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February 9, 2021

Senator Paul G. Pinsky Chair, Senate Education, Health & Environmental Affairs Committee 2 West, Miller Senate Office Building Annapolis, MD 21401

RE: Senate Bill 365 Neighborhood Business Development Program – Food Desert Projects – Business Retention - Letter of Support

Dear Chairman Pinsky:

The Maryland State Advisory Council on Health and Wellness (the Council) submits this letter of support for Senate Bill 365 (SB 365) titled: "Neighborhood Business Development Program – Food Desert Projects."

SB 365 seeks to expand the scope of the Neighborhood Business Development Program (NBDP) in order to retain businesses that offer access to healthy foods in food deserts and areas that serve food deserts. The bill also seeks to increase the maximum amount of loans that may be provided to maintain access to healthy food in food deserts in addition to authorizing the Department of Housing and Community Development to provide such loans.

The Council supports SB 365 as an effective intervention to sustain local businesses and increase food security in Maryland. The onset of the COVID-19 pandemic has highlighted the importance of support to local food businesses. The closures of business and schools, along with job loss resulting from the coronavirus contributed to an increase of nearly 400% in Supplemental Nutrition Assistance Program (SNAP) applications in April 2020, as compared to the previous month. In June 2020, Maryland had the highest level of SNAP participants in the state's history with over 800,000 participants.¹

Lower food security is associated with a higher probability of major chronic diseases including hypertension, coronary heart disease, stroke, cancer, diabetes, arthritis, chronic obstructive pulmonary disease (COPD), and kidney disease.² Further, food-insecure individuals have approximately twice the risk of experiencing diabetes (95% CI: 1.1, 4.0), compared to food-secure individuals; diabetes was reported in 16% of individuals with severe food insecurity.³

New findings from December 2020 American Heart Association's Scientific Session reveal people with atherosclerosis, particularly those who earn a low income and have other socioeconomic disadvantages, were more likely to experience food insecurity (14.6%) than those without the condition. Among adults with

l County Hunger Profiles.

ent/uploads/2020/10/MD-County-Hunger-Profiles-2020.pdf

curity, Chronic Disease, and Health Among Working-Age Adults.. U.S. Department of Agriculture Economic Research vebdocs/publications/84467/err-235.pdf?v=653.9

If MS. Food insecurity is associated with hypoglycemia and poor diabetes self-management in a low-income sample with diabetes. *J Health Care Poor Underserved*. 2010 Nov;21(4):1227-33. doi: 10.1353/hpu.2010.0921

atherosclerosis, about 1 in 7 reported being food insecure compared with 9.1% among those without atherosclerosis.⁴

Food insecurity is linked to a greater estimated annual healthcare costs of \$1,863 per person, with higher costs among food insecure individuals with chronic conditions like hypertension, stroke, arthritis, and diabetes.⁵ The impact of food insecurity on health and health care costs can increase with age. Costs associated with hypertension, stroke, arthritis, and diabetes have been found to be higher for food-insecure older adults.⁶ Finally, food-insecure seniors were 2.33 times more likely to report being in fair or poor health, compared to food-secure seniors.⁷

The Council agrees with the following statements as they relate to the passage of SB 365:

- The establishment and retention of small businesses and other food-related enterprises that provide fresh fruits, vegetables, and other healthy foods can support more healthy food environments and address food security. The Council encourages recipients of these funds to implement The Dietary Guidelines for Americans, 2020-2025 when purchasing foods.⁸ The Council also encourages recipients to work with nutrition education programs like SNAP-Ed (Supplement Nutrition Assistance Program Nutrition Education) and WIC (Women, Infants and Children) to help customers understand how to incorporate healthy foods into the diet.
- SB 365 increases the allowed loan amount to \$100,000, permits loans for operation and equipment costs, and expands the program to both urban and rural communities. These changes represent powerful new incentives for healthy, affordable food access in Maryland communities now designated as food deserts.
- This legislation's loan forgiveness provisions, available only if a business remains in the same location for five years, will help sustain Maryland communities' food security through current and future economic difficulties.

The Council respectfully urges this Committee to approve SB 365 as a critical public health measure to help reduce food insecurity for people living with chronic disease in Maryland. This is especially critical during the time of a pandemic and economic challenges.

Sincerely,

Jerrica Kiel

Jessica Kiel, M.S., R.D., Chair, State Advisory Council on Health and Wellness

⁴ Mahajan,P, Grandhi, GR, Elizondo JV, Acquah I, Yahya T, Virani SS, DeBakey, ME, Blankstein R, Blaha MJ, Cainzos-Achirica M, Nasir K. 2438 - Prevalence and Sociodemographic Determinants of Food Insecurity Among Adults with Atherosclerotic Cardiovascular Disease in the United States. Presentation. 2020 American Heart Association Scientific Sessions. 2020 Nov 13.

https://www.abstractsonline.com/pp8/?_ga=2.163795903.1679679606.1602008177-545131344.1565642004&_gac=1.126052095.1601320366.CjwKCAjw5Kv7BRB SEiwAXGDEIZrUAzQ_MI9tz8GNh6qAGFAa0HOOUpKMR9AbuVuZqqVf08oIpg-8ohoCEPcQAvD_BwE#!/9144/presentation/40064

⁵ Berkowitz SA, Basu S, Meigs JB, Seligman HK. Food insecurity and health care expenditures in the United States, 2011-2013. *Health Serv Res.* 2018;53(3):1600-1620. doi:10.1111/1475-6773.12730

⁶ Garcia SP, Haddix A, Barnett K. Incremental health care costs associated with food insecurity and chronic conditions among older adults. *Prev Chronic Dis*. 2018;15:E108. doi:10.5888/pcd15.180058

⁷ Lee JS, Frongillo EA. Nutritional and health consequences are associated with food insecurity among U.S. elderly persons. *J Nutr*. 2001;13(5):1503–9.

⁸ Dietary Guidelines for Americans, 2020-2025 https://www.dietaryguidelines.gov/resources/2020-2025-dietary-guidelines-online-materials