

## **Pilot Retail Investment Fund-Grocery and Pharmacy Access Program 2026 Program Guidelines**

### **Background**

The City of Milwaukee is seeking solutions to maintain access to affordable high-quality food and pharmaceutical retail options for Milwaukee neighborhoods. **Pilot Retail Investment Fund-Grocery and Pharmacy (RIF-GAP) Access Program** is a grant program dedicated to the financial support of healthy food and pharmaceutical initiatives in underserved communities with limited retail options.

Many neighborhoods throughout the City of Milwaukee lack access to a nearby full-service grocery store or pharmacy. This includes some neighborhoods that no longer have access to grocers or pharmacies due to recent closures. In response to this challenge, the primary goal of the RIF-GAP is to prevent future grocery store or pharmacy closures by making targeted investments in equipment, services, inventory, and other expenses, while also helping to fund new retail concepts in underserved locations.

### **Eligible Projects**

The RIF-GAP provides reimbursable matching grants to projects that fit one of the following categories:

- Purchase of new equipment associated with the sale of fruits, vegetables, meat, and/or dairy (“healthy foods”) or licensed pharmaceutical products to retail customers at a fixed location
- Start-up inventory for businesses looking to create or expand existing grocery or pharmacy retail options
- Professional services, technical assistance, and/or equipment that may be necessary to assist in the profitability of the business or access additional forms of financial assistance

### **Eligible Applicants**

Applications will be accepted from for-profit, non-profit, or co-op grocers or pharmacies that either currently do business in the City of Milwaukee, or are willing to commit to doing business in the City of Milwaukee. Eligible applicants must meet the following criteria:

- Existing or proposed healthy food retail or pharmacy operations must serve a geographic area with limited access to healthy food retailers or pharmacies
  - Applications that cannot demonstrate the provision of service to an area with limited access to healthy food retailers or pharmacies in a satisfactory manner will not be considered
  - Proposals must involve the sale of healthy food or pharmaceutical products for purchase by customers
  - Projects that only propose to sell healthy foods or pharmaceutical products via delivery methods will not be considered. A retail component at a fixed location must be included
- Applicants who owe past due property taxes on properties in the City of Milwaukee are ineligible to apply
- Proposals must meet applicable Health, Building, and Zoning codes
- Businesses controlled by a national franchise are not eligible to apply. Locally-owned and operated franchises may be considered
- Other eligibility criteria as stipulated for the [Commercial Revitalization Grants program](#) will also apply to the RIF-GAP program

### **Application Information and Evaluation**

Grant applications are considered on a rolling basis according to the schedule shown for the Commercial Revitalization Grants. Please find applicable monthly deadlines on the Commercial Revitalization Grants webpage here: <https://city.milwaukee.gov/DCD/BusinessToolbox/bids/CommercialRevitalizationFund>.

Grant applications must be completed and submitted, along with all required additional documents listed in the application, through the following link: **INSERT APPLICATION LINK HERE**

Applications will be accepted until sufficient funding for program operations is no longer available. Applications will be evaluated by a review panel that includes staff from the City of Milwaukee as well as representatives of outside organizations with appropriate subject matter knowledge. Decisions of the review panel are final. If selected, applicants will be notified of grant selection by letter. Applicants that are selected for grant awards will be required to submit additional materials.

### **Grant Terms**

The following terms apply to applicants through the RIF-GAP program:

- Maximum grant amount: \$140,000 (larger grants may be considered on a case-by-case basis)
- Minimum grant amount: \$20,000
- At least 50% (1:1) match of eligible costs is required
  - For example, an applicant seeking to purchase \$50,000 worth of equipment would be eligible to receive a maximum grant award of \$25,000
- Applicants must agree to create new job opportunities for low-/moderate-income City of Milwaukee residents
  - At least one Full-Time Equivalent (FTE) job opportunity must be created for every \$35,000 that the applicant is awarded
  - For example, an applicant awarded \$140,000 will be required to create at least four (\$35,000 x 4 = \$140,000) FTE job opportunities to be held by low-/moderate-income City of Milwaukee residents
- Reimbursement will only be provided once the project is complete to the satisfaction of the City of Milwaukee, following submission of relevant invoices, proof of payment, and hiring documents
- Equipment purchased using awarded grant funds may need to have a UCC lien filed against it with the Wisconsin Department of Financial Institutions
- Applicants will have up to nine months from project approval to complete the project and request reimbursement
- Awardees of other commercial grant funding from the City of Milwaukee are eligible to apply to the RIF-GAP program, but award amounts may be reduced in light of previous assistance

Grant applicants are required to provide a full budget for the proposed project, identifying the sources and uses of all funds. While a project may include in-kind donations of various kinds, only the cash expenditures involved in the project will be considered when calculating the amount of a grant or reimbursement. Total project costs must be at least twice the amount of the requested grant amount.

Award amounts may need to be underwritten by an external underwriting partner prior to finalization of grant award. Documents necessary for underwriting the grant must be provided in the application. Grant award amounts may be subject to change following completion of the underwriting process. Grant awards are not finalized until the applicant enters into a written grant agreement with the City of

Milwaukee. The agreement will specify that the grant will be provided as reimbursement for paid expenses or direct payment to equipment vendors. The agreement will also specify documentation that the grantee must provide for reimbursement of grant expenditures. No upfront grant funds will be provided, and funding will only be provided as a single disbursement once the project has been completed.

If City or State licenses are required to operate the proposed project, no payment will be made until the grantee presents evidence that these licenses have been issued and/or are current.

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