



America's
**HEALTHY FOOD
FINANCING INITIATIVE**
REINVESTMENT FUND

2023 Local and Regional
Healthy Food Financing
Partnerships Program

AWARD BOOK





ABOUT AMERICA'S HFFI

The purpose of HFFI is to support food supply chain resiliency, improve access to healthy foods in underserved areas, create and preserve quality jobs, and revitalize low-income communities. HFFI provides financial and technical assistance, either directly or through other partners and intermediaries, to fresh, healthy food retailers and enterprises to overcome the higher costs and initial barriers to entry in underserved areas.

Equitable access to healthy food is enabled by a food system where enterprises across the food supply chain can thrive and deliver fresh, healthy, and affordable products. HFFI aims to build a more equitable food system that supports the health and economic vibrancy of all Americans.

To date, the HFFI program has provided \$25.4 million in grant awards to 162 projects through the Targeted Small Grants program. Prior grantees have been located in 48 states, in addition to Washington DC and Puerto Rico; have created or retained over 1,800 jobs; and created or retained over 625,000 square feet of food retail space.

Authorized by the 2014 Farm Bill, America's Healthy Food Financing Initiative (HFFI) is administered by Reinvestment Fund on behalf of USDA Rural Development.



ABOUT REINVESTMENT FUND

Reinvestment Fund is a national mission-driven financial institution that creates opportunity for underserved people and places through partnerships. We marshal the capital, analytics, and expertise necessary to build strong, healthy, and more equitable communities. Headquartered in Philadelphia, Reinvestment Fund has put \$3.2 billion in cumulative lending and investments to work for communities across the country since 1985. Beginning with the Pennsylvania Fresh Food Financing Initiative (FFFI) in 2004, we have developed a comprehensive and evidence-based approach to improving the food landscape for low-income people. Since that time, we have provided more than \$371 million in grants and loans to healthy food projects. Reinvestment Fund also founded ReFresh, a capacity-building initiative composed of CDFI partners across the country, including some of the largest national practitioners in healthy food financing, and co-convenes the Food Lenders Network.



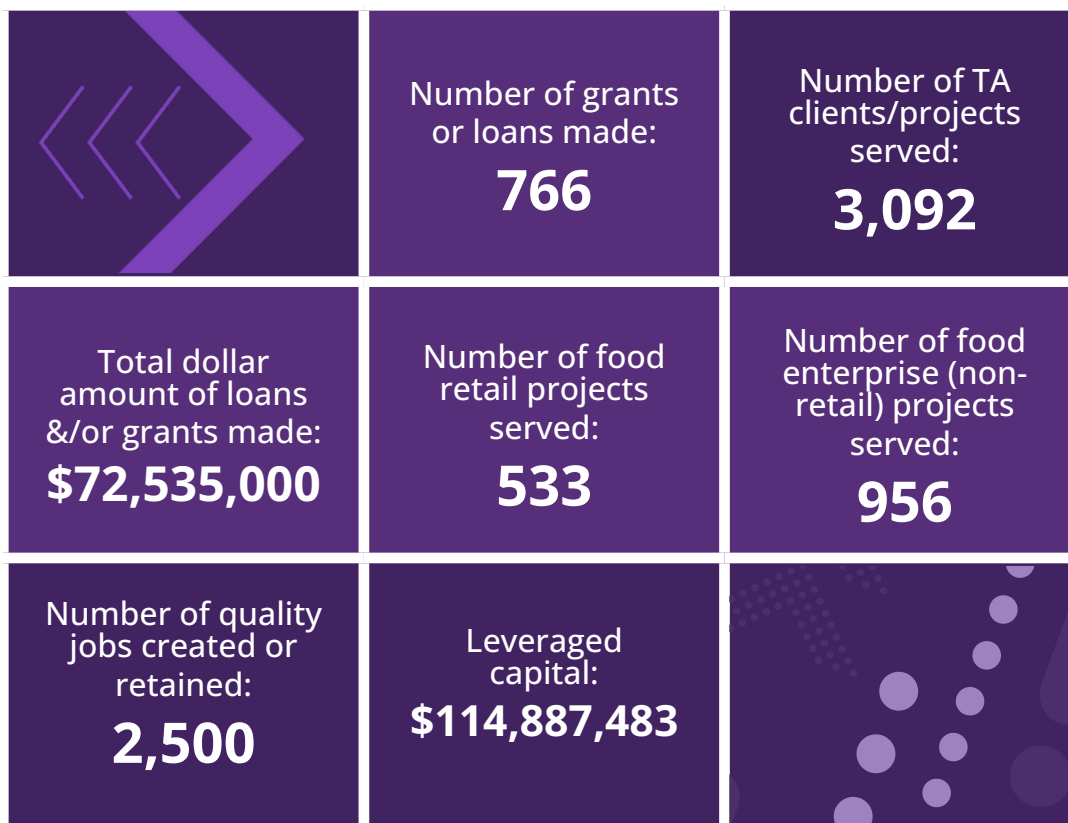
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2023 HFFI PARTNERSHIPS PROGRAM AWARDEES

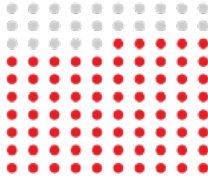
The HFFI Local and Regional Healthy Food Financing Partnerships Program (HFFI Partnerships Program) provides grants to public-private Partnerships to support the establishment, expansion, or implementation of local, state, and regional Food Financing Programs that will provide technical or financial assistance (including loans, grants, or equity investments) to food retail and food enterprise projects in underserved areas. Funding for this program is made available in part through the American Rescue Plan.

Reinvestment Fund has selected 16 public-private partnerships to be awarded a cumulative total of \$40,336,270 in grants through the inaugural round of the 2023 HFFI Partnerships Program. The selected partnerships will involve 75 partners serving 20 states, in addition to Washington, DC, through the creation of a new or expansion of an existing Food Financing Program. Reinvestment Fund received 55 eligible applications requesting over \$112 million in funding.

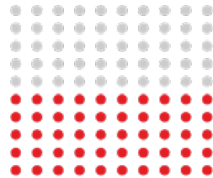
Projected Outcomes from Awarded Food Financing Programs



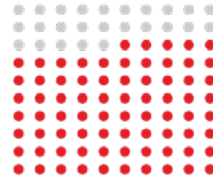
PARTNERSHIP FUNDING PRIORITIES



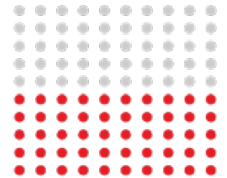
Projects that support local or regional food systems



Projects located in rural areas

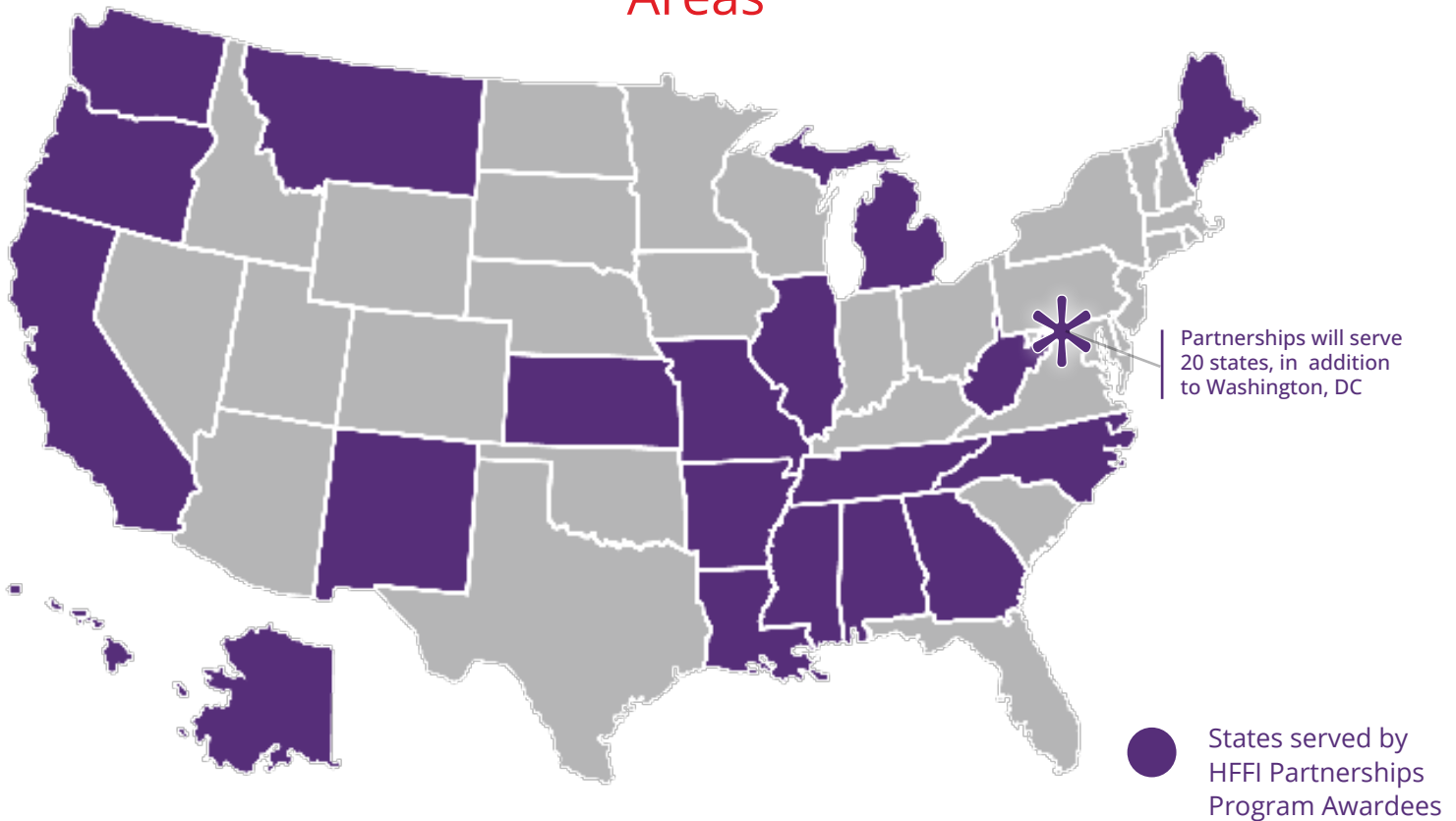


Projects that will involve women-owned businesses



Projects that will involve BIPOC-owned businesses

2023 HFFI Partnerships Program Awardee Service Areas





PARTNERSHIP SUMMARIES

The HFFI Partnerships Program awardees may use grant funds for two types of activities: (1) Capacity Building activities that include providing technical assistance to projects, operating expenses necessary for creation or further development of a Food Financing Program, and identifying the food access needs in local communities, and (2) Credit Enhancement activities that will support the deployment of loans and other financial assistance to food retail and food supply chain projects. Three of the awarded Partnerships have only Capacity Building activities and the rest include both Capacity Building and Credit Enhancement activities.



Appalachian FoodWorks Partnership

Partners: West Virginia Food and Farm Coalition, West Virginia Department of Agriculture, Veterans and Heroes to Agriculture Program, Partner Community Capital

Type: Capacity Building and Credit Enhancement

Geographies Served: WV

Summary: The Appalachian FoodWorks Partnership, a recently formed alliance of organizations with a decade-long history of collaboration, focuses on nutrition access, technical assistance, and resource development. The partnership combines state government (WV Dept. of Agriculture), West Virginia University (Center for Resilient Communities and Family Nutrition Program), community-based lenders (Partner Community Capital), and the nonprofit sector (WV Food and Farm Coalition). The Appalachian FoodWorks Partnership will enhance food access, supply chain resilience, and economic development through the strategic deployment of grants, loans, and technical support to established retailers, startups, and food enterprises in underserved communities across West Virginia and bordering counties in Central Appalachia.



Atlanta Food Access Investment Initiative

Partners: Invest Atlanta, Access to Capital for Entrepreneurs

Type: Capacity Building and Credit Enhancement

Geographies Served: Atlanta, GA

Summary: Invest Atlanta and ACE have previously partnered to deliver affordable financing products to low-income communities. They are eager to continue their work together through the HFFI Partnership program to conduct a food retail gap analysis, research policies at the city-level that impact food access strategies, deliver tailored technical assistance to food enterprises, and incentivize food enterprises seeking to invest into disinvested food desert communities in Atlanta. The partnership will prioritize delivering technical assistance and providing financial products, including loans and grants, to businesses which are owned by women and Black, Indigenous, and people of color (BIPOC). Businesses that increase the accessibility of food and are seeking to stay in, expand within, or enter into disinvested food desert communities will be prioritized throughout the partnership's programs and financial products. Together, ACE and Invest Atlanta will leverage the Atlanta Food Access Investment Initiative, created through this grant program, to conduct research informing their approach to food access barriers and solutions, deliver tailored technical assistance programs to food enterprises, and make food enterprise-specific financial products such as loans and grants available.



Delta Healthy Food Financing Partnership

Partners: Auburn University, Hope Enterprise Corporation, Wright Food Solutions

Type: Capacity Building and Credit Enhancement

Geographies Served: AL, AR, LA, MS, TN

Summary: The Delta Healthy Food Financing Partnership, comprised of Hunger Solutions Institute, Hope Enterprises Corporation, and Wright Food Solutions, seeks to establish and sustain the Delta Healthy Food Financing Initiative (Delta-HFFI). Delta-HFFI's mission is to build a stronger, more equitable and resilient food system in the Delta region of the U.S. While the partnership will be established with the solicited funding, none of the partners are new to food systems work. The partnership will work to achieve three goals:

1. Improve access to fresh, healthy, affordable foods in underserved communities
2. Create and preserve quality jobs in the food and agriculture industry
3. Revitalize under-resourced communities

Delta-HFFI will build capacity, expand reach, and support vitality of food retailers, food enterprises, and underserved communities in the Delta. Delta-HFFI will serve food retailers, food enterprises, and underserved communities in five states in the Delta region, including Alabama, Arkansas, Louisiana, Mississippi, and Tennessee. This region exhibits a high proportion of Low-Income and Low-Supermarket Access census tracts. Further, individuals in the Delta have some of the highest rates of persistent poverty and chronic disease and lowest rates of healthy food consumption. Food retailers/enterprises in the Delta also lack access to sufficient capital to invest in opening and maintaining a retail outlet or food enterprise.



Growing Food Finance in the Triad

Partners: Piedmont Triad Regional Council, Self-Help Ventures Fund, Partner Community Capital

Type: Capacity Building and Credit Enhancement

Geographies Served: The Piedmont Triad region in northcentral NC

Summary: Piedmont Triad Regional Council (PTRC) is implementing a new partnership with Self-Help and Partner Community Capital. The Growing Food Finance in the Triad program will offer Capacity Building and Credit Enhancement throughout the 12-county Piedmont Triad region of North Carolina. As a regional government agency with years of experience in healthy food systems development, PTRC connects institutional partners and food projects in the Piedmont Triad. Since 2019 PTRC has led the Piedmont Triad Regional Food Council (PTRFC). This HFFI Partnership is a logical next step to supporting the region's healthy food system. The partnership's mission is to develop a path to equitable healthy food lending through education, relationship-building, capital access programs, and customized support. Service to underserved communities, rural areas, women-owned and BIPOC-owned businesses will be a priority. Promoting lending opportunities and building loan readiness will create jobs that enhance social and community benefits and improve access to healthy food. An advisory team will be formed to identify borrowers, assess food finance needs, engage new partners, and manage outreach to raise awareness and sustainability.



Hawai'i Food Systems Financing Partnership

Partners: Feed The Hunger Fund, Hawai'i Investment Ready, Hawai'i Good Food Alliance, Hawai'i Department of Agriculture

Type: Capacity Building and Credit Enhancement

Geographies Served: HI

Summary: Efforts to improve access to healthy local foods in Hawai'i face significant challenges, despite strong community desire and the region's favorable climate. This is complicated by market pressures due to Hawaii's remote location, high living costs, elevated input costs (40% above the national average), and the dominance of cheaper imported food. Hawai'i Food Systems Financing Partnership has emerged as a solution to combat market conditions through coordination of efforts, resources, and investments across philanthropy, government, and private sector. The partnership enables collaboration and deployment of capital aimed to strengthen food supply chain resilience, expand market access for local producers, and increase consumers' access to locally sourced staples and perishables, especially for underserved communities. Intended beneficiaries include food retailers and food enterprises primarily located in the HFFI eligible areas of Hawai'i who are low-income, women, BIPOC, and Native Hawaiians.



Kansas Healthy Food Initiative

Partners: The Rural Grocery Initiative at Kansas State University, NetWork Kansas, IFF, Kansas Health Foundation, The Food Trust

Type: Capacity Building and Credit Enhancement

Geographies Served: KS

Summary: The Kansas Healthy Food Initiative (KHFI) is a public-private partnership composed of five partners: the Rural Grocery Initiative, NetWork Kansas, IFF, The Food Trust, and the Kansas Health Foundation. KHFI's mission is to increase access to affordable, healthy food to improve the health and economic development of Kansans and their communities. It accomplishes this through financing and technical assistance. Since 2017, the partnership has provided \$4.5 million in loans and grants to healthy food retail projects in low-resource and underserved areas of Kansas. With KHFI-funded projects in 39 of 105 counties, there are still many communities the partnership could support. KHFI will use funds to support both capacity building activities and credit enhancement activities. Capacity building activities include administering, marketing, and evaluating the program; identifying underserved food enterprises; and seeking additional funding sources. Credit enhancement activities include awarding grants as part of our loan/grant funding mix, awarding technical assistance grants, and maintaining a loan loss reserve.

Knox Healthy Food Financing Initiative

Partners: United Way of Greater Knoxville, Inc,
The Real Good Kitchen Foundation
(transitioning to Real Good Foundation),
Knoxville's Community Development Corporation

Type: Capacity Building

Geographies Served: City of Knoxville, TN

Summary: United Way of Greater Knoxville (UWGK), Knoxville's Community Development Corporation (KCDC), and the Real Good Foundation (RGF) will launch the Knox Healthy Food Financing Initiative (HFFI) and the Knox Good Food Fund in Knoxville, Tennessee with the mission to create an equitable future for our community where fresh, healthy food is abundant and our most vulnerable neighbors and communities thrive. To fulfill this mission, the partners will launch a Community Advisory Board (CAB) to both assist in a Healthy Food Retail and Entrepreneur Assessment and to develop the Program for Healthy Food Enterprises and Healthy Food Retail Businesses. The program will blend technical assistance programs offered by RGF, loans by a certified financial lender, and credit enhancement grants led by UWGK.



Maine Agriculture, Food and Forest Products Investment Partnership

Partners: Coastal Enterprises, Inc (CEI),
Maine Department of Agriculture, Conservation and Forestry

Type: Capacity Building and Credit Enhancement

Geographies Served: ME

Summary: Coastal Enterprises, Inc. (CEI), and the Maine Department of Agriculture, Conservation and Forestry (DACF) are partnering to build statewide food system financing capacity. By providing access to financing and specialized technical assistance for value-added processing businesses, local distributors, and retail operations, food access will be increased throughout Maine. The proposed work aligns with state policy to support climate smart agriculture and end hunger in Maine by 2030 and the state's recently established Maine Agriculture, Food & Forest Products Investment Fund (MAFFPIF). This fund will increase the state's investment in the food sector. The HFFI Partnership Program grant is needed to build the infrastructure to support and integrate this fund into the existing resources in the campaign to end food insecurity and grow rural prosperity. The grant will be used to engage industry and community stakeholders, develop financial products, support technical assistance, and promote the program. DACF will recruit and coordinate an advisory board and once fully funded, CEI and DACF will advocate for administrative expenses to be included in the appropriation of MAFFPIF funds, thereby insuring the long-term sustainability of the partnership.



Michigan Good Food Fund

Partners: Fair Food Network, Michigan Good Food Fund Stakeholder Board, GROW, Michigan Women Forward, Detroit Development Fund

Type: Capacity Building and Credit Enhancement

Geographies Served: MI

Summary: The Michigan Good Food Fund (MGFF) is a food sector-focused partnership comprising nonprofit loan funds, CDFIs, and technical assistance (TA) providers that promotes investment in regional food businesses that are building community health, wealth, and resiliency in under-resourced areas. MGFF launched in 2015 with a mission to build healthier communities, close wealth gaps, and contribute to a more connected, equitable, and sustainable food economy by lowering barriers, building trust, and offering integrated capital resources to support food businesses and local food systems across the value chain in Michigan. Together, the partnership integrates a diversity of tools, networks, and approaches to drive individual impact and wider systems change. All direct programming services are oriented to provide business and industry-specific support that accelerates food businesses' path to capital, growth milestones, and long-term business success.



Missouri Rural Food Access Partnership

Partners: Empower Missouri, University of Missouri Extension/
University of Missouri - St. Louis, IFF,
Missouri Coalition for the Environment

Grant Type: Capacity Building

Geographies Served: MO

Summary: The Missouri Rural Food Access Partnership is a new partnership that will focus on engaging six rural communities in the Missouri EATs program, resulting in community-driven action plans with prioritized food retail and food enterprise opportunities while also developing a resilient supply chain prepared to meet the unique needs of rural food retail and food enterprise. The partnership includes Empower Missouri, University of Missouri Extension/University of Missouri - St. Louis (UM Extension/UMSL), IFF and Missouri Coalition for the Environment. Empower Missouri's role includes partnership development and facilitation, and coalition building for a statewide FFP. UM Extension/UMSL will provide data analysis, Missouri EATs program facilitation, and technical assistance to food projects. IFF will provide expert consultation on the development of financial products and contribute to the development of a statewide lenders network. The Missouri Coalition for the Environment will facilitate engagement of Missouri farmers and food producers and contribute their knowledge of food supply chain development focused on promoting locally grown foods.



Montana Local Food Financing Fund Partnership

Partners: Mission West Community Development Partners, Montana Department of Agriculture, Hopa Mountain

Type: Capacity Building and Credit Enhancement

Geographies Served: MT

Summary: Mission West Community Development Partners (MW), as a qualified lender, will leverage longstanding collaborative relationships with the Montana Department of Agriculture (MDOA) and Hopa Mountain to launch the Montana Local Food Financing Fund Partnership (MLFFFP). A key focus of the partnership is to address financial gaps and barriers for food hubs and related food enterprises in Montana. These businesses create economic opportunity in agricultural communities and expand food access for rural and underserved areas through the aggregation, processing, and distribution of local food. The partnership's activities will be strategically aligned with and designed to enhance existing grant, loan, and capacity-building programs for food enterprises in Montana, including: MDOA's Food and Agriculture Development Centers Network technical assistance program and Growth through Agriculture grant program, USDA's Resilient Food Systems Infrastructure Program, and USDA's Rural Microentrepreneur Assistance Program. Credit enhancement services will target HFFI-eligible areas and projects led by local food hubs and food enterprises that supply fresh, healthy food to retail outlets, institutions, and food access programs across Montana. In addition, the MLFFFP will deliver capacity-building services such as business planning and technical assistance to clients applying for grants and loans to launch or expand their businesses.



New Mexico's Healthy Food Financing Fund Partnership

Partners: Vida Mejor Capital Inc, New Mexico Economic Development Department, New Mexico State University, New Mexico Community Development Loan Fund, Inc. dba The Loan Fund, Santa Fe Farmers' Market Institute

Type: Capacity Building and Credit Enhancement

Geographies Served: NM

Summary: The New Mexico Healthy Food Financing Fund Partnership builds upon a successful 2022-23 joint partnership between Vida Mejor Capital (VMC) and New Mexico Economic Development Department (NMEDD), which administered two rounds of the Healthy Food Financing Fund grant. This expanded partnership is comprised of NMEDD, New Mexico State University (NMSU), the Santa Fe Farmers' Market Institute (SFFMI), the New Mexico Community Development Loan Fund, and lead applicant Vida Mejor Capital. All partners are significantly engaged in healthy food outreach, capacity building, financial resource, partnership building and technical assistance activities in NM. The partnership's mission is to combine and leverage the expertise and resources of each of the partners' regular healthy food funding, business operations, and community engagement initiatives to serve intended beneficiaries, including all interested and eligible Food Retail and Food Enterprises located in underserved areas in NM. The partnership will conduct new market studies to collect and analyze information that highlights strengths and weaknesses within the NM food ecosystem. This data will support the creation of programs that improve sustainability and resiliency in New Mexico's healthy food distribution channels.



Nourish DC Collaborative

Partners: Capital Impact Partners, City First Enterprises, Dreaming Out Loud, EatsPlace, Latino Economic Development Center (LEDC), Washington Area Community Investment Fund (Wacif), DC Office of the Deputy Mayor for Planning and Economic Development

Type: Capacity Building and Credit Enhancement

Geographies Served: Washington, DC metro area

Summary: Nourish’s mission is to support healthy food access, quality job creation, and economic development in neighborhoods underserved by grocery stores and other food businesses with a focus on Black, Indigenous, People of Color (BIPOC)- and women-owned businesses. Nourish improves access to healthy food by providing technical assistance (TA), grants, and financing that increases business acumen, growth, and success. Nourish partners are the DC Office of the Deputy Mayor for Planning and Economic Development, Capital Impact Partners (Nourish administrator), four other CDFIs, and one additional TA provider.



Pacific Northwest Resilient Food Systems Partnership

Partners: Ecotrust, NW Agriculture Business Center (NABC), Spruce Root CDFI, Micro Enterprise Services of Oregon (MESO) CDFI, Prosper Portland, Multnomah County Racial and Ethnic Approaches to Community Health (REACH), King Conservation District (KCD), Public Health - Seattle & King County (PHSKC), Department of Natural Resources & Parks (DNRP)

Type: Capacity Building and Credit Enhancement

Geographies Served: AK, OR, WA

Summary: The Pacific Northwest Resilient Food Systems Partnership is newly formed among nine entities that have a strong history of collaborating on food-focused initiatives and a shared mission to build resilient, regional food systems that improve healthy food access for underserved communities in Southeast Alaska, Washington, and Oregon. The partnership includes two nonprofits (Ecotrust and NW Agriculture Business Center), two qualified lenders (Spruce Root CDFI and Micro Enterprise Service of Oregon CDFI), and five government entities (Prosper Portland, King Conservation District, Department of Natural Resources & Parks, Public Health - Seattle and King County, Multnomah County Racial & Ethnic Approaches to Community Health). Efforts will benefit Black, Indigenous, and people of color (BIPOC) owned/serving Food Retailers and Enterprises by providing capacity building and credit enhancement services to establish, grow, and reach underserved communities. This demographic of entrepreneurs experience barriers to accessing these services and capital, and targeted support is needed. The partnership will expand Ecotrust's Community Asset Development program, and HFFI funding will provide catalytic resources to extend activities across the partnership's service areas and reach targeted Food Retailers and Enterprises. The partnership will provide planning, operations, capital strategy, and grants to Food Retailers and Enterprises.



Southern California Healthy Food Financing Partnership

Partners: Los Angeles Food Policy Council, Angel City Advisors, City of Los Angeles – EWDD, LAC Department of Public Health, San Diego Food System Alliance, Sustainable Economic Enterprises of Los Angeles, Genesis LA Economic Growth Corporation, Inclusive Action for the City, Mission Driven Finance, American Nonprofits, Fractal Strategies

Type: Capacity Building and Credit Enhancement

Geographies Served: Southern CA

Summary: The Southern California Healthy Food Financing Initiative (SoCal HFFI) is a collaborative effort aimed at enhancing access to healthy food in underserved areas of Southern California, building on the groundwork laid by the CA FreshWorks Fund. The initiative engages small family-owned markets and food retailers in regions like the Coachella Valley and rural San Diego, targeting communities that have traditionally lacked access to financial resources necessary for sustaining food enterprises. Through the Healthy Neighborhood Market Network and Good Food Zone Policy, the initiative will broaden business development and technical assistance with grant funding aimed at capacity building. This will include providing grants or loans and serving technical assistance clients, with a focus on projects that support food supply chain resilience and local/regional food systems. A strong emphasis will be placed on inclusivity, with a significant portion of projects owned by women and BIPOC individuals. By providing accessible capital and fostering local food systems, SoCal HFFI strives to not only ensure the success of individual businesses but also catalyze a larger community uplift.



Southern Illinois Food Access Initiative

Partners: Southern Illinois Community Foundation,
University of Illinois Extension,
Western Illinois University

Grant Type: Capacity Building

Geographies Served: Southern IL (16 counties)

Summary: The Southern Illinois Food Access Initiative (SIFA) is an existing program of the Health Equity Achieved Together (HEAT) Project – a SNAP-Ed funded approach to addressing food insecurity. SIFA was originally launched in September 2021 with a primary focus on addressing needs in the rural communities of Gallatin County (a food desert for over 25 years) and Cairo, IL (a food desert for 8 years). The Advisory Committee that successfully launched that 3-year project has now broadened its scope to address the needs of other food deserts in the greater 16-county region of southernmost Illinois. The core partnership includes University of Illinois Extension, Illinois Cooperative Development Center at Western Illinois University, and the Southern Illinois Community Foundation. Together, the members of this team have provided technical assistance to several co-operatives and retail food outlets to help them become and remain financially viable, including former HFFI awardee Valley Foods Cooperative in Lynch, Nebraska.