

HFFI GUIDELINES FOR PROJECT ELIGIBILITY

Use of Funds (see CDFI Fund/HFFI Definitions below):

- Overall purpose to increase access to healthy food
 - 75% of award must support retail healthy food outlets
 - in food deserts
 - adjacent to food deserts*
 - based on a state or locality's "alternative methodology" for low access*
- *must also be in CDFI Investment Areas with median family income <120%
- 25% of award can support healthy food production, distribution and marketing in CDFI Investment Areas

HFFI Food Desert Eligibility:

- For deserts only can use USDA: <https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/>
 - Type in the address in the upper left corner; check off all the boxes in the upper right box labeled "Low Income & Low Access Layers 2019." **All colors apply as food deserts.**
- For deserts or desert adjacency use CIMS: <https://cimsprodprep.cdfifund.gov/CIMS4/apps/pn-cdfi/index.aspx#?center=-98.212,38.724&level=4>
 - Type the address in the upper left corner; click Food Desert in the Layers tab. If the address is in a food desert you're set. If not, it may qualify as food desert adjacent. Click on the 2015 Census Tract in the Layers tab to see if it's in a CDFI Investment Area and less than 120% median income.

Definitions from our CDFI Fund/HFFI Award Assistance Agreement:

- *Healthy Foods.* Healthy Foods include nutrient-dense foods and beverages as set forth in the USDA Dietary Guidelines for Americans 2015-2020 including whole fruits and vegetables, whole grains, fat free or low-fat dairy foods, lean meats and poultry (fresh, refrigerated, frozen or canned). Healthy Foods should have low or no added sugars, and be low-sodium, reduced sodium, or no-salt-added. (See USDA Dietary Guidelines: <http://www.choosemyplate.gov/dietary-guidelines>).
- *Healthy Food Retail Outlets.* Commercial sellers of Healthy Foods including, but not limited to, grocery stores, mobile food retailers, farmers markets, retail cooperatives, corner stores, bodegas stores that sell other food and non-food items along with a range of Healthy Foods.
- *Healthy Food Non-Retail Outlets.* Wholesalers of Healthy Foods including, but not limited to, wholesale food outlets, wholesale cooperatives, other non-retail food producers that supply for sale a range of Healthy Food options; entities that produce or distribute Healthy Foods for eventual retail sale, and entities that provide consumer education regarding the consumption of Healthy Foods.
- *Food Deserts.* Distressed geographic areas where either a substantial number or share of residents has low access to a supermarket or large grocery store. For the purpose of satisfying the requirements of Goal 3, Measure 1, a Food Desert must either:
 - 1) be a census tract determined to be a Food Desert by the U.S. Department of Agriculture (USDA), in its USDA Food Access Research Atlas;
 - 2) be a census tract adjacent to a census tract determined to be a Food Desert by the USDA, in its USDA Food Access Research Atlas; which has a median family income less than or equal to 120 percent of the applicable Area Median Family Income;
 - or 3) be a geographic Unit as defined in 12 C.F.R. Part 1805.201(b)(3)(ii)(B), which
 - (i) individually meets at least one of the criteria in 12 C.F.R. Part 1805.201(b)(3)(ii)(D), and
 - (ii) has been identified as having low access to a supermarket or grocery store through a methodology that has been adopted for use by another governmental or philanthropic healthy food initiative.

Additional Notes:

- Loans using HFFI funding cannot be combined with any other LISC CDFI Fund award, with the exception of New Markets Tax Credits.
- For more information and guidance, please reach out to Yan Jiang (yjiang@lisc.org), National Underwriter and/or Jess Weitzel (jweitzel@lisc.org), Credit Manager.