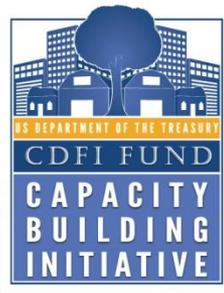




Financing Healthy Food Options

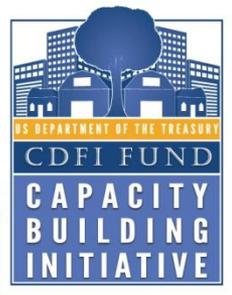
Green for Greens: Finding Public Funding for Healthy Food Retail

March 15, 2012



Introduction

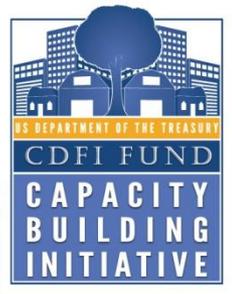
- CDFI Fund's Capacity Building Initiative
 - Financing Healthy Food Options
 - Workshops
 - Technical Assistance – individual and group
 - Resource Bank



Today's Webinar Topic

Finding Public Funding for Healthy Food Retail

- Why?
 - Momentum at all levels for financing healthy foods
 - Leveraging all resources available
 - Learning about partners



Presenters

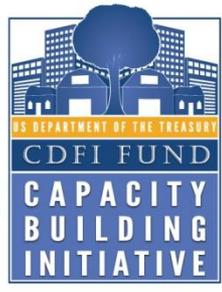


Hannah Burton Laurison

Public Health Law & Policy

haurison@phlpnet.org

<http://www.phlpnet.org/>

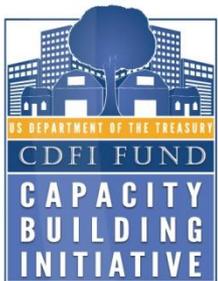




public health law & policy

PHLP's team of lawyers, urban planners, and policy analysts works to improve community health by supporting public health leaders around the country.

PHLP does this by providing sophisticated legal and policy tools for use in everyday practice.



Presenters

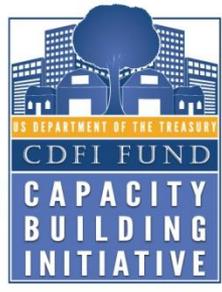


Catherine Howard

NCB Capital Impact

CHoward@ncbcapitalimpact.org

<http://www.ncbdc.org/>

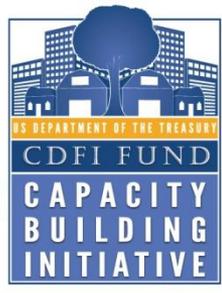




Financing Healthy Food Options

Green for Greens: Finding Public Funding for Healthy Food Retail

March 15, 2012



Agenda

1

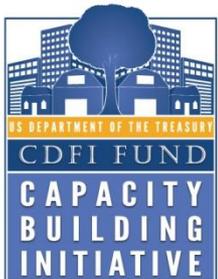
SHOW ME THE MONEY

Using economic development programs
Putting together a financing package

2

FINDING NEW ALLIES

What are opportunities & challenges?



What is your greatest barrier to accessing public financing?



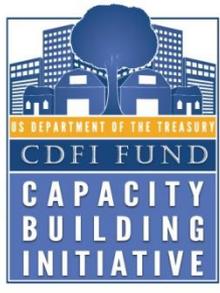
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Show Me the Money



Photo: Andy Toy

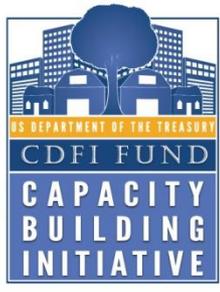
LOCAL



1

Local In-Kind Incentives

- Predevelopment Assistance
- Zoning and Permitting Incentives
- Discounted Land





Assess possible sites





Market sites to retailers

OAKLAND, CALIFORNIA **Retail Opportunity Site**



73rd Avenue at Foothill

1.22 acre prime corner at busy intersection



SITE SPECS

- ▶ 3 minutes to I-580;
8 minutes to I-880
- ▶ AC Transit bus hub
for 8 routes with
451 buses daily

FOR SALE OR SALE/LEASE BACK

City ownership

CONTACT

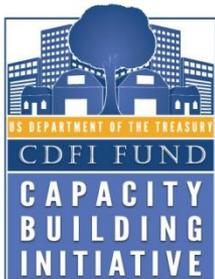
Doug Cole
City of Oakland
510.238.7661
dcole@oaklandnet.com

INFO/DESCRIPTION

- ▶ At the intersection of three arterials: MacArthur Boulevard, Foothill Boulevard and 73rd Avenue
- ▶ Ideal for shops, café space; City requires Eastmont branch library to be part of project
- ▶ Located in Enterprise Zone and Central City East Redevelopment Area
- ▶ Serves a diverse socio-economic market
- ▶ On-site county offices employ 1,500+ people; stores, county offices, and nonprofit organizations generate an estimated 1,000-1,500 daily visitors



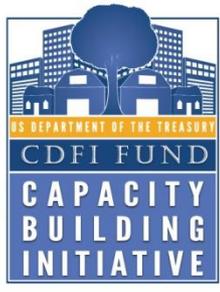
COMMUNITY AND ECONOMIC DEVELOPMENT AGENCY • 250 FRANK H. OGAWA PLAZA • OAKLAND, CA 94612
www.Business2Oakland.com • 877.2.OAKLAND • 510.238.3627



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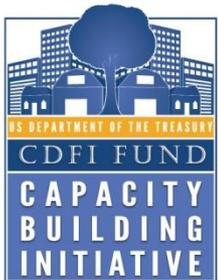
Local In-Kind Incentives

- Predevelopment Assistance
- Zoning and Permitting Incentives
- Discounted Land





Zoning requirement waivers



© PHLP



Density bonuses

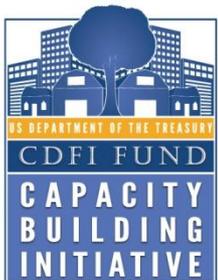




Expedited permitting



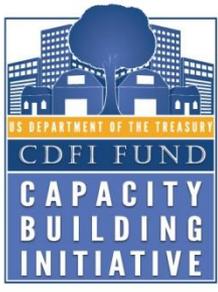
Photo: Washington, DC Dept of Consumer and Regulatory Affairs



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Local In-Kind Incentives

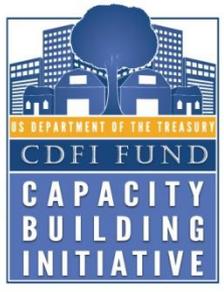
- Predevelopment Assistance
- Zoning and Permitting Incentives
- Discounted Land



1

Local Government Financing & Grants

- Tax Increment Financing
- Façade and Tenant Improvement Loans and Grants
- Tax Incentives





Supermarket Tax Incentives

BUSINESS INCENTIVES

Supermarket Tax Credits




Incentives for Supermarkets

Incentives to encourage new fresh food markets to open in areas of the District lacking this important amenity

ELIGIBILITY: Businesses must be registered and located in a Priority Development Area.

SAMPLE: Harris Teeter, 1350 Potomac Avenue, SE, Washington, DC 20004

Organic Carrots from Yes! Organic
3100 Georgia Avenue, NW

Harris Teeter
1350 Potomac Avenue, SE

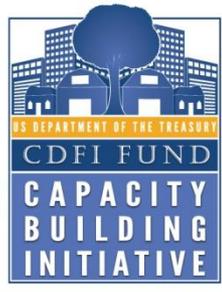
Through the Supermarket Tax Exemption Act of 2000, the District waives certain taxes and fees to supermarkets that locate in specific neighborhoods. Qualifying supermarkets receive the following benefits for 10 years:

- Real property tax exemption;
- Business license fee exemption;
- Personal property tax exemption;
- Sales and use tax exemption on building materials necessary for construction.

To qualify for the credit, the supermarket must be located in a Priority Development Area (map is available at dcbiz.dc.gov).

Office of the Deputy Mayor for Planning & Economic Development
Government of the District of Columbia
Office of Business Attraction
1350 Pennsylvania Avenue NW, Suite 317, Washington, DC 20004
(202) 727-6365 | www.dcbiz.dc.gov

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Government of the District of Columbia
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(202) 727-6365 | www.dcbiz.dc.gov



DC Business Incentives Map

Welcome to the DC Business Incentives Map. This online tool can help you determine the geographic boundaries of incentives available to DC businesses. You can also enter a specific address to identify incentives that your property or company may be eligible to receive. For detailed information regarding these and other available incentives, visit [Citywide Economic Incentives](#).

Zoom to Location (1)

address, intersection, etc.

Prequalifying Incentives (1)

- Enterprise Zone
- High Technology Development Zone
- HUB Zone
- Industrial Revenue Bond
- Supermarket Tax Credit Zone
- H Street NE Retail Priority Area

Incentive Profiles (1)

Supermarket Tax Credit Zone

View Incentives Map Layers (1)

- None
- Enterprise Zone
- High Technology Development Zone
- Hub Zone
- Industrial Revenue Bond
- Supermarket Tax Credit Zone
- H Street NE Retail Priority Area

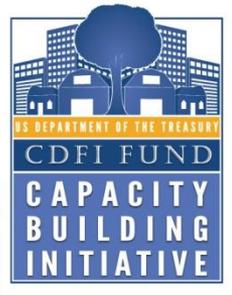


Map data ©2012 Google - [Terms of Use](#)

Please note that businesses must fulfill certain additional requirements to qualify for

Search Result Information			
Total Population (1/2 Mile) <small>(1)</small>	Employee Population (1/2 Mile) <small>(1)</small>	Median Individual Income (1/2 Mile) <small>(1)</small>	Total Housing Units (1/2 Mile) <small>(1)</small>

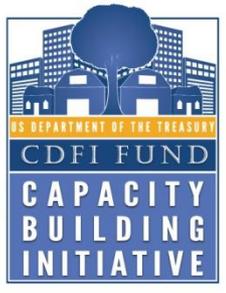
STATE



1

State Financing and Grants

- Financing
- Tax Assistance
- Energy Efficiency Incentives

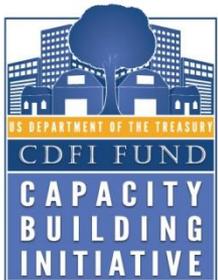




Public Employee Pension Fund Financing

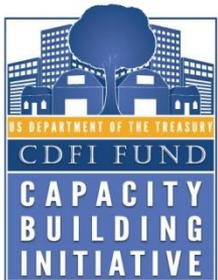


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Economic Development Loans

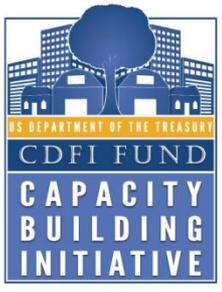


© las-initially

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State Financing and Grants

- Financing
- Tax Assistance
- Energy Efficiency Incentives

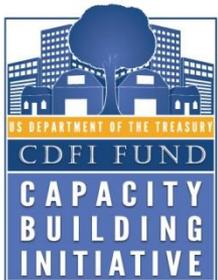




Economic Development Tax Credits



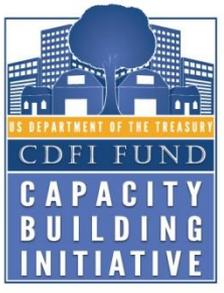
Photo: Anwyn Hurxthal



1

State Financing and Grants

- Financing and Grants
- Tax Assistance
- Energy Efficiency Incentives



DSIRE
SOLAR

solar policy
information



DSIRE is a comprehensive source of information on state, local, utility and federal incentives and policies that promote renewable energy and energy efficiency. Established in 1995 and funded by the U.S. Department of Energy, DSIRE is an ongoing project of the N.C. Solar Center and the Interstate Renewable Energy Council.

Search DSIRE



View Federal
Incentives

DSIRE

get free 
search widget

Resources

[RPS Data](#)

[Summary Maps](#)

[Summary Tables](#)

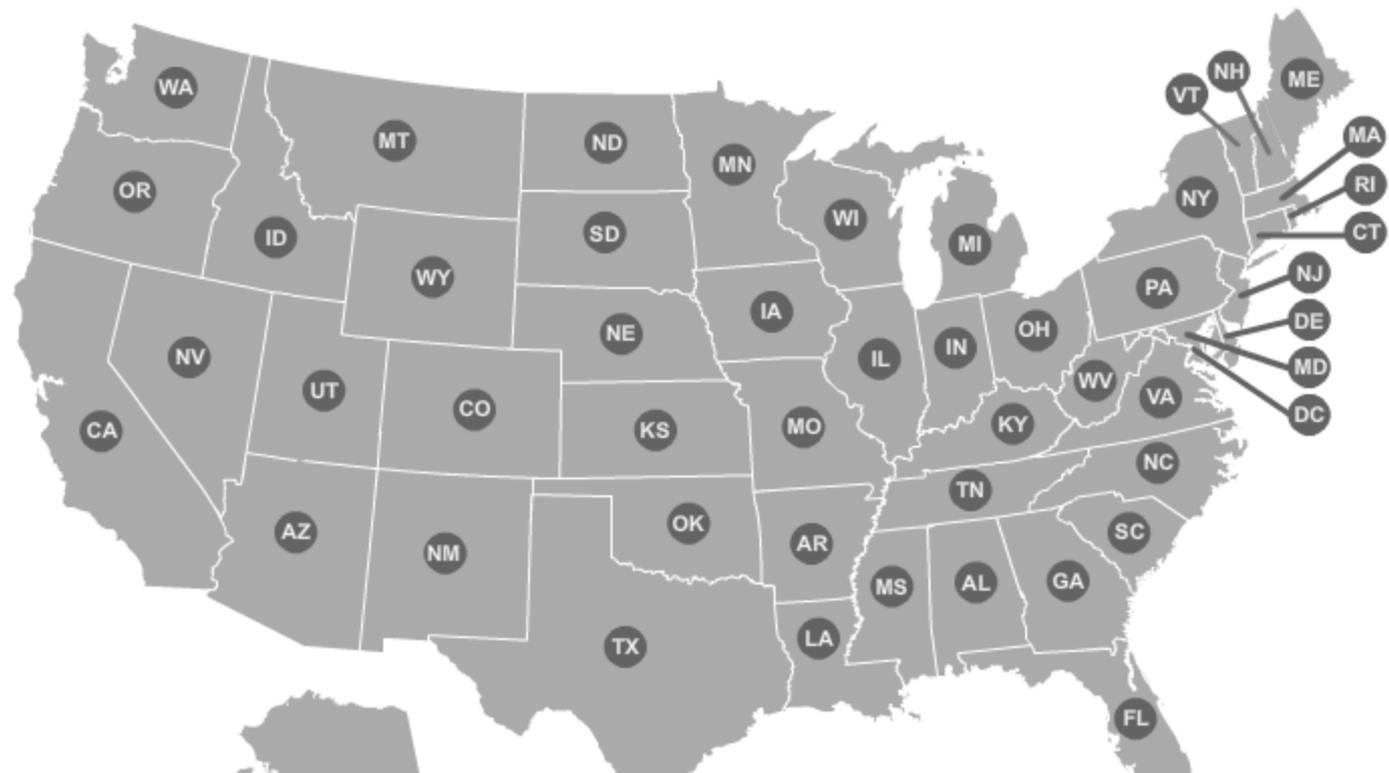
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[What's New?](#)

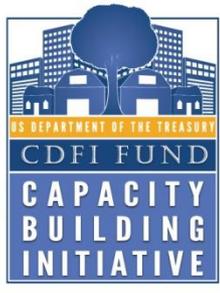
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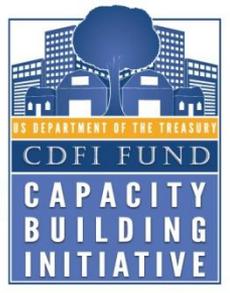
FEDERAL

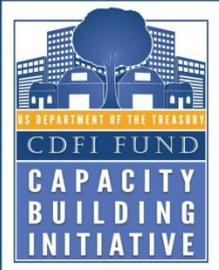


1

Federal Funding

- **USDA**
- **HHS**
- **HUD**
- **And many more...**





Financing Healthy Food Options

The CDFI Fund's Capacity Building Initiative for Financing Healthy Food Options

Financial Resources Catalogue



This document was created for the CDFI Fund by:



Green for Greens

Finding Public Funding for Healthy Food Retail

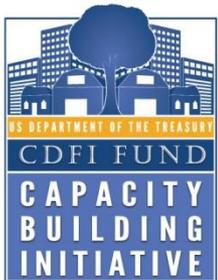


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NATIONAL POLICY & LEGAL ANALYSIS NETWORK
TO PROMOTE CHILDHOOD OBESITY



public health
law & policy




Resources

- > [KYF2 Home](#)
- > [Our Mission](#)
- > [Grants, Loans, and Support](#)
- > [Tools and Resources](#)
- > [Our Partners](#)
- > [Blog](#)

KYF Compass

KYF Compass Map

Know your Farmer, Know Your Food Compass Stories

Photo: Children at Dayton Elementary in Dayton, NV harvest potatoes from the Healthy Communities Garden at their school.



4/4 << || >>

Latest Blogs
Mar 07, 2012 A Phenomenal Day for #KYF2 and Local Foods at USDA and Online

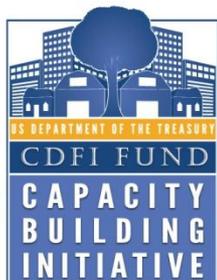
[Editor's note: Cross-posted from the USDA blog.] Agriculture Deputy Secretary Kathleen Merrigan (at table, center), and White House Office of Public Engagement Director Jon Carson (at table, left), March 5. Using the new web-based Know Your Food Compass, they conducted a "virtual conversation" with a live audience and questions from Twitter. Unlike most events where mobile communication devices [...]

Mar 02, 2012 Interested in Local and Regional Food Systems? Jump into the Twitter Conversation Using #KYF2!

[Editor's note: Cross-posted from USDA blog.] Agriculture Secretary Tom Vilsack and Agriculture Deputy Secretary Kathleen Merrigan receive a question via twitter in the USDA TV studio during the webinar unveiling of the Know Your Farmer, Know Your Food (KYF) Compass, an interactive web document and map highlighting USDA support for local and regional food projects. [...]

Feb 29, 2012 Introducing..... The Know Your Farmer, Know Your Food Compass

Cross-posted from the USDA Blog. Are you a farmer, rancher or food business entrepreneur interested in locally-produced food? Are you a community leader wondering how local and regional food

[/012/02/29/introducing-the-know-your-farmer-know-your-food-compass/](#)




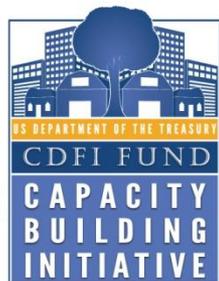
Resources

- > [KYF2 Home](#)
- > [Our Mission](#)
- > [Grants, Loans, and Support](#)
- > [Tools and Resources](#)
- > [Our Partners](#)
- > [Blog](#)

KYF Compass



KYF Compass Map



Grants, Loans, and Support

Grants, Loans & Support

Know Your Farmer, Know Your Food (KYF2) is helping communities scale up local and regional food systems and strengthen their economies. Not every community will need the same assistance; and navigating USDA's offerings is no small task.

We want to simplify the process and help communities put USDA programs to work for them, so we're playing matchmaker. This page lists over two dozen programs at USDA that can help build local and regional food systems. This list is not the entirety of USDA's offerings, but it is a great starting place.

Whether you are an individual farmer looking to extend your growing season, a cooperative of growers looking to rebuild a food hub, a farmers' market that wants to accept SNAP benefits, a community kitchen that needs cold storage to store locally procured meat, or anyone in between, this short guide to our programs might come in handy.

Also, for more details on how these programs can be put to work in your community, check out our blog and our program memos. In our program memos, USDA Deputy Secretary Merrigan mixes program information with real stories about how communities have successfully partnered with USDA to scale up local food systems and address challenges facing their communities. For the latest updates and announcements regarding programs, make sure to check out our blog's [Grants](#) and [Loans & Support](#) categories..

Agricultural Marketing Service

- [Farmers Market Promotion Program](#)
- [Federal-State Marketing Improvement Program](#)
- [Specialty Crop Block Grants](#)

AMS Memo

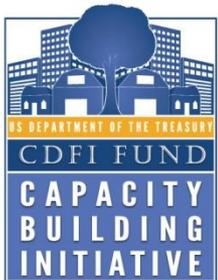
Farm Service Agency



USDA: Rural Business Enterprise Grant



Photo Credit: USDA

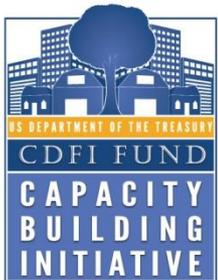




USDA: Rural Energy for America Program (REAP)



Photo Credit: Farmenergy.org

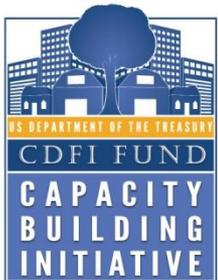




USDA: Healthy Urban Food Enterprise Development Grant



Photo Credit: Santa Fe New Mexican

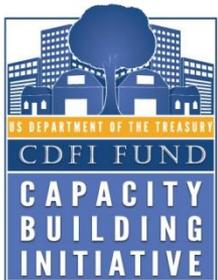




HUD: Section 108 Loan Program & Brownfields Economic Development Initiative



Photo: City of Rockford



Putting It All Together: NCB Capital Impact



Image: People's Community Market



California FreshWorks Fund

The California FreshWorks Fund is a public-private partnership loan fund created to finance grocery stores and other forms of fresh food retail and distribution in underserved communities throughout CA. It is modeled after the PA Fresh Food Financing Initiative and it has been developed to align with the National Healthy Food Financing Initiative.

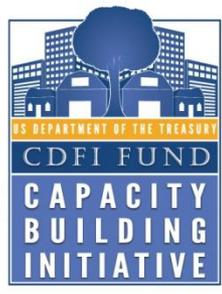
Fund Size: \$264 million

Uses of Capital: Loans & Grants

Capitalization: Debt & Grants

Program Eligibility: CA Healthy Food Retailers & Distributors
Must serve low/moderate income communities with low access to healthy food, as demonstrated by below average food market density.

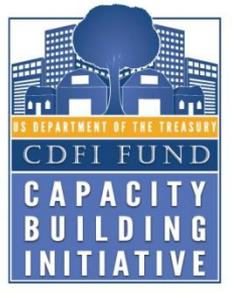
Administrator: NCB Capital Impact





California FreshWorks Fund

- Federal Support– CDFI Fund HFFI Award
- Partnering with Local Government
- Project Examples





California FreshWorks Fund



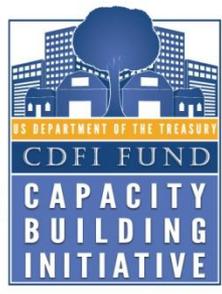


California FreshWorks Fund

**California FreshWorks Fund
Syndicated Loan Pool
\$125 Million**

Federal Funding At Work

- \$2 Million CDFI Fund HFFI-FA Award builds Loan Loss Reserve
- Loan Loss Reserve provides comfort to debt investors
- Federal Funds leveraged 62:1

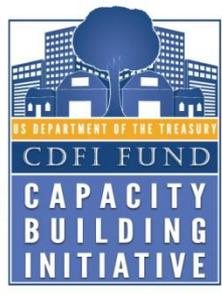




California FreshWorks Fund

Local Government Partnerships

- Local Government CDEs provide NMTC allocations
- Accessing local initiatives
- Co-lending



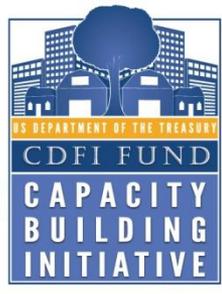


California FreshWorks Fund

FreshWorks – Government Financing Package

- Local CDBG funds run through FreshWorks
- FreshWorks performs underwriting and analysis
- Site selection assistance, local grant dollars and targeted financing create grocer incentive

ABC Market, Central Valley, CA			
Sources		Uses	
California FreshWorks Fund Loan	\$ 2,825,000	Working Capital Reserve	\$ 525,000
City CDBG Grant (via FreshWorks)	\$ 150,000	Pre-Opening & Start-up Costs	\$ 500,000
California FreshWorks Fund Predevelopment Grant	\$ 25,000	Inventory	\$ 425,000
Owner Equity	\$ 300,000	Equipment	\$ 1,050,000
		Tenant Improvements	\$ 800,000
Total	\$3,300,000		\$ 3,300,000





2

Finding New Allies



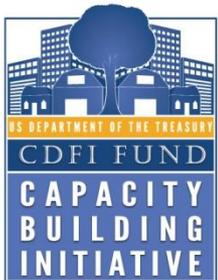
Photo: philebrity



Local & State Government Partners

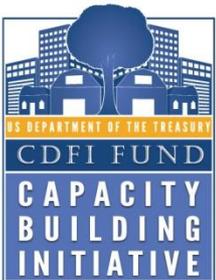


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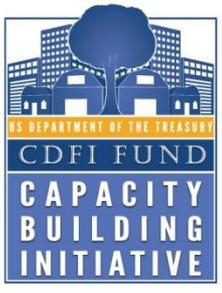
Public health is a natural ally





What can public health offer?

- Build community support
- Build political support
- Partner in implementation
- Attract new funding



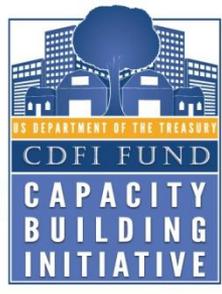


California FreshWorks Fund

FreshWorks – Government Financing Package

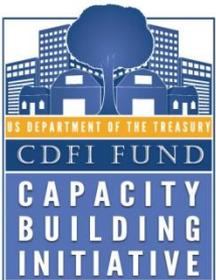
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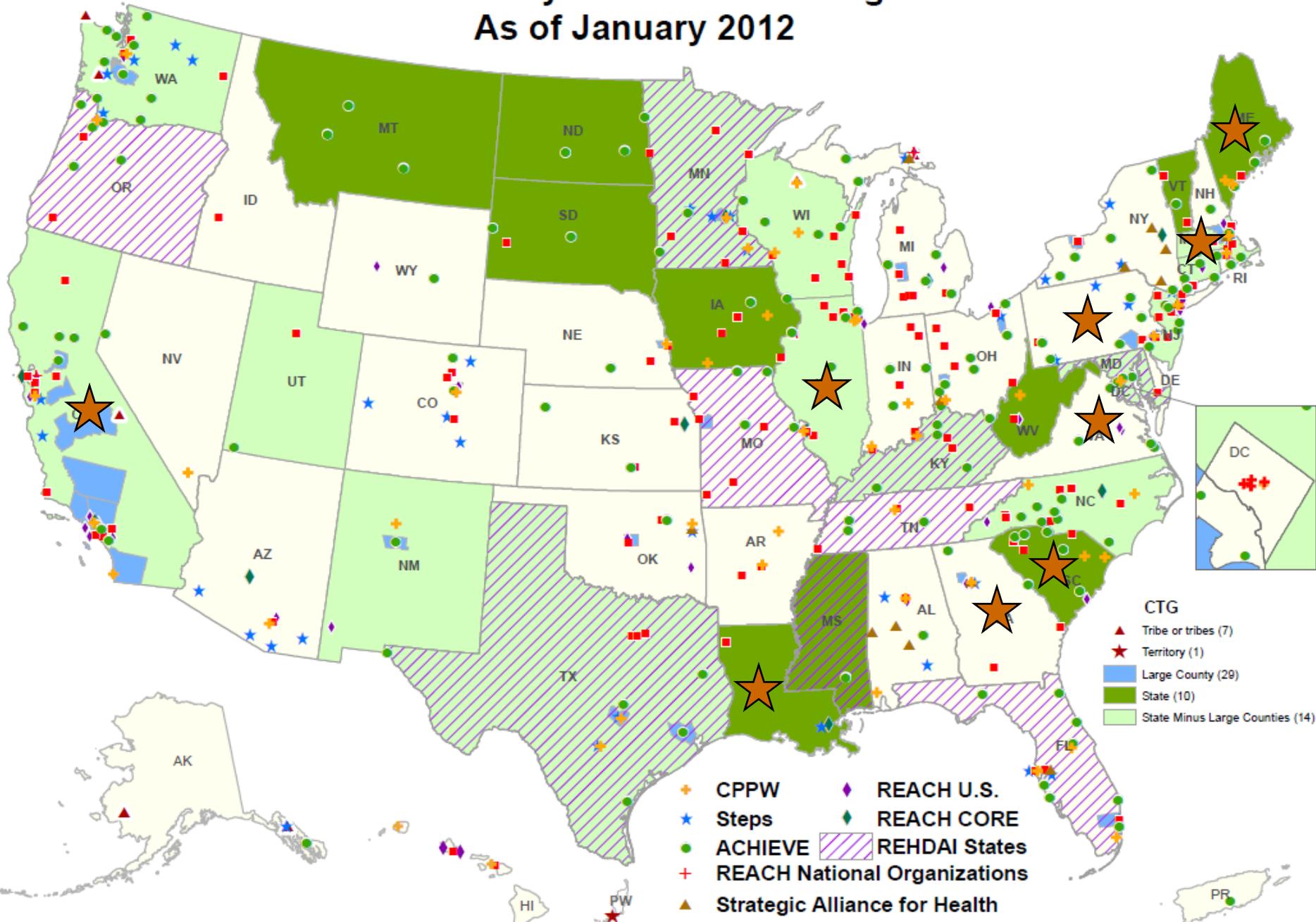




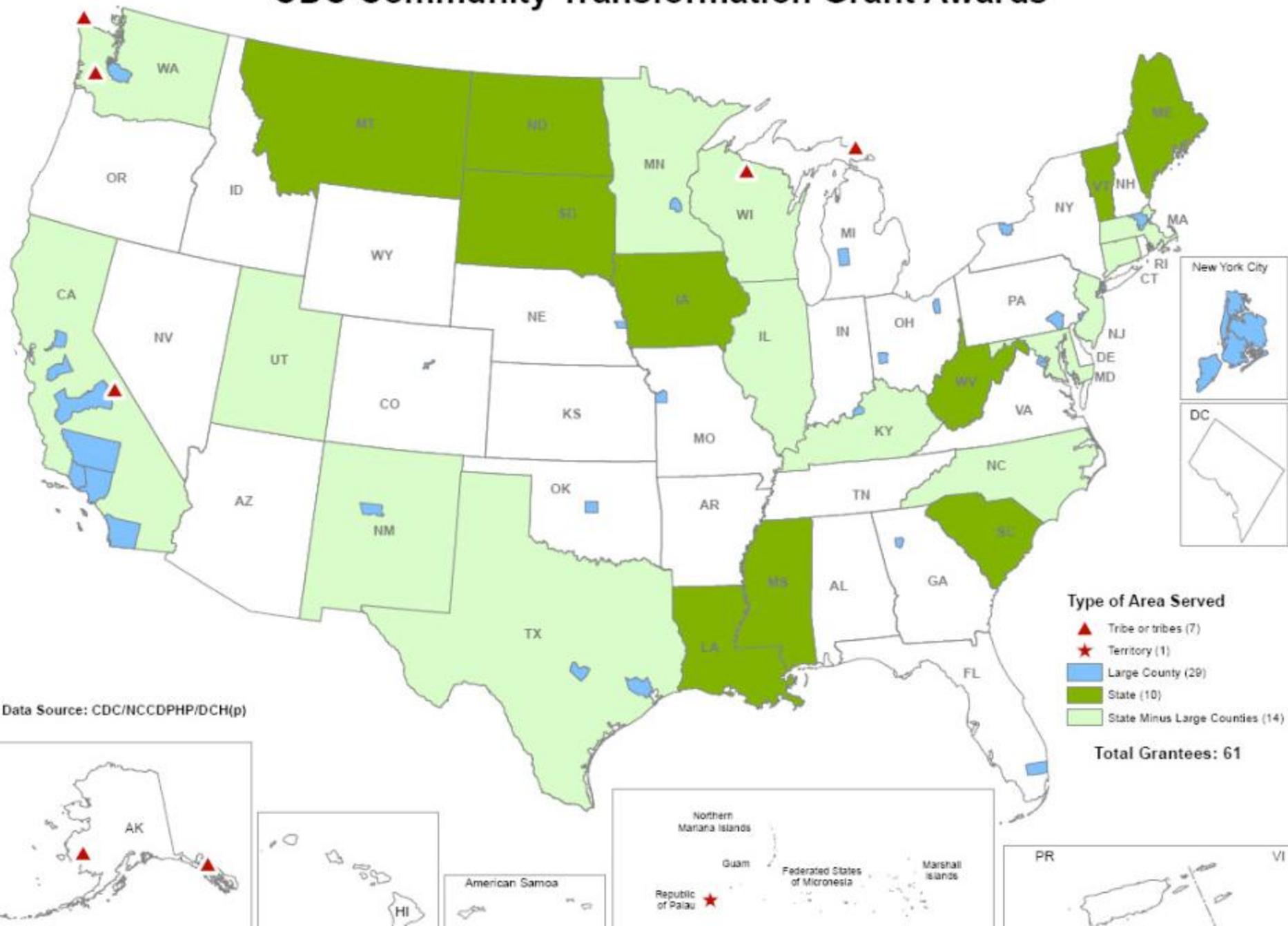
Build community and political support



CDC's Healthy Communities Program As of January 2012

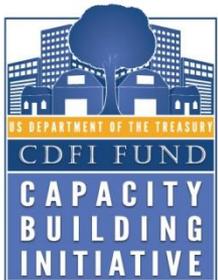


CDC Community Transformation Grant Awards



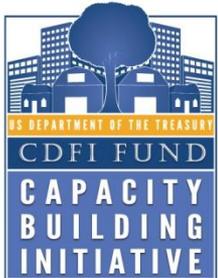


Maintain a long term relationship



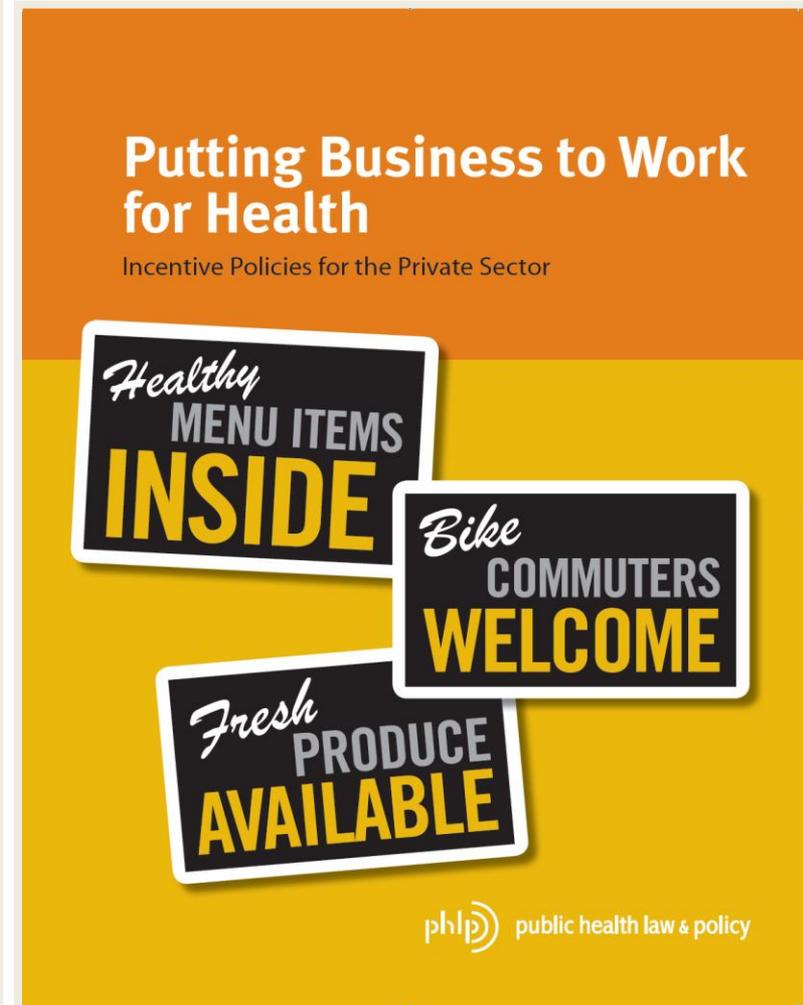
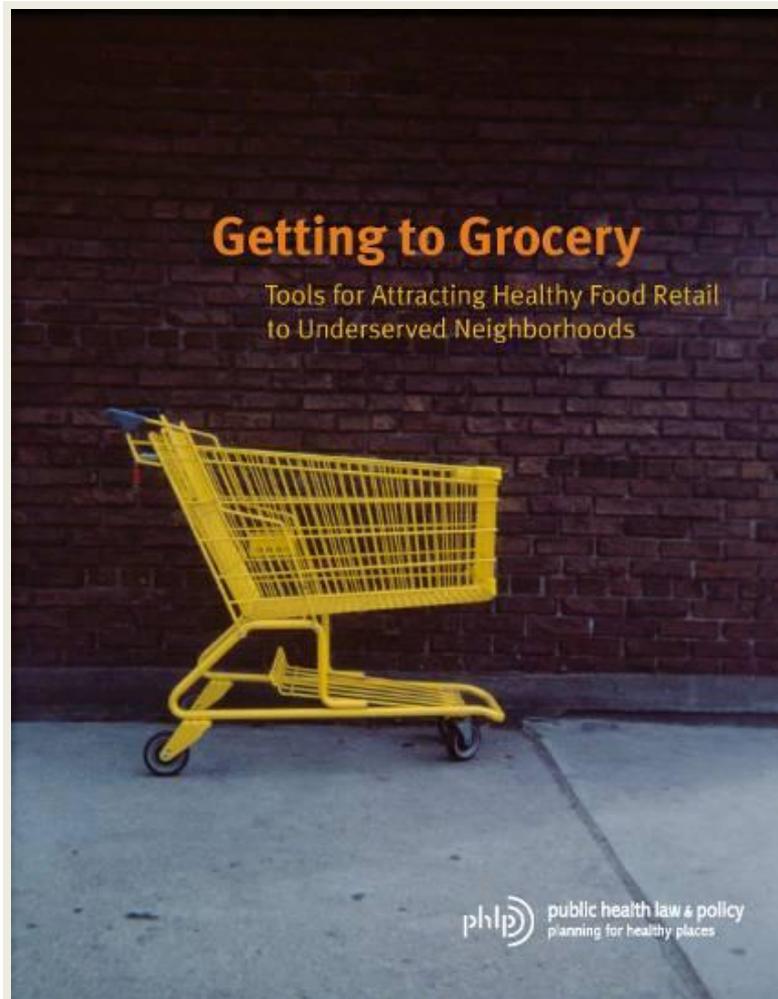


RESOURCES



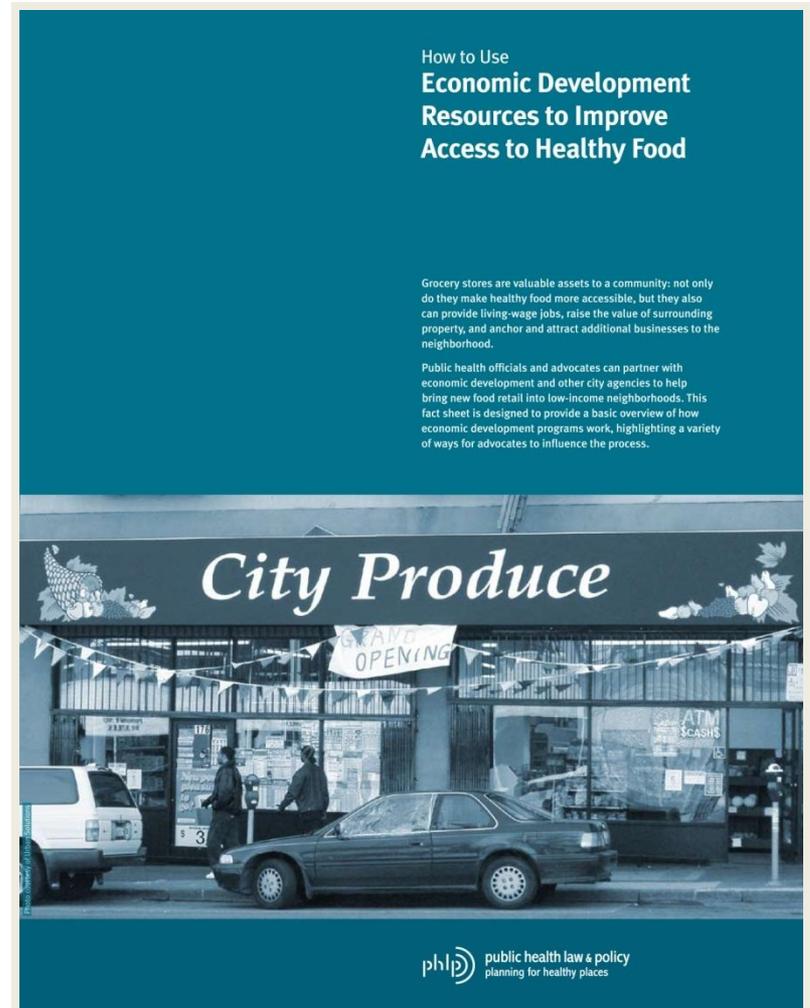
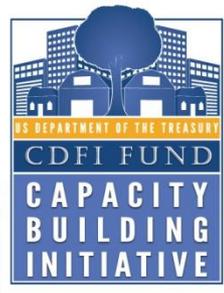
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Toolkits



Factsheets

Plus...
Technical Assistance
Trainings
Webinars



Thank you!

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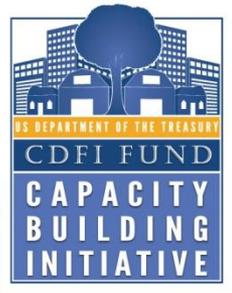
<http://www.ncbdc.org/>



Disclaimer

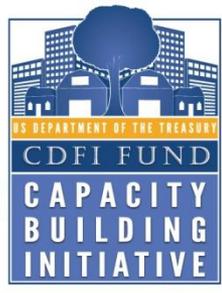
The information provided in this seminar is for informational purposes only, and does not constitute legal advice. Public Health Law & Policy does not enter into attorney-client relationships.

The primary purpose of this training is to address legal and/or policy options to improve public health. There is no intent to reflect a view on specific legislation. PHLP incorporates objective non-partisan analysis, study, and research in all our work.





Additional Resources



Financing Healthy Food Options Resource Bank

http://www.cdfifund.gov/what_we_do/FinancingHealthyFoodOptionsResourceBank.asp



The screenshot shows a web browser window with the URL www.cdfifund.gov/what_we_do/FinancingHealthyFoodOptionsResourceBank.asp. The page features a navigation menu on the left with links: WHO WE ARE, WHAT WE DO, IMPACT WE MAKE, NEWS & EVENTS, and HOW TO APPLY. The main content area is titled "COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND" and "UNITED STATES DEPARTMENT OF THE TREASURY". Below this, the page is titled "Financing Healthy Food Options Resource Bank" and is organized into three sections: I. Training Curriculum, II. Financial Resources Catalogue, and III. Food Desert Mapping Tools. Each section contains a list of links to various resources. A disclaimer at the bottom states that the documents were funded by the CDFI Fund under Contract TPD-CDF-10-C-0006, Task Order 0001, and that the content is the responsibility of the authors. The page was last updated/reviewed on 12/07/11.

CDFI Fund - U.S. Treasury - [www.cdfifund.gov/what_we_do/FinancingHealthyFoodOptionsResourceBank.asp](#)

Opportunity Financ... CARS™ - Comprehe... Other bookmarks

- WHO WE ARE
- WHAT WE DO
- IMPACT WE MAKE
- NEWS & EVENTS
- HOW TO APPLY

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Financing Healthy Food Options Resource Bank

I. Training Curriculum

- [Food Systems Overview](#)
- [Healthy Food Retail Financing](#)
- [Financial Services for Mid-Tier Food Chain Enterprises](#)
- [NMTC & Urban Supermarkets](#)
- [Understanding the Grocery Industry](#)
- [Underwriting Supermarkets & Grocery Stores](#)
- [Mid-Tier Food Chain Enterprises Overview & Underwriting](#)
- [Capitalizing Healthy Food Retail Initiatives](#)
- [Identifying Optimal Areas for Supermarket Development](#)

II. Financial Resources Catalogue

- [Financial Resources Catalogue](#)

III. Food Desert Mapping Tools

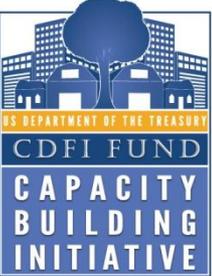
- [USDA Food Desert Locator](#)
- [Policy Map](#)

These documents were funded by the CDFI Fund, under Contract TPD-CDF-10-C-0006, Task Order 0001. The curriculum and opinions expressed in these documents are those of the authors, who are solely responsible for the content, and do not reflect the opinions of the CDFI Fund or any other person, entity, or organization.

Last updated/reviewed: 12/07/11



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Upcoming Workshops & TA Webinars

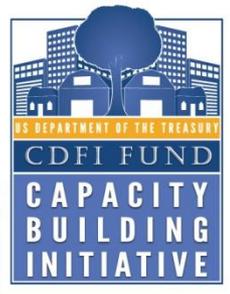
Workshops:

Farms & Food Production

Boston, MA

May 31st and June 1st

[Link](#) to Training Information & Registration



Upcoming Workshops & TA Webinars

TA Webinars:

Using LSA Analysis in your Target Market

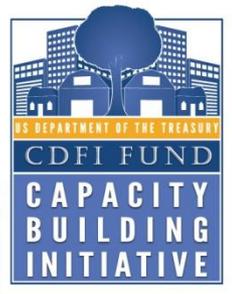
•March 19, 1pm ET

Understanding SNAP & WIC as Sources of Revenue for Food Retailers

•March 29, 1pm ET

STAY TUNED FOR MORE WEBINARS IN APRIL!

Click [here](#) to register for one or all of the TA webinars



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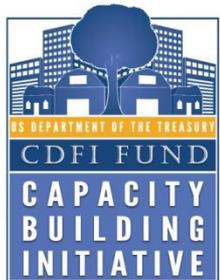
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Financing Healthy Food Options

Green for Greens: Finding Public Funding for Healthy Food Retail

March 15, 2012

