

THIRD NATIONAL CONVERSATION ON IMPROVING ACCESS TO HEALTHY FOODS

HFFI SUMMARIES

BY STATE

ARIZONA

Tohono O'odham Community Action

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$300,000

History

Since 1996, Tohono O'odham Community Action (TOCA) has been dedicated to creating a healthy, culturally vital and sustainable community on the Tohono O'odham Nation. For the Tohono O'odham – as for communities across the globe – food is the foundation of health, culture, community, family and economies. Beginning with their first community garden in 1996, TOCA has built a set of food systems programs that contribute to public health, cultural revitalization and economic development.

HFFI Projects

In 2013, Tohono O'odham Community Action (TOCA) received \$300,000 dollars from the HHS HFFI program to support the creation of Desert Rain Food Services (DRFS). DRFS will develop a local food service "social enterprise" to sustain the healthy food traditions and meet the local economic needs of the Tohono O'odham tribe in Southern Arizona. DRFS will provide healthy, locally grown nutritious meals for school and institutional customers in the Tohono O'odham Nation, which is categorized as a food desert. There is currently only one supermarket on the main reservation which is not sufficient for the 25,000 residents. DRFS will work to increase the quantity of fresh produce eaten by Tohono O'odham school children by improving the two meals most children eat under the free and reduced price school food program. Along with improving access to healthy food, DRFS will create 15 jobs for residents, such as kitchen staff, farmers, and a food director.

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CALIFORNIA

Capital Impact Partners

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000 (CA); Fiscal Year 2012, \$2,288,432 (CA); Fiscal Year 2013, \$3,000,000 (MI)

History

Capital Impact Partners (CI, formerly NCB Capital Impact) has received CDFI HFFI funding for three consecutive years, totaling just over \$8 million dollars in funds. In 2011, CI received \$3 million dollars to provide bridge loans, specialized terms, and innovative financing to support healthy food projects. In 2012, CI received another \$2,288,432 dollars to support the California FreshWorks Fund, a healthy food financing program that supports healthy food retail outlets in underserved communities throughout the state of California. In 2013, CI received \$3 million dollars to support the Michigan Good Food Fund, an initiative that will expand access to healthy food for hundreds of underserved Michigan residents.

HFFI Projects

FreshWorks has invested over \$31 million in healthy food projects. The California FreshWorks Fund is a private-public partnership loan fund that has raised \$272 million to invest in bringing grocery stores and other forms of healthy food retailers to underserved communities. Here are several examples of the work CI has financed in California:

Northgate Gonzalez Market, San Diego, \$8.5MM total financing: NMTC allocation and leverage lending to finance equipment, store build out and working capital for a new, 42,625 sq. ft. full service supermarket. The new store improved access for over 119,000 people and created 122 new jobs.

Northgate Gonzalez Market, Inglewood, \$7.6MM total financing: NMTC allocation and leverage lending to finance equipment, store build out and working capital for a new, 30,000-square-foot full service supermarket. In taking over a vacant, blighted building, the new store improved the local community, increased access to healthy foods for over 105,000 people, and created 110 new jobs.

El Rancho Marketplace, Pismo Beach, \$1.8MM total financing: Term loan for equipment and inventory costs for this new, 39,498-square-foot full service supermarket. The new store has increased access to healthy foods for over 50,052 people and created 140 new jobs.

Numero Uno Markets, South Los Angeles, \$12MM total financing: Business term loan for an eight store chain serving low-income communities in South Los Angeles. FreshWorks' financing restructured the company's debt, improving its cash flow and allowing it to invest in upgrades and expansion. As a result, the company is better able serve the low-income communities where it is frequently the primary grocery operator. In partnering with FreshWorks, Numero Uno has stopped the sale of tobacco, installed at least one junk-food free checkout aisle per store, and holds regular health and wellness fairs at each of its stores.

Palomino Market, Huntington Park. \$651,840 total financing: Loan and technical assistance grant to finance equipment, tenant improvements, and new financial management tools for a 6,000-square-foot neighborhood superette with fresh produce, a full-service meat counter, dry goods, and prepared foods. The new superette provides more than 57,000 residents with increased access to healthy foods, and it will create 8-10 new jobs.

Urban Radish, Los Angeles. \$4,000 grant, \$620,000 loan commitment: Grant support for a market analysis of an 8,200-square-foot market to serve the downtown Los Angeles Arts District. The market opened in July 2013, and it is the only fresh food retailer serving about 15,000 residents. Urban Radish created 25 new jobs, and partnered with Homeboy Industries to hire former gang members and other at-risk individuals as staff.

Last updated: March 2014

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Community Services Unlimited, Inc. (CSU)

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2011, \$170,859

History

Community Services Unlimited, Inc. (CSU) was established in 1977 and headquartered in South Central Los Angeles. Since then it has created community programs and organizing campaigns like the early Safe Seniors to the more recent Free Medical Screening Program and the most recent From the Ground Up.

HFFI Projects

CSU programs make up the Community Food Village Project and have been developed in response to needs expressed by community members during the A.C.T.I.O.N. (Active Community to Improve Our Nutrition) community food assessment completed January 2004.

1. The Growing Healthy program engages youth in urban farming and food based learning as a tool to help them adopt a healthier lifestyle and develop an awareness and political consciousness to the food access and environmental justice issues impacting their communities.
2. From The Ground Up! is an apprenticeship program that offers at-risk youth training and mentorship in farming, gardening and entrepreneurial skills. Apprentices assist with maintaining CSU's five mini-urban farm sites learning how to harvest, dry, package and market herbs grown at our site, run a community farm stand, and in the future, will help plan for and operate a for-profit business that distributes produce from our mini-farms sites
3. Village Marketplace. Through the Village Market Place we sell and distribute fresh "beyond organic" produce from CSU's urban mini-farms and local farmers. The Village Marketplace increases access to healthy foods in our community while creating meaningful jobs for youth and adults.
4. Sustainable Transport Collective. In 2006 CSU hosted a training and converted a diesel school bus to run on recycled vegetable oil. We also hope to create an income generating business that will collect and redistribute used cooking oil from area restaurants other veggie-oil powered vehicles.

Last updated: February 2012

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Low Income Investment Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$3,000,000; Fiscal Year 2013, \$3,000,000

History

For more than a quarter of a century, Low Income Investment Fund (LIIF) has been at the forefront of the community development industry. Over our history time, LIIF expanded its programmatic and geographical reach, but maintained its singular focus on serving the nation's most vulnerable people.

Through this evolution, LIIF's story has also come to reflect the growth and maturation of the \$25 billion community development capital field. This industry demonstrates that connecting low income communities to capital markets is a sound investment. Every day, LIIF and its fellow community developers build better neighborhoods and support families across America.

HFFI Project

LIIF used its FY 2011 Healthy Food Financing Initiative award to provide financing and technical assistance to food markets located in or planning to locate in low- to moderate-income communities that lack access to affordable, healthy food. As the lead administrator for the New York Healthy Food and Healthy Communities Fund, LIIF supports healthy food market operators across the state.

- Foodtown – The HFHC Fund provided financing to the owner of Foodtown in Mount Vernon, New York, to renovate and expand a supermarket that serves a diverse, densely populated, low income neighborhood.
- Key Food Market – The owners of Key Food Market are using an HFHC Fund loan to open a new supermarket in Staten Island, which will create 33 new jobs in three years.
- MyTown Marketplace – Financing will enable the owners of MyTown Marketplace to reopen and improve the only grocery store serving the village of Highland Falls and nearby Fort Montgomery and New York's mid-Hudson region.
- Buffalo Grown Mobile Market – Buffalo Grown Mobile Market delivers organic, locally-grown, affordable produce to Buffalo's low-income, food insecure neighborhoods. The HFHC Fund's support is helping the mobile market purchase a new vehicle, so it can continue its local drop-off route.
- Moisha's Discount Supermarket – Moisha's Discount Supermarket, a full-service supermarket located in a low-income underserved neighborhood in the heart of Brooklyn, will be able to complete their perishable department upgrades with support from the HFHC Fund.

LIIF will use its FY 2013 HFFI award to further support its current healthy food financing activities.

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Mandela MarketPlace Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$400,000

History

Mandela MarketPlace, Inc. (MMPlace) is a 501(c)3 nonprofit Community Development Corporation with a dedicated mission to work in partnership with local residents, family farmers, and community-based businesses to improve health, create wealth, and build assets through cooperative food enterprises in low-income communities.

HFFI Projects

Mandela MarketPlace (MMPlace), located in Oakland, California, will use HFFI funding to expand its capacity as an unprecedented small business and social enterprise incubator of existing and new food enterprises. The two initial

businesses that will receive loans are: 1) Mandela Food Cooperative, which will use the loan to increase sales and consumption of healthy foods by 50% to \$1.5 million annually and 2) Earth's Produce Distribution, which will utilize the loan to increase delivery and consumption of fresh produce to 800,000 pounds annually. HFFI funding will leverage \$1.3 million in public and private investment, creating 20 new, permanent, full-time jobs in the grocery retail and produce distribution industries.

HFFI Objectives:

1. Increase healthy food-related social enterprise incubation capacity through professional staff development and implementation of initial \$115,000 revolving loan fund
2. Increase delivery and consumption of fresh produce by Mandela Produce Distribution (MPD) from 200,000 lbs to 800,000 lbs annually
3. Increase sales and consumption of healthy foods at Mandela Foods Cooperative (MFC) by 50% to \$1.5 million annually, to establish MFC as a fully self-sustaining business in its current location, and plan for their expansion into a second 10,000-12,000 sf store located in a Bay Area food desert community
4. Provide TA and incubation support to establish a successful café, owned by local resident, within MFC
5. Fully implement strategies leading to creation of 20 new, sustainable jobs in healthy food grocery retail and produce distribution enterprises for qualified, low-income individuals

Need:

The target neighborhood of West Oakland is comprised of USDA determined Low-income Low [Grocery and Vehicle] Access (LILA) census tracts in Alameda County, California, and is designated as a food desert by Alameda County Public Health Department and City of Oakland. Other LILA communities Mandela is involved in include Ashland/Cherryland (unincorporated Alameda County), Bay View Hunters Point, select areas in East Oakland.

Approach:

Mandela Marketplace develops food enterprises in underserved communities working to overcome systemic barriers to healthy and affordable food. Through community engagement and business incubation, Mandela provides education, new markets and 'ladder-up' financing to low-income community members who participate in the development, operation and ownership of a sustainable and equitable food system. Since 2005, Mandela MarketPlace has supported the establishment and development of a locally owned cooperative grocery store, Mandela Foods Cooperative, and a regional distribution company, Mandela Foods Distribution in Oakland, Ca.

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Stanislaus Economic Development and Workforce Alliance

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$800,000

History

The Alliance Economic Development Manager works closely with local employers of all sizes to help them resolve any business issues affecting the way they do business. Ultimately it is the goal of the Business Assistance Program to reduce

any threats to employers and improve the local business climate so businesses can continue to grow and create new job opportunities in Stanislaus County.

HFFI Projects

The Stanislaus Economic Development and Workforce Alliance (The Alliance) will develop the Turlock Supermarket Project, which will include a public-private partnership with New Urban Communities Partners (NUCP) Turlock, LLC and Mi Pueblos Supermarket in Turlock, California. The public-private partnership will help bring a much-needed Hispanic oriented market to the area. The supermarket will be located in the Central Valley of California, which produces half the fruits and vegetables grown in the U.S., but where many low-income residents have little access to healthy, fresh food. The project would allow residents within a 3-mile radius purchase fresh produce and groceries and will create 40 jobs for residents from Turlock and surrounding communities.

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The East Los Angeles Community Union

Federal HFFI Program

HHS, Office of Community Services, Community Economic Development

Fiscal Year 2011, \$759,374; Fiscal Year 2012, \$728,750

History

For more than 40 years, The East Los Angeles Community Union (TELACU) has been improving the lives of individuals and families through community development, economic empowerment, and educational advancement. TELACU is the largest Community Development Corporation in the United States.

HFFI Projects

The East Los Angeles Community Union (TELACU) will implement the Titan Foods Fruits and Vegetables Expansion Project, a business expansion and development project that will also improve access to affordable and healthy foods in a USDA designated food desert and other underserved communities. TELACU will use CED funds as a low-interest loan to Titan Foods Inc., an existing wholesale and distribution business, to support their expansion, Titan Foods Fruits and Vegetables, a new retail operation and expanded wholesale distribution. This project will revitalize a vacant building, bring affordable fruits and vegetables and other healthy products into a food desert and other underserved communities, and provide nutrition education through a partnership with University of California Cooperative Extension. In addition to substantially improving the community's access to and consumption of healthy, affordable foods, this project will create new jobs for low-income individuals, increase their income, and improve the local economy.

The grant will be used as a low-interest loan to Titan Foods Inc., an existing wholesale and distribution business, to support the expansion of a new retail operation and to expand their wholesale distribution. Titan Foods will use the loan for necessary physical improvements on a 17,910 square foot vacant building owned by TELACU, and for inventory, equipment and working capital necessary for their expansion.

The project site is located in Commerce City, a section of East Los Angeles that has an April 2011 unemployment rate of 21.9%, more than double the national unemployment rate (8.7%) and substantially higher than the California

unemployment rate (11.7%), and is also located in a food desert as designated by the U.S. Department of Agriculture (USDA).

A total of 33 new full-time permanent jobs will be created in the grocery wholesale and retail industries, which have projected 2008-2018 employment growth of 16.9% and 12.7% respectively. A minimum of 75% of the jobs created will be filled by eligible low-income individuals including CalWORKS/TANF recipients, non-custodial parents and at-risk youth, and our recruitment strategy partners with several local Workforce Investment Act (WIA) employment and training organizations and public agencies.

The \$800,000 grant will leverage a CDFI investment of \$300,000 and \$316,150 from other private funds for a total project cost of \$1,416,150. The cost-per-job is \$24,242, and is below the \$25,000 limit for a construction project. This project will revitalize a vacant building, bring affordable fruits and vegetables and other healthy products into a designated food desert and other under-served communities, provide nutrition education through a partnership with University of California Cooperative Extension, and create new jobs for low-income individuals, increase income, improve the local economy, and substantially improve the community's access and consumption of healthy foods.

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COLORADO

Colorado Enterprise Fund (CEF)

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2012, \$750,000; Fiscal Year 2013, \$800,000

History

The Colorado Enterprise Fund (CEF) is a certified CDFI established in 1976 that provides microenterprise and small business loans and business advisory services to low-income and Other Targeted Populations throughout Colorado.

HFFI Projects

The Colorado Fresh Food Financing Fund (CO4F) is a public-private partnership loan and grant fund created as a result of the Denver Food Access Task Force, a year-long convening of representatives from the grocery industry, economic development organizations, the foundation community and food security advocates. In Fall 2011, the Task Force released its research and recommendations in a report, *Healthy Food for All: Encouraging Grocery Investment in Colorado*, which outlined policy recommendations to improve access to affordable, healthy food and stimulate economic development in Denver and throughout Colorado. The concept and structure of CO4F was developed by a sub-group from the Task Force that included the City of Denver, the Food Trust, CEF, the Colorado Health Foundation, the Colorado Housing and Finance Authority and Mile High Community Loan Fund.

CO4F was launched in January 2013 when the Colorado Health Foundation approved a \$7.3 million investment in CO4F, with a goal to become a \$20 million statewide fund. CO4F is administered by the Colorado Housing and Finance Authority and supported by a food access organization (Progressive Urban Management Associates). Within CO4F,

Colorado Enterprise Fund is the primary lender for small retail grocery stores and innovative healthy food businesses that fall within CEF's established business lending profile (loans up to \$250,000), including food outlets such as farmers' markets, bodegas, food carts, produce stands, etc. CEF makes smaller loans for needs such as equipment upgrades, energy efficiency improvements, and tenant improvements; it also lends to businesses in other segments of the food system to foster healthy food access and economic development.

CO4F provides the match funding to CEF's HFFI Award for CEF to manage the loan activity for "small and innovative" food outlets. CEF utilizes the food access organization for market development, loan packaging and business advisory services to borrowers. The program provides flexible, patient, and affordable financing for healthy foods projects in the form of working capital, inventory and equipment loans, as well as tenant improvement, grocery business purchases and commercial real estate loans. The following projects have been supported through CEF's HFFI award:

Crunchy Grocer, Loveland, CO: New, 7,620-square-foot grocery store in a USDA-defined food desert.

New Discount Store, Aurora, CO: New, 2,300-square-foot grocery store serving Somali and Ethiopian populations in a low-to-moderate income census tract defined as a USDA food desert.

Platteville Grocery Store, Platteville, CO: New, 20,000-square-foot grocery store opened in 2013 in an underserved rural community.

Last updated: March 2014

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FLORIDA

Carrfour Supportive Housing, Inc.

Federal HFFI Program

HHS, Office of Community Services, Community Economic Development
Fiscal Year 2012, \$540,000

History

In 1993, Carrfour, whose name means "Crossroads" in French, was founded by the Greater Miami Chamber of Commerce to undertake the development and management of affordable housing, providing residents with a range of supportive services to help achieve self-sufficiency and minimize their chances of being homeless again. Carrfour Supportive Housing and the Miami-Dade County Homeless Trust initiated the Homestead farm community, located near the Farm Enterprise at Verde Gardens, where more than 580 formerly homeless and low-income residents, 10% of whom are veterans, now make up the growing neighborhood. The community is a place where formerly homeless families can work the land to help pay rent at a home nearby. Built on the old Homestead Air Force Base property that was destroyed by Hurricane Andrew, the 22-acre farm is now abundant with herbs, vegetables, and fruits that are sold at the weekly farmer's market on the property, and most recently, the tables at Miami restaurant Tuyo.

HFFI Projects

Carrfour Supportive Housing, Inc. (CSHI) will partner with Earth Learning to increase production capacity at Verde Gardens in Miami-Dade County, Florida. The Farm Enterprise is a 22-acre organic farm and nursery with a 5,000 square foot building that houses a commercial kitchen, a farmers' market, and a food processing facility. At the Farm Enterprise,

residents have the opportunity to work on the farm, develop microenterprises, and staff the farmer's market, which is open to the public every Saturday. CED funding will be used to purchase production and processing equipment and supplies, animals, plant materials, vehicles, etc. This expansion will result in a total of 27 new, full-time jobs for low-income individuals and serve recognized food deserts with its mobile market and food distribution components, improving access to fresh, healthy and nutritious foods.

Last updated: August 2013

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Corporation to Develop Communities of Tampa, Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development
Fiscal Year 2011, \$759,374

History

The Corporation to Develop Communities of Tampa, Inc. (CDC of Tampa), formerly the Lee Davis Neighborhood Development Corporation, was incorporated in 1992 to alleviate poverty and physical deterioration in Hillsborough County's East Tampa community. Following decades of disinvestment, the CDC of Tampa has developed, co-developed or owned 75,000 square feet of retail, office and commercial space; and constructed or rehabilitated nearly 200 units of affordable housing in some of Tampa Bay's most economically challenged urban areas.

HFFI Projects

The Corporation to Develop Communities of Tampa, Inc. (CDC of Tampa) will use CED funding to make an equity investment in the 22nd Street Retail Center, a 25,500 square foot shopping plaza anchored by a Save-a-Lot grocery store and 3 other retail tenants, in the East Tampa community of the City of Tampa, Florida. The CDC of Tampa will partner with Upward Development, Inc. to build a full-service, healthy food grocery store in a USDA designated food desert, which will create jobs and improve access to healthy food. The project will also provide a boost to the local economy, create new business and employment opportunities for low-income people and serve as a retail catalyst project to cement the 30-year revitalization plan for the East Tampa Community Redevelopment Area. The project is anticipated to create up to 39 new jobs, with at least 25 of them full-time, and the majority will be filled by low-income residents of the surrounding community, including TANF recipients, non-custodial parents, and people who are chronically unemployed or underemployed. The store will also help to service a food desert. CDC of Tampa leveraged \$4,204,133 to finance the 22nd Street Retail Center and the Save-a-Lot grocery store.

Last updated: 2012

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Neighbors and Neighbors Association, Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development

Fiscal Year 2011, \$759,374

History

Neighbors and Neighbors Association (NANA) was founded in 1995 to establish a cooperative working relationship among small grocery stores.

HFFI Projects

The Redland Market Village Expansion project in Naranja, Florida, expanded food retail outlets, created new jobs, and improved access to healthy food in Miami-Dade County, Florida. The project is a Cooperative between Neighbors and Neighbors Association, the lead nonprofit, and the Redland Market Village (RMV), a for-profit equity investment partner. The RMV is a retail center and farmer's market, totaling 19,800 square feet. Thus far, there have been 42 jobs created. The project plan for tracking the recruitment and employment of low-income employees is feasible and well-developed, and aligns fully with the CED objectives that: a) 75% of the new jobs be filled by targeted low-income individuals – including TANF recipients, non-custodial parents and other low-income peoples at or below 125% of the Federal poverty level), and b) The new jobs will be sustained for at least one year after the project's completion.

Numerous partnerships with other parties have also been forged to execute this project, including the South Florida Workforce, Farmer's Market and Food Pod Center Tenants, Redland Market, and Self-Sufficiency Partners. Redland has secured and committed all of the financing and funding needed to complete the project, beyond the CED grant request. Against the total project cost of \$1.145 million, Redland's owner – Jose Rene Infante – has already invested \$40,620 and will invest an additional \$292,470 over the life of the project. NANA will use part of the CED grant to loan \$450,000 in a newly formed, single-purpose Florida Limited Liability Company called Red Market Villages Farmer's Market LLC. The business will indirectly spend CED funds, and NANA has confirmed that the corporation is financially viable.

Last updated: March 2014

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GEORGIA

Access to Capital

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$500,000

History

Access to Capital for Entrepreneurs (ACE) was founded in 1997 in the foothills of the Appalachian Mountain Range in Lumpkin County as a small nonprofit named Appalachian Community Enterprises (ACE). In 2000, ACE made its first microloan from a \$50,000 loan fund. Today ACE has lent almost \$10 million to help underserved businesses throughout Atlanta and North Georgia and has offices located in Decatur, GA and Cleveland, GA. ACE offers microloans (under

\$50,000) and small business loans (typically up to \$250,000). Over 400 businesses have received loans and 2500 jobs have been created or saved through ACE.

HFFI Projects

To launch Georgia's Healthy Food Financing Initiative (HFFI), ACE is providing direct investments to food retail businesses as well as coordinating the use of other funds and tax credits from the Treasury, State Department of Community Affairs, USDA, Invest Atlanta, SBA, and banks. These credits are available for investment in businesses that increase access to healthy, affordable food – and also create jobs – with an emphasis on families qualifying for SNAP/WIC programs. Potential deals include, but are not limited to, bringing or expanding retail grocery stores in food desert neighborhoods in partnership with the Georgia Food Industry Association. The work will emphasize developing deals in neighborhoods of interest to the Arthur M. Blank Family Foundation /Atlanta Falcons Youth Foundation. Below are two examples of how ACE has invested in food retail businesses through Georgia's HFFI:

Nature's Own Real Estate LLC and Nature's Own Herb Shop, Inc.

HFFI Financing - \$180,000

Type: Health food store in a retail shopping plaza

Nature's Own Herb Shop is owned and operated by an African American female, Ms. Ardina Pierre. Nature's Own Herb Shop specializes in natural healing, herbs, vitamins and health foods (frozen, refrigerated, and dry goods). Nature's Own Herb Shop also provides a web site for nutritional information and educational purposes. Pierre owns the retail plaza containing her herbal store that employs 3 people, including herself. The plaza is located in Hapeville, GA, a low-income census tract where 71% of the population are minorities and the median family income is \$34,000.

Super Mercado El Latino

HFFI Financing - \$25,000

Type: Supermarket

Super Mercado El Latino is located at 2741 Shallowford Road, Atlanta, GA. Established in December 2008, the business is operated by Umme K. Gazi and Syed Ahmed Ali. The median income in the store's zip code is \$21,364, according to the 2010 census. Super Mercado El Latino has 1 part-time and 2 full-time employees. The 3,000-square-foot grocery store sells a variety of Hispanic food products, fresh meat, eggs, milk, vegetables, dry goods and paper goods.

Last updated: February 2013

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ILLINOIS

Chicago Community Loan Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2012, \$3,000,000

History

Founded in 1991, Chicago Community Loan Fund (CCLF) offers affordable, fixed-rate loan products to nonprofits, worker-owned cooperative businesses and social enterprises, limited-equity housing cooperatives, and small- to mid-

sized mission-driven for-profits and single-purpose entities. CCLF has been involved in healthy food lending in the Chicagoland area for several years, providing funding for a range of healthy food projects.

HFFI Projects

HFFI lending will be directed to CCLF's target neighborhoods of Englewood, Grand Boulevard, Roseland and Woodlawn as well as other food desert areas. CCLF anticipates beginning to deploy its \$3 million HFFI award from the CDFI Fund in early 2013. The current pipeline of projects include innovative approaches to food production such as urban farms, creative additions to food processing such as a business incubator, and the addition of distribution centers such as farmers markets and supermarkets in underserved areas.

One project is TurkeyChop, a restaurant owned by Quentin Love, who wants to make a difference in communities, especially African-American communities, that lack healthy choices. His goal is to transition those with poor diets to healthier foods by offering the choice of leaner meats that contain less salt and fat. Restaurant doors opened in February 2013, providing healthier food choices in the West Humboldt Park community. CCLF's efforts have brought a healthier food option to a low- to moderate-income area that is considered a food desert. "Our vision for this space is to be a place in the neighborhood where people in the community can come and eat good, healthy food. We are also looking forward to getting a jobs development program up and running so we can train other people in the community for a career path," notes Chet Jackson, Executive Director of West Humboldt Park Development Council, a CCLF borrower. CCLF's working capital loan increased access to healthy food, created jobs, and stabilized the local economy.

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Emerson Park Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$600,000

History

Located in East St. Louis, the Emerson Park Development Corporation (EPDC) was initially formed by a group of concerned residents in 1985 and officially incorporated in 1989. Since 2000, EPDC has helped generate more than \$65 million worth of investment in the Emerson Park Neighborhood through Metrolink development, new rental housing, and new for-sale housing.

HFFI Projects

The Emerson Park Development Corporation (EPDC) is developing a supermarket on the 4.9-acre Vieux Carre Shopping Plaza in an East Saint Louis community that is underserved by grocery stores. The project includes a public-private partnership opportunity with the EPDC, The BonrCo (project owner / supermarket operator) and Inner City Enhancement Neighborhood Redevelopment Corporation (ICNRC, the developer). The EPDC has secured an agreement for technical assistance with Impact Seven, Inc., an OCS-experienced CDC that is a CDFI New Markets Tax Credit allocate that has experience in developing and/or owning four Save-A-Lot supermarkets in similar communities. The total project cost is \$3,608,197 including non-federal funding of \$3,008,197 with a significant loan from Illinois Fresh Food Fund (IFF). EPDC will coordinate applicable workforce development processes with community and local government agencies.

Development activity includes revitalization of a shopping center that includes three vacant, blighted buildings into a 31,000-square-foot retail and commercial center in Phase 1. The center will include a 14,535-square-foot supermarket in Phase 1. Phase 2 will include build out and lease of the remaining space to other retail and commercial tenants. The supermarket will provide healthy, fresh fruits and vegetables, produce, fresh meat, poultry and other groceries. Retail customers will include primarily local community residents and thousands of local commuters from neighboring counties including rural counties. Jobs will include a manager and assistant managers, cashiers, produce and meat personnel, custodial and other staff. Jobs will provide livable wages with benefits and career development opportunities and training to become assistant managers from entry-level manager positions. EPDC has written job referral and supportive service agreements with several local social service and workforce development agencies to provide services to low-income persons for job readiness and supportive services.

Last updated: March 2014

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IFF

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000

History

Formed in 1988, IFF is a nonprofit community development financial institution (CDFI) whose mission is to finance nonprofits and community businesses providing critical services to low-income communities in Illinois, Indiana, Iowa, Missouri and Wisconsin. In 2012, with the assistance of the HFFI grant funding, IFF also established the Healthy Food Access Program to finance for-profit grocery stores and developers with grocery store tenants in areas without access to fresh and healthy food.

HFFI Projects

IFF has funded five grocery projects to date and has a pipeline of potential deals to fund in 2014. The list below describes a few of these projects:

1) Project: Jefferson Commons Save-A-Lot

- **Project Site Information:** 1601 S. Jefferson, St. Louis, MO, 63104; project is on the edge of a USDA food deserts and within a Policy Map Limited Supermarket Access Area. Retail trade data from ESRI indicates a strong unmet demand for groceries and other commercial goods within a five to ten minute drive from the site.
- **Project Description:** Green Street Development LLC will convert an existing vacant, 47,000 square foot former grocery store building into a retail center anchored by a 17,700 square foot Save-A-Lot. Additional square feet will house other retail tenants. Save-A-Lot has committed to continue their partnership with Casa de Salud, a neighborhood health and wellness organization, to promote the “Despensa de Salud” (Healthy Pantry) program, where participants learn how to cook in a healthier manner and are taught general skills on healthy cooking.
- **Total Project Cost:** \$8.5 million
- **IFF Financing:** \$1.7 million to bridge Tax Increment Financing and Community Improvement District Financing awarded to the developer.

- **Other Sources of Financing:** Partner loan with NCB Capital Impact, New Markets Tax Credits, Tax Increment Financing, Community Improvement District Financing.

2) Project: St. Louis Food Hub and Grocery Store

- **Project Site Information:** 1500 Lafayette Avenue, St. Louis, MO 63104; the site is in a USDA food desert. There are over 53,000 residents within a two-mile radius of the project site and only one specialty food market that mostly serves a commuter workforce. The neighborhood has been without a supermarket for over 10 years.
- **Project Description:** The St. Louis Food Hub (a for-profit) includes a full-service, independent grocery store (Farm to Family Naturally); a produce distribution, aggregation and production business; a mobile market; and space for food entrepreneurs. The grocery store is 37,000 square feet.
- **Total Project Cost:** \$15 million
- **IFF Financing:** \$700,000 to finance equipment for the grocery store.
- **Other Sources of Financing:** Partner loan with NCB Capital Impact, New Markets Tax Credits, Tax Increment Financing, and financing from Enterprise Bank.

3) Project: C Fresh Market

- **Project Site Information:** Residents of River Bend, one of the most ethnically diverse communities in Des Moines, Iowa, have recently experienced some challenging times. In 2012, 35% of the neighborhood's residents were below the poverty line, and the unemployment rate was above 9%. The U.S. Department of Agriculture labeled the area a food desert because the residents did not have access to fresh, healthy, and affordable food. There had not been a grocery store in River Bend since 2004, when a store closed because its prices were unaffordable to the area's low-income residents.
- **Project Description:** In January 2013, IFF provided a \$712,000 loan to CDT Investments, LLC for the acquisition and renovation of the vacant building that previously housed the grocery store. CDT leases a portion of the building to K&S Investments to operate a grocery store at the location. C Fresh Market opened on January 31, 2013 and was the first grocery store to open under IFF's Healthy Food Access Fund. The store has been well received by the community. It features a dine-in deli counter and café providing prepared foods, as well as an inventory that consists of affordable ethnic and international groceries for a neighborhood of 16,000 that consists of roughly an even numbers of whites, African Americans, Hispanics, and Asians. Additionally, the store has already created 25 jobs, and will create more in the next few years.
- **IFF Financing:** \$712,000 loan
- **Jobs created:** 25, with more expected in coming years

4) Project: Saver's Fresh Market Roseland

- **Project Site Information:** 10700 S. Halsted, Chicago
- **Project Description:** This project is renovating and upgrading a 15,000-square-foot grocery store in Chicago. The Saver's Fresh Market is estimated to create 19 jobs. By partnering with
- **Total Project Cost:**
- **IFF Financing:** \$250,000 IFF loan; \$25,000 IFF grant; and \$953,000 from other sources
- **Store renovated in 2013**

5) Pipeline Project: East St. Louis Save A Lot

- **Project Site Information:** 4 Vieux Carre Drive, East St. Louis
- **Project Description:** This project is renovating an existing building to create a 14,000-square-foot grocery store. The Save A Lot is estimated to create 35 full-time and part-time jobs. The store has partnered with Sister Thea Bowman's Pantry Program and it will have an in-store dietician.
- **IFF Financing:** \$1,700,000 IFF loan; \$175,000 IFF grant; and \$1,600,000 from other sources
- **Store Opening:** October 2014

Last updated: March 2014

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IOWA**IFF****Federal HFFI Program**

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000

History

Formed in 1988, IFF is a nonprofit community development financial institution (CDFI) whose mission is to finance nonprofits and community businesses providing critical services to low-income communities in Illinois, Indiana, Iowa, Missouri and Wisconsin. In 2012, with the assistance of the HFFI grant funding, IFF also established the Healthy Food Access Program to finance for-profit grocery stores and developers with grocery store tenants in areas without access to fresh and healthy food.

HFFI Projects

IFF has funded five grocery projects to date and has a pipeline of potential deals to fund in 2014. C Fresh Market is an innovative IFF project in Iowa:

Project: C Fresh Market

- **Project Site Information:** Residents of River Bend, one of the most ethnically diverse communities in Des Moines, Iowa, have recently experienced some challenging times. In 2012, 35% of the neighborhood's residents were below the poverty line, and the unemployment rate was above 9%. The U.S. Department of Agriculture labeled the area a food desert because the residents did not have access to fresh, healthy, and affordable food. There had not been a grocery store in River Bend since 2004, when a store closed because its prices were unaffordable to the area's low-income residents.
- **Project Description:** In January 2013, IFF provided a \$712,000 loan to CDT Investments, LLC for the acquisition and renovation of the vacant building that previously housed the grocery store. CDT leases a portion of the building to K&S Investments to operate a grocery store at the location. C Fresh Market opened on January 31, 2013 and was the first grocery store to open under IFF's Healthy Food Access Fund. The store has been well received by the community. It features a dine-in deli counter and café providing prepared foods, as well as an inventory that consists of affordable ethnic and international groceries for a neighborhood of 16,000 that consists of roughly an even numbers of whites, African Americans, Hispanics, and Asians. Additionally, the store has already created 25 jobs, and will create more in the next few years.
- **IFF Financing:** \$712,000 loan
- **Jobs created:** 25, with more expected in coming years

Last updated: March 2014

Contact Information

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KANSAS

Argentine Neighborhood Development Association

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$617,530

History

Argentine Neighborhood Development Association (ANDA) is a Community Development Corporation and a Community Housing Development Organization founded in 2004. ANDA's mission is to promote the revitalization of the Argentine community. ANDA's products include housing, infrastructure, community organizing support, blight reduction and business development.

HFFI Projects

The Argentine Neighborhood Development Association (ANDA) developed a Healthy Food Center (HFC) as part of its Healthy Lifestyles Initiative to improve access to healthy food in Argentine, Kansas. Prior to receiving HFFI funding, Argentine was a designated food desert with a lack of grocery store access to healthy, fresh, nutritious food. After three years of community engagement, participatory research, and town hall meetings, ANDA developed a business plan and attracted a supermarket partner, Save-A-Lot Food Stores. Construction began during summer 2013, and the new grocery store opened in December 2013. The HFC increased sustainable employment opportunities through the creation of 92 construction jobs and 34 post-construction jobs for low-income residents and TANF participants. The project engaged community leadership, education, and input through the Community Health Food Council in order to create an environment that reinforces healthy choices. The grocery store stays in close communication with the community to meet its needs and build on its strengths, such as bringing registered dietitians to share best practices for preparing culturally-relevant foods.

Contact Information

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KENTUCKY

Community Ventures Corporation Inc.

Federal Program

Agencies: Treasury, CDFI Fund, Financial Assistance Program; HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$2,000,000; Fiscal Year 2013, \$1,500,000

History

Community Ventures Corporation (CVC) is a community-based nonprofit organization that exists to improve the quality of life for urban and rural residents throughout Kentucky. Since 1982, CVC has grown to become the nation's largest SBA micro-enterprise business lender, a pioneer in online homebuyer education, and a reliable partner to Kentucky's banking

institutions and dozens of local, state, and federal agencies. CVC has partnered with the Kentucky Cabinet for Economic Development to establish a presence in Louisville and Bowling Green and the Commonwealth of Kentucky for neighborhood revitalization in the East End of Lexington.

HFFI Projects

CVC will use its FY 2012 Healthy Food Financing Initiative Award to expand capital access for small businesses in Kentucky's defined food deserts through its Building Healthy Families in Kentucky loan fund. CVC is using its FY 2013 HFFI funds to provide healthy food lending capital.

Last updated: March 2014

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LOUISIANA

ASI Federal Credit Union

Federal HFFI Program

Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$2,000,000

History

ASI is a low income designated CDFI serving more than 80,000 Louisiana residents and business owners. The majority of ASI's financing takes place within the New Orleans-Metairie-Kenner MSA. Chartered in 1961, it has grown to include over 75,000 members, making it the largest Louisiana-based credit union in terms of membership.

HFFI Projects

ASI's HFFI investment area is comprised of 66 qualified food desert census tracts. The grocery gap in New Orleans is the byproduct of layers of economic, racial, and public policy factors. New Orleans experienced decades of population decline as residents left the city for the suburbs. Mirroring this trend, many community anchors including grocery stores followed suit. Hurricane Katrina exacerbated preexisting grocery access issues. In New Orleans, there is almost one fast food restaurant for every 1,000 people but only one supermarket per 18,000 residents; nationally the average is 8,800 residents per supermarket. Louisiana ranks among the top five states with the highest percentage of the population facing food hardship. A September 2011 study conducted by News One ranked New Orleans No. 1 on the list of the nation's worst USDA food deserts.

ASI has pledged its HFFI awards and, for perpetuity, all repaid principal from this program, towards ASI's "Healthy Foods Revolving Loan Fund," which was created in 2011 in partnership with the CDFI Fund to strengthen the healthy food distribution network in the New Orleans area. Thus far, ASI has financed the city's first food co-op, a new grocery chain flagship headquarters, and several smaller projects, as well as other projects in various stages of underwriting.

Last updated: 2012

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MAINE

Coastal Enterprises, Inc.

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000

History

CEI's mission is to create economically and environmentally healthy communities in which all people, especially those with low incomes, can reach their full potential. While not exclusive, CEI has two particular focus areas for our HFFI program: independent grocers and food hubs across rural Maine and New England. HFFI financing is also available to farms, food value chain enterprises, and non-profit organizations that support local agricultural economies, such as food banks or farm-to-institution groups. HFFI is one piece of a broader effort designed to support the growth and expansion of rural food economies in Maine and the region. This systems approach allows us to finance along the entire value chain from farm production to food retail; to increase food self-sufficiency and security for Maine and the region; and to impact our rural communities and increase food access in a more comprehensive and sustainable fashion.

HFFI Projects

CEI has used HFFI funds to date to support the financing of five healthy food retailers, three food processors, and ten farms. Projects are located all over Maine, and include two out-of-state enterprises. The retailers range from a rural downtown local foods store, to a food hub and farmer's market, to a convenience store that is incorporating healthy foods into its offerings. These investments have leveraged approximately \$15 million in other sources and created or retained more than 200 jobs. They include both loans and equity investments. Most of the projects are rural; all food retailers are in low access areas.

Our third (current) year of HFFI may be the most exciting with three grocery store projects (a food co-op, a new store, and an acquisition on an island community) anticipated to close, plus another new store in development for 2015. One lesson learned is that larger grocery projects (in Maine, this means 12-15,000 square foot full-service stores) take at least 18 months if not longer to get to closing, so pipeline really needs to look out two years. Another lesson in rural places is that succession planning is extremely important to maintain existing stores; similarly that working with existing stores to refresh is a significant and necessary lending activity.

Two particularly exciting partnerships are gaining momentum in 2014. One is the launch of our Rural Retail Refresh project, designed to introduce healthy foods into very small convenience and general stores in especially rural and isolated parts of the state, in collaboration with The Food Trust and a local public health agency. The other is the culmination of a project supporting the employees of two grocery stores to organize into a worker-cooperative and purchase the stores from the retiring owner.

Last updated: March 2014

Contact Information

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MARYLAND

Microenterprise Council of Maryland

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$800,000

History

The Microenterprise Council of Maryland (MCM), founded in 1999, is a statewide non-profit, acting as a financial intermediary and technical assistance provider to the microenterprise industry in Maryland. MCM works with State and Federal partners to bring capacity building strategies and investment dollars into the State. MCM serves microenterprise development organizations-community organizations and agencies providing direct services to entrepreneurs wanting to start or expand businesses.

HFFI Projects

The Microenterprise Council of Maryland (MCM) will expand Big City Farms (BCF), an urban farm in Baltimore, Maryland that produces certified organic produce to area restaurants and households, specializing in field-to-table production. BCF currently has three farms and will utilize CED-HFFI funds to open 20 more farms throughout the Baltimore area. BCF and MCM have a range of community partnerships that will support employee recruitment and support new farm opportunities, which will result in 48 full-time jobs. This project will also increase access to healthy, organic food in Baltimore through a low-cost, high yield production of USDA certified organic products in an inner city environment. Jobs created by this project will be targeted to women, minorities, ex-offenders, and noncustodial parents.

Contact Information

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The Reinvestment Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000
Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$750,000

History

TRF is a national leader in improving the food landscape in low-income communities, having provided more than \$180 million in financing to 130 healthy food projects throughout the Mid-Atlantic—from supermarkets to corner stores and produce distribution centers. First serving as the manager and designer of the successful Pennsylvania Fresh Food Financing Initiative (FFFI) in 2004, TRF has since developed a comprehensive approach to improving the healthy food landscape in neighborhoods, cities, and states. The approach includes flexible capital, as well as rigorous quantitative and qualitative analysis, to inform financing and measure the impact.

Our financing helps supermarkets and other retailers of healthy foods overcome some of the higher start-up costs associated with locating in low-income, underserved neighborhoods. TRF offers our customers loans for

predevelopment activities, site acquisition, construction, and flexible longer-term debt. TRF is using its federal HFFI grant awards to enhance our ability to provide much needed capital for a variety of healthy food access projects.

In January 2014, TRF announced the creation of *ReFresh™*, a national initiative designed to improve access to healthy foods in urban and rural communities across the U.S. where long-standing barriers exist, making it difficult for residents to live healthier, more stable lives. As the initiative's first investor, the JPMorgan Chase Foundation has awarded TRF a \$2 million grant to launch new and expand existing healthy food financing programs in Florida, Ohio, Colorado and California's Northern and Central Valley regions in partnership with the Colorado Enterprise Fund, Florida Community Development Loan Fund, Finance Fund Capital Corporation, and Northern California Community Development Loan Fund.

HFFI Projects

As of December 31, 2013, TRF has assisted two Maryland projects with HFFI grant funds from the Departments of Treasury's CDFI Fund and HHS' Office of Community Service:

Apples & Oranges Fresh Market, Baltimore MD 21202

This minority-owned supermarket is at the nexus of three Limited Supermarket Access (LSA) areas in East Baltimore, a community in which TRF has been actively engaged in developing affordable rental and homeownership housing since 2007. TRF used HFFI and Annie E. Casey Foundation funds to finance tenant fit-out and equipment for this small (5500 sq. ft.) store. The total cost of the project was approximately \$1.16 million. Apples & Oranges created four full-time and 11 part-time jobs. The store carries a broad array of fresh produce and includes a meeting space within the store for nutrition and health education programs for the community. Apples & Oranges opened in March 2013.

Howard Park Supermarket, Baltimore MD 21207

TRF is working with Baltimoreans United in Leadership Development (BUILD) to support a community initiative to bring a 67,000 sq. foot full service supermarket, new jobs and nutrition education programs to the Howard Park community of Baltimore. The Howard Park neighborhood has been without a grocery store for over a decade and is a USDA Food Desert and a TRF Low Supermarket Access area. Using a \$750,000 HFFI grant from the Department of Health and Human Services, TRF is providing a low-cost loan to support predevelopment activities. TRF also partnered with OFN to provide New Markets Tax Credit financing for this \$22 million, state of the art supermarket. Not only will the ShopRite provide much needed fresh foods, but it will also create 250 full-time and part-time jobs, many of which will be filled by neighborhood residents. Klein's Family ShopRite is partnering with the Baltimore Department of Social Services and the Mayor's Office of Employment Development to fill the new full and part time jobs created by the supermarket. The new supermarket is scheduled to open in Spring 2014.

Last updated: February 2014

Contact Information

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MASSACHUSETTS

Boston Community Loan Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2013, \$500,000

History

Boston Community Loan Fund (BCLF) has a 30-year track record of creating, funding and deploying flexible financial products to fill market gaps in low-income communities in New England and the Mid-Atlantic States. BCLF provides loans to nonprofit organizations, community development corporations (CDCs) and local developers that build affordable housing and provide social and community services for underserved communities. Founded on the firm conviction that low-income communities can sustain debt, BCLF makes loans that enhance and stabilize these communities. Their loan products and services are customized to meet the needs and constraints of our borrowers, providing fast, flexible and sufficient capital at each stage of a project's development.

HFFI Projects

BCLF used its \$500,000 HFFI award to support acquisition/predevelopment financing to Vicente's Tropical Supermarket, in Brockton, MA. The market primarily serves the immigrant community in Brockton and the surrounding area and an estimated 70% of its customers are Cape Verdean and Haitian. The new store is located in a low income tract (59% AMI) and is an area underserved by healthy food retail. Vicente's currently operates out of leased space and the family that runs the business is planning to open a second location in downtown Brockton on a site that has been vacant for many years. The new store will be 32,000 square feet. The Brockton Community Health Center (BCHC) has agreed to develop an adult primary care/wellness clinic on the same site, adjacent to the new Vicente Tropical Supermarket. The new store is projected to create 96 permanent jobs. BCLF closed this \$5.3 million loan together with financing from The Reinvestment Fund. The HFFI Award allowed BCLF to provide low cost financing and exceed conventional LTV levels. When the acquisition/predevelopment loan is repaid, most of the original \$500,000 HFFI award is expected to be recycled into the construction/permanent financing for this project.

Last updated: March 2014

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Brightwood Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$788,673; Fiscal Year 2013: \$800,000

History

Since its formation in 1997, Partners for Community (PfC) has seen rapid growth of its capacities and is becoming a regional model for mobilizing community resources for major impact on social issues. Partners for Community has a strategic alliance with Brightwood Development Corporation (BDC), a non-profit community development organization. Since 2010, BDC has been active in western Puerto Rico through the Food and Agro Processing Center. Partners for Community has also been affiliated with the New England Farm Workers' Council, Corporation for Public Management, Corporation for Justice Management, and New England Partners in Faith. Under separate funding from HHS, Partners for Community has trained more than forty small businesses, non-profits, and faith-based organizations to expand their operations. PfC is also developing a Puerto Rico-wide strategy for development of the island's tourism industry.

HFFI Project

Western Puerto Rico Food and Agro-Processing Center (FAPC)

Brightwood Development Corp. has established a food and agricultural products processing and distribution facility in western Puerto Rico in the Porta del Sol region with support from the U.S. Department of Health and Human Services. Brightwood and its affiliated non-profit organization, Partners for Community, Inc., have been active in Puerto Rico since 2007, promoting community economic development and environmental initiatives in two locations with a staff of five professionals.

The Food and Agro-Processing Center supports local producers of healthy and organic vegetable products for distribution in Puerto Rico and the U.S. Hispanic market. Participating businesses, Partners for Community, and HHS finance the project. Additional investment is being sought from foundations and corporations related to Puerto Rico's large pharmaceutical industry, and from USDA and the Treasury as partners in the federal Healthy Foods Financing Initiative. The center will house five tenants in the food processing and distribution segments, creating a minimum of 40 new jobs, 30 of which will be filled by low-income individuals.

The Food and Agro-Processing Center benefits from broad community interest and participation, with support from the Puerto Rico Planning Board, western region mayors, residents, community organizations, and Porta del Sol members of the Puerto Rico Senate and House of Representatives.

Last updated: March 2014

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Common Capital

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$500,000

History

Common Capital is a non-profit organization that is committed to a thriving local economy in order to create positive social and community impacts. We align capital and other resources to community needs and opportunities. We accomplish this by providing financing and business assistance consultation to small businesses and high-impact community projects.

Every dollar that Common Capital deploys is an investment in job creation, providing opportunity for low-income people, essential community services, neighborhood rejuvenation and environmental sustainability. We focus on businesses that are locally owned and that recirculate local dollars.

HFFI Projects

Common Capital's HFFI program focuses on enabling the delivery of fresh, healthy food to underserved populations and providing financing to farm enterprises to expand production and delivery to those populations. We have financed an innovative program with one of our community partners that delivers farm CSA shares to four HUD housing projects that house extremely low-income residents. We are also offering local farms a financing option to get paid for CSA shares up front so they can offer CSA to low-income individuals who are unable to pay for the 18-22 week delivery season up front.

Last updated: March 2013

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Cooperative Fund of New England

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$2,000,000; Fiscal Year 2012, \$1,000,000

History

Since 1975, the Cooperative Fund of New England (CFNE) has been providing flexible, affordable loans and technical support to cooperatives (co-ops) and nonprofit organizations across New England, particularly in the healthy food arena. CFNE has raised over \$29 million from social investors to make over 630 loans to new or expanding co-ops and community organizations, including over \$16 million to the healthy food sector, mostly to food co-ops. Borrowers have used these loans to create or sustain over 8,400 jobs, 4,400 affordable homes, and thousands of membership and ownership opportunities. In addition, the businesses financed by CFNE bring necessities including healthy food and healthcare into underserved rural and urban communities. Three of these borrowers, in the past year, have opened new healthy food retail outlets in Boston (MA), Albany (NY) and Providence (RI) food deserts.

HFFI Projects

To supplement its financing, CFNE provides multi-faceted technical assistance, including: facilitating peer-to-peer support, particularly between established and start-up co-ops; supporting the Neighboring Food Co-op Association (NFCA), a regional network of 30 food co-ops and co-op organizing efforts; and sharing best practices from the sector. In 2010, CFNE partnered with NFCA to launch the Food Co-ops and Healthy Food Access (FCHFA) initiative to help food co-ops better serve low-income communities. FCHFA surveyed food co-ops' needs and existing programs in this area and produced a range of materials to help co-ops implement new programs. Materials include four case studies, an in-depth toolbox on one of the programs, and a framework to understand these programs.

In 2011, CFNE received \$2 million dollars to increase healthy food access in New England and eastern New York State through the Healthy Food/Cooperative Communities initiative, which combines financing, development services, technical assistance, and data collection and measurement to increase low-income consumers' utilization and membership in co-ops. This work led five food co-ops in the past year to start implementing new programs to better serve low-income communities. In 2012, CNFE received \$1 million to continue support for co-ops, worker-owned businesses and community-based organizations. Some of the funds from this award supported the expansion of the Harvest Food Co-Op in Boston, Massachusetts.

Last updated: March 2013

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Dorchester Bay Economic Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2012, \$788,673

History

Dorchester Bay Economic Development Corporation (DBEDC) acts to build a strong, thriving, and diverse community in Boston's Dorchester neighborhoods by working closely with neighborhoods, residents, businesses and partners to: develop & preserve home ownership and rental housing across income levels; create and sustain economic development opportunities for businesses and individuals; build community through organizing, civic engagement, and leadership development. Founded in 1979 by local civic associations to address problems of economic disinvestment, unemployment, and community tensions, DBEDC has continued to develop and preserve home ownership, create and sustain economic development opportunities, and build community through organizing and civic engagement.

HFFI Projects

Dorchester Bay Economic Development Corporation (DBEDC) will use CED funds to redevelop a 35,650-square-foot industrial building into the Bornstein & Pearl Food Production Center in Dorchester, MA. The former Pearl Meats factory is on a two-acre site that immediately abuts Quincy Heights. DBEDC plans to redevelop the factory into a light industrial business center, creating 6-10 spaces equipped with heating, ventilation, scrubbable surfaces, floor drains, grease traps, and separate utility services, plus shared loading docks to accommodate a mix of food production businesses. Anchor tenants will include a frozen dessert wholesaler, a bakery, and a caterer, all of whom will be expanding operations, creating multiple permanent jobs.

The on-site property manager is CropCircle Kitchen, Inc. CropCircle will run a multi-functional commercial kitchen that will foster the growth of local food businesses, create employment opportunities for residents, and facilitate improved access to healthy food in the immediate neighborhood. Building on the successes of its sister food business incubator, CropCircle Kitchen in Jamaica Plain, CCK Pearl will offer infrastructure and technical support to food businesses in various stages of growth. The shared kitchen will offer kitchen rental space and business training to food businesses just getting started. Private kitchen space from 1,300 to 4,200 square feet will be available for rent to established food businesses in a mezzanine phase of growth. The CCK Pearl commissary kitchen will serve the various food preparation needs of food trucks, restaurants, and institutions. Food storage rental space is available to tenants of the CCK-run kitchens and to established food businesses renting their own kitchen space.

By co-locating multiple food producers, we will be able to leverage the overall impact of the project by providing opportunities for cross-marketing, bulk purchasing, sharing of office and administrative space and staff, sharing expensive equipment like blast freezers, and installing building systems that maximize efficiency. With a budget of approximately \$14 million, the Pearl project is on track to open for business in April 2014.

DBEDC will provide equity investment in DB Industrial, Inc. for development and equipment fit-out. The new center will house permanent tenants involved in food production and wholesale distribution, an expansion of a successful shared commercial kitchen, and ancillary services, including cold and dry storage and a dedicated commissary and wash-down area for mobile food truck operators. DBEDC plans to partner with two culinary training programs that serve low-income individuals facing barriers to employment and with their own Re-Entry Initiative that helps ex-offenders transition into the Dorchester community. This project will help revitalize an area recognized as a food desert, expand food-related business and increase access to healthy and affordable food. This project will create a minimum of 37 new full-time jobs, which will greatly benefit the low-income neighborhood of Dorchester.

Last updated: March 2014

Contact Information

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Local Enterprise Assistance Fund**Federal HFFI Program**

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$500,000

History

The Local Enterprise Assistance Fund (LEAF) is a Community Development Financial Institution established in 1983. LEAF's mission is to provide financing for cooperatives and other social enterprises that benefit low-income people. LEAF is a small, highly targeted national fund that provides financing to consumer food cooperatives, resident-owned manufactured home park communities, employee-owned businesses, and alternative staffing agencies. As an organization that lends at a national level, LEAF is also committed in deploying a high percentage of funds in Persistent Poverty Counties.

HFFI Projects

LEAF is using its HFFI award to provide financing nationally to natural food cooperatives that create jobs and provide access to healthy food in rural and urban communities. LEAF is one of only three CDFIs in the nation that has focused and developed expertise in lending to the community owned grocery store market.

The eight food-coop loans LEAF has made over the past 18 months (including three in food desert areas) will allow the borrowers to expand and create 256 new full time equivalent jobs. In addition to job creation at the store level, because of their emphasis on local purchasing, each co-op buys, on average, products from 157 local farmers and 235 local vendors. Community Food Coops often serve as a drop off location for Community Supported Agriculture (CSA) organizations, another way how they support local farmers and the community.

An example of how our food co-op loans meet the needs of our target market is our recent loan to People's Food Coop, which will support the relocation and expansion of a co-op in Rochester, MN, a town where 20% of households live in poverty and income levels are 74% of median. Currently, the Rochester store has 21 full-time and 11 part-time employees. One year after the expansion project is completed, People's Food Coop projects that 73 jobs will be created, for a total of 55 full-time and 50 part-time employees, who will enjoy benefits such as health, dental and retirement.

As a national lender, LEAF fills a crucial role in the cooperative sector. In some instances we go where CDFIs in general do not have a strong presence. For example, we recently reached an isolated population through a loan for a food co-op in Fairbanks, Alaska, half an hour drive from the Arctic Circle. This is the first food co-op in Alaska and serves a community with a high percentage of Native Alaskan households. LEAF was the only lender outside of the state, as well as the only CDFI participating in this transaction, and provided the last piece of financing that allowed the project to go forward.

Last updated: March 2014

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Madison Park Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2012, \$788,673

Background

Madison Park Development Corporation (MPDC) works with low-to-moderate income Roxbury residents and their allies to achieve the physical, economic, social and cultural renaissance of Roxbury. Over the past 47 years, MPDC has created what has been hailed as a model for resident-led community development in Roxbury.

HFFI Project

The Tropical Foods Supermarket Project's major goals and objectives are threefold: (1) bring a desperately needed supermarket to Roxbury, MA-- a low-income neighborhood of Boston, (2) provide 46 full time permanent positions for the low-income residents of the neighborhood and (3) act as a catalyst for future commercial development in the Dudley Square commercial center.

This project entails the expansion of an existing 8,500 square feet market known as Tropical Foods into a full-sized 30,000 SF supermarket capable of serving the needs of local residents. The \$800,000 OSC investment is leveraging more than \$8,049,009 dollars of non-OCS/CED funding for the project.

Madison Park Development Corporation (MPDC) is a partner with Tropical Foods International on the Supermarket project and on the overall Madison Tropical Parcel 10 master development project of which the supermarket is a part. Madison Park Development Corporation (MPDC) works with low-to-moderate income Roxbury residents and their allies to achieve the physical, economic, social and cultural renaissance of Roxbury. Over the past 47 years, MPDC has created what has been hailed as a model for resident-led community development in Roxbury.

The creation of a full-sized Tropical Foods supermarket will facilitate community revitalization by affording a business growth opportunity to a neighborhood-based retailer. The Tropical Foods operation was initially started by Pastor Medina after his emigration from Cuba three generations ago. Tropical Foods third-generation of operators have continued Pastor's initial emphasis on hiring local community residents and moving them up the career ladder, while serving the community demand for specialty and traditional products.

The City of Boston's administration demonstrated its support for this undertaking by concurring with a community planning process vote, and the Board of the Boston Redevelopment Authority (BRA) voted to convey the land to MPDC for the purpose of developing this supermarket. The Mayor also approved our area as a designated equivalent of a "food desert."

Last updated: March 2014

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United Teen Equality Center, Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2013, \$800,000

History

The United Teen Equality Center (UTEC), founded in 1999 and based in Lowell, was the result of an organizing movement driven by young people to develop their own teen center in response to gang violence. Today, nationally recognized as a model youth development agency, UTEC's mission and promise is to ignite and nurture the ambition of our most disconnected youth to trade violence and poverty for social and economic success.

HFFI Projects

UTEC will create several new businesses to create new jobs and contribute to community revitalization in Lowell, Massachusetts. UTEC will create a café which includes a retail sales outlet with catering and event management services and a community kitchen/food manufacturing incubator. The café builds on UTEC's successful track record with FRESH Roots catering, which supports the local environment, promotes healthy nutritional choices, and trains young people in work, life, and culinary skills. The incubator will include UTEC's own food processing services that focus on the development of healthy products. UTEC plans to create a minimum of five new food service businesses through the food manufacturing incubator. The project will create 37 jobs in downtown Lowell, an area in Massachusetts with high rates of poverty and unemployment. 28 of these jobs will be filled by low-income residents, specifically providing employment opportunities for young adults with past criminal backgrounds who face obstacles finding employment in the area.

The public café, food manufacturing, and incubator will also increase access to healthy, affordable food in an area that currently does not have a full-service grocery store and is surrounded by designated food desert tracts.

Last updated: March 2014

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MICHIGAN

Capital Impact Partners

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$3,000,000 (CA); Fiscal Year 2012, \$2,288,432 (CA); Fiscal Year 2013, \$3,000,000 (MI)

History

Capital Impact Partners (CI, formerly NCB Capital Impact) has received CDFI HFFI funding for three consecutive years, totaling just over \$8 million dollars in funds. In 2011, CI received \$3 million dollars to provide bridge loans, specialized terms, and innovative financing to support healthy food projects. In 2012, CI received another \$2,288,432 dollars to support the California FreshWorks Fund, a healthy food financing program that supports healthy food retail outlets in underserved communities throughout the state of California. In 2013, CI received \$3 million dollars to support the Michigan Good Food Fund, an initiative that will expand access to healthy food for hundreds of underserved Michigan residents.

HFFI Projects

The Michigan Good Food Fund is a first-of-its kind initiative for Michigan that will expand access to healthy food for Michigan residents in under-served areas by connecting local food production with local retail. Founded in 1983, CI is a certified CDFI with nationwide reach that provides financial and development services through the financing of health centers, grocery stores, farmers markets, schools, affordable housing and long-term senior care.

Working with Michigan partners Fair Food Network, W.K. Kellogg Foundation, Michigan Food Policy Council, Michigan State University's Center for Regional Food Systems, AFPD, Growing Hope, and MOSES, CI plans to fund projects that will provide additional marketing opportunities for local farmers and other producers by providing value-added equipment grants and loans for local dairy farmers and facilitating the creation, improvement, and expansion of aggregation, processing, and distribution channels, in addition to grocery and other types of healthy food retail. The program plans to launch in early 2014, and will be open to producers, nonprofit organizations and other operators of food hubs, and commercial grocers. Grants will range from \$50,000 to \$150,000 and loans will start at \$250,000.

Having been involved with the development of healthy food retail projects such as grocery stores, coops, and farmers markets since its inception and as a previous recipient of HFFI financial awards, CI's experience in providing more equitable food access has led to the support of innovative projects that seek to serve not only consumers, but local producers and others in the local food value chain. HFFI has given CI the flexible funds it needs to work with both large and small food enterprises that are bringing new, creative solutions to the problem of limited food access in their communities.

"There is incredible entrepreneurship stimulating the good food movement, nationally and here in Michigan," said Dr. Oran Hesterman, president and CEO of the Fair Food Network. "The Michigan Good Food Fund will be a powerful way to harness flows of capital while increasing access to healthy food, supporting farmer viability, and growing strong, local economies."

Source: <http://sustainableagriculture.net/blog/hffi-awards-local-food-systems/>

Last updated: March 2014

Contact Information

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Local Initiatives Support Corporation

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2012, \$3,000,000

History

The Local Initiatives Support Corporation (LISC) is a national community development financial institution (CDFI) founded in 1979 with a mission to build healthy, sustainable neighborhoods that are communities of choice: good places to work, do business, and raise children. LISC has offices in 30 cities and works with 58 rural partners serving nearly 1,000 counties. As part of its comprehensive approach to community revitalization, LISC has developed a long-time track record in the financing of healthy food projects beginning in 1994 with the establishment of The Retail Initiative, a LISC affiliate that provided equity investments in supermarkets in distressed urban communities. To date, LISC has provided over \$110 million in loans, grants and equity investments to support more than 70 supermarkets, grocery stores, food coops, farmers markets and other healthy food projects.

LISC's *Building Sustainable Communities* strategy, launched in 2007, is a targeted, comprehensive approach to transforming whole neighborhoods by achieving five interconnected goals: (1) expanding investment in housing and other real estate; (2) increasing family income and wealth; (3) stimulating economic development; (4) improving access to quality education; and (5) supporting healthy environments and lifestyles. LISC's CDFI/HFFI award allows us to further this fifth goal by expanding upon our earlier healthy food access work to increase the number and volume of healthy food investments.

HFFI Projects

LISC leverages its own investment capital with HFFI resources to provide additional and more flexible dollars to expand healthy food options in these underserved markets. As part of its HFFI efforts, LISC also offers a broad range of technical assistance and project development services to build the capacity and skills of our local partners and borrowers and help them plan and carry out successful projects, including one-on-one technical assistance and knowledge sharing, both pre- and post-loan. Since receiving its 2012 and 2013 CDFI/HFFI awards, LISC has approved the following healthy food loans:

Seven Mile Foods in Detroit, MI is an 18,000 square foot grocery store with 25 employees located in the Northeast neighborhood – a USDA food desert and a Detroit LISC Strategic Investment Area. The owners have demonstrated a commitment to providing residents with a high level of merchandise and service over its 20-year history. LISC provided a \$773,000 loan for interior improvements including the reconfiguration and expansion of the deli area to offer more fresh foods. In addition, existing higher interest debt is being refinanced to improve the store's future viability. The store has also been assisted by the Detroit Economic Development Corporation's Green Grocer Project.

Uptown Reinvestment Corporation in Flint, MI, a nonprofit community developer, received a \$1 million LISC loan to relocate and expand the Flint Farmers Market to a new downtown Health and Wellness District in a USDA food desert and a Flint LISC Strategic Investment Area. A range of city, state and philanthropic partners, as well as New Market Tax Credit financing, supports project costs of \$6.2 million. The existing facility requires significant repair and expansion to accommodate growing local demand for fresh food. The new Market will more than double its indoor selling space from 6,000 to 14,000 square feet, and expand indoor vendor selling space from 31 to 45, with 40 seasonal outdoor vendors, a commercial kitchen and community seating for 200.

Northside Association for Community Development (NACD) in Kalamazoo, MI received a \$650,000 loan from LISC loan to support the Park Street Market in the Northside neighborhood. The store is in a USDA food desert with 75% low-income residents and is a target area for Michigan LISC's investments. The Market is the only full-service grocery store in the area. LISC's loan supports the restructuring of financing on this project to ensure that the supermarket can cover its rent payments to NACD, a nonprofit community developer that owns the building, retain its 30 employees (40% of whom live in the neighborhood), and fulfill its commitment to provide and expand healthy food access in Northside. The project is also the anchor for the NACD Healthy Environments, Arts and Learning initiative, which is planning a new Healthy Snack Café, hydroponics garden and farmers market.

NY Jefferson LLC/Parkway Foods in Detroit, MI received a \$1.79 million construction loan to relocate and expand the Parkway Foods supermarket in the Eastside neighborhood, a Detroit LISC target investment area with a poverty rate over 40%. The loan bridges permanent financing through the LISC/Morgan Stanley SBA 504 Small Business Loan Fund, and covers the cost of acquisition and renovations. The store will move from 20,000 square feet of leased space to the new 32,000 square foot site including a pharmacy and deli. With its additional size and new location in front of the Jefferson Village housing development (which includes 100 newer single-family homes), Parkway will significantly increase access to healthy food and services. The project will also create 15-20 new jobs and retain 23 positions.

Last updated: February 2014

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MINNESOTA

Latino Economic Development Center

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2012, \$788,673; Fiscal Year 2013, \$760,000

History

The Latino Economic Development Center (LEDC) emerged out of a small group of immigrants who formed a Latino congregation in 1994: Sagrado Corazon de Jesus (Sacred Heart of Jesus) in South Minneapolis. The new congregation immediately took on a social justice as well as a spiritual dimension. Recent Mexican immigrants worked in teams on educational, legal, and economic issues, and overcame many barriers to reach their goals. Over time, they realized that economic progress was imperative to strengthen the Latino community and they made a proposal to form an organization focused on self-sufficiency. Their first project was the Mercado Central which successfully opened in 1999 with the support of many non-profit organizations. Then the Latino Business Development Center was formed to keep working on the formation of LEDC. LEDC was incorporated in 2003 with assistance from several local business development organizations. With the help of those organizations, LEDC worked to improve technical and leadership skills, which led to successes like the Cooperative Mercado Central, Plaza Latina and Midtown Global Market.

HFFI Projects

Latino Economic Development Center (LEDC) located in Minneapolis, Minnesota (55407), received a grant from the Office of Community Services providing funds for a revolving loan fund for inner city food businesses. There are six projects under development that will access subordinated financing from the fund which will leverage additional financing of up to \$2.6 million. Two projects are grocery stores in low-income areas of the city; one is a Hispanic grocery, the other is a cooperative grocery in a multi-ethnic community. A third project is a producer owned retail store selling fresh produce in a large public market. An Hispanic tamale manufacturer will receive financing to purchase a commissary kitchen; another commercial kitchen will be established for a cooperative of Hmong vegetable growers to produce value added products; and a produce warehouse will be established to serve both local vegetable growers and a purchasing cooperative of Mexican restaurants and grocery stores. Project costs range from \$230,000 to \$920,000 with an average of \$600,000 each for the 6 projects. Three projects involve a building purchase/improvements; the others involve equipment and build-out costs. Square footage of projects range from 2,000 square feet to 7,000 square feet.

LEDC is investing in retail or intermediary projects that will benefit local growers which are served by other LEDC programs. LEDC is a recipient of USDA Beginning Farmer training funds directed toward Latino and Hmong immigrant specialty farmers. We also are funded by the Rural Cooperative Development Grant program of USDA and are organizing producer cooperatives. A priority is to develop a model for cooperatives of specialty growers to purchase prime acreage. But vegetable and livestock production is viable only if there are secure markets. We have a strategy of linking local growers that are clients of ours, with vendors who are also our clients. In the longer term, we are creating a local food system.

Last updated: February 2012

Contact Information

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MISSOURI

IFF

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000

History

Formed in 1988, IFF is a nonprofit community development financial institution (CDFI) whose mission is to finance nonprofits and community businesses providing critical services to low-income communities in Illinois, Indiana, Iowa, Missouri and Wisconsin. In 2012, with the assistance of the HFFI grant funding, IFF also established the Healthy Food Access Program to finance for-profit grocery stores and developers with grocery store tenants in areas without access to fresh and healthy food.

HFFI Projects

IFF has funded five grocery projects to date and has a pipeline of potential deals to fund in 2014. The list below describes IFF's projects in Missouri:

1) Project: Jefferson Commons Save-A-Lot

- a. **Project Site Information:** 1601 S. Jefferson, St. Louis, MO, 63104; project is on the edge of a USDA food deserts and within a Policy Map Limited Supermarket Access Area. Retail trade data from ESRI indicates a strong unmet demand for groceries and other commercial goods within a five to ten minute drive from the site.
- b. **Project Description:** Green Street Development LLC will convert an existing vacant, 47,000 square foot former grocery store building into a retail center anchored by a 17,700 square foot Save-A-Lot. Additional square feet will house other retail tenants. Save-A-Lot has committed to continue their partnership with Casa de Salud, a neighborhood health and wellness organization, to promote the "Despensa de Salud" (Healthy Pantry) program, where participants learn how to cook in a healthier manner and are taught general skills on healthy cooking.
- c. **Total Project Cost:** \$8.5 million
- d. **IFF Financing:** \$1.7 million to bridge Tax Increment Financing and Community Improvement District Financing awarded to the developer.
- e. **Other Sources of Financing:** Partner loan with NCB Capital Impact, New Markets Tax Credits, Tax Increment Financing, Community Improvement District Financing.

2) Project: St. Louis Food Hub and Grocery Store

- a. **Project Site Information:** 1500 Lafayette Avenue, St. Louis, MO 63104; the site is in a USDA food desert. There are over 53,000 residents within a two-mile radius of the project site and only one specialty food market that mostly serves a commuter workforce. The neighborhood has been without a supermarket for over 10 years.
- b. **Project Description:** The St. Louis Food Hub (a for-profit) includes a full-service, independent grocery store (Farm to Family Naturally); a produce distribution, aggregation and production business; a mobile market; and space for food entrepreneurs. The grocery store is 37,000 square feet.
- c. **Total Project Cost:** \$15 million
- d. **IFF Financing:** \$700,000 to finance equipment for the grocery store.
- e. **Other Sources of Financing:** Partner loan with NCB Capital Impact, New Markets Tax Credits, Tax Increment Financing, and financing from Enterprise Bank.

Last updated: March 2014

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NEW JERSEY

The Reinvestment Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000
Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$750,000

History

TRF is a national leader in improving the food landscape in low-income communities, having provided more than \$180 million in financing to 130 healthy food projects throughout the Mid-Atlantic—from supermarkets to corner stores and produce distribution centers. First serving as the manager and designer of the successful Pennsylvania Fresh Food Financing Initiative (FFFI) in 2004, TRF has since developed a comprehensive approach to improving the healthy food landscape in neighborhoods, cities, and states. The approach includes flexible capital, as well as rigorous quantitative and qualitative analysis, to inform financing and measure the impact.

Our financing helps supermarkets and other retailers of healthy foods overcome some of the higher start-up costs associated with locating in low-income, underserved neighborhoods. TRF offers our customers loans for predevelopment activities, site acquisition, construction, and flexible longer-term debt. TRF is using its federal HFFI grant awards to enhance our ability to provide much needed capital for a variety of healthy food access projects.

In January 2014, TRF announced the creation of *ReFresh™*, a national initiative designed to improve access to healthy foods in urban and rural communities across the U.S. where long-standing barriers exist, making it difficult for residents to live healthier, more stable lives. As the initiative's first investor, the JPMorgan Chase Foundation has awarded TRF a \$2 million grant to launch new and expand existing healthy food financing programs in Florida, Ohio, Colorado and California's Northern and Central Valley regions in partnership with the Colorado Enterprise Fund, Florida Community Development Loan Fund, Finance Fund Capital Corporation, and Northern California Community Development Loan Fund.

HFFI Projects

As of December 31, 2013, TRF has assisted four projects with HFFI grant funds from the Departments of Treasury's CDFI Fund and HHS' Office of Community Service, including one in New Jersey:

Bottino Shoprite Supermarket, Vineland NJ 08360

This project involves the construction of a new \$25.7 million single-building retail center anchored by a 74,000 square foot full service supermarket. The new site is located in a USDA-designated food desert and borders on two large LSAs areas. The center also includes space for Complete Care Health Network Federally Qualified Health Center (FQHC) and three other small retail stores. Seven financial partners, including Brownfield Revitalization, Consortium Community

Group, Capital Impact Partners, Robert Wood Johnson Foundation, Susquehanna Bank, U.S. Bank, and Wakefern Food Corporation participated in the project's financing which included HFFI and New Market Tax Credits financing for the project. One hundred new jobs, of which 50 percent went to Vineland residents, were added to an existing workforce of 135. Bottino's opened in June 2013.

Last updated: February 2014

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NEW MEXICO

Siete del Norte Community Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$759,374

History

Siete del Norte Community Development Corporation (SDN) is dedicated to improving the economic well being and quality of life for low-income residents of northern NM, while seeking to preserve the area's unique cultural, historical and social traditions and way of life. Siete del Norte Community Development Corporation, established in 1970, is an agency of HELP – New Mexico, serving residents of Embudo, New Mexico. HELP – New Mexico, Inc. envisions a New Mexico with full employment, minimal poverty and crime, and family self-sufficiency.

HFFI Project

SDN's Healthy Food Initiative provides direct support, economic incentives and improved availability of resources to regional farmers as a means of supplementing incomes, creating jobs and increasing access to healthy, affordable foods for low-income families.

SDN seeks to increase the productivity, knowledge, and skills of regional farmers through administration of a no-interest \$150K revolving loan fund; establishment of a food processing, aggregation and distribution center in Española, NM ("PAD"); provision of technical assistance, additional direct sales opportunities and new approaches to expanding the growing season; and implementation of collaborative efforts to revitalize Main Street, Española. Regional farmers and agricultural enterprises benefit directly from the project and our communities at large benefit from greater access to and availability of healthy local foods.

With federal HFFI funding, SDN is positioned to partner with the City of Española to utilize a facility on Main Street in Española, NM to create a performing arts professional development training and instructional center; to establish a year-round indoor Mercado; to implement a food hub to provide local farmers with access to equipment, storage and marketing resources to access secondary and institutional markets; to centrally locate the Española Market; to provide a venue for community events, workshops, trainings and educational outreach; and to contribute to the mobilization and revitalization of Española's Main Street.

Expected outcomes include increased access to healthy local foods, creation of 40 jobs and increased community and financial capital for future endeavors contributing to economic development activities within the City of Espanola and the region at large.

Last updated: March 2014

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NEW YORK

Greater Jamaica Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$763,150

History

Greater Jamaica Development Corporation (GJDC) is a community-building organization that plans, promotes, coordinates and advances responsible development to revitalize Jamaica and strengthen the region. Marshaling the resources of the public, private, and not-for-profit sectors, GJDC's work expands economic opportunity and improves quality of life for the ethnically and economically diverse residents of Jamaica and for the region at large, which benefits from rational, well-planned, and sustainable metropolitan growth. Greater Jamaica Development Corporation designed and developed Jamaica Market, a combination food court, farmers' market, and office space that created 70 permanent jobs. The market is an incubator for women and minority-run businesses.

HFFI Projects

The Greater Jamaica Development Corporation (GJDC) will partner with Public Health Solutions (PHS) and Food Access Concepts (FANCY) to implement the Queens Healthy Corner Store Initiative, a community-based food financing and economic development strategy in three low-income neighborhoods in Queens, NY. Three new Healthy Corner Stores will open in the Jamaica, Corona, and Flushing neighborhoods in Queens within walking distance to WIC Centers. GJDC's longer-term goals for this project focus on lowering child and adult obesity rates in these communities. This project will also help encourage the purchase of healthy food through outreach and education efforts to inform residents on how healthy foods can be incorporated into their diets. This project will result in increased access to healthy, affordable food in these communities, especially for Women, Infants, and Children (WIC) and Supplemental Nutrition Assistance Program (SNAP) participants and other low-income residents. The Queens Healthy Corner Store Initiative will create 40 job opportunities in Queens.

Last updated: March 2014

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Local Initiatives Support Corporation

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000

History

The Local Initiatives Support Corporation (LISC) is a national community development financial institution (CDFI) founded in 1979 with a mission to build healthy, sustainable neighborhoods that are communities of choice: good places to work, do business, and raise children. LISC has offices in 30 cities and works with 58 rural partners serving nearly 1,000 counties. As part of its comprehensive approach to community revitalization, LISC has developed a long-time track record in the financing of healthy food projects beginning in 1994 with the establishment of The Retail Initiative, a LISC affiliate that provided equity investments in supermarkets in distressed urban communities. To date, LISC has provided over \$110 million in loans, grants and equity investments to support more than 70 supermarkets, grocery stores, food coops, farmers markets and other healthy food projects.

LISC's *Building Sustainable Communities* strategy, launched in 2007, is a targeted, comprehensive approach to transforming whole neighborhoods by achieving five interconnected goals: (1) expanding investment in housing and other real estate; (2) increasing family income and wealth; (3) stimulating economic development; (4) improving access to quality education; and (5) supporting healthy environments and lifestyles. LISC's CDFI/HFFI award allows us to further this fifth goal by expanding upon our earlier healthy food access work to increase the number and volume of healthy food investments.

HFFI Projects

LISC leverages its own investment capital with HFFI resources to provide additional and more flexible dollars to expand healthy food options in underserved markets. As part of its HFFI efforts, LISC also offers a broad range of technical assistance and project development services to build the capacity and skills of our local partners and borrowers and help them plan and carry out successful projects, including one-on-one technical assistance and knowledge sharing, both pre- and post-loan. Since receiving its 2012 and 2013 CDFI/HFFI awards, LISC has approved the following healthy food loans:

Seven Mile Foods in Detroit, MI is an 18,000 square foot grocery store with 25 employees located in the Northeast neighborhood – a USDA food desert and a Detroit LISC Strategic Investment Area. The owners have demonstrated a commitment to providing residents with a high level of merchandise and service over its 20-year history. LISC provided a \$773,000 loan for interior improvements including the reconfiguration and expansion of the deli area to offer more fresh foods. In addition, existing higher interest debt is being refinanced to improve the store's future viability. The store has also been assisted by the Detroit Economic Development Corporation's Green Grocer Project.

Uptown Reinvestment Corporation in Flint, MI, a nonprofit community developer, received a \$1 million LISC loan to relocate and expand the Flint Farmers Market to a new downtown Health and Wellness District in a USDA food desert and a Flint LISC Strategic Investment Area. A range of city, state and philanthropic partners, as well as New Market Tax Credit financing, supports project costs of \$6.2 million. The existing facility requires significant repair and expansion to accommodate growing local demand for fresh food. The new Market will more than double its indoor selling space from 6,000 to 14,000 square feet, and expand indoor vendor selling space from 31 to 45, with 40 seasonal outdoor vendors, a commercial kitchen and community seating for 200.

Northside Association for Community Development (NACD) in Kalamazoo, MI received a \$650,000 loan from LISC loan to support the Park Street Market in the Northside neighborhood. The store is in a USDA food desert with 75% low-income residents and is a target area for Michigan LISC's investments. The Market is the only full-service grocery store in the area. LISC's loan supports the restructuring of financing on this project to ensure that the supermarket can cover its rent payments to NACD, a nonprofit community developer that owns the building, retain its 30 employees (40% of whom live in the neighborhood), and fulfill its commitment to provide and expand healthy food access in Northside. The project is also the anchor for the NACD Healthy Environments, Arts and Learning initiative, which is planning a new Healthy Snack Café, hydroponics garden and farmers market.

NY Jefferson LLC/Parkway Foods in Detroit, MI received a \$1.79 million construction loan to relocate and expand the Parkway Foods supermarket in the Eastside neighborhood, a Detroit LISC target investment area with a poverty rate over 40%. The loan bridges permanent financing through the LISC/Morgan Stanley SBA 504 Small Business Loan Fund, and covers the cost of acquisition and renovations. The store will move from 20,000 square feet of leased space to the new 32,000 square foot site including a pharmacy and deli. With its additional size and new location in front of the Jefferson Village housing development (which includes 100 newer single-family homes), Parkway will significantly increase access to healthy food and services. The project will also create 15-20 new jobs and retain 23 positions.

Last updated: February 2014

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Low Income Investment Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000; Fiscal Year 2013, \$3,000,000

History

For more than a quarter of a century, Low Income Investment Fund (LIIF) has been at the forefront of the community development industry. Over time, LIIF expanded its programmatic and geographical reach, but maintained its singular focus on serving the nation's most vulnerable people.

Through this evolution, LIIF's story has also come to reflect the growth and maturation of the \$25 billion community development capital field. This industry demonstrates that connecting low-income communities to capital markets is a sound investment. Every day, LIIF and its fellow community developers build better neighborhoods and support families across America.

HFFI Projects

LIIF used its FY 2011 Healthy Food Financing Initiative award to provide financing and technical assistance to food markets located in or planning to locate in low- to moderate-income communities that lack access to affordable, healthy food. As the lead administrator for the New York Healthy Food and Healthy Communities (HFHC) Fund, LIIF supports healthy food market operators across the state.

- Foodtown – The HFHC Fund provided financing to the owner of Foodtown in Mount Vernon, New York, to renovate and expand a supermarket that serves a diverse, densely populated, low-income neighborhood.
- Key Food Market – The owners of Key Food Market are using an HFHC Fund loan to open a new supermarket in Staten Island, which will create 33 new jobs in three years.
- MyTown Marketplace – Financing will enable the owners of MyTown Marketplace to reopen and improve the only grocery store serving the village of Highland Falls and nearby Fort Montgomery and New York's mid-Hudson region.
- Buffalo Grown Mobile Market – Buffalo Grown Mobile Market delivers organic, locally grown, affordable produce to Buffalo's low-income, food insecure neighborhoods. The HFHC Fund's support is helping the mobile market purchase a new vehicle, so it can continue its local drop-off route.

- Moisha's Discount Supermarket – Moisha's Discount Supermarket, a full-service supermarket located in a low-income underserved neighborhood in the heart of Brooklyn, will be able to complete their perishable department upgrades with support from the HFHC Fund.

LIIF will use its FY 2013 HFFI award to further support its current healthy food financing activities.

Last updated: March 2014

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Nonprofit Finance Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
 Fiscal Year 2012, \$750,000

History

As one of the nation's leading community development financial institutions, Nonprofit Finance Fund® (NFF®) makes millions of dollars in loans to nonprofits and pushes for fundamental improvement in how money is given and used in the sector. Since 1980, NFF has worked to connect money to mission effectively so that nonprofits can keep doing what they do so well.

Through our offices -- in New York, Boston, Newark, Philadelphia, Detroit, San Francisco, and Los Angeles -- we also speak out, write, and conduct research to help advocate for positive change nationwide. As the only national CDFI focused exclusively on nonprofits, NFF has lent over \$250 million and leveraged \$1.4 billion of capital investment on behalf of our clients. In partnership with others, we've generated \$16 million for nonprofits for building reserves, cash reserves and endowments through our multiyear asset-building service, BFF. We've also provided \$1.2 million in loan guarantees, \$10.3 million in 9/11 recovery grants, about \$13 million in capital grants, and \$2 million in planning grants.

HFFI Project

HFFI funds were used to renovate an existing building to build Fare & Square, the nation's first nonprofit grocery store of its kind. Fare & Square is the first full service grocery store in Chester since 2001.

A once vibrant industrial center, the City of Chester began to lose jobs and people in the early sixties. Poverty and crime rose as the city's economy declined. Today, Chester's unemployment rate is 13.9 percent and 36.9 percent of Chester residents live below the poverty line. The last full-service grocery store within the city limits closed in 2001. As a result, nearly half of Chester's 33,000 residents must travel a considerable distance to shop at a conventional supermarket according to an analysis of supermarket access by The Reinvestment Fund (TRF). But the good news is that a high-quality, innovative nonprofit grocery store—Fare & Square—opened its doors September 28, 2013.

Fare & Square is the culmination of numerous attempts to attract healthy food retailers to this severely distressed city. Owned and operated by Philabundance, a nonprofit hunger relief organization, Fare & Square has created a 16,000-square-foot, nonprofit grocery store. The store is located in an area where over 70 percent of residents live in a "food desert" according to data from the USDA Economic Research Service.

Fare & Square offers shoppers convenient access to “good food right around the corner” that has not been available to residents in a grocery store format in more than a decade. Fare & Square sells nutritious food staples with a focus on fresh produce, meat, deli, seafood, dairy, frozen foods, and dry goods. The store will offer these foods to customers at everyday low prices.

Fare & Square is designed to give Chester’s low-income residents a conventional grocery shopping experience, but in ways that will help shoppers stretch their food dollars. This nonprofit food retail format will allow customers to make informed choices about their selections in a dignified way. Philabundance believes that the satisfaction and self-empowerment from making one’s own choices will encourage many people in need of hunger relief services to come to Fare & Square.

On opening day, over 4,700 households signed up for Carrot Club, which entitles members to special discounts. In addition, Carrot Club members with household incomes below 200 percent of the federal poverty level are eligible for “Carrot Cash” benefits, which give a 7 percent credit toward future purchases. Fare & Square will also accept Supplemental Nutrition Program (SNAP) benefits, further improving food access for low-income Chester residents. The store will house a community center to assist customers in signing up for SNAP/food stamps and connect customers to other programs and services that promote health and self-sufficiency.

Fare & Square created 69 full- and part-time jobs, which are filled primarily by Chester community residents. Philabundance offered a five-week service industry training course to prepare residents of Chester for jobs in the grocery industry, and Fare & Square hired 36 of the graduates.

This is Philabundance’s first foray into the grocery business and financing the project was not an easy task because the business model is untested. The Commonwealth of Pennsylvania Redevelopment Assistance Capital Program provided a \$750,000 grant, which required a one-to-one match, to jumpstart the project. Philabundance tapped into its fundraising prowess and secured matching grants from individual donors and multiple private foundations. The Nonprofit Facilities Fund (NFF) and TRF, both community development financial institutions (CDFIs), provided New Markets Tax Credits (NMTC) to finance the project. The NMTC investor is TD Bank. In addition, NFF and TRF provided loans to bridge the payment of various funding commitments to the project. The federal Healthy Food Financing Initiative (HFFI) was the source of capital for TRF’s bridge loan.

Last updated: March 2014

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South Bronx Overall Economic Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2013, \$472,833

History

Since its founding in 1972, the South Bronx Overall Economic Development Corporation (SoBRO) has grown to address all aspects of community development: assisting business creation and growth, training residents according to the needs of employers, offering opportunities for youth to learn and develop, and creating affordable housing and commercial space that reverses blight in the community.

HFFI Projects

The South Bronx Overall Economic Development Corporation (SoBRO) will develop a new Fine Fare supermarket in South Bronx, New York. This full-service supermarket will provide a variety of fresh produce, along with dairy, frozen foods, a deli counter, baked goods, and other groceries at market prices. In addition, the supermarket will allocate a section dedicated to promoting healthy eating and offer fresh and affordable foods needed to maintain a healthy diet. The supermarket will create 25 full-time jobs and address the lack of healthy, affordable food options in South Bronx. This project will also work to improve healthy eating habits by providing healthy recipes and free classes on healthier cooking.

Last updated: March 2014

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NORTH CAROLINA**Green Opportunities Inc.****Federal HFFI Program**

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$788,673

History

Green Opportunities is a community-based development organization dedicated to improving lives, communities, and the health of the planet through innovative green collar job training and placement programs. We are committed to empowering low-income neighborhoods in Asheville by preparing residents for well-paying jobs, completing hands-on projects that make these neighborhoods safer and more environmentally sustainable, and linking the residents of these neighborhoods to jobs and other community resources that lead to greater empowerment.

HFFI Projects

In collaboration with local partners, Green Opportunities (GO) is providing support and start-up capital for three food-related social enterprises: an urban agriculture enterprise, a community kitchen, and a grocery store. These ventures seek to: address food insecurity by improving access to fresh, affordable, nutritious foods in Asheville's food deserts; create jobs; and empower low-income individuals to participate in community food security efforts. These enterprises will create at least 34 full-time jobs for mostly low-income people, while improving access to fresh, affordable, and nutritious foods in low-income neighborhoods along the French Broad River. The social enterprises launched by this project will involve three integrated initiatives:

- Urban Gardens: Gardens United, the urban agriculture enterprise, currently includes gardens in Pisgah View and Hillcrest Housing Developments. GO is working with growers to develop organizational structures and a business plan for year-round food production. Food grown will be sold through a variety of outlets and distributed to residents of the community. Additional land will be cultivated at the W.C. Reid Center once renovations are complete.

- Community Kitchen: Building on GO's Kitchen Ready culinary training program, the Community Kitchen prepares healthy meals from fresh, local produce. Sandwiches, wraps and healthy snacks are made from scratch and are affordable to residents living in food deserts.
- Grocery Store: The third food-related social enterprise includes a venue for selling and distributing fresh, affordable food. Feasibility studies are currently being conducted with local partners. The store will sell produce from the gardens and meats from the kitchen in addition to a variety of affordable groceries.

By growing, preparing, and selling healthy, local food, Green Opportunities is supporting healthy food access and sustainable economic development

Last updated: August 2013

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Self-Help Federal Credit Union

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2013, \$3,000,000

History

Self-Help Federal Credit Union (Self-Help) is a certified CDFI and a certified low-income credit union founded in July 2008. Self-Help offers accessible savings and checking accounts, responsible home, auto, and consumer loans, and affordable transaction services. Self-Help will use its FY 2013 Financial Assistance award as capital reserves that will enable it to leverage its deposits and increase lending within two persistent poverty counties in its Target Market of California.

HFFI Projects

Self-Help will use its FY 2013 Healthy Food Financing Initiative award to support its Healthy Foods System Lending Initiative, which will provide essential growth capital to improve the healthy and quality of life in low-wealth communities, particularly those in North Carolina.

Self-Help's \$3 million 2013 HFFI grant will be leveraged, over a two-year period, into at least \$6 million in lending from Self-Help Federal, plus an additional \$3 million from our affiliated CDFIs, Self-Help Ventures Fund (SHVF) and Self-Help Credit Union (SHCU). In total, this combined leverage of 3:1 will deliver at least \$9 million in capital to healthy foods providers in the initial round of financing. As a credit union CDFI, Self-Help will use its ability to leverage deposits into available capital for continued lending in this segment. The grant will provide essential growth capital for Self-Help's efforts to improve health and quality of life in low-wealth communities, with particular focus on North Carolina. Self-Help also has the ability to reach larger catalytic projects across the country, using its branch presence in California and Chicago and a track record of commercial lending in sixteen other states. While the Healthy Food Systems Lending Initiative provides new and expanded focus, it does not represent Self-Help's first foray into healthy food lending. Since its first loan to a cooperative food retailer in 1986, Self-Help has provided 31 loans totaling more than \$4 million within the sector, reaching food co-ops, local grocers, distributors, and sustainable farmers.

Self-Help is the first HFFI-FA grant recipient in North Carolina, a state where the number of people with inadequate access to a grocery store is seven times the national average and the childhood obesity rate is the 11th highest in the

country. Self-Help will target at least 75% of the grant funding to retail healthy food providers such as grocery stores, food cooperatives, and mobile markets, in high-need areas, defined as Food Deserts by the US Department of Agriculture or as Limited Supermarket Access areas as designated by The Reinvestment Fund (TRF) data standard. The funding will also support Self-Help's efforts to serve the healthy foods system as a whole, particularly the "mid-tier value chain" comprising distributors, aggregators, processors, and other food entrepreneurs with strong community ties.

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OHIO

Burten, Bell, Carr Development, Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$759,374

History

Burten, Bell, Carr Development, Incorporated (BBC) is a non-profit neighborhood development organization founded in 1990 that serves Cleveland's Central, Kinsman, and Garden Valley neighborhoods (Ward 5). BBC's mission is to empower citizens, and revitalize blighted and underserved communities. Our vision is to be a premier community transformation and citizen empowerment organization in the United States.

HFFI Projects

BBC's Healthy Food Access program serves families in the Kinsman neighborhood and throughout the Cleveland area, providing them access to fresh, wholesome, and nutritious foods. With a passion to effectively foster holistic community development resulting in tangible evidence based outcomes, BBC has developed CornUcopia Place, Bridgeport Café and Bridgeport Mobile Market.

CornUcopia Place is a community kitchen and harvest preparation facility. The community kitchen hosts cooking demonstrations aimed at teaching families how to grow fresh produce and how to create flavorful, healthy meals with an emphasis on locally grown ingredients. The community kitchen is also designed to accommodate classroom presentations providing nutrition education as well as other Health & Wellness activities with an occupancy capacity of up to 60 people. Market gardeners have access to the harvest preparation facility to clean and package their harvest and store excess produce in cold storage. The harvest preparation facility serves up to 15 neighborhood market gardeners at a time.

Bridgeport Café is a healthy alternative to traditional fast-food establishments that are prevalent in our neighborhoods. Not only does it provide fresh hand-crafted sandwiches, soups, wraps, salads and other healthier food options, it sells fresh locally-grown produce. Families on fixed incomes can purchase the produce using their EBT (food stamp) cards. BBC also operates a mobile market, which takes fresh produce to the people; thereby, eliminating food deserts throughout the east side of Cleveland.

Among a long list of successful programs and projects, BBC spearheaded two aligned developments that – coupled with the MC2 Food Access Initiative – completes the field to plate cycle. Cleveland's Urban Agriculture Innovation Zone consists of 28 acres, 8 of which have been placed in service with numerous agricultural activities. BBC secured Green City

Growers Hydroponic Greenhouse in Lower Kinsman by assembling the 10 acres of land they needed to execute their \$17 million social enterprise.

Last updated: March 2014

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Cincinnati Development Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2012, \$1,000,000

History

The Cincinnati Development Fund (CDF) is a non-profit lending institution established in 1988 to finance affordable housing development and community revitalization in the Greater Cincinnati Area. In April 2000, CDF became a certified Community Development Financial Institution through the CDFI Fund. In September 2002, CDF received its certification as a Community Development Entity (CDE), which qualifies CDF to apply for allocations of the New Markets Tax Credits. CDF has originated over \$150 million in loans resulting in the creation of over 3500 units of housing.

HFFI Projects

CDF is underwriting a \$190,000 loan for locally-owned Clifton Natural Foods (CNF) to move into a new location, where they will expand fresh food options to include more produce and organic dairy, and become more accessible to the adjacent neighborhood, Northside, which is low/moderate income and recently lost their only supermarket. The Ludlow business district also lost their neighborhood grocery store, Keller's IGA in 2010, which remains vacant today. The new location will accept SNAP and will feature WIC items. The new site is in the Clifton neighborhood business district, 0.8 miles closer to the border with Northside than their current location. The new location is urban but not a USDA designated food desert due to the location of a Kroger store within a mile, just off the I75 exit ramp, which is easily accessible by car, but not by foot, bike or bus as CNF will be.

CNF has been a fixture for 30 years starting out selling mostly natural vitamins, nutritional supplements, and organic and whole food items that were impossible find elsewhere at that time. The store is a small, approximately 2500-square-foot specialty store, neither a supermarket nor a corner store. CNF projects increased sales, which will have a positive effect on the local economy. Construction costs will include new HVAC, upgraded electrical systems to support refrigeration, and appropriate lighting.

Last Updated: February 2014

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Economic and Community Development Institute

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2011, \$759,370; Fiscal Year 2012, \$788,673

History

The Economic and Community Development Institute (ECDI) is a 501(c)(3) non-profit economic development organization headquartered in Columbus, Ohio with branch offices in Cleveland and Toledo. ECDI's mission is to invest in people to create measurable and enduring social and economic change. This mission is achieved by providing entrepreneurs and small businesses with access to capital, one-on-one training and technical assistance and access to markets. In addition to ECDI's services to entrepreneurs, the organization also provides individual development accounts, financial literacy training, down payment assistance to first-time home buyers, microloans for small businesses, emergency home repair, and consulting services.

HFFI Projects

In coordination with the Healthy Food Financing Initiative, and in part funded through the Office of Community Services (OCS), ECDI has worked with hundreds of food based businesses with the goal of eliminating inner-city food deserts as well as creating jobs and healthy food resources. In 2011, ECDI launched its emerging *community food commissary*, known as the FoodFort, to serve as an incubator for food-based businesses, as well as a base for community-wide fresh food distribution.

ECDI's FoodFort is a 4000-square-foot facility that many of Columbus's latest innovative mobile food-cart and food truck businesses call home. The FoodFort provides comprehensive services for food-based businesses, including specialized food-business training courses, a licensed commissar and 8 food carts that are leased to clients to test a food concept with low risk, and a commercial bakery and kitchen. Food Fort staff also act as brokers for food businesses, seeking out customers for its member businesses. Our Food Fort currently houses more than 10 food trucks, the proprietors of which we incubate, mentor and teach essential skills for longevity of their operation. By opening FoodFort, ECDI created 120 full-time jobs, 49 of which are for low-income individuals, as well as 134 part-time jobs.

Around the same time ECDI was developing the food-fort, we were also working closely with Miracle City (Miracit), an inner city nonprofit in the north side of Columbus located within a food desert. ECDI provided Miracle City with a loan to open a Save A Lot grocery store to ensure fresh-food distribution and create jobs in an inner city neighborhood.

After launching the Food-Fort and working with MiraCit, ECDI expanded its relationship with local, fresh-food businesses into the Cleveland area. With funding from OCS in 2012, ECDI has been able to work with The Green City Growers of Cleveland in the development of the largest inner-city greenhouse in the U.S. Green City Growers had their first harvest in September, and are currently in the process of expansion as they seek to hire 40 new employees.

ECDI used its 2012 HFFI funding to provide capital, training, and technical assistance in the Greater University Circle (GUC) neighborhood filling a gap that is not being met by current aspects of the GUC Initiative. The project consists of three components; these components are as follows:

- A revolving line of credit in the amount of \$350,000 and a \$50,000 permanent working capital term loan for Green City Growers Cooperative (GCGC), a large-scale hydroponic greenhouse opened in October 2012 (GCGC is explained in greater detail later in this narrative).
- A revolving small business loan fund in the amount of \$100,000 for healthy food businesses in the GUC neighborhood, including but not limited to businesses that provide services to or purchase produce from GCGC;
- Targeted training and technical assistance designed to help portfolio business acquire the capital they need to start or expand and create jobs.

To date we have had over 33 unique users and have provided incubation services to 20 small businesses looking to start food based businesses. The intent is to continue to grow both the kitchen users and incubation clients. Several of the incubated businesses are in a position to now apply for funding, thus creating additional jobs under the grant. It is anticipated by next reporting period we will have financed 5 of these businesses, which will have created an additional 10 jobs. ECDI matched HFFI funding on a one-to-one basis.

ECDI has established itself as a financial intermediary in the fresh food industry of Central and Northern Ohio, and hopes to continue to fund projects with the intentions of filling inner cities with delicious and fresh food.

Last Updated: March 2014

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University Circle Incorporated

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$659,706

History

University Circle Incorporated (UCI) is the development, service, and advocacy organization responsible for the growth of University Circle as a premier urban district and world-class center of innovation in health care, education, and arts & culture.

UCI does it by:

- Reviving Cleveland's historic Main Street and connecting it to its historic neighborhoods
- Connecting our local business community to our world-class institutions
- Keeping the neighborhood clean, safe, and attractive for more than 3 million people who visit, learn, work, and live here each year

HFFI Project

To provide access to healthy food options, and to create new full-time job, UCI used CED funding to help establish a new grocery store in the University Circle neighborhood of Cleveland, Ohio, a low-income community with limited food access, 400 Section 8 units, 215 units of market rate housing, a major college campus, and a school of art. The community is home to many seniors, wheelchair-bound residents, and residents who do not own cars. One such wheelchair-bound resident expressed her gratitude to UCI for the project, saying "I had tears in my eyes... The food is fresh and otherwise is just great. And I got around so easily. I can't tell you what it has done for me and others in the building."

UCI accomplished these goals by funding a low-interest loan to Constantino's Market, a locally-owned grocery business. This expansion was combined with a recruitment strategy to include a certified training provider that specializes in breaking down barriers to employment for individuals with economic disadvantages, physical or mental disabilities, and/or a history of incarceration.

Last updated: September 2012

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Youngstown Neighborhood Development Corporation**Federal HFFI Program**

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$788,673

History

The Youngstown Neighborhood Development Corporation (YNDC) is a citywide, multi-faceted neighborhood development organization launched in 2009 to catalyze strategic reinvestment in neighborhoods throughout the City of Youngstown. The YNDC aims to accomplish its mission through a dual approach that includes: catalyzing strategic investments to rebuild market confidence in selected Youngstown neighborhoods with strong assets and creating broader partnerships to strengthen Youngstown's community development capacity and the citywide infrastructure supporting neighborhood revitalization. The YNDC works to implement a multifaceted and targeted revitalization strategy in Youngstown neighborhoods, demonstrating strategies to stabilize neighborhoods and comprehensively address the challenges experienced by post-industrial cities. The YNDC operates a comprehensive portfolio of programming, including healthy homeownership and down-payment assistance, a community loan fund, rehabilitation of vacant homes, vacant land reuse strategies, and a full range of community and volunteer engagement activities.

HFFI Projects

In 2012, the YNDC received a grant in the amount of \$788,673 from the HHS Community Economic Development Program (HFFI) for a project to expand facilities that will assist new entrepreneurs in starting food-based businesses. These facilities include Iron Roots Urban Farm, a cornerstone of the YNDC's revitalization efforts, offering training in gardening, farming, and vacant land reuse to participants of all ages. The project also includes the expansion of a Kitchen Incubator project, which aims to provide startup businesses with facilities to create value-added products. Together, spaces renovated or expanded through this program will total over 5000 square feet, and the project has leveraged approximately \$900,000 in outside funding.

This project will hire, train, and create entrepreneurship opportunities for 45 low-income community residents. In addition to job creation, this initiative will build and expand healthy food infrastructure, expand local food offerings in corner stores and other retail outlets that will make fresh, affordable, nutritious food available to residents in food deserts throughout the City, increasing food security.

Project Partners include Common Wealth Inc., the City of Youngstown, the Raymond John Wean Foundation, the Kresge Foundation, the Finance Fund, the JP Morgan Chase Foundation, the Youngstown Foundation, the Humility of Mary Health Partners Foundation, the PNC Foundation, and Mill Creek Metroparks.

Last updated: February 2013

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OREGON

Hacienda Community Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2012, \$788,673

History

Hacienda Community Development Corporation (HCDC) and a well-organized group of about 25 low-income Latino entrepreneurs (known as the *Asamblea*) in Portland, Oregon have been working together for over 18 months to plan and develop Portland's first Latino Public Market, the Portland Mercado. The Portland Mercado will combine elements of indoor public markets and farmers' markets in the U.S. with the bustle and feel of Latin American open-air markets. The Mercado entrepreneurs will offer a mix of goods and services, including culturally specific foods and handcrafted artisan items. The 5200 square foot Mercado will bring fresh food to an underserved community, as well as create 47 jobs for low-income individuals. Vendors will operate as a cooperative, with the long-term goal of owning the Mercado as an asset for the Latino community.

HFFI Project

Funds from HFFI will be used to adapt the building currently at 7238 SE Foster Rd, Portland, OR 97209 to an indoor-outdoor marketplace. In order to accomplish this vision, Hacienda has enjoyed the partnership of the Portland Development Commission, the Mayor's office, the Multnomah County Board of Commissioners, CASA of Oregon (a CDFI), the Mt. Scott-Arleta and Foster-Powell Neighborhood Associations, Human Solutions Inc, Micro-Enterprise Solutions of Oregon, and SE Portland Works, the local one-stop workforce location in SE Portland. In addition to the HFFI grant, Hacienda has leveraged over \$300,000 funds for the project from private sources.

Last updated: February 2013

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Neighborhood Economic Development Corporation (NEDCO)

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2013, \$400,000

History

Since 1979, the Neighborhood Economic Development Corporation (NEDCO) has stayed true to its mission of "collaboratively building human and capital assets to strengthen neighborhoods and broaden participation in community ownership and governance" by listening to the community and by working on many varied projects. At its heart, it believes that its work is in helping people and neighborhoods to build assets through homeownership, neighborhood revitalization and historic preservation, and business development.

HFFI Projects

NEDCO's *CSA Prepped!* project is designed to increase local food production and consumption in the Willamette Valley of Western Oregon, and increase healthy food access for an estimated 25,000 low-income people in 5 census tracts identified by USDA as food deserts and low-access areas. The project will foster self-sufficiency in dozens of low-income families by creating 20 full-time-equivalent, long-term jobs with career growth potential; important in a region still struggling with unemployment.

CSA Prepped! will also significantly enhance partnerships among community providers in Lane County doing similar work, and CED-HFFI funds have enabled NEDCO to create an innovative model for healthy food access, nutrition education initiatives, and financial capability training.

NEDCO invested \$679,776 of its own funds to launch *Sprout!*, and raised \$1,788,463 from community partners, including \$638,463 in grants. The City of Springfield has been a significant partner, investing \$211,567 in CDBG funds that helped NEDCO acquire the property and fully equip the commercial kitchen. NEDCO obtained site control for *Sprout!* in December, 2011, the capital needs have been satisfied, and the renovation, restoration, and repurposing of the historic First Christian Church in downtown Springfield is complete. All elements of *Sprout!* became operational in February 2013, and NEDCO is not developing an outreach campaign to keep this momentum going and further support healthy food access and economic development.

Oregon has made impressive strides in developing strong regional food systems, supporting small farmers to bring produce to local markets, and improving access to healthy food. NEDCO hopes to develop *Sprout!* into a catalytic regional food hub with a direct impact that grows beyond the Willamette Valley into greater western Oregon. NEDCO's goal is to develop a model for healthy food access that can be replicated in similar regions and communities across the United States.

Last updated: March 2014

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PENNSYLVANIA

Fayette County Community Action Agency, Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$759,374

History

The Fayette County Community Action Agency's mission is to strengthen individuals and families to become more self sufficient, achieving their potential by taking advantage of opportunities, improving the conditions in which they live, and taking ownership of their community.

HFFI Project

The Republic Food Enterprise Center (RFEC) is partnering with regional growers and suppliers to develop a food hub serving southwestern Pennsylvania. In addition to creating jobs in the food processing sector, the RFEC will coordinate with leading economic development organizations to support food-based initiatives and work to strengthen the

connections between local growers, area residents, and leading commercial partners in the greater southwestern Pennsylvania region.

The project is based in Republic, PA, a small community in Fayette County. Fayette County, a largely rural community, is among the most socially distressed counties in Pennsylvania. Its high poverty rate—particularly among children—and high unemployment rate have challenged the county for several decades. Like much of the county, the food hub is located in a food desert.

According to the Robert Wood Johnson Foundation, Fayette County ranks 66th out of 67 Pennsylvania counties in overall health outcomes. A contributing factor to this ranking is residents' limited access to healthy foods. Working with regional farmers and entrepreneurs, the RFEC will aggregate and process locally grown fruits and vegetables. In addition to working with farmers, grocers, and restaurants, the food hub will also work with the local food bank and area farmers' markets.

RFEC currently operates a 50,000 square foot warehouse. Part of this space is leased to other tenants, bringing in additional operating revenue. To date, three full-time jobs have been created at the food hub. One new business, which employs an additional worker, also began processing at the site. Employees are working with area farmers to purchase produce for processing and aggregation at the hub. The RFEC is also working with several companies to develop co-packing opportunities. In addition, the RFEC conducts Serve-Safe training and has a small catering operation that features local produce. The RFEC has received support from foundations and the PA state economic development organization to raise an additional \$400,000. Funds have been used for facility improvements and startup capital for the project. The project also is applying for Farm to School funding and to other USDA programs and foundation funding to advance its work.

Last updated: March 2014

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Hill House Economic Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$788,673

HFFI Project

The Hill House Economic Development Corporation (HHEDC), a community development corporation, is completing a 36,000 sq. ft. building where the major tenant will be a full service supermarket leasing 30,000 sq. ft. in the Hill District neighborhood of Pittsburgh, Pennsylvania. Our low-income, high unemployment neighborhood has been without a grocery store for more than 25 years and has been determined by our local governmental agency to be a "food desert."

The Hill District is a low-income neighborhood that has historically been the cultural center for the African-American community in Pittsburgh. Claude McKay, the Harlem renaissance poet, who at one point lived on the Hill, called the Hill "the Crossroad of the World"; more recently, many of the great playwright August Wilson's plays take place on the Hill. At the moment the Project site is land that lies fallow as a result of Pittsburgh's past urban renewal program. In the supermarket alone, we are expecting 44 permanent, full-time positions and 56 part-time jobs will be newly created. The

Project will act as a catalyst for additional commercial development near the Site, exactly where the City's 2011 master plan for the neighborhood designated such commercial development should be placed.

The supermarket operator, Jeff Ross, owns four other successful Shop 'n Save supermarkets in low-income areas of Pennsylvania. All Shop 'n Save stores get their groceries from SUPERVALU, a well-known and experienced national chain which distributes food and other goods. SUPERVALU also provides other services to its stores, and it has already undertaken the architecture for the Project and helped secure affordable, used supermarket equipment. SUPERVALU will also help with advertising and other services when the Supermarket is opening. Both the Supermarket Market Study (submitted to HHEDC in November 2011 by the Retail Research Group) and the market study performed by and on behalf of the Operator indicate that a supermarket on the site should do very well.

The Project leverages over \$11,000,000 funds, and it benefits from partnerships with the 1st Source Center Workforce development, East Liberty Development Corporation, Pittsburgh Community Services, Inc., Hill District Consensus Group, city county counselor, state representative, Pittsburgh Penguins, philanthropic community, city-county-state government.

As described above, the Project's major goals and objectives are threefold: (1) bring a desperately needed supermarket to the Hill District, (2) provide full time permanent positions for the low-income residents of the neighborhood and (3) act as a catalyst for future commercial development in the area.

Last updated: March 2014

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Nonprofit Finance Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2012, \$750,000

History

As one of the nation's leading community development financial institutions, Nonprofit Finance Fund® (NFF®) makes millions of dollars in loans to nonprofits and pushes for fundamental improvement in how money is given and used in the sector. Since 1980, NFF has worked to connect money to mission effectively so that nonprofits can keep doing what they do so well.

Through our offices -- in New York, Boston, Newark, Philadelphia, Detroit, San Francisco, and Los Angeles -- we also speak out, write, and conduct research to help advocate for positive change nationwide. As the only national CDFI focused exclusively on nonprofits, NFF has lent over \$250 million and leveraged \$1.4 billion of capital investment on behalf of our clients. In partnership with others, we've generated \$16 million for nonprofits for building reserves, cash reserves and endowments through our multiyear asset-building service, BFF. We've also provided \$1.2 million in loan guarantees, \$10.3 million in 9/11 recovery grants, about \$13 million in capital grants, and \$2 million in planning grants.

HFFI Project

HFFI funds were used to renovate an existing building to build Fare & Square, the nation's first nonprofit grocery store of its kind. Fare & Square is the first full service grocery store in Chester since 2001.

A once vibrant industrial center, the City of Chester began to lose jobs and people in the early sixties. Poverty and crime rose as the city's economy declined. Today, Chester's unemployment rate is 13.9 percent and 36.9 percent of Chester residents live below the poverty line. The last full-service grocery store within the city limits closed in 2001. As a result, nearly half of Chester's 33,000 residents must travel a considerable distance to shop at a conventional supermarket according to an analysis of supermarket access by The Reinvestment Fund (TRF). But the good news is that a high-quality, innovative nonprofit grocery store—Fare & Square—opened its doors September 28, 2013.

Fare & Square is the culmination of numerous attempts to attract healthy food retailers to this severely distressed city. Owned and operated by Philabundance, a nonprofit hunger relief organization, Fare & Square has created a 16,000-square-foot, nonprofit grocery store. The store is located in an area where over 70 percent of residents live in a "food desert" according to data from the USDA Economic Research Service.

Fare & Square offers shoppers convenient access to "good food right around the corner" that has not been available to residents in a grocery store format in more than a decade. Fare & Square sells nutritious food staples with a focus on fresh produce, meat, deli, seafood, dairy, frozen foods, and dry goods. The store will offer these foods to customers at everyday low prices.

Fare & Square is designed to give Chester's low-income residents a conventional grocery shopping experience, but in ways that will help shoppers stretch their food dollars. This nonprofit food retail format will allow customers to make informed choices about their selections in a dignified way. Philabundance believes that the satisfaction and self-empowerment from making one's own choices will encourage many people in need of hunger relief services to come to Fare & Square.

On opening day, over 4,700 households signed up for Carrot Club, which entitles members to special discounts. In addition, Carrot Club members with household incomes below 200 percent of the federal poverty level are eligible for "Carrot Cash" benefits, which give a 7 percent credit toward future purchases. Fare & Square will also accept Supplemental Nutrition Program (SNAP) benefits, further improving food access for low-income Chester residents. The store will house a community center to assist customers in signing up for SNAP/food stamps and connect customers to other programs and services that promote health and self-sufficiency.

Fare & Square created 69 full- and part-time jobs, which are filled primarily by Chester community residents. Philabundance offered a five-week service industry training course to prepare residents of Chester for jobs in the grocery industry, and Fare & Square hired 36 of the graduates.

This is Philabundance's first foray into the grocery business and financing the project was not an easy task because the business model is untested. The Commonwealth of Pennsylvania Redevelopment Assistance Capital Program provided a \$750,000 grant, which required a one-to-one match, to jumpstart the project. Philabundance tapped into its fundraising prowess and secured matching grants from individual donors and multiple private foundations. The Nonprofit Facilities Fund (NFF) and TRF, both community development financial institutions (CDFIs), provided New Markets Tax Credits (NMTC) to finance the project. The NMTC investor is TD Bank. In addition, NFF and TRF provided loans to bridge the payment of various funding commitments to the project. The federal Healthy Food Financing Initiative (HFFI) was the source of capital for TRF's bridge loan.

Last updated: March 2014

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Opportunity Finance Network

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$3,000,000

History

Opportunity Finance Network (OFN) is committed to using innovative financing solutions to deliver healthy food options in underserved communities. OFN is rolling out a broad strategy that leverages OFN's capacity building consulting with knowledge sharing and financing to catalyze healthy food financing in the CDFI industry. In addition to receiving a HFFI Award to provide Healthy Foods financing, OFN has also been the program manager for the CDFI Fund's Capacity Building Initiative focused Financing Healthy Food Options. The goal of this two-year multi-faceted training and technical assistance program is to help CDFIs develop the skills to successfully finance healthy food projects across the healthy food continuum, ranging from food producers to food retailers, and including the supply chain businesses that connect both ends of the spectrum.

HFFI Project

OFN is using its HFFI-FA award to make capital available to CDFIs focused on increasing access to affordable healthy foods in low-income neighborhoods. By serving as an intermediary to the CDFI Fund's capital, OFN is financing CDFIs that are ramping up their capacity to address food access issues, but are not prepared at this time to secure an HFFI-FA award. OFN will target CDFIs seeking to finance projects in their communities that promote healthy food options, with an emphasis on mid-tier food chain enterprises and retail outlets serving food deserts. This includes CDFIs with community facility or small business lending expertise with skills that are transferable to healthy food project lending.

OFN is providing financing capital for three products:

- direct, senior participation loans to healthy foods projects in partnership with Member CDFIs
- low-cost, long-term loans to Member CDFIs that will in turn finance healthy food projects in their immediate pipeline
- subordinated participation loans to healthy food projects

OFN recently closed a \$1,000,000 subordinated debt participation in the \$125 million California Fresh FoodWorks Fund, co-managed by Morgan/Chase and Capital Impact Partners. As a national intermediary, OFN will encourage the replication of similar initiatives in other regions of the country with the anticipation that the HFFI award will be deployed in similar manners. In addition, there is an early pipeline of two retail foods transactions expected to close by year end.

Last updated: 2012

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The Enterprise Center Community Development Corporation

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2012, \$784,595; Fiscal Year 2013, \$784,856

HFFI Project

The Enterprise Center Community Development Corporation (TEC-CDC) is developing a complete local food system as a means to spur economic development, foster a more robust food economy, and increase the consumption of healthy food in and around the Walnut Hill community. The model for this project creates a complete food supply chain by linking previously disparate elements of the food system – production, distribution, and processing – while addressing both health and economic issues in West Philadelphia communities. The full scope of TEC-CDC food system component programming includes:

- **West Philly Foods (WPF)** encompasses TEC-CDC's Walnut Hill Community Farm, farm stand, and CSA (Community Supported Agriculture) program. The development of the farm has turned a neighborhood vacant lot from eyesore to asset, while the farm stand and CSA program increase access to healthy food for community members, create business opportunities for local food entrepreneurs to sell value-added products, and create jobs through our farm apprenticeship program for young adults from Philadelphia's agricultural high school.
- In 2012, TEC-CDC opened the **Dorrance H. Hamilton Center for Culinary Enterprises (CCE)**, a state-of-the-art culinary center built out of a previously abandoned grocery store in Walnut Hill. CCE is a \$6.0 million, 13,000 sq. ft. and LEED-certified food business accelerator and hub of community health and nutrition resources in West Philadelphia. At the CCE, local food entrepreneurs have access to the commercial kitchen space, food storage, and technical assistance necessary to grow their businesses and create new jobs. Providing access to commercial kitchen space at affordable rates fills a gap in the regional food industry for food entrepreneur clients, some of whom work on developing value-added products for distribution via the WPF CSA and other local food outlets.
- **The Philadelphia Restaurant Incubator (PRI)** allows aspiring local restaurateurs to "proof" their food business concepts in a short-term, low-risk "pop-up" restaurant setting. The restaurant, Common Table, will operate beginning in 2014 out of a retail space in the CCE building and feature month-long rotations of aspiring restaurateurs, who will benefit from staffing and technical assistance, with the goal of eventually placing successful participants in permanent brick-and-mortar locations on revitalized local commercial corridors.

The Project will create a total of 112 jobs over a 3-year Period through the following means:

- a) Small Food Business Development – Create 102 new jobs through small food business growth through Philly Food Ventures
- b) Center for Culinary Enterprises Staffing – Create 6 new jobs for positions staffing the CCE
- c) West Philly Foods Community Supported Agriculture (NF CSA) – Create 4 new jobs with ramp-up of West Philly Foods CSA to 132 shares by 2015

The total Project budget is \$6,812,852, with \$784,595 provided by a 2012 HHS Community Economic Development grant, and the remaining \$6,028,257 provided by a diverse pool of public- and private-sector funders. The majority of the HHS CED award, around 80% will go toward the salaries of program staff directly administering Philly Food Innovation and operating the CCE.

The Project involves many external collaborators in different functional areas:

- a) Programmatic Partners for Food Entrepreneur Recruitment – Walnut Hill Community Association, Philadelphia Housing Authority, Educational Data Solutions Inc.
- b) Programmatic Partners for Food Business Development – Penn State University, Community College of Philadelphia, University of Pennsylvania Entrepreneurial Legal Clinic, Bon Appétit, and The Enterprise Center Capital Corporation.
- c) Project Funders – US EDA, Local Initiatives Support Corporation, Kresge Foundation, Hamilton Family Foundation, City of Philadelphia, Wells Fargo Foundation, Harry and Jeanette Weinberg Foundation, PA-DCED, Deloitte, Wells Fargo Regional Foundation, Merck Family Fund, JP Morgan Chase Foundation, etc.

- d) Support of Elected Officials – Philadelphia Mayor’s Office of Sustainability, Office of Congressman Chaka Fattah, and United States Senator Robert P. Casey Jr.

Last updated: March 2014

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The Reinvestment Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2011, \$3,000,000; Fiscal Year 2012, \$3,000,000; Fiscal Year 2013, \$3,000,000
Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$750,000

History

TRF is a national leader in improving the food landscape in low-income communities, having provided more than \$180 million in financing to 130 healthy food projects throughout the Mid-Atlantic—from supermarkets to corner stores and produce distribution centers. First serving as the manager and designer of the successful Pennsylvania Fresh Food Financing Initiative (FFFI) in 2004, TRF has since developed a comprehensive approach to improving the healthy food landscape in neighborhoods, cities, and states. The approach includes flexible capital, as well as rigorous quantitative and qualitative analysis, to inform financing and measure the impact.

Our financing helps supermarkets and other retailers of healthy foods overcome some of the higher start-up costs associated with locating in low-income, underserved neighborhoods. TRF offers our customers loans for predevelopment activities, site acquisition, construction, and flexible longer-term debt. TRF is using its federal HFFI grant awards to enhance our ability to provide much needed capital for a variety of healthy food access projects.

In January 2014, TRF announced the creation of *ReFresh™*, a national initiative designed to improve access to healthy foods in urban and rural communities across the U.S. where long-standing barriers exist, making it difficult for residents to live healthier, more stable lives. As the initiative’s first investor, the JPMorgan Chase Foundation has awarded TRF a \$2 million grant to launch new and expand existing healthy food financing programs in Florida, Ohio, Colorado and California’s Northern and Central Valley regions in partnership with the Colorado Enterprise Fund, Florida Community Development Loan Fund, Finance Fund Capital Corporation, and Northern California Community Development Loan Fund.

HFFI Projects

As of December 31, 2013, TRF has assisted four projects with HFFI grant funds from the Departments of Treasury’s CDFI Fund and HHS’ Office of Community Service:

Apples & Oranges Fresh Market, Baltimore MD 21202

This minority-owned supermarket is at the nexus of three Limited Supermarket Access (LSA) areas in East Baltimore, a community in which TRF’s has been actively engaged in the developing affordable rental and homeownership housing since 2007. TRF used HFFI and Annie E. Casey Foundation funds to finance tenant fit-out and equipment for this small (5500 sq. ft.) store. The total cost of the project was approximately \$1.16 million. Apples & Oranges created four fill-

time and 11 part-time jobs. The store carries a broad array of fresh produce and includes a meeting space within the store for nutrition and health education programs for the community. Apples & Oranges opened in March 2013.

Bottino Shoprite Supermarket, Vineland NJ 08360

This project involves the construction of a new \$25.7 million single-building retail center anchored by a 74,000 square foot full service supermarket. The new site is located in a USDA-designated food desert and borders on two large LSAs areas. The center also includes space for Complete Care Health Network Federally Qualified Health Center (FQHC) and three other small retail stores. Seven financial partners, including Brownfield Revitalization, Consortium Community Group, Capital Impact Partners, Robert Wood Johnson Foundation, Susquehanna Bank, U.S. Bank, and Wakefern Food Corporation participated in the project's financing which included HFFI and New Market Tax Credits financing for the project. One hundred new jobs, of which 50 percent went to Vineland residents, were added to an existing workforce of 135. Bottino's opened in June 2013.

Fare & Square, Chester PA 19013

TRF's financing of the 16,000 square foot supermarket, Fare & Square, is the culmination of numerous attempts to attract a full-service grocery store to this severely distressed city. The store is located in an area where over 70 percent of residents live in a "food desert" according to data from the USDA Economic Research Service. Fare & Square is the nation's first grocery store owned and operated by a food bank. The opening of Fare & Square created 69 full- and part-time jobs, which are filled primarily by Chester community residents. TRF also partnered with Nonprofit Finance Fund to New Markets Tax Credit financing to support this \$7.4 million project. The HFFI was one of the sources of capital for a TRF's bridge loan. Fare & Square opened in September 2013.

Howard Park Supermarket, Baltimore MD 21207

TRF is working with Baltimoreans United in Leadership Development (BUILD) to support a community initiative to bring a 67,000 sq. foot full service supermarket, new jobs and nutrition education programs to the Howard Park community of Baltimore. The Howard Park neighborhood has been without a grocery store for over a decade and is a USDA Food Desert and a TRF Low Supermarket Access area. Using a \$750,000 HFFI grant from the Department of Health and Human Services, TRF is providing a low-cost loan to support predevelopment activities. TRF also partnered with OFN to provide New Markets Tax Credit financing for this \$22 million, state of the art supermarket. Not only will the ShopRite provide much needed fresh foods, but it will also create 250 full-time and part-time jobs, many of which will be filled by neighborhood residents. Klein's Family ShopRite is partnering with the Baltimore Department of Social Services and the Mayor's Office of Employment Development to fill the new full and part time jobs created by the supermarket. The new supermarket is scheduled to open in Spring 2014.

Last updated: February 2014

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PUERTO RICO

Brightwood Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$788,673; Fiscal Year 2013: \$800,000

History

Since its formation in 1997, Partners for Community (PfC) has seen rapid growth of its capacities and is becoming a regional model for mobilizing community resources for major impact on social issues. Partners for Community has a strategic alliance with Brightwood Development Corporation (BDC), a non-profit community development organization. Since 2010, BDC has been active in western Puerto Rico through the Food and Agro Processing Center. Partners for Community has also been affiliated with the New England Farm Workers' Council, Corporation for Public Management, Corporation for Justice Management, and New England Partners in Faith. Under separate funding from HHS, Partners for Community has trained more than forty small businesses, non-profits, and faith-based organizations to expand their operations. PfC is also developing a Puerto Rico-wide strategy for development of the island's tourism industry.

HFFI Project

Western Puerto Rico Food and Agro-Processing Center (FAPC)

Brightwood Development Corp. has established a food and agricultural products processing and distribution facility in western Puerto Rico in the Porta del Sol region with support from the U.S. Department of Health and Human Services. Brightwood and its affiliated non-profit organization, Partners for Community, Inc., have been active in Puerto Rico since 2007, promoting community economic development and environmental initiatives in two locations with a staff of five professionals.

The Food and Agro-Processing Center supports local producers of healthy and organic vegetable products for distribution in Puerto Rico and the U.S. Hispanic market. Participating businesses, Partners for Community, and HHS finance the project. Additional investment is being sought from foundations and corporations related to Puerto Rico's large pharmaceutical industry, and from USDA and the Treasury as partners in the federal Healthy Foods Financing Initiative. The center will house five tenants in the food processing and distribution segments, creating a minimum of 40 new jobs, 30 of which will be filled by low-income individuals.

The Food and Agro-Processing Center benefits from broad community interest and participation, with support from the Puerto Rico Planning Board, western region mayors, residents, community organizations, and Porta del Sol members of the Puerto Rico Senate and House of Representatives.

BDC is using its 2013 grant to create the Healthy Foods Value-Added Community Food System (VACSF) in Puerto Rico. BDC is expanding on its previously established Healthy Foods Business Operations (HFBO) by improving its warehouse capacity to distribute healthy products; establishing a cross-docking system to expedite distribution; providing technical assistance to healthy food farmers and producers; expanding the BDC Seashore Farmer's Market in Mayaguez; and creating a Harvesting Master Plan. In addition to increasing access to healthy produce, this project will also create over 40 full-time jobs for low-income residents.

Last updated: March 2014

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RHODE ISLAND

Woonsocket Neighborhood Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2011, \$379,687

History

The Woonsocket Neighborhood Development Corporation d/b/a NeighborWorks Blackstone River Valley (NWBRV) is a non-profit Community Development Corporation that works with residents, businesses, neighborhood institutions, partners and communities to revitalize and enrich neighborhood life and make affordable housing opportunities available throughout Northern Rhode Island. NWBRV's comprehensive approach focuses on improving the economic stability of families and neighborhoods in Northern Rhode Island through real estate development, economic development, education, and advocacy.

Woonsocket – located in Northern Rhode Island – with a total population of about 43,600, faces the challenges of similar small industrial cities, having grown poorer over the past sixty years as its once booming textile industry moved south. According to American Communities Survey data, 20.1% of Woonsocket residents live below the Federal poverty level, the unemployment rate is 12.5%, a little over one third of adults (36%) have a high school diploma, and only 12% have a bachelor's degree or higher. These statistics worsen for three of Woonsocket's most distressed neighborhoods- Fairmount, Constitution Hill and Main Street. These contiguous neighborhoods, where a quarter of the City's residents live and the proposed project will be located, also suffer from higher poverty rates (30.1%), higher unemployment (up to 19.6%), lower car ownership rates, higher teen pregnancy rates, lower access to affordable childcare, and lower high school graduation rates. They are also located within a food desert, limiting access to healthy, affordable food options and where retail space is limited and in poor condition. Small business lending, needed by property and small business owners to make necessary building repairs and support business expansion, have also decreased in the area- down 75% from 2007 to 2009.

HFFI Projects

NWBRV will use funds to develop commercial real estate at 719/727 Front and 40 South Main Streets in Woonsocket in order to create space for two new businesses and seven micro-business start-ups. These start-ups include: a historic diner, a public market (to house several micro-businesses), a function facility adjacent to the City's Museum of Work and Culture, and an infant childcare business, which will in turn create sixteen jobs for low-income individuals (\$25,000 per job). They will all be located in real estate already owned by NWBRV. NWBRV is collaborating with a certified CDFI, Community Housing Capital which is a National Lender, to provide additional project financing and the Project is located in Rhode Island, a state without an active CED Project as identified in the Funding Opportunity Description.

The NWBRV Project will address critical issues listed within City and neighbor-level transformation plans. It will provide much need renovations and capital for commercial development projects, as a catalyst for further development of downtown's retail space. Low-income workers will have access to training through partners like Family Resources Community Action and Connecting for Children and Families and jobs with the potential for advancement and higher wages. These workers will also have access to affordable homes and low-cost childcare through NWBRV's existing programs, and will be able to live within walking distance from work, eliminating transportation barriers. It will attract and provide support for small businesses and budding entrepreneurs through partnerships with the SBA Small Business Development Center. Finally, it will bring healthy food choices to the target area with the start-up of new healthy retail food outlets, including a 'Farmers Market', a historic diner that will have a healthy menu/food focus, and at least one micro-enterprise with a healthy menu/food focus.

Last updated: 2012

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SOUTH CAROLINA

Butterfly Foundation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2011, \$545,800

History

Founded in 2007, The Butterfly Foundation is in the business of human development by providing life coaches to our participants to assist in the areas of education, job readiness and training, and adequate housing. The Butterfly Foundation has partnered with The City of Spartanburg and The Mary Black Foundation to implement The Culinary Job Training Program. The goal of the program is designed to prepare the unemployed, underemployed, previously incarcerated and homeless adults for careers in the food service industry. Ten to twelve students participate in a twelve-week culinary program. As of November 2012, four sessions had been completed, forty-five students had successfully completed the program, and thirty-eight graduates were permanently employed. Through our partnership with Spartanburg Community College, students completing the Culinary Job Training Program can exempt up to eight credit hours of their two-year culinary program. A recent collaboration with Edward Via College of Osteopathic Medicine (VCOM) now allows the Butterfly culinary students to provide lunch twice a week. The Hub Farmer's City Market produce truck is used every week to transport and sell meals. The Butterfly Foundation entered into a contract to prepare and serve a local primary school daily meals and snacks.

HFFI Projects

The Healthy Food Hub will be located in a food dessert on the North Side of Spartanburg, SC. The Food Hub is scheduled to open in May 2014 and will include a Café, Retail Store, Community Rooms, Incubator Kitchen, Urban Gardens and Farmers Market. The Healthy Food Hub partners project to create 23 full-time positions. Since the grant awarded from The Department of Health and Human Services, The Butterfly Foundation and Partners have raised and leveraged an additional \$973,000 for the construction of the site. In addition, The University of South Carolina received \$1,496,228 in funding from the National Cancer Institute at the National Institutes of Health to conduct a survey and collect data on the benefits of locating a healthy food hub in a community with limited food access. The Butterfly Foundation's partners include the City of Spartanburg, Northside Development Corporation, Hub City Farmers Market, Duke Energy Foundation, Smith Foundation, SC Association of Community Development Corps., University of South Carolina, and Women Giving of Spartanburg. The Healthy Food Hub facility will be approximately 4000 square ft., and the site will cover approximately one acre of land. HFFI funds are being used for the completion of construction of the facility and development of the entire site. The Butterfly Foundation is a key partner in The Northside Initiative to create and sustain long-term economic change in the community.

Last updated: March 2014

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South Carolina Community Loan Fund

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program

Fiscal Year 2011, \$500,000

History

South Carolina Community Loan Fund (CLF, formerly the Lowcountry Housing Trust) is a regional lender that raises and pools capital from public and private investments to create a revolving loan fund that finances critically needed community development projects. Its mission is to support the development of vibrant, sustainable communities by providing loans, technical assistance, and advocacy for affordable housing, healthy food retail, community facilities, and community businesses. Since its inception in 2004, CLF has infused more than \$18.7 million in loans into the community, resulting in the development of over \$154 million in community development projects.

HFFI Projects

CLF used HFFI funds to create Lowcountry Produce, an authentic Southern artisan company that believes in small-batch, hand-packed products. We support our local farmers, and we make each product at the time when ingredients are at their peak. The recipes represent the best food traditions of the lowcountry.

Neighborhood groups in Beaufort shared that there was a need for some type of grocery/market in the city core. By combining the two goals of expanding local business and providing greater access to fresh produce in a food desert area, they have developed a true neighborhood market which offers something for everyone, including local produce, dairy, meat, seafood and other food items.

Currently, Lowcountry Produce Market & Café is located in Beaufort's old city hall, where it offers fruits and vegetables, as well as baked goods and other specialty food products that they have developed through family recipes. Prior to opening Lowcountry Produce Market & Cafe, downtown Beaufort was a Food Desert. Lowcountry Produce has been a success story because of its ability to secure funding and a great location to open a vibrant produce market and café in downtown Beaufort. Most importantly, the business was committed to making a difference in its local community.

Last updated: March 2014

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TENNESSEE

Conexion Americas

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program

Fiscal Year 2012, \$788,673

History

The 2000 Census showed a 446 percent growth of the Hispanic population in Nashville between 1900 and 2000. During this time, public agencies and nonprofit organizations were dramatically challenged by this wave of newcomers. By

2000, although a few programs were addressing particular and isolated needs, no organization was fully focused on Latino families in a comprehensive way.

The founders of Conexion Americas, professionals in nonprofit, business, and social development, teamed up in 2002 with an existing small nonprofit group, the Hispanic Family Resource Center. Today, Conexion Americas is recognized as a leading Hispanic force in the Middle Tennessee region, the state, and the nation.

HFFI Project

Conexion Americas will use CED funding to finish constructing and equipping a commercial kitchen in the Casa Azafran Community Center in South Nashville, Tennessee. The community kitchen will be used by community-based food entrepreneurs, primarily women, to prepare healthy and affordable foods for sale to the public, and residents of the food desert. These entrepreneurs will be supported with the infrastructure and technical assistance required to start and grow their businesses. The community will greatly benefit from this project, which will create 51 full-time jobs and increase access to healthy and affordable food for 5,000 low-income, low-access residents of the food desert.

Last updated: February 2013

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The Works, Inc.

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2012, \$788,673

History

The Works, Inc. is a community development corporation serving South Memphis, Tennessee and the Greater Memphis area. We are dedicated to the holistic renaissance of our community through the provision of services in areas of housing, economic development, education, and advocacy.

HFFI Project

The Works, Inc. is expanding of its outdoor farmers market to include a six-day per week greengrocer, which is open year round in a food desert in south Memphis, TN. This community has been at the center of revitalization efforts and is home to several recent commercial and residential development initiatives.

The greengrocer includes a community education component that not only facilitates access to healthy food but educates community members on healthy diet as well. This will be a location for school students, senior citizens, and other community members to visit as they learn about healthy eating, organic products, and healthy food preparation.

This 3,600 square foot project will create over 40 full-time permanent livable wage jobs with career potential for low-income residents of this community in customer service, inventory, management, cleaning/janitorial support, marketing, administrative support, and general management.

HHS funds have been used for equipment and business ramp up expenses, while the project has mobilized \$648,600 in funding from a variety of other sources. It has garnered partnerships with the Plough Foundation, City of Memphis, Memphis WIN Local Workforce Development Board, Department of Human Services, and various local agencies and organizations, and will promote sustainable urban economic development in the south Memphis. The project responds

to a growing market opportunity as indicated by the South Memphis Revitalization Action Plan, a comprehensive neighborhood-led plan that The Works is implementing.

Last updated: March 2014

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TEXAS

ACCION Texas, Inc.

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2013, \$1,500,000

History

ACCION Texas, Inc. is a certified CDFI established in 1994 in San Antonio, Texas. ACCION Texas provides loans to small business owners who lack access to commercial credit and development services. Since its founding, San Antonio-based Accion Texas has approved more than 15,000 loans totaling \$150 million.

HFFI Projects

ACCION Texas will use its 2013 HFFI-FA award to support lending to food retailers in low-income areas throughout Texas. Loans will be provided to small businesses, such as grocery stores, mobile food trailers, farmers markets, cooperatives, corner stores and bodegas.

ACCION is concentrating its lending in Texas — specifically, in five counties with above average percentages of people living in neighborhoods without accessible fresh food. The counties, three urban and two on the border, are: Bexar, Cameron, Dallas, Harris and Hidalgo. Since ACCION is the nation's largest microlender, loans will likely go to enterprises like food manufacturers, food distributors, food trucks, bakeries, and restaurants committed to making and selling healthy food.

Last updated: March 2014

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CEN-TEX Certified Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$341,718

History

The HHS Salud Corporation is a social enterprise formed by CEN-TEX CDC, a non-profit statewide economic development firm based in Austin, Texas with olive oil production facilities in Dripping Springs, Texas. CEN-TEX CDC was founded in 1982 to facilitate public sector financing programs in Texas, aiming to stimulate economic growth and development of the Texas communities it serves.

HFFI Project

Salud Corporation (SC) is a minority-owned Latina-led for-profit start-up that manufactures and distributes high quality extra virgin olive oil (EVOO) from domestically produced olives for the U.S. Hispanic market. Salud Corporation is a social enterprise that will sell olive oil to target Texas markets and target U.S. Hispanic markets as well as the general public.

SC has priced its 250 ml bottle of Paloma EVOO at \$7.99 to meet a price point affordable to the Hispanic markets. SC will sell its EVOO wholesale, retail, by email and in bulk. The price for the 500 ml bottle will be determined soon. And infused Salud oils are scheduled to be produced later in 2013. Bottling begins January 2013 and there are currently three employees with a goal of 15 by the end of 2014. The non-profit has contributed \$37,000 in in kind funds to build the business plan and marketing strategy. HHS provided a \$300,000 grant for equipment purchases, inventory and working capital.

Olive oil consumption in the U.S. is set to more than double by 2020. Half the growth will be driven by those under thirty today. The SC consumer may be diabetic changing their food choices, pre-diabetic, active and healthy or young and impressionable, willing to learn healthy eating. The opportunities to touch families of all ages are abundant.

SC cares about the environment and has a commitment to corporate social responsibility. The SC has three social missions: 1) Help Hispanic diabetic or pre-diabetic customers with a healthy EVOO option made in the U.S. by an Hispanic owned and managed firm; 2) Contribute 10 cents of every bottle sold to BCL of Texas in support of women, minority and veteran owned businesses; 3) Promote new jobs creation in the “tree to table” industry. SC’s competitive edge over any other U.S. olive oil producer is its corporate social responsibility, its US-produced high-quality EVOO, price, and management team.

Last updated: 2012

Contact Information

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Neighborhood Housing Services of Dimmit County Inc.

Federal HFFI Program

Agency: Treasury, CDFI Fund, Financial Assistance Program
Fiscal Year 2012, \$1,000,000

History

Neighborhood Housing Services of Dimmit County (NHSDC) serves eleven (11) rural border counties in Southwest Texas. Seven counties have populations under 20,000 and four counties have populations under 50,000. Characterized by substandard housing, high unemployment, low educational attainment, and poverty, ten (10) of these counties have also been designated by USDA, wholly or in part, as food deserts. Since its inception in 1986, NHS Dimmit County has served as the Middle Rio Grande region’s most active and visible community and economic development agency and has with a strong record in business and housing lending and a reputation for innovation in and attention to local agriculture

industries. We are also helping rural ranchers repurpose land to profitable olive groves, building farming coops, and promoting greenhouse and biofuel crops as alternatives for local farmers. We operate hydroponic and aquaponic greenhouses and are developing strategies to teach local residents how to raise consumable fresh vegetables and fish in home-based greenhouse gardens and hatcheries. The vast majority of our services are provided to Hispanics, which make up 80% of the local population. Every loan or service we provide supports our mission of stimulating rural economies through housing construction, business development, job creation, and revitalization of the farming and ranching industries. As the principal economic and community development agent in a vast and sparsely populated region of Texas, participation in the Healthy Food Financing Initiative is a natural fit with our efforts to enhance local quality of life through financing businesses that bring life changing resources to our communities.

HFFI Project

Our HFFI program will benefit the counties of Dimmit, La Salle, Maverick, Zavala, Kinney, Uvalde, Medina, Val Verde, Edwards and Real which span 15,730 sq. miles of mostly rolling prairies with thick brush. All 10 counties are within 150 miles of the U.S.-Mexico border in the region known as “El Desierto Muerto” or “Dead Desert”. Unlike the Upper and Lower Valley regions which have large cities and major highways, the Middle Rio Grande Valley is rural, isolated, and challenged by declining industry and housing stock. The combined population of all ten counties in 2008 was just over 206,000 – with population density in some counties as low as 1 person per square mile. This region is also home to more than 200 *colonias* – small-unincorporated rural subdivisions often without potable water, sewage systems, or paved roads, where impoverished families reside in mostly self-constructed cinder block houses and trailer homes. Our service area includes two Empowerment Zone counties (Dimmit and Zavala) and one Native American community (Kikapoo Tribe) in Maverick County.

Last updated: February 2013

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VIRGINIA

Total Action for Progress

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$759,374

HFFI Project

Total Action for Progress (TAP, formerly Total Action Against Poverty in Roanoke Valley), and its affiliate, Business Seed Capital, Inc. (BSCI), will use CED funding to expand access to credit markets and provide below market-rate financing for new and expanding small businesses to stimulate economic development and job creation in Roanoke Valley, Virginia. A special priority will be placed on business ventures related to healthy food access, production, and distribution in an effort to eliminate the substantial number of food deserts in the region and increase access to healthy, affordable foods. TAP will establish a three-pronged program, to include: the provision of comprehensive pre- and post-loan technical assistance/business development services; access to an employment and training assistance fund for participating businesses to train/retain low-income individuals and/or TANF recipients; and establishment of a revolving loan fund for new or expanding businesses.

Last updated: 2012

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WISCONSIN

Martin Luther King Economic Development Corporation

Federal HFFI Program

Agency: HHS, Office of Community Services, Community Economic Development Program
Fiscal Year 2011, \$545,800

History

Martin Luther King Economic Development Corporation, in collaboration with other individuals and organizations, engages in entrepreneurial initiatives to create wealth and jobs, provides technical assistance to area businesses, develops quality, affordable rental and owner occupied housing, and supports related initiatives that strengthen the Harambee area, a culturally and economically diverse community.

HFFI Project

The Milwaukee Fix and Clock Shadow Building Project, located in a food desert, includes businesses that produce healthy food products and provide critical comprehensive health services in an underserved community. The project has created sustainable jobs and career development opportunities for low-income residents. Completed in April 2012, the Clock Shadow Building, includes four food production/processing operations, including Clock Shadow Creamery, Roof Top Farm, Purple Door Ice Cream, and Martha's Pimento Cheese. Further descriptions of these operations follow:

Street Level Clock Shadow Creamery: a healthy food cheese production facility, healthy food retail shop and local deli, which occupies the entire first floor of the building. This new facility is the first cheese manufacturing plant to be located in an urban setting in Wisconsin, the dairy state. Clock Shadow Creamery partnered with Will Allen and Growing Power to introduce goat milk production at Growing Power's existing urban farm. This goat program will soon supply milk to Clock Shadow Creamery to produce fresh, organic, low-fat goat cheese products. The Creamery recruits local community residents from the Near South Side Neighborhood to apprentice as new cheese makers. Clock Shadow Creamery distributes its dairy products onsite through its retail shop and deli and to other local nearby food desert markets as well as low access communities through corner and convenience stores. Waste whey water, a byproduct of the cheese production process is available to the composting operations run by Growing Power, providing a powerful biological additive to enhance the creation of nutrient rich soil. Growing Power uses this soil in its existing farm businesses and to provide the healthy new soil in which the grasses grow to be eaten by the goats. In addition to this partnership with Growing Power, Clock Shadow Creamery makes products with a specific emphasis on fresh, whole, low-fat dairy foods appropriate for local events, restaurants and neighborhoods.

Second, Third, and Fourth Floors: occupied by The Healing Collective, three programs working together to integrate mental, physical and spiritual health services into a prototypical health center of the future. Aurora Healthcare, the largest employer and healthcare system in Wisconsin, is the primary program sponsor.

Rooftop Farm: To provide local fresh food and create attractive open space in a dense urban neighborhood, the development team included an urban farm with about 1,000 square feet of beds on the roof of the building with a \$43,333 grant from LISC's Green Development Center and The Kendeda Fund. CORE/El Centro manages the rooftop garden, growing produce and fresh herbs in accordance with USDA organic standards. The organization has a master gardener on staff to oversee planting and harvesting in the garden. CORE hosts hands-on workshops on backyard and container gardening and rents the activity space to outside groups for meetings. CORE also introduced a beehive on one side of the building to promote pollination in the garden. By selling some of the produce in Clock Shadow Creamery's first floor retail space, the buildings tenants are able to provide staff, clients, and neighborhood residents with a local source of fresh produce.⁵⁶ In addition to gardening, CORE uses the rooftop activity space for yoga, dance classes, and other programming. In summer 2013, CORE will be running a camp to introduce children to planting, harvesting, and organic foods. The Walker's Point Clinic and the Healing Center also utilize the rooftop space, conducting patient education and counseling programs. During nice weather, the clinic brings people from the waiting room to the roof to enjoy some fresh air and the skyline view before their appointments.

In the OCS grant proposal, MLKEDC set the goal of creating 23 jobs and leveraging \$6,448,000 in outside funding. In the end, the project attracted \$6,185,000 in equity through investors, additional grants, and tenant build-out contributions. The project also surpassed its job creation goal by creating and retaining 28 jobs, of which 17 are filled by low-income people.

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