The Pennsylvania Fresh Food Financing Initiative (FFFFI) is an innovative program that increases the number of supermarkets and grocery stores in underserved communities across the state. Investing in quality food markets in underserved communities directly benefits low- and moderate-income communities. Supermarkets create jobs, serve as retail anchors, and provide access to nutritious food at affordable prices.

FFFFI is designed to meet the financing needs of supermarket operators that want to operate in these communities, where infrastructure costs and credit needs are often higher and unmet by conventional financial institutions. The initiative helps new supermarkets get off the ground and existing ones to refurbish and replace old capital to improve efficiency and lower costs.

FFFFI provides grants and loans to qualified food retail enterprises for predevelopment costs including, but not limited to, land acquisition financing, equipment financing, capital grants for project funding gaps, construction and permanent finance, and workforce development.

Eligible stores:
- are located in a low- to moderate-income census tract;
- provide a full selection of fresh foods;
- locate in areas that are currently underserved.

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**Hometown Market, Williamsburg**

Hometown Market is a 7,000 sq ft market located in Williamsburg. As the only full-service market in the town, this grocery store provides access to fresh and healthy produce and meat, and affects the health of local customers. Owned and managed by grocers who own Hometown Market in Claysburg, the owners have 30 years of combined experience in the grocer business, and have developed a good relationship with the Williamsburg community.

The owners received a $100,000 grant and $470,500 in loans from FFFI to refinance the cost of purchasing and opening a Hometown Market in Williamsburg. The new market created at least 25 jobs in the community.

**Sprankle's Neighborhood Markets, Vandergrift and Apollo**

Randy and Brenda Sprankle own and operate three stores near Pittsburgh, and with help from FFFI, the Sprankles will be bringing two more stores under their management. The Sprankles already had a long relationship with the two stores in the nearby towns of Vandergrift and Apollo. So when the store owners decided to retire and sell their two stores, the Sprankles were ready to buy. Both stores are the only supermarkets in their towns.

With the addition of the two stores, the Sprankles will continue the tradition of fresh foods and friendly customer service in these areas. The two new stores are full service supermarkets with fresh produce, meat, deli, and grocery departments. The Sprankles received loans totaling over $1.2 million toward the purchase of the supermarkets, equipment, and inventory.

**ShopRite of Island Avenue, Philadelphia**

The ShopRite of Island Avenue is a 57,000 sq ft supermarket located in the Eastwick section of Philadelphia. The Island Avenue ShopRite boasts not only fresh and affordable foods, but a strong connection to the Eastwick community. ShopRite has created a dedicated community meeting room and offers prepared foods by Philadelphia's own Delilah's Southern Cuisine.

The ShopRite received a $5 million loan for construction and renovation of the store and $250,000 in grant funding from FFFI to help with workforce development training costs. The supermarket has created 258 quality jobs in the community, most of which qualify for attractive employee benefits.

**Ha Ha's Market, Philadelphia**

The 900 square foot Ha Ha's Market, located in the Logan section of Philadelphia, carries fresh produce, fresh fish, and spices. The store was established in November of 1989 by the Has, a Korean immigrant family.

The FFFI was able to provide Ha Ha's Market with $25,000 in grant funding and $30,000 in loan funding. The money has enabled the Has to renovate their refrigeration units; repair the HVAC equipment; purchase a much-needed new ice machine; replace the windows in the store; and expand their store, increasing the fresh food options available. Sales at Ha Ha's market have tripled since these improvements were made.

FFFI grant and loan funds used toward the payment of construction, renovations, demolition, infrastructure improvements, remediation, build-out, alteration, or installation of machinery and equipment ($25,000 and above) may trigger applicability of the Pennsylvania Prevailing Wage Act to a project. The PA Department of Labor and Industry has final authority to make prevailing wage applicability determinations and may be contacted by calling 717.787.4671 or 800.932.0665.