

FY 2024 HEALTHY FOODS FINANCING  
INITIATIVE-FINANCIAL ASSISTANCE(HFFI-FA)



**CDFI PROGRAM  
&  
NACA PROGRAM**



**HFFI-FA  
APPLICATION  
GUIDANCE**

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OMB Approval No. 1559-0021

Paperwork Reduction Act Notice.

This submission requirements package is provided to Applicants for awards under the Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program). Applicants are not required to respond to this collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The estimated average burden associated with this collection of information per Applicant is 120 hours for the Base Financial Assistance (Base-FA) Application, 0.5 hours for the supplemental Persistent Poverty County-Financial Assistance (PPC-FA) Application, 20 hours for the supplemental Disability Funds-Financial Assistance (DF-FA) Application, and 20 hours for the supplemental Healthy Food Financing Initiative-Financial Assistance (HFFI-FA) Application. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Program Manager, CDFI Program and NACA Program, Department of the Treasury, Community Development Financial Institutions Fund, 1500 Pennsylvania Avenue, Washington, D.C. 20220.

All materials are available on the CDFI Fund Website: [www.cdfifund.gov](http://www.cdfifund.gov).

Catalog of Federal Domestic Assistance Number: CDFI 21.020; NACA 21.012

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## Introduction

The Healthy Food Financing Initiative-Financial Assistance (HFFI-FA) Application (OMB Control Number: 1559-0021) Guidance (HFFI-FA Guidance) provides an overview of the narrative questions and data tables in the FY 2024 Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program) HFFI-FA Application. Capitalized terms not defined herein shall have the meaning specified in the applicable FY 2024 CDFI Program or NACA Program Notices of Funds Availability (together, NOFAs), the Authorizing Statute, the Regulations, this HFFI-FA Guidance, the Application materials, or the Uniform Requirements.

**Responses to the narrative questions and data tables must be provided in the HFFI-FA Application section within the Financial Assistance (FA) Application in the Awards Management Information System (AMIS).**

HFFI-FA Application submissions that are not submitted via AMIS by the deadline specified in the NOFAs will not be considered by the CDFI Fund.

## About the HFFI-FA Awards

HFFI-FA awards will be provided as a supplement to CDFI Program and NACA Program Base-Financial Assistance<sup>1</sup> (Base-FA) awards. Therefore, HFFI-FA Applicants must submit a HFFI-FA Application along with a CDFI Program and/or NACA Program Base-FA Application. Only those HFFI-FA Applicants selected to receive a Base-FA award will be eligible to receive a HFFI-FA award. Applicants applying solely for Technical Assistance (TA) are not eligible to apply for HFFI-FA awards.

See Table 9 of the CDFI Program NOFA for HFFI-FA Matching Funds requirements at the time of Application. Please note that the Matching Funds requirements were permanently waived for Native American CDFIs<sup>2</sup>.

The eligible uses of HFFI-FA awards are Financial Products, Loan Loss Reserves, Development Services, and Capital Reserves.

HFFI-FA Applicants must be Certified CDFIs that have a track record of financing HFFI activities and must have a pipeline of HFFI projects that support the requested HFFI-FA award amount.

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<sup>1</sup> FA award types include the Base-FA award and the following awards that are provided as a supplement to the Base-FA award: Persistent Poverty Counties-FA (PPC-FA), Disability Funds-FA (DF-FA) and HFFI-FA. The PPC-FA, DF-FA, and HFFI-FA Applications are evaluated independently from the Base-FA Application, and will not affect the Base-FA Application evaluation or Base-FA award amount. See the NOFAs for more information.

<sup>2</sup> A Native American CDFI (Native CDFI) is one that Primarily Serves a Native Community. Primarily Serves is defined as 50% or more of an Applicant's activities being directed to a Native Community. Per the FY 2024 CDFI Program NOFA and the FY 2024 NACA Program NOFA, a Native Community is defined as Native American, Alaska Native, or Native Hawaiian populations or Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and U.S. Census Bureau-designated Tribal Statistical Areas.

## Definitions

View **Appendix A: HFFI-FA Definitions** for definitions of healthy foods terms for this Application.

Importantly, note that the definition of Healthy Foods specifies that they are unprepared nutrient-dense foods and beverages. As a result, financing for prepared food outlets are not eligible activities, including the purchase of loans originated by Certified CDFIs, loan refinancing, or any other type of financing for prepared food. For example, restaurants, food trucks, and catering businesses serving prepared, healthy foods are not eligible to be supported through HFFI-FA funds.

## HFFI-FA AMIS Application Questions and Data Tables (Section 20, Subsections L-O in AMIS)

Applicants are required to input their “HFFI-FA Request Amount” and the “HFFI-FA First Payment Amount” under the *HFFI-FA Award* subsection of the *Supplemental FA Applications* section in AMIS (Section 20, Subsection L in AMIS). The first payment request amount entered in the Application must be greater than zero and must be in increments of \$1000. **Applicants that do not include a HFFI-FA award request amount will not be eligible to apply for a HFFI-FA award.**

Applicants must also respond to the narrative questions and data tables below. Applicants must answer each of the narrative questions using clear, concise, fact-based text, while adhering to the stated character limits. Applicants are encouraged to describe their organization within the framework of each question being asked. Applicants should also be prepared to discuss previous activities as well as future plans.

Narrative responses should directly address the information requested in each question. Cite any secondary data sources, reports, statistics, or other sources that may be applicable. Be sure to use the most recent data and information available. Only the narrative responses and data provided in the HFFI-FA Application will be considered during the evaluation process for HFFI-FA.

**Note: Do not** reference your organization’s CDFI Program and/or NACA Program Base-FA Application since the Base-FA Application information will not be assessed during the evaluation process for HFFI-FA. The HFFI-FA award is evaluated independently from the Base-FA award and will not affect the Base-FA award evaluation or amount.

## Narrative Questions and Data Tables

All narrative questions and data tables are mandatory. (Section 20, Subsection L in AMIS)

### Healthy Food Financing Initiative-Financial Assistance Application Narrative Questions

| Question Text  | Character Limit                  | Notes/Guidance  |
|--|----------------------------------|---|
| <b>Question 1: HFFI-FA Target Market Profile</b>   |                                  |   |
| <p>1. Quantify the extent to which the Applicant’s activities will provide healthy food-related goods and services in communities that:</p> <ul style="list-style-type: none"> <li>(i) lack access to healthy food options (e.g. food deserts);</li> <li>(ii) indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);</li> <li>(iii) suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);</li> <li>(iv) have high concentrations of persons participating in food assistance programs (for instance, Supplemental Nutrition Assistance Program; Women, Infants, and Children food packages; school lunch programs); or</li> <li>(v) demonstrate other indications of need for healthy food interventions.</li> </ul> | <p>3,500<br/>character limit</p> | <p>You should describe the need for healthy food options in the communities your CDFI serves and explain how your organization’s healthy food financing interventions will address the identified need(s). To further facilitate the response to Question 1, Applicants are encouraged to use the following list of tools available for identifying areas with high need for healthy food interventions, including:</p> <ul style="list-style-type: none"> <li>• U.S. Department of Agriculture (USDA) Food Access Research Atlas at <a href="https://www.ers.usda.gov/data-products/food-access-research-atlas.aspx">https://www.ers.usda.gov/data-products/food-access-research-atlas.aspx</a></li> <li>• USDA’s Food Environment Atlas, a resource for obtaining census tract level data relating to food consumption, diet-related health indicators, and participation in food assistance programs, at <a href="https://www.ers.usda.gov/data-products/food-environment-atlas.aspx">https://www.ers.usda.gov/data-products/food-environment-atlas.aspx</a></li> <li>• Any locally defined methodology that has been adopted for use by a governmental or philanthropic healthy food initiative.</li> </ul> |

| Question Text  | Character Limit                  | Notes/Guidance   |
|--|----------------------------------|--|
| <b>Questions 2 and 3: Healthy Food Financial Products</b>  |                                  |  |
| 2. Describe the Applicant’s proposed and/or current healthy food Financial Products and include information on how these Financial Products will be leveraged with and/or support other healthy food interventions.  | <i>3,500<br/>character limit</i> | <p>Explain how your organization’s healthy food Financial Products work in concert with other healthy food programs/interventions, such as:</p> <ul style="list-style-type: none"> <li>• Public sector resources made available under local, state, and/or federal government Healthy Food Financing Initiative programs;</li> <li>• Other public sector resources, such as Choice Neighborhoods (U.S. Department of Housing and Urban Development) or Promise Neighborhoods (U.S. Department of Education), that promote a comprehensive approach to neighborhood transformation;</li> <li>• Private sector resources, including philanthropic contributions; and/or</li> <li>• Other resources including local community resources.</li> </ul> |
| 3. Explain how the Applicant’s proposed and/or current healthy food Financial Products support healthy food interventions that address the financing needs of the Applicant’s customers.   | <i>2,000<br/>character limit</i> | Describe the link between your organization’s Financial Products and the community’s financing needs around healthy food provision.  |
| <b>Question 4: Healthy Food Financing Development Services</b>   |                                  |  |
| 4. Describe the proposed and/or current Development Services (e.g., training, technical assistance) offered in conjunction with the Applicant’s healthy food Financial Products. Include a discussion of the format of the instruction (e.g. one-on-one sessions, group training, online counseling, etc.), any fees or costs charged to the customer, and any systems used to evaluate effectiveness of the Development Services offered. | <i>2,000<br/>character limit</i> | Describe the link between your organization’s Development Services and your healthy food Financial Products. Furthermore, you should explain how the Development Services ultimately lead to clients qualifying for and receiving Financial Products related to healthy food.  |

| Question Text   | Character Limit                  | Notes/Guidance  |
|---|----------------------------------|---|
| <b>Question 5: Projected HFFI-FA Activities</b>   |                                  |   |
| 5. Provide and discuss the Applicant’s current pipeline of HFFI-FA projects.  | <i>1,000<br/>character limit</i> | <p>Applicants must provide pipeline information in the HFFI-FA Pipeline subsection in AMIS (refer to the <b>Sample HFFI-FA Pipeline Table</b> below). Use the narrative for Question 5 to provide additional context/information about the projects included in the pipeline.</p> <p>The projects included in the Applicant’s pipeline must be eligible HFFI-FA transactions in accordance with the HFFI-FA award definitions set forth in the NOFAs and included in <a href="#">Appendix A</a>. (Note that the definition of Healthy Foods specifies that they are unprepared nutrient-dense foods and beverages. Projects providing prepared foods (i.e., restaurants, food trucks, catering) are not eligible for HFFI-FA.) Furthermore, the pipeline must demonstrate that the Applicant can meet the Performance Goals &amp; Measures (PG&amp;Ms) for HFFI-FA Recipients that will be included in the Assistance Agreement (refer to the <a href="#">Post-Award Requirements section</a> of this guidance document).</p>   |
| <b>Question 6: HFFI-FA Track Record</b>   |                                  |   |
| 6. Discuss the Applicant’s healthy food lending track record. Provide specific examples of prior healthy food projects that the Applicant has financed in its approved Target Market. | <i>1,000<br/>character limit</i> | <p>You must provide information about your organization’s healthy food lending track record for the three most recent historic fiscal years and the current fiscal year in <b>the Healthy Food Financing Track Record</b> subsection in AMIS (refer to the table below). The current fiscal year and three historic fiscal years reported in the Healthy Food Financing Track Record Table must be consistent with the current fiscal year and three historic fiscal years reported in the Application Financial Data section in the Base-FA Application. You should use the narrative for Question 6 to provide examples of healthy food projects financed in your organization’s approved Target Market.</p> <p>The projects included in the Healthy Food Financing Track Record Table and discussed in the narrative response must be eligible HFFI-FA transactions in accordance with the HFFI-FA award definitions set forth in the NOFAs and included in <a href="#">Appendix A</a>. (Note that the definition of Healthy Foods specifies that they are unprepared nutrient-dense foods and beverages. Projects providing prepared foods (i.e., restaurants, food trucks, catering) are not eligible for HFFI-FA. Your organization’s track record should demonstrate that it can meet the PG&amp;Ms for HFFI-FA Recipients that will be included in the Assistance Agreement (refer to the <a href="#">Post-Award Requirements section</a> of this guidance document).</p> |



| Question Text  | Character Limit | Notes/Guidance  |
|--|-----------------|---|
| <b>Question 7: Management Capacity for Providing Healthy Food Financing</b>  |                 |   |
| 7. Describe the staff that will play key roles in the implementation of the Applicant’s HFFI-FA strategy. The Applicant can include up to seven (7) key staff members. | N/A             | The response to Question 7 must be provided in the Key Staff subsection in AMIS (refer to the <b>Sample Key Staff Table</b> below). Applicants should identify up to seven staff members that are most integral to implementing the Applicant’s HFFI-FA strategy. Applicants should demonstrate that each staff members’ qualifications support their responsibilities in implementing the organization’s HFFI-FA strategy. If a key staff position is currently vacant, you should note that information and enter the responsibilities and qualifications corresponding to that position. |

### Healthy Food Financing Initiative-Financial Assistance Application Data Tables

The data collected in the following tables supplement and support information provided in the narrative questions above.

#### In support of Question 5: HFFI-FA Pipeline Table (Section 20, Subsection M in AMIS)

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1) <b>Project Name</b> – Enter the name of the project.</li> <li>2) <b>Project Description</b> – Enter a brief description of the project.</li> <li>3) <b>Total Development Cost</b> – Enter the total cost to complete the project.</li> <li>4) <b>Total HFFI-FA Loan Amount</b> – Enter the amount of HFFI-FA financing that the Applicant will provide to the project.</li> <li>5) <b>Retail</b> – Indicate if the project meets the definition of Healthy Food Retail Outlet (refer to <a href="#">Appendix A</a> for Healthy Food Retail Outlet definition) by selecting “Yes” or “No.” (Note that the definition of Healthy Foods specifies that they are unprepared</li> </ol> | <ol style="list-style-type: none"> <li>6) <b>Target Market</b> – Indicate if the project is located in the Applicant’s approved Target Market by selecting “Yes” or “No.”</li> <li>7) <b>Food Desert</b> – Indicate if the project is located in a Food Desert (refer to <a href="#">Appendix A</a> for Food Desert definition) by selecting “Yes” or “No.”</li> <li>8) <b>Project Status</b> – Indicate the status of the project by selecting from the following options: a) Inquiry; b) Initial due-diligence; c) Underwriting; or d) Final approvals/closing</li> </ol> |
|--|---|

| Project Name | Project Description                     | Total Development Cost | Total HFFI-FA Loan Amount | Retail | Target Market | Food Desert | Project Status |
|--------------|---|------------------------|---------------------------|--------|---------------|-------------|----------------|
| XYZ Project  | Supermarket in Akron, OH                | \$10,000,000           | \$5,000,000               | YES    | YES           | YES         | Underwriting   |
| ABC Project  | Food prep space in a larger development | \$15,000,000           | \$10,000,000              | NO     | YES           | YES         | Inquiry        |
| <b>Total</b> |   | <b>\$25,000,000</b>    | <b>\$15,000,000</b>       |        |               |             |                |

**In Support of Question 6: Healthy Food Financing Track Record Table (Section 20, Subsection N in AMIS)**

- 1) **Project Name** – Enter the name of the project.
- 2) **Project Description** – Enter a brief description of the project.
- 3) **Total Development Cost** – Enter the total cost to complete the project.
- 4) **Total HFFI-FA Loan Amount** – Enter the amount of HFFI-FA financing that the Applicant will provide to the project.
- 5) **Retail** – Indicate if the project meets the definition of Healthy Food Retail Outlet (refer to [Appendix A](#) for Healthy Food Retail Outlet definition) by selecting “Yes” or “No.” (Note that the definition of Healthy Foods specifies that they are unprepared

nutrient-dense foods and beverages. Projects with prepared foods (i.e., restaurants, food trucks, catering) are not eligible for HFFI-FA.)

**Target Market** – Indicate if the project is located in the Applicant’s approved Target Market by selecting “Yes” or “No.”

- 6) **Food Desert** – Indicate if the project is located in a Food Desert (refer to [Appendix A](#) for Food Desert definition) by selecting “Yes” or “No.”
- 7) **Date Closed** – Indicate the date the loan closed.

**Example:**

| Project Name               | Project Description   | Total Development Cost | Total HFFI-FA Loan Amount | Retail | Target Market | Food Desert | Date Closed |
|----------------------------|---|------------------------|---------------------------|--------|---------------|-------------|-------------|
| Good Foods Grocery Store   | Supermarket in underserved inner-city area                  | \$12,000,000           | \$3,000,000               | YES    | YES           | YES         | 06/28/2020  |
| Wholesale Cooperative Inc. | Non-retail wholesale distribution facility of fresh produce | \$8,000,000            | \$2,000,000               | NO     | YES           | YES         | 11/11/2021  |
| <b>Total</b>               |   | \$20,000,000           | \$5,000,000               |        |               |             |             |

**In Support of Question 7: Key Staff Table (Section 20, Subsection O in AMIS)**

| Key Staff Name | Title                        | Responsibility for HFFI-FA implementation             | Qualifications for HFFI work   |
|----------------|------------------------------|---|--|
| e.g. Joe Smith | Loan Officer                 | Underwrite HFFI-FA transactions                       | 5 years as Loan Officer with ABC CDFI underwriting supermarket loans                   |
| e.g. VACANT    | Business Development Officer | Generate new business, including HFFI-FA transactions | Ideal candidate will have at least 5 years of experience in business development role. |

## HFFI-FA Application Review and Award Size

The CDFI Fund will only review an Applicant’s HFFI-FA Application after the CDFI Fund’s internal review process indicates that the Applicant will receive a Base-FA award. The HFFI-FA Application will be evaluated independently from the Base-FA Application, and the information contained in the Base-FA Application will not be considered as part of the HFFI-FA evaluation process.

Reviewers will evaluate the HFFI-FA Application and assign a Total HFFI- FA Score of up to 60 points (refer to the table below). The CDFI Fund will make awards to the highest scoring Applicants first. All HFFI-FA Applications will be reviewed in accordance with HFFI-FA reviewer evaluation materials.

| Step 4 Evaluation Process HFFI-FA Application Scoring Criteria |                  |
|--|------------------|
| Sections   | Possible Score   |
| Target Market Profile  | 10 points        |
| Healthy Food Financial Products                                | 10 points        |
| Projected HFFI-FA Activities                                   | 15 points        |
| HFFI Track Record  | 20 points        |
| Management Capacity for Providing Healthy Food Financing       | 5 points         |
| <b>Total</b>   | <b>60 points</b> |

- The HFFI-FA award size may be more or less than the estimated amount in the NOFA depending upon Applicant demand, due diligence review findings, and funding availability.
- The HFFI-FA award size will be no more than the amount requested by the Applicant.
- Note that HFFI-FA awards are not subject to the \$5 million award cap to any one organization and its Subsidiaries and Affiliates during any three-year period.

## Post-Award Deployment Requirements

If awarded, HFFI-FA recipients will be required to meet the PG&Ms and reporting requirements as specified in the Assistance Agreement.

### HFFI-FA Performance Goal and Measure (PG&M) (Section 20, Subsection L in AMIS)

HFFI-FA award Recipients will be required, as a condition of their Assistance Agreements, to 1) close Financial Products for HFFI activities in their approved Target Market in an amount equal to or greater than 100% of the HFFI-FA award and 2) close Financial Products to Healthy Food Retail Outlets located in Food Deserts in the Recipient’s approved Target Market in an amount equal to or greater than 75% of the HFFI-FA award.

The table below provides an example of PG&Ms for HFFI-FA recipients. Note that this example may differ from the final PG&M set forth in the final CDFI Program and NACA Program Assistance Agreement.

**Sample HFFI-FA PG&M Template**

**HFFI-FA Deployment of Resources: (A)** At the end of each year of the Period of Performance, the Recipient must have closed Financial Products for HFFI Activities in its approved Target Market in an amount equal to or greater than: 33% of the total HFFI-FA (exclusive of Base-FA, DF-FA, or PPC-FA) by the end of Year 1 of the Period of Performance, 66% of the total HFFI Financial Assistance (exclusive of Base-FA, DF-FA, or PPC-FA) by the end of Year 2 of the Period of Performance, and 100% of the total HFFI Financial Assistance (exclusive of Base-FA, DF-FA, or PPC-FA) by the end of Year 3 of the Period of Performance. The Recipient may satisfy this goal using the HFFI Financial Assistance or other available funds on its balance sheet. Financial Products reported for Performance Goal 3-1 (A) may also be reported for Performance Goal 3-1 (B) if eligible as Financial Products supporting Healthy Food Retail Outlets in Food Deserts, but may not be reported under any other Performance Goal. Financial Products reported under any Performance Goal for a CDFI Rapid Response Program (CDFI RRP) award may not be reported for this Performance Goal and any Financial Products reported under any Performance Goal hereunder may not be reported for a CDFI RRP award.

Eligible HFFI Activities require that the majority of the HFFI-supported loan or investment must be devoted to offering a range of Healthy Food choices, which may include, among other activities, investments supporting an existing retail store or wholesale operation upgrading in order to offer an expanded range of Healthy Food choices, or supporting a non-profit organization that expands the availability of Healthy Foods in underserved areas.

|   | Dollar Amount for HFFI Activities in the Target Market (\$) | % To Target Market |
|---|---|--------------------|
| Total dollar amount of HFFI-FA:                 |   | N/A                |
| Period of Performance, Year 1 benchmark (33%):  |   | 33%                |
| Period of Performance, Year 2 benchmark (66%):  |   | 66%                |
| Period of Performance, Year 3 benchmark (100%): |   | 100%               |

**(B)** In addition, at the end of each year of the Period of Performance, the Recipient must demonstrate that it has closed Financial Products to Healthy Food Retail Outlets located in Food Deserts in the Recipient’s approved Target Market in an amount equal to or greater than: 25% of the total HFFI Financial Assistance by the end of

Year 1 Period of Performance, 50% of the total HFFI Financial Assistance by the end of Year 2 Period of Performance, and 75% of the total HFFI Financial Assistance by the end of Year 3 Period of Performance. The Recipient may satisfy this goal using the HFFI Financial Assistance or other available funds on its balance sheet. Financial Products reported for Performance Goal 3-1 (B) may also be reported for Performance Goal 3-1 (A) if eligible as Financial Products for HFFI Activities in the Target Market, but may not be reported under any other Performance Goal.

|  | <b>Dollar Amount To Healthy Food Retail Outlets in Food Deserts (\$)</b> | <b>% to Healthy Food Retail Outlets in Food Deserts</b> |
|--|--|---|
| Period of Performance, Year 1 benchmark (25%): |  | 25%   |
| Period of Performance, Year 2 benchmark (50%): |  | 50%   |
| Period of Performance, Year 3 benchmark (75%): |  | 75%   |

Eligible financing activities to Healthy Food Retail Outlets require that the majority of the HFFI-supported loan or investment must be devoted to offering a range of Healthy Food choices, which may include, among other activities, investments supporting an existing retail store upgrading to offer an expanded range of Healthy Food choices.



## Appendix A – HFFI-FA Definitions

- **HFFI Activities.** Any activity financed by the Recipient that supports the production or sale of Healthy Foods, provided, however, financing for prepared food outlets are not eligible activities, including the purchase of loans originated by Certified CDFIs, loan refinancing, or any other type of financing for prepared food.
- **Healthy Foods.** Healthy Foods include unprepared nutrient-dense foods and beverages as set forth in the USDA Dietary Guidelines for Americans 2020-2025 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: <https://www.dietaryguidelines.gov/>).
- **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, or 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 this requirement, a Food Desert must either: (1) be a census tract that meets low-income and low-access thresholds established by the U.S. Department of Agriculture (USDA) in its USDA Food Access Research Atlas at <https://www.ers.usda.gov/data-products/food-access-research-atlas.aspx>; (2) be a census tract adjacent to a census tract that meets low-income and low-access thresholds established 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 CFR part 1805.201(b)(3)(ii)(B), which (i) individually meets at least one of the criteria in 12 CFR 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.