



A PLACE THAT EVERYONE CAN SHOP. A PLACE THAT EVERYONE CAN OWN.

On March 20th Mary Jo Minerich, Marilyn Evans, MiMi Chamberlain, and I spoke to the City Council's Neighborhoods Committee. We talked about the progress we've made towards opening, the need for a grocery store in our neighborhoods, and to request support from city government. Among the things we spoke to were the following:

Our Vision

- The vision for came out of an early study that involved children and adults in the neighborhood and the overwhelming request was for a market that feels welcoming and joyful. This gets to why this market is so important.
- The Northside Comprehensive Land Use Plan, issued in 2014, crystalized the communities understanding of the need for our population for healthy, fresh foods in walking distance that brings the entire community together. The store is modeled after institutions like the McKie Recreation Center, which is a space that belongs to and feels like it belongs to everybody.
- The turn in the fortunes of the Northside Community a goal of Apple Street Market is to maintain Northside as an income diverse community. Improvements in the Northside neighborhood that have led to a rise in median home prices has led to an perception that Northside in particular does not need a grocery store as it is on its way to being completely gentrified. The truth is that when the quality of life in Northside is improving is precisely when steps must be taken to enable low-income residents to stay in Northside instead of being from being forced out Northside from being forced out. The absence or presence of a walk-able grocery store is a critical determinant for lower income residents on choosing where to live.
- Since the closing of the Northside Save-A-Lot, CAIN's food pantry is now the largest provider of fresh produce in the community, and while CAIN's commitment to access to healthy food has had enormous positive impact on food security in the neighborhood, but a food pantry is not a solution as the food pantry only covers 5 days a month. Having a full service grocery store is critical for lower income neighbors with limited transportation options. For our neighbors who don't have a car taking the bus to go to the nearest Kroger spend two to three hours to traveling to get there.
- South Cumminsville, Millvale, and Moosewood communities have joined with Northside in the creation of the Apple Street Market. We see the necessity for Apple Street Market because we see having the kind of stores that have fresh vegetable and teach our children to eat healthily as a necessity.

Our Progress

- Our goal is to open late spring – early fall of 2018.
- Once we open we intend to secure funding for a shuttle service to Millvale Recreation Center, Working in Neighborhoods in South Cumminsville, Hammond North Condominiums and other population centers in Northwest Cincinnati to extend the reach of the Market and further improve access to fresh, affordable food.
- A kitchen classroom will be located on Apple Street Market's sales floor from the outset to promote a variety of healthy foods and the knowledge to prepare them quickly and affordably.



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Our Kitchen Classroom program will create a public facility for Northside Farmer's Market, Happen Inc., Cincinnati Health Department staff, and the Nutrition Council to conduct their existing cooking programs, and accommodate additional programs organized by Market staff and partners.

- We've enlisted the retail design services of an array of retail grocery consultants including the aforementioned Associated Wholesale Grocers, the 2nd largest retailer-owned wholesale groceries supplier in the U.S.
- We've completed a Phase I Environmental Assessment.
- Cincinnati Northside Community Urban Redevelopment Corporation doing business as NEST has enlisted as the purchaser of the property and entered negotiations with the current owner so that ownership of the land as well as the business will be in community hands.
- Our Permit Drawings to the Department of Buildings and Inspections were submitted on March 8th and, upon final approval from the Department we will be ready to go to bid, pending sufficient financing.

Funding

Of the **4.3 million** in funding required to open Apple Street Market we have raised 191,000 from community residents in the form of subordinated loans and shares. Over a fifth of our owners qualified for lower cost shares for low-income residents, which were subsidized by their neighbors, not least of whom was Northside Bank and Trust. Cincinnati Development Fund has provided us with initial terms for debt financing and a reservation letter for New Market Tax Credits. Additionally, we've received funding from The Finance Fund, Interact for Health, Cincinnati Union Co-op Initiative, as well as in-kind support and donations for fundraising from several dozen area businesses and non-profits. We are looking to the city to encourage other funders by taking the lead in closing our financing GAP and are discussing strategies to achieve this aim with the city's Department of Community & Economic Development.