



Funding Grocery Retail In Rural Communities

How Healthy Food Financing Initiatives Can Leverage
Data-Driven Strategies to Support Equitable Rural Food Access

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Our mission:
**Delicious,
Nutritious
Food for All**



What are HFFIs?

Healthy Food Financing Initiatives (HFFIs) are grocery financing programs designed to improve access to healthy food and expand economic opportunity in underserved areas.

Healthy Food Financing Initiatives

Government or Foundation

Provide seed funding

Oversee program implementation



Community Development Financial Institution & Food Access Organization

Raise private capital

Provide financing

Determine applicant eligibility

Market program, advocate for community



Fresh Food Retail Projects in Underserved Communities

Supermarkets

Small grocery stores

Co-ops, farmers markets, and other “non-traditional” formats

HFFI: A 20-Year History

Early 2000s: Heard from our constituents that there was a need for a year-round supply of produce in neighborhoods

1

2003: Task force produced 10 strategic recommendations for increasing grocery store development

3

2011: US Dept of Treasury launches the Federal HFFI program

5

2002: Map to show VISUALLY neighborhoods that were impacted by disinvestment in fresh food retail

2

2004: PA FFFI became the first HFFI in the country

4

2014: USDA Rural Development established the America's HFFI through the 2014 Farm Bill, and reauthorized in 2018 and 2022

6

The Food Trust and HFFIs

PA Fresh Food Financing Initiative

- Public-private partnership
- Grant/loan mix
- 2004-2010, 2018-present
- Our Role: Program administrators

KS Healthy Food Initiative

- Foundation/private partnership
- Grant/loan mix
- Our Role: Evaluation/consulting

MA Food Trust Program

- Public-private partnership
- Grant/loan mix
- Our Role: Policy/Advocacy, Food Access Organization

NJ Innovative Healthy Food Retail Initiative

- Foundation/private partnership
- Grants only
- Our Role: Program co-administrators



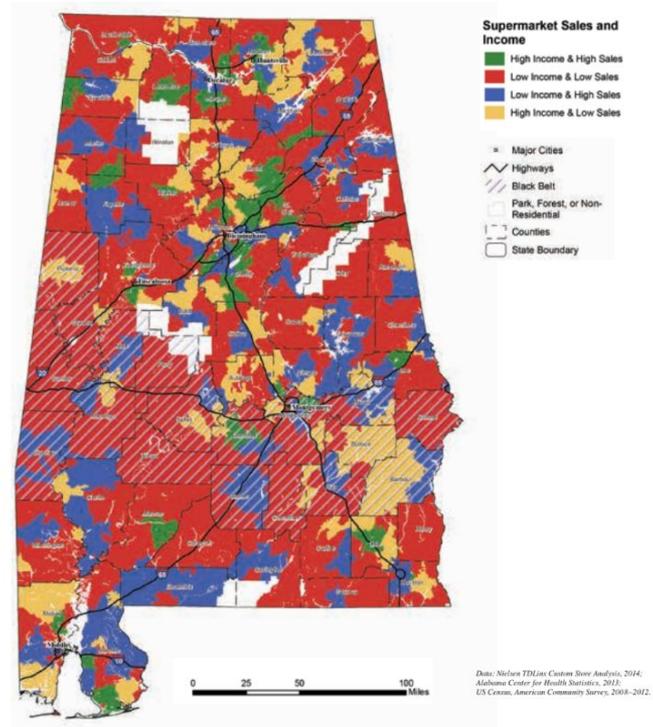


Identifying Limited-Access Communities in Rural Areas

Food Access in Alabama

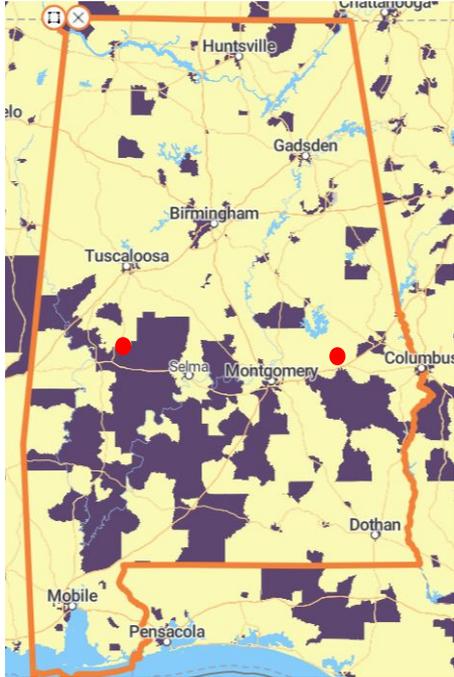
Food For Every Child: The Need for Healthy Food Financing in Alabama

- Higher-income areas with higher supermarket sales have the best access to food resources and are indicated by the green areas of the map. In some lower-income areas, there are communities with higher-than-average supermarket sales volumes, as highlighted in blue.
- The red areas represent lower-income neighborhoods that are not adequately served by supermarkets.

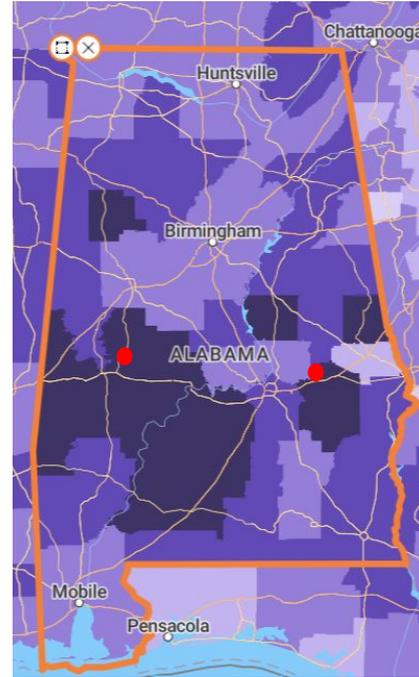


Food Access in Alabama

Low Income and Low Supermarket Access Tracts in 2019 (source: USDA)



Severe COVID-19 health risk index in 2020 (source: PolicyMap for the New York Times)



The FOOD TRUST



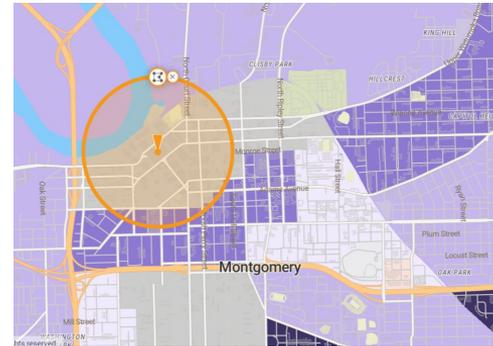
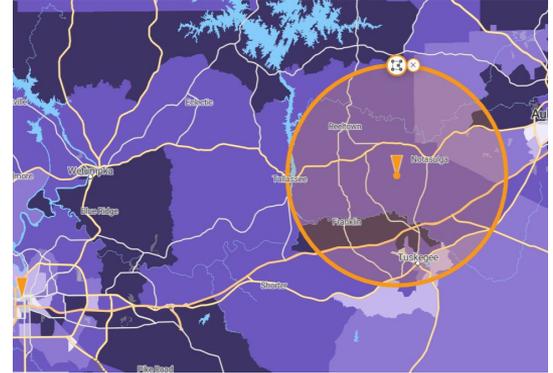
Quantitative Data

Eligibility Criteria

- Low-to-Moderate Income Census Tract (measured by Median Family Income % and/or poverty rate)
- Trade area is lacking options for healthy, affordable, culturally relevant groceries
 - Urban vs. Rural

Other Measures

- Limited Supermarket Area (LSA)
- Average # of vehicles per HH
- % of families that receive SNAP
- The percentage of students that are Free and Reduced Price lunch recipients
- Income levels based on target demographics



Community Interviews

Community feedback can be an extremely useful tool for identifying areas of limited healthy food access and supporting the narrative that increased access is needed.

- Ease of grocery access
- Barriers to grocery access
- Existing food access initiatives
- Community development plans
- Public transportation access
- Area economic trends
- Value added by the Project
 - Low prices
 - Healthy options
 - Cultural match



HFFI-Supported Rural Innovation



Northern Poconos Mobile Market

Wayne County, PA

- New business run by local nonprofit targeting low-income seniors

Supporting data:

- % of residents over age 65
- % of residents over age 65 living in poverty
- % of residents over age 65 who are cost-burdened
- Community calls
 - Lack of vehicle access, no public transportation
 - Support for local food

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HFFI-Supported Rural Innovation

Hilltown Market

Worthington, MA

- Mobile market and market stand operated by local CDC

Supporting data:

- Low Income Low Access census tract
- Community feedback!
- High SNAP redemption rate, indicating an LMI population is being served



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HFFI-Supported Rural Innovation



K. Schlegel Fruit Farm

Dalmatia, PA

- Fruit and vegetable farm 5 miles from nearest store established on-site farm stand

Supporting data:

- % of families receiving SNAP benefits as compared to county average
- Increased trade area size
- Community feedback
 - Lack of investment

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HFFI Goals/Impacts

Through a grant/loan mix, HFFIs aim to:



Leveraging Other Funds



**Weavers Way Co-op, Germantown
Philadelphia, 2022 FFFI grantee**

“The FFFI grant provided the first real indicator that a new store with healthy food offerings in Germantown could be viable... It gave us the opportunity to run outreach work to build more support, learn about the needs of the community, and better represent the importance of this new store, and its viability. From there, we were able to secure more funding.”

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Supporting Outcomes

Outcome data can help tell the story of how well a business is serving an underserved community.

- Sales data
 - Produce
 - SNAP
 - Customers served/week
- Number of jobs created or retained
 - Hourly rate/liveable wages
- Narrative
 - Customer feedback



Active Federal HFFI Programs



America's HFFI

- (through USDA)
- Funds projects directly
- Reinvestment Fund Manages
- Check for RFA announcements here: www.investinginfood.com



CDFI Fund HFFI

- (through US Treasury)
- Funds CDFIs to then fund projects in their region
- Check for CDFIs in your state here: www.cdfifund.gov/awards/state-awards

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Thank you!