HEALTHY FOOD
for EVERY FAMILY

How The Food Trust Can Help You Implement a Healthy Food Financing Initiative
THE GROCERY GAP
According to the United States Department of Agriculture, 29.7 million Americans live in communities where a healthy diet is out of reach. Lower-income communities have fewer supermarkets and other healthy food retail outlets that provide a wide selection of affordable, nutritious foods. This problem impacts residents of both urban and rural areas — especially those living in communities of color.

Healthier communities create healthier economies, and research shows that the development or presence of a grocery store not only improves health outcomes but also creates jobs and stimulates additional investment.

THE SOLUTION
Advocating for Change: Creating a Healthy Food Financing Initiative
Targeted advocacy efforts are leading to state and local policy changes that encourage the development of supermarkets and other healthy food retail in lower-income, underserved communities. The Food Trust has a phased approach to developing and advancing state and local policies that address the challenges associated with grocery retail development.

These phases include:
• Research and Mapping
• Engaging Leaders
• Creating Policy Change

Implementing Change: Managing a Healthy Food Financing Initiative
The Food Trust draws on more than a decade of experience launching and implementing healthy food financing programs effectively. Once resources are dedicated to healthy food financing, The Food Trust can help manage and implement these initiatives by:
• Developing Program Guidelines and Materials
• Building a Project Pipeline
• Determining Applicant Eligibility
• Prioritizing Projects and Preparing for a Store Opening
• Providing Technical Assistance to Retailers
• Evaluating Program Impacts

WHERE WE WORK
The Food Trust is collaborating with partners on healthy food financing efforts in states across the country.

WHAT IS A HEALTHY FOOD FINANCING INITIATIVE?
A Healthy Food Financing Initiative (HFFI) is a proven, economically sustainable solution to the lack of fresh food access in underserved communities commonly known as “food deserts.” These public-private partnerships provide one-time grants and loans for the development or renovation of healthy food retail, such as grocery stores, corner stores and farmers’ markets.

“ For several years, we have been lucky to have The Food Trust as a constant resource. Their support has allowed us to come back stronger than ever, and ready to serve the New Orleans community.”
— Dwayne Boudreaux, Owner, Circle Food Store

OUR PARTNERS
Through our work, we have cultivated relationships with over 10,000 stakeholders, including:
• Supermarket operators and other healthy food retailers
• Wholesalers and retail trade organizations
• Community Development Financial Institutions and banks
• Foundations
• Policymakers and government officials
• Economic development leaders
• Food access, health, equity and children’s advocates
The Food Trust has been a critical partner in launching and implementing the New York Healthy Food Healthy Communities Initiative. Their help with applicant pipeline development and eligibility analysis was instrumental in operating an efficient and impactful program.

– Nancy Andrews,
CEO, Low Income Investment Fund

KEY ELIGIBILITY CRITERIA

Income: Located in or serving residents of a low- to moderate-income neighborhood

Underserved: Located in a community with limited or no fresh food retail

Community Fit: Meets community needs and expectations

HOW THE FOOD TRUST CAN HELP

ADVOCATING FOR CHANGE: CREATING A HEALTHY FOOD FINANCING INITIATIVE

Research and Mapping
The Food Trust creates and shares maps, literature reviews and research briefs that demonstrate the relationship between income, grocery access and health. By developing a compelling, data-driven understanding of the problem and its urgency, these materials capture the attention of a variety of community stakeholders and policymakers.

Engaging Leaders
The Food Trust facilitates opportunities for leaders from the grocery industry, economic development, health and civic sectors to meet, share knowledge and develop solutions around healthy food access in underserved communities.

Creating Policy Change
The Food Trust works with local leaders to educate policymakers about strategies to address inadequate and inequitable access to healthy food at the city and state levels. This work includes providing expert testimony at hearings and advising legislators on policy language and program design.

IMPLEMENTING CHANGE: MANAGING A HEALTHY FOOD FINANCING INITIATIVE

Developing Program Guidelines and Materials
The Food Trust works with partners to develop program criteria, guidelines, applications and marketing materials, as well as a framework for evaluating community impact.

Building a Project Pipeline
Working with grocers, wholesalers and trade associations across the country, as well as farmers’ markets, public markets, corner stores, mobile vendors and food cooperatives, The Food Trust serves as a liaison between underserved communities and healthy food retailers by identifying potential sites, cultivating qualified applications and informing retailers of opportunities for development.

Determining Applicant Eligibility
Eligibility analysis requires a nuanced understanding of food access in underserved communities. Using maps, data tools and other forms of market research, The Food Trust evaluates healthy food financing applications to ensure that projects are sustainable and improve food access in true areas of need before a comprehensive financial assessment is undertaken.

Prioritizing Projects and Preparing for a Store Opening
The Food Trust advises healthy food financing program partners while applicants go through the financing and development process, and prioritizes projects that generate the greatest impact.

Providing Technical Assistance to Retailers
The Food Trust offers technical assistance to retailers in areas such as in-store healthy food marketing, nutrition education, community engagement and local food procurement.

Evaluating Program Impacts
Together with academic institutions, The Food Trust conducts ongoing evaluation of healthy food financing outcomes. With national partnerships, The Food Trust helps elevate program impacts and successes at the local and national level.
A HISTORY OF SUCCESS

In 2001, The Food Trust first recognized the lack of supermarkets in Philadelphia, along with increasingly high rates of diet-related diseases in many lower-income neighborhoods. Through several years of advocacy, The Food Trust and its partners established the nation’s first statewide grocery financing program.

The Pennsylvania Fresh Food Financing Initiative (FFFI) provided grants and loans to grocery operators to build or expand stores in underserved communities. The program was seeded with $30 million in state funds over three years and was managed by The Food Trust, a food access organization, and The Reinvestment Fund, a Community Development Financial Institution. Harvard University recognized the Pennsylvania Fresh Food Financing Initiative as one of the nation’s most innovative government programs, and the Centers for Disease Control and Prevention selected the initiative to receive its Pioneering Innovation Award for its efforts toward obesity prevention.

In the past 10 years, The Food Trust has demonstrated that its strategic approach of creating innovative multi-sector partnerships with industry leaders to increase healthy food outlets can be successfully replicated in other states and serve as the national model. With leadership and technical support from The Food Trust, healthy food financing programs have been established in multiple states as well as at the federal level. The Food Trust now works in nearly all 50 states to create long-term solutions for increasing access to affordable, nutritious food and reversing the epidemic of childhood obesity, while also improving the economic health of underserved communities.

To find out more about The Food Trust’s approach to healthy food financing, email contact@thefoodtrust.org or call (215) 575-0444.

By the Numbers

| 88 projects | for fresh food retail financed |
| 400,000 people | have improved access to healthy food |
| 5,000 jobs | created or preserved |
| $145 million investment | leveraged from the state’s $30 million in seed funding |
| 1.67 million sq. ft. | of commercial space developed |

RESOURCES ON HEALTHY FOOD FINANCING

The following publications are available for free download by visiting www.thefoodtrust.org:

- Healthy Food Financing Handbook
- Access to Healthy Food and Why It Matters: A Review of the Research
- Moving from Policy to Implementation: A Methodology and Lessons Learned to Determine Eligibility for Healthy Food Financing Projects
- Healthy Food Financing Initiatives Around the Country
- The Healthy Food Access Portal: www.healthyfoodaccess.org

THE FOOD TRUST

Ensuring That Everyone Has Access to Affordable, Nutritious Food

For more than 20 years, The Food Trust has been working to ensure that everyone has access to affordable, nutritious food and information to make healthy decisions.

The Food Trust’s comprehensive approach includes improving food environments and teaching nutrition education in schools; working with corner store owners to increase healthy offerings and helping customers make healthier choices; managing farmers’ markets in communities that lack access to affordable produce; and encouraging grocery store development in underserved communities.

Learn more about The Food Trust: www.thefoodtrust.org

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