produce
 - Total SNAP sales
 - Percentage of sales that are SNAP sales
 - Number of ticket sales (number of customers)
 - Number of SKUs

If grantees need help completing the reports or have any questions, the PA FFI team is always available at pafffi@thefoodtrust.org.