Milwaukee Fresh Food Access Report

CITY OF MILWAUKEE
APRIL 2019

eco ENVIRONMENTAL COLLABORATION OFFICE
ecoCITY of MILWAUKEE

City of Milwaukee

Milwaukee Fresh Food Access Report

Prepared by the City of Milwaukee
Department of City Development

April 2019

ACKNOWLEDGMENTS

City of Milwaukee
Mayor Tom Barrett

Common Council
President Ashanti Hamilton
Ald. Cavalier Johnson
Ald. Nik Kovac
Ald. Robert J. Bauman
Ald. James A. Bohl, Jr. (former)
Ald. Nikiya Dodd
Ald. Milele A. Coggs
Ald. Khalif Rainey
Ald. Robert G. Donovan
Ald. Chantia Lewis
Ald. Michael J. Murphy
Ald. Mark A. Borkowski
Ald. José G. Pérez
Ald. Terry L. Witkowski
Ald. Tony Zielinski
Ald. Russell W. Stamper, II

City Plan Commission
Patricia T. Najera, Chair
Larri Jacquart, Vice Chair
J. Allen Stokes
Whitney Gould
Stephanie Bloomingdale
Joaquin Altoro

Department of City Development
Vanessa Koster, Planning Manager
Ed Richardson, Principal Planner
Marion Ecks, Graduate Scholar*
Nolan Zaroff, Senior Planner & GIS Specialist** (former)
Catherine Madison, Senior Planner & GIS Specialist**
Emma Siegworth, Graduate Intern***
Kenny Adams, Graduate Intern***
Ken Little, Commercial Corridor Team Manager
Montavius Jones, Commercial Corridor Team
Amy E. Turim, Real Estate Development Services Manager
Matt Haessly, Real Estate Specialist

Environmental Collaboration Office
Erick Shambarger, Sustainability Director
Tim McCollow, HOME GR/OWN Project Manager

Milwaukee Health Department
Claire Evers, R.S., Director, Consumer Environmental Health
Carly Hegarty, Health Department Administration

License Department
Jason Schunk, License Division Manager, CPM
James Cooney

*provided research, written contributions to report
**created food access maps
***graphic design

Cover photo: Vendor at Fondy Farmers Market (Credit: Fondy Food Market)

The Department of City Development planning staff would like to thank the following individuals and Community Partner Organizations for meeting and contributing their expertise to this report.
(listed in order of interview)

Renee Scampini, MS, RD UWM PD Student, Urban Studies Program

Nicole Hudzinski, Senior Government Relations Director, American Heart Association

Ben Van Pelt, Government Relations Director, American Heart Association

Moira Fitzgerald, American Heart Association

Deirdre Church, MPH, Project Manager, The Food Trust

Brian Lang, National Food Access Director, The Food Trust

Karen Shore, Director of Consulting and Technical Assistance, The Food Trust

Jennifer Casey, RD, CD, Executive Director, Fondy Food Center

Sherrie Tussler, Executive Director, Hunger Task Force

Edward Roeger, Nutrition Program and Policy Analyst, (formerly with) Hunger Task Force

Sue Eick, Director of Lending, IFF

Rayna Andrews, Director of Community Engagement, Feeding America Eastern Wisconsin

Margaret Mittelstadt, Director of Community Relations, Outpost Natural Foods Cooperative

Charlotte John-Gomez, Director, US Department of Housing and Urban Development's Wisconsin Office of Community Planning and Development

Donsia Strong Hill, Executive Director, Local Initiatives Support Corporation

Richard Mason, Local Initiatives Support Corporation

Amy Gillman, Local Initiatives Support Corporation

Lilliann M. Paine, MPH, Family Living Program – Educator, Milwaukee County Cooperative Extension

TABLE OF CONTENTS

Mission: Growing Food. Growing Options

1. Overview 1
   A. Issues Impacting Food Access 2
   B. Community Partners 5

2. Goals to Address Food Access Issues 9
   A. Identify location of local food deserts 9
   B. Identify food access initiatives and market trends 12
   C. Identify retail food facility financing programs 13
   D. Identify initiatives to better connect neighborhoods to healthy food sources 20
   E. Improve the access of local residents to affordable fresh, healthy food 22

3. Strategies & Action Items to Address Fresh Food Access 25
   A. Attract grocery stores to underserved neighborhoods 25
   B. Develop other retail outlets as sources of fresh food 26
   C. Increase the stock of fresh foods in corner stores 26
   D. Increase the amount of locally grown food that is available to consumers 26
   E. Improve transportation to grocery stores and farmer's markets 26
   F. Improve health education to increase the demand for fresh, healthy food 27

4. Summary 27

5. Appendix 29
   A. Common Council Resolution 30
   B. ReFresh Milwaukee Food Access Maps 31
   C. USDA Food Accessibilty Maps 34
   D. Updated Milwaukee Food Access Maps 36
   E. LISC Healthy Food Financing Initiative 42
   F. Hunger Task Force Mobile Market Data 44
   G. Proposed Zoning Text Legislation to Address Food Access 48
   H. Case Study Summaries 49
   I. Annotated Bibliography 62

Vendor at a Farmers Market in Milwaukee (Credit: Richard M. Glaser)

1 CHAPTER ONE: Overview

Through adoption of resolution file 160319, the Milwaukee Common Council directed the Department of City Development (DCD) to develop a Fresh Food Access Strategy "to support full access to affordable, fresh foods for residents in neighborhoods throughout Milwaukee." Milwaukee joins a number of communities nationwide in considering how best to implement measures to bring healthy food options to underserved neighborhoods.

According to the United States Department of Agriculture (USDA), multiple factors influence the access of low-income households to healthy foods. These include the distance a household must travel to a store that stocks healthy food; family income; the availability of a vehicle, and the availability of public transportation.[1] A variety of long-term solutions is required to address all these dimensions.

Residents who lack access to healthy foods are at greater risk for higher rates of obesity, diabetes, heart disease and a host of other health consequences related to diet and nutrition. The obesity rate in Milwaukee is 37.2%, which is higher than the Milwaukee metropolitan statistical area obesity rate of 26.4%.[2] The Milwaukee County diabetes rate is estimated at 10.1%, the ninth- highest rate nationwide.[3] Distance from supermarkets correlates with these problems, which are most acutely felt in food deserts.

Produce for sale at Fondy Food Market (Credit: Fondy Food Market)

The City's original Food Access Map used the United State Department of Agriculture (USDA) definition of a "food desert".

A "food desert" is a geographic area where residents have limited access to food. How this is measured matters. The definition of food desert has evolved over time as our understanding about what access means has changed. The USDA began with a measure which simply took into account low income residents in areas where people were more than a mile distant from a supermarket. [4]Since then USDA has evolved its definition in urban areas to one half mile, a smaller or walkable distance[5].

Under the original USDA measure Milwaukee has 13 food deserts; with the new measure most of the city could be considered low

1. USDA Food Access Atlas, 2017, https://www.ers.usda.gov/data-products/food-access-research-atlas/documentation/
2. Gallup-Healthways Well-Being Index, Jan.1-Dec.29, 2014
3. CDC, Diabetes Data & Statistics, County Data 2013
4. See Map "Original USDA Measure"
5. See Map "Updated USDA Measure"

access to food. That means that most of us live more than a 10-minute walk from a place to gather ingredients to make a meal for our families. This also means that Milwaukee has many places that both need, and have opportunity for, new food retail development.

In addition to addressing food access needs, the development of a variety of healthy food resources can contribute to a vibrant neighborhood. Traditional grocery stores, ethnic food stores, farmer's markets, neighborhood delivery points for community-supported agriculture, food cooperatives, and mobile market stops generate jobs, foot traffic, and economic activity in neighborhoods.

A. Issues affecting food access

Market forces in the grocery industry

While traditional grocery stores traditionally were fixtures in Milwaukee's neighborhood commercial districts, a number of interacting trends over the past half-century have combined to significantly reduce their presence. These include the migration of stores to suburban areas, as they followed their wealthier customers moving out of the city; the growth of large supermarket chains whose buying power made small, locally-owned stores less competitive and sustainable; the growth of store size, requiring ever-larger footprints for sprawling buildings and large parking lots that are incompatible with dense urban residential neighborhoods; the entry of regional superstores like Wal-Mart and Target into the grocery business; and mergers and leveraged buyouts of supermarket chains.[6] Today, Wal-Mart is the number one food retailer in the nation and a leader in Milwaukee, in part because they do not rely solely on food sales in their business model.

6. "A Quick History of the Supermarket," Groceteria.com

Produce for sale at Riverwest Gardeners Market (Credit: Riverwest Gardeners Market)

A 2015 Associated Press (AP) analysis found that "major grocers overwhelmingly avoid America's food deserts instead of trying to turn a profit in high-poverty areas."[7] According to the AP, while food retailers opened 2,434 grocery stores from 2011 through early 2015, only 10 percent were opened in food deserts. These stores served only one of 10 residents living in a food desert nationally.

Reacting to the AP report, Forbes columnist Talia Ralph called the failure of major grocers to address the food desert situation "... disappointing, to say the least. But from a purely economic perspective, it makes all the sense in the world: these companies are beholden to their stockholders, not...the low-income residents in desperate need of fresh food. Though they could certainly afford to spread their $1.7 billion or so profits around to demographics that may not bring in the big bucks but whose health and wellbeing would rise immeasurably, they won't—there's no business incentive."[8]

7. "Millions of Food Desert Dwellers Struggle to Get Fresh Groceries," U.S. News and World Report, Dec. 7, 2015
8. "Here's How The U.S. Could Get Grocery Chains To Open Stores In Food Deserts," Talia Ralph, Dec. 8, 2015

A 2011 white paper published by the Food Marketing Institute lays out some of the reasons that major grocery retailers are reluctant to build in low-income neighborhoods. While acknowledging the health, social and economic costs experienced by neighborhoods that lack grocery stores, the paper explains that "retailers need a fairly high confidence level that the store will succeed since most tend to avoid financial risk." Elements of financial risk cited in the report include high costs of property and loss insurance in urban areas; the need to hire private security; difficulty in recruiting and retaining employees, and the uneven cash flow related to expenditure of SNAP benefits to buy food.

Dollar and convenience stores

While grocery stores are seldom constructed in food deserts, the AP study found that, during the 2011 - 2015 period, Dollar Tree, Dollar General and Family Dollar stores accounted for two of every three stores built in food desert neighborhoods. However, neither the chain dollar stores nor small corner convenience stores are a reliable source of fresh food. A 2015 survey of corner stores in Milwaukee's Near West Side found that barely half (54%) of area stores carried fresh produce of any kind; of these only four had more than five types of fresh fruits or vegetables on offer.

Why do dollar stores and corner stores fail to fill the market need for fresh food?

The spoilage rate of fresh produce is much higher than packaged food, making it a risky product line for dollar and corner stores already facing a small profit margin on grocery sales, estimated at less than 2 percent by The Food Trust (2016). Milwaukee's Pete's Fruit Market manages this problem by selling fresh food at multiple stages in its freshness at multiple price points. Other retailers such as Boston's Daily Table are experimenting with the "secondary" fresh food market to provide low-cost healthy options.

"Healthy Corner Store" initiatives have been a popular experiment in work around food access and provide a permanent "bricks and mortar" option. Cities like Minneapolis, Los Angeles and Philadelphia encouraged small neighborhood stores to carry fresh foods and supported them with advertising, physical upgrades and other incentives. Of these only Philadelphia experienced the most success, due to high levels of political and financial support.

In 2013, a two year, grant funded healthy corner store initiative was launched in Milwaukee's Lindsay Heights neighborhood on the near north side. Representatives from Medical College of Wisconsin (MCW), Walnut Way Conservation Corporation, and City of Milwaukee Health Department, met regularly to review grant progress, develop evaluation tools, dissemi¬nate project results, and plan program implemen¬tation. The initiative was a three prong approach to improve the interior of corner stores to allow for the sale of fresh food; including the purchase of coolers for the food, advertising to increase produce sales, and improve distribution to offer fresh produce at affordable prices. There were several lessons learned based on resident surveys and data gathered from the participating stores. One of the stores that participated, Kings Rainbow Foods at 1433 W North Avenue, remains operational.

Fresh food is not simply a public health goal; there is a burgeoning market for better quality produce. This is a growing area for all food retail, not just food deserts. Minneapolis has since adopted the Staple Food Ordinance which uses licensing to require stores to stock minimum quantities of foods aligned with Supplemental Nutritional Assistance Program ("SNAP") requirements. (Minneapolis, 2016; Wooten, 2013). However, people that rely

on food subsidies such as SNAP have unique issues, as support is limited and not all grocers accept these benefits.

Instead of using a public health programming approach some municipalities, including Milwaukee, are attempting to attract grocery stores using market analysis techniques. Milwaukee's Near West Side (NWS) Food Access Project recently forwarded a Request for Proposals (RFP) for a grocery store in that neighborhood; Madison has undertaken a similar project for its South Side. These approaches employed market analysis and attempt to describe the profit potential in a neighborhood and entice a retailer to the proposition. Madison found that traditional grocery store models may not be able to capture enough market share to generate the desirable revenue but novel models might work. In Milwaukee, NWS found "leakage" of food spending that could be captured by a grocer in the Marquette University neighborhood. Recently, Sendik's Fresh2GO, a small format storefront with pre-packaged fresh foods, opened in the Marquette University neighborhood. Similar approaches could be applied to commercial corridors around Milwaukee with a focus on underserved communities.

The impact of poverty

Access to stores that sell fresh food is only a part of the problem. Families in poverty may also have difficulty with food preparation and storage, especially in substandard housing where things like working refrigerators and stoves come at a premium. While the American Community Survey suggests many people have access to "complete" kitchens, they do not verify whether all appliances work. As Hunger Task Force Executive Director Sherrie Tussler has noted, many people rely primarily on grills and microwaves to prepare food. Also, those who have experienced eviction may have lost cooking and cleaning tools. Researchers recommend any approach include basic cooking implements like a fry pan, knife and pots; some programs provide crockpots to participants (Scampini, 2016). A programmatic approach could include access to working kitchens and cooking classes.

While fresh produce is an important part of a healthy diet, it requires extra preparation time which may be at a premium for working poor who are cobbling together an income from multiple jobs. Fresh foods are part of the equation for healthy neighborhoods, but not a silver bullet.

A few other points stand out:

- Solutions require both supply-side work with grocers or retailers and demand-side work with the public, for example through marketing and education.
- Policy approaches include updates to licensing to create flexibility for retailers, and zoning or financial incentives for developers.
- Effective initiatives to improve food access need to incorporate both public policy changes and direct service programming, education and technical assistance to retailers
- Healthy neighborhoods designed to encourage local shopping through bicycling and walking have positive public health outcomes.
- Food security and economic development are interrelated; poverty is a driver of access problems.

Taking the two main issues of market forces, and the impact of poverty and economic disparity into account requires both the city and key stakeholders to work collectively to identify solutions to provide healthy food access.

B. Community Partners

The city cannot address the food access issue alone. There are many community partners that focus on this issue and the following list of interviewees represents only some of those many groups:

- **The Wisconsin Heart Association.** The AHA works to improve and save lives from heart disease and stroke. One of AHA's focuses is healthy living and providing education in food and nutrition.

- **The Milwaukee Food Council (MFC).** MFC was instrumental in assisting the city with the drafting of ReFresh Milwaukee, and provides recommendations for policy changes relating to food systems. Since 2017, the Milwaukee Environmental Collaboration Office (ECO) and the Milwaukee Health Department (MHD) MOU with the MFC where their role is to advise the city on food access and MKE food system changes that can be made by the City to keep promoting the work; such as, ordinance changes, licensing changes, inspection changes, staff policy changes. MFC serves as the grassroots idea generators for moving the MKE food system forward and request those changes to ECO.

- **Illinois Facilities Fund (IFF)** is a Community Development Financial Institution (CDFI) and the largest CDFI in the Midwest. IFF provides lending tools to support non-profits and communities, including healthy food initiatives. This year IFF launched a 5 year strategic plan that is systems-focused and community driven to provide positive support to low income neighborhoods.

- **Local Initiatives Support Corporation Milwaukee (LISC)** is a national organization with offices in 31 cities, including Milwaukee, and partnerships with 76 rural community development organizations nationwide. LISC has status as a CDFI and through its Healthy Food Financing Initiative (HFFI) program LISC has provided loans from $25,000 to $3,000,000 to non-profit and for-profit developers for the development of retail operations in food deserts. The HFFI program to date has not been used in Milwaukee.

- **Fondy Food Center.** Celebrating its centennial year, the Fondy Food Center located on the near north side, "connects Greater Milwaukee to local, fresh food – from farm to market to table – so that children learn better, adults live healthier, and communities celebrate cultural food traditions." Fondy Food Center operates the Fondy Farmer's Market and the Winter Market at the Mitchell Park Domes in the near south side.

- **Milwaukee Urban Gardens / GroundWork Milwaukee's** mission is to sustain the physical environment by developing community-based partnerships that empower people, businesses and organizations to promote environmental, economic and social well-being. Recently GroundWork Milwaukee has made progress on a Community Garden Cluster (CGC) FOOD project to develop and implement a low-cost approach to collect and redistribute surplus food from community gardens. This is being funded in part by the City.

- **Milwaukee Public Schools (MPS).** During the 2016-2017 school year, MPS provided 9.8 million lunches. Their meals comply with the Healthy, Hunger Free Kids Act of 2010. MPS strives to use locally sourced sustainable food supply. Within the past 5 years, MPS, Sysco and Growing Power had a contract for Growing Power to provide carrots for the MPS system.

- **Feeding America.** Nationwide network of food banks and the nation's leading domestic hunger-relief charity.

- **The Food Trust.** The Food Trust's mission is to ensure that everyone has access to affordable, nutritious food and information to make healthy decisions. The Food Trust works with neighborhoods, schools, grocers, farmers and policymakers on a comprehensive approach to improved food access that combines nutrition education and greater availability of affordable, healthy food.

- **Hunger Task Force.** Formed in 1974, the Hunger Task Force mission is to end hunger. The Hunger Task Force works with Pick 'n Save to provide a mobile market to 34 locations citywide each month. Over two thirds of their locations are senior centers, with the remaining locations being neighborhood centers and food pantries. The mobile market has been very successful with additional mobile market sites recently added. Potentially, data gathered from mobile market sites may prove useful in determining the location of a permanent grocery store.

HUNGER TASK FORCE

- **Walnut Way Conservation Corporation.** Located on the near north side, Walnut Way, a nonprofit entity, was formed by local residents in 2000. For almost two decades, Walnut Way has been providing environmental stewardship through civic engagement and education. Walnut Way converted several vacant lots and transformed them into orchards, training neighborhood youth how to garden. Other vacant lots were converted to bee keeping areas. A former city owned tax foreclosed home was converted into an education center and community meeting space. Wellness Commons included an Outpost Food Cooperative (that is now out of business), Juice Kitchen, and community room and health clinic, with a second phase under development.

WALNUT WAY
CONSERVATION CORP.

- **Milwaukee County Cooperative Extension, Family Living Program** works with County families through a variety of educational programs and technical assistance offered to family support workers.

UW Extension
Cooperative Extension

Produce Vendor at Fondy Food Center (Credit: Fondy Food Center)

2 CHAPTER TWO: Goals to Address Food Access

The Common Council resolution directs DCD to determine the location of local food deserts. It further requires research into food access initiatives, market trends and available retail food facility financing programs "in order to determine what strategies are appropriate locally to improve the access of local residents to fresh, healthy food." The outcome is this document, where we hope to "recommend city initiatives that will better connect residents of Milwaukee neighborhoods to healthy food sources." To that end, the Common Council resolution outlined five specific goals to address.

A. Identifying the location of local food deserts

ReFresh Milwaukee, the city's first sustainability plan adopted in 2013 included a food access map to demonstrate the current baseline and need for action. The map identifies existing grocery stores, farmers markets and community gardens, and the neighborhoods that are the further distance from these food resources. The original 2013 map and subsequent updated maps utilize the USDA definition of food desert based on walking distance to a food resource.

Since the adoption of ReFresh Milwaukee, several grocery stores and community gardens have been constructed, and other initiatives have been implemented to address food access. As part of this report, the updated map includes existing and proposed grocery stores, farmers market and community gardens, and adds supermarkets, ethnic and corner stores and mobile market sites. To note, there are limitations on the data with identifying non-traditional food resources. While farmer's markets have been added, there are some convenience stores that do carry some fresh foods and currently that data is not tracked by the city. Permit and land use data is sometimes not specific enough to identify these other sources of fresh foods.

In addition to physical distance, data such as poverty rate, income, transportation access, purchasing power and population density have been included as new layers on the updated food access maps to prioritize focus areas (see appendix). This additional data demonstrates other challenges to food access. In general the current food access map identifies focus areas in the northwest, near west and far south sides of Milwaukee.

Produce at Pete's Fruit Market on Milwaukee's South Side (Credit: Mark Hoffman)

The map includes the following traditional grocery store types defined below:

Store Type	Typical Square Footage	Sales Volume	# of Items (SKUs)	Food Concentration	Examples
Supercenters	170,000 or more			Less than 40%; sell other merchandise like clothing	Walmart, Meijer
Traditional Supermarket	20,000 to 65,000	More than $2 million annually	15-60,000	Sell other merchandise: may have a pharmacy or bakery etc.	Pick N Save
Grocery Store	Average 45,000	$2 million or less annually			"Mom & Pop" stores
Corner / Convenience Store	3,000-5,000		800 to 3,000	About 35%; Often includes gas / tobacco	
Limited Assortment	13,000-25,000		4,000 or less		Aldi, Sav-A-Lot
Wholesale Club	110,000 +				Sam's Club, Costco
Specialty Stores	Varies widely				Ethnic grocers, health food stores

Where a traditional grocery store cannot be supported, other non-traditional food resources have been successful and should continue to be considered for access to fresh food. Following are some local and other examples:

Store Type	What is it?	Cost to Client	Examples
Food Hub	Distribution center for local food producers. Aggregate, distribute, and market locally grown produce at an affordable price.	Varies. Do not typically sell directly to the public.	Good Acre Minneapolis
Farmers Market*	Local growers and producers sell directly to consumers	Varies widely. Many accept SNAP and offer "doubling" programs	Fondy Farmers Market
Mobile Market*	"Grocery Store on Wheels"	Low. Accepts SNAP and offer incentive programs	Fresh Picks Mobile Market
Public Market*	Traditionally defined as a municipally owned and operated building where vendors sell fresh food from open stalls	Varies.	Milwaukee Public Market; Phongsavan Asian Market
"Virtual" Supermarket	Residents order groceries online from regular grocer and pick them up at set locations with no registration or delivery fees	Low. Accepts SNAP and offer incentive programs	Baltimore Virtual Supermarket
Community Supported Agriculture	Participants pay a farmer directly for a "share" of the farm's produce. Shares are delivered weekly to a central location for participants to pick up	Varies.	
Healthy Corner Store	Small corner stores partner with government or nonprofits to offer healthier food options locally.	Low. Most Corner Stores accept SNAP. Some programs incentivize with doubling or other supports	Minneapolis Healthy Corner Stores Initiative
Food Pantry / Bank	Nonprofits and religious groups provide donated food to the needy.	Free	Hunger Task Force Food for Families
Community Meal	Nonprofits and religious groups provide hot meals to the needy.	Free	St. Ben's Community Meal

**Included on Food Access Map*

Both traditional and non-traditional resources need to be considered to decrease the distance from food resources. The updated map demonstrates progress on reducing food deserts, however, there are still Milwaukee neighborhoods that are underserved. Access to food includes providing benefits to low-income households to afford fresh and healthy food. The FoodShare and other assistance programs are essential in providing access to fresh food for Milwaukeeans.

WHAT IS WISCONSIN FOODSHARE?

FoodShare WISCONSIN

FoodShare is Wisconsin's version of the Supplemental Nutrition Assistance Program (SNAP). The United States Department of Agriculture's (USDA) SNAP, formerly the Food Stamp Program, provides food benefits to low-income households. Recipients spend these benefits on eligible food in authorized retail food stores.

Who is eligible?

Households applying for FoodShare must meet income and resource limits based on the Federal Poverty Level, or have other qualifying characteristics such as elderly or disabled status in order to receive the benefit. The more people in a household, the larger the benefit. Conversely, the more income you have, the smaller the monthly allocation you receive. In February 2018, the Wisconsin State Senate adopted legislation limiting FoodShare benefits. The legislation changes include stricter work requirements and drug testing for FoodShare recipients. A new category of adults: parents of children ages 6 to 18 would be added to the list of people who must prove they're working, or spending 30 hours a week trying to find work, before they receive nutritional assistance. That addition would significantly expand the proportion of adults who must meet the 30-hour work requirement—recent data show that working-age adults make up 44.1 percent of the SNAP program.[1]

What can you buy?

Households can use FoodShare benefits to buy:

- Breads and cereals
- Fruits and vegetables
- Meats, fish and poultry
- Dairy products
- Seeds and plants which produce food for the household to eat

Households cannot use FoodShare benefits to buy:

- Beer, wine, liquor, cigarettes or tobacco
- Nonfood items such as pet foods, soaps, paper products and household supplies
- Vitamins and medicines
- Hot foods or food that will be eaten in the store

Where can you use FoodShare?

Benefits are provided on an electronic benefit transfer (EBT) card which works like a debit card. QUEST EBT cards require special readers for vendors to accept or process them, which are only provided to authorized food outlets. There are approximately 730 authorized vendors in the City of Milwaukee. In addition to full service grocers and farmers markets, such as the Fondy Farmers Market, these range from corner stores and gas stations to dollar stores and pharmacies. Several cities and states, including Madison and Milwaukee, provide support for doubling SNAP benefits at farmers markets and retail stores.

Other food assistance programs include Market Boxes distributed by Hunger Task Force, Elder Nutrition and the Commodity Supplemental Food Program, and the seasonal Senior Farmers Market Nutrition Program (SFMNP). The largest of these is Women Infants and Children (WIC). The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) provides food benefits to income eligible pregnant, breastfeeding and postpartum women, infants and children. In addition to food benefits, WIC provides nutrition education, breastfeeding education and support, and referrals to other health and nutrition services. The City of Milwaukee Health Department provides WIC Fit Families classes to educate recipients on nutrition.

1. "Wisconsin Just Made it Harder to Get Food Stamps," New Food Economy, February 2018

B. Food access initiatives and market trends

The trend in online purchasing increases product choice and reduces the need for brick and mortar retailers. Pre-packaged and easy to prepare meals can be delivered to your doorstep via retailers such as Blue Apron and Amazon. Grocery delivery services are expanding at a very rapid pace. Wal-Mart has just announced that an expansion in services to offer online grocery store delivery to 100 cities by the end of 2018. They will contract with ride and delivery service vendors with a $9.95 delivery service fee to customers ordering at least $30 worth of groceries. Pick 'n Save and Metro Market lead grocery store sales in the metropolitan Milwaukee area and also just announced delivery service in Milwaukee and Madison. The delivery service charge to customers is $11.95, with the first delivery being free. In addition to delivering to your doorstop, retailers are also delivering to more central locations such as churches, schools and libraries. Angel Food Ministries in Georgia provides a monthly food service to a few hundred thousand families. For residents in underserved areas, a grocery delivery service and pick up of groceries at a centralized institution, could be fresh food resources.

Healthy Cornernstore Initiative in Philadelphia, PA (Credit: Taunya English)

NEW YORK CITY				
Program	Policy Type	Impact Area	Funding	Summary
FRESH Program	Financial Incentives, Zoning Incentives	Custom map using health and access indicators	City budget	Zoning code updates to encourage new grocery store development
Healthy Bodega Initiative	Facility Enhancement Program, Health Education Program	Custom map using health and access indicators	City Budget, Federal Funding	Healthy Corner Store Program, Public Healthy Eating Campaign

CITY OF LOS ANGELES				
Program	Policy Type	Impact Area	Funding	Summary
Corner Store Conversions	Facility Enhancement Program, Health Education Program	South Los Angeles Neighborhood	Redevelopment Authority, Federal Health Grants, Private Endowment	Healthy Corner Store Program. Oversight agency disbanded before program completion

CITY OF MINNEAPOLIS				
Program	Policy Type	Impact Area	Funding	Summary
Healthy Corner Store Initiative	Facility Enhancement Program, Health Education Program	Citywide	State of Minnesota Department of Health and the Statewide Health Improvement Program	Healthy Corner Store Program. Program was modified due to lack of success
Staple Food Ordinance	Municipal Ordinance	Citywide	City Budget – Health Department	Citywide ordinance requiring smaller stores to stock healthy food
The Good Acre Food Hub	Urban Agriculture and Retailing Nonprofit	Potentially citywide	Nonprofit donors	Nonprofit food distribution and urban ag center

STATE OF PENNSYLVANIA				
Program	Policy Type	Impact Area	Funding	Summary
Fresh Food Financing Initiative	Financial incentives and loans	Statewide	State Funding as Seed Money	Sample study to determine and attract right-sized grocer
Philadelphia, Pennsylvania: Food Marketing Task Force	Advisory Task Force	Citywide	Pennsylvania FFFI, Donors	Advisory taskforce to oversee portfolio of local food initiatives
Philadelphia, Pennsylvania: Healthy Corner Stores	Facility Enhancement Program, Health Education Program	Citywide	Pennsylvania FFFI, City Budget, Nonprofit funds	The Food Trust and Health Department Collaboration on Healthy Corner Stores

CITY OF BALTIMORE				
Program	Policy Type	Impact Area	Funding	Summary
Baltimore Food Policy Initiative	Public Policy updates, Advisory Task Force	Citywide	City Budget, Nonprofit donors	Ordinance revision for urban ag, convening of task force
Food Desert Retail Strategy	Property Tax Credit	"Food Desert Incentive Areas" Custom Map	City Budget	Property tax credit for targeted districts
Baltimarket	Public Education and Information	Citywide	City Budget, Nonprofit donations	Package of programs including Healthy Corner Stores and the "Virtual Supermarket"

STATE OF OHIO				
Program	Policy Type	Impact Area	Funding	Summary
Cincinnati Fresh Food Retail	Financial incentives and loans	Citywide	City Funding as Seed Money, Nonprofit Donations	Task Force and Funding Pool
Ohio Healthy Food Financing Initiative	Financial incentives and loans	Statewide	State Funding as Seed Money	Statewide funding pool to support local projects

Food Access Initiatives from case studies

How have other communities comparable to Milwaukee addressed the issue of food deserts? The case studies in the appendix provide an examination of the decisions and approaches taken by other cities to address food insecurity and access in order to identify program and policy approaches. The case studies demonstrate that it is possible to make a positive impact on this problem, with strong leadership. Several of the cities listed, including Madison, provide doubling of SNAP benefits at farmer's markets and retail stores. It is absolutely essential that communities hoping to improve food access be realistic about what is required. Policy changes are not enough; the businesses and communities they affect need technical support to implement them. This means a real commitment of political capital and funding.

C. Identify retail food facility financing programs

Milwaukee's financing tools for commercial development include the Retail Investment Fund (RIF), white box, sign and façade grant program, and Tax Incremental Financing (TIF). Local grocery stores have also been funded through New Market Tax Credits (NMTC), Second Mortgage Loan Program, or SBA Community Advantage 7a Loan Program, administered through the Milwaukee Economic Development Corporation (MEDC), as well as NMTC administered by other entities. Following are descriptions of the financing tools:

Retail Investment Fund (RIF)

The Retail Investment Fund (RIF) is limited to funding retail development projects, located in neighborhood business districts. These businesses cannot be home-based.

The size of a RIF grant is determined by the size of the project, private investment, and job creation. In most areas there is a $5,000 per full time employee (FTE) job grant limit. Projects in Targeted Investment Neighborhoods (TINs) are eligible for up to $6,000 per FTE grant.

The RIF program is a reimbursement program. The grantee will be reimbursed for eligible pre-approved grant related expenses. Grant funds cannot be disbursed until all conditions of the grant contract have been fulfilled, including job creation.

White Box

The City-Wide White Box program is designed to provide targeted financial incentives to increase the vitality of the neighborhood commercial corridors. The funds will assist in recruiting new businesses to vacant commercial/retail tenant spaces in commercial buildings.

The City Wide White Box program will make available a new business development incentive to commercial building owners and developers. This incentive will offer reimbursable grant funds up to $10 per square foot with a maximum grant in the amount of $25,000. The grant may not exceed 75% of the total white-box project costs.

Business and commercial building owners will continue to be eligible for City Wide Façade and Retail Investment Fund grants. However, as noted below, there are restrictions on using these programs in combination.

Façade & Signage

The City's Façade Grant program provides financial and business assistance to businesses and commercial property owners interested in renovating the street faces of their buildings. The program was established by DCD to increase the physical appearance of Milwaukee's commercial areas. The Signage Program provides assistance to businesses that are interested in installing new signage to promote their businesses.

Former Pick N Save at Granville Station (Credit: DCD)

These aforementioned commercial retail economic development tools could be utilized and possibly enhanced in neighborhoods where food access is an issue.

While the city does not have a formal TIF policy, in general, TIF is used for public Infrastructure; job creation/retention; Brownfield remediation; and implementation of Catalytic Projects. TIF does not provide subsidy for commercial tenants.

Following are Milwaukee examples that utilized financing tools that resulted in the development of traditional grocery stores, with most of the examples providing a fresh food source in a defined food desert. While most of the retail stores are currently in operation, despite TIF and city investment, some of the following stores have closed:

Former Pick 'n Save, Granville Station Northwest Side (NOW CLOSED)

An anchor on the far Northwest Side of Milwaukee, the Northridge Shopping Center was a regional attraction and a local amenity. But in the early 90's as shoppers began to leave the city for suburban shopping centers, Northridge began to see a steady decline in value. For just

Midtown Shopping Center (Credit: Sean Ryan)

over 3% of its $107 million assessed value in 1990, Tucker Development bought the property for $3.5 million in 2001. A Tax Incremental District (TID) was created in 2003 for $4.4 million to assist Tucker Development in clearing part of the property and developing a grocery store. A Pick 'n Save was constructed and was sold to another investor group in 2007. Roundy's division of Kroger announced plans to close that Pick 'n Save in 2014. With this anchor grocer closing, a food desert remains on the Northwest Side.

Pick 'n Save Midtown Center, 5700 West Capitol Drive

Capitol Court was one of very few central city enclosed malls that attracted nearby residents to shop local. Just north of Sherman Park, one of the City's largest and most diverse neighborhoods, Capitol Court reached the end of its useful life and was redeveloped into the Midtown Shopping Center beginning in 2000. The city assisted by creating a TID up to $7.25 million for an integrated street system. A Pick 'n Save and Walmart were developed along with other anchor tenants. Streetscape improvements were funded by the City in 2005 and 2006. After the exits of a number of retail tenants, including Walmart in early 2016, the Dept. of City Development funded another $5 million to help attract tenants by financing redevelopments, tenant improvements and road projects near the district. In August 2018, Kroger invested $2 million in improvements in this store where other stores would not invest.

Save-A-Lot (former Lena's) 2322 West Oak

In 2016, the Common Council approved an agreement between property owner Greg Martin, Business Improvement District (BID) #32 and the City to fund up to $200,000 to redevelop a former Lena's store into a mid-size grocer, Save-a-Lot, at 2322 W. Oak St, on the near north side. Lena's closure created a food desert in the area. Save-a-Lot included remodeling both the interior and exterior of the building. The City provided a $100,000 façade grant and a $100,000 loan through the BID to be paid back by Save-a-Lot for façade work. The store opened in spring of 2018.

Former Pick 'n Save, Clarke Square, 1818 West National Avenue (NOW CLOSED)

The Common Council approved the creation of TID #27 in 1995 for the development of a Pick 'n Save in the Clarke Square neighborhood. The $2.6 million from the City helped purchase and remediate the site as well as relocate current tenants. The grocer opened its doors in 1997 with 112,000 square feet plus an assortment of amenities including a day care, bank, pharmacy, florist and optical center. In 2015, parent company Roundy's was purchased by Kroger Co. But Roundy's announced in July 2016 that the store would close. The site has subsequently been purchased for use as a school.

Rendering of Pete's Fruit Market in Bronzeville (Credit: Engberg Anderson)

Pete's Fruit Market Bronzeville,
2303 North Dr. Martin Luther King Jr. Drive
Bronzeville Arts and Entertainment District now has a much need option for fresh foods thanks to the opening of a second Pete's Fruit Market. The store is a smaller format locally owned grocery store located in an old Walgreens pharmacy space on North Ave & MLK Drive. A new parking lot for customers was constructed on what is now a mostly empty mall. The Milwaukee Economic Development Corp. (MEDC) is providing financing on the project through a MEDC Second Mortgage. The King Drive BID #8 and Alderwoman Coggs were instrumental in attracting the Southside grocer to the space. The 14,000 square foot store opened in September 2017.

Pick 'n Save (Former Jewel/Osco),
2355 North 35th Street
In 2000, TID #40 was created along the North Avenue corridor. The TID leveraged the development of a $4.8 million Jewel/Osco at 35th Street just north of North Avenue. The City provided $1,035,000 for streetscape improvements and $1.1 million for business grants/loans for the area. In 2014 the Common Council approved an additional $550,000 for paving projects. The 67,800 SF Pick 'n Save was sold in 2016 to a Chicago investor for $9.3 million, it continues to operate.

Cermak, Freshwater Plaza,
South 1st Street & Greenfield
PPrivate developer Wangard Partners Inc. has developed a mixed use project at the corner of 1st & Greenfield in Walker's Point. Aided by

Rendering of Cermak in Walker's Point (Credit: Wangard Partnes)

El Rey Family Market (Credit: On Milwaukee)

$4.8 million from the City via a TID, the Cermak-anchored development is expected to cost $47 million. The City funds were used to purchase the vacant land and funded remediation and infrastructure and the development of a storm water system. In late 2015, $12 million in NMTC's were also used to fund the Wangard Partners, Inc. / Cermak Fresh Market (Freshwater/Cermak) project including the grocery store and the mixed use development. The Cermak has 42,000 SF of space and opened in spring of 2017.

El Rey Family Market,
5200 West Oklahoma Avenue
Milwaukee Economic Development Corp. provided $500,000 in financing to convert a south side Sentry Foods store into El Rey Market on West Oklahoma in a location adjacent to two food deserts serving 4,408 households of which 1,552 are designated as low income. This funding is leveraging a loan from M&I Bank (now BMO Harris). The total project cost was $5,500,000.

Bharat Enterprises,
1556 North Farwell Avenue
The Department of City Development's Commercial Corridor Team approved a $10,000 Retail Investment Fund (RIF) grant for the Indian grocery store in the Lower East Side. The grant requires the creation of two full time jobs.

King's Food Market,
2730 N. Dr. Martin Luther King Jr. Drive
A former Ponderosa and more recently Stella's

Juice Kitchen and Outpost Food at Wellness Commons (Credit: Fix Development)

sit down restaurant on a commercial corridor, was awarded a signage grant for $2,500, to support the conversion of the former restaurant to grocery store. Additionally, there was a foreclosed commercial property fund grant to support the conversion to a grocery store.

Kings Rainbow Foods,
1433 West North Avenue
In 2018, Zilber Neighborhood Initiative and the Department of City Development contributed funds for renovated building facades. They carry fresh food options.

Juice Kitchen & Outpost Foods,
1617 West North Avenue
In 2015, the Commercial Corridor Team approved multiple grants to assist in the creation of the Wellness Commons in Lindsay Heights. The site includes the Juice Kitchen and a small Outpost Foods. $20,815 was granted through the Retail Investment Fund and a façade grant for $50,000 was provided as well. In addition to the City's contribution, the State's Wisconsin Economic Development Corporation (WEDC) provided a matching grant up to $413,750 from the Community Investment Development Grant program to assist with the project.

Mitchell Street Fresh Market,
1101 West Historic Mitchell Street
The DCD Commercial Corridors Team provided a $50,000 Retail Investment Fund (RIF) grant to the Historic Mitchell Street Fresh Market. This required the creation to 10 full time jobs to receive the grant. MEDC also provided an SBA 7A Community Advantage Program loan. The store opened in early 2016.

Hinnawi Meat & Deli,
4735 West Center Street
This convenience store used MEDC NMTC for the purchase of the business assets and real estate. The store offers butcher shop quality meats and deli products to a neighborhood underserved by conventional grocers in the 30th Street Corridor, a catalytic area of focus for the city resulting from direct discussion with the community supported demand for more local access to fresh food. The total project cost is $390,000.

Pueblo Foods & Nina's Restaurant,
2029-31 North Holton Street
MEDC NMTC funded the purchase of a grocery and restaurant business in an area that was identified in a neighborhood plan as being in need of access to healthy food options. The total project cost is $875,000.

Fresh Thyme Farmer's Market at the North End (Credit: On Milwaukee)

Monte Holdings, LLC,
3101 South 13th Street
MEDC NMTC funded a commercial property to renovate Hispanic grocery store and expand its private brand products with a commercial kitchen and restaurant area where customers can order fresh private label items was provided. The total project cost is $950,000.

Fresh Thyme Farmers Market Park East,
470 East Pleasant Street
Fresh Thyme, a new grocer to the Milwaukee market is located in a mixed use residential building along the Milwaukee River, just north of central downtown. New Market Tax Credits were part of the financing package.

Galst Foods, 1622 West North Avenue
In 2018, Zilber Neighborhood Initiative and the Department of City Development contributed funds to renovate the building facade. They carry fresh food options.

The city's economic tools paired with New Market Tax Credits have provided financial assistance to construct grocery stores in food deserts. The creative layering of financing to support brick and mortar doesn't guarantee long term success in the operation of a grocery store, as described in some examples above. Therefore, for neighborhoods that lack access to grocery stores, when looking for market driven solutions in Milwaukee, alternatives to the traditional grocery stores need to be considered, paired with education programs about healthy food choices.

Plantings at Cream City Gardens (Credit: Guest House of Milwaukee)

Produce Selection at El Rey on Milwaukee's Southside (Credit: John Sterr)

The City's 2018 and 2019 budgets commits $400,000 to be used for expenditures that support the development of healthy food alternatives in under-served neighborhoods. At the time this report was published, staff continues to evaluate strategies to effectively use those funds to leverage complimentary investments. Whether deployed as seed funding for a larger pool for a healthy food financing initiative, expended to provide technical assistance to entrepreneurs, or invested in individual projects, this financial commitment underscores City government's interest in making healthy food accessible to all Milwaukee residents.

Fresh Food Financing – Approaches in other states

Building a grocery store is expensive. Grocery stores have a slim profit margin, typically about 2% or lower. Debts like mortgages or loans to upgrade facilities cut into the profits of a store. The greater the debt, the more difficult it is to stay afloat. These fixed costs have a significant impact on a store's stability and long-term success in a neighborhood.

Fresh Food Financing is one approach to solving this problem. Community Development Financial Institutions (CDFIs) and other

nonprofits have stepped up to offer financial resources to support investments like public housing and small businesses. In a growing number of cases, these organizations are also working on fresh food access for underserved communities through the financing of grocery stores.

Typically these dollars are not grants, but subsidized loans with favorable terms which allow developers to build under circumstances where traditional loans are not available. CDFI's include products like construction and acquisition loans, loans to make repairs or code upgrades, bridge loans or funds for vehicles and equipment. Federal resources from programs like the Healthy Food Financing Initiative (HFFI) and contributions from state or local governments help contribute to the capital pool. Corner stores can also benefit in the form of loans for equipment upgrades and renovations.

Organizations such as the Illinois Facilities Fund (IFF), the Local Initiatives Support Corporation (LISC) and the Pennsylvania Fresh Food Financing Initiative (FFFI) provide financing to build or redevelop grocery stores in underserved communities. In the case of FFFI, their food-focused mission resulted in the establishment of stores throughout Pennsylvania and especially Philadelphia. The FFFI targeted resources not only to the building of new grocery stores, but also improvements of existing stores and projects like a Corner Store improvement initiative.

Fresh Food Financing is a useful tool to spur grocery development, but this tool requires significant public investment. In the case of the Pennsylvania FFFI, the State of Pennsylvania invested $30 million in seed money for the program, leading to total investment of $190 million statewide. This large capital investment made many good projects possible.

Municipalities have also provided startup capital to local projects. Research by the Cincinnati City Food Access Task Force estimated that financing programs typically offer support in the range of $500,000 for smaller scale grocers and renovations, to upwards of $1 to $3 million in grants and loans to larger scale projects. The Task Force requested that the City of Cincinnati make an investment of $5 million per year over three years to seed a financing fund. Ohio subsequently initiated a statewide Fresh Food Finance program. *See the Case Studies for program details on Pennsylvania and Ohio food access work.*

Finding an operating partner is an essential step to this approach. In Milwaukee the Illinois Facilities Fund has committed assistance to the redevelopment of former Lena's Grocery, which will remain under the ownership of local business leaders the Martin family. The rehabilitated building is operated by the grocery chain Save-a-Lot. Save-a-Lot falls under the category of a "limited selection grocer", which has lower operating costs. Because of their demonstrated the expertise and supply chain to successfully manage a store, Save-a-Lot have partnered with CDFIs and FFIs to do this type of work in Pennsylvania and Ohio. Others have partnered with local chains.

A Fresh Food Financing tool has the potential to encourage grocery store development in Milwaukee, but would require considerable public investment to be impactful.

Nigella Community Orchard (Credit:ECO)

D. Identify initiatives to better connect neighborhoods to healthy food sources

Many city departments provide a role addressing fresh food access to the residents of Milwaukee. There are several initiatives underway that have helped to better connect neighborhoods to healthy food sources, as well as education on healthy food.

Most recently, the Milwaukee Health Department completed MKE Elevate, a community-driven agenda for elevating the health and well-being of all Milwaukee residents by creating actionable, shared priorities. To start implementation, the Elevate MKE Steering Committee will first meet in spring of 2018, with the Action Team meetings shortly after. Based on survey results, access to healthy food was the highest ranking issues. Therefore, food access is a major component of Elevate MKE, and is classified as part of the Economic Security priority area's first goal. One of several objectives of this overarching goal is to "increase farmers' market, community, and individual garden utilization". This objective dovetails with the work of the Milwaukee Environmental Collaboration Office (ECO) HOME GR/OWN Initiative. The goal of the HOME GR/OWN initiative is to increase access to, and demand for, healthy foods in low-income neighborhoods and local and/or sustainably grown healthy and nutritious food.

HOME GR/OWN Milwaukee empowers residents to transform neighborhoods by redeveloping vacant lots into community assets that spark new economic opportunities around local, healthy food production and distribution and green, vibrant, new community spaces that increase neighborhood quality of life.

HOME GR/OWN (HG) focuses on the non-traditional food retail outlets and has helped transform 58 vacant lots into 32 pocket parks, farms, orchards or community gardens, hiring a nearly 100% African American young adult workforce to build the sites. Multiple HG food production sites also have sustainable features such as rainwater cisterns, rain gardens and solar power. Sustainable features such as these add to the City's need for additional urban food production "infrastructure", tackling the historic challenges of water and electricity access on City vacant lots via ECO's strengths in storm water management and solar power.

HOME GR/OWN Works with City Agencies:
The HOME GR/OWN initiative coordinates activities by several City departments and agencies to lower implementation costs and streamline City processes, permitting and ordinances across departments in order to effectively catalyze food system change in Milwaukee neighborhoods with the greatest demand for access to healthy food.

- Office of the Mayor: Coordination with the Mayor's Strong Neighborhoods Plan
- Department of City Development: City-owned real estate, site planning, and food policy
- Department of Public Works: Forestry services, composting, lot maintenance
- Milwaukee Health Department & License Bureau: Food safety, licensing and ordinance revisions
- Department of Neighborhood Services: Permits and ordinance revisions
- Community Development Grants Administration: Supported HOME GR/OWN staffing

Small Orchard at Ezekiel Gillespie Park (Credit: HOME GR/OWN)

HOME GR/OWN Works with External Partners:
HOME GR/OWN is working with community businesses and organizations to help connect the dots between local food, health, neighborhood and economic development work currently taking place. HG works within Milwaukee's community food system to link local growers to local markets, increase urban food infrastructure (water access, on-site storage, compost by example), and support new urban farms and healthy food retailers and wholesalers. HOME GR/OWN seeks to expand the capacity of this community team and attract the financial resources to take our partners' community-based work to the next level – creating jobs, increasing access to healthy food and neighborhood revitalization. We are creating new public/private partnerships, catalyzing new hope and real street-level change in the most vulnerable neighborhoods across Milwaukee. A recent example of these efforts is a partnership with HOME GR/OWN, the Department of City Development, the Redevelopment Authority of the City of Milwaukee, Reflo, Groundwork and others, to create Cream City Farms at North 30th Street and Lloyd Street, a new commercial urban farm.

Milwaukee was at the forefront in changing regulations to support the HOME GR/OWN initiative and urban agriculture. In 2009, at the behest of the Milwaukee Urban Agriculture Network, a working group including representatives from the Mayor's office, ECO, Department of Neighborhood Services (DNS) the Health Department (MHD) and the Department of City Development (DCD), were tasked with studying regulations to permit citizens to raise chickens and keep bees.

This resulted in legislation approved by the Common Council in March of 2010 that established regulations to permit the keeping of bees in the City of Milwaukee, and in June of 2011 the Common Council adopted regulations that allow citizens to keep up to 4 chickens in the city.

In December of 2012, the U.S. Environmental Protection Agency published an Urban Agricultural audit for the City of Milwaukee. The audit noted that Milwaukee is a leader in urban agriculture and that the city's zoning and other regulatory codes are generally friendly to urban agriculture, but also noted that some changes were needed to the zoning code to further promote urban agriculture.

In response, the Department of City Development coordinated an effort with the Department of Neighborhood Services and the ECO office to revise the zoning code. This resulted in the May 2014 Common Council adoption of an ordinance that established zoning regulations for the raising of crops and livestock. The ordinance included definitions and regulations for community gardens, commercial farming enterprises, agricultural structures, and aquaculture and also increased the number of zoning districts in which agricultural activity is permitted either by right or by a special use. The ordinance was created with the purpose of making it easier to engage in various agricultural activities in the city. Currently close to 90% of zoning permits community gardens and urban agriculture uses.

DCD's Real Estate section has developed policies and streamlined procedures for the sale or lease of city owned land for community gardens.

HOME GR/OWN, the City Department of Employee Relations, Milwaukee Health Department worked with Milwaukee Food Council to create City Hall as a CSA pick up point, distributing healthy, fresh produce, eggs and more, with a goal to add more downtown pick up points in 2019.

City departments have been actively engaged with community partners to initiate policy and ordinance changes to support urban agriculture and community garden development, and educate the public on nutrition to increase the interest in healthy food. The City continues to identify opportunities for additional policy updates, zoning and building code revisions to streamline the approval process to promote alternative resources for healthy food.

E. Improve the access of local residents to affordable fresh, healthy food

Why is it important to factor in transportation when addressing food deserts? Any distance greater than a half of a mile makes it challenging to carry a week's worth of groceries to your home by walking. This isn't a concern for households with a car but 18.4% of Milwaukee households are without a car. Median household income is also a factor for food access. A household with a high median income that doesn't own a car likely has access to other transportation, such as Uber, Lyft or taxi. Lower income households and elderly may not have access to alternative transportation options, creating additional barriers to food access. Therefore, we need to identify way to get residents to fresh, healthy food, or take residents to the food.

What has been done? The Hunger Task Force has been highly successful in bringing food to residents through the Fresh Picks Mobile Market that premiered in October 2015. The Hunger Task Force has partnered with Milwaukee County and Pick 'n Save to provide to visit neighborhoods and communities that have limited access to fresh and healthy foods. The refrigerated semi-trailer provides staples and seasonal fresh produce, meat and dairy items to neighborhoods throughout the city. While the program benefits all residents, it especially benefits senior citizens.

For example, since April 2016, the Mobile Market has stopped at the northwest side Silver Spring Neighborhood Center close to 21 times and since June 2016 the market stops there at least twice a month. Typically, the Mobile Market makes two stops on the days that it goes to Silver Spring. On these days, 127 people visit the market on average for the month at both Silver Spring and at the other location. The Hunger Task Force diligently tracks data for the Silver Spring Neighborhood Center and produce is the highest selling category, following with meat purchases and then dairy. There is a 25% discount that is given as an incentive for people to purchase fresh, healthy foods at the Mobile Market.

Children also benefit from the Mobile Market. The Hunger Task Force ran a month-long study to determine the percentage of purchases that occur at the Mobile Market that also benefit children citywide. At the Silver Spring Neighborhood Center stop, 88% of the purchases made at the Mobile Market would also benefit children. The detailed data could be used in determining the location of a permanent grocery store on the northwest side.

Construction of Cream City Gardens (Credit: Guest House of Milwuakee)

Pick 'm Save Fresh Picks Mobile Market (Credit: Hunger Task Force)

Groundwork Green Team Crew hired to build Orchards (Credit: ECO)

Garden District Urban Orchard (Credit: Kenny Yoo)

3 CHAPTER THREE: Strategies & Action Items to Address Fresh Food Access

A. OVERVIEW

Based on research, existing programs and financial resources, several strategies have emerged and suggested short, medium and long term, and ongoing action items have evolved to address fresh food access, and adding more healthy food resources. Short term action items could be achieved within 2 years, medium term action items are 3 to 5 years and long term action items are estimated to take over 5 years to implement. Food access is an issue that requires not just the city but community partners to address.

The responsible party is the city department or community entity that will implement the action item, along with other partners.

The following represents an initial list that focus on action items that the city could implement. It is expected that this a living document and the action items can be further detailed and that other action items could be added to include community led activities. Further, metrics could be added after the report to measure success of providing fresh, healthy food to areas of need.

Strategy 1: Attract grocery stores to underserved neighborhoods				
Action Item	Time Frame	Responsible Party	Community Partner/s	Funding Resource/ Cost Estimate
Revise zoning code to permit grocery and "corner" stores in food access focus areas	Short	DCD-Planning	--	--
Audit existing zoning code and other city ordinances and determine if updates are needed.	Short	DCD-Planning & Milwaukee Health Department (MHD)	Walnut Way, others	--
Create Food Access webpage on city website and add updated food access maps	Short	DCD-Planning	--	--
Identify city owned vacant lots and vacant commercial buildings within food access focus areas, list and market on food access webpage	Short	DCD-Real Estate & Planning	--	--
Create Food Access Retail Investment Program that utilizes existing economic tools specific for food access focus areas	Medium	DCD-Commercial Corridor Team	MEDC, WHEDA, LISC	Use existing façade grant program funding
Evaluate strategies to effectively use city budget fund to leverage complimentary investments to address food access		DCD-Commercial Corridor Team	CDFI	$200K city budgest, seed money

Strategy 2: Develop other retail outlets as sources of fresh food				
Action Item	Time Frame	Responsible Party	Community Partner/s	Funding Resource/ Cost Estimate
Further streamline license process by prioritizing food licenses for convenience stores and other non-traditional retailers that stock fresh food	ongoing	License Bureau and MHD	--	Staff review time
MHD is part of the City Clerks Pivot Program which aims to bring all areas of city licensing to the applicant in an effort to streamline and simplify their process. Entrepreneurs interested in opening small food operations in food priority areas are attending these meetings.				
Track stock of non-traditional food resources to determine if fresh, healthy food is sold (i.e. convenience stores)	TBD	License Bureau	--	--
Establish Milwaukee Green Cart pilot program (modeled after New York bodega cart program)	Short-Medium	ECO w/ Health Department	--	Estimated $25,000 for purchase of 5 carts
Seek healthy juice options for food program users	Medium/ Long	Common Council	State	--
Ald. Rainey sponsored legislation to urge the United States government to permit Supplemental Nutrition Assistance Program (SNAP) participants to purchase natural, freshly prepared fruit and vegetable juices.				
Establish a City Hall pickup site for a CSA specifically for city employees and other interested people + event for National CSA day	Short	ECO and MHD	Milwaukee Food Council	--
Explore establishing CSA pick up's at institutions such as libraries and schools	Medium/ Long	ECO and MHD	Milwaukee Food Council	--

Strategy 3: Increase the stock of fresh food in corner stores				
Action Item	Time Frame	Responsible Party	Community Partner/s	Funding Resource/ Cost Estimate
Create staple food ordinance (modeled after Minneapolis)	Long	ECO w/ MHD & License Departments	Milwaukee Food Council	possible funding resource includes USDA grants to support working group
A working group should be formed first to assist with creation of a staple food ordinance. The working group could also explore a Healthy Corner Store Initiative modeled after the Lindsey Heights Health Alliance, Medical College of Wisconsin work. Rainbow Foods is one of the corner stores that is still in operation.				

Strategy 4: Increase the amount of locally grown food that is available to consumers				
Action Item	Time Frame	Responsible Party	Community Partner/s	Funding Resource/ Cost Estimate
Create a Milwaukee food hub	Long	ECO	Feeding America	TBD

Strategy 5: Improve transportation to grocery stores and farmer's markets				
Action Item	Time Frame	Responsible Party	Community Partner/s	Funding Resource/ Cost Estimate
Bring fresh food to people. Add Hunger Task Force Mobile Market site in food access focus area/s.	Short	Hunger Task Force	Roundy's division of Kroger, Milwaukee County	TBD
Identify other actions to bring people to fresh food	--	TBD	TBD	TBD
Explore ways to expand shuttle service. Several senior living facilities provide shuttle service to grocery stores. Contact Uber/Lyft to determine if they will provide car share, or reduced rates to bring residents within food desert areas to grocery stores, similar to recent efforts relating to rides to medical offices.				
Explore how the cost of delivery service could be reduced for customers who live in food desert neighborhoods	Medium	City	Roundy's division of Kroger	TBD

Strategy 6: Improve health education to increase the demand for fresh, healthy food				
Action Item	Time Frame	Responsible Party	Community Partner/s	Funding Resource/ Cost Estimate
Update the food access maps	Short	DCD	ECO	N/A
DCD has updated the maps to include new grocery stores since the ReFresh plan as well as ethnic and smaller format stores. Layers with demographic information have been added. Maps are available to the public and available on ECO's HOME GRO/OWN webpage.				
Add Fresh Food Fact Sheet to ECO website	Short	ECO	Health Department	N/A
Modeled after the DNS webpage "do I need a permit" as a resource page to educate residents about non-traditional food resources.				
Provide education materials regarding fresh food	Ongoing	Health Department	American Heart Association (AHA) and American Red Cross	TBD
As part of the WIC Program, the Health Department provides education classes. Additionally resources like recipe cards, food preparation information could be available in SNAP/WIC sponsored locations.				
Participate in the HEALE (Healthy Eating and Active Living Environment Program)	ongoing	Facilitated by AHA	MHD, MPS, American Cancer Society, community groups and Residents in 53205 zip code	--
HEALE helps raise awareness of resources and distribute information (newsletter, mass emailing, FB pages, etc.)				

B. Summary

This report outlines initial actions to increase access to healthy food for all Milwaukee residents. The strategies are a start to provide guidance to policymakers and city departments to work with community partners and leverage prior success to move forward together. It further outlines the market and economic challenges of building a full service grocery store, considering alternative resources for healthy food and underpinning the importance of health education programs to provide skills for buying and cooking healthy food. Further actions may include developing metrics and indicators to demonstrate success in implementing the outlined strategies to address food access and adding healthy food options in priority neighborhoods.

APPENDIX

30 A. Common Council Resolution

31 B. ReFresh Milwaukee Food Access Maps

34 C. USDA Food Accessibilty Maps

36 D. Updated Milwaukee Food Access Maps

42 E. LISC Health Food Financing Initiative

44 F. Hunger Task Force Mobile Market Data

48 G. Proposed Zoning Text Changes to Address Food Access

49 H. Case Study Summaries

62 I. Annotated Bibliography

City of Milwaukee

City of Milwaukee
Department of City Development

April 2019

Text of July 22, 2016 Common Council resolution:

FILE NO: 160319

Title:
Substitute resolution directing the Department of City Development to develop a Fresh Food Access Strategy to support full access to affordable, fresh foods for residents in neighborhoods throughout Milwaukee.

Body:

Whereas, The retail food industry has undergone tremendous change in recent decades, such that conventional supermarkets and grocery stores have lost market share to other outlets such as warehouse clubs, supercenters, gas stations, convenience stores and chain drug stores; and

Whereas, Some of these trends have created "food deserts," geographic areas, typically in an urban setting, where affordable, nutritious fresh food - especially fruits, vegetables and other whole foods - is scarce or unavailable due to a lack of large grocery stores, farmers markets and other healthy food providers; and

Whereas, Residents of food deserts, especially those with low incomes or who lack automobiles, must often resort to buying the only food available in their neighborhoods – the heavily-processed, high-fat and sugar-laden foods that are available at small grocery stores, convenience stores and gas stations in their communities; and

Whereas, Due to lack of access to affordable, nutritious fresh foods, residents of food deserts are prone to obesity and chronic diseases such as diabetes and heart disease; and

Whereas, The City's ReFresh Milwaukee sustainability plan calls for increasing the number of residents living within a ten-minute walk of healthy and nutritious food sources; and

Whereas, Organizations such as Milwaukee's Hunger Task Force, PolicyLink, International Council of Shopping Centers, the U.S. Department of Agriculture, and state and local government agencies around the nation have developed strategies to better connect underserved residents with fresh food options; and

Whereas, Illinois Facilities Fund (IFF) and Local Initiatives Support Corporation (LISC), both of which serve the Milwaukee market, have developed grocery store financing initiatives; and

Whereas, The City of Milwaukee would benefit from greater understanding of the location of local food deserts, food access initiatives, market trends and available retail food facility financing programs in order to determine what strategies are appropriate locally to improve the access of local residents to fresh, healthy food; now, therefore, be it

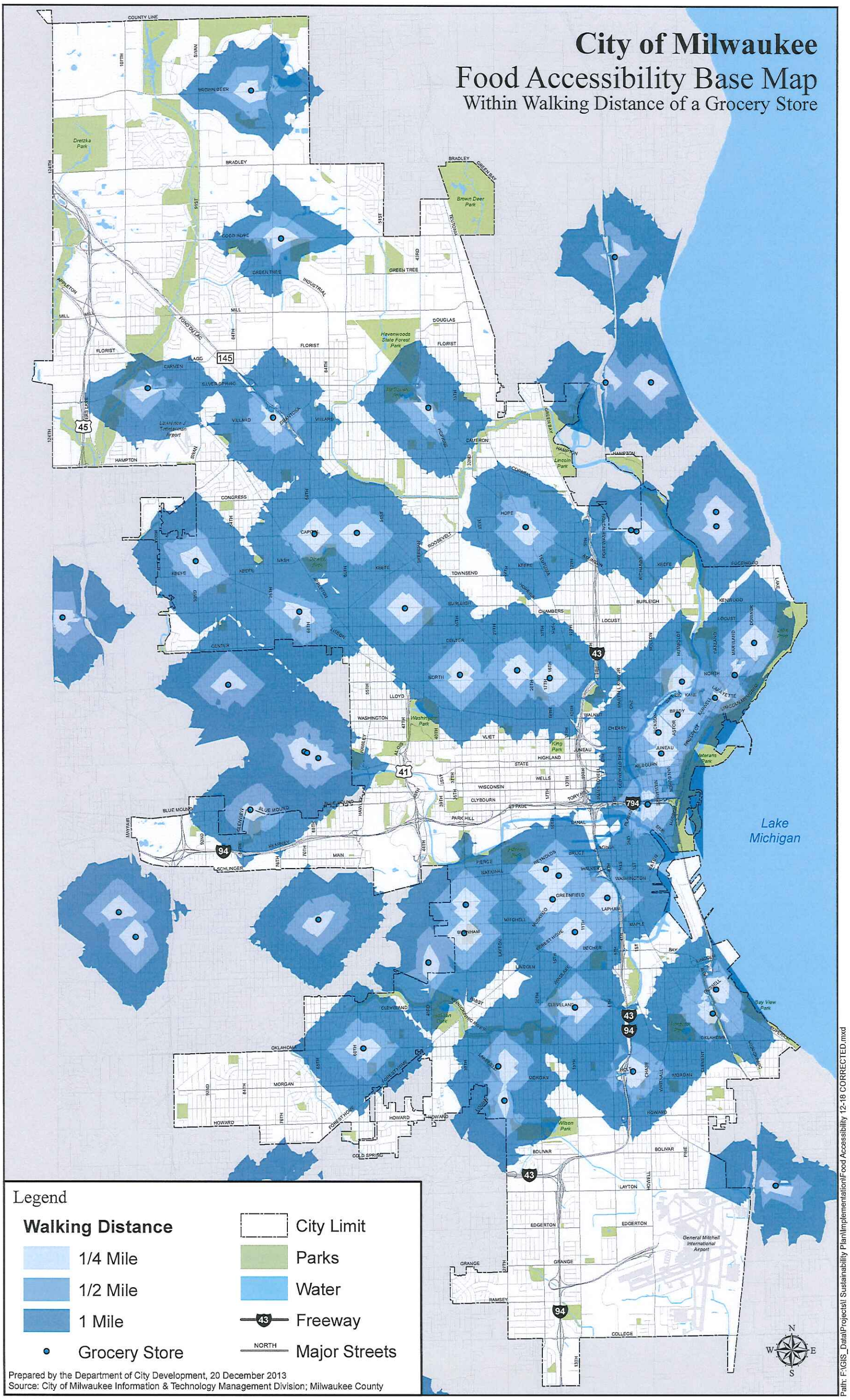
Resolved, By the Common Council of the City of Milwaukee, that the Department of City Development (DCD) is directed to prepare a Fresh Food Access Strategy that recommends initiatives that will better connect residents of Milwaukee neighborhoods to healthy food sources; and, be it

Further Resolved, That the Department of City Development shall present its findings and recommendations to the Common Council within 120 days of adoption of this resolution.

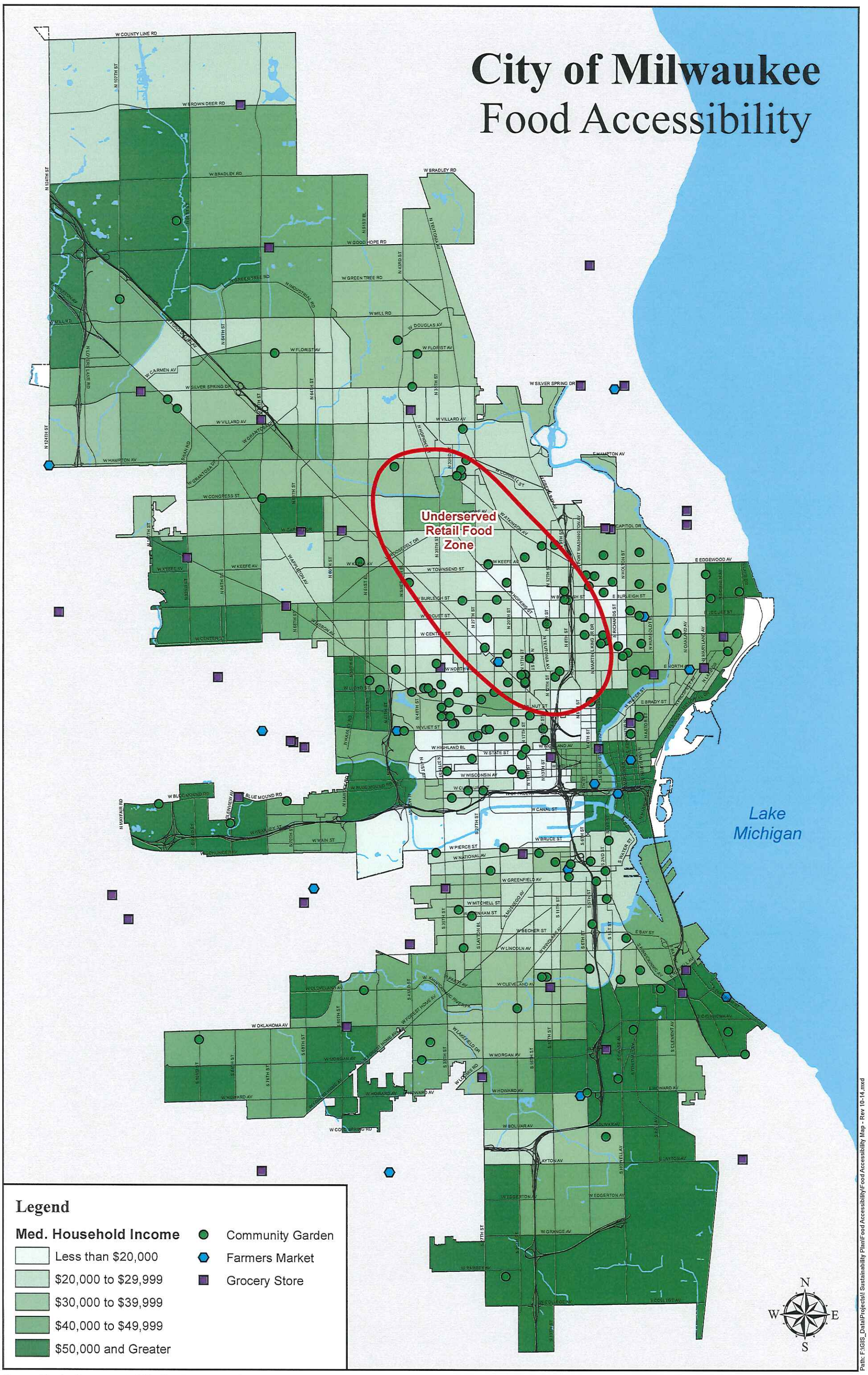
City of Milwaukee

Food Accessibility Base Map

Within Walking Distance of a Grocery Store



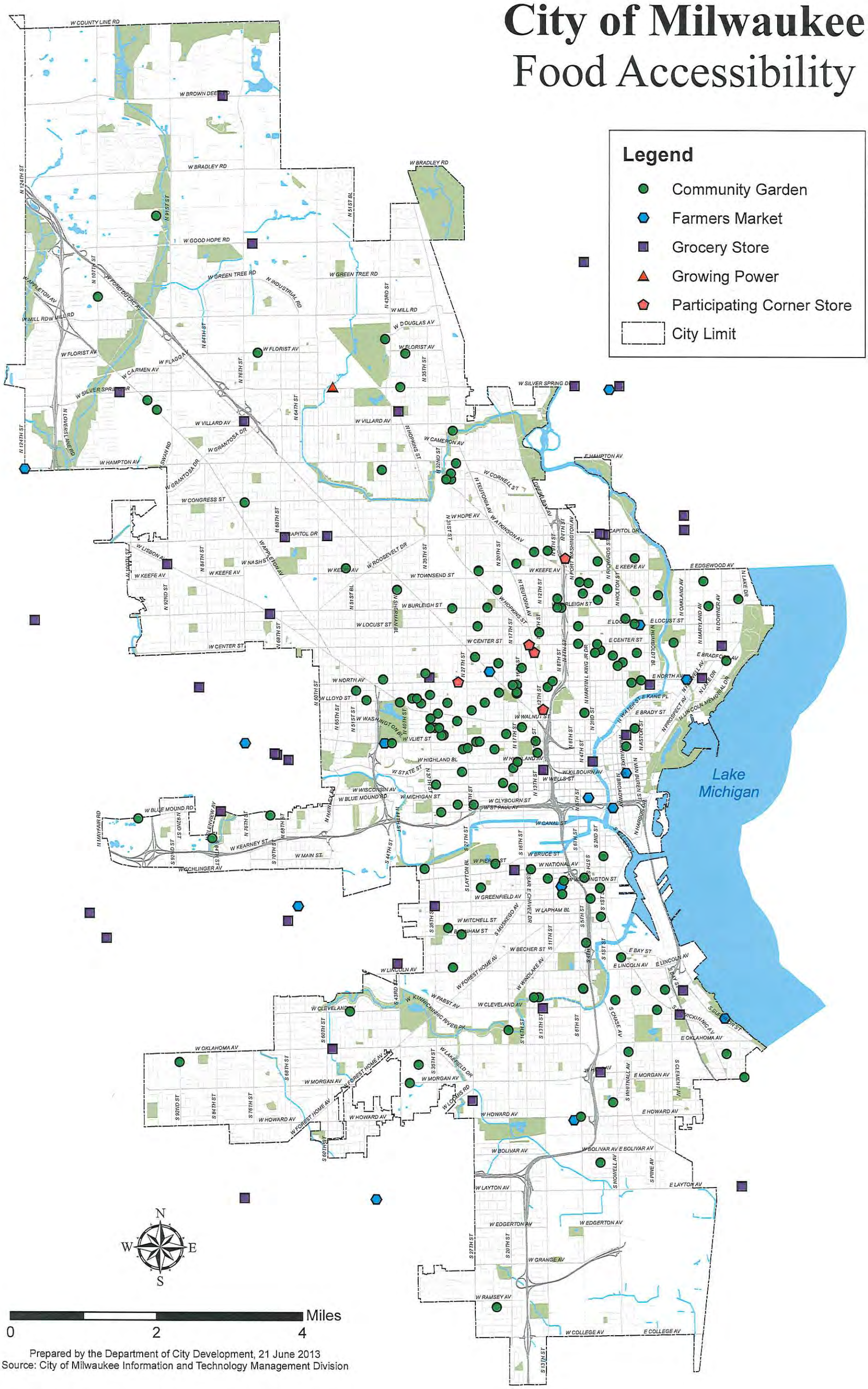
City of Milwaukee
Food Accessibility



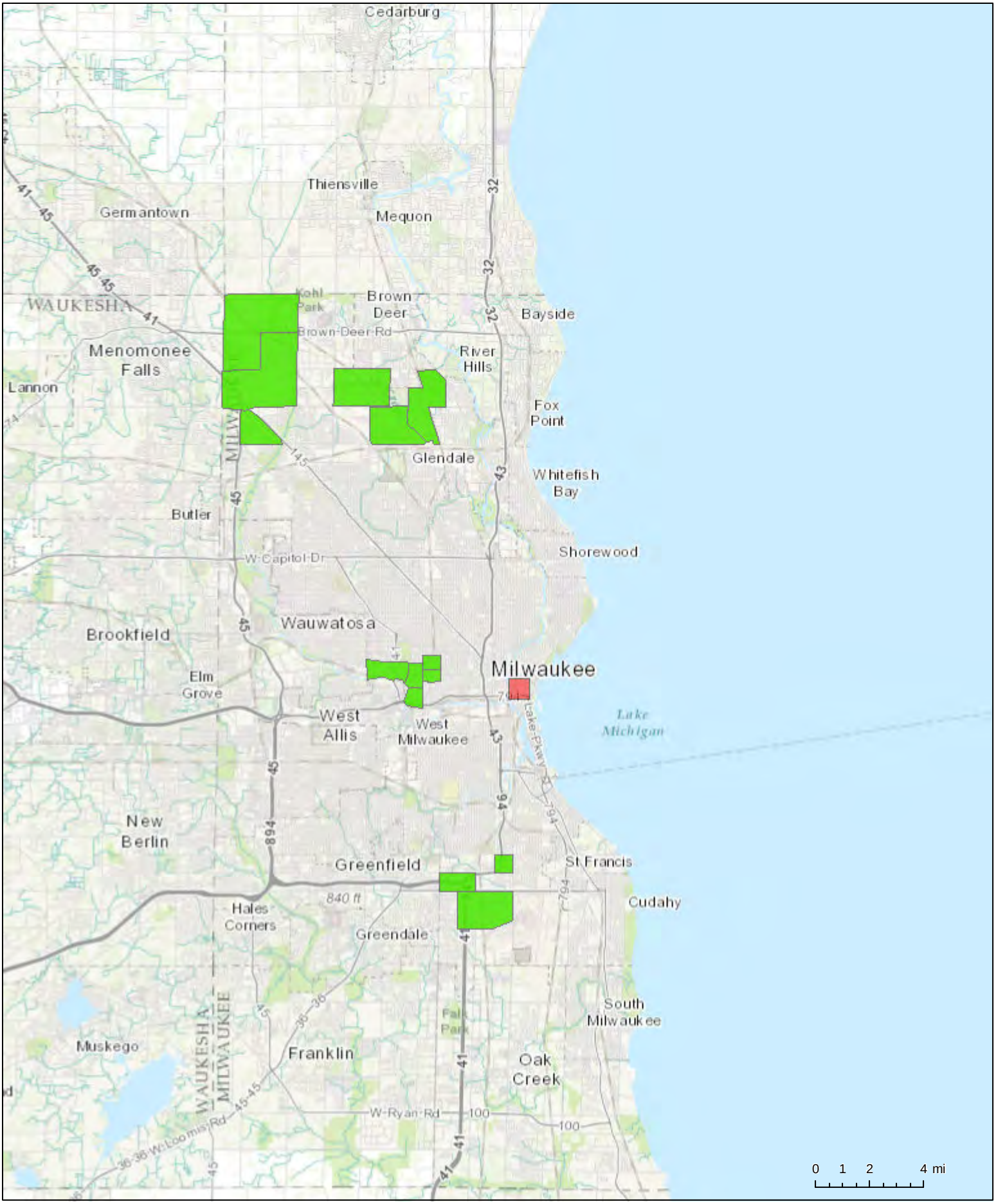
Path: F:\GIS_Data\Projects\1 Sustainability Plan\Food Accessibility\Food Accessibility Map - Rev 10-14.mxd

Prepared by the Department of City Development, 14 October 2013
Source: City of Milwaukee Information and Technology Management Division

City of Milwaukee
Food Accessibility



Prepared by the Department of City Development, 21 June 2013
Source: City of Milwaukee Information and Technology Management Division



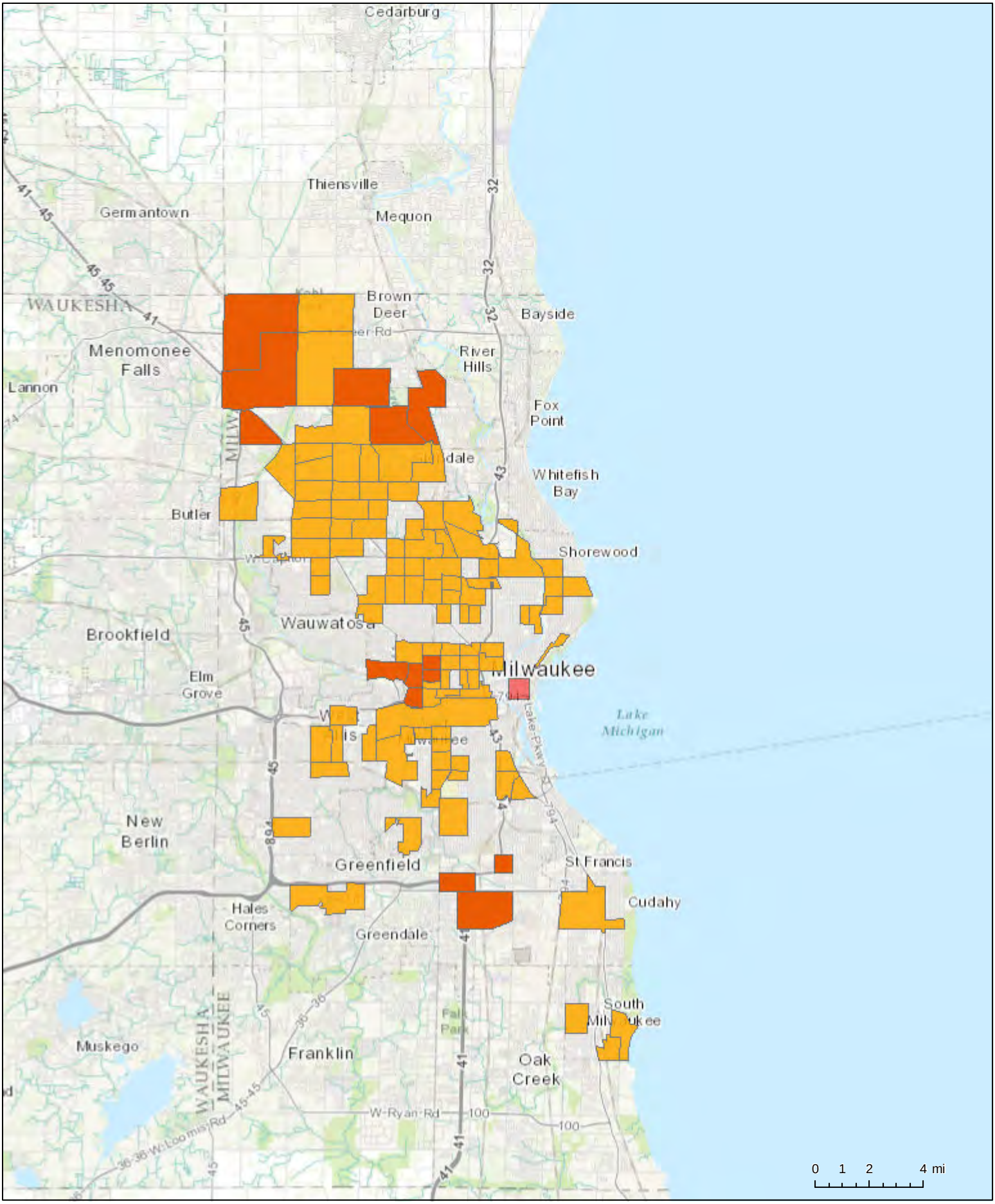
LILATracts_1And10Gen

LILA at 1 and 10

Date: 7/19/2016

Food Deserts - Original USDA Measure

Source: USDA Economic Research Service, ESRI. For more information: http://www.ers.usda.gov/data-products/food-access-research-atlas/documentation.aspx



LILATracts_1And20Gen **LILATracts_halfAnd10Gen**

LILA at 1 and 20

LILA at 1/2 and 10

Food Deserts - Updated USDA Measure

Source: USDA Economic Research Service, ESRI. For more information: http://www.ers.usda.gov/data-products/food-access-research-atlas/documentation.aspx

Date: 7/19/2016

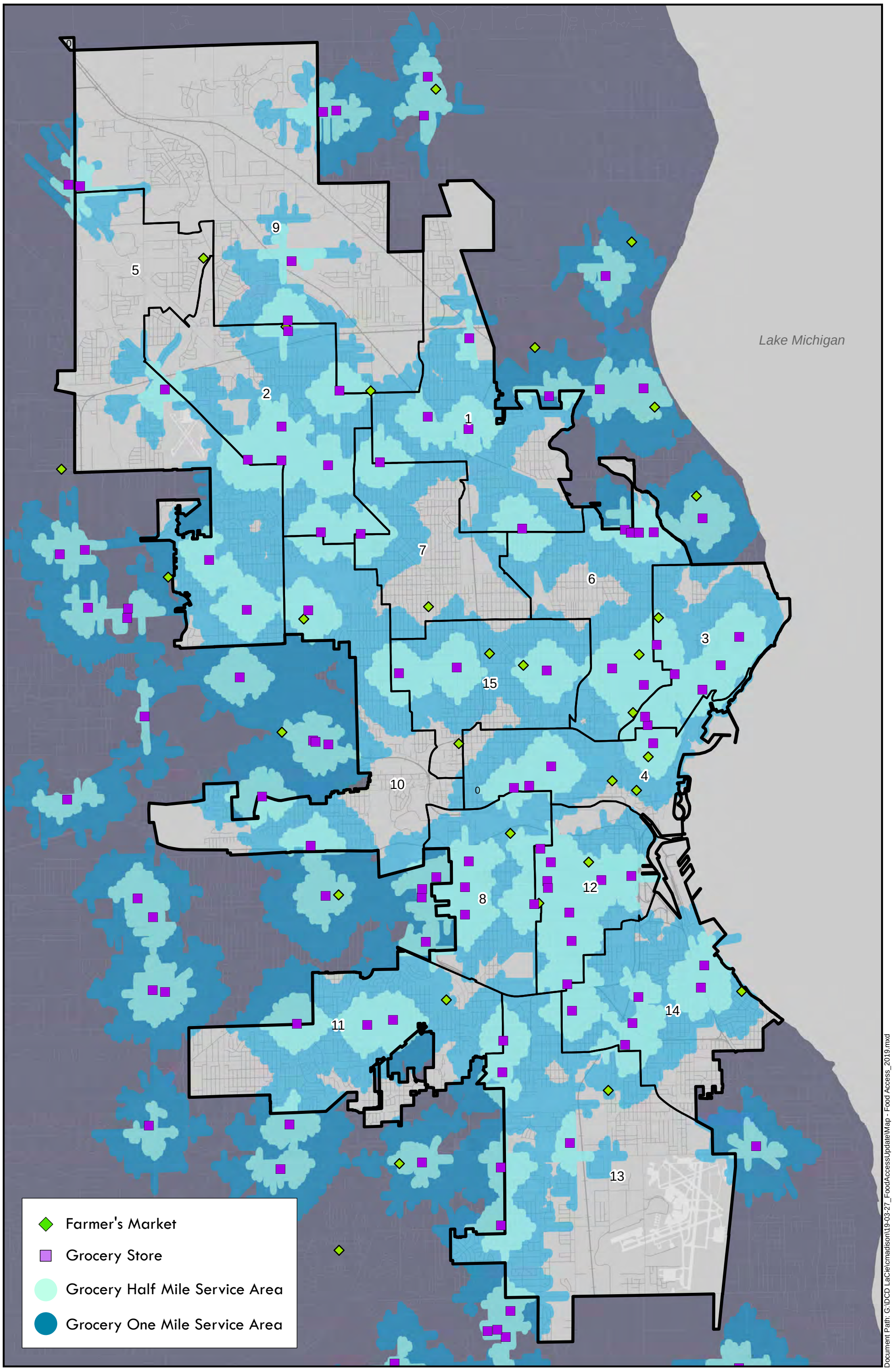
FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS, 2019

Prepared by the Department of City Development Planning Division, 4/5/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division

0 2 4 Miles

N



Document Path: G:\DCD LaCie\cmadison\19-03-27_FoodAccessUpdateMap - Food Access_2019.mxd

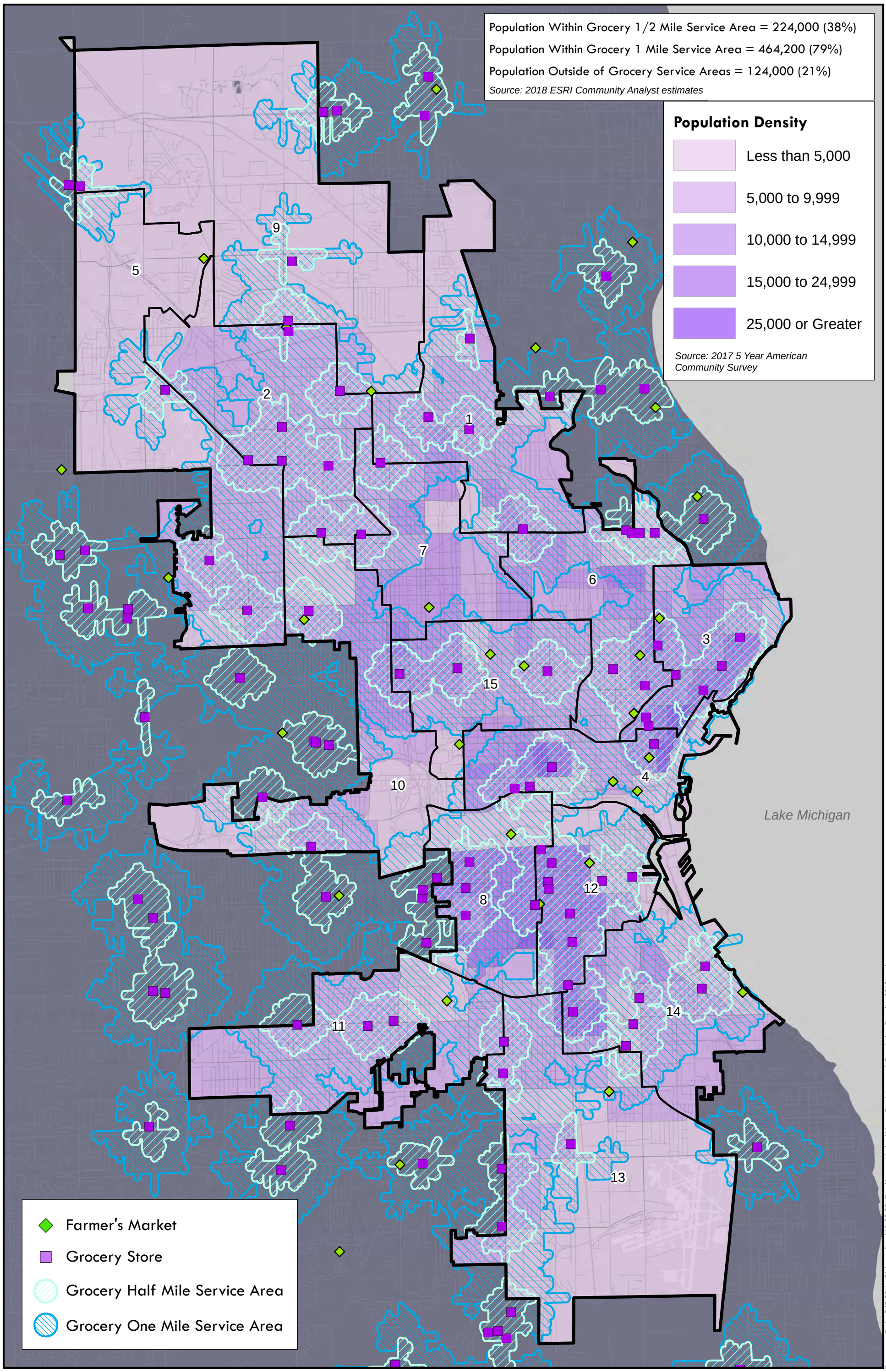
FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS AND POPULATION DENSITY, 2019

Prepared by the Department of City Development Planning Division, 4/8/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division; ESRI Community Analyst

N

0 2 4 Miles



Document Path: G:\DCD LaCie\cmadison\19-03-27_FoodAccessUpdate\Map - Food Access & Population Density_2019.mxd

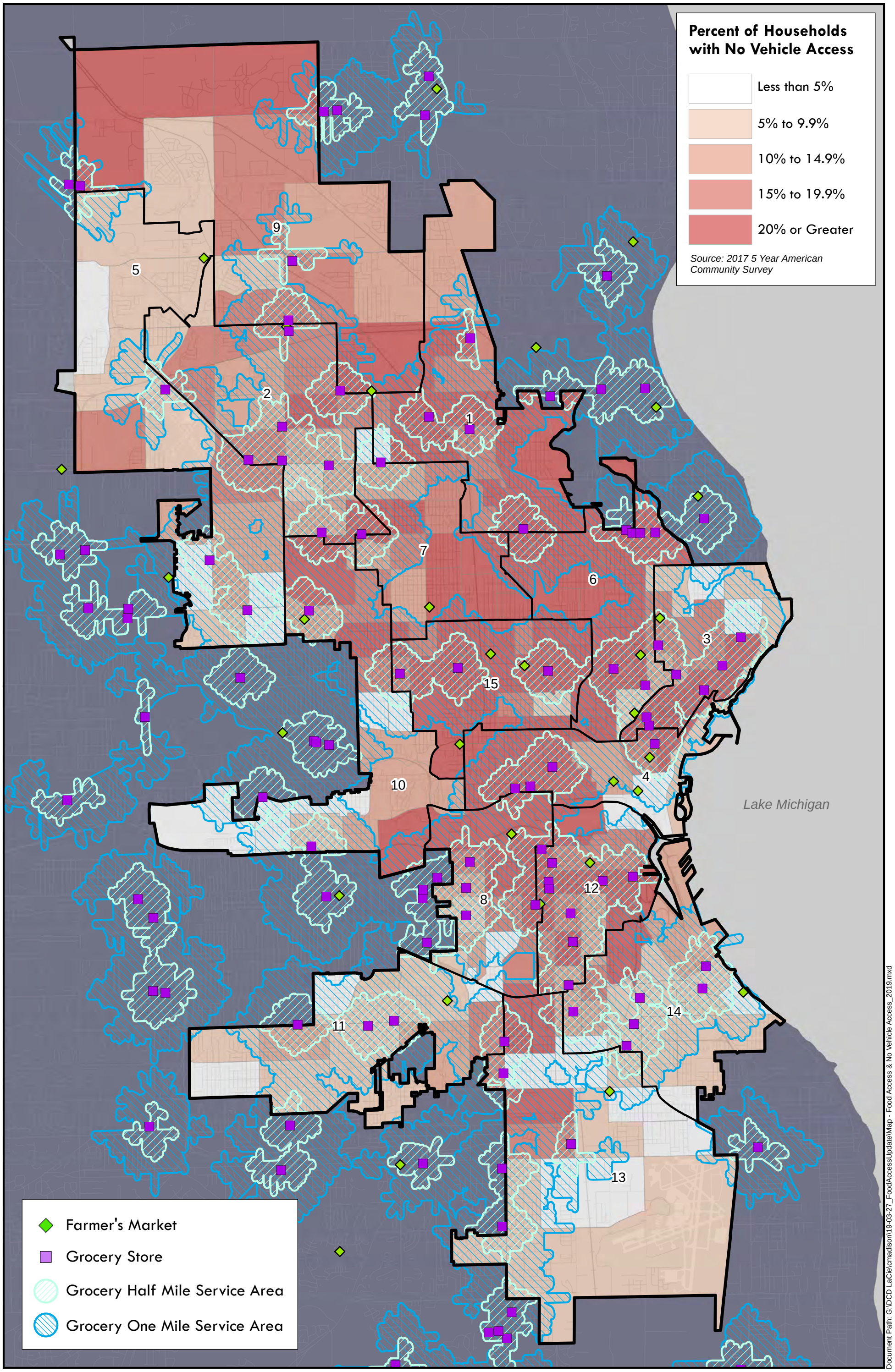
FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS AND HOUSEHOLD VEHICLE ACCESS, 2019

Prepared by the Department of City Development Planning Division, 4/8/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division

N

0 2 4 Miles



Document Path: G:\DCD LaCie\cmadison\19-03-27_FoodAccessUpdateMap - Food Access & No Vehicle Access_2019.mxd

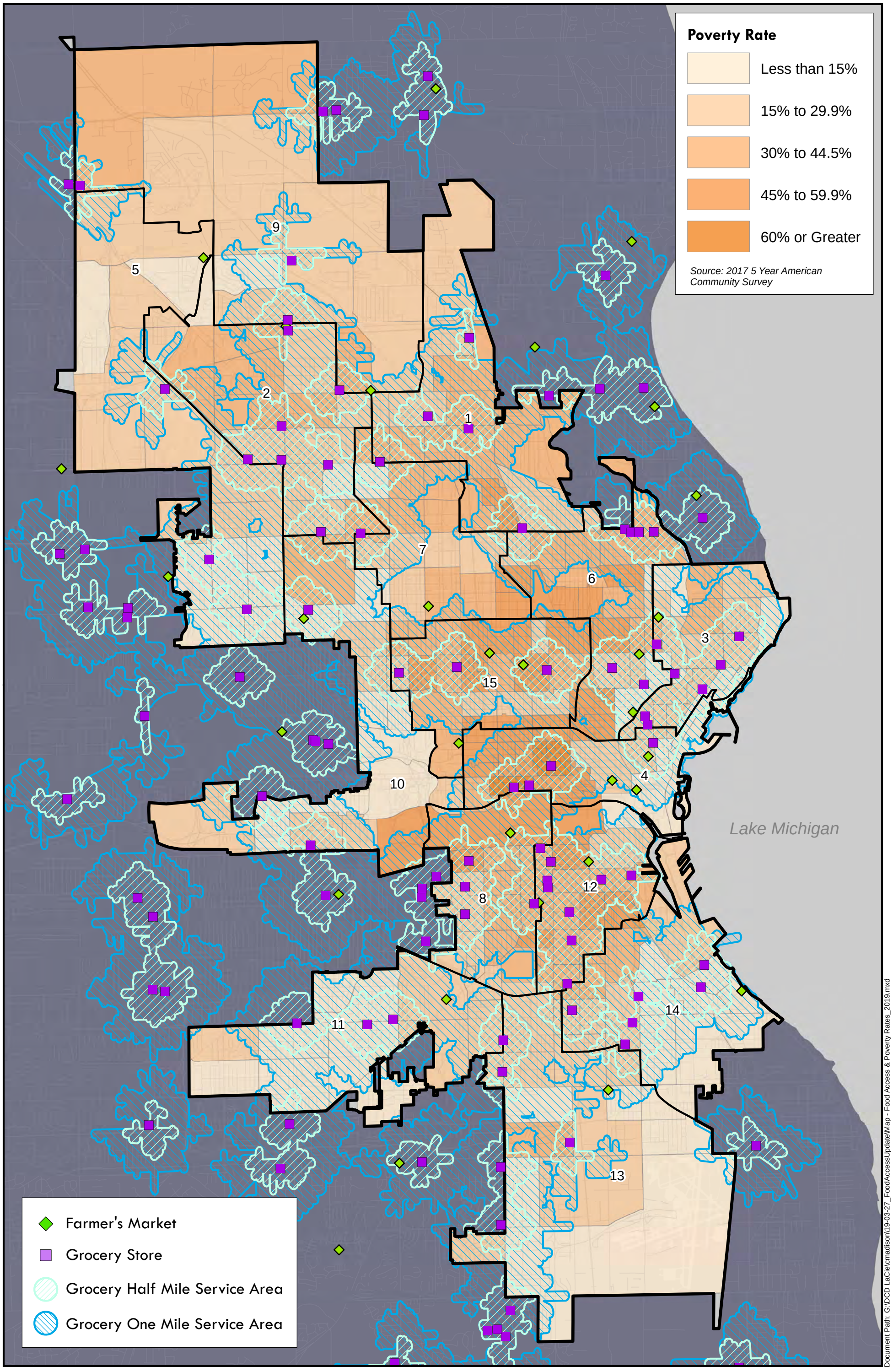
FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS AND HOUSEHOLD POVERTY RATE, 2019

Prepared by the Department of City Development Planning Division, 4/8/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division

0 2 4 Miles

N

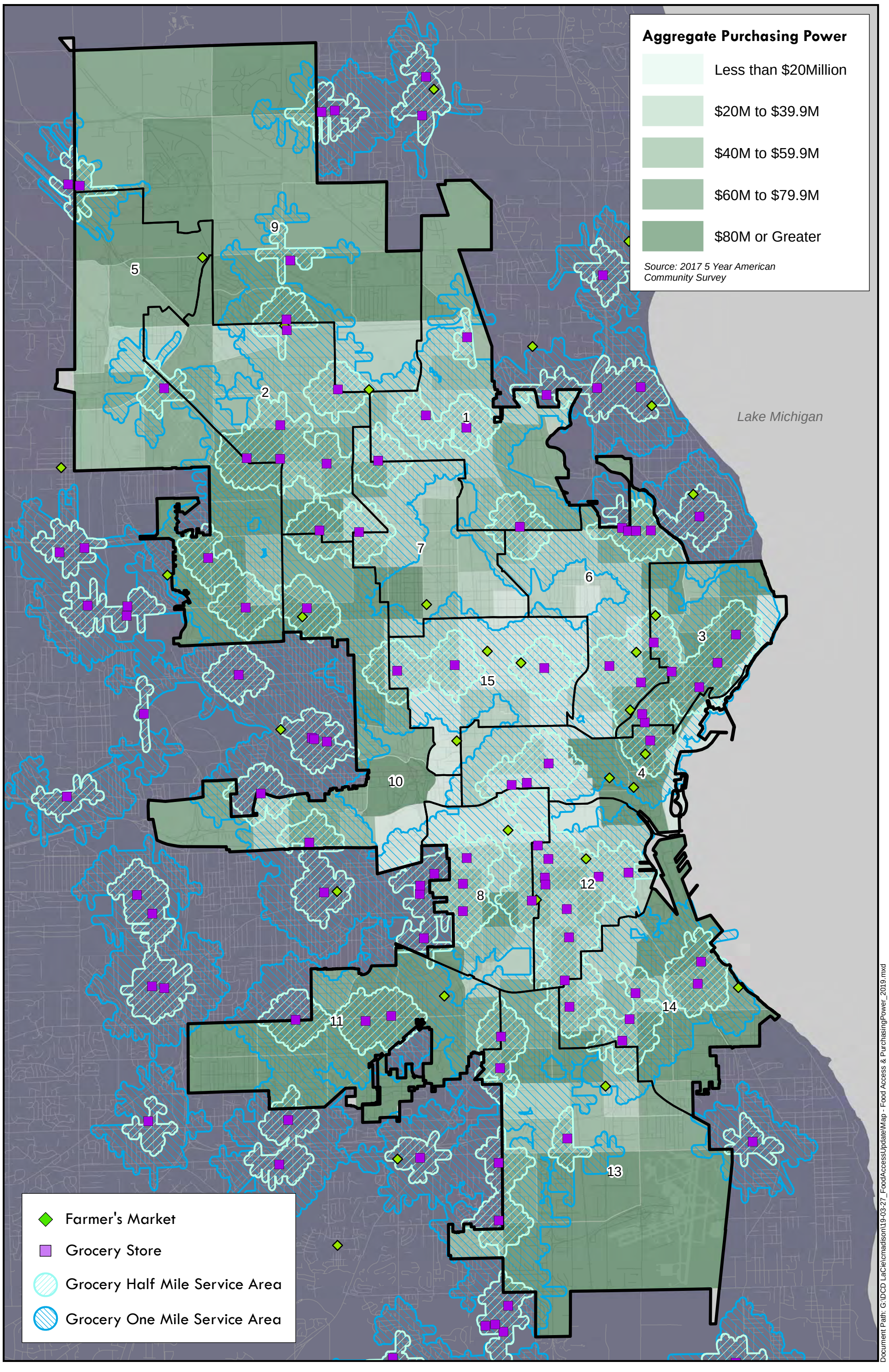


Document Path: G:\DCD LaCie\cmadison\19-03-27_FoodAccessUpdate\Map - Food Access & Poverty Rates_2019.mxd

FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS AND AGGREGATE PURCHASING POWER, 2019

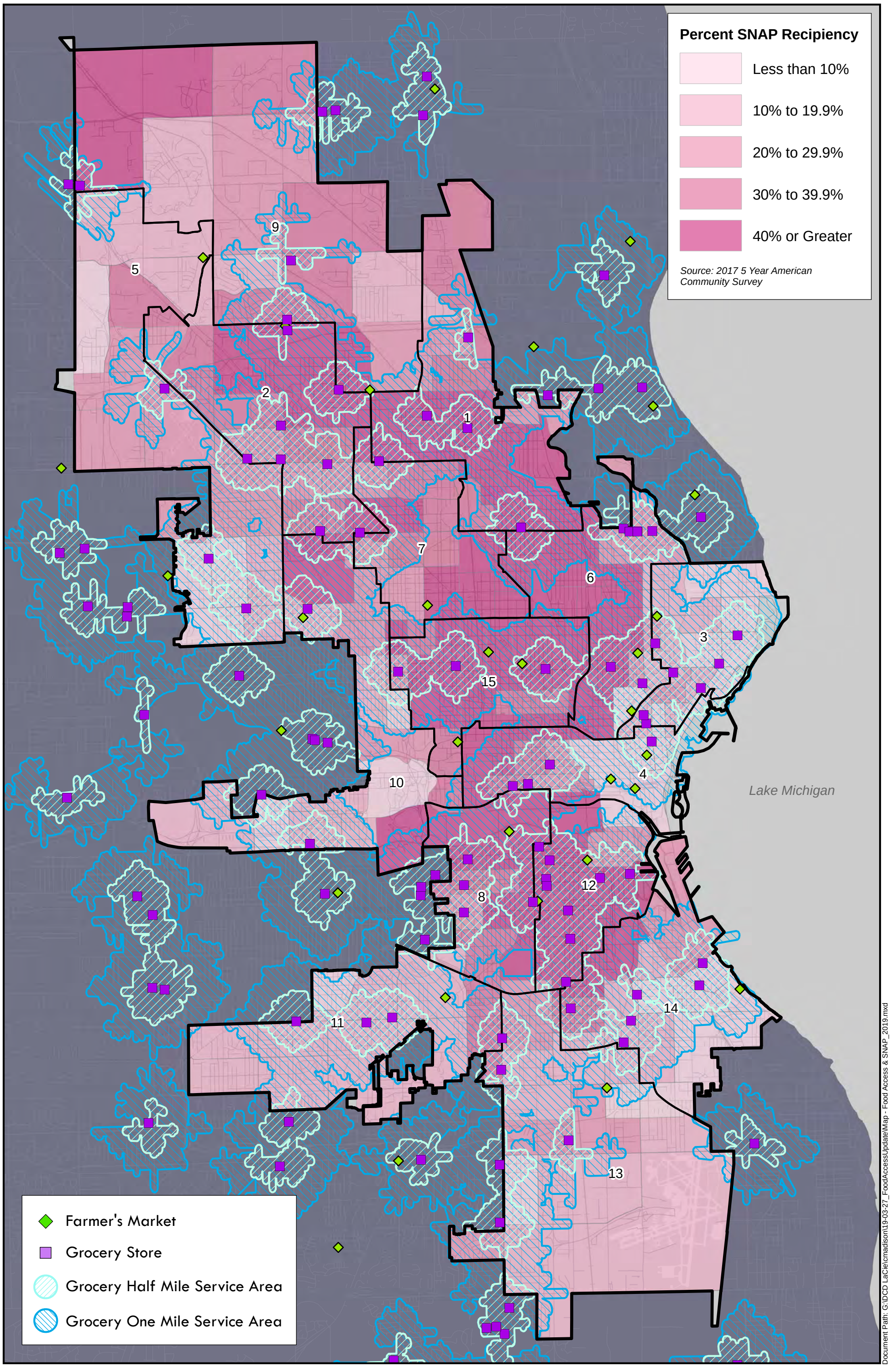
Prepared by the Department of City Development Planning Division, 4/8/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division



FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS AND SNAP RECIPIENCY, 2019

Prepared by the Department of City Development Planning Division, 4/8/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division



Document Path: G:\DCD LaCie\cmadison\19-03-27_FoodAccessUpdate\Map - Food Access & SNAP_2019.mxd

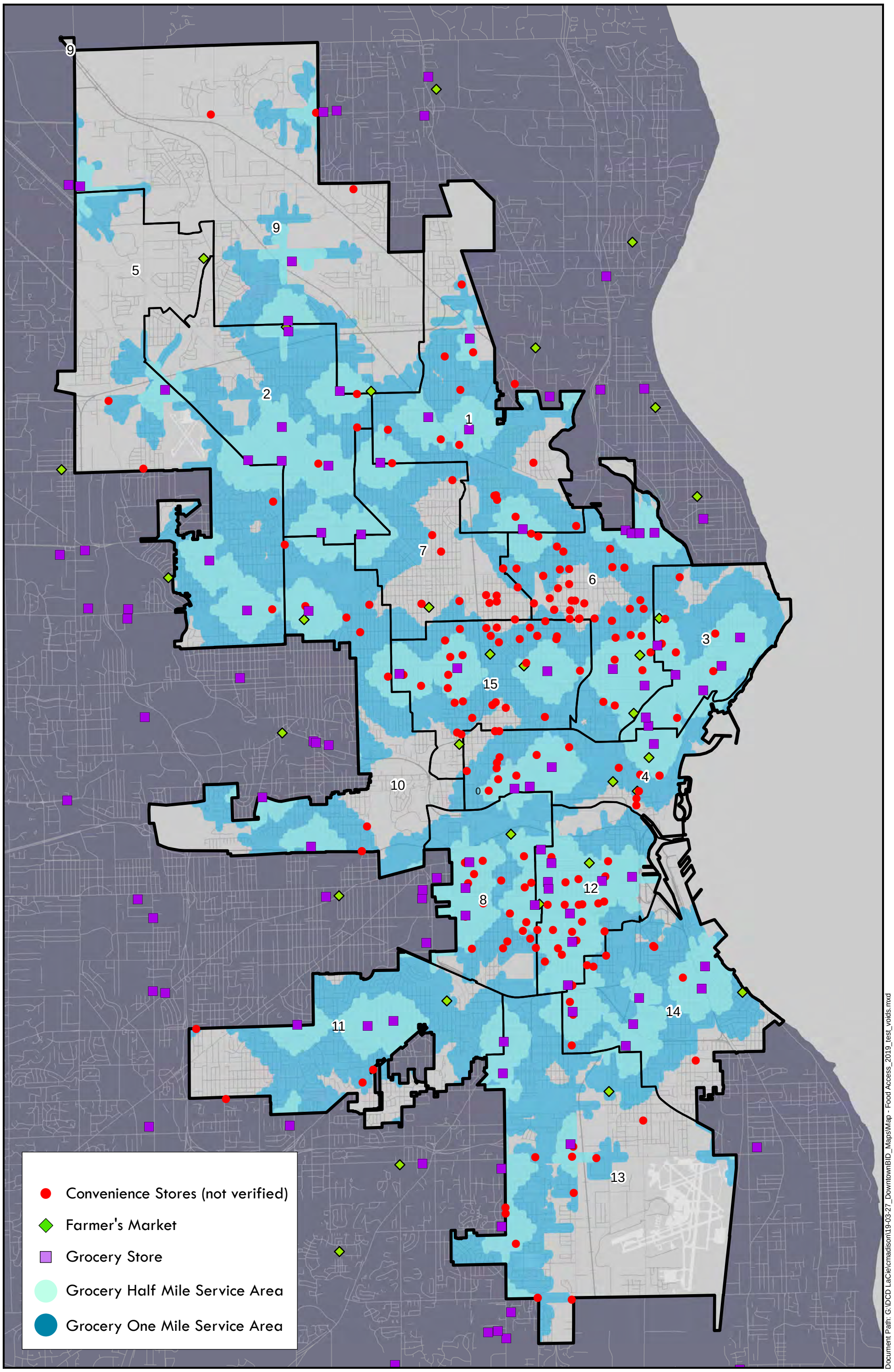
FOOD ACCESS MAPPING

GROCERY STORE SERVICE AREAS, - and Convenience Stores

Prepared by the Department of City Development Planning Division, 4/5/2019
Source: City of Milwaukee Information Technology Management Division; Planning Division

N

0 2 4 Miles



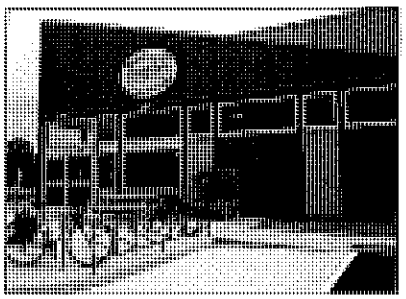
Document Path: G:\DCD LaCie\cmadison\19-03-27_DowntownBID_Maps\Map - Food Access_2019_test_voids.mxd

LISC

Healthy Food Financing Initiative

2016

With the goal of increasing access to healthy food, especially fresh fruits and vegetables, LISC actively supports the development, expansion and improvement of a range of quality retail food outlets and other healthy food activities in underserved communities across the country.



Track Record: LISC began financing healthy food projects in 1994 with the establishment of The Retail Initiative, an affiliate that provided equity investments in supermarkets in distressed urban communities. To date, LISC has invested over $157 million in 78 retail food markets and other healthy food access projects.

Strategic Focus: Our national footprint includes offices in 31 cities and partnerships with 76 rural community development organizations serving 1,900 counties in 44 states. LISC's project pipeline is generated through relationships developed from its "boots on the ground" in these markets. Our healthy food investments are targeted to communities that have been identified for comprehensive neighborhood development through LISC's *Building Sustainable Communities* initiative, and where a new or expanded healthy food business is part of an overall redevelopment strategy.

HFFI Financing Resources: Since 2012 LISC has been awarded $15 million from the U.S. Treasury Department's Community Development Financial Institutions Fund/Healthy Food Financing Initiative (HFFI) to support projects that expand healthy food options in food deserts in *Building Sustainable Communities* neighborhoods. These funds have enabled LISC to leverage nearly $90 million to support the development and improvement of over 350,000 square feet of healthy retail food outlets and community facilities.

HFFI resources have supparted these projects and others:

- The successful Vicente's Tropical Supermarket expanded to a second location – a 32,000 square foot full-service supermarket in Brockton, MA in partnership with an adjacent health clinic.
- The Uptown Reinvestment Corporation led the relocation and expansion of the Flint, Michigan Farmers Market, nearly tripling indoor selling space.
- The Eastside Food Co-op in Minneapolis has completed an expansion that doubled the size of its retail sales floor.

LISC leverages its own investment capital with HFFI resources to provide additional and more flexible dollars to expand healthy food options in underserved markets. Financial products include predevelopment loans to provide high-risk seed capital; acquisition loans to acquire strategically important sites; and construction and mini-perm loans to provide gap-filling development financing. Retail food outlets continue to be the highest risk financing in most of our local communities, and without our flexible capital, technical assistance and project development services, most of these deals would never come to fruition.

Contact: Amy Gillman, Senior Program Director, Community Health/Healthy Food
agillman@lisc.org | 212-455-9840

Financing by Project Type: HEALTHY FOODS

Eligible Borrowers	Nonprofit and for-profit operators of healthy food businesses including retail food stores, farmers markets, food coops and other healthy food production or distribution activities. Nonprofit and for-profit development organizations providing space for healthy food operations. Priority to projects in LISC sites.
Purpose	Funds may be used for predevelopment, acquisition, construction, mini-perm and business loans that increase access to healthy food. The majority of LISC's Healthy Food funds must support retail outlets in food deserts.
Loan Amount	LISC has the ability to provide loans varying between $25,000 to $3,000,000 depending on loan product.
Interest Rate	4.5% - 6% Fixed based on project size and market needs
Term	• Predevelopment 2 years • Acquisition 3 years • Construction 3 years • Mini-perm 10 years • Business Loans 4 – 7 years
Repayment	• Predevelopment Interest only; payable monthly • Acquisition Interest only; payable monthly • Construction Interest only; payable monthly • Mini-perm Amortizing on variable period; payable monthly • Business Loans Principal and interest payable monthly
Loan Fees	Up to 1.5% of loan amount plus legal fees
Collateral	• Predevelopment Generally secured; based on borrowers overall strength • Acquisition Real estate collateral with LTV of up to 90% • Construction Real estate collateral with LTV of up to 90% • Mini-perm Real estate collateral with LTV of up to 90% • Business Loans Fixtures and business equipment; real estate lien where available

PROJECT SNAPSHOT

Uptown Reinvestment Corporation/Flint Farmer's Market, Flint, MI

LISC provided a $1 million loan to the Uptown Reinvestment Corporation (URC) to relocate and expand the Flint Farmers Market to a new Health and Wellness District in downtown Flint. The URC is a nonprofit community development organization that has been dedicated to revitalizing downtown Flint for over a decade. The Market was slated for closure ten years ago, at which time the URC entered into a long-term management agreement with the City of Flint and began the process of turning the Market into one of Flint's most valued assets. The project is located in a food desert and Flint LISC's Building Sustainable Communities strategic investment area. The new Market will double its indoor selling space from 6,000 to 14,000 square feet, expand indoor and outdoor vendor selling space, and provide a commercial kitchen and community space with seating for up to 200 people.

Terms subject to change. All loans are subject to underwriting and credit approval.
For more information on LISC's loan products: www.lisc.org • lending@lisc.org

LISC

HFFI Project Investments

As of 2016

Vicente's Tropical Supermarket, Brockton, MA

LISC provided a $3.6 million loan to enable the successful Vicente's Tropical Supermarket to expand to a second location in Brockton, MA to meet growing demand. Vicente's existing 18,000 square foot grocery store is a thriving business that serves 56,000 customers annually. Vicente's second location is a few blocks from the city center on a site that has been vacant since 2007. The five-acre site will be developed into a 33,000 square foot full-service supermarket with a small café. LISC collaborated with

The Reinvestment Fund and Boston Community Capital to provide a total loan of $8.6 million for this $14.1 million project. The store will create 96 new permanent full-time jobs, with preference given to local low-income residents.

As part of the larger development, the borrower is selling part of the parcel to the Brockton Community Health Center (BCHC) to develop a 12,500 square foot primary care clinic financed by LISC's Healthy Futures Fund. BCHC and Vicente's already work together on a guided shopping program offered by BCHC and run at the existing Vicente's market. Having a health clinic on the adjacent property will enable the partners to collaborate further on nutrition education and other healthy food promotions and programming at the new Vicente's location. The new health clinic will have a demonstration kitchen that will enable people to see a cooking demonstration and then walk next door to buy the ingredients needed to make the healthy dish they just learned to cook. The site also contains two pad sites totaling 6,800 square feet that will be developed for complementary retail uses that will further revitalize the area and take advantage of the existing foot traffic to the grocery store and health center.

Flint Farmer's Market/Uptown Reinvestment Corporation, Flint, MI

LISC provided a $1 million loan to the Uptown Reinvestment Corporation (URC) to relocate and expand the Flint Farmers Market to a new Health and Wellness District in downtown Flint. The former facility required significant repair and expansion to accommodate its growing success and local demand for fresh food. The URC is a nonprofit community development organization that has been dedicated to revitalizing downtown Flint for the last thirteen years. The Market was slated for closure ten years ago, at which time the URC entered into a long-term management agreement with the City of Flint and began the process of turning the Market into one of Flint's most valued assets.

The project is in a food desert and a target investment area for LISC in Flint. In addition, the new location is closer to a public bus transfer station that serves 18,000 people each day (most residents of Flint and Genesee County must take two busses to

reach the Market's current location). The new Market doubled its indoor selling space from 6,000 to 14,000 square feet, and expanded vendor selling space from 31 to 45 indoor vendors along with 40 seasonal outdoor vendors. In addition, there is a commercial kitchen and a community space with seating for up to 200 people. The Market accepts SNAP benefits and operates the Double Up Food Bucks incentive program through which customers using SNAP cards can shop with participating vendors and receive credits to buy more fresh produce.

Seven Mile Foods, Detroit, MI

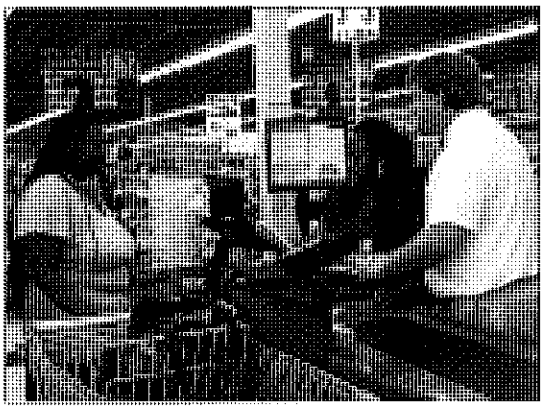
Seven Mile Foods is an 18,000 square foot grocery store located in the city's Northeast neighborhood in a food desert that is one of Detroit LISC's strategic investment areas. The store has been in operation for 20 years and the owners have demonstrated a long-term commitment to serving local residents with a high level of merchandise and service. As a result, Seven Mile Foods remodeled its interior after recently carrying out major improvements in the store's exterior and building systems.

LISC's $773,000 loan helped finance these interior improvements as well as refinance some existing higher interest debt, both of which will enable Seven Mile Food to improve its operations and the services and merchandise offered. Store improvements include the reconfiguration and expansion of a new deli area that offers more fresh foods including salads, sandwiches, and other healthier options prepared daily; installation of new energy efficient equipment to generate cost savings and improve the store's physical environment; and a new ceiling and floors to improve the store's appearance.

Approximately 85% of store customers receive public assistance. In addition, while the overall population in the area has declined over the last ten years, the current median age for the store's zip code is 34, and a high proportion of young children reside in the community – making access to healthy food options even more integral to quality of life planning.

Park Street Market/Northside Association for Community Development, Kalamazoo, MI

LISC provided a $650,000 loan to the Northside Association for Community Development (NACD) to support the Park Street Market in the Northside neighborhood of Kalamazoo, MI. The grocery store is located in a food desert with 75% low-income residents and is a target area for Michigan LISC's investment and redevelopment. The Park Street Market, the anchor tenant of the North Park Street Plaza, is the only full-service grocery store in the area and is committed to increasing access to healthy food options for neighborhood residents in Northside as well as the surrounding communities of Eastside, West Douglass, Stuart and Downtown.



LISC's loan supported the restructuring of the financing on this project to ensure that the supermarket can be viable and cover its rent payments and operating costs while fulfilling its commitment to expanding healthy food access. The project is also the anchor for the NACD Healthy Environments, Arts and Learning (HEAL)

initiative, a multi-faceted project that incorporates senior housing, community art, urban farming, workforce development and community room rental space in a concentrated "campus" area in the heart of the Northside neighborhood. It is anticipated that a new Healthy Snack Café, hydroponics garden and raised roof garden expansion, as well as a new year-round farmer's market, will emerge as additional expansion projects over the next few years.

Royal Fresh Market, Detroit, MI

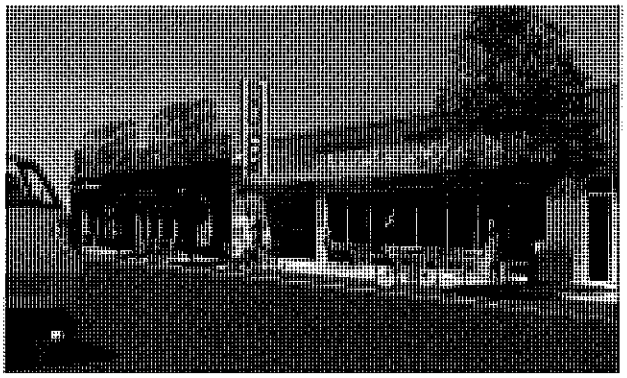
LISC provided a $1.3 million loan for the acquisition and remodeling of a 24,300 square foot full-service grocery store located in the heart of the Detroit LISC's Grandmont Rosedale Building Sustainable Communities neighborhood. The financing will enable the new operator to make interior renovations and upgrades and increase the quality and availability of produce and other items in order to increase sales that have declined under the previous ownership. HFFI financing will support the installation of new flooring, energy-efficient air conditioning and freezer and refrigeration equipment; updated décor to make the shopping environment more aesthetically pleasing; relocation of the produce section so that it's more accessible at the front of the store; and expansion of healthy food options including a wider range of organic products. The store employs 35 staff currently, 10 full time and 25 part time, many from the local neighborhood.

ROYAL FRESH MARKET
MEAT - PRODUCE - GROCERY

East Side Food Coop, Minneapolis, MN

LISC provided a $250,000 loan to the Eastside Food Co-op (EFC) to support the $6.9 million expansion of its footprint from 11,990 to 17,800 square feet, doubling the size of its retail sales floor from 4,150 to 8,000 square feet. EFC serves a growing membership of 5,500 households in Northeast Minneapolis at a location that is included in the Central Avenue Redevelopment Plan formally adopted by the City of Minneapolis. The project involves demolishing an adjacent blighted building and will revitalize an important commercial district. It has strong support from the surrounding community, neighborhood organizations and City Council.

The Co-op has sustained sales growth of more than 10% annually and increased its member equity, laying the groundwork for this expansion. With its increased size EFC will substantially expand its produce, meat/seafood, health and wellness, and deli sections, as well as open a café with seating. The larger site also allows for a bigger patio and outdoor seating, more parking, and better access for delivery trucks.

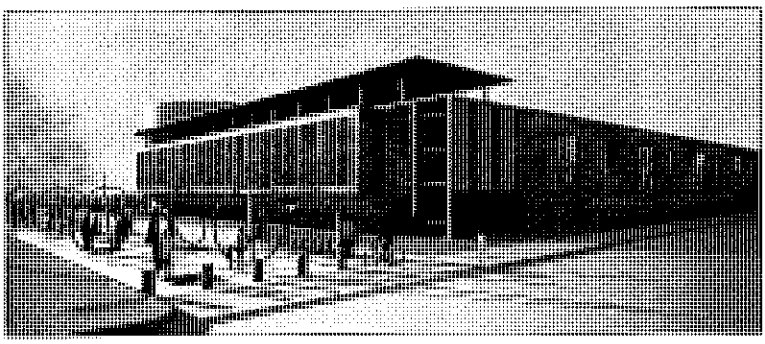


The Co-op currently has 55 full-time and 22 part-time employees and the expansion will add 45 full-time positions over the next three years. EFC is committed to hiring from the local community and is partnering with Twin Cities RISE! to develop a workforce development program to provide training, learning opportunities and placement for low-income neighborhood residents. EFC is also offering low-

income households a membership share under an installment plan to make it more affordable and has instituted an income-based member/owner program.

Mariano's/Chicago Neighborhood Initiatives, Chicago, IL

LISC provided a $1 million loan to its long-time local partner and respected non-profit developer, Chicago Neighborhood Initiatives (CNI), to finance the new construction of a new full-service grocery store to be operated by Mariano's Fresh Market. The 74,184 square foot store will be developed on an eight-acre parcel in the mid-south neighborhood of Bronzeville/Quad communities, a key target investment area for LISC Chicago. LISC is collaborating on this investment with IFF, a Chicago-based CDFI.



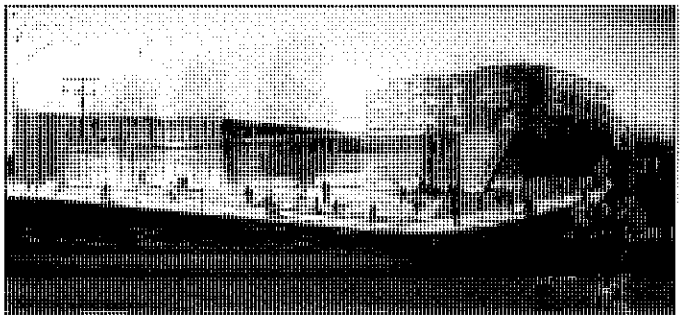
CNI has been the driving force over the past two years in working with the City of Chicago and the Chicago Housing Authority (CHA) to secure a 20-year lease to bring a high quality grocery operator – Mariano's – to this underserved community. This site is part of CHA's comprehensive Plan for Transformation and supports the goal of turning blighted neighborhoods into new mixed-income, mixed-use communities. The grocery will be located on land that has been vacant for the past 12 years, thereby bringing positive growth and new retail opportunities to this neighborhood as it undergoes revitalization. The project will create 150 jobs during the construction phase and the new store will provide 400 permanent jobs.

ARC Property Trust/Shoppes at Wissinoming, Philadelphia, PA

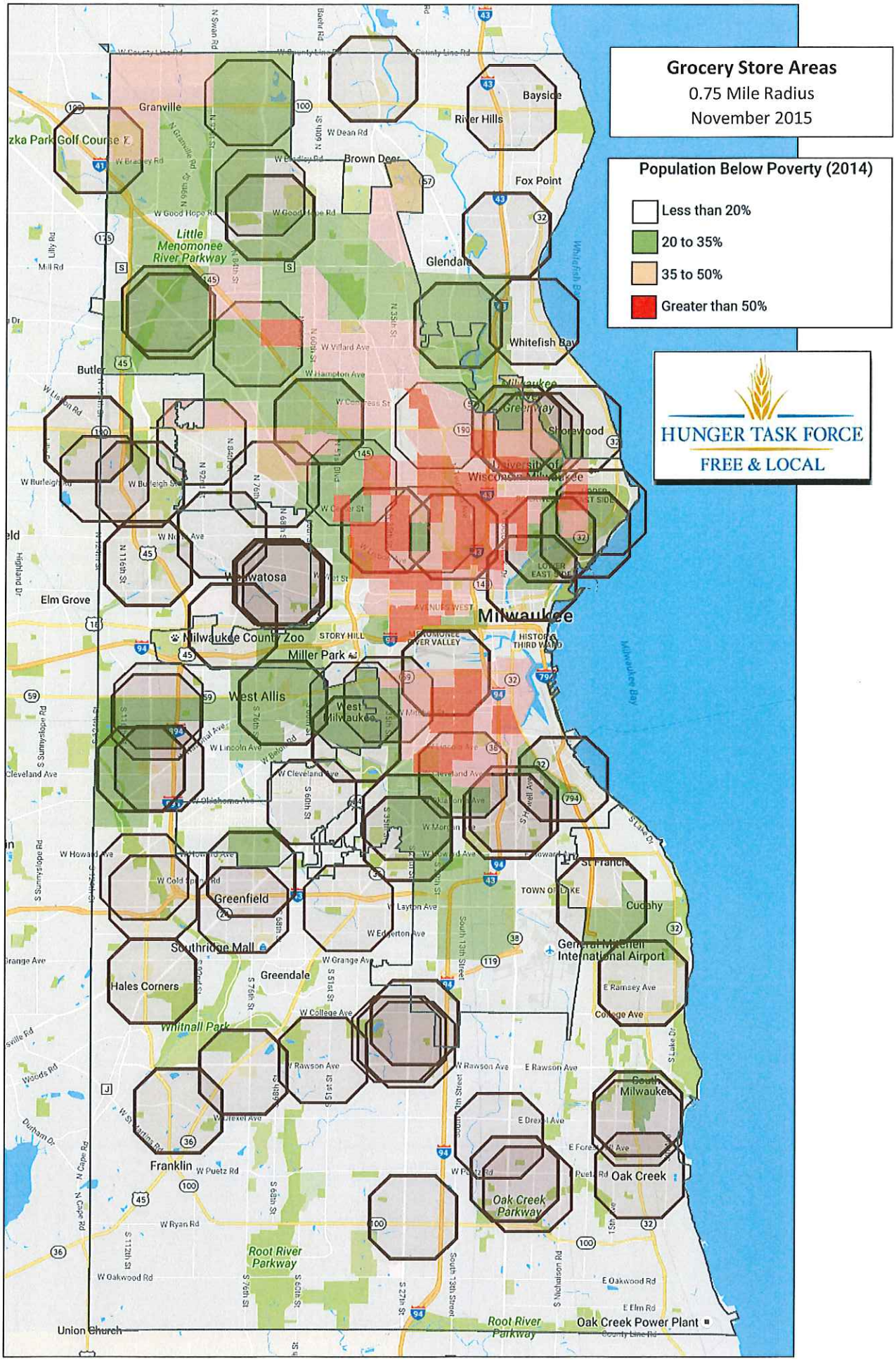
LISC provided a $1.1 million loan for the acquisition and construction of a retail shopping center anchored by a Shoprite Supermarket that will employ 300 people. This project will have a catalytic effect on the area by eliminating a large, blighted 300,000 square foot warehouse building on a 12.7 acre site in the Wissinoming neighborhood of Northeast Philadelphia, a community with a 32.6% poverty rate and limited access to fresh food and quality retail. In addition to the 110,000 square foot grocery store, the new development will include a Wawa convenience store and gas station, restaurant and other retail options. LISC collaborated on this investment with The Reinvestment Fund and the Philadelphia Industrial Development Corporation.

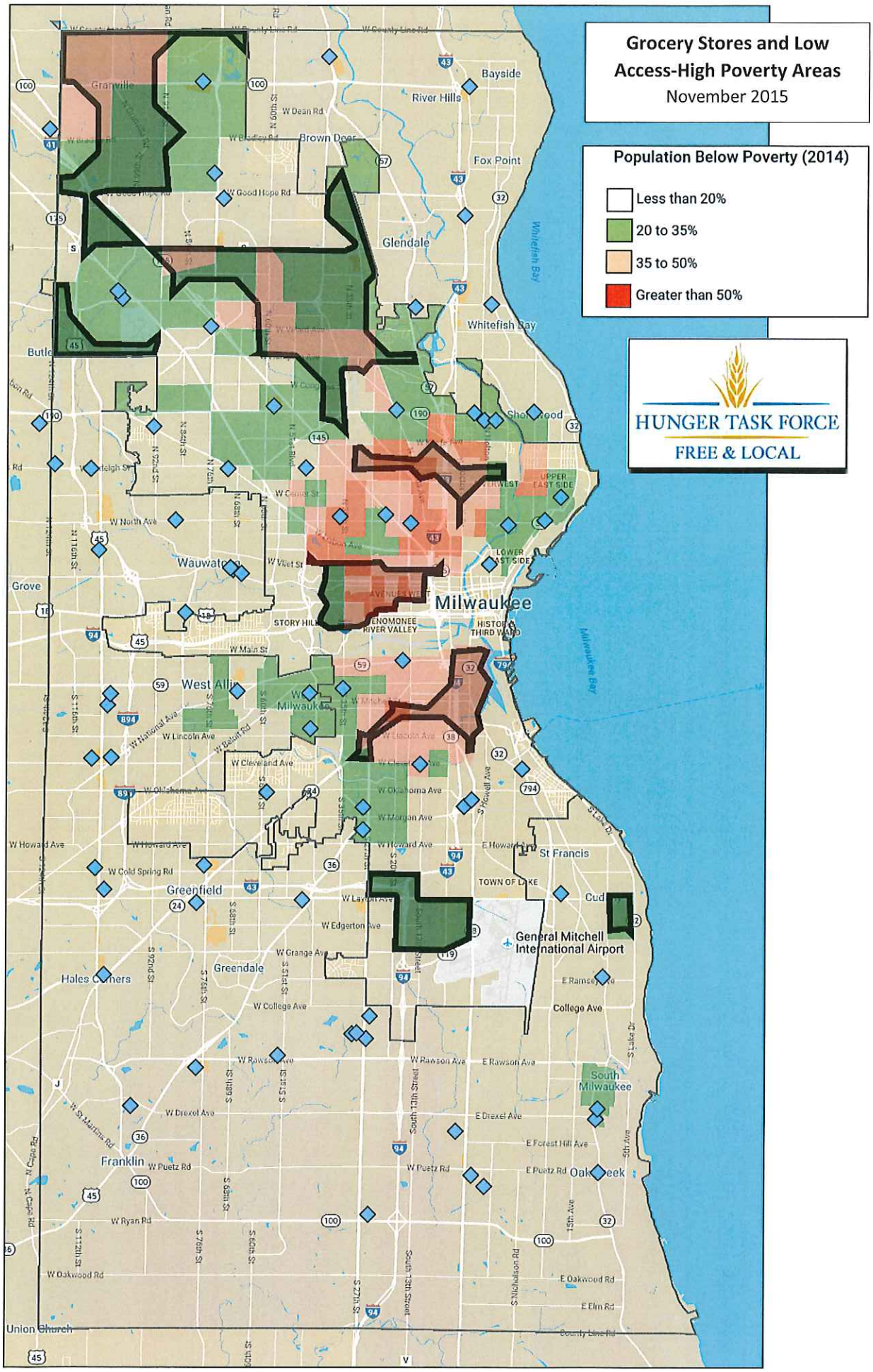
Asian Americans for Equality, New York City

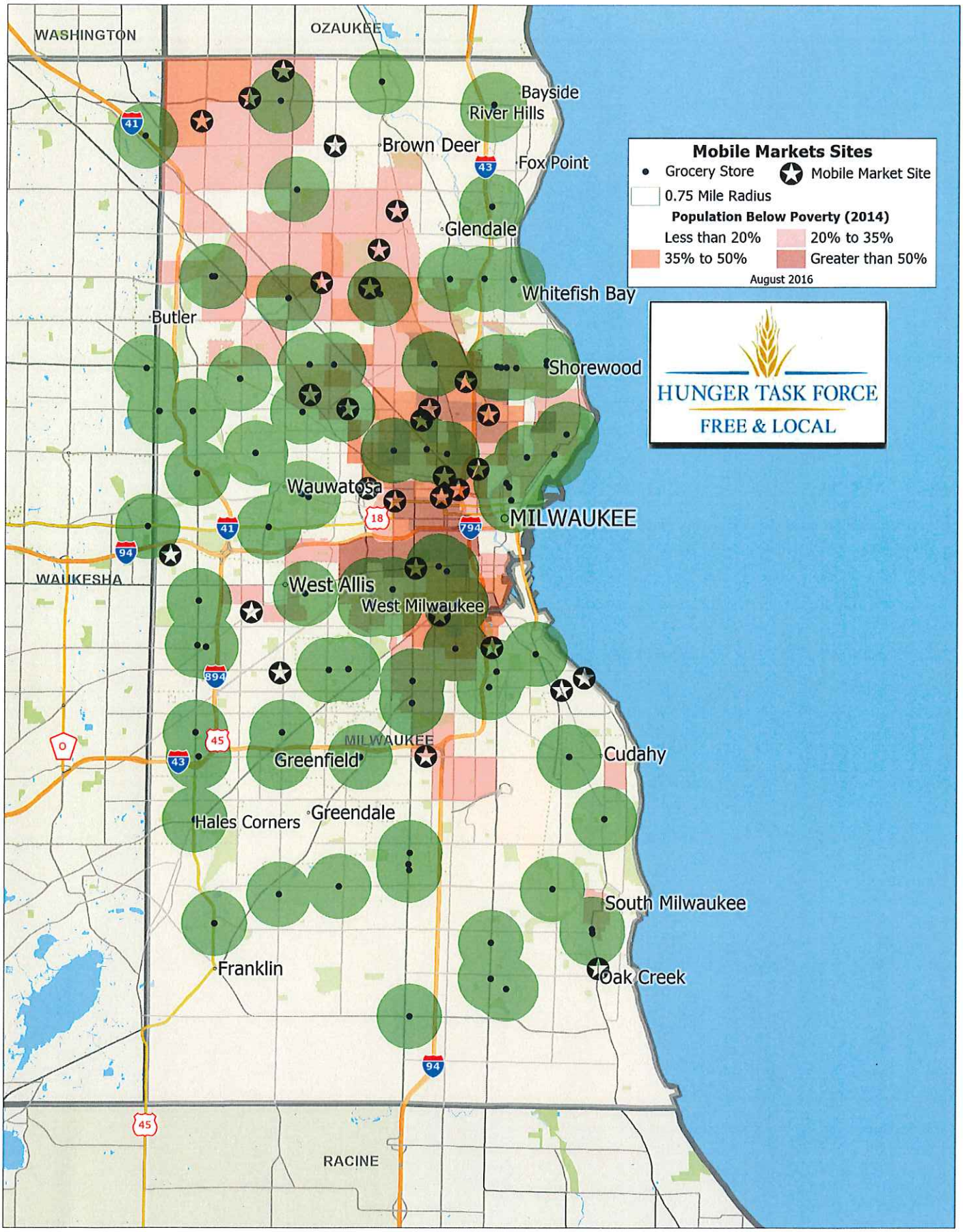
Asian Americans for Equality (AAFE) has been leading efforts to redevelop a long-blighted New York City Housing Authority-owned parcel located along a major commercial thoroughfare in Far Rockaways, Queens into a storm-resilient commercial and community space. The high poverty area, which was hard hit by Hurricane Sandy, has a median income under $31,000 and 60% of residents don't own cars. LISC



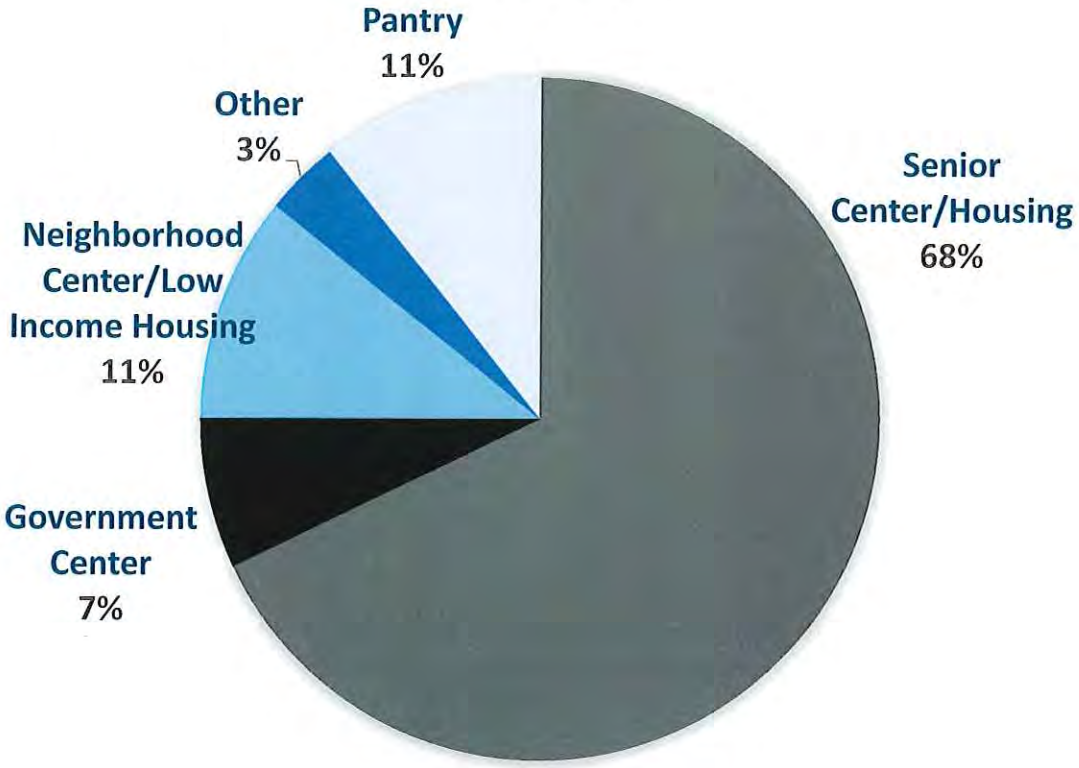
has provided a $175,000 predevelopment and acquisition loan for the new development, which will be anchored by a 17,700 square foot full-service supermarket and include a hardware store and pharmacy. All of these components were identified by residents during a community visioning process co-organized by LISC NYC with AAFE, Ocean Bay Community Development Corporation (OBCDC), and Hester Street Collaborative. The site will also include community office space for OBCDC, AAFE's co-developer and local partner for the project. OBCDC will run programs assisting public housing residents, seniors, small businesses, and homeowners.


Grocery Store Areas
0.75 Mile Radius
November 2015
Population Below Poverty (2014)
Less than 20%
20 to 35%
35 to 50%
Greater than 50%
HUNGER TASK FORCE
FREE & LOCAL
Granville
Bayside
River Hills
Brown Deer
Fox Point
Little Menomonee River Parkway
Glendale
Whitefish Bay
Butler
Shorewood
Wauwatosa
Elm Grove
Milwaukee
Milwaukee County Zoo
Miller Park
West Allis
West Milwaukee
Greenfield
Southridge Mall
Cudahy
General Mitchell International Airport
Hales Corners
Greendale
Whitnall Park
South Milwaukee
Franklin
Oak Creek
Oak Creek Parkway
Root River Parkway
Oak Creek Power Plant
Union Church


Grocery Stores and Low Access-High Poverty Areas
November 2015
Population Below Poverty (2014)
Less than 20%
20 to 35%
35 to 50%
Greater than 50%
HUNGER TASK FORCE
FREE & LOCAL
Milwaukee
Bayside
River Hills
Fox Point
Brown Deer
Glendale
Whitefish Bay
Granville
Wauwatosa
West Allis
Greenfield
Greendale
Hales Corners
Franklin
Oak Creek
South Milwaukee
St Francis
General Mitchell International Airport
Whitefish Bay
Milwaukee Bay


Mobile Markets Sites
Grocery Store
Mobile Market Site
0.75 Mile Radius
Population Below Poverty (2014)
Less than 20%
20% to 35%
35% to 50%
Greater than 50%
August 2016
HUNGER TASK FORCE
FREE & LOCAL
WASHINGTON
OZAUKEE
WAUKESHA
RACINE
MILWAUKEE
Bayside
River Hills
Brown Deer
Fox Point
Glendale
Whitefish Bay
Butler
Shorewood
Wauwatosa
MILWAUKEE
West Allis
West Milwaukee
Greenfield
Cudahy
Hales Corners
Greendale
South Milwaukee
Franklin
Oak Creek

MOBILE MARKET SITE TYPES AS OF AUGUST



Client Composition for August (Non-Government Center Markets, up to August 26):

- **39%** of customers paid using FoodShare benefits and **59%** of customers reported that they were enrolled in FoodShare (currently, about **26%** of Milwaukee County residents are enrolled)
- **25%** of market stops had at least 70% of customers enrolled in FoodShare

Appendix E. Zoning incentive for "healthy" food stores

Currently a grocery store in some residential zoning districts (RS6, RT3, RT4 and RM3 to RM7 districts) is a limited use. The store is permitted if:

1. The structure to be occupied was constructed prior to October 1, 2002,
2. And it was originally designed and intended to be occupied in whole or in part by a nonresidential use,
3. And it has been occupied by such non-residential use within the past 12 months.

It is a special use if the first 2 of the above conditions are met.

It is prohibited if none of the conditions above are met.

The proposed healthy food incentive would be to make a healthy food store a permitted use instead of a special use if the first two conditions are met.

Expansion of a store would remain a special use (This point is negotiable)

In order to qualify for the healthy food incentive the store must do the following;

- Agree to sell "X" amount of fresh food (As defined by the Milwaukee Health Department)
- Accept WIC and SNAP
- Be located in a food desert as defined by the City of Milwaukee Food Access Map approved by File No. xxxxx on xx/xx/17.

Stores that comply with the standards above would also be allowed a wall signage bonus. Currently general retail stores in residential districts are limited to one 18 square foot of Type 'B' wall sign per street frontage. The healthy food incentive program would increase the Type 'B' wall sign to 24 square feet. This existing option of 32 square feet of Type 'A' signage would not change.

Food Access – Case Studies

How have other communities comparable to Milwaukee addressed the issue of food deserts?
This is an examination of the decisions and approaches taken by other cities to address food insecurity and access in order to identify program and policy approaches.

1. **New York City**

FRESH Program

Policy Type: Financial Incentives, Zoning Incentives
Impact Area: Based on a custom map using health and access indicators
Funding: City budget

"The Food Retail Expansion to Support Health (FRESH) program promotes the establishment and retention of neighborhood grocery stores in underserved communities by providing zoning and financial incentives to eligible grocery store operators and developers." As a result issues of food access and equity, the New York City Economic Development Corporation created the "supermarket need index" or SNI to identify areas of need for grocers. They used this index to target neighborhoods for development incentives under the FRESH interagency initiative.

The study of food access for NYC identified a need for grocers and fresh food purveyors in low income neighborhoods. The study notes that New York is a unique environment. "National ratios for supermarket square footage to people do not work for NYC. They are formulated for suburban shopping centers." Further, "NYC's neighborhoods are dense, pedestrian-oriented, urban environments. New Yorkers are more likely to walk to their local grocery store." Therefore, their specific policy solutions may not be appropriate for other places.

The SNI identifies areas with the highest need for new neighborhood grocery stores and supermarkets based on an index which measures:

- High population density
- Low access to a car at the household level
- Low household incomes
- High rates of diabetes
- High rates of obesity
- Low consumption of fresh fruits and vegetables
- Low share of fresh food retail
- Capacity for new stores [Trade areas with appropriate leakage or capacity]

FRESH adapts city policy to entice grocers through two policy avenues. Financial incentives include abatements on land tax based on the number of employees of the business, stabilization of taxes based on assessed building value, exemption from city sales tax on building materials, and deferral of mortgage recording tax. Zoning incentives include additional development rights, reduced parking requirements and larger by-right opportunities in light manufacturing areas.

The study notes the economic development value of supermarkets, which can expand tax base, create jobs and contribute to neighborhood development and physical revitalization.

NYC.gov - Food Retail Expansion to Support Health. (2013). Retrieved May 31, 2016, from http://www.nyc.gov/html/misc/html/2009/fresh.shtml

Food Retail Expansion to Support Health (FRESH). (n.d.). Retrieved May 31, 2016, from http://www.nycedc.com/program/food-retail-expansion-support-health-fresh

Healthy Bodegas

New York City's Healthy Bodegas Initiative is one of the country's largest corner store programs to date. It is a joint project of the Department of Health and Mental Hygiene and funded by the New York City Center for Economic Opportunity. Established in 2006, the initiative worked with more than 1,000 corner stores in underserved neighborhoods. The initiative supports simple, low-cost, and effective mechanisms for selling and promoting healthier items. It also works with community organizations to promote demand for healthier foods.

Program staff worked with store owners to make positive changes based on 16 health-promoting criteria to achieve three "Levels" of health. They "provided technical assistance such as rearranging the store to increase the visibility of healthy items, posting materials promoting healthier items, and assisting with applications for microfinancing and permits to display produce outside the store."

Activities to increase demand included "bringing community members to a participating bodega to highlight the healthier items available and facilitate a conversation with the store owner about stocking healthier items, as well as distributing consumer request cards to community organizations to be used to request specific healthy foods. Additionally, cooking demonstrations and recipe giveaways using bodega products were conducted outside of some stores to promote their healthy offerings."

An evaluation of the program found that it was successful in changing both stocking habits of bodegas and shopper behavior.

Dannefer, R., Williams, D. A., Baronberg, S., & Silver, L. (2012, October). Healthy Bodegas: Increasing and Promoting Healthy Foods at Corner Stores in New York City. Retrieved October, 2016, from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3490666/

Bronx Health REACH. (2015, August 3). 20 Bronx Bodegas to Participate in The Healthy Bodega Initiative: Small Business Training to Promote Healthier Food and Beverages. Retrieved November, 2016, from http://www.institute.org/bhr-news/20-bronx-bodegas-to-participate-in-the-healthy-bodega-initiative-small-business-training-to-promote-healthier-food-and-beverages/

2. **City of Los Angeles**

Corner Store Conversions

Policy Type: Facility Enhancement Program, Health Education Program
Impact Area: South Los Angeles Neighborhood
Funding: Redevelopment Authority, Federal Health Grants, Private Endowment

"Corner store conversion programs, which seek to increase the sale of fresh produce by local small retailers, are among the many strategies used to improve the health environment of disadvantaged neighborhoods… This report attempts to illuminate the motivations and arguments for implementing corner store conversion projects, how they are designed to meet their goals, and how best to ensure program success, sustainability, and scalability." The authors evaluate the effectiveness of the Los

Angeles Community Market Conversion (CMC) program through background research and direct evaluation in order to determine if it is preliminarily successful. They are also interested in what elements contribute to a sustainable corner store conversion program.

Corner store conversions are a new approach to increasing the availability of healthy food to neighborhoods. Due to this, they are not well studied and their impact is difficult to measure. However, prior research indicates that the introduction of larger retailers have positive health effects, coupled with some negative economic impacts on small businesses. Convenience store conversions mitigate this negative through engagement with the community and existing businesses.

The Los Angeles program was partially successful, but due to a restructuring of the sponsoring agency, was not completely implemented at the time of this evaluation.

Azrilian, J., Kwan, A., Linthicum, M., & Wolfson, J. (2012, May). Creating Healthy Corner Stores: An analysis of factors necessary for effective corner store conversion programs. Retrieved May 31, 2016, from http://goodfoodla.org/wp-content/uploads/2013/06/Pages-from-Creating-Healthy-Corner-Stores-Report-prepared-for-LAFPC.11.pdf

3. City of Minneapolis

<u>Healthy Corner Stores Initiative</u>

Policy Type: Facility Enhancement Program, Health Education Program
Impact: Citywide
Funding: State of Minnesota Department of Health and the Statewide Health Improvement Program

Starting in 2010, Minneapolis undertook a Healthy Corner Stores Initiative. They began with ten stores participating in the program; in 2012 they expanded to 30. The program targeted corner stores with enhancements to encourage them to sell more produce, and included education of the public such as cooking demonstrations.

They collected data before, during and after the active program period and found that while their efforts were impactful, total sales volume of produce was quite small in general. Researchers found that "intervention stores had a 146% increase in produce transactions, compared to an 11% decrease in produce transactions among control stores…By the end of the last follow-up period in May, intervention stores increased their sales of fresh produce by 171% and MHD found the increase to be statistically significant (p=0.01).While this shows produce sales continue to grow post-intervention, produce remains, on average, less than 1% of total stores sales."

It is notable that sales volumes continued to grow after active engagement work ended.

Program components included:

- Recruitment of stores to participate in the program.
- Technical assistance to support data collection and provide assistance to owners.
- Visual assessments and owner interviews.
- Store–specific enhancements to display produce more visibly and attractively.
- Produce trainings for store owners on how to create attractive produce displays and keep produce fresh.

- Customer engagement activities such as in-store cooking demos, taste tests and local newspaper advertisements.
- Customer surveys in participating stores.
- Post-visual assessments and owner interviews.

City of Minneapolis, Minneapolis Health Department. (2013). Testing an Evaluation Model for Assessing the Efficacy of the Minneapolis Healthy Corner Store Program. Minneapolis, MN.

Staple Food Ordinance

Policy Type: Municipal Ordinance
Impact: Citywide
Funding: City Budget – Health Department

Building on the moderate success of the Healthy Corner Store Program, Minneapolis has moved to a comprehensive ordinance mandating that all licensed grocers carry "staple" foods:

"The staple foods ordinance refers to Title 10, Chapter 203 of the Minneapolis Code of Ordinances. It requires licensed grocery stores (including corner stores, gas stations, dollar stores, and pharmacies) to sell a certain amount of basic food items including fruits and vegetables, whole grains, eggs, and low-fat dairy. The staple foods ordinance was originally adopted in 2008, but was amended by the Minneapolis City Council in October 2014 to set more comprehensive and clear standards for food retailers." The policy, meant to increases healthy food access, was implemented last year and came under enforcement on April 1, 2016 after a period of education. It will be monitored by the Health Department.

Those required to comply are "Licensed Grocers." This category includes supermarkets, co-ops, and corner stores, as well as many gas stations, dollar stores, and pharmacies. It exempts businesses that are too small, too specific such as a specialty foods importer, or are located in downtown Minneapolis. Businesses that accept SNAP / EBT / WIC must comply. The ordinance sets *very precise* minimums and types of foods that the businesses must carry. The food types, with the exception of baby food, roughly align with WIC foods.

The ordinance implementation was preceded by a period of training and education for businesses with ideas for how to market the products, free marketing materials and publicity. There does not appear to have been a corresponding consumer-side push to encourage sales through education of the public.

Staple Foods Ordinance. (2016, May 11). Retrieved June 06, 2016, from http://www.minneapolismn.gov/health/living/eating/staple-foods

The Good Acre Food Hub

Policy Type: Urban Agriculture and Retailing Nonprofit
Impact: Potentially citywide
Funding: Nonprofit donors

Minneapolis also has a Food Hub. As defined by the USDA, food hubs aggregate, distribute, and market locally grown produce at an affordable price. They make it possible for many producers to gain entry into new larger-volume markets that boost their income and provide them with opportunities for scaling

up production. The Good Acre bills itself as a nonprofit food hub providing small immigrant and underserved local farmers, and partners with local anti-hunger organization the Food Group.

They offer:

- Community Supported Agriculture (CSA) shares to the public,
- Warehousing of local produce & distribution services with scaled pricing for nonprofits
- An education & training kitchen which hosts cooking classes, and a
- Commercial kitchen with hourly rates for the production of salable food.

Dooley, B. (2015, October 28). The Good Acre food hub provides marketplace opportunities for farmers. Retrieved August 29, 2016, from http://www.startribune.com/the-good-acre-food-hub-provides-marketplace-opportunities-for-farmers/338015571/

The Good Acre – Helping farmers and consumers in the Twin Cities. (n.d.). Retrieved August 29, 2016, from https://thegoodacre.org/

4. City of Madison

Park Street Corridor

Policy Type: Sample Market Study
Impact: Park Street Commercial Corridor
Funding: City Budget

"The analysis considered three different scenarios for a new grocery store in the Park Street corridor. A limited-assortment, value-oriented store would have a reasonable chance of success. These stores are typically around 15,000 to 20,000 square feet and carry 2,000 products or fewer, compared to 30,000 SKUs found in a typical grocery store. The other potentially viable format would be a large format grocery store with a market niche, such as a wide selection of ethnic foods. A store of this type could succeed I drawing customers from outside of the adjacent neighborhoods, making up for the otherwise insufficient market potential within these areas. It does not appear that a traditional full-line grocery would be able to capture enough sales to meet expected sales levels."

The City of Madison commissioned this analysis of the food environment on Madison's South Side and the feasibility of various grocers in the area. Researchers canvassed current trends in grocery retailing that may have impacted the distribution of grocers in response to consumer behavior and conducted a market study to determine viable store models.

This approach focuses on a market-driven model for filling in gaps in grocery availability, as opposed to a service-based or subsidized approach. This is similar to the work done by Hahn for the Near West Side Food Access Project and could be applicable to commercial corridors city-wide.

City of Madison Department of Community and Economic Development, Economic Development and Planning Divisions. (2015). **Grocery Store Feasibility Study**.

5. Pennsylvania

Fresh Food Financing Initiative

Policy Type: Financial incentives and loans
Impact: Statewide
Funding: State Funding as Seed Money

The State of Pennsylvania initiated the Pennsylvania Fresh Food Financing Initiative (FFFI) in 2004. The statewide financing program was designed to attract supermarkets and grocery stores to under-served urban and rural communities. The program ended in 2010 when all of its funds were deployed. Pennsylvania invested $30 million in seed funding for the program, leading to total project costs of $190 million.

> Pennsylvania Healthy Food Access. (n.d.). Retrieved August 29, 2016, from http://www.healthyfoodaccess.org/policy-efforts-and-impacts/state-and-local/pennslvania

Philadelphia, Pennsylvania: Food Marketing Task Force

Policy Type: Advisory Task Force
Impact: Statewide
Funding: Pennsylvania FFFI, Donors

The Parkside Shoprite is an example of a full-service supermarket in West Philadelphia. Financing from Philadelphia's Fresh Food Financing Initiative supported development costs and local hiring efforts that lead to the creation of 316 union jobs, almost all filled by residents in surrounding neighborhoods. The supermarket includes a pharmacy and a dedicated community gathering room. The owner has opened several other supermarkets in the Philadelphia area with the same degree of community engagement to ensure the store benefits their neighborhood to fit the needs of the clientele.

Shops like this were enabled through FFI funds and the policy recommendations of the Food Marketing Task Force, convened in response to the Food Trust's critique of the food system in Philadelphia. "Stimulating Supermarket Development: A New Day for Philadelphia" complies the Task Force's guidance, which touches on City and statewide action points:

1. The City should adopt food retailing as a priority for comprehensive neighborhood development.
2. The City should employ innovative, data-driven market assessment techniques to highlight unmet market demand in urban neighborhoods.
3. The City should identify targeted areas for supermarket development and promote them to real estate developers and the supermarket industry.
4. The City should give priority to assembling land for supermarket development.
5. The City should reduce regulatory barriers to supermarket investment.

6. The City should market the available public incentives to maximize impact on supermarket site location decisions.
7. City and State economic development programs should be made available to the supermarket industry.
8. The Commonwealth of Pennsylvania should develop a business financing program to support local supermarket development projects.
9. The appropriate city, regional, and state transportation agencies should develop safe, cheap, and convenient transportation services for shoppers who do not have access to a full service supermarket.
10. The City should convene an advisory group of leaders from the supermarket industry and the civic sector to guide the implementation of these recommendations.

Over the course of the FFFI program, they believe they halved the number of Philadelphia residents with low access to healthy foods. "Today, 187,000 Philadelphia residents' nearest option for obtaining fresh foods is at a grocer financed by Reinvestment Fund. In all, the Commonwealth of Pennsylvania experienced a 38 percent net increase in grocery stores between 2005 and 2013."

Pennsylvania continues to invest in healthy food access through a number of other program including the a revolving loan fund, a federal Healthy Food Financing Initiative grant, and the proceeds from loans repaid by FFFI borrowers.

Pennsylvania Fresh Food Financing Initiative | Reinvestment Fund. (n.d.). Retrieved August 29, 2016, from https://www.reinvestment.com/success-story/pennsylvania-fresh-food-financing-initiative/

Hudzinski, N., Senior Government Relations Director, American Heart Association (2016, August 12). Healthy Food Access in Milwaukee [Email to Ed Richardson, Principal Planner, City of Milwaukee DCD].

Burton, H., & Perry, D. (2004). Stimulating Supermarket Development:. Retrieved August 30, 2016, from http://thefoodtrust.org/uploads/media_items/pa-recommendations.original.pdf

Philadelphia Healthy Corner Stores Initiative

Stores were recruited based on SNAP and WIC participation. Eligible stores were then assessed for their readiness to introduce healthy products and enrolled in the program. "Stores progress from a level of basic change, in which they introduce four new healthy products (Phase 1) and implement a marketing campaign (Phase 2), to owner participation in training on business management and the profitable sale of healthy perishable foods (Phase 3). The higher levels of change also include a conversion to help expand a store's inventory of healthy products (Phase 4) and Healthy Corner Store Certification (Phase 5)."

The program evaluation identified challenges and solutions. Recruitment was complex due to the degree of ambiguity around defining what a "corner store" is; lists were compiled by street canvassing. Language barriers required bilingual canvassers and program trainers to reach all eligible participants. Owners or operators were frequently too busy or uninterested in receiving group training, which

necessitated trainings in their individual stores. And ownership turnover meant that staff had to regularly re-enroll and retrain participating stores. The program learned from these challenges, and identified several strategies for success including building relationships with owners and providing direct support, as well as phasing activities from small and simple changes to more complex inventory changes. Collaboration with local community organizations was a key element in raising awareness of the program and leveraging resources.

The program is considered successful. Store owners were interested and participation grew from 40 pilot stores to 630 participating stores in just two years; most introduced at least four new healthy products. Many stores reported multiple positive impacts on business such as an increase in profits and demand for healthy products. One study also found a positive impact on property values in neighborhoods with a Fresh Corner Store.

Almaguer Sandoval, B., & Aquilante, J., MPH RD. (2014). Healthy Corner Store Initiative | OVERVIEW. Retrieved November 7, 2016, from http://thefoodtrust.org/uploads/media_items/healthy-corner-store-overview.original.pdf

6. Baltimore

<u>Baltimore Food Policy Initiative</u>

Policy Type: Public Policy updates, Advisory Task Force
Impact: Citywide
Funding: City Budget, Nonprofit donors

The Baltimore Food Policy Initiative is an interdepartmental and intergovernmental collaboration begun in 2010 to address Baltimore's food deserts. The program includes the Department of Planning, Office of Sustainability, Health Department and the Baltimore Development Corporation. The Initiative has used this collaborative power to create policy, educate the public and use food to catalyze economic development through work with entrepreneurs. Their efforts have updated urban agriculture regulations, brought SNAP benefits to farmers markets, and advocated for state and federal policy changes to support food access. The program created dedicated staff positions focused on food access and food retailing in 2014 and has engaged funders such as Kaiser Permanente, the Abell Foundation and the Baltimore Community Foundation.

At the same time, a Food Policy Action Coalition was established to connect nongovernmental organizations to the work of the Policy Initiative. The Coalition informs the Policy Initiative about practical problems and potential approaches "on the ground" as well as the implications and effects of the work underway. Membership has grown from 18 to 60 members since the coalition was established, and encompasses anti-hunger organizations, schools and universities, healthcare, urban agriculture, retailers and ordinary citizens. The group meets six times a year to conduct business and share education.

The Policy Initiative has resulted in several outcomes beyond policy updates, including a Food Desert Retail Strategy and the Baltimarket suite of programs.

Baltimore Food Policy Initiative. (n.d.). Retrieved August 30, 2016, from http://planning.baltimorecity.gov/baltimore-food-policy-initiative
Baltimore Food Policy Initiative. (n.d.). Retrieved August 30, 2016, from http://www.baltimoresustainability.org/projects/baltimore-food-policy-initiative/

Food Desert Retail Strategy

Policy Type: Property Tax Credit
Impact: "Food Desert Incentive Areas" Custom Map
Funding: City

Baltimore has developed a multipart strategy to directly address food deserts. The primary goal of this program is to attract and retain supermarkets to food deserts by offering a property tax credits to new stores and stores undergoing renovation. Along with geographic restrictions, the credit requires a minimum allocation of square footage to fruits and vegetables, and additional space for other fresh foods. The 10-year, 80 percent credit is for "personal property tax" levies from the City which applies to internal fixtures, equipment and furniture for the store.

The strategy also features programming for formats of food sales besides supermarkets, especially Baltimore's Public Markets. Baltimore has five public markets, all under one management umbrella and located within food deserts. Within the markets, small businesses sell a variety of foods. The Get Fresh Kids program included nutrition workshops for children to refocus vendors' strategies for families. The Healthy Carryouts program used marketing tools to promote healthy menu options through labeling and education.

The program also leverages non-traditional options including improved their Homegrown project encouraging farmers markets and urban agriculture including a food hub, and transportation strategies to better connect residents to high-quality retail food options.

Food Desert Retail Strategy. (n.d.). Retrieved September 6, 2016, from http://www.baltimoresustainability.org/projects/baltimore-food-policy-initiative/food-desert-retail-strategy/

About | Baltimore Public Markets. (n.d.). Retrieved September 06, 2016, from http://bpmarkets.com/about/

Baltimarket

Policy Type: Public Education and Information
Impact: Citywide
Funding: City Budget, Nonprofit donations

"Baltimarket" is an array of city programing offered by the Baltimore City Health Department to address issues of food access and food justice. These include a Healthy Corner Stores initiative with 18 participating locations, neighborhood food advocates who educate their community, information about where to purchase healthy food, and gardening resources.

Baltimarket began in 2010, with its signature program "Virtual Supermarkets;" online grocery ordering and delivery that brings food to community sites in food desert neighborhoods. Participants order online and pick up at places like libraries. There is no fee for delivery, and the program accepts SNAP. This program now serves about 500 people.

Baltimarket. (n.d.). Retrieved August 31, 2016, from http://www.baltimarket.org/about/

Baltimarket. (n.d.). Retrieved August 30, 2016, from http://health.baltimorecity.gov/programs/baltimarket

7. Ohio

Cincinnati

Policy Type: Financial incentives and loans
Impact: Citywide
Funding: City Funding as Seed Money, Nonprofit Donations

In 2012, Cincinnati City Food Access Task Force undertook to study methods to improve food access for their community. Their research estimated that financing programs typically offer support in the range of $500,000 for smaller scale projects and renovations to upwards of $1–3 million (grants and loans) for larger scale projects. They subsequently requested that the City of Cincinnati make an initial investment of $5 million per year over three years) to seed a financing fund.

Cincinnati subsequently initiated a $15 million public-private partnership modeled on the Pennsylvania Fresh Food Financing Initiative. The Cincinnati Fresh Food Retail Financing Fund was created to increase the number of supermarkets, grocery stores, and other fresh food markets in low-income, underserved communities in the Cincinnati area. It employed funding from the City of Cincinnati, along with the public health nonprofit Center for Closing the Health Gap. The Cincinnati Development Fund operated the financial aspects and Closing the Gap provided healthcare expertise. The program was initiated with technical support from nonprofits The Food Trust and Uplift Solutions.

Funds were made available to projects in target areas defined using the USDA formulae for Food Deserts. These projects are also subject to eligibility requirements and have a required debt coverage ratio of 1.2 and good credit history.

The Grocery Attraction Policy leveraged city and community resources:

City Tax and Fee Exemptions

- Fresh Food Tax Abatement: up to 75% of the taxable value of property improvements.
- Permit Fee & Priority Review:
    - Waive up to 5 years of the annual fee for a Food Service permit.

- The city will pay for the applicant's permit review and inspections fees, including an expedited review and after-hour inspections of grocery facilities.

• Tax Increment Financing (TIF): For large-scale developments that include commercial space for a grocery store, tax exemption for up to 100% of the newly created real property value.

Community Partner Benefits

• Energy Savings: The Greater Cincinnati Energy Alliance's Property Assessed Clean Energy (PACE) Program can provide property owners with access to affordable long-term financing for energy improvements, including solar. The program will help maximize available utility rebates and tax credits to fund up to 100% of mechanical, electrical and plumbing build-out.

• Sales & Use Tax: The Port of Greater Cincinnati Development Authority may assist grocers with controlling costs of constructing a new building through a sales tax exemption on the purchase of project building materials.

Grocery Attraction Pilot Program Policy Guidelines. (2015). Retrieved September 22, 2016, from http://city-egov.cincinnati-oh.gov/Webtop/ws/council/public/child/Blob/43959.pdf;jsessionid=811DFA4969347C4D0B3FD1F8949355DD?m=42753

Policy Efforts & Impacts: Ohio. (n.d.). Retrieved September 20, 2016, from http://www.healthyfoodaccess.org/policy-efforts-and-impacts/state-and-local/ohio

Cincinnati Fresh Food Retail Financing Fund - Closing the Health Gap. (2014, June 21). Retrieved September 19, 2016, from http://closingthehealthgap.org/fresh-food-fund/

Ohio Healthy Food Financing Initiative

Policy Type: Financial incentives and loans
Impact: Statewide
Funding: State Funding as Seed Money

The Ohio Fresh Food Financing Initiative followed on the heels of Cincinnati's efforts to solve the problem of grocery location.

Ohio, like Pennsylvania, has taken statewide steps to address food access in both urban and rural communities. A coalition of organizations, including United Way and the Food Trust, studied the problem; their findings prompted the creation of the statewide Healthy Food Financing Task Force to work on overcoming barriers to healthy food retail in Ohio. Target investment areas were identified through an extensive research and mapping process which evaluated communities throughout the state based on income and geographic access to retail.

"Supporting Grocery Development in Ohio"

Subsequently, Ohio convened a Task Force to guide policy-makers on how best to address the issue of food access and to serve these targeted investment areas. Their report, Supporting Grocery Development in Ohio, outlines ten recommendations to encourage supermarket development in underserved areas:

1. Prioritize supermarkets and healthy food retail in community development. Streamline the permitting and development process for new and existing stores; assist with land assembly; and promote store locations in and transportation to areas of greatest need.
2. Market existing economic development programs and incentives to the grocery industry for supermarkets and healthy food retail projects.
3. The state of Ohio should invest seed funding in a public-private partnership that provides grants and loans to stimulate the development, renovation and expansion of supermarkets and other healthy food outlets in underserved communities. This seed funding should be part of a flexible business financing program that leverages additional public and private capital to build the initiative.
4. Support local hiring and development of qualified staff through new and customize existing workforce training programs for the grocery sector.
5. Partner with the community, local law enforcement and retail security organizations on security programs and strategies to create a safe and secure environment for food retail.
6. Encouraging store operators to source food locally and make it easier for them to do so with improved policy.
7. Partner with health and community organizations to promote healthy eating habits among residents.
8. Work to maximize access to SNAP and WIC by promoting enrollment in the programs, the creation of incentives such as doubling programs, and addressing retail barriers such as regulations limiting the authorization of WIC vendors.
9. Identify and bolster alternative food retailing models that improve the distribution of healthy food to outlets in high-need areas where large-format grocery stores may not be an optimal fit.
10. Collaborate on increasing access to healthy food and connect efforts with state priorities.

These projects are now in the implantation stage. In June of 2015 Governor John Kasich authorized a budget with included $2 million in seed funds for the Healthy Food for Ohio program, modeled on Pennsylvania's FFFI. The program is now seeking grant applicants.

HEALTHY FOOD FINANCING INITIATIVE - Ohio. (n.d.). Retrieved September 15, 2016, from http://www.financefund.org/support/healthy-food-financing-initiative

8. Milwaukee

http://www.mcw.edu/Center-Healthy-Communities-Research/Active-Projects/Around-the-Corner-to-Better-Health.htm

http://www.mcw.edu/Center-Healthy-Communities-Research/Active-Projects/Around-the-Corner-to-Better-Health.htm

http://www.walnutway.org/sites/files/HCSI%20Report%202014.pdf

Update NYC and Philly

Bibliography
December 2016

Annotated Preliminary Research

1. Hahn, L. (2015). **Near West Side Food Access Project**. Retrieved May 31, 2016, from http://city.milwaukee.gov/ImageLibrary/Groups/cityGreenTeam/PDF/NearWestSideFoodAccessProject.pdf

"This request for proposals seeks to define both the challenges and the possible solutions to creating healthy food access in the Near West Side. Community members, market researchers, business owners, anchor employee's and students give their opinions and share their experiences to help us better understand how lack of access affects their daily lives and define what a grocer would need to prioritize to be economically fruitful." Using GIS, local survey data, research and interviews with stakeholders and community members, Hahn outlines the need for and challenges to providing adequate grocer services to the community encompassed by the Near West Side and Marquette neighborhoods. This paper was used as the basis for an RFP.

Milwaukee County includes 13 Census tracts that are classified by the USDA as "food deserts" ignoring vehicle access. Policy group The Reinvestment Fund further identified six Limited Supermarket Access (LSA) Areas in Milwaukee County; places identified as areas with inequitable and inadequate access to full-service supermarkets, taking into account population density and car ownership rates.

Hahn conducted a market analysis to determine the spending habits of the target area. She determined that many people spend a significant amount of grocery money in other areas of the city, a phenomenon referred to as "leakage" of retail dollars. This indicates that residents have money that they might choose to spend in the neighborhood, should better options be made available.

> Other Sources: Hahn, L., Zuniga, J., Bregant, S., Pobiecke, S., & Strausberger, K. (2015). *Near West Side Food Landscape Survey.* Milwaukee, WI.

2. Azrilian, J., Kwan, A., Linthicum, M., & Wolfson, J. (2012, May). **Creating Healthy Corner Stores: An analysis of factors necessary for effective corner store conversion programs.** Retrieved May 31, 2016, from http://goodfoodla.org/wp-content/uploads/2013/06/Pages-from-Creating-Healthy-Corner-Stores-Report-prepared-for-LAFPC.11.pdf

"Corner store conversion programs, which seek to increase the sale of fresh produce by local small retailers, are among the many strategies used to improve the health environment of disadvantaged neighborhoods… This report attempts to illuminate the motivations and arguments for implementing corner store conversion projects, how they are designed to meet their goals, and how best to ensure program success, sustainability, and scalability." The authors evaluate the effectiveness of the Los Angeles Community Market Conversion (CMC) program through background research and direct evaluation in order to determine if it is preliminarily successful. They are also interested in what elements contribute to a sustainable corner store conversion program.

Corner store conversions are a new approach to increasing the availability of healthy food to neighborhoods. Due to this, they are not well studied and their impact is difficult to measure. However, prior research indicates that the introduction of larger retailers have positive health effects, coupled with some negative economic impacts on small businesses. Convenience store conversions mitigate this negative through engagement with the community and existing businesses.

The Los Angeles program was partially successful but due to a restructuring of the sponsoring agency, was not completely implemented at the time of this evaluation.

3. **City of Milwaukee Urban Agriculture Ordinances**. (2014, August). Retrieved June 6, 2016, from http://city.milwaukee.gov/ImageLibrary/Groups/cityGreenTeam/HOME-GROWN/1FinalRwCurrents08-2014MKEAgCodes.pdf

"In July of [2014], the Milwaukee Common Council passed new ordinances to set out protocols to begin farming in the city. The new law is ordinance Sub121382 for those of you who want to look it up. This Riverwest Currents insert covers the basics of the new rules and procedures." This insert into the Riverwest neighborhood paper details what is and is not permitted under new urban agriculture regulations adopted by the City of Milwaukee.

The insert provides information on finding and securing land for lease, and the permitting process for various agricultural uses. These include "Commercial Farming Enterprises" (CFEs), community gardening, and the keeping of bees and hens. Among the various uses, only the section on community gardens mentions the sale of fresh produce, although farm stands (not mobile) are allowed without a permit according to the document.

4. **Interview on food access policy with HOME GR/OWN Program Manager Tim McCollow** [Personal interview]. (2016, June 7).

McCollow provided insight into Milwaukee food access programming and policy. He noted that food access is a complex issue, but that for those who have transportation grocery stores are more accessible. More than anything, poverty exacerbates this issue. According to McCollow, the City has tried supply-side initiatives to encourage retailers to provide fresh and healthy options but has not engaged in much demand / consumer side work as it is outside his purview. He noted that the profit margin on traditional groceries is about 2%.

He has found that the most successful programs in other cities were well funded and had significant political capital invested in them. For example, Philadelphia poured $30 million into a successful corner store program, whereas Minneapolis only spent $4 million and was less successful.

5. **Interview on food access policy with Renee Scampini, MS, RD UWM PD Student**, Urban Studies Program [Personal interview]. (2016, June 9).

Scampini suggests a middle ground between groceries and corner stores that can create a viable profit margin. She proposes, among many ideas, the use of secondary market for food, using still viable but less attractive produce to lower costs. This approach is being tried by Daily Table market in the Boston Area.

Daily Table: About Us. (2015). Retrieved June 14, 2016, from http://dailytable.org/about-us/our-story/

Other comments

- Undercounts of poverty and characteristics by ACS as a result of eviction
- Successful food programs often provide a crock pot or other portable cooking implements

6. Heather Wooten et al., **Zoning and Licensing to Regulate the Retail Environment and Achieve Public Health Goals**, 5 *Duke Forum for Law & Social Change* 65-96 (2013). Retrieved June 15, 2016, from http://scholarship.law.duke.edu/dflsc/vol5/iss1/4

"All retailers—and especially food retailers—have a profound influence on their surrounding neighborhoods. Local governments and community groups can encourage stores to serve the needs of people living nearby through education programs and voluntary incentives. To institutionalize healthier retailer practices, however, policy interventions must also be part of the picture. This is because codified regulations outlast changes in public and private leadership and apply across the board, not just to willing participants. Moreover, government can mandate compliance with regulations and take enforcement measures when needed." This scholarly article on public policy based solutions to food access details zoning and licensing approaches to (re)shaping food access.

Authors explore the following regulatory tools to promote food access:

- Discourage businesses that have a negative impact on public health. For example, limit fast food restaurants via zoning.
- Use licensing to require vendors to carry healthy options. This option is easier to enforce than zoning approaches to store contents.
- Require vendors to accept SNAP or other foodshare benefits. Participation in these programs has minimum stocking requirements.
- Encourage healthy lifestyles and neighborhoods by promoting walking and biking to the store as opposed to driving. Use design standards to limit signage for unhealthy products and promote safety through natural surveillance.
- Enforce federal requirements around harmful products through licensing.

In addition to deterrence, the authors suggest communities offer incentives for those who exceed minimum requirements. This is a good way to spur innovation, offset risks and is especially useful when mandates are politically infeasible or not appropriate for universal adoption.

- Zoning incentives reduce the burden of land use regulations
- Licensing incentives educe fees or expedite review processes.
- Create a City "gateway" for healthy businesses to streamline business applications.

The article also details the legal precedent allowing for these types of regulatory approaches.

7. Gibbs-Plessl, T. (2012, February). **Twinkies, Tomatoes, and Tomatillos: A Quantitative Assessment of Healthy Food Accessibility in Milwaukee County** [Scholarly project]. In *Hunger Task Force*. Retrieved August 8, 2016, from https://www.hungertaskforce.org/wp-content/uploads/2015/05/Final_HTF_Healthy_Food_Access_Report.pdf

"Research has demonstrated a significant link between the social and built environments and an individual's access to affordable, healthful food. Studies from across the country have found that smaller, non-chain stores are disproportionately located in low-income, urban areas, whereas large chain grocery stores are located in higher income suburban areas. Prices in these small stores are higher than in large stores, and the selection of goods is narrower. Milwaukee is no exception—a study commissioned by Hunger Task Force in 1994 found that the majority of micro-sized food retail outlets (i.e. corner stores) in Milwaukee County were located in the census tracts with the highest poverty rates (inner city areas). Additionally, micro-sized stores represented a full 72 percent of all food retail outlets operating within those areas." The author examines the food environment in Milwaukee through a

quantitative supply-side survey of stores and qualitative interviews with SNAP recipients conducted at four of the emergency food pantries in Hunger Task Force's network.

Key findings include:

- As poverty increases, available food gets more expensive.
- Milwaukee has a greater number of small corner stores and gas stations in underserved and poor neighborhoods as opposed to larger grocery retailers.
- These smaller stores carry fewer healthy options and these options are more expensive than at medium or large stores. Overall, healthful food options were more readily available in large stores.
- Clerks and owners of small stores expressed eagerness to provide more fresh fruits and vegetables, but often identified price, lack of adequate or proper refrigeration for produce, and an apparent lack of customer interest as barriers.
- Produce quality was high at most stores when it was available
- In particular, the "stores located in predominately African American census tracts have low or very low quality nutrition environments."
- Consumer interviewees purchasing preferences were based on cost and selection. Culturally appropriate foods matter.

Key recommendations include:

- Research to gain a better understanding of what barriers owners of small stores face to providing healthier options in Milwaukee
- Working with midsize grocery stores to improve the availability and affordability of healthful options.
- More in-depth research to learn what decisions low-income consumers actually make within the landscape.
- Financial incentives to consumers such as increased SNAP benefits, subsidies and coupons or vouchers for healthy options.
- Nutrition education including point-of-purchase information, classes and social media marketing.
- Improved access by reducing barriers to EBT, developing new stores, increasing variety in existing stores and transportation.

8. **Grocery Store Attraction Strategies: A Resource Guide for Community Activists and Local Governments**. (2008). Retrieved June 14, 2016, from http://community-wealth.org/sites/clone.community-wealth.org/files/downloads/tool-policylink-lisc-grocery.pdf

"There is no formula for attracting a full-service grocery store to an underserved neighborhood. However, coordinated strategies that bring together the resources and leadership of local government and local community-based organizations (CBOs) have been successful in attracting new stores in a wide range of communities across the country." This report examines the myriad factors that are involved in attracting and sustaining grocery stores in neighborhoods with low food access. It is geared towards community advocates and nonprofit development organizations, and addresses the need to for advocates to engage a broad coalition of stakeholders, including local government, in order to attract grocers to underserved communities.

The document details a ten steps strategy for grocer attraction. Authors begin with community organizing in the form of stakeholder identification and convening, coupled with media engagement to raise awareness of food access issues among the general public. They then turn to the essential matter of understanding the details and ramifications of commercial real estate development and retail operation. Chapters focus on topics like "understanding the challenges of new store development," land

assembly, retail markets and negative perceptions of underserved neighborhood and how this impacts retail development. The report also includes suggestions for financial and policy incentives and marketing to potential investors and retail partners.

Stakeholder and Expert Interviews

9. Interview on food access policy with HOME GR/OWN Program Manager Tim McCollow [Personal interview]. (2016, June 7).

10. Interview on food access policy with Renee Scampini, MS, RD UWM PD Student, Urban Studies Program [Personal interview]. (2016, June 9).

11. Interview on Retail Real Estate with Amy Turim and Matt Hasley, City of Milwaukee Department of City Development Real Estate Staff. [Personal interview]. (2016, July 26).

12. Interview on food access policy with Senior Government Relations Director Nicole Hudzinski, Government Relations Director Ben Van Pelt and Moira Fitzgerald, American Heart Association [Personal interview]. (2016, July 27 and September 29).

13. Interview on food access policy with Project Manager Deirdre Church, MPH, and National Food Access Director Brian Lang, The Food Trust. [Personal interview]. (2016, September 15).

14. Interview on food access with Executive Director Jennifer Casey, RD, CD, Fondy Food Center. [Personal interview]. (2016, September 19).

15. Interview on food access with Executive Director Sherrie Tussler and Nutrition Program and Policy Analyst Edward Roeger, Hunger Task Force. [Personal interview]. (2016, September 26).

16. Interview on food access policy with Director of Lending Sue Eick, IFF [Personal interview]. (2016, October 4).

17. Interview on food access policy with Director of Community Engagement Rayna Andrews, Feeding America Eastern Wisconsin. [Personal interview]. (2016, October 10).

18. Interview on grocery retail and the Milwaukee Wellness Commons with Director of Community Relations Margaret Mittelstadt, Outpost Natural Foods Cooperative. [Personal interview]. (2016, October 13).

19. Interview on grocery store development and food access resources with Charlotte John-Gomez, Director, US Department of Housing and Urban Development's Wisconsin Office of Community Planning and Development [Personal interview]. (2016, November 22).

20. Interview on grocery store development and food access with Donsia Strong Hill, Richard Mason, and Amy Gillman, Local Initiatives Support Corporation [Personal interview]. (2016, December 1).

21. Interview on food access policy and finance with Karen Shore, Director of Consulting and Technical Assistance, The Food Trust [Personal interview]. (2016, December 6).

Case Studies

New York City

22. NYC.gov - Food Retail Expansion to Support Health. (2013). Retrieved May 31, 2016, from http://www.nyc.gov/html/misc/html/2009/fresh.shtml

23. Food Retail Expansion to Support Health (FRESH). (n.d.). Retrieved May 31, 2016, from http://www.nycedc.com/program/food-retail-expansion-support-health-fresh

24. Dannefer, R., Williams, D. A., Baronberg, S., & Silver, L. (2012, October). Healthy Bodegas: Increasing and Promoting Healthy Foods at Corner Stores in New York City. Retrieved October, 2016, from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3490666/

25. Bronx Health REACH. (2015, August 3). 20 Bronx Bodegas to Participate in The Healthy Bodega Initiative: Small Business Training to Promote Healthier Food and Beverages. Retrieved November, 2016, from http://www.institute.org/bhr-news/20-bronx-bodegas-to-participate-in-the-healthy-bodega-initiative-small-business-training-to-promote-healthier-food-and-beverages/

City of Los Angeles

26. Azrilian, J., Kwan, A., Linthicum, M., & Wolfson, J. (2012, May). Creating Healthy Corner Stores: An analysis of factors necessary for effective corner store conversion programs. Retrieved May 31, 2016, from http://goodfoodla.org/wp-content/uploads/2013/06/Pages-from-Creating-Healthy-Corner-Stores-Report-prepared-for-LAFPC.11.pdf

City of Minneapolis

27. City of Minneapolis, Minneapolis Health Department. (2013). Testing an Evaluation Model for Assessing the Efficacy of the Minneapolis Healthy Corner Store Program. Minneapolis, MN.

28. Staple Foods Ordinance. (2016, May 11). Retrieved June 06, 2016, from http://www.minneapolismn.gov/health/living/eating/staple-foods

29. Healthy Corner Stores. (2015, August 20). Retrieved June 06, 2016, from http://www.minneapolismn.gov/health/living/new cornerstores

30. Dooley, B. (2015, October 28). The Good Acre food hub provides marketplace opportunities for farmers. Retrieved August 29, 2016, from http://www.startribune.com/the-good-acre-food-hub-provides-marketplace-opportunities-for-farmers/338015571/

31. The Good Acre – Helping farmers and consumers in the Twin Cities. (n.d.). Retrieved August 29, 2016, from https://thegoodacre.org/

City of Madison

32. City of Madison Department of Community and Economic Development, Economic Development and Planning Divisions. (2015). Grocery Store Feasibility Study.

State of Pennsylvania

33. Pennsylvania Healthy Food Access. (n.d.). Retrieved August 29, 2016, from http://www.healthyfoodaccess.org/policy-efforts-and-impacts/state-and-local/pennslvania

34. Pennsylvania Fresh Food Financing Initiative | Reinvestment Fund. (n.d.). Retrieved August 29, 2016, from https://www.reinvestment.com/success-story/pennsylvania-fresh-food-financing-initiative/

35. Hudzinski, N., Senior Government Relations Director, American Heart Association (2016, August 12). Healthy Food Access in Milwaukee [Email to Ed Richardson, Principal Planner, City of Milwaukee DCD].

36. Burton, H., & Perry, D. (2004). Stimulating Supermarket Development:. Retrieved August 30, 2016, from http://thefoodtrust.org/uploads/media_items/pa-recommendations.original.pdf

37. Almaguer Sandoval, B., & Aquilante, J., MPH RD. (2014). Healthy Corner Store Initiative | OVERVIEW. Retrieved November 7, 2016, from http://thefoodtrust.org/uploads/media_items/healthy-corner-store-overview.original.pdf

City of Baltimore

38. Baltimore Food Policy Initiative. (n.d.). Retrieved August 30, 2016, from http://planning.baltimorecity.gov/baltimore-food-policy-initiative

39. Baltimore Food Policy Initiative. (n.d.). Retrieved August 30, 2016, from http://www.baltimoresustainability.org/projects/baltimore-food-policy-initiative/

40. Food Desert Retail Strategy. (n.d.). Retrieved September 6, 2016, from http://www.baltimoresustainability.org/projects/baltimore-food-policy-initiative/food-desert-retail-strategy/

41. Baltimore Public Markets. (n.d.). Retrieved September 06, 2016, from http://bpmarkets.com/about/

42. Baltimarket. (n.d.). Retrieved August 31, 2016, from http://www.baltimarket.org/about/

43. Baltimarket. (n.d.). Retrieved August 30, 2016, from http://health.baltimorecity.gov/programs/baltimarket

State of Ohio

44. Grocery Attraction Pilot Program Policy Guidelines. (2015). Retrieved September 22, 2016, from http://city-egov.cincinnati-oh.gov/Webtop/ws/council/public/child/Blob/43959.pdf;jsessionid=811DFA4969347C4D0B3FD1F8949355DD?m=42753

45. Policy Efforts & Impacts: Ohio. (n.d.). Retrieved September 20, 2016, from http://www.healthyfoodaccess.org/policy-efforts-and-impacts/state-and-local/ohio

46. Cincinnati Fresh Food Retail Financing Fund - Closing the Health Gap. (2014, June 21). Retrieved September 19, 2016, from http://closingthehealthgap.org/fresh-food-fund/

47. Supporting Grocery Development in Ohio. (2015, January). Retrieved June 15, 2016, from http://www.financefund.org/userfiles/files/Other Documents/OH_recommFINAL.pdf

48. Healthy Food Financing Initiative. (2016). Retrieved June 15, 2016, from http://www.financefund.org/support/healthy-food-financing-initiative

49. Fresh Foods Here: Healthy Retailing Options for Central Ohio Summary Report (2013)

Milwaukee

50. Gibson, D. M. (1999). *Neighborhood effects in store location: a theoretical and empirical analysis of the availability of grocery stores in Chicago* (Unpublished doctoral dissertation). University of Chicago, the Irving B. Harris Graduate School of Public Policy Studies, August.

51. Healthy Food, Healthy Communities - Expanded Version. (2011). Retrieved July 21, 2016, from http://www.policylink.org/find-resources/library/healthy-food-healthy-communities-expanded-version

52. Milwaukee, Wisconsin. "Substitute resolution relative to application, acceptance and funding of the Around the Corner to Better Health Grant from the Healthier Wisconsin Partnership Program (Medical College of Wisconsin)." (File #111030 Passed 2011, December 20) https://milwaukee.legistar.com/LegislationDetail.aspx?ID=1015530&GUID=35F0DFB6-8B96-4BAF-A39F-EF4362A6D82C&Options=Text|Attachments|&Search=Healthy+Corner+Store

53. Increasing Access to Healthy Food in Milwaukee Corner Stores: Lindsay Heights Healthy Corner Store Initiative. (2013). Retrieved from http://www.walnutway.org/sites/files/HCSI%20Report%202014.pdf

54. Young, S., & DeNomie, M. (2013). Center for Healthy Communities & Research. Retrieved September, 2016, from http://www.mcw.edu/Center-Healthy-Communities-Research/Active-Projects/Around-the-Corner-to-Better-Health.htm

55. Milwaukee, Wisconsin. "ReFresh Milwaukee: City of Milwaukee Sustainability Plan" (2013, July). Retrieved August 16, 2016, from http://city.milwaukee.gov/ReFreshMKE_PlanFinal_Web.pdf

56. Final Report to Northwestern Mutual Foundation: Auer Oasis Project. (n.d.). Provided by Sherrie Tussler, Hunger Task Force, September 26, 2016.

Other Readings

57. Bain, C., & Kruzic, A. (2016). *Determining Factors for Local Food Systems Success* (LF0014 ed., Rep.). Retrieved from https://store.extension.iastate.edu/Product/14796.

58. Grocers Impact America. (n.d.). Retrieved September 20, 2016, from http://www.nationalgrocers.org/who-we-are/economic-impact

59. Understanding Healthy Food Access. (2015, April). Retrieved August 30, 2016, from https://www.reinvestment.com/success-story/understanding-healthy-food-access/

60. Lang B, Harries C, Manon M, Tucker J, Kim E, Ansell S and Smith P. (2013). *Healthy Food Financing Handbook*. Philadelphia, PA: The Food Trust.

61. Cohen, N., & Freudenberg,, N. (n.d.). *Creating Healthy Food Access in a Changing Food Retail Sector: Invitation to a Dialogue* [Scholarly project]. Retrieved November, 2016, from https://static1.squarespace.com/static/572d0fcc2b8dde9e10ab59d4/t/578fddd1d2b857f3253f599a/1469046225833/Healthy Food Access_Cohen_Freudenberg_2016.pdf

62. Pawasarat, J., & Quinn, L. M. (n.d.). *Exposing Urban Legends: The Real Purchasing Power of Central City Neighborhoods* [Scholarly project]. Retrieved November, 2016, from https://www.brookings.edu/research/exposing-urban-legends-the-real-purchasing-power-of-central-city-neighborhoods/

63. Food Access Planning Guide. (2016). Retrieved October, 2016, from http://mnfoodcharter.com/planningguide/

64. Ma, J. *Accessible and affordable grocery store brand, format and location selection in food deserts of Triple Cities area of Broome County, New York* (Unpublished doctoral dissertation). State University of New York at Binghamton, Department of Geography.