

A young girl with pigtails is looking up and holding a jar of jam in a grocery store aisle. The background shows shelves of products.

STIMULATING GROCERY DEVELOPMENT IN MINNESOTA

*A report of the
Minnesota Grocery Access
Task Force*

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Minnesota Grocery Access Task Force

The Minnesota Grocery Access Task Force is a public-private partnership of grocery industry, public health, economic development, government and civic leaders that came together to explore the barriers to development in communities underserved by supermarkets and other sources of healthy, affordable foods and to develop recommendations to drive change at both the state and local level. Our members include:

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INTRODUCTION

There are too few supermarkets in Minnesota, and the resulting lack of access to healthy, affordable foods undermines the health and well-being of children and families in urban and rural communities across the state. Despite its wealth of resources, Minnesota has fewer supermarkets per capita than most states, ranking in the bottom third of states nationwide.

Minnesota spends an estimated \$1.3 billion each year treating obesity-related diseases.

A significant body of research indicates that people who live in communities without a local grocery store selling healthy and affordable foods suffer from disproportionately high rates of obesity, diabetes and other diet-related health problems. A recent report by The Food Trust, a nationally recognized nonprofit, found that nearly 900,000 Minnesota residents, including over 200,000 children, live in lower-income communities underserved by supermarkets. The 2011 report, *Food for Every Child: The Need for More Supermarkets in Minnesota*, uses mapping technology

to identify underserved communities across the state and highlight the relationship between supermarket access, diet-related diseases and neighborhood income levels. The findings led to a special convening of key food access stakeholders in Minnesota to increase access to healthy, affordable foods for residents in underserved areas—both urban and rural—throughout the state.

The Minnesota Grocery Access Task Force, convened by the Minnesota Grocers Association and The Food Trust, is a public-private partnership of leaders from the grocery industry, state and local government and economic development, public health and civic sectors. Under the guidance of task force members, eight recommendations are presented for action to the State of Minnesota and to local governments throughout the state.

These recommendations call upon state and local governments to prioritize the development and expansion of grocery stores selling high-quality, healthy and affordable foods in urban and rural communities to improve the health of children and families and support long-term economic growth. This situation is pressing: Minnesota spends an estimated \$1.3 billion each year treating obesity-related diseases. However, experts believe that a mere 5 percent reduction in the state's average body mass index (BMI)—a useful measure of overweight and obesity—could save Minnesota over \$11.6 billion by 2030. While supermarkets alone will not solve the obesity epidemic facing Minnesota and the nation, public health experts, including the Institute of Medicine and the Centers for Disease Control and Prevention, agree that bringing supermarkets and other stores selling high-quality, healthy and affordable foods to underserved communities is critical to the success of any effort to help people eat healthier and live healthy lives.

Increasing access to healthy, affordable foods complements the state's greater economic development agenda. If given the means to overcome the high preliminary costs associated with the development of a grocery store, retailers can thrive in lower-income communities as sustainable enterprises and serve as economic anchors, thereby increasing the economic vitality of those communities. Supermarkets and grocery stores create quality jobs and contribute to the revitalization of urban and rural communities.

The Minnesota Grocery Access Task Force recognizes that there is no one-size-fits-all solution for all communities in Minnesota. Food retail projects can take on myriad different forms, including new supermarket developments, expansion or renovation of existing grocery stores and alternative models, such as co-ops, farmers' markets, healthy corner stores and mobile markets. The task force calls upon state and local leaders to examine and promote viable and sustainable retail and distribution models that increase the availability of healthy foods for high-need areas that may not be able to support a full-service supermarket. These efforts can also support complementary initiatives to expand the local food system and promote the sale of Minnesota-grown foods.

The task force also recognizes that efforts to improve food access must work in tandem with initiatives to provide nutrition education and increase enrollment in the Supplemental Nutrition Assistance Program (SNAP), also known as food stamps. These efforts are critical to increasing the demand for healthy foods and supporting the task force's broader goals of improving health and promoting sustainable, long-term economic development in Minnesota.

States and cities across the country have implemented similar recommendations by providing financial and civic support to healthy food retail programs. Successful financing programs in states such as Pennsylvania, New York and Louisiana, among others, have included the strategic investment of public funds to reduce the risks associated with the development and expansion of supermarkets and other retailers selling healthy and affordable foods in lower-income communities. The federal government has confirmed its commitment to making nutritious food available for all with the creation of the Healthy Food Financing Initiative, a national grants and loans program for projects that increase access to healthy foods in underserved communities.

This task force builds upon the groundwork laid over the past several years by a variety of government, private and civic sector leaders across the state. Minnesota is well positioned to address the tangible need for more supermarkets and grocery stores that provide healthy, affordable foods and create jobs for residents.

Minnesota Grocery Access Task Force members and The Food Trust are committed to working with state and local governments to implement these eight recommendations for children and families in Minnesota who deserve the opportunity to lead healthier lives.



SUMMARY OF RECOMMENDATIONS

We—the Minnesota Grocery Access Task Force—submit the following recommendations to state and local governments in Minnesota to improve health, increase social equity and promote economic development in our communities.

- 1 State and local governments in Minnesota should explicitly adopt access to healthy foods as a priority for the comprehensive development of communities.
- 2 The State of Minnesota should make available and aggressively market existing economic development programs and other existing public incentives to grocery store operators, property owners and developers, financial lenders and other retailers selling healthy foods in underserved areas.
- 3 The State of Minnesota should dedicate resources toward a flexible business financing program that would provide grants and loans to support the development, renovation and expansion of grocery stores and other stores selling healthy foods in underserved communities.
- 4 State and local governments should, to the extent possible, assist grocers and real estate developers with land assembly and streamline the permitting process for the development of grocery stores and other stores selling healthy food in identified high-need areas.
- 5 A group of leaders from the grocery industry, government, nonprofit organizations and health and academic institutions should examine viable small and alternative retail and distribution models that increase the availability of healthy foods in high-need areas that may not be able to support a full-service supermarket.
- 6 Regional and state government entities should work with food retailers, philanthropic organizations, transportation agencies, private carriers and others to develop safe, affordable and convenient transportation for shoppers who do not have access to sources of healthy food.
- 7 The state should work in partnership with grocers, anti-hunger advocates and nonprofit organizations to prioritize increasing the rate of enrollment in the Supplemental Nutrition Assistance Program (SNAP). These efforts should support nutrition education and other existing efforts currently underway throughout the state.
- 8 An advisory group of leaders from the grocery industry, state and local government, health and academic institutions and the nonprofit sector should guide the implementation of these recommendations and educate key stakeholders about the work of the task force.

RECOMMENDATION 1:

State and local governments in Minnesota should explicitly adopt access to healthy foods as a priority for the comprehensive development of communities.

Minnesota communities would benefit from a strategic, statewide outreach plan focused on stimulating new investments and improvements in the food retail sector in underserved communities. Additionally, access to grocery stores should be considered a priority during the community development planning process at the local and county level.



Success Stories

New York: On May 16, 2009, New York established the Healthy Food & Healthy Communities initiative which adopted “comprehensive strategies to expand and encourage the growth of new grocery stores in underserved neighborhoods.” To ensure that the goals for this program are met, the state dedicated \$10 million to a financing program for healthy food retailers locating or expanding in underserved communities across the state.

The governor also announced additional initiatives which make food retail a vital part of community development, including incentives for all affordable housing proposals to include food markets as part of the retail component, a permanent farmers’ market grant program and financial incentives for food retailers to be green and energy efficient.

In parallel with the kick-off of the statewide Healthy Food & Healthy Communities initiative, New York City launched the city’s Food Retail Expansion to Support

Health (FRESH) program. This initiative provides zoning and financial incentives to property owners, developers and grocery store operators in areas of the city currently underserved by grocery stores. Through these programs, New York City and New York State have explicitly adopted food retailing as a priority in community development.

RECOMMENDATION 2:

The State of Minnesota should make available and aggressively market existing economic development programs and other existing public incentives to grocery store operators, property owners and developers, financial lenders and other retailers selling healthy foods in underserved areas.

The food retail industry needs public sector support to overcome the high costs of store development, particularly in urban areas. Existing economic development programs are often not available to retailers or grocers are not aware of how to access these resources. Business tools, such as sales tax abatements on equipment purchases, property tax abatements, tax exempt financing bonds and low-cost financing, can encourage investment in underserved areas. These incentive programs have successfully attracted supermarkets and healthy food retailers in cities and states across the country.

Success Stories

Washington, D.C.: The Supermarket Tax Exemption Act, approved by the Department of Planning and Economic Development in 2000, encourages developers to include supermarkets over other competing retail projects. This act was part of a citywide supermarket attraction and retention effort, which has resulted in several new store openings and expansions in targeted areas throughout the city. In addition to benefiting from the tax exemption, new

developments received additional incentives from the city, including Community Development Block Grant (CDBG) funding.

Kentucky: A combination of city loans, federal grants and tax credit financing helped to bring First Choice Market to the Park DuValle neighborhood in southwest Louisville. The \$4.4 million project included a \$3.2 million loan from the city, funded with CDBG-R funds, two \$100,000 city loans, \$35,000 for infrastructure improvements from a local councilmember and a

nearly \$1.2 million New Markets Tax Credit equity commitment by local banks. First Choice Market, an independently operated grocery store, opened in 2012, creating more than 150 construction jobs and 40 permanent jobs and bringing fresh fruits and vegetables to a neighborhood that had been without a full-service supermarket for over a decade, a key priority in the city's redevelopment plan.

RECOMMENDATION 3:

The State of Minnesota should dedicate resources toward a flexible business financing program that would provide grants and loans to support the development, renovation and expansion of grocery stores and other stores selling healthy foods in underserved communities.

The state should dedicate funds to bring new and expanded food retailers selling healthy and affordable foods to underserved communities. Grants and loans should be available to support a variety of costs, including feasibility studies, workforce training and technical assistance, and to offset development and construction costs. The program should be flexible enough to meet the needs of large supermarkets as well as small grocers, food co-ops and other alternative retail models. State partnerships with Community Development Financial Institutions (CDFIs) have proven to be a successful model for the creation of healthy food financing programs across the country. CDFIs have the knowledge and capacity to leverage state funds with additional public and private investment.

Success Stories

Pennsylvania: In 2004, Pennsylvania created the nation's first statewide program to address the lack of fresh food availability in its communities: the Pennsylvania Fresh Food Financing Initiative (FFFI). The initiative was seeded with \$30 million in state funds and a CDFI, The Reinvestment Fund, leveraged an additional \$146 million in public and private investment. The program has had tremendous impact statewide: nearly 90 new and expanded fresh food retail projects have been approved for funding, creating or retaining over 5,000 jobs and increasing healthy food access for an estimated 500,000 people. The initiative was designed to accommodate the diverse needs of large supermarkets, family-owned grocery stores, co-ops and other fresh food retailers, located in high-density cities, small towns and rural communities. The success of the Pennsylvania program influenced the creation and design of similar initiatives in New York, New Jersey, California, Illinois and New Orleans and at the federal level.

National: The successful Pennsylvania model inspired the creation of the national Healthy Food Financing Initiative (HFFI). HFFI has funded a broad range of food retail projects across the country, including traditional supermarkets and alternative models that support local food growers and lower-income consumers. In Henry County, Iowa, the Mount Pleasant Farmers' Market has used HFFI funds to introduce a new Electronic Benefit Transfer system at the market, thereby providing SNAP participants in the rural community with the option of purchasing local fruits and vegetables. Prior to this improvement, over 800 SNAP-reliant households had limited access to food retail outlets that carried healthy or local foods.

***See appendix for additional information on healthy food financing programs around the country.*



RECOMMENDATION 4:

State and local governments should, to the extent possible, assist grocers and real estate developers with land assembly and streamline the permitting process for the development of grocery stores and other stores selling healthy food in identified high-need areas.

State and local governments in Minnesota should engage retailers who are interested in opening grocery stores in underserved areas and address the diverse barriers they face. In urban areas it is often difficult to identify and assemble adequate sites to accommodate supermarkets where they are needed most, and lengthy administrative procedures can delay or deter development. Minnesota should give priority to acquiring, assembling and conveying land for grocery store development. In addition, local governments should streamline regulatory processes to expedite the lengthy permitting and development process in underserved communities.

Success Stories

Illinois: The City of Chicago has made fresh food retail a priority by making the development process for new food retailers more streamlined and less burdensome. The city has designated a single agency, Shop Chicago, to introduce retailers and developers to development opportunities in the city and coordinate the development process for projects. Shop Chicago's services include customized market information and a single point of access to simplify approval processes. The Shop Chicago program has successfully attracted several new grocery stores to underserved neighborhoods.

California: The Community Redevelopment Agency of Los Angeles developed an incentive package to attract new food retailers to neighborhoods in South Los Angeles that did not have enough grocery stores. Recognizing regulatory hurdles to the development of new stores, the Los Angeles City Planning Department and Department of Building Services offered expedited plan review to new stores. Since its inception, the program has been successful in attracting three new grocers to the Los Angeles area.

RECOMMENDATION 5:

A group of leaders from the grocery industry, government, nonprofit organizations and health and academic institutions should examine viable small and alternative retail and distribution models that increase the availability of healthy foods in high need areas that may not be able to support a full-service supermarket.

Food retail projects can take on a variety of formats and sizes and there is no one-size-fits-all solution for communities in Minnesota. Alternative models, including co-ops, mobile vendors and small retail formats such as healthy corner stores, can help meet the needs of underserved urban and rural communities. While burgeoning efforts are underway in Minnesota and across the country, more research and technical assistance are needed to identify and promote successful retail and distribution strategies for providing healthy, affordable foods in Minnesota communities that may not be able to support traditional supermarket business models.



Success Stories

New Mexico: Mobile markets have the ability to impact multiple communities that lack grocery stores. MoGro uses a temperature-controlled trailer truck to provide access to healthy, affordable food to four rural Native American communities in New Mexico. First launched in 2011 in partnership with Johns Hopkins Center for American Indian Health and La Montanita Co-op, MoGro carries a variety of fresh, refrigerated, frozen, canned and other healthy foods; it also offers free nutrition and cooking classes and fitness events.

Kansas: In the last few years, Kansas has lost more than one-third of its small-town grocery stores. After a fire destroyed the only store in Onaga, a town of 700 residents, the owners decided not to rebuild the

store. Instead, area residents committed to reopening the establishment. A local bank and county officials helped put together a package of low-interest rural development loans, and the Onaga City Council provided \$375,000 towards a new building. Similar partnerships of public and private funding and active participation from the local community have helped to establish and sustain several other rural grocery stores across the country.

Minnesota: Food co-ops can also help meet the needs of underserved urban and rural communities. Seward Co-op Grocery & Deli has been serving a diverse community in South Minneapolis since 1972. The co-op provides a broad array of healthy and locally grown foods, as well as classes on nutrition, cooking and shopping on a budget. Seward accepts SNAP and

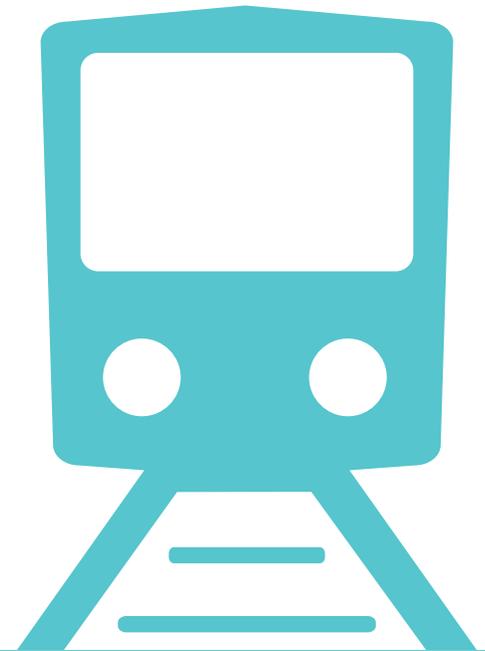
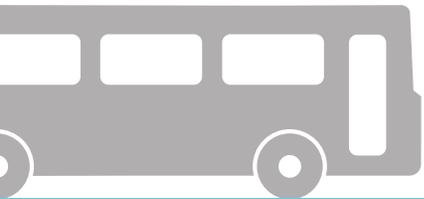
Special Supplemental Nutrition Program for Women, Infants and Children (WIC) benefits and offers discount membership for those enrolled in public assistance programs.

Mississippi: In 2012, the Delta Fresh Foods Initiative provided Matheney's, a small grocery store and cafe in the rural community of Rosedale, with technical assistance to connect the store with local farmers to increase the amount and quality of fresh produce in the store. The initiative also provided marketing materials for the store, including new signage and flyers to promote the new offerings. Partnering with existing retailers is often preferable to opening a new store.

RECOMMENDATION 6:

Regional and state government entities should work with food retailers, philanthropic organizations, transportation agencies, private carriers and others to develop safe, affordable and convenient transportation for shoppers who do not have access to sources of healthy food.

Stakeholders at the regional, state and local level should plan and develop ways to transport area residents to nearby grocery stores. Lower-income households are less likely than other households to own a car and less likely to live in a neighborhood with a supermarket. Many lower-income families, as well as the elderly, disabled and other public transit-dependent consumers, have to take multiple bus rides to access the nearest supermarket. In rural communities, residents often travel long distances to reach the nearest grocery store. Lack of convenient and affordable transportation makes it difficult for these shoppers to purchase healthy, affordable foods.



Success Stories

Connecticut: In Hartford, the L-Tower Avenue bus route plays an important role in increasing access to major supermarkets for transit-dependent residents. Designed as part of the Jobs Access program to link lower-income residents with jobs, shopping and medical services, the L-Tower Avenue bus route saw its ridership double after a year, with grocery shopping cited by one-third of ridership as the primary reason to take the bus.

Texas: In Austin, Capital Metro, working with the Austin/Travis County Food Policy Council, started a “grocery bus” line in 1996 with the intention of providing improved food access to residents of the primarily lower-income, Latino Eastside. The bus route was designed to run at regular intervals seven days a week and to link neighborhoods with two supermarkets.

Wisconsin: The Madison Metro Public Transit “Ride Guide” includes routes to 20 area grocery stores

among other popular destinations and has an arrangement with at least one grocer to drop off and pick up customers right at the door.

Massachusetts: In Springfield, community members, public officials and store management developed a free, once-a-week shuttle service in an effort to ensure that the one supermarket serving 26,000 people did not close.

RECOMMENDATION 7:

The state should work in partnership with grocers, anti-hunger advocates and nonprofit organizations to prioritize increasing the rate of enrollment in the Supplemental Nutrition Assistance Program (SNAP). These efforts should support nutrition education and other existing efforts currently underway throughout the state.

Efforts to improve food access must work in tandem with initiatives to increase the demand for healthy foods, including increasing enrollment in the SNAP, also known as food stamps. Minnesota currently has a 65 percent enrollment level among those eligible for SNAP benefits, putting it in the bottom quartile of all states. To improve participation, the state should strengthen its efforts to identify and eliminate barriers to enrollment and develop a coordinated statewide marketing and outreach campaign. Recent campaigns to reduce the stigma associated with the program and simplify the benefits application process are making a difference, and rates of enrollment have increased over the past three years. Minnesota should build on this momentum through cross-sector collaborations such as the recently formed Nutritious Food Coalition. Increasing participation in SNAP can help Minnesotans eat healthier while generating significant economic development. According to the United States Department of Agriculture, every \$5 in new SNAP benefits generates \$9 in total community spending.

Success Stories

Ohio: Ohio developed an integrated, effective system for outreach, enrollment and maintenance of SNAP. The Ohio Benefit Bank, an internet-based, counselor-assisted service, connects lower- and moderate-income families to tax credits and work supports, including SNAP benefits. The program is implemented through a public-private partnership of over 1,100 faith-based, nonprofit, government and private organizations. The creation of this system to assist those in need has helped the state to consistently achieve participation rates above the national average and has put Ohio at the forefront of fighting hunger and poverty.



RECOMMENDATION 8:

An advisory group of leaders from the grocery industry, state and local government, health and academic institutions and the nonprofit sector should guide the implementation of these recommendations and educate key stakeholders about the work of the task force.

The active participation of leaders from the grocery retail industry, public officials and the health and civic sectors is essential to the successful development and expansion of supermarkets and other stores selling high-quality, healthy and affordable foods across the state. Furthermore, ongoing evaluation is critical to understanding the impacts of new programs and policies on food availability, eating behaviors, health and economic outcomes. A small group of committed public and private sector leaders can provide guidance and assistance to guide the implementation of these eight recommendations.

Success Stories

Louisiana: In 2008, the New Orleans Food Policy Advisory Committee (FPAC), which included public health, economic development and supermarket industry leaders, developed 10 policy recommendations addressing ways that the city and state could support supermarket and other fresh food retail development in underserved communities. At the conclusion of FPAC proceedings, key members continued to work for the implementation of recommendations.

One proposal called for the development of a financing program for supermarkets and led to the 2011 creation of the Fresh Food Retailer Initiative, which provides direct financial assistance to retail businesses by awarding forgivable and/or interest-bearing loans to supermarkets, grocery stores and other fresh food retailers. In response to the committed leadership of FPAC members, the city has provided \$7 million in Disaster Community Development Block Grant funds toward the program, which will be matched by local Community Development Financial Institution Hope Enterprise Corporation. Since the launch, the program has funded a new small grocery, DaFresh Seafood and Produce Store, and the planned 2013 re-opening of the iconic Circle Food Store. The Circle Food Store, incorporated in 1938, was a historic mainstay in the community for decades before it closed after Hurricane Katrina. The financing provided bridged a critical funding gap for the store's redevelopment and will create an estimated 75 new jobs for the local community.

Collaboration among public and private leadership has been one of the main drivers of the success of projects seeking to increase investment in new and expanded grocery stores for cities and states across the country.



CONCLUSION

Providing better access to healthy and affordable food will help improve the health of Minnesota residents. When people have convenient access to supermarkets, they eat more servings of fruits and vegetables and are more likely to maintain a healthy weight. Furthermore, bringing more supermarkets and healthy food resources to underserved communities complements the state's greater economic development agenda. Grocery stores create quality jobs and contribute to the revitalization of urban and rural communities.

The eight recommendations developed by the Minnesota Grocery Access Task Force are achievable steps towards creating healthier and more vibrant communities in Minnesota. States and cities across the country have implemented similar changes to public policies and practices, attracting new and expanded grocery stores to areas of need. The stores built through the successful public-private financing programs in states such as Pennsylvania, New York and Louisiana continue to thrive, and make the case that after an initial infusion of funds, profitable supermarkets and grocery stores can be operated in lower-income neighborhoods.

State and local leaders are encouraged to expedite the implementation of these recommendations. By working together, we can bring quality jobs to our communities and ensure that all children in Minnesota can live healthy and active lives.

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APPENDIX: HEALTHY FOOD FINANCING PROGRAMS

LOCATION	NAME OF PROGRAM	PROGRAM ADMINISTRATORS	FUNDING SOURCES	TYPES OF FINANCING
PA	Pennsylvania Fresh Food Financing Initiative www.trfund.com/financing/Healthy_food/FreshFoodFinancing.html	PA Department of Community and Economic Development, The Food Trust, The Reinvestment Fund and the Urban Affairs Coalition	State commitment: \$30 million. Seeded with \$30 million from the state's Department of Community and Economic Development. Matched with \$146 million in additional public and private investment.	Loans: Maximum loan amount subject to TRF's current lending exposure policies. Grants: Up to \$250,000 per store and \$750,000 in total for one operator. Extraordinary grants of up to \$1 million were made available for projects with high potential for serving areas of extreme need.
NY	New York Healthy Food & Healthy Communities Fund www.liifund.org/nyhealthyfood	NY Empire State Development Corporation, Low Income Investment Fund (LIIF), The Reinvestment Fund and The Food Trust	State commitment: \$10 million. Seeded with \$10 million from the state's Empire State Development Corporation. Matched with a \$20 million commitment from The Goldman Sachs Group, Inc. LIIF also received a \$3 million national Healthy Food Financing Initiative award in 2011.	Loans: Range in size from \$250,000 to \$5 million or larger for New Markets Tax Credit transactions. Grants: Range in size from \$5,000 to \$500,000 for capital grants and \$5,000 to \$200,000 for predevelopment grants.
LA	New Orleans Fresh Food Retailer Initiative www.hope-ec.org/index.php/new-orleans-fresh-food-retailer-initiative	City of New Orleans, Hope Enterprise Corporation and The Food Trust	Federal and private funding. Seeded with \$7 million in Disaster Community Development Block Grant funds. Matched 1:1 with HOPE investment.	Loans: Not to exceed \$1 million. Forgivable Loans: Up to \$500,000 or 20% of total financing needs.
NJ	New Jersey Food Access Initiative www.trfund.com/financing/Healthy_food/NJ_HealthyFoodRetailInitiative.pdf	NJ Economic Development Authority (NJEDA) and The Reinvestment Fund	State commitment: \$4 million. To date, financial partners include: NJ Economic Development Authority (\$4 million), Living Cities (\$2 million credit), and the Robert Wood Johnson Foundation (\$10 million program-related investment). TRF also received a \$3 million national Healthy Food Financing Initiative award in 2011.	Loans: Range in size from \$200,000 to \$4.5 million or larger for New Markets Tax Credit transactions. Grants: In some cases, loans may be paired with a predevelopment or capital grant, which range in size from \$5,000 to \$125,000. Recoverable Grants: Early-stage financing with no-interest loans, typically repaid by construction financing.
CA	California FreshWorks Fund www.cafreshworks.com	The California Endowment, NCB Capital Impact, Emerging Markets	Foundation and other private funding: To date, approximately \$264 million raised from a variety of investors: The California Endowment, NCB Capital Impact, JPMorgan Chase, Morgan Stanley, US Bank, Calvert Foundation, Dignity Health, Kaiser Permanente, Bank of America, Citibank, Charles Schwab, Met Life and Opportunity Finance Network.	Loans: Up to \$8 million. Grants: Up to \$50,000.
IL	Illinois Fresh Food Fund www.iff.org/illinois-food	IL Department of Commerce and Economic Opportunity and IFF	State commitment: \$10 million. Seeded with a \$10 million grant from the IL Department of Commerce and Economic Opportunity. IFF has committed to matching the state dollars 3:1. Additionally, \$3 million in funding has been secured by IFF through the national Healthy Food Financing Initiative.	Loans: Typical loans range from \$250,000 to \$1 million. Grants: Grants are only available to those who are also applying for a loan. The grant amount can be up to 10% of the loan amount, not to exceed \$100,000.
National	Healthy Food Financing Initiative www.acf.hhs.gov/programs/ocs/programs/community-economic-development/healthy-food-financing	US Departments of Treasury, Agriculture, and Health and Human Services	Federal funding: To date, the US Department of Treasury (CDFI Fund) has allocated \$47 million and the US Department of Health and Human Services (Office of Community Services) has allocated \$20 million.	Financing packages vary. HFFI dollars are given to Community Development Financial Institutions (CDFIs) and Community Development Corporations (CDCs) to disseminate to projects in their regions.

Selected Resources

Blue Cross and Blue Shield of Minnesota, Market Bucks Program
<http://www.bluecrossmn.com/preventionminnesota>

Centers for Disease Control and Prevention (CDC), Recommended Community Strategies and Measurements to Prevent Obesity in the United States: Implementation and Measurement Guide
http://www.cdc.gov/obesity/downloads/community_strategies_guide.pdf

Center for Science and the Public Interest; Nutrition Policy
http://www.cspinet.org/nutritionpolicy/nutrition_policy.html#eat

City of Chicago, Shop Chicago
http://www.cityofchicago.org/city/en/depts/dcd/supp_info/shop_chicago.html

City of Louisville, Economic Growth and Innovation Newsroom
<http://www.louisvilleky.gov/economicdevelopment/News/2012/FirstChoiceMarketOpensinParkDuValle.htm>

City of Milwaukee, Purchasing Power Profiles
<http://city.milwaukee.gov/PurchasingPowerProfiles.htm>

Community Redevelopment Agency of Los Angeles
<http://www.crala.org/internet-site/About/index.cfm>

DevelopSpringfield
<http://www.developspringfield.com/>

Food Marketing Institute, Access to Healthier Foods: Opportunities and Challenges for Food Retailers in Underserved Areas
http://www.fmi.org/docs/health-wellness/Access_To_Healthier_Foods.pdf

Health Affairs, "Policy Solutions to the Grocery Gap" Authors: Allison Karpyn, Miriam Manon, Sarah Treuhaft, Tracey Giang, Caroline Harries, and Kate McCoubrey
<http://www.rwjf.org/pr/product.jsp?id=55729>

Initiative for a Competitive Inner City, The Changing Models of Inner City Grocery Retailing
http://www.icic.org/ee_uploads/publications/TheChangingModels-02-July.pdf

Institute of Medicine, Local Government Actions to Prevent Childhood Obesity
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Ensuring That Everyone Has Access To Affordable, Nutritious Food

The Food Trust, a nationally recognized nonprofit founded in Philadelphia in 1992, strives to make healthy food available to all. Research has shown that lack of access to healthy food has a profound impact on food choices and, therefore, a profound impact on health.

For 20 years, The Food Trust has worked with neighborhoods, schools, grocers, farmers and policymakers to develop a comprehensive approach to improving the health of America's children. The Food Trust's innovative initiatives integrate nutrition education with increased availability of affordable, healthy foods.

This approach has been shown to reduce the incidence of childhood overweight; a study in the journal *Pediatrics* found that the agency's School Nutrition Policy Initiative resulted in a 50 percent reduction in the incidence of overweight among Philadelphia school children.

The Food Trust is recognized as a regional and national leader in the prevention of childhood obesity and other diet-related diseases for this and other notable initiatives to increase food access in underserved neighborhoods, including the Healthy Corner Store Initiative and the Pennsylvania Fresh Food Financing Initiative, a public-private partnership which has approved funding for nearly 90 fresh food retail projects across Pennsylvania.

The Centers for Disease Control and Prevention honored the Fresh Food Financing Initiative in its Showcase of Innovative Policy and Environmental Strategies for Obesity Prevention and Control, and the program was named one of the Top 15 Innovations in American Government by Harvard University. For more information or to order additional copies of this report, visit thefoodtrust.org or contact The Food Trust.

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The Food Trust

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