Many Americans lack access to healthy food. An increasing number of financial institutions are meeting this need by financing businesses that provide healthy food options in underserved communities—many with support from the CDFI Fund.

**HOW IS THE CDFI FUND EXPANDING ACCESS TO HEALTHY FOOD?**

The CDFI Fund is taking a holistic approach by providing flexible financial assistance and specialized training and technical assistance to CDFIs that invest in businesses that provide healthy food options. Flexibility is the cornerstone of our approach: we do not prescribe community investments—that is determined locally by the community and the market. The businesses supported by CDFIs may take many forms, including grocery stores, farmers markets, bodegas, food co-ops, and urban farms. They may work on the production, distribution or retail aspects of the business cycle. Most importantly, however, they are often the single source of fresh produce or organic products for an entire neighborhood, a vital resource to which the CDFI Fund is committed.

**FINANCING BUSINESSES THAT PROVIDE HEALTHY FOOD OPTIONS**

The CDFI Fund offers Financial Assistance awards through its CDFI Program and NACA Program to both large and small CDFIs through a competitive application process. In fiscal year 2015, the CDFI Fund awarded $22 million in Healthy Food Financing Initiative Financial Assistance to CDFIs which will be used to finance businesses providing healthy food options.
In addition, financial intermediaries known as Community Development Entities may apply for New Markets Tax Credits (NMTC), which they can utilize to raise private sector equity that can be used to invest in businesses or real estate projects. The NMTC Program magnifies the impact of the Healthy Foods Financing Initiative by generating larger amounts of capital that can be invested in larger-scale projects.

The CDFI Fund also offers a high-quality, specialized Resource Bank for CDFIs to learn more about financing businesses that provide healthy food options. The Resource Bank, developed under the CDFI Fund’s Capacity Building Initiative, can be found at www.cdfifund.gov/cbi.

**PARTNER WITH THE CDFI FUND ON HEALTHY FOOD FINANCING**

- If you are a CDFI seeking funding or training for healthy food initiatives, refer to the following programs:
  - The CDFI Program and NACA Program —provide Financial Assistance and Technical Assistance to certified and emerging CDFIs. [www.cdfifund.gov/cdfi](http://www.cdfifund.gov/cdfi) and [www.cdfifund.gov/native](http://www.cdfifund.gov/native)
  - The New Markets Tax Credit Program—provides tax credit allocation authority to certified Community Development Entities. [www.cdfifund.gov/nmtc](http://www.cdfifund.gov/nmtc)

- If you are a healthy food business looking for funding, check out our list of awardees at [www.cdfifund.gov/awards](http://www.cdfifund.gov/awards).

- If you would like to see which areas of the United States lack access to healthy food, visit the Food Research Atlas at [http://www.ers.usda.gov/data-products/food-access-research-atlas.aspx](http://www.ers.usda.gov/data-products/food-access-research-atlas.aspx).