

# Equitable Development Toolkit Farmers Markets

Updated April 2008

# What Is It?

For decades, low-income urban and rural communities have faced limited opportunities to purchase healthy food. In the 1960s and 1970s, white, middle-class families left urban centers for homes in the suburbs, and supermarkets and other fresh food retail options fled with them—taking jobs and tax revenues along with their offerings of healthy, affordable food. This left poor residents with fewer such options, living in areas referred to as “food deserts,” where the disparities in access to healthy food contribute to obesity and related health problems. A nutritious diet and good health are out of reach without access to healthy foods. And without grocery stores and other fresh food retailers, communities are missing the commercial hubs that make neighborhoods livable and help local economies thrive.



Farmers’ markets provide residents with high quality, fresh, healthy food. They also help support small-scale farmers, often support complementary small businesses, provide

opportunities for residents to meet and talk with farmers about their food, and create a great space for interacting with neighbors.

Farmers’ markets range in size from community-based markets to large markets run by an organization and serving several thousand shoppers. Farmers’ markets are usually held once a week, but are occasionally more frequent. They are generally organized as nonprofit, community-serving entities and thus combine social and economic objectives. Their vendors need to make profits, but the markets themselves are not profit-seeking entities. At the same time, their operations cost money, so vendors must make enough to cover their expenses.

In recent years there has been a resurgence of farmers’ markets that provide fresh produce and other goods to communities lacking access

## City Heights Farmers’ Market: A Successful Market in a Low-Income San Diego Community

The City Heights Farmers’ Market (CHFM) is the first in San Diego to accept SNAP Electronic Benefits Transfer (EBT). It was established in 2008 to combat some of the health and food-access inequities within the community. In response to significant food insecurity in City Heights, the CHFM launched a cash incentive program called Fresh Fund, designed to make the benefits of fresh, locally grown produce accessible to everyone in the neighborhood. The program provides Fresh Fund “dollars” to EBT, WIC, and SSI recipients. Approximately 275 eligible market patrons receive up to \$5 each week that can be used to purchase produce.

To date, more than \$40,000 has been distributed via the Fresh Fund, which accounts for nearly 30 percent of total market sales. In a market survey, 88 percent of respondents reported that they ate “a lot” more fruits and vegetables as a result of the program. When coupled with other programs such as the WIC and Senior Farmers’ Market Nutrition Programs, nearly half of market income is coming from sources other than cash. Just over a hundred individuals have been successfully supported through the SNAP application process and now use EBT at the market on a regular basis. As of September 2009, just over 41,000 patrons have visited the market, with total sales of \$183,000. Farmers have received nearly \$152,000, representing 83 percent of market income.

to healthy foods, while also providing local farmers with a direct source of income. The [USDA reported in 2009](#) that there were 5,274 farmers' markets nationwide, triple the 1994 total.

Nationwide, more farmers' markets are locating in low-income communities, providing convenient access to fresh, affordable, and nutritious food. The markets can be successful, but they face the challenge of balancing the need of customers for low prices with the vendors' need for fair returns.

This tool details the challenges associated with starting and sustaining farmers' markets in low-income communities of color, as well as some of the successful strategies that have been used to overcome those challenges. It shares possible funding sources both for starting and running farmers' markets, and it looks at policy considerations for farmers' markets operating in low-income communities and communities of color. For further information about other fresh food retail opportunities, please see the [Access to Healthy Food Tool](#), [Grocery Store Tool](#), [Corner Stores Tool](#), and [Urban Agriculture and Community Gardens Tool](#).

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# Why Use It?

Improve health outcomes. Individuals make choices about their diet, but their decisions and eating habits are influenced by the food that is locally available. There is [increasing evidence](#) that obesity and related health conditions are connected to the fact that too many Americans live in unhealthy food environments.

Rates of obesity and associated health problems are highest and have risen the most rapidly among low-income communities and persons of color. A healthy diet that includes fruits and vegetables has been shown to reduce the incidence of obesity and other chronic illnesses in children, adults, and seniors.

Provide access to fresh produce at low prices. In a [survey of customers](#) from three different farmers' markets, customers cited the freshness and quality of the produce as the market's greatest benefit to the community. In addition, because of the cost savings to farmers from selling directly to consumers, farmers' markets offer prices often lower than those of nearby grocery stores. Other [studies](#) have found farmers' markets offer savings of 10 to 18 percent compared to supermarkets.

Less complex, less expensive, requires less time than building new stores. Developing a farmers' market is far less complicated, time-consuming, and expensive than building a new grocery store in an underserved community. Furthermore, the [farmers' market model is flexible](#) and can be modified according to individual community needs, including size, consumer product preference, and forms of payment.

Sustain small- and medium-sized farms. Smaller-scale farmers who face high competition from larger, industrialized farms can increase their viability by selling their goods at farmers' markets, where returns are generally [200 to 250 percent higher](#) than what they receive from wholesalers. Farmers' markets also encourage customers to buy locally sourced produce and support smaller farms. Vendors in low-income communities have the opportunity to reach a large customer base, and competition for produce sales nearby may be limited.

Entrepreneurial opportunities. Farmers' markets can serve as small business incubators, providing opportunities for residents to sell

## Public Markets.

Farmers' markets are one form of public market. Another type—called *mercados* in Spanish—is housed in a permanent structure, often open year round, and holds regular business hours. These markets rent stalls to vendors, who may sell food or non-food items. In recent years, increasing attention has been placed on public markets as components of [urban revitalization](#), and on the social and economic benefits they may bring to low-income communities. The [Fondy Food Center Project](#), a \$5 million market hall, seasonal farmers' market, and business incubator located in Milwaukee's poorest community, exemplifies how a public market can provide food access as well as entrepreneurial opportunities. The 38,000-square-foot venue provides space for more than 35 small businesses. In Lancaster, Pennsylvania, the 22,000-square-foot [Central Market](#) is a primary source of fresh food in the city. The market hosts more than 60 small business vendors who sell fresh produce, seafoods, and meats.

items such as baked goods, jams, or crafts. Vending in farmers' and other public markets requires very low start-up capital—[usually less than \\$1,000](#)—and may be a pathway to upward mobility for low-income residents.

Social and educational opportunities. Farmers' markets provide a space for interaction and learning that shoppers are not likely to find at conventional food markets. Community organizations often conduct outreach or educational activities, including nutrition education. Farmers and residents get opportunities to talk with one another about food, and patrons learn more about how it is grown. The direct interaction between growers and customers facilitates the formation of personal relationships in a way that is not possible at third-party stores, which encourages patrons to form a [habit of shopping](#) at the market regularly. And shoppers often state that they attend the markets partially for [social reasons](#).

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# How to Use It?

Low-income communities and communities of color across the nation have started successful farmers' markets, and their experiences offer helpful strategies for others who wish to build on their successes. There are three main steps to consider when developing a farmers' market.

**Engage a broad range of residents and community groups.**

- ***Use a community organizing approach.*** The desire for a farmers' market must exist within the community, and community group members—such as local religious organizations, merchant associations, and local leaders—should have ownership of the planning process. Involving as many community residents as possible helps ensure that the residents' interests and ideas are fully integrated into the development of the market.

***Enlist a parent/sponsor organization to provide support and help the market get off the ground.*** Having the [backing of an established organization](#) in the community can provide legitimacy, connections, and acceptance among community members.

*For great general tips on starting and sustaining a farmers' market, see the following resources:*

[Farmers Market Coalition: Market Manager & Organizer FAQ](#)  
[The Rodale Institute: Starting a Farmers' Market the Right Way](#)  
[Massachusetts Department of Agriculture: How to Organize and Run a Successful Farmers' Market](#)  
[Purdue Extension: Starting a Farmers' Market](#)  
[University of California Small Farm Center: Starting a New Farmers' Market](#)  
[Eat Smart Move More South Carolina: Guide to Starting or Enhancing Your Community's Farmers' Market](#)  
[The Project for Public Spaces](#)

**Ensure residents have convenient access to the market.**

- ***Identify a good location for the market.*** A parking lot, blocked-off street, park, or other public space that can be

used for short periods of time is all that is needed. A contract with the landowner can be developed, and if the site is not zoned for business, a zoning variance from the city may be necessary.

- ***Link the market to public transportation when possible.*** Many low-income residents don't have access to a car and often rely on public transit, so the market should be located near a main public transit route when possible.
- ***Make sure that market operating hours accommodate neighborhood residents' schedules.*** Operating hours should be determined by surveying community members to establish the times when the market can have the highest potential attendance.
- ***Engage in outreach and publicity campaigns to raise awareness of the market.*** Significant effort must be made to draw in customers from the community. Promotional materials can be posted at community gathering spaces, announcements made at public events, and community leaders can spread the word.

**Ensure the market provides high-quality, affordable, culturally appropriate foods.**

- ***Assess demand.*** Surveys can be conducted with residents to determine their product preferences. These can be used to select vendors, which helps ensure that the market will offer residents the foods they are most interested in purchasing.
- ***Ensure adequate scale to sustain the market.*** For ongoing sustainability, the market needs enough customers to be worth the farmers' time on site and transportation costs, as well as enough shoppers to generate revenue to pay for a market coordinator. See the [Success Factors](#) section for suggestions on addressing issues of scale.
- ***Recruit farmers who can thrive in low-income neighborhoods.*** New markets established in low-income areas may not be as immediately profitable as those in higher-income neighborhoods. Farmers can do good business, however, with significant community support and buy-in, and when they are able to accept SNAP benefits. Immigrant farmers may have a large customer base within their own communities for the culturally appropriate food they produce. Nonprofit farms with food security missions often make food

accessibility in low-income neighborhoods a priority and are able to contend with the potentially more limited revenue generation.

*The [USDA estimates](#) that American consumers spend roughly 0.2 percent of their total food purchasing dollars at farmers' markets. If SNAP recipients were to spend 0.2 percent of their total SNAP purchases at farmers' markets, that would equal about \$100 million in revenue for farmers' markets per year.*

***Develop a strategy to accept public benefits.*** Many farmers' markets across the country are authorized by the [USDA to accept food stamps](#), which are now administered through the [Supplemental Nutrition Assistance Program \(SNAP\)](#). Since 2004, all states now use the [Electronic Benefits Transfer \(EBT\)](#) system, which allows food stamp recipients to use a debit card to transfer federal benefits to retailers to purchase goods. Retailers who wish to accept EBT cards must obtain a point-of-sale (POS) device to process transactions.

The most successful and widespread approach to facilitate EBT processing at farmers' markets has been to use POS equipment to process EBT, which transactions give customers tokens in fifty cent and one dollar denominations. The tokens can then be used as cash throughout the market at eligible retailers. The USDA refers to this approach as an [EBT Scrip Project](#). For more information on issues related to accepting public benefits at farmers' markets, see the Challenges and Success Factors sections of this tool.

[The Community Food Security Coalition and the Farmers' Market Coalition](#) are partnering on a program to increase EBT use, access, and improvements. They are creating a comprehensive plan to expand EBT/SNAP at farmers' markets and connect market managers, policy advisors, public leaders, anti-hunger advocates, and others to develop a common vision and implementation strategies. They released a [report](#) in June 2010 detailing their research into EBT use at farmers' markets and their recommendations for future expansion. In that same month, the USDA also released their own [how-to handbook](#) for accepting SNAP benefits at farmers' markets.

The [WIC](#) and [Senior Farmers Market Nutrition Programs](#) can also provide a significant source of income to markets, and [WIC cash-value coupons](#) could increase buying power even further. For more information on these resources, see the Policy section of this tool.



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# Data and Maps

Data on Access to Healthy Food and Health Impacts. PolicyLink and The Food Trust released a report, [The Grocery Gap](#), that highlights the results of a review of more than 130 reports and articles on the issue of access to healthy food. Key findings include:

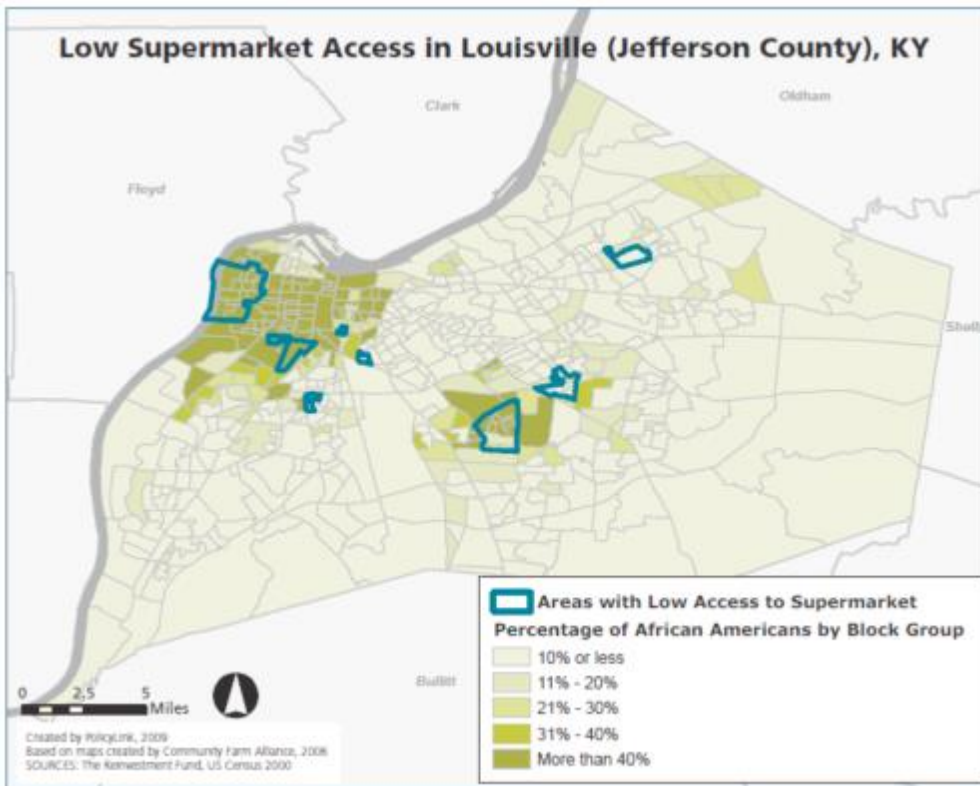
- ***Accessing healthy food is a challenge for many Americans—particularly those living in low-income neighborhoods, communities of color, and rural areas.*** In hundreds of neighborhoods across the country, nutritious, affordable, and high-quality food is largely missing. Studies that measure the availability of food stores and healthy foods in nearby stores find major disparities in food access by race and income and for low-density, rural areas. For example:
  - [Low-income zip codes](#) have 25 percent fewer chain supermarkets and 1.3 times as many convenience stores as middle-income zip codes. Predominantly black zip codes have about half the number of chain supermarkets as predominantly white zip codes, and mostly Latino areas have only a third as many.
  - [Low-income neighborhoods](#) have half as many supermarkets as the wealthiest ones and four times as many smaller grocery stores, according to an assessment of 685 urban and rural census tracts in three states. The same study found four times as many supermarkets in predominantly white neighborhoods compared to predominantly black ones.
  - Another [multistate study](#) found that 8 percent of African Americans live in a tract with a supermarket compared to 31 percent of whites.
  - Another [nationwide analysis](#) found that there are 418 rural “food desert” counties where all residents live 10 miles or more from the nearest supermarket or supercenter—20 percent of all rural counties.
- ***Better access corresponds to healthier eating.*** Studies find that residents with greater access to supermarkets or a greater abundance of healthy foods in neighborhood food stores consume more fresh produce and other healthful items.

- African Americans living in a census tract with a supermarket are more likely to meet dietary guidelines for fruits and vegetables, and for every additional supermarket in a tract produce consumption rises [32 percent](#). Among whites, each additional supermarket corresponds to an 11 percent increase in produce consumption. This study used a large sample: 10,230 adults living in 208 urban, suburban, and rural census tracts in four states.
- Adults with no supermarkets within a mile of their homes are [25 to 46 percent](#) less likely to have a healthy diet than those with the most supermarkets near their homes, according to a study that used data from North Carolina, Baltimore, and New York City. A healthy diet was defined using two different measures: the Alternate Healthy Eating Index, which measures consumption of foods related to low risk of chronic disease, and a measure looking at consumption of fats and processed meats.
- [Proximity to a supermarket](#) is associated with increased fruit consumption among food stamp recipients (based on a nationally representative sample). Similar patterns were also seen with vegetable consumption, though associations were not statistically significant.
- ***Access to healthy food is associated with lower risk for obesity and other diet-related chronic diseases.***  
 Researchers find that residents who live near supermarkets or in areas where food markets selling fresh produce (supermarkets, grocery stores, farmers' markets, and so forth) outnumber food stores that generally do not (such as corner stores) have lower rates of diet-related diseases than their counterparts in neighborhoods lacking food access.
  - Adults living in [neighborhoods with supermarkets](#) or with supermarkets and grocery stores have the lowest rates of obesity (21 percent) and being overweight (60–62 percent). Those living in neighborhoods with no supermarkets and access only to convenience stores, smaller grocery stores, or both had the highest rates (32–40 percent obese; 73–78 percent overweight), according to a study of more than 10,000 adults.

- The lack of supermarket access corresponds to higher rates of diet-related death in [Philadelphia](#).

(See [The Grocery Gap](#) for a full analysis of the relationship between food access, diet, and health.)

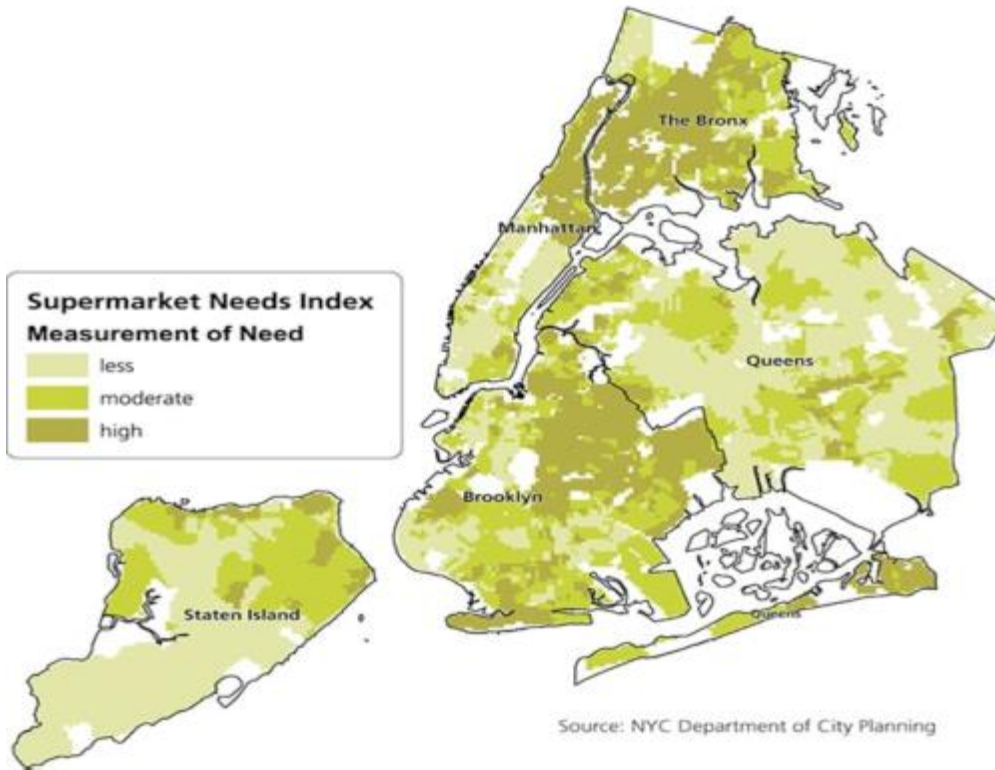
**Mapping Access to Healthy Food and Health Disparities.** Some communities working to address the problem of access to healthy food have used maps to highlight disparities. For example, the map below shows that in low access, lower-income areas, residents travel longer distances to supermarkets than other residents in higher-income areas. Though Jefferson County is only 19 percent African American overall, in areas with low access to supermarkets the population is 68 percent African American.



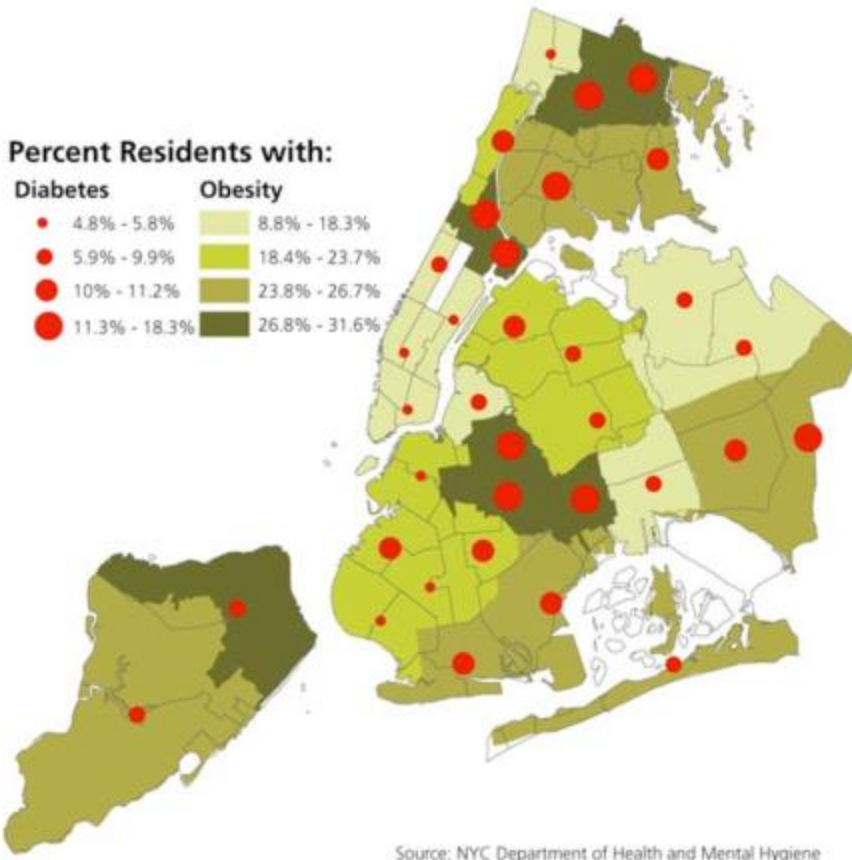
Based on maps created by the Community Farm Alliance in 2006 and The Reinvestment Fund’s low supermarket access analysis. For more information on The Reinvestment Fund’s methodology, see [www.trfund.com/financing/realestate/EstimatingSupermarketAccess-1pg.pdf](http://www.trfund.com/financing/realestate/EstimatingSupermarketAccess-1pg.pdf).

Maps can also be helpful in making the case for the relationship between access to healthy food and health outcomes. The three maps of New York City below show that many areas with high supermarket need also have high percentages of residents consuming no fruits and vegetables, and high rates of diabetes and obesity.

# Supermarket Access Index

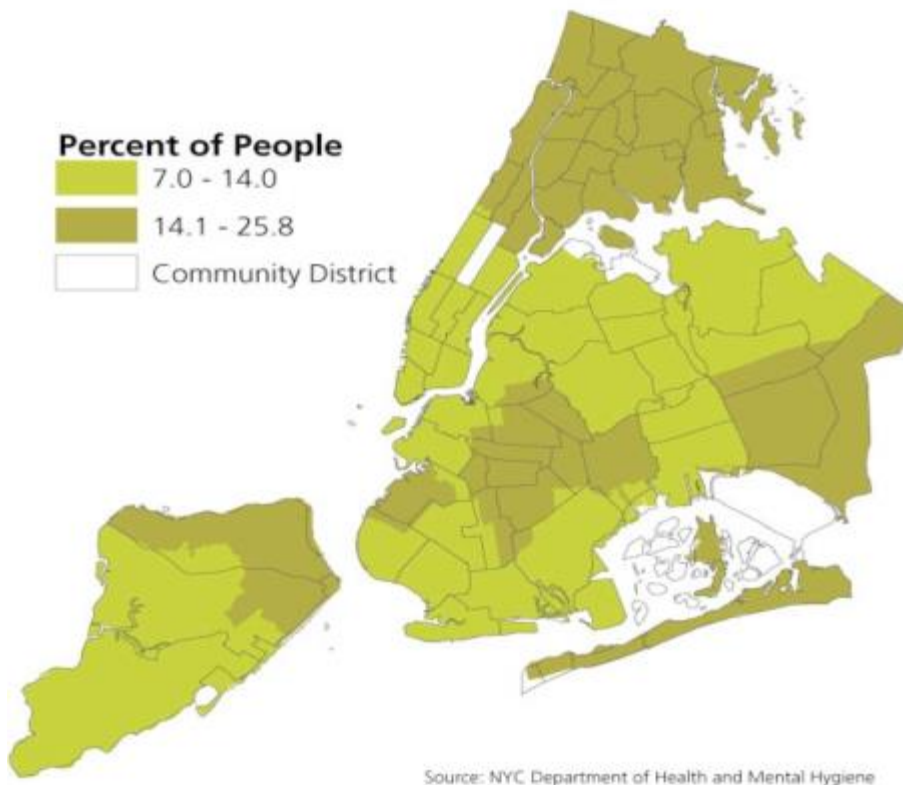


# Prevalence of Diabetes and Obesity reported in neighborhoods defined by the United Hospital Fund (UHF)



Source: NYC Department of Health and Mental Hygiene

## Percent of people reporting they consumed NO fruit or vegetables the previous day by the United Hospital Fund Neighborhoods



### Mapping Resources

There are existing resources that can be helpful in identifying local food access challenges:

The USDA has released a [food desert locator](#) that shows census tracts the agency considers food deserts. [The Healthy Food Financing Initiative \(HFFI\)](#) working group defines a food desert as a *low-income census tract* where a substantial number or share of residents has *low access* to a supermarket or large grocery store:

- To qualify as a “low-income community,” a census tract must have either: 1) a poverty rate of 20 percent or higher, or 2) a median family income at or below 80 percent of the area's median family income.
- To qualify as a “low-access community,” at least 500 people and/or at least 33 percent of the census tract's population must reside more than one mile from a supermarket or large grocery store (for rural census tracts, the distance is more than 10 miles).

The USDA also has a [food environment atlas](#) that provides county-level statistics on food choices, health and well-being, and community characteristics.

The Reinvestment Fund's helpful [PolicyMap](#) shows Low Access Areas, [defined as areas that are underserved by full-service supermarkets, and have significant grocery retail leakage and demand](#). This PolicyMap tool accounts for population density and car ownership in determining the areas that are underserved. It also identifies clusters of underserved low-access census tracts, which provides information about need and potential market viability.

Other organizations such as [Social Compact](#), [LISC MetroEdge](#), and [Mari Gallagher Research and Consulting Group](#) have conducted assessments of local food environments. In addition, many community-based organizations conduct local [community food assessments](#).

The PolicyLink chapter, [Community Mapping for Health Equity Advocacy](#), also includes helpful mapping tips and information.

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# Get Started

Communities have varying assets, challenges, and goals. Therefore, it is important for each one to assess its particular needs and abilities. The following processes can be useful for finding each community's best food access strategy. Community advocates should identify whether one or more of these processes may be underway already, and they can also seek to create new opportunities.

**Community food assessments.** A [community food assessment](#) (CFA), or other participatory research, examines a community's access to healthy food and devises appropriate solutions to meet that community's needs. More than 40 CFAs have been completed in the United States.

**Food policy councils.** [Food policy councils](#) bring together stakeholders from different parts of the food system with local, municipal, and state governments. A food policy council coordinates local food system efforts, from researching food production, food access, and health issues, to designing and implementing projects and policies to address those issues. Some councils are established by government ordinances, others are created as a result of grassroots organizing and networking. A number of councils are housed in state or local government agencies, while others are affiliated with food advocacy organizations. There are more than a hundred [food policy councils](#) around the country that are working to improve local and state food systems, and some have had impressive successes. In [Hartford, Connecticut](#), collaboration among the state's [Food Policy Council](#) members shortened the food stamp application and linked eligibility with the school lunch program. The [New Mexico Food and Agriculture Policy Council](#) promoted legislation that provides funding for a group of Albuquerque schools to buy locally grown fruits and vegetables.

**Task forces.** Supermarket task forces assess healthy food access and promote policies necessary for establishing supermarkets. In 2001, [The Food Trust](#), a nonprofit organization working to ensure that everyone has access to affordable, nutritious food, released a report that found low-income residents are disproportionately affected by limited food access, and that the lack of supermarkets is linked to higher incidence of diet-related diseases. In response to the findings, the Philadelphia City Council asked The Food Trust to convene a task



force to produce recommendations to improve the availability of healthy food in underserved areas of the city. The task force was comprised of more than 40 experts from city government, the supermarket industry, and the civic sector. The task force process helped support the development of the [Fresh Food Financing Initiative](#). Similar task forces have been convened in cities including New York and New Orleans.

**Existing planning processes.** Another way to improve food access is to integrate the issue into the neighborhood planning process, linking physical health with economic development.

**City Council–sponsored local food initiatives.** City councils can pass resolutions to help foster local and community food systems. For example, in [Seattle](#) a resolution addressing the city’s food system was passed, containing many recommendations focused on the needs of low-income and minority residents. As a result, city departments are taking steps such as conducting an inventory of public lands, recommending new community garden locations, and encouraging the establishment of grocery stores and farmers’ markets in underserved areas.

**Community meetings.** Community members can also organize informal meetings to address food access needs. For example in West Fresno, California, discussions among concerned neighbors inspired a sustained advocacy effort that resulted in a new supermarket for the community.

# Choosing a Tool

The chart below highlights considerations (complexity/time, land, funding, customer base) that may be helpful in deciding strategies to pursue.

	<b>Developing New Grocery Stores</b>	<b>Improving Existing Neighborhood Stores</b>	<b><u>Starting and Sustaining Farmers' Markets</u></b>	<b><u>Community Gardens/Urban Agriculture and Community Supported Agriculture (CSAs)</u></b>
<b>COMPLEXITY/TIME</b>	Complex and time-consuming. Land or property must be identified and purchased. Requires significant financing. Grocers must be convinced that the area can support a store. Regulatory processes such as zoning and the construction process take time.	A significant challenge, but less complex and requires less time than building new stores. Can see results sooner.	A significant challenge, but less complex and requires less time than building new stores. Can see results sooner.	A significant challenge, but less complex and requires less time than building new stores. Can see results sooner.
<b>LAND</b>	The average supermarket is 44,000 square feet, and new stores are usually much larger. They require ample parking lots and are often anchors to much larger developments of retail stores. Smaller grocery stores are typically 10,000 to 12,000 square feet and may fit into existing sites.	Requires no new land since the stores already exist.	Only requires a parking lot, a blocked off street, or another public space that can be used for short periods of time.	CSAs require land for farming and often need a distribution center for gathering and packaging its products. Community gardens/urban agriculture require new land for farming.
<b>FUNDING</b>	New supermarkets require millions of dollars to construct and operate. Smaller grocery stores are less expensive, but still cost over a million dollars.	Re-outfitting a corner store to sell fresh produce can cost less than \$100,000 in technical assistance, equipment, and initial inventory.	A reasonable first-year budget is approximately \$34,000, though markets can cost as little as \$2,000 or as much as \$150,000 per year.	A reasonable first-year budget for a CSA can range between \$1,500 to \$100,000 depending on how many members join and pricing of shares. Community gardens/urban agriculture cost approximately \$1 per square foot per year over five years for soil, seeds, soil testing, wire fence, and initial cleanup, assuming volunteer labor and free water sources.
<b>CUSTOMER BASE</b>	Supermarkets require extremely high volume and so must draw shoppers from beyond a single immediate neighborhood. Heavily trafficked roads can increase potential customer base. Smaller grocery stores can rely more on neighborhood customer bases.	It is helpful to demonstrate community interest in purchasing healthy foods so that storeowners know they will be able to sell whatever produce they purchase and still make a profit.	Need enough customers to be worth the farmers' time and transportation costs at the market, as well as enough profit to pay for a market coordinator.	CSA customer bases can be as small as 5 persons or as large as several hundred. Membership shares range in price, but a share in the \$20 range should cover first-year inputs. Community gardens/urban agriculture can serve a small or very large customer base since the gardens/farms can range from a few hundred square feet to many acres.

A community may also want to consider the following when choosing its strategy:

- the types, prices, and quality of foods to be offered
- local hiring
- community ownership
- farm and retailer labor practices
- environmental impact
- responsiveness to community needs
- feasibility

long-term sustainability



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# A Case Study

## The Fresh Food Financing Initiative

In recent years, a model—the [Fresh Food Financing Initiative](#) (FFFI)—has emerged that can support a range of healthy food access efforts and that has already demonstrated remarkable successes.

In 2001, [the Food Trust](#), a nonprofit organization that promotes food access and healthy eating, released a report highlighting disparities in food access and high levels of diet-related disease for low-income residents in Pennsylvania. In response, the Philadelphia City Council charged The Food Trust to convene a task force of leaders from city government, the supermarket industry, and the civic sector, to recommend ways to expand access to affordable, nutritious food in underserved areas. Financing emerged as a key obstacle, and the task force recommended a statewide initiative to fund fresh food retail development.

State Representative Dwight Evans championed this recommendation, and with the support of other key legislators, the Pennsylvania General Assembly appropriated \$30 million over three years to create the Fresh Food Financing Initiative (FFFI). Developed as a public-private partnership, FFFI provides one-time loans and grants to encourage fresh food retailers to locate or remain in underserved low-income communities. [The Reinvestment Fund \(TRF\)](#), [The Food Trust](#), and [The Greater Philadelphia Urban Affairs Coalition](#) are charged with implementing and managing FFFI.

TRF, one of the nation’s largest community development financial institutions, successfully matched the \$30 million state appropriation with more than \$90 million in private capital to create a comprehensive program to finance fresh food retailers in underserved communities. FFFI loans and grants can be used for expenses such as demolition, environmental remediation, land acquisition, equipment financing, construction financing, and workforce recruitment and training.

Since 2004, the program has approved 83 new or improved grocery stores and other healthy food retailers in underserved low- and moderate-income neighborhoods in cities including Philadelphia and Pittsburgh, as well as in rural communities such as Derry and Williamsburg. The FFFI has supported grocery stores, small-scale corner stores, co-ops, and farmers’ markets. [These projects have led](#)

[to 5,000 full- and part-time jobs, 1.5 million square feet of grocery retail space, and expanded food access for more than 400,000 residents.](#)

[Studies](#) have quantified the increases in jobs, wages, local tax revenues, and other economic activity that occurred when a supermarket financed by FFFI opened. These studies find that the vast majority of jobs were filled by local residents, the salaries and benefits were on par with their suburban and industry peers, and the jobs had a positive wage trajectory. The supermarkets financed by FFFI often served as retail anchors in their communities, sparking other kinds of economic activity. In addition, values of nearby homes located within a quarter to a half mile of the selected stores increased by 4 to 7 percent (an average of \$1,500), slowing the downward trend in real estate values, especially in neighborhoods with weaker housing markets, where the effect was even larger.

In [New York City](#), [New Orleans](#), [Washington, DC](#), [Detroit](#), and [California](#), [Illinois](#), [Louisiana](#), and [New York State](#), policies and programs are being developed and implemented that are modeled on FFFI. These efforts are promising, but are not sufficient to address the full scope of the problem nationwide.

PolicyLink, The Food Trust, and The Reinvestment Fund are working to replicate the FFFI at the federal level. Momentum is building, and the so-named Healthy Food Financing Initiative (HFFI) already has support from a broad range of organizations representing public health, children’s health, civil rights, economic development, and the grocery industry. As with the Pennsylvania effort, the HFFI would attract healthy food retailing investment in underserved communities by providing critical one-time loan and grant financing through a combination of public and private sources—and as a result, improve children’s health, create jobs, and spur economic development across the nation. [Click here](#) to read the latest news about HFFI, and [here](#) to sign up for periodic updates and e-advocacy opportunities. [This page](#) highlights efforts across the USDA, Treasury, and HHS to address healthy food access.

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# Resources

## Organizations / Websites

[Center for Food and Justice](#)

[Centers for Disease Control and Prevention](#)

[Community Food Security Coalition](#)

[Community Food Security Coalition North American Food Policy Council Webpage](#)

[Convergence Partnership](#)

[Creating Access to Healthy, Affordable Food](#) (USDA, Treasury, HHS)

[Fair Food Network](#)

[Food Desert Locator](#) (USDA)

[Food Environment Atlas](#) (USDA)

[Food First](#)

[Institute of Medicine](#)

[Let's Move](#)

[LISC MetroEdge](#)

[Mari Gallagher Research and Consulting Group](#)

[PolicyLink](#)

[PolicyMap](#) (The Reinvestment Fund)

[Public Health Law and Policy](#)

[Robert Wood Johnson Foundation Center to Prevent Childhood Obesity](#)

[Social Compact](#)

[The Food Trust](#)

[The Reinvestment Fund](#)

[Wallace Center](#)

[Wholesome Wave](#)

[Why Hunger](#)

## Model Policies

[California FreshWorks Fund](#)

[City of Seattle City Clerk's Online Information, City Council Resolutions](#)

[Detroit Green Grocer Project](#)

[FEED DC Act](#)

[Healthy Food Healthy Communities Fund \(NY\)](#)

[Illinois Fresh Food Fund](#)

[Louisiana Healthy Food Retail Act](#)

[New Orleans Fresh Food Retailer Initiative](#)

[New York City's Food Retail Expansion to Support Health \(FRESH\)](#)

[Pennsylvania Fresh Food Financing Initiative](#)

## Readings

### 2010

[Local and Regional Food Systems](#). Food and Security Learning Center, 2010.

[The Grocery Gap: Who Has Access to Healthy Food and Why It Matters](#). Treuhaft, S. and Karpyn, A. PolicyLink, 2010.

### 2009

[Access to Affordable and Nutritious Food – Measuring and Understanding Food Deserts and their Consequences – A Report to Congress](#). U.S. Department of Agriculture, 2009.

[Association Between Neighborhood Need and Spatial Access to Food Stores and Fast Food Restaurants in Neighborhoods of Colonias](#). Sharkey, J., et al. *International Journal of Health Geographics* 8:9 (2009).

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[Neighborhood Food Environment and Walkability Predict Obesity in New York City](#). Rundle, A., et al. *Environmental Health Perspectives* 117 (2009): 442–447.



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