



**Urban Gardens + Affordable Housing**



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The background of the slide features a faded, sepia-toned photograph of a residential street. In the foreground, a large wooden garden bed is visible, partially obscuring the view of the street. The street shows several houses with gabled roofs, parked cars, and a stop sign. The overall aesthetic is warm and community-oriented.

## **AGENDA**

**ABOUT US**

**WHY AFFORDABLE HOUSING?**

**HOW AFFORDABLE HOUSING CAN SUPPORT LOCAL  
FOOD SYSTEMS**

**AFFORDABLE HOUSING POLICIES + FUNDING THAT  
SUPPORT GARDENS**

**TOOLKIT FOR AFFORDABLE HOUSING + GARDENS**

# Roots To Prevention of Camden, New Jersey



## About Roots To Prevention



The  
**BUILD  
HEALTH**  
Challenge

**Roots to Prevention** is a collaboration of residents, nonprofits, farmers, institutions and government entities. This cross-sectoral partnership is committed to improving underlying social and chronic health conditions by:

- Distributing fresh foods vouchers.
- Providing wide-spread urban farm training.
- Creating opportunities for residents to grow and sell fresh produce back into the health system.
- Expanding dietary and social services support into neighborhood assets such as food pantries and corner stores.



# Roots To Prevention (RTP)



## About Camden Urban Agriculture Collaborative



The Camden Urban Agriculture Collaborative (CUAC), formed in response to a decline in resources for urban agriculture in Camden and the possibility of developing an “incubator farm” program in the city. In late 2018, CUAC formed to help pool resources, find common ground, and advocate for urban agriculture in Camden.

- Increase gardening activities city-wide by establishing neighborhood Garden Hubs,
- Strengthen Camden Urban Agricultural Partnerships through shared resources,
- Highly-trained urban agricultural leaders representing Camden.





**Why Affordable Housing?**

## Urban Agriculture Needs

# *Access to Clean Open Space*



- Availability of necessary conditions for gardening (sun, water, clean soil).
- Growers can access this space regularly.
- Size of space can accommodate current and future production needs.



## Urban Agriculture Needs

### *Site Control*



- Long-term preservation of food growing land.
- Signed agreements specifying role, land access and parties of responsibilities.
- Permission to grow and (option) sell fresh produce.

## Urban Agriculture Needs

### *Access to People*



- Able to engage and recruit a wide range of ages.
- Have access to participants throughout food growing season.
- Build enough interest for local buy-in, feedback and planning support.

## Urban Agriculture Needs

# *Maintenance Support*



- Acquire necessary resources for maintenance such as tools and tool storage.
- Backup sources of water.
- Transparency of assigned maintenance tasks.
- Operations plan (groundskeeping, composting, etc.).

## Urban Agriculture Needs

# *Funding for Capital*



- Availability of garden inputs including soil, seeds, organic weed and pest control.
- Access to essential gardening tools, irrigation resources, harvesting and storage equipment.
- Investments in the built environment.

## Urban Agriculture Needs

# *Funding for Programming*

- Onboarding of a garden educator.
- Educational resources.
- Local leadership and apprenticeship training.
- Resident engagement and promotion tools.



# Community Asset Comparison

## Public Schools



*Access to Clean  
Open Space*

*Site Control*

## Faith Based Institutions



*Access to Clean  
Open Space*

*Site Control*

*Access to People*

*Access to Programming*

## Affordable Housing Communities



*Access to Clean  
Open Space*

*Site Control*

*Access to People*

*Access to Programming*

*Maintenance Support*

*Access to Capital*

## Affordable Housing Actors

Affordable Housing  
Communities



*Housing Developer*



*Property Manager*



*Facilities Manager*



*Philanthropic Services*

*Social Services  
Provider*



*Resident Engagement*



*Resident Trust*



*Qualitative Data*

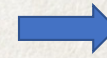
*Housing Authority*



*Policy Stakeholder*



*Housing Funder*



*Influence on Future Development*



## How Affordable Housing Can Support Local Food Systems



## *Three Promising Models*

1. **Incorporating Gardens into Existing Affordable Housing Communities**
2. **New Affordable Housing Construction Integrates Agriculture**
3. **New Affordable Housing Set-Asides for Urban Farmers**

## Housing Policy & Gardens

### Existing Affordable Housing Communities:

- Incorporate a phased in garden in existing open space.
- Partner workforce training partners such as AmeriCorps for youth.
- Collaborate with existing farms to support production at housing community.
- Compliment existing facilities including community kitchens.
- Host fresh foods distribution services.

## Housing Policy & Gardens

### **EXAMPLE: Jersey City: Healthy Greens JC**

- The Jersey City Department of Health and Human Services (JCHHS), AeroFarms, Jersey City Housing Authority (JCHA) are collaborating with the Boys and Girls Club and Head Start Early Childhood Learning programs.
- This collaboration will support produce distribution and healthy eating education on the grounds of affordable housing communities.
- The program, seeks to provide a total of 19,000 pounds of free greens to eligible city residents in its first year, aims not just to bring healthier food options to low-income communities, but also to better educate residents about nutrition and healthy eating “as a starting point for a healthier Jersey City

### **New Affordable Housing Construction Integrates Agriculture**

- **Opportunity to apply for Low-Income Housing Tax Credit (LIHTC) with Housing Authority and private developer with an urban farm component incorporated into the development's services.**
- **Development of farm would be incorporated into construction of the site including groundskeeping operating budgets.**
- **Including healthy food access also enhances likelihood of receiving tax credit funding as outlined in New Jersey's Qualified Allocation Plan.**

## Housing Policy & Gardens

### **EXAMPLE: Pittsburgh: Hilltop Urban Farm**

- **Nonprofit, community-centered farm in Pittsburgh's Hilltop Affordable Housing Community.**
- **Located on 107 acres of land –23 acres dedicated to farming – it is a multi-pronged initiative that produces locally-grown crops, provides agriculture-based education, generates entrepreneurial opportunities, and strengthens communities. Hilltop Urban Farm is set to transform the land it currently occupies.**
- **HUD recently transferred ownership to the City of Pittsburgh. The Housing Authority then sold the whole site to the Urban Redevelopment Authority of Pittsburgh, which is now dividing the land into a farm plot and the housing plot.**

### **New Affordable Housing Set-Asides for Urban Farmers**

- Affordable housing developers have been setting units aside for veterans, transitional, supportive and even artists for decades.
- Providing affordable housing and land for growers is a powerful incentive to attract future food entrepreneurs to an affordable community while enhancing the availability of fresh and healthy food.
- A certification board and application process is required to ensure there is a transparent and fair process of accepting individuals/families for this specific set-aside.

## Housing Policy & Gardens

### **EXAMPLE: Philadelphia: 4050 Haverford**

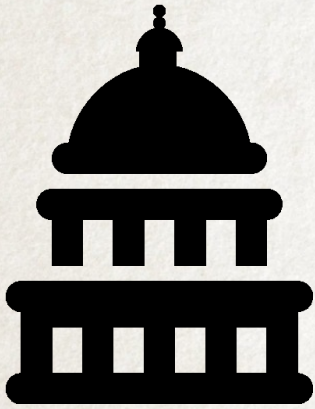
- The People's Emergency Center completed this project to ensure qualified low-income artists (target income is 20 percent, 50 percent, and 60 percent of the average median income) can afford to stay in the city's Powelton Village neighborhood.
- Qualified artists must demonstrate they have been a working artist for at least one year in any variety of artistic disciplines.
- Have a clearly written statement (200 words or less) of their long- and short-term artistic goals and how they plan to achieve them.
- Include 3 professional references and participate in an interview with the review board.



**Affordable Housing Policies + Funding that Support Gardens**

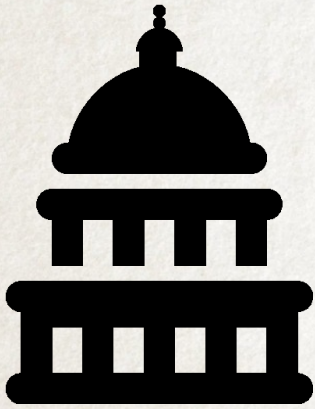


## HUD Funding Guidelines



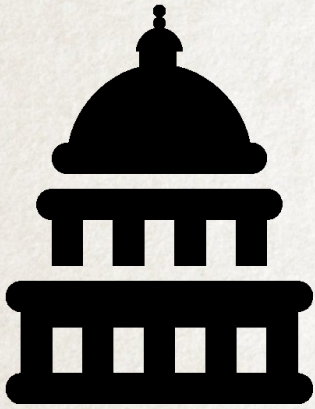
- Providing a hands-on work-like experience like teaching families on how to grow vegetables in pots and other household containers
- Training from garden educators with professional certifications.
- Providing a stipend, urban farming uniforms, and tools needed for gardening.
- Offering free opportunities for additional technical training and work opportunities related to urban farming, composting, public health, sustainable construction.
- Enhance existing open spaces with garden infrastructure.
- Implement pilot projects/programs for community gardens and farmers.
- Emphasize urban gardening by increasing activated green space.

# KEY TERMS



1. Tax Credits an incentive which allows certain taxpayers to subtract the amount of the credit they have accrued from the total they owe the state. It may also be a credit granted in recognition of taxes already paid or a form of state "discount" applied in certain cases.
2. HUD "Housing and Urban Development"-\*\* US Government Agency responsible for all things housing. They also fund State Housing Programs.
3. Housing Authority- Local city agencies that manage affordable housing programs locally.
4. LIHTC "Low Income Housing Tax Credit" - Private entities use this to build and manage affordable housing programs instead of the government.
5. QAP "Qualified Allocation Plan" -\*\* Set's up the rules for how a state spends HUD dollars on its Housing Authorities and private (LIHTC) developers

# *Garden Allowance*

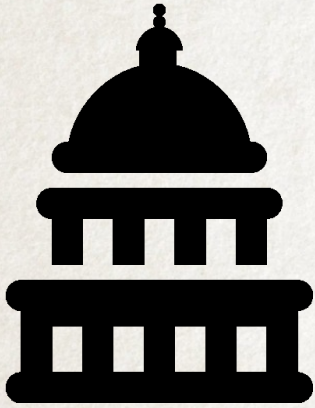


IRS regulation ([26 CFR s. 1.42-9](#)) specifies that Low Income Housing Tax Credits cannot be used for residential rental units that are available only to “members of a social organization.”

Housing can’t be restricted only to urban farmers who are members of a specific organization.

The same regulation also prohibits use of LIHTCs for employee housing, housing that is part of a hospital or lifecare facility, a trailer park, etc.

# *Earned Income Allowance*



The Earned Income Disallowance, sometimes called Earned Income Disregard or EID, is a **program that allows eligible tenants to increase their income through employment without triggering rent increases.**

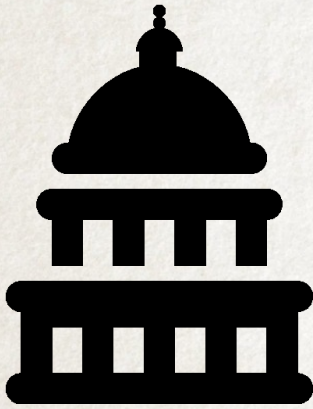
# *Earned Income Allowance*

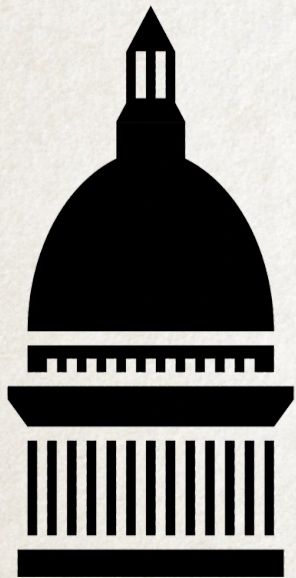
## Qualifying for a Disallowance

The earned income disallowance is only available for households under.

Each person can receive only one 48-month disallowance period during his or her lifetime. There are three categories of individuals who qualify for the earned income disallowance:

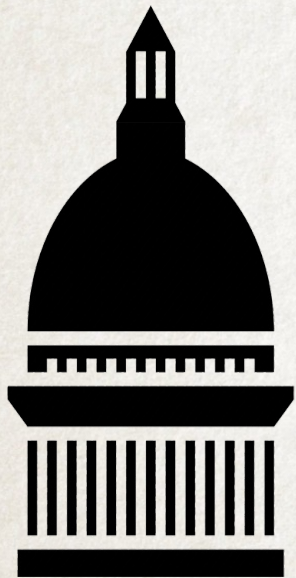
- A person whose annual income increases because of employment after having been unemployed for at least 12 months.
- Annual income increases because of new or increased earnings during participation in an economic self-sufficiency or other job-training program.
- Annual income increases because of new or increased earnings, during or within six months after receiving assistance, benefits or services from a state program.





## Low-Income Housing Tax Credit (LIHTC)

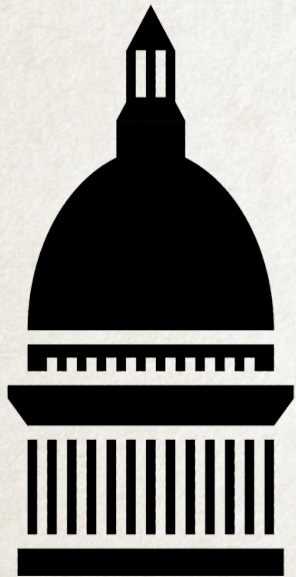
- The biggest federal program which leads to building new affordable housing.
- Costs about \$9 billion a year in tax expenditures.
- Constructed housing must remain affordable for at least 30 years.
- Tax credits can be sold to investors, like banks, for cash that they can use to build housing.
- Investors can claim tax deductions based on depreciation and losses on projects and can be used to reduce their income taxes.



## New Jersey Affordable Housing Trust Fund

- Provides municipalities, for-profit and non-profit developers with financial assistance to spur the development of affordable housing across the state.
- With this allocation of the Affordable Housing Trust Fund, the NJ Department of Community Affairs (DCA) seeks to support municipalities in
- Funding for the program is generated from a portion of the realty transfer fee that is deposited into the NJ Affordable Housing Trust Fund.
- There are 3 types of funding: Municipal Settlement, Neighborhood Partnership, and Innovative Fund.

## ***STATE POLICIES***



### Fundraising through Collaborative Partnerships

- Becoming increasingly invested in housing include Emergency Food Services, Healthcare Providers, as well as even local health departments.





## Toolkit for Affordable Housing + Gardens

## Toolkit for Community Gardens







Rowan University's Community Planning & Visualization Lab has designed this toolkit to

- Help residents in affordable housing communities plan, design, build, and operate their own community gardens.
- This toolkit is the result of our team's extensive research and collaboration with experienced community partners in the urban gardening field, all of whom were instrumental in helping us determine the best course of action for residents looking to start a garden.





# Toolkit for Community Gardens

## Toolkit Steps




### Preparation

-  1. Establishing a project team
-  2. Identifying the garden site
-  3. Forming a committee
-  4. Creating a preliminary site design
-  5. Gathering resident input
-  6. Identifying missing partners

### Planning

-  7. Establishing a maintenance plan
-  8. Drafting a budget
-  9. Formalizing the project's organizational structure
-  10. Soliciting garden construction services

### Implementation

-  11. Beginning the pre-construction phase
-  12. Entering the construction phases
-  13. Hosting a garden unveiling

THANK YOU!

