

Healthy Food for Ohio

Program Overview



The Healthy Food for Ohio Program

The Healthy Food for Ohio (HFFO) program is a public-private partnership that provides loans and grants to food retailers developing new or renovating existing fresh food retail in underserved communities throughout Ohio. The program helps to overcome funding gaps and barriers faced by food retailers operating in low-to-moderate-income areas and will help finance costs and fill credit needs not typically addressed by traditional financial institutions. The HFFO program aims to increase access to affordable, fresh food in underserved areas, improving health and economic development for Ohio's communities.

Financing Products

The program provides flexible financing to fund costs associated with land acquisition, predevelopment, construction, equipment, infrastructure and related expenses. Financing can be used for capital projects to build new healthy food retail or expand existing facilities.

Grants or forgivable loans are subject to available sources within this program at the time of consideration. See reverse for information about borrower requirements and loan terms.

Eligible Applicants

Eligible food retail projects must expand fresh food retail offerings in or for underserved neighborhoods and fit local community needs. Grocery chains, individual grocery stores, neighborhood food stores, co-ops and other food projects such as farmers' markets and food hubs are all eligible to apply. Underserved areas are defined as census tracts with a substantial share of residents who live in low-to-moderate-income areas that have low levels of access to a grocery store or healthy, affordable food retail outlet. All applicants are strongly encouraged to accept SNAP and WIC benefits. For more information on eligibility criteria and the application process, please contact Makeba Wilson at mwilson@financefund.org.

How to Apply

It's easy to find out if your project is eligible for HFFO funding. Just download, complete and submit the Pre-Application form found at www.financefund.org. Once program administrators have reviewed the Pre-Application to ensure that your project aligns with program goals, you will receive an email describing your eligibility status and, if eligible, an invitation to apply for financing. Applications will be evaluated on a rolling basis while funds remain available.

Program Highlights

- Grants and loans for new and existing healthy food projects in underserved areas
- Wide range of eligible projects including: grocery chains, individual grocery stores, neighborhood food stores, co-ops and other food projects such as farmers' markets and food hubs.
- Assistance with project management and capital structuring
- Projects must meet local community needs

Program Partners

- Public Partner: Ohio Department of Job and Family Services
- HFFO Administrator: Finance Fund Capital Corporation (FCAP)
- Food Access Partner: The Food Trust

Contact Information

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