MA Food Trust – What?

- Flexible financing to meet community needs
- To support new and expanded healthy food retailers and create jobs in local food enterprises in low and moderate income communities
- To provide loans, grants, and technical assistance
- Established in law in 2014 Environmental Bond Bill, with additional language in FY2016 state budget
MA Food Trust – Why?

- Too many Massachusetts communities have poor access to healthy food and lack strong local job opportunities
  - > 1 million residents with limited grocery access, including > 300,000 kids
- Grocery access linked to better health outcomes
- Same communities struggling economically
- Local food enterprises create opportunity – can provide good paying jobs to people with varying levels of skills, education, and language proficiency
Economic Development Benefits

- The PA Fresh Food Financing Initiative has supported **5,000** jobs
- The CA FreshWorks Fund has created or retained **1,362** jobs
- The NY Healthy Food Healthy Communities Fund has created or preserved **1,006** jobs

- Leverage **9-15 times public investment**
Creating/Preserving Jobs
Leveraging Private Capital

Targeting Benefits to Underserved Residents

Strengthening Connections Along the Value Chain

Public Health

Equity

Economic Development

Food System

Improving Access to Healthy Affordable Foods
Program

- Program established in MA Office of Business Development
- $2 million in bond funding authorized; not in current capital plan
- Implement flexible financing programs, including:
  - loans
  - grants
  - technical assistance
Eligible For Funding (not exclusive)

- Development, renovation, expansion of supermarkets
- Farmers’ markets
- Community kitchens
- Food truck commissaries
- Indoor and outdoor greenhouses
- Winter and year-round farmers’ markets
- Retail, restaurant & supporting food distribution hubs
- Infrastructure for community-supported agriculture businesses
- Working capital, including equipment and furnishings, workforce training, security and certain predevelopment costs
Statewide HFFI Programs & Policy Efforts

- PA Fresh Food Financing Initiative
- NY Healthy Food and Healthy Communities Fund
- MD Fresh Food Financing Initiative
- MI Good Food Fund
- NJ Food Access Initiative
- CA FreshWorks Fund
- IL Fresh Food Fund
- CO Fresh Food Financing Fund
- New Orleans Fresh Food Retailer Initiative
- Cincinnati Fresh Food Financing Fund
NY Healthy Food & Healthy Community Fund Program Impacts

- **158,279** SF retail created, enhanced or preserved
- **1,083** jobs created or preserved
- **15** food retail projects
- **$10M** state seed funding $\rightarrow$ **$155MM** in total private and public capital
Nojaim Bros. Supermarket, Syracuse

- $2.23 mil. loan; $400,000 HFHC grant
- Renovation and expansion of a 93 year old family-owned supermarket which serves very low-income neighborhood experiencing long-term disinvestment.
- Strong commitment to supporting NY farmers
MyTown Market Place – Highland Falls
• $304,000 HFHC grant
• $804,000 total development costs
• New minority and woman-owned supermarket
• Mayor of town was shuttling local elderly population to closest supermarket 11 miles away
• Member of the Pride of NY program

Buffalo Grown Mobile Market
• $55,000 HFHC grant
• Funds used to purchase and fit-out a truck into a new mobile market.
• Delivers fresh produce and bulk items to designated drop-off areas in low-income neighborhoods with very limited healthy food access, especially targets low-income elderly populations with minimal healthy food access
The Michigan Good Food Fund is working to:

- Increase Access to Healthy Food
- Drive Economic Development and Job Creation

By promoting:

- Equity
- Environmental Stewardship
- Local Sourcing
### MICHIGAN GOOD FOOD FUND

**Overview**

| Target Fund Size | $30 Million |
| Uses of Capital | Loans and Grants |
| Capitalization | Debt and Grants |
| Program Eligibility | Healthy food production, distribution, processing, and retail projects that benefit underserved communities throughout Michigan |
Supplemental Nutrition Assistance Program

- Federal nutrition program (former food stamps) overseen by United States Department of Agriculture (USDA)

- Monthly benefits into the EBT (electronic benefits transfer) card, which works like a debit card

- In MA, administered by the Department of Transitional Assistance (DTA)
SNAP in Massachusetts

- 1 in 9 MA residents
- In October 2015:
  - 447,926 households
  - 781,015 recipients
- The average monthly benefit/household = $223.68

Source: CBPP analysis of data from USDA Food and Nutrition Service, FY 2012
Economic Impact

- **USDA**: SNAP benefits impact on GDP
  - $1 → $1.84
- **Moody’s**: Economic activity per SNAP dollar spent
  - $1 → $1.73
- In 2014 SNAP benefits pumped ~$1.3 billion into Massachusetts
- Benefits were redeemed throughout 5,227 participating retailers in 2014
• 2014 - participation rate plummeted 8 times the national average
• Fiscal impact of this rapid decline: $115 million dollars/year
• Causes:
  ○ Automatic erroneous denials and closures due to erroneous data matching and documents being received but not processed
  ○ Issues with phone communication
  ○ Turning away walk-ins and refusal to receive hand delivered documents
  ○ Lack of adequate staff training
MA SNAP Crisis

- DTA and EOHHS have taken steps to both stop the drop and address the many problems in the DTA system
- Caseload began recovering in 2015
Healthy Incentives Pilot (HIP)

- USDA pilot to increase SNAP participants’ access to affordable fruits and vegetables in Hampden County, Massachusetts
- 30 cents per dollar back onto their EBT when purchasing FV at participating retailers
- Fruit and vegetable consumption increased by 26% - “statistically significant and nutritionally relevant”
- 95% of retailers would participate again
HIP Expansion

- USDA
  - FINI Grant
  - Points of sale - Seasonal and winter Farmers’ Markets, Farm Stands, Mobile Markets, CSAs
  - Dollar to dollar match
  - Focus on Massachusetts-grown products

- Massachusetts
  - S69
Next Steps & Action Opportunities

- Work with Baker Administration on the release of $2 million in bond funding
- Work with agencies to prepare for implementation, development of program guidelines, etc.
- Work with legislature on appropriation of additional funds
- Continue learning from successes and challenges in other states
- Watchdog SNAP administration and enrollment
- Promote incentive programs for healthy foods
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