

# Connecting Capital to Rural Communities: How HFFI Programs and the FARE Fund Support Rural Retailers

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National Rural Grocery Summit

Presented by The Food Trust and Reinvestment Fund



## What We'll Cover

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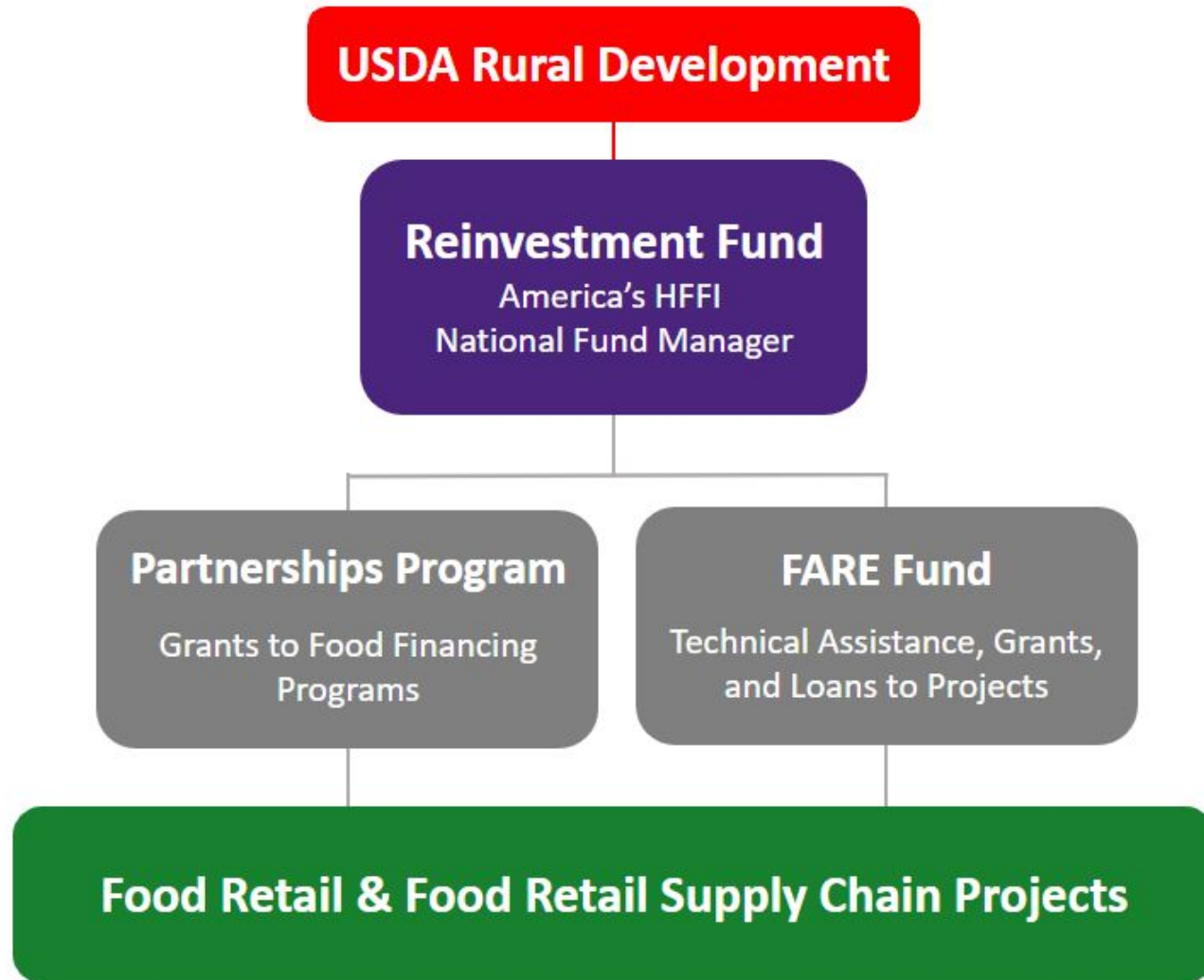
- What HFFI is and how the FARE Fund fits in
- What the 2026 FARE Fund can support
- What types of rural projects may qualify
- How to think about grants vs technical assistance
- Common eligibility issues
- How to prepare for office hours

# Healthy Food Financing Initiative

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The purpose of the Healthy Food Financing Initiative (HFFI) is to improve access to healthy foods in underserved areas, support food supply chain resiliency, create and preserve quality jobs, and revitalize low-income communities.

# HFFI Program Management



## HFFI FARE Fund

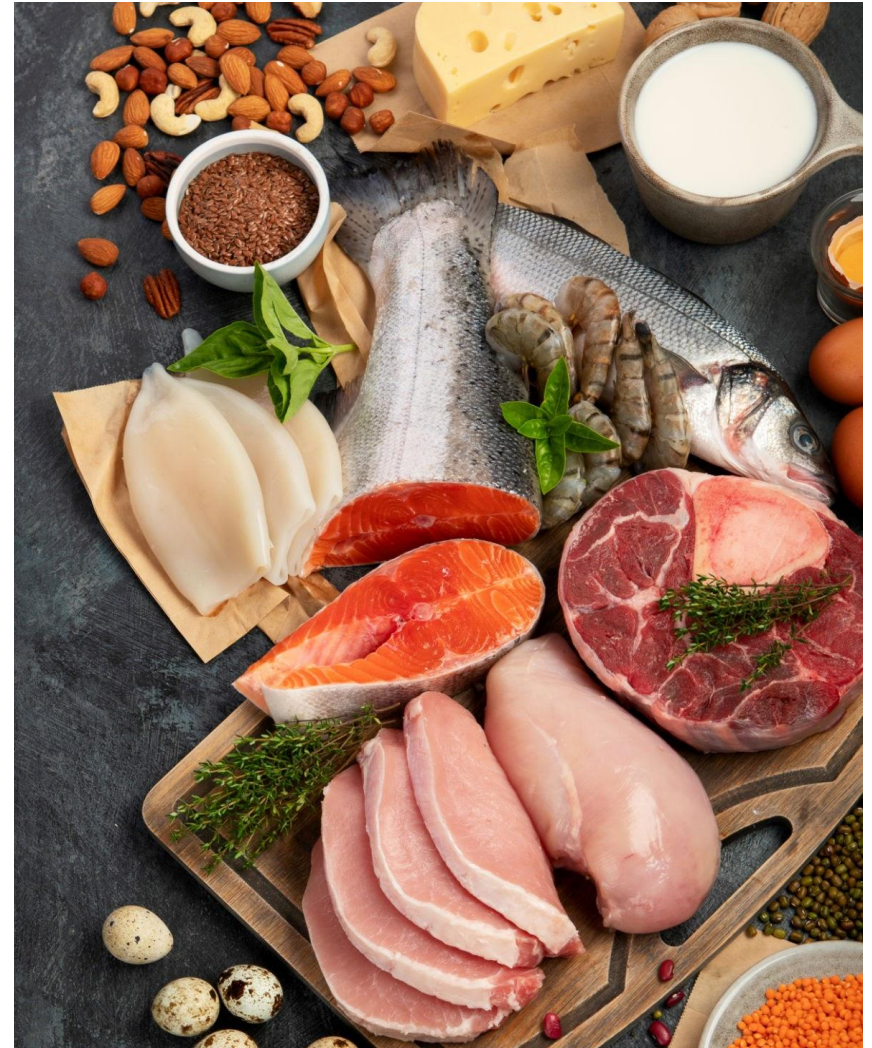
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The FARE Fund supports food retail and post-harvest food retail supply chain projects that improve access to healthy food in underserved areas.

# FARE Fund 2026

For the 2026 Grant and Technical Assistance RFA, at least:

- \$5.25 million is available for grants
- \$1 million is available for technical assistance



# Why this matters for rural communities

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Rural retailers often face:

- higher distribution and freight costs
- thin margins and smaller customer base
- limited access to planning capital and technical assistance
- difficulty financing expansion, equipment, or new service models
- staffing and operational challenges
- aging facilities or infrastructure needs

Programs like HFFI and FARE Fund are designed to help address these barriers.

# Who can apply?

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Eligible applicants include:

- for-profit businesses
- non-profit
- cooperatively owned businesses
- Tax-exempt nonprofit corporations
- institutions of higher education
- state and local governments and governmental agencies, authorities, commissions, and food policy councils\*
- tribal governments and tribal governmental agencies, authorities and food policy councils\*

\*State, local, and tribal governments are eligible for grants and technical assistance but not for loans currently.

# What kinds of projects fit?

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Two main categories:

- Food Retail: a SNAP-authorized retail outlet selling staple and perishable foods directly to consumers
- Food Enterprise: a post-harvest food retail supply chain business that supports downstream SNAP retailers in underserved areas

**Some projects include both**

# What does this look like in rural places?

## Potential rural examples

- grocery expansion or renovation
- mobile market tied to a defined community and operator
- e-commerce or delivery model linked to a retail outlet
- food hub or distributor serving SNAP retailers in eligible areas
- equipment or technology that helps a rural retailer expand fresh food access



# Basic project eligibility

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Projects should:

- improve access to staple and perishable foods
- strengthen food retail or the post-harvest retail supply chain
- involve SNAP retail directly or support downstream SNAP retailers
- serve an eligible underserved area
- fit the right funding type for the project stage

# What counts as staple and perishable foods?

Direct-to-consumer Food Retail projects should:

- sell both Staple and Perishable foods
- include at least 3 staple food categories

*Staple food categories:*

- fruits or vegetables
- meat, poultry, fish, or protein
- dairy
- breads or cereals



*Perishable:*

- fresh, refrigerated, or frozen



# Not Eligible Projects

## What we will not fund:

- Agriculture-only projects / pre-harvest production
- Charitable food
- Nutrition education
- Institutional sales as the primary model
- Projects primarily focused on prepared foods, beverages, or snacks
- Stand-alone kitchens or incubators
- Consumer packaged goods with only one or a few items
- Research
- Regranting or lending programs
- Food retail programs or initiatives primarily focused on consulting, TA, or education

# Eligible Uses of Funds – Grants vs TA

## What we will fund:

### Technical Assistance

- up to \$75,000
- for contractual third-party support
- can support planning, business assistance, predevelopment, modeling, appraisals, legal, community engagement, and related early-stage work

### Grants

- \$20,000 to \$250,000
- planning or implementation
- can support feasibility, market studies, financial planning, equipment, acquisition, construction, software, and other eligible one-time costs depending on stage

# Which projects may need TA first?

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TA may be the better fit if the project needs outside expertise to complete work such as:

- feasibility work
- a market study
- financial modeling
- site analysis
- organizational planning
- community engagement before launch
- help refining the business model

# Which projects may be ready for a planning or implementation grant?

The project has:

- a clear eligible business model
  - a clear use of funds
  - an eligible site or service area
  - a clear food access strategy
  - a realistic timeline
- project is close to implementation but still needs a few final pre-development tasks *OR*
  - site control and pre-development is complete
  - the remaining work is execution

# Application Process

Funding Inquiries must be submitted through Reinvestment Fund's online grants portal, SmartSimple (<https://reinvestmentfund.smartsimple.com/>) by the dates in the chart below.

	GRANTS/TA	LOANS
STEP 1: FUNDING INQUIRY FORM	July 31, 2026	Rolling deadline
STEP 2: APPLICATION	October 30, 2026	If invited, due 45 days after invitation is sent

There will be two grant rounds in this funding cycle. All deadlines and award announcement dates are listed in the RFA.

Loans will be a separate application and will be accepted and reviewed on a rolling basis.

# Community Connectors

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Community Connectors help prospective applicants:

- understand FARE Fund eligibility
- think through project fit
- determine whether grant or TA is the better match
- prepare for the Funding Inquiry process

# Community Connectors - Office Hours

Prepare to discuss:

- project description
- location or service area
- foods sold or distributed
- SNAP plan or downstream retailer info
- project stage
- funding need



# Community Connectors

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Office hours will be posted on the FARE Fund website.



For now, requests to meet can be sent to:  
[communityconnector@investinginfood.com](mailto:communityconnector@investinginfood.com)

## Contact Us

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Program RFA & Info:  
[www.investinginfood.com/  
fare-fund-2026](http://www.investinginfood.com/fare-fund-2026)

Email:

[help@investinginfood.com](mailto:help@investinginfood.com)

