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2009 Chase Community Development Competition
October 27, 2009

5523 St. Claude Avenue

Bringing Fresh Food to the Lower Ninth Ward

University of New Orleans, Department of Planning & Urban Studies
DePaul University, Kellstadt Graduate School of Business
Louisiana State University, School of Architecture

NonProfit Partner: Lower Ninth Ward Center for Sustainable
Engagement and Development



Ashleigh G. Gardere,
VP, Community Relations
Lizette Terrall,
President, New Orleans Region
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70130

October 27, 2009

Dear Ms. Gardere and Ms. Terrall:

Attached please find the UNO/LSU/DePaul team's submission for the JPMorgan Chase Community Development Competition. We are proposing the development of an independently operated grocery store in the Lower Ninth Ward with the cooperation of the Lower Ninth Ward Center for Sustainable Engagement and Development (CSED). This community, a predominantly African American neighborhood with high levels of poverty, suffered catastrophic devastation following Hurricane Katrina. Rates of return to the neighborhood after the storm were initially low, but have increased rapidly in twelve months. Nevertheless, there is not a single grocery store in the neighborhood.

Our proposed grocery store will be located at the corner of St. Claude and Caffin Avenues, a high traffic, public transit accessible location in the heart of the neighborhood. The site is located within a city-designated Housing Opportunity Zone. Further, the City of New Orleans' 2007 Targeted Area Development Plan recognizes the development of a green grocer on St. Claude Avenue as a critical project in the Lower Ninth Ward. The presence of a fresh food retailer on this commercially zoned site will catalyze further economic development along this corridor, an area already identified by the City and the New Orleans Redevelopment Authority to be targeted for public investment.

The owner of the site, Amenta Enterprises, LLC, fully supports the development of a grocery store. In addition, we have identified a potential operator, Primodio, Inc., a non-profit corporation with experience developing and operating a grocery store in a distressed neighborhood. Through our facilitation, the property owner and the potential operator have met extensively and consulted with representatives of the City to discuss potential funding opportunities. Primodio, Inc. is committed to a carbon neutral operation and has experience in workforce training for local residents who desire employment at their store.

With the assistance of CSED, the existing structure will be adaptively reused as a LEED-Silver certified grocery store that will bring fresh food and employment opportunities to a neighborhood that desperately needs it.

Sincerely,
UNO/LSU/DePaul



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Executive Summary

The Lower Ninth Ward, a neighborhood located east of the Industrial Canal in New Orleans, Louisiana, was almost entirely destroyed by Hurricane Katrina and the subsequent levee breaks. The community was slow to come back, but the last twelve months have seen rapid rates of return. Many non-profit organizations have formed to assist in the recovery. The Center for Sustainable Engagement and Development (CSED), our non-profit partner, was created to ensure the rebuilding of the Lower Ninth Ward is done sustainably and with active community participation.

While residential investment in the neighborhood has taken off, commercial development has lagged. In particular, the neighborhood does not have a grocery store. Residents are thus forced to either pay inflated prices at corner stores where fresh foods are not readily available or to travel long distances to a grocery store. Beyond the financial burden and the inconvenience, the lack of access to healthy and fresh foods has been directly correlated with a variety of health issues, including obesity, diabetes and heart disease.

In order to address the lack of a fresh food retailer in the Lower Ninth Ward, a need that has been repeatedly expressed in a variety of community meetings and plans, we propose the development of a grocery store on the 5523 block of St. Claude Avenue. This site sits in a city-designated Housing Opportunity Zone and is strategically located on a major commercial corridor that is accessible by public transit. It is also at the center of a variety of public and non-profit foundation investments in the neighborhood.

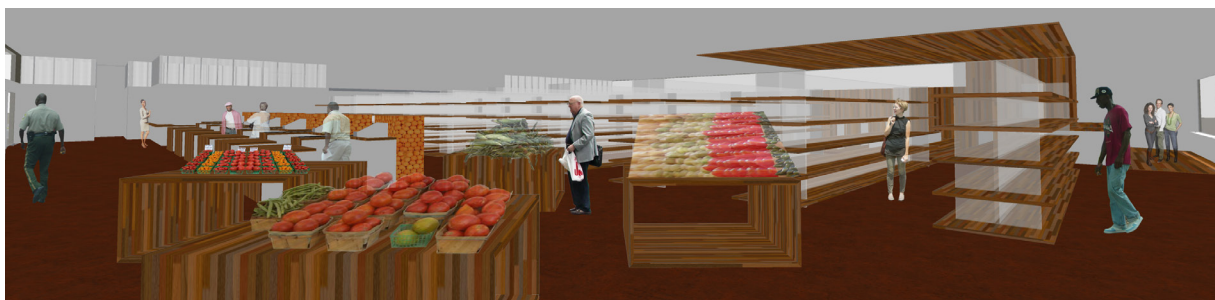


Figure 1: Interior View of the Grocery Store from St. Claude Avenue Entry

The development team we have assembled includes CSED; the property owner, Amenta Enterprises, LLC; and a potential operator, Primodio, Inc. This \$4.03M project, with a total cost per square foot of \$186.70, will be funded by a variety of sources, including the Fresh Food Retail Initiative, New Markets Tax Credits, equity, and traditional construction loans.

The grocery store at 5523 St. Claude Avenue will be sustainably built and operated. Our adaptive reuse of the existing building to LEED-Silver certification standards will use recycled and sustainable materials, adopt hazard mitigation strategies, and integrate stormwater management techniques. We have also incorporated a pocket park and vegetative buffer to separate the store from the surrounding residential areas.

In sum, our proposal will bring a sustainable grocery store to the Lower Ninth Ward. This fresh food retailer will not only revitalize a dilapidated commercial corridor, it will also provide much needed access to fresh food that residents desperately desire.

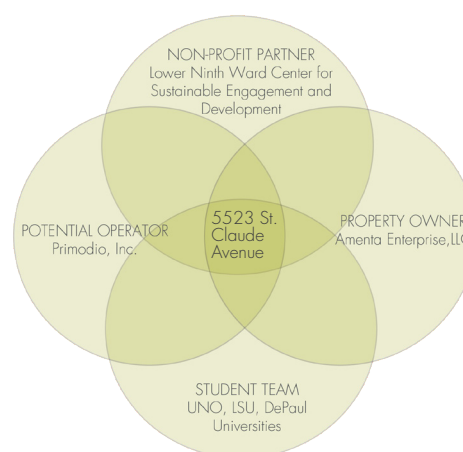


Figure 2: The Development Team

The Challenge: Healthy Recovery

The Non-Profit Partner

The Lower Ninth Ward Center for Sustainable Engagement and Development (CSED) was formed in January 2007 as an initiative of the Holy Cross Neighborhood Association, a 501(c)(4) organization.¹ Since its inception, CSED has quickly become an integral part of the community and its future. CSED's mission is to “stimulate civic engagement and restorative building, repopulate, sustain natural systems, assist community leadership and preserve resources in New Orleans’ Lower Ninth neighborhoods.”

¹ Teagra's Helping Hands, a 501(c)(3) organization, will serve as the fiscal sponsor for this project. (See attached Fiscal Sponsorship Agreement, Attachment 2).

The Lower Ninth Ward

The Lower Ninth Ward is a community in New Orleans located east of the Industrial Canal consisting of two neighborhoods: Holy Cross and the Lower Ninth. Many of the first residents who settled in the Lower Ninth Ward did so because they could not afford to live elsewhere in the city. Despite poverty and its related issues, there has always been a strong awareness of community and a real sense of pride, which has only been strengthened in the wake of Hurricane Katrina.

The current population of the Lower Ninth Ward is predominately low-income and almost entirely African American. Although the majority of residents are homeowners, the median household income is \$25,360, with 31.5% of household incomes below \$15,000. Further, 32% of residents have no access to a vehicle. These characteristics, combined with the limited availability of healthy food, pose a real physical health threat to the community.

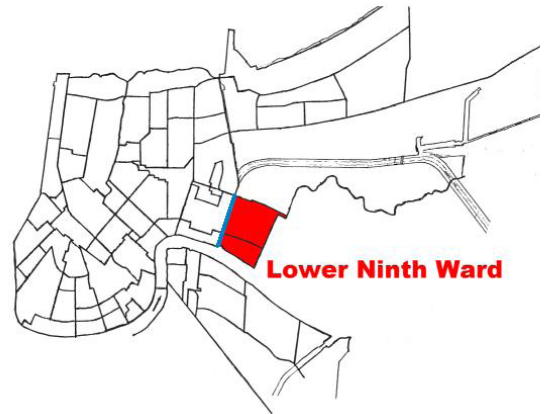


Figure 3: Lower Ninth Ward Neighborhood

The Community Need

The Lower Ninth Ward experienced catastrophic devastation following Hurricane Katrina; nearly 63% of properties were determined to be non-salvageable by FEMA. Despite the devastation, over 2,000 households have returned to date, showing residents are committed to rebuilding their community. As residents come back, the need for basic services, like a grocery store, becomes more pressing.

New Orleans does not currently have a grocery store east of the Industrial Canal. As a result, Lower Ninth Ward residents rely on a limited selection of predominantly unhealthy foods available at local convenience stores or travel long distances to do their grocery shopping. This lack of grocery stores is consistent with the findings of a study in the American Journal of Preventive

Medicine, which shows that predominately African American neighborhoods have a lower proportion of large grocery stores than white neighborhoods. According to a separate study done by the Journal of Public Health, those living in census tracts with at least one supermarket have healthier diets than those without a grocery store.

Poor diet is a major contributor to obesity, which is identified by the Harvard School of Public Health in April 2009 as contributing to 7 of the top 10 preventable causes of death in the United States. Studies by the Prevention Research Center at Tulane University, the UCLA Center for Health Policy Research, and the National Academies Institute of Medicine have each identified a relationship between the lack of fresh food available to low-income and minority populations and disparately high rates of obesity and its related health issues. The fundamental remedy for communities suffering from obesity and its related health issues is increasing access to healthy and fresh foods.

The Community Plans

The City of New Orleans 2007 Targeted Area Development Plan, which incorporates the goals stated in the Unified New Orleans Plan (UNOP), lists “assistance to developer of green grocer on St. Claude Ave” as a critical project in the Lower Ninth Ward. This demonstrates the City of New Orleans’ clear prioritization of bringing fresh food to the Lower Ninth Ward.

The city has nearly completed a comprehensive Master Plan that will guide future development. During the planning process, numerous citywide and district meetings were held in which residents provided specific feedback about their needs. New Orleanians expressed a clear desire for more fresh food retailers; this sentiment was particularly pronounced in the Lower Ninth Ward. The current draft of the Master Plan, which is pending approval by the City of New Orleans, identifies access to fresh food retail as a public health and economic development priority for the city and recognizes that grocery stores are especially lacking in certain areas, including the Lower Ninth Ward. A stated goal of the Master Plan is to ensure that all residents live within a half-mile of a grocery store. It also recommends zoning ordinance changes that would fast-track permitting for

fresh food retailers, particularly in underserved areas.

The Remedy: Development of a Grocery Store

The Team

Our proposal is to develop a grocery store at the corner of St. Claude Avenue and Caffin Avenue in the Lower Ninth Ward. We have assembled a capable development team consisting of Amenta Enterprises, LLC; Primodio, Inc.; and CSED. Amenta is the owner of the 5523 block of St. Claude Avenue and actively supports establishing a grocery store on the site. Primodio, a non-profit corporation founded to address the problems plaguing inner cities, will be responsible for development and operation of the grocery store. Primodio has direct experience with opening and operating a grocery store in Gary, Indiana, a low-income community. The principals of Amenta, Primodio, and our UNO/LSU/DePaul team members have met extensively to discuss this project and development negotiations for the site have begun. The entire development team has met with City officials to discuss potential public funding opportunities. The student team has presented the project at neighborhood, town hall, and stakeholder meetings. Primodio additionally anticipates meeting with community leaders to ensure the project is in line with the needs of the neighborhood.



Figure 4: News release of Primodio's new grocery in Gary, IN



Figure 5: UNO presenting at community meetings

The Role of the Non-Profit

To develop a viable grocery store in a depopulated area, strong ties between the developer and local residents are necessary. The partnership with CSED provides this critical link between neighborhood residents, key community stakeholders, and the developer. In addition, the public incentive programs available provide an opportunity for CSED to lend its expertise and assist with the application processes.

As the organization advocating for local sustainability, CSED will also assist with the incorporation of flood mitigation measures and an energy efficient design. Adopting hazard mitigation techniques will help protect against future flooding and allow the store to reopen quickly in the event of a disaster. Energy efficient design is a priority of the emerging identity of the Lower Ninth Ward and will offset the store's costs over the long-term. Together these requirements will ensure neighborhood cohesiveness and profitability for the development.

Use of funds	\$25K Budget	\$15K Budget	\$10K Budget
Professional Market Study	\$7.5K	\$7K	\$5K
Green Building Consultant	\$6.5K	\$4K	\$2K
Workforce Recruitment & Training	\$5K	-	-
Local Marketing & Promotion	\$2.5K	\$1K	-
Product Mix Focus Groups	\$2K	\$2K	\$2K
Public Funding Assistance	\$1.5K	\$1K	\$1K

Table 1: Proposed Allocation of Chase Competition Award

The Site

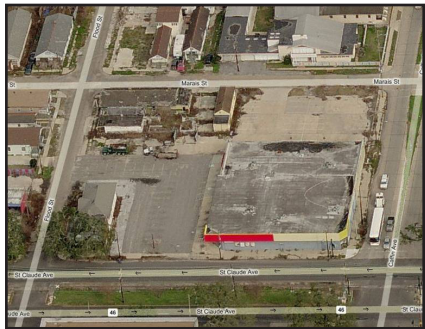


Figure 6: Condition of Site 2007 (Left); Current Street Level Perspective (Right)

Our proposed site for the grocery store is the 5523-block of St. Claude Avenue between Flood Street and Caffin Avenue, a location that was historically home to a grocery store. The block, wholly owned by Amenta, contains an existing 20,000sqft building that has been gutted and deemed structurally sound. The remainder of the site is vacant land well-suited to accommodate parking needs and loading operations associated with a grocery store.

The entire site is zoned as C-1 general commercial; a permitted use under this designation includes a retail food store. Sign, height, area and bulk requirements for this zoning will be followed.

Off-street parking regulations and the site's limited dimensions will require a variance to allow fewer parking spots than required in the zoning code. Variances are an incentive often used by local governments to attract food retailers to underserved areas, and New Orleans has a precedent of approving such variances to grocery stores. Beyond the 66 spaces provided in our site plan, our development plan addresses the parking limitations by including a bus stop and bike racks; ample on-street parking supplements these parking alternatives.



Figure 7: Existing Building - Back of Building from Caffin Avenue (Top) and Interior (Bottom)

The intersection of St. Claude and Caffin Avenues is the most centrally located commercial site in the neighborhood; a grocery store at this location would thus be uniquely positioned to serve the entire Lower Ninth Ward. St. Claude Avenue is the major retail corridor and serves as a thoroughfare for commuters between St. Bernard Parish and Orleans Parish. Caffin Avenue, envisioned as a cultural destination by city leaders, connects N. Claiborne Avenue, the other major thoroughfare, with St. Claude Avenue.

The site is located in a city-designated Housing Opportunity Zone (HOZ), an area of New Orleans that offers special financing options for potential homebuyers. HOZs target financial assistance and incentives that are available for residential investment. This designation increases the likelihood of people moving back into the neighborhood and is also critical to qualify for public funding sources. The HOZ's attraction of new residents will not only expand the grocery store's clientele, to increase the need for such a retailer in the neighborhood.

The project will be accessible by many modes of transportation. In addition to being on a major automobile corridor, the store will be located on a New Orleans Regional Transit Authority

(RTA) bus line, allowing it to become a fresh food destination along the public transit route. The current bus stop will be inexpensively converted to a small pocket park with a well-lit seating area near a mature oak tree that provides shade and relief from New Orleans weather. Additionally, the site is one of the flexible route stops of the RTA's Lil' Easy bus system. Future plans included in the Lower Ninth Ward's UNOP District Plan and the city-wide Master Plan both identify St. Claude Avenue as a mixed-use corridor and envision an extension of the streetcar line down the avenue into the Lower Ninth Ward.

The site is within walking distance of much of the Lower Ninth Ward and the City is investing in additional transportation improvements to the St. Claude Avenue corridor. St. Claude Avenue hosts a designated bike lane and has been recently striped accordingly. The Lower Ninth Ward Streetscape improvement project will install new sidewalks and other onsite pedestrian improvements to help connect the site to the street and increase its visibility and attractiveness as a retail destination.



Figure 8: Proposed Grocery Store Elevations at 5523 St. Claude Avenue Incorporating Proposed Streetscape Improvements: Caffin Avenue to Florida Avenue (Top); St. Claude Avenue to Downtown (Bottom)

The Public Investment

Unprecedented rebuilding is taking place in the Lower Ninth Ward. On-going and planned public, private and non-profit investment will directly contribute to the success of our project by adding to the momentum needed to achieve critical mass. The current improvements and developments will increase the viability and competitiveness of the grocery store.

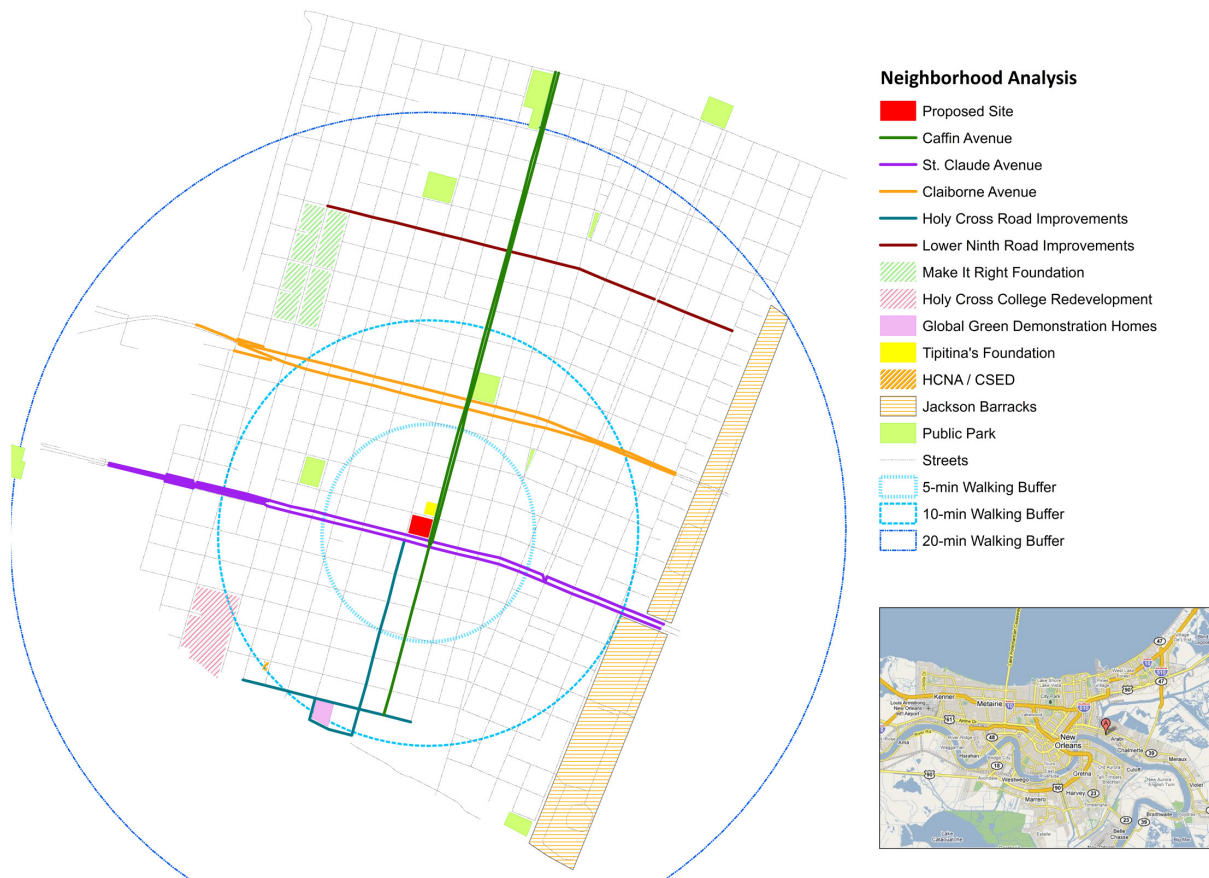


Figure 9: GIS Map Analysis of Surrounding Neighborhood

The Lower Ninth Ward Streetscape improvement project will increase street lighting, plant street trees, construct sidewalks, stripe crosswalks, and create vegetative buffers along the two major east-west corridors, St. Claude and Claiborne Avenues. The \$1.9M project is expected to be completed in September 2010. These public improvements will create an inviting commercial corridor for passing commuters and greatly increase the site's attractiveness as a retail destination.

The Holy Cross Roadway Improvements Project will reconstruct roads damaged by Katrina. The streets to be repaired create a loop with St. Claude and Caffin Avenues, improving access for surrounding residents. The estimated \$2.5 million in improvements will stimulate traffic and pedestrian flows past the St. Claude façade of the store. FEMA has also issued money to reconstruct sidewalks and curbs throughout the neighborhood and improve ADA compliance.

Surrounded By Opportunity

Several on-going developments within a ten-minute walking radius of the site promote

an influx of residents and employees, further increasing the customer base for the grocery store, including:

- The City of New Orleans purchased the former Holy Cross College site and has proposed redeveloping the site into a community health and research center.
- The Louisiana National Guard's Jackson Barracks redevelopment provides 650 full-time military and civilian jobs and permanent housing for more than 65 military families.
- The Make-it-Right Foundation will complete 150 sustainably constructed energy efficient houses by 2010, consistent with the Lower Nine's goal of carbon neutrality, and they recently purchased an additional 50 lots to continue this effort.
- The Global Green Foundation, with whom CSED actively collaborates, is developing a culture of environmentally responsible construction practices through demonstration models that educate residents about rebuilding with energy efficiency design. They are also building an 18-unit LEED-Platinum certified apartment building and a community center/disaster safe haven.
- Tipitina's Foundation plans to develop an iconic cultural center in conjunction with Fats Domino's house, which is located on Caffin Avenue one block from our site. Initial plans include a community center and historic museum.

In summary, public and foundation improvements are the building blocks of the neighborhood revitalization. These improvements attract private investment from developers, which in turn stimulates further repopulation and heightens the need for a grocery store.

The Demand: Market Analysis

According to the Greater New Orleans Community Data Center, the Lower Ninth Ward grew by 703 households between June 2008 and June 2009, bringing the total to 2,078 returned

households. Nearly all of these returned residents spend money for basic essentials, such as fresh meat and produce, outside their neighborhood.

Households Actively Receiving Mail by Neighborhood in New Orleans					
Neighborhood	June 2005	June 2008	% Recovery June 2008	June 2009	% Recovery June 2009
Holy Cross	2,240	774	35%	1,061	47%
Lower Ninth Ward	5,363	601	11%	1,017	19%
Total	7,603	1,375	18%	2,078	27%

Source: Greater New Orleans Community Data Center. www.gnocdc.org

Table 2: Population Receiving Mail

A disproportionate percentage of residents in the Lower Ninth Ward are low-income and have limited access to personal vehicles. In 2000, nearly one out of every three households did not have a vehicle available for everyday use. As a result, these residents are heavily dependent on public transit and have limited mobility compared to residents across the city. Nevertheless, low vehicle-ownership suggests higher retention rates for the grocery store within its trade area.

Personal Vehicles Available in 2000					
		Lower Ninth Ward	Orleans Parish	Louisiana	United States
Total occupied housing units		4,820	188,251	1,656,053	105,480,101
No vehicle available		32.40%	27.30%	11.90%	10.30%
1 vehicle available		42.30%	42.30%	37.00%	34.20%
2 vehicles available		18.00%	24.20%	38.00%	38.40%
3 or more vehicles available		7.30%	6.20%	13.10%	17.10%

Source: U.S. Census Bureau. Census 2000 Sample Characteristics (SF3). From a compilation by the Greater New Orleans Community Data Center. <<http://www.gnocdc.org>>

Table 3: Vehicles Available (Car Ownership)

Primary Trade Area

A one-mile radius, equal to the average 20-minute walk, defines the primary trade area. ESRI reports that residents within a one-mile radius of the site have a median household income of \$25,360. Based on Consumer Expenditure Data, households with similar income levels spend \$2,509 on food for consumption at home; applying this number to the returned household rate in the Lower Ninth Ward equates to nearly \$5.8M spent on food for home consumption annually. Currently, residents must travel four miles or more to reach a full service grocery store. With the dearth of grocery stores in the area, a new store can assume a high absorption rate due to the lack of competition.

Primary (One-Mile) Trade Area Supportable Square Footage		
	2009	2014*
Number of households in trade area	2,044	3,469
Median household income	\$25,360	\$27,065
Aggregate household income	\$51,835,840	\$93,888,485
Percent of income spent on Food at Home	9.89%	9.89%
Resident household consumer dollars	\$5,128,983	\$9,289,962
Percent of "food at home" spending leaked outside trade area	83%	83%
Grocery retail spending by non-residents	N/A	N/A
Trade area neighborhood grocery spending potential	\$4,277,572	\$7,747,828
Estimated grocery sales per gross sqft	\$330	\$330
Estimated trade area demand for neighborhood grocery space	12,962	23,478

Sources: ESRI Online Business Analyst, Greater New Orleans Community Data Center, Bureau of Labor Statistics; Consumer Expenditure Data – * When projecting supportable retail space in 2014, the percent of income spent on food at home, existing grocery retail space, and the national average sales per square foot are assumed to remain constant.

Table 4: Primary Trade Area Supportable Square Footage

Supportable Square Footage

Using an achievable sales per gross square foot of \$330, residents within the primary trade area are capable of supporting a 12,962 sqft grocery store, assuming an 83% retail gap factor is captured. Assuming population growth continues, spending potential of the primary trade area will increase.

The secondary trade area, defined as all areas outside the one-mile primary trade area, includes the more than 12,500 vehicles that pass the 5523 block of St. Claude on a daily basis. The St. Claude Avenue Bridge, one of two points of entry into the Lower Ninth Ward, funnels traffic directly past our site. A large percentage of this traffic is traveling to and from St. Bernard Parish, which is also experiencing rapid rates of repopulation. Regardless of the origin, destination, or mode of travel, a highly attractive grocery store with an emphasis on fresh products can capture passers-by and increase its customer base. When added to the projected sales from the primary

Total Supportable Square Footage			
	Low	Medium	High
Percentage of sales captured from secondary trade area	5%	10%	15%
Increase of sales from secondary trade area	\$919,524	\$1,132,377	\$1,345,230
Primary trade area spending potential	\$4,277,572	\$4,277,572	\$4,277,572
Total trade area spending potential	\$5,197,096	\$5,409,949	\$5,622,801
Estimated first year sales per square foot (gross)	\$330	\$330	\$330
Trade area demand for neighborhood grocery space	15,749	16,394	17,039

Sources: ESRI Online Business Analyst, Greater New Orleans Community Data Center, Bureau of Labor Statistics

Table 5: Total Supportable Square Footage Scenarios

trade area, even low secondary trade area projections demonstrate 15,000 sqft of retail space is supportable.

A 15,000 sqft store is consistent with an emerging market trend. In 2007, the Food Marketing Institute found that for the first time in 20 years the average size of a grocery store in the US had gone down. This is partially attributable to the aggressive entry of British retailer Tesco into the American market, who has an average store size of less than 20,000 sqft. Other retailers are exploring this concept as well, including national chains Wal-Mart, Jewel-Osco, Safeway, and Giant-Eagle, and local operators Canseco's, Zara's, and Breaux Mart. The support for this trend comes from consumers' receptiveness to a grocery shopping experience that is convenient yet full service. Our store will be 15,000 sqft, and the layout will optimize its small footprint, allocating 15% to fresh produce, 45% for dry goods and non-food items, 20% to meat and deli, 15% to dairy and frozen foods, and 5% to the bakery.

The Design: A Sustainable Solution

Our architectural approach to the grocery store focuses on integrated sustainability for the site to help reduce its environmental impact. We will reuse the existing structural shell by rehabilitating it with simple modifications to increase accessibility, usability, visibility, and as much as possible, we have embraced the passive design strategies of southern Louisiana.



Figure 10: Site Plan

Site Plan

Our re-orientation of the entire block creates a pedestrian plaza, green space adjacent to the store, and parking in the rear. The existing bus stop at the corner of St. Claude Avenue and Flood Street is incorporated into a pocket park underneath a mature oak tree. Shoppers on foot, bike, or bus can enter the site at St. Claude Avenue, and those who park in the lot can enter along the pedestrian plaza. The perimeter of the site will be lined with tree plantings to create a buffer between the commercial setting and the adjacent residential area, as well as to create a passive

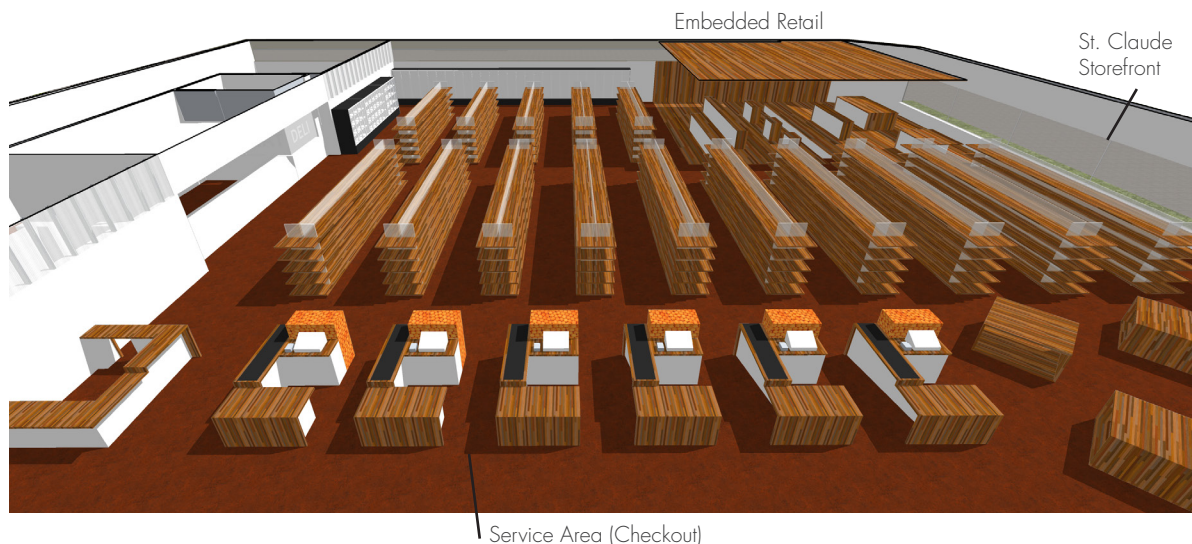


Figure 11: Interior Layout, View from Entry (northwest)

shading device for the east and south sides of the grocery store.

Building Layout

Our building design introduces storefront windows on the St. Claude Avenue façade to increase visibility into the grocery store and to engage passers-by. Adequate shading devices, such as an interior ecoveil shading system, can address any brightness, glare and solar control problems that may result due

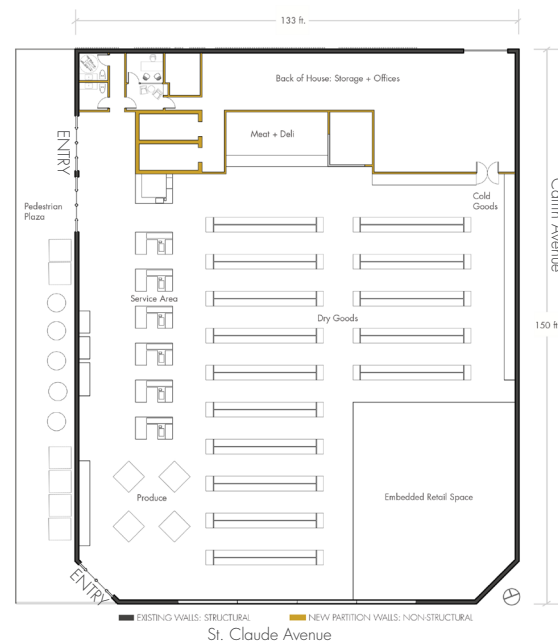


Figure 12: Floor Plan

to the building's southern orientation. Clerestory windows will be inserted on the Flood and Caffin Street façades at a height of nine feet. The narrow height of these awning windows minimizes direct interior solar gain, and when the weather warrants, they can be opened for natural-ventilation purposes. This process of daylighting – strategically introducing natural light into the interior spaces – sources the sunny climate to reduce electrical energy use.

The grocery store will incorporate sustainable operating practices. Cooling loads are a significant cost for a grocery store, as well as a burden on the environment. To manage this burden, we will use energy efficient HVAC systems with fabric ducts, green refrigerant for the coolers, and enclosed refrigeration units to limit cooling loss. In addition, recycling activities will begin in the construction phase and will be incorporated into grocery operations, along with composting. We will incorporate low-flow water fixtures and toilets to reduce potable water use. Rainwater cisterns will also be used for non-potable water needs.

Hazard Mitigation

The site is located in a FEMA-designated B flood zone, meaning that elevation of the building is not required; however, the 60 inches of average annual rainfall can cause occasional flooding for structures built at grade. Accordingly, we have incorporated the following mitigation strategies to reduce costly repairs or replacements: the HVAC system and refrigeration units will be placed on the roof; structural components capable of resisting specific flood-related forces will be incorporated; and polished concrete flooring will be used.

In addition to the structural mitigation measures, the site design incorporates stormwater management techniques. We will use pervious paving materials when possible, incorporate grassed bioswales, and increase the native groundcover, planting, and tree ratio on the site. Pervious paving on the walkways and parking spaces will greatly reduce the amount of runoff generated



Figure 13:
Site Sustainability

by the parking lots. A bioswale handles runoff and removes between 30-80% of pollutants before stormwater is returned to the watershed. Planting native groundcover and shrubs decreases irrigation needs, also augmented by a rainwater collection system. In addition, the pocket park around the oak tree on the southwest corner of the lot will incorporate a rain garden.

Environmental Considerations

The majority of the materials selected for this project will be sustainable, such as soy-based spray insulation and recycled shelving units. Whenever possible, the selection of materials and finishes will include products with low-volatile organic compounds (VOC) content, high recycled content, and regionally sourced materials. In addition, paperless drywall, steel studs to prevent



Figure 14: Interior, View Looking from Parking Lot Entry, with Sustainable Elements

termite damage, and polished concrete flooring will help reduce rot due to the moisture associated with the hot and humid climate, thus extending the life of the materials.

Leadership in Energy and Environmental Design (LEED) is an industry-standard sustainable building rating system, developed by the US Green Building Council that certifies buildings through third-party verification. After reviewing the 2008 Pilot LEED Retail project checklist against our



LEED for Retail: SILVER CERTIFICATION (33-38 points)

Points	Category
14	<u>Sustainable Sites</u> (16 possible) [site selection, connectivity, stormwater management, reduce parking, bike area, pervious paving, hardscape shading]
3	<u>Water Efficiency</u> (5 possible) [irrigation reduction, rainwater harvesting, efficient fixtures and toilets]
4	<u>Energy & Atmosphere</u> (17 possible) [reduce energy use, efficient equipment]
7	<u>Materials & Resources</u> (13 possible) [reuse of building, recycled materials, regional and renewable materials, FSC-certified wood]
7	<u>Indoor Environmental Quality</u> (14 possible) [low-VOC paint, FloorScore flooring, daylighting]
3	<u>Innovation/LEED Accredited Professional</u> (6 possible)
38	TOTAL (70 possible for LEED for Retail)

project objectives, our initial calculation of 38 points indicates that the sustainable strategies in this project could attain, at minimum, LEED-Silver certification (33-38 points needed).

The Benefits: Expected Community Impacts

A grocery store will have significant economic impacts, building a stronger tax base, employing residents, and stimulating additional commercial development. Based on first year projections alone, the City of New Orleans will collect \$222,750 in sales tax revenue, increasing annually thereafter. Moreover, the grocery store will provide 25-30 temporary construction jobs and 35-40 permanent jobs. In order to take advantage of Enterprise Zone tax benefits, the potential operator will hire residents from the local area and utilize its existing workforce training program specifically tailored to residents from low-income neighborhoods. In addition to the measurable economic benefits of the project, the grocery store will serve as an anchor tenant catalyzing redevelopment of the St. Claude corridor.

Neighborhood residents will also experience an improved quality of life as a result of this store. The store's central location will reduce travel time for residents to do their grocery shopping. Residents will also see substantial savings on their groceries, as many are currently forced to pay inflated prices at corner stores. Such stores have limited variety in their product mix, and a larger store will provide a greater selection at a lower cost. The availability of fresh foods offered at our store will have a positive impact on residents' health. The increased access to healthy food may contribute to decreased rates of heart disease, obesity, and diabetes. Further, the site's convenient location will encourage active living and better health, as it is within walking or biking distance of the majority of the Lower Ninth Ward. In addition, the potential grocery operator offers a shuttle service to residents who lack access to transportation or are not able to walk or bike to the store.

The Numbers: Financial Analysis

To conduct this financial analysis, we interviewed a wide variety of industry professionals, most of whom have worked extensively in the New Orleans area. The cross-section of professionals we interviewed included grocery retailers, developers, architects, local government

officials, bankers and other financial industry professionals who have worked on community oriented projects in low-income areas. The following analysis is based on this input.

Development Budget

Total development costs for the project are projected to be \$4,032,774. Hard costs for the development total \$3,226,600 (80%), which includes building/interior costs of \$3,122,650 and exterior costs of \$103,950. Soft costs for the development are \$806,174 (20%) and include financing fees, interim costs, and development-related fees. We have estimated a design-build cost of \$110/sqft, which includes HVAC, electrical, fire, and a new interior. A 10% construction contingency is added to this total to cover any unanticipated expenses. Enhancements to meet LEED-Silver certification total 0.7% of the development costs. Equipment/fixtures and décor costs are \$674,400 (16.7%) and include items such as refrigerators, freezers, and shelving, as well as any further interior improvements pursued by the operator. Exterior hard costs include a new permeable parking lot and beautification improvements such as groundcover and trees. Soft costs are either derived from direct quotes with industry professionals or are based on a percentage of the development's total square footage. Architectural/design costs are \$132,000 (3.3%). A developer's fee of \$298,724 has also been worked into the project. An additional 8% contingency has been added to the soft costs to cover unanticipated expenses.

Sources of Financing

Tight underwriting standards in the current economy, as well as the perceived risk in the Lower Ninth Ward neighborhood, make it difficult to obtain traditional bank financing for our proposal. Fortunately, the project's location, its mission to bring fresh food to an area lacking this necessity, and its partnership with a non-profit entity provides many opportunities to obtain grants, tax credits, and subsidized financing for this project. Furthermore, an owner-operator that is willing to put equity into the project and has experience running a profitable grocery store in a low-income neighborhood will be looked upon favorably by any source of grants or financing. We have put together a financing plan for this project that is composed of four primary sources: a community lender, a city-funded fresh food incentive program, New Markets Tax Credits, and

owner-contributed equity. In the event these financing sources cannot be secured, alternative sources of funding have been identified.

Community Lender

The project requires a mid-level loan of \$1,552,759 from a community development lender focused on making a positive economic impact through job creation in low-income neighborhoods. For our project, we have assumed standard loan terms from such a lender to be at a 7% interest rate over a 25 year period.

New Markets Tax Credits

New Markets Tax Credit (NMTC) financing was introduced by Congress in 2000 as a method of encouraging economic development in low-income census tracts. These tax credits are designed to provide equity to spark much needed development in areas such as the Lower Ninth Ward by providing tax benefits to equity investors. Various financing structures exist in the NMTC program depending on the bank investor's risk tolerance and appetite for tax credits

Our target property is located in the Gulf Opportunity (GO) Zone which is an area targeted by the NMTC program. We will work with a Community Development Entity (CDE) that can leverage its economies of scale in order to reduce transactional costs. An alternative option is to work with a non-profit CDE with a community service mandate; such groups do not imbed profit in their transactions, making the costs of using NMTCs more manageable.

The project will utilize its \$2,956,037 in debt and equity sources in a NMTC leveraged structure as principal to contribute/loan the CDE. This deal will generate \$1,538,196 in NMTCs for the CDE and the development will receive a NMTC A-Note for the contributed \$2,956,037 and a NMTC B-Note for \$1,076,737. The A-Note is interest only and re-paid after the 7-year compliance period based on the terms of the underlying sources. The terms used for the A-Note are a 1.43% rate (current 7-year Treasury – 150bps²) over 25 years. A sinking-fund for the A-Note will be set up and contributed to at 50% of the A-Note value and held in escrow in order to mitigate the tax burden due the business at the end of the 7-year period, at which point the A-Note can be

2 A basis point (bps) reflects 1/100 of 1%.

purchased or re-financed. The B-Note portion is considered equity/soft debt and is interest only and forgiven or subject to a purchase option, usually at a deep discount. The terms on the B-Note are generally very generous. We have assumed a 0.5% interest rate over 40 years.

Fresh Food Retail Initiative

The City of New Orleans Office of Community Development launched its Fresh Food Retail Initiative (FFRI) in the summer of 2009. The FFRI provides direct financial assistance to retail businesses that increase access to fresh healthy foods in New Orleans. Through the program, forgivable loans up to \$500,000 per project, as well as low-interest loans up to \$500,000 per project, for a maximum of \$1,000,000, will be awarded to supermarkets and other fresh food retail businesses that are located or plan to locate in underserved areas adversely affected by Hurricane Katrina. The intent of the program is to enable operators to open, renovate, or expand retail outlets that sell fresh fruits and vegetables. Eligible uses of the FFRI Program awards include site assembly and improvement, construction and rehabilitation, equipment, staff training, security, and inventory and working capital. Funding for the FFRI is currently available and grant applications for these funds will be accepted in late 2009/early 2010.

Applicants for the loans and grants provided through the FFRI Program must meet eligibility requirements. Our proposal satisfies all the necessary requirements outlined in the initial RFP the City released for an administering agency. Namely, the property will be developed to lease space to a grocery retail tenant; the business will be located in an underserved area of New Orleans; and the proposed design will have significant shelf space dedicated to the sale of fresh fruit and vegetables. Demonstrated community support is one criterion for evaluating eligible applicants; the endorsement of CSED, in addition to the other community-based organizations and community members from which we have assembled Letters of Support, will help to satisfying this requirement.

Our proposal meets the other FFRI criteria, including: the demonstrated capacity for implementing and sustaining the project through a sound financial/business plan and relevant experience in fresh food retail, which are to be provided by the retail tenant; consistency with the New Orleans Strategic Recovery and Redevelopment Plan; and achieving “Green Community”

objectives, which can be satisfied by incorporating sustainable design. Primodio has demonstrated experience opening and successfully operating a grocery store in a neighborhood similar to the Lower Ninth Ward. Our project proposal is consistent with the Strategic Recovery and Redevelopment Plan, which is the principle state recovery-funding vehicle available to local governments for projects aimed at accommodating long-term redevelopment of the community. Finally, our design incorporates sustainable elements and will qualify for LEED-Silver certification.

Owner-Contributed Equity

Primodio will provide cash equity of \$403,278, satisfying the 10% requirement of the FFRI low-interest loan. Total cash equity contributed by the operator equals 10% of the total capital budget.

Additional/Alternative Funding Sources

The New Orleans Redevelopment Authority (NORA) has Disaster Community Development Block Grant (D-CDBG) money that it is using for targeted commercial investment projects. NORA has indicated that an RFP will be issued this year for the St. Claude Avenue corridor on which our site sits. This funding will provide grants and low interest loans for gap financing commercial projects on the corridor.

The 2009 Healthy Food Retail Act, state legislation primarily authored by Lower Ninth Ward State Senator Ann Duplessis, creates a program to stimulate investment in healthy food retail outlets in underserved areas. The program is intended to provide a dedicated source of financing for healthy food retailers operating in underserved communities in Louisiana to increase access to healthy food and to support expanded economic opportunities in low-income communities. The program became effective August 15, 2009, and when fully implemented could serve as an alternate source of funding for this project.

Operating Budget

Once financing is obtained for the capital budget, a bank could be used to obtain a revolving line of credit to fill the gap needed for initial inventory and working capital. Discussions with a

banker familiar with the New Orleans market indicated that a line of credit could likely be obtained for a variable rate of approximately 5%.

The grocery store's projected income is based on population and income demographic data provided by ESRI, as well as discussions with grocery developers and operators familiar with the Lower Ninth Ward and similar neighborhoods. We determined a current supportable store size of 15,000sqft and conservative first year projected sales of \$330/sqft. We have estimated a conservative growth in sales over the next five years based on projected repopulation of the neighborhood. We believe these estimates to be conservative because the calculations are based on capturing the Food at Home spending that currently exists in the neighborhood. It is not unreasonable to believe that the presence of a grocery store and the availability of fresh food will facilitate an increase in spending on Food at Home as well as attract spending from outside the Lower Ninth Ward community. Additional income will be generated by subleasing 5,000sqft of imbedded retail space to a compatible tenant at an estimated market rate of \$10/sqft on a short-term lease. The operator will have the option to terminate the lease at the end of the leasing period if the grocery needs to expand into the entire 20,000sqft of retail space.

Expenses were projected by starting with national benchmarks and adjusting line items to match a smaller, non-national chain grocery store. It is important to note that insurance costs in New Orleans are above national averages, but this cost will be offset by the projected below average energy costs of energy efficient redevelopment. Our projected net operating income margin is consistent with a typical margin achieved by established small grocery store operators. Based on discussions between the owner and potential operator, rent is estimated to be \$3/sqft on a long term ground lease. Accordingly, the operator will not own the land or existing structure, but will own the additional improvements to the building and land for the term of the lease. The costs of the renovations, less unallowable costs, have been depreciated based on a 39 year depreciation term. The project is also eligible for a 5-year tax abatement which will cap property taxes at \$6,424/yr.

Net operating income (NOI) for the first year of business is projected to be \$210,761. While the After Tax Cash Flow (ATCF) is projected to be negative in the first year of operations, the Debt

Service Coverage Ratio (DSCR) is 0.91. In year two of operations the business will generate positive ATCF and increase its DSCR to 1.13. The business is projected to generate ATCF as a percentage of Gross Sales on par with industry standards between years three and five.

Financial Tables

		Building: 20,000 SqFt		
USES OF FUNDS		Per Square Foot	%	Source
Construction/Redevelopment (Building)				
Design-Build	\$ 2,200,000	\$ 110.00	54.6%	MetroStudio, New Orleans
Construction Contingency (10%)	\$ 220,000	\$ 11.00	5.5%	
Premium for LEED-Certification (1%)	\$ 22,000	\$ 1.10	0.5%	LarsonAllen, LLP / Estimated
LEED-Certification Fees	\$ 6,250	\$ 0.31	0.2%	Estimated from GBCI
Equipment and Fixtures	\$ 634,400	\$ 31.72	15.7%	FMI
Décor	\$ 40,000	\$ 2.00	1.0%	
SubTotal	\$ 3,122,650	\$ 156.13	77.4%	
Construction/Redevelopment (Site)				
Parking Lot (Demolition and Repaving)	\$ 75,000	\$ 3.75	1.9%	MetroStudio, New Orleans
Landscaping (Groundcover, Trees, and Pavers)	\$ 28,950	\$ 1.45	0.7%	W. Cooper, Brown+Danos landdesign, Baton Rouge
SubTotal	\$ 103,950	\$ 5.20	2.6%	
Financing Fees and Related Costs				
Architectural/Design Services	\$ 132,000	\$ 6.60	3.3%	T. O'Brien General Engineering Inc, Baton Rouge
Professional Engineering Services (Survey, Site Plan, Civil Engineering)	\$ 5,000	\$ 0.25	0.1%	
Construction Bond	\$ 44,000	\$ 2.20	1.1%	MetroStudio, New Orleans
Permits/Zoning Fees	\$ 15,000	\$ 0.75	0.4%	Estimated
Legal Fees	\$ 50,000	\$ 2.50	1.2%	Estimated
Environmental (Site Assessment and Asbestos Testing)	\$ 4,100	\$ 0.21	0.1%	PSI, New Orleans
Title Policy/Insurance	\$ 7,400	\$ 0.37	0.2%	Estimated
Taxes During Construction	\$ 15,800	\$ 0.79	0.4%	Estimated
NMTC Legal (Borrower)	\$ 75,000	\$ 3.75	1.9%	W.C. Smith+Co, Washington, D.C
NMTC Legal (Lender)	\$ 75,000	\$ 3.75	1.9%	
NMTC Accounting/Consulting	\$ 50,000	\$ 2.50	1.2%	
Interim Interest	\$ 6,200	\$ 0.31	0.2%	Estimated
Soft Cost Contingency (8%)	\$ 27,950	\$ 1.40	0.7%	
SubTotal	\$ 507,450	\$ 25.37	12.6%	
Project Developer's Fee (8%)	\$ 298,724	\$ 14.94	7.4%	
TOTAL USES OF FUNDS	\$ 4,032,774	\$ 186.70	100.0%	

SOURCES OF FUNDS						
Debt Sources	Amount	Amortization (Months)	Interest	Payment Term (Months)	Monthly Payment	Annual Payment
FFRI Low-Interest Loan	\$ 500,000	300	4.00%	84	\$2,639	\$31,668
FFRI Forgivable Loan	\$ 500,000	60	0.00%	60	\$0	\$0
Loan	\$ 1,552,759	300	7.00%	84	\$10,975	\$131,700
NMTC B-Note (Soft Debt)	\$ 1,076,737	480	0.50%	84	Interest Only - See Schedule	
Total Debt	\$ 3,629,496					
Equity Sources						
Owner Equity (As required by FFRI)	\$ 50,000					
Additional Owner Equity	\$ 353,278					
Total Equity	\$ 403,278	10%				
TOTAL SOURCES OF FUNDS	\$ 4,032,774					

Table 6: Development Budget

New Markets Tax Credit Calculation		
FFRI Low-Interest Loan		\$ 500,000
FFRI Forgivable Loan		\$ 500,000
Loan		\$ 1,552,759
Owner Equity (As Required by FFRI)		\$ 50,000
Additional Owner Equity		\$ 353,278
NMTC Equity		\$ 1,076,737
Loan on NMTC	3%	\$ 88,681
Qualified Equity Investment (QEI) - Calculated		\$ 4,032,774
NMTC Allocation Available		\$ 5,000,000
Qualified Equity Investment (QEI) - Allowable per Allocation		\$ 4,032,774
Qualified Low Income Community Investment (QLICI)		\$ 3,944,093
New Markets Tax Credit Percentage		39%
Total New Markets Tax Credits		\$ 1,538,196
Price Per NMTC Dollar		\$ 0.70
Net New Markets Equity (Before Load)		\$ 1,076,737
Net New Markets Equity (After Load)		\$ 988,056
Check		
NMTC A Note (Principal contributed/loaned to CDE)		\$ 2,956,037
NMTC B Note (Equity/Soft Debt)		\$ 1,076,737
Total QEI (Must agree with above calculation)		\$ 4,032,774

NMTC A Note			
	Interest	Principal	Sinking Fund (50%)
Year 1	\$41,624	\$99,080	\$49,540
Year 2	\$40,197	\$100,506	\$50,253
Year 3	\$38,751	\$101,953	\$50,977
Year 4	\$37,283	\$103,420	\$51,710
Year 5	\$35,795	\$104,909	\$52,455
Year 6	\$34,285	\$106,419	\$53,210
Year 7	\$32,753	\$107,951	\$53,976
Total	\$260,688	\$724,238	\$362,119
Remaining Balance			\$ 2,593,918

NMTC B Note (Int. only)	
	Interest
Year 1	\$5,328
Year 2	\$5,206
Year 3	\$5,083
Year 4	\$4,960
Year 5	\$4,836
Year 6	\$4,711
Year 7	\$4,586
Total	\$34,710

A-Note	Amount	Amortization	Interest	Payment Terms (Months)	Monthly Payment	Annual Payment	Interest is 7 Year Treasury - 150bps
Principal contributed/loaned to CDE	\$ 2,956,037	300	1.43%	84	See Schedule		
* Payments are interest only. Portion allocated to principal is placed into a sinking fund to be used towards principal balance at the time of refinancing							

Table 7a: Funding Sources

FFRI Low Interest Loan		
	Interest	Principal
Year 1	\$19,784	\$ 11,887.00
Year 2	\$19,299	\$ 12,371.00
Year 3	\$18,795	\$ 12,875.00
Year 4	\$18,271	\$ 13,399.00
Year 5	\$17,725	\$ 13,945.00
Year 6	\$17,157	\$ 14,513.00
Year 7	\$16,565	\$ 15,105.00
Total	\$127,596	\$ 94,095.00
Remaining Balance		\$ 505,905.00

Community Lender Loan		
	Interest	Principal
Year 1	\$107,941	\$23,754
Year 2	\$106,223	\$25,472
Year 3	\$104,382	\$27,313
Year 4	\$102,408	\$29,287
Year 5	\$100,290	\$31,405
Year 6	\$98,020	\$33,675
Year 7	\$95,586	\$36,109
Total	\$714,850	\$207,015
Remaining Balance		\$ 1,345,744

Table 7b: Funding Sources, continued

	Percentage of Sales	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Income								
Sales Revenue		\$ 4,950,000	\$ 5,689,950	\$ 6,429,900	\$ 7,169,850	\$ 7,914,900	\$ 8,649,900	\$ 8,909,397
Cost of Goods Sold		\$ 3,564,000	\$ 4,096,764	\$ 4,629,528	\$ 5,162,292	\$ 5,698,728	\$ 6,227,928	\$ 6,414,766
Gross Profit		\$ 1,386,000	\$ 1,593,186	\$ 1,800,372	\$ 2,007,558	\$ 2,216,172	\$ 2,421,972	\$ 2,494,631
Other Income - Rental Income		\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Gross Margin		\$ 1,436,000	\$ 1,643,186	\$ 1,850,372	\$ 2,057,558	\$ 2,266,172	\$ 2,471,972	\$ 2,544,631
Gross Margin %		29.01%	28.88%	28.78%	28.70%	28.63%	28.58%	28.56%
Expenses								
Rent		\$ 165,000	\$ 165,000	\$ 165,000	\$ 165,000	\$ 165,000	\$ 165,000	\$ 165,000
Payroll	7.00%	\$ 346,500	\$ 398,297	\$ 450,093	\$ 501,890	\$ 554,043	\$ 605,493	\$ 623,658
Payroll Benefits	2.00%	\$ 99,000	\$ 113,799	\$ 128,598	\$ 143,397	\$ 158,298	\$ 172,998	\$ 178,188
Utilities	2.40%	\$ 118,800	\$ 136,559	\$ 154,318	\$ 172,076	\$ 189,958	\$ 207,598	\$ 213,826
Repairs and Maintenance	1.00%	\$ 49,500	\$ 56,900	\$ 64,299	\$ 71,699	\$ 79,149	\$ 86,499	\$ 89,094
Licenses	0.57%	\$ 28,215	\$ 32,433	\$ 36,650	\$ 40,868	\$ 45,115	\$ 49,304	\$ 50,784
Property Taxes (abated for 5 years)	0.13%	\$ 6,424	\$ 6,424	\$ 6,424	\$ 6,424	\$ 6,424	\$ 11,245	\$ 11,582
Advertising	1.40%	\$ 69,300	\$ 79,659	\$ 90,019	\$ 100,378	\$ 110,809	\$ 121,099	\$ 124,732
Insurance	0.61%	\$ 30,000	\$ 34,485	\$ 38,969	\$ 43,454	\$ 47,969	\$ 52,424	\$ 53,996
Security	1.31%	\$ 65,000	\$ 74,717	\$ 84,433	\$ 94,150	\$ 103,933	\$ 113,585	\$ 116,992
Office Expense	0.10%	\$ 4,950	\$ 5,690	\$ 6,430	\$ 7,170	\$ 7,915	\$ 8,650	\$ 8,909
Supplies	0.80%	\$ 39,600	\$ 45,520	\$ 51,439	\$ 57,359	\$ 63,319	\$ 69,199	\$ 71,275
Laundry and Cleaning	0.10%	\$ 4,950	\$ 5,690	\$ 6,430	\$ 7,170	\$ 7,915	\$ 8,650	\$ 8,909
Bank Service Charges	0.10%	\$ 4,950	\$ 5,690	\$ 6,430	\$ 7,170	\$ 7,915	\$ 8,650	\$ 8,909
Legal/Professional	0.30%	\$ 14,850	\$ 17,070	\$ 19,290	\$ 21,510	\$ 23,745	\$ 25,950	\$ 26,728
Outside Labor	0.10%	\$ 4,950	\$ 5,690	\$ 6,430	\$ 7,170	\$ 7,915	\$ 8,650	\$ 8,909
Other	3.50%	\$ 173,250	\$ 199,148	\$ 225,047	\$ 250,945	\$ 277,022	\$ 302,747	\$ 311,829
Operating Expenses		\$ 1,225,239	\$ 1,382,768	\$ 1,540,298	\$ 1,697,827	\$ 1,856,442	\$ 2,017,739	\$ 2,073,321
Net Operating Income		\$ 210,761	\$ 260,418	\$ 310,074	\$ 359,731	\$ 409,730	\$ 454,233	\$ 471,310
NOI as % of Gross Sales		4.26%	4.58%	4.82%	5.02%	5.18%	5.25%	5.29%
Debt Service								
NMTC Debt Service A Note (Interest Only)		\$ 41,624	\$ 40,197	\$ 38,751	\$ 37,283	\$ 35,795	\$ 34,285	\$ 32,753
NMTC Debt Service B Note (Interest Only)		\$ 5,328	\$ 5,206	\$ 5,083	\$ 4,960	\$ 4,836	\$ 4,711	\$ 4,586
FFRI Debt Service		\$ 2,639	\$ 2,639	\$ 2,639	\$ 2,639	\$ 2,639	\$ 2,639	\$ 2,639
Loan		\$ 131,700	\$ 131,700	\$ 131,700	\$ 131,700	\$ 131,700	\$ 131,700	\$ 131,700
Sinking Fund Contribution		\$ 49,540	\$ 50,253	\$ 50,977	\$ 51,710	\$ 52,455	\$ 53,210	\$ 53,976
Total Debt Service		\$ 230,831	\$ 229,995	\$ 229,150	\$ 228,292	\$ 227,425	\$ 226,545	\$ 225,654
BTCF		\$ (20,070)	\$ 30,423	\$ 80,925	\$ 131,439	\$ 182,305	\$ 227,689	\$ 245,657
BTCF as % of Gross Sales		-0.41%	0.53%	1.26%	1.83%	2.30%	2.63%	2.76%
Taxes								
Building Depreciation (39 years)		\$ 63,801	\$ 63,801	\$ 63,801	\$ 63,801	\$ 63,801	\$ 63,801	\$ 63,801
Equipment Depreciation (7 years)		\$ 90,629	\$ 90,629	\$ 90,629	\$ 90,629	\$ 90,629	\$ 90,629	\$ 90,629
FFRI Principal Payments		\$ 11,887	\$ 12,371	\$ 12,875	\$ 13,399	\$ 13,945	\$ 14,513	\$ 15,105
Loan Principal Payments		\$ 23,754	\$ 25,472	\$ 27,313	\$ 29,287	\$ 31,405	\$ 33,675	\$ 36,109
Sinking Fund Contribution		\$ 49,540	\$ 50,253	\$ 50,977	\$ 51,710	\$ 52,455	\$ 53,210	\$ 53,976
Taxable Income		\$ (113,073)	\$ (61,383)	\$ (9,654)	\$ 42,118	\$ 94,275	\$ 140,981	\$ 160,307
Taxes (39.6%)		\$ -	\$ -	\$ -	\$ 16,679	\$ 37,333	\$ 55,829	\$ 63,482
ATCF		\$ (20,070)	\$ 30,423	\$ 80,925	\$ 114,760	\$ 144,972	\$ 171,860	\$ 182,175
ATCF as % of Gross Sales		-0.41%	0.53%	1.26%	1.60%	1.83%	1.99%	2.04%

Table 8: Operating Budget

Attachment 1: Letters of Support

Amenta Enterprises, LLC

Primodio, Inc.

City of New Orleans Office of Community Development

Holy Cross Neighborhood Association

Lower 9th Ward Health Clinic

Prevention Research Center at Tulane University

Make It Right

Global Green

Environmental Defense Fund

Sierra Club – Delta Chapter

Louisiana Green Corps

Center for Bioenvironmental Research at Tulane and Xavier Universities

Center for Hazards Assessment Response and Technology at University of New Orleans

BNIM Architects

Marks Associates, Inc.

Common Ground

New Life Intra Coastal Community Development Corporation

Signatures of Community Residents

Amenta Enterprises, L.L.C.
10 Darby Ct ,
Marrero, La.
Email MaxAmenta@aol.com
Cell : 504-473-7372

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

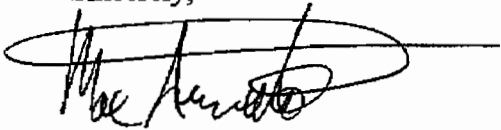
October 26, 2009

Dear Ms. Gardere:

Amenta Enterprises, L.L.C. strongly supports the work done by the UNO, DePaul, and LSU team to evaluate and propose a grocery store at the 5523 St. Claude Avenue location. Amenta Enterprises has direct control over the site and as a landowner is committed to the rebuilding of the Lower Ninth Ward. Over the past year, we have been able to assemble ownership over the entire block, have all non-repairable buildings demolished, and been able to put the site up for lease. The block currently houses a 20,000-sqft building-shell surrounded by cleared site awaiting the right tenant.

The work done by the students for this competition has facilitated discussions with possible grocery operators and provided valuable pre-development services. For these reasons, Amenta Enterprises, L.L.C. fully supports the partnership with the Center for Sustainable Engagement and Development and the UNO, DePaul, LSU Chase Community Development Competition proposal.

Sincerely,

A handwritten signature in black ink, appearing to read 'Max Amenta', is written over a horizontal line.

Max Amenta
Amenta Enterprises, L.L.C.



1228 N COUNTY LINE ROAD SUITE 1000 GARY IN 46403

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

October 26, 2009

Dear Ms. Gardere:

Primodio Foods, Inc. strongly supports the Chase Community Development Competition proposal submitted by the team of students from the University of New Orleans, DePaul University, and Louisiana State University. Their competition proposal recognizes bringing a grocery store into the Lower Ninth Ward addresses the well-documented need for better access to healthy and fresh foods in underserved neighborhoods. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community.

The creators of Jimbo's Market believe that the time is now for a response to the demand for a state of the art grocery store to be located in the inner city. Jimbo's Market has assembled a team of professionals who have the expertise to connect with the community much quicker than those who have avoided doing business within the inner city. Additionally, we will utilize local resources and re establishes a sense of community pride amongst citizens. Jimbo's realizes the importance of being a good neighbor as well as a community friendly business.

Our mission is to introduce high quality, sustainable, green grocery stores in urban markets. Jimbo's Market will feature state of the art amenities designed to bolster community spirit while offering fresh high quality products to meet the demands of our guests.

Our vision is to become a premier supermarket group, offering better shopping experiences throughout underserved urban markets. Jimbo's Market will feature products that coincide with the demographics of the community in which it serves. We will succeed by providing solutions for the underserved citizens of the lower ninth ward.

A fresh food retailer located at this key location will increase the potential for Lower Ninth Ward residents to live a longer, healthier life. In addition to health benefits, a well-designed attractive store will provide a community focal point, spur surrounding economic development, and provide local jobs to Lower Ninth Ward residents. These benefits will increase the vitality of the neighborhood and promote the repopulation of the Lower Ninth Ward. For the above reasons, Primodio Foods, Inc. wholeheartedly supports the grocery store proposal to redevelop the existing building at 5523 St. Claude Avenue.

Sincerely,

James L Hatchett

Jim Hatchett
Primodio Foods, Inc.

MAYOR'S OFFICE OF COMMUNITY DEVELOPMENT
CITY OF NEW ORLEANS

C. RAY NAGIN
MAYOR

KENYA JH SMITH
Executive Assistant to the Mayor

October 26, 2009

Lizette Terral
President, New Orleans Region
JPMorgan Chase, North America
201 St. Charles Avenue, 27th Floor
New Orleans, LA 70170

RE: Proposed Grocery Store at 5523 St. Claude Avenue

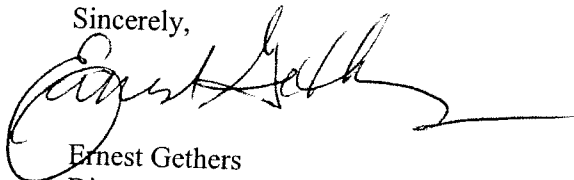
Dear Ms. Terral:

As someone who understands the importance of economic development in Louisiana, I strongly support the proposal to build a grocery store at 5523 St. Claude Avenue. A grocery store at 5523 St. Claude Avenue will improve overall community health, create desperately needed jobs; attract new and former residents to the neighborhood; and potentially spur additional local economic development.

The Office of Community Development is committed to working at establishing a grocery in the lower ninth ward by providing the technical assistance and resources needed in order to develop the subject project here in New Orleans. Our existing incentives – including sales tax rebates and employee tax credits – coupled with the federal incentives should provide a welcoming economic environment for any investment in that area.

In this spirit, the UNO, DePaul and LSU team has documented the real need that exists for better access to fresh and healthy food in New Orleans' Lower 9th Ward. They have also shown that developing a fresh food retailer, as an investment venture, can be a profitable enterprise and a driver of economic growth. Developing a grocery store at 5523 St Claude Avenue will greatly aid the recovery process for the Lower 9th Ward community and provide residents an opportunity to live longer and healthier lives, and for these reasons I offer my support.

Sincerely,



Ernest Gethers
Director
Business Services
Office of Community Development

1340 POYDRAS STREET | SUITE 1000 | NEW ORLEANS, LOUISIANA 70112
PHONE 504-658-4200 | FAX 504-658-4238





Holy Cross Neighborhood Association

October 26, 2009

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

Dear Ms. Gardere:

The Holy Cross Neighborhood Association (HCNA) strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, yet its residents are returning and rebuilding their community. Hundreds more are eager to do the same, provided certain basic services become available. A grocery store is one such needed service.

Nearly a year and a half after Katrina, HCNA established the Lower 9th Ward Center for Sustainable Engagement and Development (CSED) in order to help residents of the Lower 9th chart a path toward an energy efficient, sustainable recovery of the community. Presently, HCNA is still working now with a fully functioning and independent CSED to further realize this recovery vision. And, a fresh food retailer stocked with the freshest of food in terms of fruit, vegetables, wholesome meats, and all other necessities and amenities found in such store would squarely set the Lower 9th on path to achieving a full sustainable recovery.

A fresh food retailer would also provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents live a longer and healthier life; attract new and former residents to the neighborhood; and potentially spur additional local economic development. The importance of a community's access to healthy food has been confirmed many times over, by scientific study and political action. The lack of a grocery store in the Lower Ninth Ward is thus detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community. The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to

fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit.

For these reasons, HCNA wholeheartedly supports the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

A handwritten signature in black ink, appearing to read 'CEA III', with a long horizontal flourish extending to the right.

Charles E. Allen, III, MSPH
HCNA Board Chair



LOWER 9TH WARD HEALTH CLINIC

"Your medical home"

5228 St. Claude Avenue
New Orleans, LA 70117
(504) 309-0918
www.l9whc.org

October 23, 2009

Lizette Terral
President, New Orleans Region
JP Morgan Chase, North America
201 St. Charles Avenue, 27th Floor
New Orleans, LA 70170

Dear Ms. Terral:

It gives me great pleasure to offer a letter of support for the 2009 Chase Community Development Project created by the Center of Sustainable Engagement and Development and its academic partners for a supermarket located at 5523 St. Claude Avenue. As a former resident of the Lower 9th Ward, health care professional and executive director of the Lower 9th Ward Health Clinic, I can personally attest to the importance of healthy food options for residents who lack the resources to travel outside of their community to shop for nutritious foods. Currently, there isn't one supermarket in the lower ninth ward. It is critical to find creative ways to connect members of the lower ninth ward with fresh foods and especially fresh produce. The St. Claude Avenue Supermarket will be a stabilizing force in the overall plan of providing this vulnerable community with healthy food choices. We believe the St. Claude Avenue Supermarket will help address some of the root causes of various illnesses that are prevalent in our community. Diseases such as cardiovascular disease, obesity, and type 2 diabetes, are associated with poor dietary lifestyle habits. It is imperative that we intervene and give healthy food choices to our residents and especially the children in their formative years if we are to have a lasting impact on their dietary habits throughout adult life.

Our clinic counts itself as a partner in our neighborhood collective of organizations which are rooted in community engagement, empowerment, and justice and since its inception has worked integrally with these organizations to improve the quality of life for residents living in the lower ninth ward. We are committed to the effort of transforming the lower ninth ward into a healthy neighborhood and will continue to collaborate and support the efforts of all entities which share our mission and vision of a healthy and sustainable community.

We emphatically and without any reservations support this project. If I can be of further assistance, do not hesitate to contact me.

"Of all the forms of inequality, injustice in healthcare is the most shocking and inhumane."
Dr. Martin Luther King, Jr.

With warmest regards,

A handwritten signature in black ink that reads "Alice Craft-Kerney, RN, BSN". The signature is fluid and cursive, with the initials "RN, BSN" written in a slightly more formal, blocky style at the end.

Alice Craft-Kerney, RN, BSN
Executive Director
Lower 9th Ward Health Clinic

"Of all the forms of inequality, injustice in healthcare is the most shocking and inhumane."
Dr. Martin Luther King, Jr.



October 23, 2009

Lizette Terral
President, New Orleans Region
JPMorgan Chase, North America
201 St. Charles Avenue, 27th Floor
New Orleans, LA 70170

RE: 2009 Chase Community Development Competition – Letter of Support for UNO/ DePaul/ LSU Proposal

The Prevention Research Center at Tulane University supports activities which increase access to healthy food in underserved neighborhoods of New Orleans. Bringing a grocery store into an underserved neighborhood makes fresh produce and other healthy food more accessible, thereby contributing to improved diets and health of neighborhood residents. A quality grocery store creates jobs, improves quality of life, and can catalyze additional investment and redevelopment in the neighborhood.

We particularly support efforts to bring a full-service grocery store to the Lower Ninth Ward, which was devastated by Katrina, and underserved even before it. The team from the University of New Orleans, DePaul University and Louisiana State University, with their partner the Center for Sustainable Engagement and Development, proposes to develop a grocery store at 5523 St. Claude Avenue. The team has actively sought input from public and private sector stakeholders in New Orleans, as well as from national experts, on how to build a grocery store in the Lower Ninth Ward that is both a vital community asset and a viable business enterprise. We encourage such efforts.

The mission of the Prevention Research Center at Tulane University is to address the physical and social environmental factors influencing the obesity epidemic and its behavioral determinants of diet and physical activity. Our work emphasizes participatory research, communication, and collaboration with community partners and policy-makers. In particular, our work with the New Orleans Food Policy Advisory Committee can provide a helpful resource and contacts for the proposed development of a grocery store in the Lower Ninth Ward.

Sincerely,

Diego Rose, PhD MPH
Director, Prevention Research Center
Associate Professor, Department of Community Health Sciences

Prevention Research Center at Tulane University

1440 Canal Street, Suite 2301, New Orleans, LA 70112
Phone: 504-988-5391, FAX: 504-988-3540
<http://sph.tulane.edu/prc>



September 14, 2009

To Whom It May Concern:

The Make It Right Foundation is in strong support of the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. As an organization committed to helping bring back families to this neighborhood, we know first-hand from former residents that the lack of a grocery store is a major impediment to their return. A grocery store is essential to improving the quality of life for Make It Right homeowners and other Lower 9th ward residents, encouraging other residents to return and spurring further investment and redevelopment in the neighborhood.

According to the Great New Orleans Data Center, the Lower 9th Ward is the neighborhood with the lowest rate of recovery. As of August 2009, only 19 percent of the community's pre-Katrina population had returned. One major reason former residents give for not returning is the lack of a grocery store along with other still-absent amenities – schools, hospitals and other services.

At Make It Right, we are committed to building at least 150 homes in the Lower 9th Ward for families who lost their homes in the storm. We are also investing in the larger community and its infrastructure. We are working with the Louisiana Disaster Recovery Foundation (LDRF) to plant rain gardens designed to reduce street flooding and manage storm water throughout the neighborhood. We also will be working on a Pilot Streets Project with the City of New Orleans to experiment with street designs and materials that could be used to reduce flooding.

Our goal is help the neighborhood heal and become whole again – and it will take affordable housing, improved infrastructure AND commercial development to make that happen. Having a grocery store is vital to the recovery of the Lower 9th Ward and the success of Make It Right, and we endorse the project wholeheartedly. Your support of the project would be greatly appreciated.

Sincerely,

Tom Darden
Executive Director



PO Box 58009 New Orleans, Louisiana 70158-8009 Toll free (888) MIR-NOLA (647-6652) (504) 620-3200 www.makeitrightnola.org



October 21, 2009

Lizette Terral
President, New Orleans Region
JPMorgan Chase, North America
201 St. Charles Avenue, 27th Floor
New Orleans, LA 70170

RE: Chase Urban Development Competition Proposal
UNO/LSU/DePaul -- 5523 St. Claude Avenue

Global Green is in strong support of the proposed grocery store development at the corner of St. Claude and Caffin Avenues. The Lower Ninth Ward is a neighborhood with the lowest return rates in New Orleans. The lack of basic amenities in the area, especially that of a grocery store, remain one element hampering the neighborhood's larger recovery. The Holy Cross community, within the Lower Ninth Ward, has exhibited the majority of the returning residents, and something as basic as a grocery store with fresh produce within a short walk of just a few minutes drive, could help make the return that much smoother.

Global Green USA is the only national environmental non-profit headquartered in Southern California with offices in New Orleans, Washington DC, and New York, and is one of 31 national GCI affiliates throughout the world. Global Green is working to address some of the greatest challenges facing humanity. In the United States our work is primarily focused on stemming global climate change by creating green buildings and cities.

Global Green was one of the first environmental organizations to open a New Orleans office shortly after Hurricane Katrina devastated the Gulf Coast and is collaborating with environmentalists, community developers, political leaders, schools, urban organizations and others to create the building blocks for a climate friendly, model sustainable city for the 21st century. Global Green in New Orleans has initiated several programs: the Holy Cross Project, a sustainable neighborhood in the Lower Ninth Ward, with three complete LEED-platinum homes; Build It Back Green, a resource to make it easier for Louisiana residents to learn how to find and install simple, cost-effective green products into their homes; Green Schools Initiative, which grants thousands of dollars to five New Orleans schools in order for them to be updated with the latest in water and energy conservation technology; and the Green Building Resource Center in downtown New Orleans, as well as a visitor's center at the Holy Cross project.

The basic community service a grocery store provides is unquestionable. That the competition proposal incorporates a variety of sustainable building methods and technologies, starting with reusing an existing structure, deserves consideration as a truly beneficial community service.

Sincerely,

A handwritten signature in blue ink, appearing to read "Beth Galante", is written over the typed name.

Beth Galante
Director
Global Green USA
841 Carondelet Street
New Orleans, LA 70130

Headquarters: 2218 Main Street, 2nd Floor • Santa Monica, CA 90405-2273 Ph. (310) 581-2700 Fax (310) 581-2700
841 Carondelet • New Orleans, LA 70130 Ph. (504) 525-2121; Fax (504) 525-2122
1717 Massachusetts Avenue, NW, Suite 600 • Washington, DC 20036 Ph. (202) 222-0700 Fax (202) 222-0703
www.globalgreen.org email: ggusa@globalgreen.org



Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

October 25, 2009

Dear Ms. Gardere:

Environmental Defense Fund strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, and now its residents are returning and rebuilding their community. A grocery store is an important step towards the recovery of this resilient community.

Environmental Defense Fund is a leading national nonprofit organization representing more than 700,000 members. Since 1967, we have linked science, economics and law to create innovative, equitable and cost-effective solutions to society's most urgent environmental problems. For the last two years EDF has partnered with the Lower Ninth Ward Center for Sustainable Engagement and Development and two other communities in South Louisiana through a project called "How Safe, How Soon?" to address flood risk and long term community resilience in a region highly influenced by water related risks and opportunity.

A fresh food retailer would provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents live a longer and healthier life; attract new and former residents to the neighborhood; innovate flood protection measures; and potentially spur additional local economic development. The importance of a community's access to healthy food is well known. The lack of a grocery store in the Lower Ninth Ward is detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community. The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit.

Environmental Defense Fund wholeheartedly supports the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

Brian Jackson
Community Resilience Specialist
Environmental Defense Fund



October 20, 2009

Lizette Terral
President, New Orleans Region
JPMorgan Chase, North America
201 St. Charles Avenue, 27th Floor
New Orleans, LA 70170

RE: Chase Urban Development Competition Proposal
UNO/LSU/DePaul -- 5523 St. Claude Avenue

The Sierra Club - Delta Chapter strongly supports the proposed grocery store development at the corner of St. Claude and Caffin Avenues. Working actively in the ninth ward area, especially in wetlands and ecosystem restoration, the low return rates to the neighborhood are very apparent. And, the lack of stores in the area, especially that of a grocery store, are a problem for those who have chosen to return.

The Delta Chapter is the Sierra Club in Louisiana, and it is comprised of 3,000 neighbors supporting the work of the Sierra Club in Louisiana. We advance the cause of protecting Louisiana's environment in a variety of ways, including lobbying the state legislature in Baton Rouge, sponsoring a Mercury Public Education Campaign, raising public awareness about climate change, and working to keep the Atchafalaya Basin, America's greatest river swamp, wet and wild. In addition, we encourage our members to get outside and enjoy our beautiful planet. With a membership totaling over 1.3 million, the Club is America's oldest, largest and most influential grassroots environmental organization.

Awareness about climate change is a key working area for the Delta Chapter. A project such as the planned grocery store on the corner of St. Claude and Caffin Avenues seeks to limit the impact the development could potentially have on the environment, by, first and foremost, reusing the existing structure. The group's intention to utilize energy efficient design guidelines will also help reduce the environmental impact. This proposed grocery store would tremendously benefit the Ninth Ward and surrounding areas, and the Sierra Club supports this project.

Sincerely,


Haywood Martin, Chair
Sierra Club Delta Chapter



October 17, 2009

Lizette Terral
President, New Orleans Region
JPMorgan Chase, North America
201 St. Charles Avenue, 27th Floor
New Orleans, LA 70170

RE: Chase Urban Development Competition Proposal
UNO/LSU/DePaul -- 5523 St. Claude Avenue

The Louisiana Green Corps offers this letter in support of the proposed grocery store development at the corner of St. Claude and Caffin Avenues. As an organization working actively to rebuild greater New Orleans, we know that one part of recovery is in bringing people back to their homes. The other part is opening amenities and services, which are so vital to solidifying neighborhood recovery.

The LA Green Corps was seeded through funding from a National Emergency Grant (NEG) in May 2008 to provide green job training to unemployed, under-employed, court involved or otherwise disadvantaged New Orleans youth. We are a collaborative partnership comprised of three 501(c)(3) organizations including the Alliance for Affordable Energy, the Old City Building Center (OCBC), and the Arc of Greater New Orleans (Arc of GNO). Youth are trained in green job skills, and receive higher education and life skills instruction, while being given the opportunity and assistance to overcome most social obstacles and barriers to employment.

The central idea of the proposed grocery project – to rehabilitate the existing structure that over 50-years ago housed a local grocery – is in line with the LA Green Corps training. The project scope includes an energy efficient HVAC systems and delivery. There are several other sustainable elements that will provide benefits to the greater community: planting of numerous shade trees along the sidewalks and parking area; sourcing pervious paving to reduce the amount of stormwater runoff; and creation of a pedestrian plaza for produce sales, farmer's markets, socializing by neighbors, as well as acting as a shade device for the building.

Sincerely,

A handwritten signature in black ink, appearing to read "Suzy Mason".

Suzy Mason

LA Green Corps Program Director

(504)382-9941

suzy@lagreencorps.org



CENTER FOR
BIOENVIRONMENTAL RESEARCH
at Tulane and Xavier Universities

October 23, 2009

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

Dear Ms. Gardere:

The Tulane/Xavier Center for Bioenvironmental Research (CBR) strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, yet its residents are returning and rebuilding their community. Hundreds more are eager to do the same, provided certain basic services become available. A grocery store is one such needed service.

The CBR has for years now maintained a very extensive arm of education and outreach into the New Orleans community. Post-Katrina that community extension has increased tremendously. As it relates to the Lower 9th, the CBR serves a convening node for coordinating and facilitating numerous academic and other non-profit partners that have come to help the Lower 9th chart a vision for a sustainable recovery of the community. This focus on sustainable recovery cuts across all aspects of life. It touches education, health, building of homes, restoration of the Bayou Bienvenue ecosystem among many others. Our center also dedicates numerous hours of our associate director Charles Allen as well as faculty and staff to assist the Lower 9th further in its recovery efforts. With the help of grant funding through the Louisiana Department of Natural Resources we worked with the Holy Cross Neighborhood Association and numerous other partners to help develop a recovery plan for the community called ***Sustainable Restoration: Holy Cross Historic District and Lower 9th Ward***

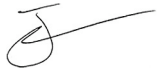
A fresh food retailer would provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents live a longer and healthier life; attract new and former residents to the neighborhood; and potentially spur additional local economic development. The importance of a community's access to healthy food has been confirmed many times over, by scientific study and political action. The lack of a grocery store in the Lower Ninth Ward is thus detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We

believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community. The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit.

For these reasons, the CBR wholeheartedly supports the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

A handwritten signature in black ink, appearing to be 'J. McLachlan', with a stylized flourish extending from the end.

John A. McLachlan, PhD
Professor and Director



October 23, 2009

Ashleigh G. Gardere, Vice President
Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

Ms. Gardere:

The Center for Hazards Assessment Response & Technology at The University of New Orleans (UNO-CHART) strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, yet its residents are returning and rebuilding their community. Hundreds more are eager to do the same, provided certain basic services become available. A grocery store is one such service.

UNO-CHART is an applied social science hazards research center that collaborates with Louisiana communities in efforts to support community sustainability in light of natural, technological, and environmental risks to which the state is vulnerable. The Center undertakes applied social science research to understand ways in which Louisiana communities respond to these risks, assists in the development of best practices for reducing risks and helps in implementing these practices to achieve comprehensive community sustainability.

A fresh food retailer would provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents to live a longer and healthier life; attract new and former residents to the neighborhood; and potentially spur additional local economic development. The importance of a community's access to healthy food has been confirmed many times over, by scientific study and political action. The lack of a grocery store in the Lower Ninth Ward is thus detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community. The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit.

For these reasons, UNO-CHART wholeheartedly supports the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

Monica Teets Farris, Ph.D., Acting Director
UNO-CHART

2000 Lakeshore Drive
New Orleans, La 70148
www.chart.uno.edu

20 October 2009

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

Dear Ms. Gardere:

BNIM Architects strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, yet its residents are returning and rebuilding their community. Hundreds more are eager to do the same, provided certain basic services become available. A grocery store is one such service.

BNIM Architects is a multidisciplinary architecture and design firm headquartered in Kansas City, Missouri. We have a long record of sustainable practice in architecture, planning, urban design and landscape architecture. Our firm has been involved in the rebuilding of the Lower Ninth Ward in both a volunteer and professional capacity since Hurricane Katrina as part of the Plan for the Sustainable Restoration of the Holy Cross District and Lower 9th Ward, the UNOP planning team, the development of the Make it Right development, the Global Green development and the planning of the reuse of the Holy Cross School site.

A fresh food retailer would provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents live a longer and healthier life; attract new and former residents to the neighborhood; and potentially spur additional local economic development. The importance of a community's access to healthy food has been confirmed many times over, by scientific study and political action. The lack of a grocery store in the Lower Ninth Ward is thus detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community.

The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit. For these reasons, BNIM wholeheartedly supports the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,



Mark Shapiro, AIA LEED AP
Principal

MARKS ASSOCIATES INC.

**459 Broadway
New Orleans, Louisiana 70118
t 504.861.7606 f 504.861.8681
barry@MarksPlanning.com**

October 26, 2009

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

Dear Ms. Gardere:

Marks Associates Inc. strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, yet its residents are returning and rebuilding their community. Hundreds more are eager to do the same, provided certain basic services become available. A grocery store is one such service.

Marks Associates Inc. is a diversified consulting firm founded in New Orleans in 1974 specializing in land use and development planning. The firm served as the local urban planner on the Unified New Orleans Plan (UNOP) for District 7, which is in the upper ninth ward west of the industrial canal, but along the St. Claude commercial spine. The product of this post-Katrina effort outlined a recovery plan for the entire district which includes the upper ninth ward neighborhoods of Marigny and Bywater, and Saint Roch and Saint Claude, all of which border the underutilized St. Claude Avenue business corridor. The focus of the plan and follow up work is the economic development of the St. Claude Avenue business corridor which serves the adjacent neighborhoods. In that context, issues of housing, open space, public safety, employment and transportation continue to be addressed in the context of sound urban planning principles. The relationship between the dense mixed-use urban neighborhoods and the St. Claude business corridor is a symbiotic relationship that is critical to the recovery and

Ashleigh G. Gardere

October 26, 2009

Page Two

sustainability of those historic neighborhoods. Since the completion of the UNOP plan, Marks Associates Inc. has continued to provide on-going technical assistance to the Bywater Neighborhood Association with the goal of creating the long-term capacity among the neighborhood organizations to address the complex issues facing their community.

A fresh food retailer would provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents live a longer and healthier life; attract new and former residents to the neighborhood; and potentially spur additional local economic development. The importance of a community's access to healthy food has been confirmed many times over, by scientific study and political action. The lack of a grocery store in the Lower Ninth Ward is thus detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community. The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit.

For these reasons, I wholeheartedly support the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Barry Marks', with a long horizontal flourish extending to the right.

Barry Marks

Marks Associates Inc.



Common Ground Relief

Solidarity not Charity

October 26, 2009

Ms. Ashleigh Gardere
Vice President, Community Relations
JPMorgan/Chase North America
201 St. Charles Avenue, 28th floor
New Orleans, Louisiana 70170

Dear Ms Gardere:


Common Ground Relief, Inc. wants to endorse the creation of the grocery store at the corner of Caffin Avenue and St. Claude in the Lower Ninth Ward.

The members of the Lower Ninth Ward Stakeholders Coalition have been briefed on the project by the UNO/LSU/DePaul students and Common Ground Relief, Inc. believes that this development is what is most needed in the area as our organization moves forward with constructing new homes for residents returning to the Ninth Ward.

For more information on our organization please visit our website..."www.commongroundrelief.org.

Sincerely,

COMMON GROUND RELIEF, INC.



Thom Pepper
Operations Director

New Life Intra Coastal Community Development Corporation

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

10/20/2009

Dear Ms. Gardere:

The New Life Intra Coastal Community Development Corporation strongly supports the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues in the Lower Ninth Ward. The Lower Ninth Ward suffered catastrophic devastation in Hurricane Katrina, yet its residents are returning and rebuilding their community. Hundreds more are eager to do the same, provided certain basic services become available. A grocery store is one such service.

New Life Intra Coastal Community Development Corporation was form in 1993 to empower the community through leadership, advocacy and support.

A fresh food retailer would provide much needed jobs to Lower Ninth Ward residents; increase the potential for these residents live a longer and healthier life; attract new and former residents to the neighborhood; and potentially spur additional local economic development. The importance of a community's access to healthy food has been confirmed many times over, by scientific study and political action. The lack of a grocery store in the Lower Ninth Ward is thus detrimental to the health of both the residents and the community as a whole.

The UNO/LSU/DePaul proposal for a grocery store in the Lower Ninth Ward documents the real need that exists for better access to fresh and healthy foods in this neighborhood. We believe that providing this community access to healthy and fresh foods can be a profitable enterprise and a driver of economic growth for the entire community. The neighborhood is already witnessing unprecedented rebuilding and recovery; a fresh food retailer will provide much-needed access to fresh food and basic necessities for all of the residents who have returned, and will spur others to follow suit.

For these reasons, New Life Intra Coastal Community Development Corporation wholeheartedly supports the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

Willie L. Calhoun Jr.
Vice- President of New Life Intra Coastal Community Development Corporation

LETTER OF SUPPORT FOR A GROCERY STORE AT ST. CLAUDE AND CAFFIN

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

October 2009

Dear Ms. Gardere:

As a resident of the Lower Ninth Ward, I strongly support the proposal to build a grocery store on the corner of St. Claude and Caffin Avenues. We are returning and rebuilding our community and I believe that a grocery store will be an economic driver and an important mechanism to encourage other residents to return home to the Lower Ninth Ward.

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For these reasons, I wholeheartedly support the project proposal for a grocery store on St. Claude and Caffin Avenues.

Sincerely,

James Anthony
Johna
Felda
Cynthia Powell
Bernice Duplessis
Joseph Duplessis
Marie P. Lightell Perkins
Deanna P. Lightell Hynes
Richard A. Dominguez Jr.

Stephanie Jones
Byronne Williams
Montrell Joseph
Cheryl Smothers
Marcus Allen
Chorae Banks
Charl Smith Jr.
Linda Rice
Kenneth Howard

LETTER OF SUPPORT FOR A GROCERY STORE AT ST. CLAUDE AND CAFFIN

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

October 2009

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Sincerely,

Doris Kelly
Pamela Scott
Maril Foy
Ladon Kelly
John Scott
Dwayne Wamilton
Eric Duke
Audrey Joseph
Helen Scott

Henry Joseph
Mr. L. Jackson
Debra Simmons
Kala Wallace
Mable Howard
Bree Harris
Alita Harris
Matthews Lunderlin
Pasty Storey

07-10-2009

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Sincerely,

Dyanna Gilbert
Deanna Treme
Christina Schoux Casey
Patrick & Genevieve Casey
Ernest Taylor
Ernest Taylor
Dennis Taylor
Lindsey Taylor
Donna Taylor
Ernest Taylor Sr.

ADDRESS

New Orleans Residents
New Orleans Resident #462
Mangny resident #10004
Mangny resident
Mangny residents
4904 ROYAL ST.
701 DESLONDE ST. 70117
700 Deslonde St. 70117
700 Deslonde St. 70117
4904 Royal St. 70117

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Sincerely, "

Mary Patsy Story

Evelyn Stanley

Willie Wanto

John Koeforl

Marna David

John Jr.

Mable Howard

Frances Lee

Mathia Lee

Ida Washington

504-912-3331 mstory@cox.net

504-433-5322 feckylbenelli@gmail.com
beckybenelli

504 460-2685 ~~WPWA~~ WPWaiters@TASec.com

504-615-7266 judicekoef@cox.net

504-715-9910 statum7@cox.net

504-715-9893 " " "

4719 Damp 504-941-5889

832-213 9459

292-1849

LETTER OF SUPPORT FOR A GROCERY STORE AT ST. CLAUDE AND CAFFIN

Ashleigh G. Gardere,
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JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

October 2009

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Sincerely,

Steve Lunden
Flory Santiago
Essence Harris
Dennise Comming
Mary Santiago
Glenda White
Joyce Memphis
Ethel Murphy
Mable Howard

Idena Yoreng
Mr. Joseph
Georgia Slaughter
R. Gilbert Hill
Janette Williams
Gots Brumfield
Aida Linares
Thelma Clark
Carol A. Wall

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Sincerely,

Danyel Malek-Wily
Simon Hand
Tracy Nelson
Frederick Foltz
Derrick Morrison
J.F. Smith
Aimee Charbonneau
Walter T. Thompson Jr. →
Allison Raymond

M. Malek-Wily
Simon Hand
Tracy Nelson
Frederick Foltz
Derrick Morrison
J.F. Smith
Aimee Charbonneau
Walter T. Thompson Jr. →
Allison Raymond
(504) 220-7687
403 Egonia St. N.O. LA 70117
5939 N. Dorgenis St NO LA 70117

LETTER OF SUPPORT FOR A GROCERY STORE AT ST. CLAUDE AND CAFFIN

113 names
8
12/6

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

October 2009

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Sincerely,

Gina J. Phillips
Terry Claverie
Jeffrey A. Mivalan
Elijah Reynolds
Brandon LeBlanc
Christian LeBlanc
Jonathan Saul
Nedra J. Williams

Helena J. Johnson
Kentrell Butler
Jeremy Williams
Jamyra Williams
Wayne J. Williams
Evelyn Gray
Tanya Gray
Quell Bernard
Jeannine Sadek

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Sincerely,

Sammy Bentley

Souya Muse

Katoya Muse

Dolores Muse

Ariel Hunter

Vivian Petit

Heim Hagan

Mae Hagan

Heim Hagan Jr

Gilda M Sanders

Jawier Marchand

Nadia Stark

Seymour Stark

Joyce Hagan

Brenda Hagan

Bravetta Francis

Jeanette Williams

Harry Ellis

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October 2009

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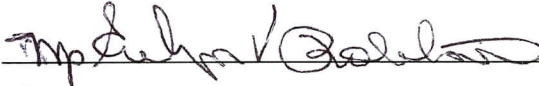

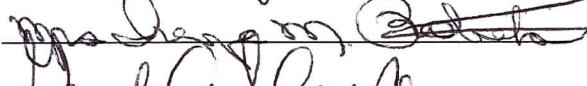
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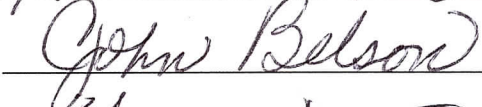
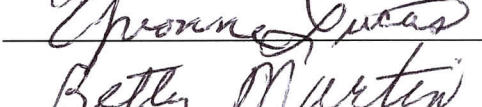
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Sincerely,




Paul A. Clark
Lillie Bell
Hanna Bell
Lillie Bell
Je Gardner
Cecilia P. Smith




Betty Martin
Yvette T. Jordan
Brez McKenize
Lady C. King
John Lee
Delores Lee

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Sincerely,

Floyd C. Coubarous
Denise C. Stevenson
Jashanda M. Coubarous
Patrice C. Sweeting
Karen C. Lucas
Son D. Johnson
Jennifer DeCuir
Janice DeCuir
Toby White

Delra Sumner
Carla Sumner
Beeryl Reynolds
Leroy M. Lewis
Charles Lewis
Gary Reynolds Jr.
Josephine I. Landry
Dorinda M. Landry
Gene Young

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Sincerely,

Cephal Williams
Lynn Williams
Shirley Williams
Eileen Lang
Royce Williams Sr.
Kene Williams
Michael Williams
Irina Williams
Gabriel Rogers

Eve Brooks
Bertha Rideau
Eugene Johnson
Heber D. Johnson
Charlie Johnson
Charles Johnson
Laura Matthews
Tee Matthews
Robert H. Williams

Kimberly Muckin
Bertha Kidean
Jelly Muckin
Carol Brown
Helen Brown
Lanya Brown
Crona Lucas
Joyce Brown
Jeane Mumford
Celeste Mumford
Dawn Davis
Bregette Davis
Christas Davis
Marie Wolleymouth
Ann S. Washington
Carolyn S. Parker
Gerry Clonieria
Gary Dean
Gary Slack
Beulah Arnes
Dawn Davis
Norma Gallo
Irvin Fulton
Vera Fulton
Irvin Fulton Jr.
Michael Gordon

Sian Dagnie
Ashley Gueringer
Henry Gueringer
Darrell Marchand
Lillian Poree
Dwayne Hamilton
Pussilla Phillips
Wilbert Poree

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Sincerely,

Linda Senti 400 Egan St, NOLA 70117 *lindasenti@hotmail.com* 504.382.0704
Christine DeCuir *Christine.DeCuir@gmail.com* 232 7689
Yvonne Davis 944-5004
Deborah Long 709 Reynes St. 491-0471
Stacy Rockwood 506 Flood St
Carolyn Mitchell 715 Flood St
E. W. Smith 5020 Flood St
Marion Carter 518 Rampart St
Christina Cheneau 516 Rampart St
Deborah C. Scott 721 Forstall St.

~~Sherry Led~~
Sherry Led
Jürgen Gottschlice

721 Forster
712 Forster
714 Forster

Kevin Hewitt

5000 Dauphine St.

DAVID WHALEY

5009 ROYAL ST

Nicole Barron

5112 Dauphine

Ken Foster

5118 Burgundy NOLA 70117

JAMES BROWN SR

638 Forster St. 70117

JANIE P. BROWN

5031 Royal 70117

Ward J. McClelland

526 Caffin Ave 70117

Bernadette Thomas

1827 Lizardi St. 70117

Deanna Pierre

462 Flood St 70117

Shanita Cornett

462 Flood St 70117

M. Endisha Inakali

1001 Charbonnet St. 70117

Markus Wittmann

500 CAFFIN AVE 70117

Lisa Brillant

500 CAFFIN AVE 70117

Monique Campagne

502 CAFFIN AVE 70117

John F. Washington

527 Flood St. 70117

Murtha Knight

5014 Dauphine 70117

Heather Lolley

5109 Dauphine 70117

Omaira Falcon

500 Lizardi 70117

Larry Hardy

5317 Douglass St. 70117

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Sincerely,

Valeria Ochelnyak
John E. Relyea
Jenelle Dumas-Sapp
Darryl B. Butler
Brandon Canales
Isaiah Simon
Morgan Valerie
Patricia B. Brent
Ellis D. Brown

ADDRESS

1630 Regency St
527 Whitney, Apt 228
P.O. Box 872122 NO. LA 70187
6319 N. Claiborne Ave 70117
New Orleans Resident
New Orleans Resident
2712 Baronne St. NO, LA
2336 St. Maurice Ave.
2336 St. Maurice Ave

LETTER OF SUPPORT FOR A GROCERY STORE AT ST. CLAUDE AND CAFFIN

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Sincerely,

Joseph P. Savarino

Glenn Dale Thomas

Linda McField

Harold Williams

Henry L. Brown &

Attachment 2: Fiscal Sponsorship Letter

Teagra's Helping Hands, Inc.

Non-Profit Organization

5130 Chartres Street

New Orleans, LA 70117

(504) 258-2643



Carlita White, Board President

Warrenetta Banks, Board Secretary

Gilbert Scie, CEO

October 23, 2009

Ashleigh G. Gardere,
VP, Community Relations
JPMorgan Chase, North America
201 St. Charles Avenue, 28th Floor
New Orleans, LA 70170

Dear Ms. Gardere,

We are writing to state our intent to become the fiscal agent for the Lower Ninth Ward Center for Sustainable Engagement and Development (CSED), should they place in the Chase Community Development Competition. We wholeheartedly support the development of a grocery store at 5523 St. Claude Avenue and would be happy to serve in the capacity of fiscal agent for CSED so that they may continue to assist in making this project happen.

Teagra's Helping Hand, a certified 501(c)(3) organization, was founded in 2005 to assist residents in New Orleans with true affordable housing. Due to the catastrophic devastation to the housing stock due to Hurricane Katrina and the levee breaks, the Lower Ninth Ward's housing market and rebuilding efforts have suffered acutely. We believe a reasonably priced fresh food retailer goes hand in hand with affordable housing development, and are thus partnering with CSED.

We congratulate CSED again on their wonderful carbon neutral stance and the spirit and effort their entire neighborhood has shown during the rebuilding of the Lower Ninth Ward.

Sincerely,

A handwritten signature in black ink, appearing to read "Reverend Gilbert Scie". The signature is fluid and cursive, with a large initial "G".

Reverend Gilbert Scie

Attachment 3: Project Team Members

The University of New Orleans

Rosanna Ballinger, Master in Urban and Regional Planning, Spring 2010
rgreenballinger@gmail.com

2024 Adams Street, New Orleans, LA 70118
(859) 358-5560

Melissa Ehlinger, Master in Urban and Regional Planning, Spring 2010
melissaehlinger@yahoo.com

448 Julia Street, #301, New Orleans, LA 70130
(504) 390-7001

John King, Master in Urban and Regional Planning, Spring 2010
Jpk173@gmail.com

3628 Dumaine Street, New Orleans, LA 70119
(302) 354-5372

Lucas Lilly, Master in Urban and Regional Planning, Fall 2009
lucaslilly@yahoo.com

525 Valence Street, New Orleans, LA 70115
(217) 979-2415

DePaul University

Ian Kos, Master in Business Administration, Spring 2010
ianmkos@hotmail.com

1367 West Sunnyside, Chicago, IL 60640
(708) 989-3336

Kevin Down, Master in Business Administration, Spring 2010
KRDown@gmail.com

1518 West Chestnut Street, Chicago, IL 60642
(630) 253-1304

Louisiana State University

Marcelle Boudreaux, Master in Architecture, Spring 2010
mwboudreaux@gmail.com

1000 Park Blvd, Baton Rouge, LA 70806
(323) 286-5432

Jonathan LeJune, Bachelor in Architecture, Spring 2011
lejune.j@gmail.com

2050 Elissalde, Baton Rouge, LA 70808
(337) 739-4527

Faculty Advisor

Dr. Renia Ehrenfeucht, Associate Professor
University of New Orleans, Department of Planning and Urban Studies

Acknowledgement

The student team would like to extend special thanks to Barry Marks and Stephen Bell for their guidance and feedback throughout the project.

Non-Profit Partner

Lower Ninth Ward
Center for Sustainable Engagement and Development
5130 Chartres Street
New Orleans, LA 70117