



Pennsylvania Fresh Food Financing Initiative

Providing Healthy Food Choices to Pennsylvania's Communities

The Pennsylvania Fresh Food Financing Initiative (FFFI) is an innovative program that works to increase the number of supermarkets or other grocery stores in underserved communities across the state. The initiative provides financing for supermarkets that plan to operate in underserved communities where infrastructure costs and credit needs cannot be filled solely by conventional financial institutions. By improving the food landscape of underserved communities, the initiative provides families with a wide variety of nutritious food choices. The lower food costs also enable those living on fixed budgets to purchase higher quality foods. Supermarkets and other grocery stores also make valuable contributions to the community by creating jobs and revitalizing neighborhoods.

FFFI is supported by a partnership of The Reinvestment Fund (TRF), The Food Trust and the Greater Philadelphia Urban Affairs Coalition (GPUAC). Under the leadership of State Representative Dwight Evans, who was instrumental in getting Pennsylvania to prioritize supermarket development in underserved areas, the State appropriated \$20 million for FFFI. TRF has committed \$60 million through private sources as well as TRF's New Markets Tax Credits allocation. Together the contributions total an \$80 million multi-faceted pool that is a one-stop-shop for financing fresh food retailers in underserved areas. To date, the FFFI has committed \$6.2 million in grants and loans to finance 7 supermarket projects with a total of 833 new jobs and approximately 240,000 square feet of new food retail.

SHOPRITE OF ISLAND AVENUE



Jeff Brown, owner of the ShopRite of Island Avenue with Eastwick community leader, Maggie Powell.

The ShopRite of Island Avenue is a 57,000 sq. ft supermarket located in the Eastwick section of Philadelphia. The Island Avenue ShopRite boasts not only fresh and affordable foods, but a strong connection to the Eastwick community. ShopRite has created a dedicated community meeting room and offers prepared foods by Philadelphia's own Delilah's Southern Cuisine.

The ShopRite received \$250,000 in grant funding from FFFI to help with workforce development training costs. The supermarket has created 258 quality jobs in the community, most of which qualify for attractive employee benefits

FIRST ORIENTAL MARKET



A shopper at the First Oriental Market.

First Oriental Market is a 30,000 sq. ft supermarket on Philadelphia's Washington Avenue, that specializes in food items that appeal to a mostly Asian clientele. It employs 32 people and is one of the largest Asian supermarkets in the city. The supermarket has been at its current site in this low-income neighborhood for ten years and has had its present owners since 1999.

First Oriental Market's owners received a \$500,000 loan through the FFFI to purchase the property they have been leasing since 1999. The loan will enable the owners to make much needed improvements to the property including repairing the roof, paving its parking lot and installing new security gates.

SHOP N' SAVE



Northside residents touring the vacant supermarket

Shop N' Save is a 20,000 sq ft. supermarket in the Northside section of Pittsburgh. Owned and managed by a local community development corporation, the Spring Garden Neighborhood Council, the Shop N' Save fills the need for fresh and affordable foods in the Northside community which has lacked a supermarket for over two years. Shop N' Save carries products from many local manufacturers, including bread from a neighborhood bakery, ice cream, and water from a minority-owned bottler.

Shop N' Save received \$200,000 in grant funding from FFFI. The supermarket has created 75 jobs in the community.

HA HA'S MARKET



Mr. and Mrs. Ha in their grocery store.

The 900 square foot Ha Ha's Market, located in the Logan section of Philadelphia, carries fresh produce, fresh fish, and spices. The store was established in November of 1989 by the Has, a Korean immigrant family.

The FFFI was able to provide Ha Ha's Market with \$25,000 in grant funding and \$30,000 in loan funding. The money has enabled the Has to renovate their refrigeration units; repair the HVAC equipment; purchase a much-needed new ice machine; replace the windows in the store; and expand their store, increasing the fresh food options available. Sales at Ha Ha's market have tripled since these improvements were made.

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