



THE DEPUTY SECRETARY OF AGRICULTURE
WASHINGTON, D.C.
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FROM: Deputy Secretary Kathleen A. Merrigan

A handwritten signature in cursive script, reading "Kathleen A. Merrigan".

SUBJECT: Urban Agriculture and Gardening – Supporting farm viability, building access to nutritious, affordable food and encouraging rural-urban linkages

Urban agriculture and gardening can be an important tool in confronting several key challenges that Americans face, including:

- Supporting farm viability in and around urban areas;
- Improving access to healthy, affordable foods; and,
- Realizing the potential of rural-urban linkages through food and agriculture.

While most of the U.S. Department of Agriculture's (USDA) authorities allow our team to support efforts in rural America, Congress has provided us with tools that can also have an impact in urban communities. I hope this memorandum is helpful in explaining how our programs can be put to work in urban communities, and in highlighting examples of how they can improve access to nutritious, affordable food in urban communities while simultaneously providing opportunities to rural *and* urban farmers. I will also point you in the direction of some of our sister agencies in the Federal government that can offer important resources for urban agriculture and gardening.

Supporting Farm Viability In and Around Urban Areas

Ensuring the viability of America's farmers and ranchers is central to USDA's mission. By helping producers we make sure that all Americans continue to enjoy a food system that is reliable and creates opportunities. Supporting agriculture is something we have been doing ever since President Lincoln established "The People's Department" in 1862.

Today, nearly 150 years later, changes in land use and demographics have led to profound shifts in agriculture. Sprawl has swallowed up some of our best farmland while many urban centers have languished. And while the average age of an American farmer is 57 years, an unprecedented number of young people have begun to look toward agriculture for a career.

As development continues to encroach upon once-rural farms, many producers find themselves holding a double-edged sword: their proximity to urban markets is creating new opportunities

but increasing pressures brought on by land development. Below are USDA and other Federal programs available for both experienced and beginning farmers within and near urban centers.

Beginning Farmer and Rancher Development Program

Half of all current farmers are likely to retire in the next decade! Farmers over age 55 own more than half the farmland in the U.S. But the number of new farmers and ranchers over the age of 35 is increasing, as is the number of smaller farms and ranches nationwide.

The next generation of farmers and ranchers isn't just coming from the family farm. Many young people who grew up in urban and peri-urban centers are turning to agriculture as a career and way of life. Therefore, education and training will become more important than ever, and will need to reach emerging urban and peri-urban producers as well as traditional rural communities. That's where USDA's Beginning Farmer and Rancher Development Program (BFRDP) can help.

The BFRDP helps meet the needs of this next generation by providing competitive grants to organizations to provide education, training, outreach, and mentoring to beginning farmers and ranchers. While it cannot fund the purchase of land or equipment to establish a farm, this program can provide important assistance for producers in rural—and urban—America. You can find out more about the program online at: www.nifa.usda.gov/fo/beginningfarmerandrancher.cfm

A 2010 BFRDP grant is funding the startup of the New York City School of Urban Agriculture, which will serve as an agricultural training resource for New York City and the Northeast. The program will be available to all urban farmers and aspiring urban agricultural professionals, and will place a particular emphasis on meeting the needs of socially disadvantaged students. The School will target students from low-income households and expand urban agriculture-related economic opportunities for low-income New Yorkers through the creation of innovative marketing activities that mutually benefit agricultural producers and NYC consumers. By amplifying the capacity of established and emerging urban agriculture leadership through course offerings in urban agriculture production, preparation, distribution, marketing and advocacy skills, the project expects to train at least 3,000 students over three years.

Cooperative Extension

The Cooperative Extension System is a nationwide educational network. Each state and territory has an office at its land-grant university and a network of local or regional offices. These offices are staffed by experts who provide useful, practical, and research-based information to agricultural producers, small business owners, youth, consumers, and others in communities of all sizes, including urban forestry, horticulture, and landscape design and management. The Cooperative Extension System manages nearly 600,000 volunteers to conduct the Extension Master Gardener and 4-H programs, two programs with an extensive urban agriculture presence. See

www.nifa.usda.gov/Extension/. Extension also provides interactive on-line information through eXtension (“e-Extension”), a coordinated, Internet-based information system where you can tap specialized information and education on many topics including urban agriculture and forestry. See: www.extension.org.

Conservation Technical and Financial Assistance

The Conservation Technical Assistance Program within USDA’s Natural Resources Conservation Service provides assistance supported by science-based technology and tools to help people voluntarily conserve, maintain, and improve their natural resources, in urban or rural settings. It provides conservation planning, design, and implementation assistance to help people plan and apply conservation on the land. It provides this assistance to individuals, groups, and communities who make natural resource management decisions on private, tribal, and other non-federal lands, through a national network of locally-based, professional conservationists in nearly every county of the United States. For example, NRCS helped the Greenwood Elementary School in Des Moines, Iowa, plant a “rain garden” of perennial flowers and native plants to capture runoff from a parking lot that had been eroding the school playfield. See: www.nrcs.usda.gov/programs/cta/

NRCS also provides financial assistance to help support selected conservation practices, including a pilot program to help build “high tunnels” (also called “hoop houses”), simple structures to extend the growing season, protect crops from weather and pests, saving water, reducing pesticide use, maintaining vital soil nutrients, and increasing crop yields. For example, Common Ground High School/Urban Farm used this program to build a seasonal high tunnel on its farm in New Haven, Connecticut. See: http://www.ct.nrcs.usda.gov/common_ground.html

Farm Programs

USDA’s Farm Service Agency (FSA) delivers commodity, credit, conservation, disaster, and emergency assistance programs that help improve the stability and strength of the agricultural economy. These programs are available to urban as well as rural farmers. Last year we released a memo describing how FSA programs can be used to support local and regional food systems. See: <http://www.usda.gov/documents/KnowYourFarmerandFSA.pdf>

Sustainable Agriculture Research and Education (SARE) Program

The mission of the SARE program is to advance sustainable innovations to the whole of American agriculture. Since it began in 1988, SARE has funded more than 5,000 sustainable agriculture research, education, and professional development projects across the country. Sharing project results is a cornerstone of the SARE program. SARE hosts field days, workshops, and conferences, and its Outreach office produces an ever-growing library of books, bulletins, and online resources including a vast archive of know-your-farmer profiles of SARE grantees, all online in the Learning Center at

sare.org. SARE is uniquely grassroots, administered by four regional offices guided by administrative councils of local experts. Every region offers Research and Education, Professional Development, and Farmer/Rancher Research grants; some regions also offer Graduate Student, Sustainable Community Innovation, and Planning grants. See www.sare.org/

Supporting urban and peri-urban agriculture is a cornerstone of the SARE portfolio, with about 400 such projects funded since 1988. For example, SARE supported urban agriculturist Will Allen, now a MacArthur Genius Award recipient, to develop low-cost, high-value production from Milwaukee's urban lots in poor areas. SARE funded Ohio State graduate student Shoshannah Inwood's research on the obstacles faced by peri-urban farmers in the Midwest, research that continues to provide guidance for policy decisions at the rural-urban interface.

Federal-State Marketing Improvement Program

The FSMIP program provides matching funds to State agriculture agencies to assist in exploring new market opportunities for U.S. food and agricultural products, and to encourage research and innovation aimed at improving the efficiency and performance of the marketing system. See www.ams.usda.gov/FSMIP

The Massachusetts Department of Agricultural Resources, in cooperation with the Tufts University Friedman School of Nutrition Science and Policy, are using a 2011 FSMIP grant to explore ways to effectively move local food products from farms and wholesale markets to Boston inner-city corner stores while meeting the preferences and requirements of producers, store owners and target consumers.

Wholesale, Farmers, and Alternative Market Development Program

This program conducts research and provides technical assistance to State agencies, municipalities and non-profit organizations on direct farm marketing, food supply chain practices, and market facility design and infrastructure. It also analyzes the potential of innovative delivery systems to help small and mid-sized producers gain access to new market channels, enhance farm profitability, and expand the availability of fresh food supplies in retail and foodservice channels. See: www.ams.usda.gov/WholesaleandFarmersMarkets

Major activities of this program include maintaining USDA's National Farmers Market Directory, a profile of nearly 7,200 farmers markets operating in the U.S., conducting the USDA National Survey of Farmers Market Managers, which examines market growth, performance and operational practices, and providing technical assistance on farmers market design, layout and renovation for markets located in permanent facilities.

The program is also spearheading an initiative to support the development of regional food hubs. As part of this initiative, the program has established the National Food Hub Collaboration, which is a partnership between USDA, Wallace Center at Winrock

International, National Good Food Network, National Association of Produce Market Managers, and Project for Public Spaces. The Collaboration collects and analyzes the latest developments, research and activity related to food hubs, and is working to enhance the success of existing and developing food hubs in the US. The program maintains a food hub portal that includes USDA's latest findings, resources, and support for regional food hubs. See: www.ams.usda.gov/foodhubs

The program has established a food hub working group that includes its staff, Wallace Center's National Good Food Network (NGFN), Project for Public Spaces (PPS), and the National Association of Produce Market Managers (NAPMM). The partners will identify and analyze food hubs that are currently addressing food access issues, or have the potential to be a key mechanism for improving healthy food access in food deserts. Research will be focused on developing a Regional Food Hub Resource Guide.

Small Business Innovation Research Program

The Small Business Innovation Research (SBIR) program provides qualified small businesses with opportunities to propose innovative ideas that meet specific research and development needs of the Federal government. See: www.nifa.usda.gov/funding/sbir/sbir.html

For example, in 2009 SBIR awarded a grant to enable the Good Natured Family Farms (GNFF) alliance of over 150 family farms in eastern Kansas and western Missouri to set up a community supported agriculture project to bring GNFF fresh and local agricultural products (meat, eggs, milk, fresh produce, etc.) directly to the inner city of Kansas City. This project benefits both the family farms that are part of the GNFF alliance by developing new markets for their agricultural products and also the inner city residents of Kansas City by giving them access to high quality fresh and local food that otherwise would not be available in this part of Kansas City.

Specialty Crop Block Grant Program

This program provides funds to States for projects that enhance the competitiveness of specialty crops such as fruits, vegetables, nuts, and nursery crops. States have supported urban projects with funds provided by USDA, including developing community gardens and urban agriculture education and promotion. For more information on the program visit www.ams.usda.gov/SCBGP and click on "State Contacts" to find out about your State. For this year's projects see: www.usda.gov/wps/portal/usda/usdahome?contentid=2011/10/0435.xml.

For example, in 2010 the California Department of Food and Agriculture partnered with Tuleyome to develop a community garden in Woodland, California, on a half-acre lot near the city center in order to provide an opportunity for thirty to sixty gardeners to grow fruits and vegetables for their families.

Specialty Crop Research Initiative

This research and extension grant program is designed to meet the critical needs of the specialty crop industry by developing and disseminating science-based tools to address needs of specific crops and their regions. You can find out more about SCRI by visiting www.nifa.usda.gov/fo/specialtycropresearchinitiative.cfm, or to learn about the awards announced today see: nifa.usda.gov/newsroom/news/2011news/10141_scri.html.

For example, a 2009 grant to The Ohio State University funded planning to facilitate and enhance the production, marketing, and utilization of specialty crops, particularly fresh vegetables and fruits, in poverty-stricken urban areas. The long-term goal of the project is to address critical stakeholder research and extension needs for establishing and maintaining vibrant urban specialty crops enterprises and demonstrate their effects on revitalization of poverty-stricken neighborhoods.

Agriculture and Food Research Initiative

The Agriculture and Food Research Initiative (AFRI) supports research, education, and extension projects that address key problems of national, regional, and multi-state importance in sustaining all components of agriculture, including farm efficiency and profitability, ranching, renewable energy, forestry (both urban and agroforestry), effects of climate change on productivity, aquaculture, rural communities and entrepreneurship, human nutrition, food safety, biotechnology, and conventional breeding. See: www.nifa.usda.gov/fo/agriculturalandfoodresearchinitiativeafri.cfm

Several programs in AFRI support efforts to enhance the production, marketing, distribution, and consumer awareness of rural and urban agriculture. The Prosperity for Small and Medium-Sized Farms program leads to innovation of new production methods and market development, especially direct markets. The Global Food Security's Sustainable Farm Systems program supports a systems approach to develop and link activities along the entire food chain from food production in rural and urban communities to awareness of agricultural products by the consumer. Projects usually involve university researchers, so consider collaborating with them. See: nifa.usda.gov/qlinks/partners/state_partners.html to find some of the leading agriculturally-oriented universities. Cooperative Extension (see p. 2) or the National Agricultural Library (see p. 9) can help you find the results of these kinds of studies.

Improving Access to Healthy, Affordable Foods

Too many Americans live in food deserts—areas that lack access to affordable fruits, vegetables, whole grains, and other foods that make up the full range of a healthy diet. People who live in food deserts have to travel long distances to reach the nearest food retailer—such as a grocery store or farmers market—and may lack access to reliable transportation. Food deserts exist in rural and urban communities, and are often economically depressed. The health impacts

associated with lack of access to healthy food—including obesity and hunger—compound the effects of chronic poverty.

While not listed here, USDA administers 15 different nutrition programs, including the Supplementation Nutrition Assistance Program and the National School Lunch Program. All of these programs provide low-income Americans with assistance in purchasing food and are a critical component of our consumer safety net. These 15 programs also represent a significant investment in food made on behalf of the consumer. See: www.fns.usda.gov/fns/

Community Food Projects Competitive Grants Program

Many residents in low-income communities struggle to access nutritious, affordable, food. The Community Food Projects Competitive Grants program funds private, non-profit organizations to carry out projects that support low-income individuals and communities in meeting their food needs and promote comprehensive responses to local food, farm, and nutrition issues. These grants can be used to fund infrastructure improvement and development, planning for long-term solutions, or the creation of innovative marketing activities that mutually benefit agricultural producers and low-income consumers. Non-profit organizations are eligible to apply for this program. See: www.nifa.usda.gov/fo/communityfoodprojects.cfm

In Portland, Ecumenical Ministries of Oregon partnered with The Oregon Food Bank, Heifer Project International Northwest Region, Oregon Farmers Market Association and Benton County Food Systems Coalition to create marketing alliances with farmers, congregations and emergency food projects. This coalition worked to increase education and awareness of local food and nutrition among congregations and community members, and are currently working to develop a community kitchen, a community garden, and a market, farmstead or buying club for low-income families in and around Portland.

Hunger-Free Communities Grants

How can we help more communities become hunger-free? The Food and Nutrition Service doesn't claim to have the answer yet, but this USDA agency does provide grants to support efforts to identify new strategies to create Hunger-Free communities. These grants fund research, planning, and hunger relief activities—irrespective of their location in rural or urban America. These activities might include, but are not limited to: food distribution, community outreach, initiatives that improve access to food, and the development of new resources and strategies to reduce or prevent hunger and food insecurity. The 2008 Farm Bill explicitly identifies community gardens as one part of the solution to hunger. See: www.fns.usda.gov/fns/outreach/grants/hfc_grants.htm

In 2010 FNS awarded \$5 million in Hunger-Free Communities (HFC) Grant funds to 14 organizations, who will use the awarded funds to implement innovative and sustainable hunger-relief activities to end or work toward ending hunger in their defined communities. For example, a grant to a community organization in El Paso, Texas, will to increase access to fresh, affordable foods by engaging with local farmers to supply produce to its

community-operated Mexican marketplace, Mercado Mayapán, addressing transportation barriers through neighborhood mobile markets, providing culturally-appropriate nutrition education, and other means.

Farmers Market Promotion Program

Farmers markets, community-supported agriculture, agri-tourism, and other direct-to-consumer marketing efforts are helping producers improve their bottom line while connecting eager consumers back to their farmers and their food. The Farmers Market Promotion Program (FMPP) provides grants to support the full range of direct marketing strategies. You can learn more at www.ams.usda.gov/AMSV1.0/FMPP and can find details on the 2011 awards announced yesterday online at: www.usda.gov/wps/portal/usda/usdahome?contentid=2011/10/0441.xml.

In 2010 FMPP awarded funds to The Enterprise Center Community Development Corporation (TEC-CDC) of Philadelphia, Pennsylvania in support of the Walnut Hill Growers Cooperative, an urban agriculture project in West Philadelphia. In this model, a cohort of community growers in high-poverty neighborhoods grow and sell produce at affordable rates back to the community, which currently lacks access to fresh and healthy food. The community growers collectively manage all aspects of the farm and produce sales, utilizing TEC-CDC's community outreach team for direct marketing. TEC-CDC will enhance the production of the 12,000 square-foot urban farm; open an on-site farm stand; identify additional community selling venues; incorporate electronic benefit (EBT) sales; and, engage in direct marketing to the community.

Healthy Urban Food Enterprise Development Center

The Healthy Urban Food Enterprise Development (HUFED) Center serves to redevelop a food enterprise structure in the United States in order to make more affordable and healthy food available in low-income areas, to improve access for small and mid-sized agricultural producers, and to promote positive economic activities generated from attracting healthy food enterprises into underserved communities. The Wallace Center at Winrock International was competitively selected to run the Healthy Urban Food Enterprise Development Center for three years and provides sub-grants and technical assistance. See: www.wallacecenter.org/our-work/current-initiatives/healthy-urban-food-enterprise-development-center/

With a HUFED sub-grant, Peta Wakan Tipi is developing a pilot project for a socially and economically equitable food distribution network among American Indian organizations serving families in St. Paul urban areas to increase access to healthy food through an alternative distribution method with four distribution sites served by weekly truck delivery, and improve the sustainability of an American Indian-owned organic farm through increased sales revenue.

Rural-Urban Linkages: Connecting Through Food and Agriculture

Consumer interest in local and regional foods continues to grow. This trend brings an unprecedented opportunity for all of agriculture. It is important that we leverage this timely interest to educate consumers—teaching them more about agriculture and how they can invest in it. USDA is working to connect rural producers and small businesses with consumer demand found in urban centers. Efforts such as farm-to-school provide an important avenue to link rural and peri-urban producers with urban consumers. These new and emerging markets can help keep more producers on the farm, while ensuring that healthy, affordable produce—and a better understanding of American agriculture—reaches our school children, wherever they may be.

Farm to School

USDA established a Farm to School Team to assist school districts and farmers to start or expand their Farm to School activities; assist in the communication between farmers and schools; share information about Farm to School activities across the Nation; and keep you informed of the legislative and regulatory changes that influence Farm to School activities. See www.fns.usda.gov/cnd/F2S/

People’s Garden Initiative

The People’s Garden Initiative is an effort to challenge USDA employees to establish People’s Gardens at USDA facilities worldwide and to help communities create gardens. See www.usda.gov/wps/portal/usda/usdahome?navid=PEOPLES_GARDEN

People’s Garden Grant Program

This program was created to support the development of fruit and vegetable, recreation and wildlife gardens in urban and rural areas. These gardens will provide science-based education opportunities. See www.nifa.usda.gov/fo/peoplesgardengrantprogram.cfm

People’s Garden School Pilot Program

In this pilot, Washington State University will work with partners to develop school gardens in 70 high-poverty schools located in various urban, suburban, and rural areas in New York, Iowa, Arkansas, and New York involving an estimated 2,800 students, and study the impacts of school gardens on influencing healthier diet choices. See www.fns.usda.gov/outreach/grants/garden.htm

Pollinators Initiative

Pollinators—animals that assist plants, such as bees and birds—are critical to agriculture everywhere, including urban communities. Through its Botany Program the Forest Service has an initiative that has supported the installation of nearly 100 pollinator gardens at Forest Service buildings, public parks, and local schools. Information on “Gardening for Pollinators” is provided, including steps to create a pollinator-friendly

landscape, at: www.fs.fed.us/wildflowers/pollinators/gardening.shtml. The Forest Service, Natural Resources Conservation Service, other federal agencies and partners also support a distance learning program called Pollinator LIVE (pollinatorlive.pwnet.org/) that reaches communities and schools across the country and offers grants to support the establishment of gardens that provide pollinator habitat and produce food.

Urban and Community Forestry Program and Forest Service Research

Community gardens bring people together to learn about food and agriculture, and make healthy, affordable food readily available. But what about community orchards? People often overlook that the Forest Service can provide financial, technical and educational assistance to cities, suburbs and towns, to improve the health of our urban and community forests for the benefit of all. The Urban and Community Forestry program has unique and broad authorities to support urban tree planting, including urban orchard and urban agroforestry projects. See www.fs.fed.us/ucf/

The Forest Service's research and development arm provides science-based information and tools to support decisions about community agriculture and gardening. Research scientists address issues relating to soils, tree health, equitable access to gardens, public health, and the design and performance of urban agriculture to recycle water and mitigate stormwater impacts. See <http://www.fs.fed.us/research/>.

For example, Forest Service grants in the U.S. affiliated Pacific Island Nations support community nurseries and urban gardens including mixed fruit trees and other agroforestry products such as nuts and medicinal plants. A special project in the Marshall Islands is sponsorship of a popular annual *Pandanus* tree festival to raise awareness of the nutritional value of and recipes for *Pandanus* fruit, and to provide a venue for the exchange of planting materials. *Pandanus* is an indigenous drought-resistant and salt-spray-resistant species that will provide food under a wide range of environmental conditions. The Forest Service also partnered with Earthworks, a community non-profit in the Boston area, on their Urban Orchards Program. Earthworks worked with local groups and residents, mainly in neighborhoods with limited resources, by planting and maintaining over 800 fruit and nut bearing trees and shrubs in schoolyards, community gardens, public housing developments and cooperatives, youth centers, parks, churchyards, abandoned city-owned lots, and publicly-owned urban wilds.

Green Schools!

The *GreenSchools!* program is a joint partnership of the Forest Service and American Forest Foundation/Project Learning Tree designed to build healthy, safe, and environmentally friendly school learning environments, raise environmental literacy, and empower students to investigate ways to “green” their schools. The program includes investigations to assess a school's carbon footprint, development of action plans to make schools greener, and grants for schools' service learning projects. Many GreenSchools! have established school gardens, involving students and local communities in exploring growing and cooking their own healthy food. Some schools have even donated the fresh

produce they produce to local food pantries, thus increasing the level of nutrition in their communities. See <http://bit.ly/nP0qA7>

National Agricultural Library

The National Agricultural Library maintains a web page on Urban Agriculture and related topics under its “Farms and Community” heading. This page includes information about research, community projects and organizations that support urban agriculture worldwide. See afsic.nal.usda.gov/nal_display/index.php?info_center=2&tax_level=2&tax_subject=301&topic_id=2719

Sustainable Agriculture Project (formerly, ATTRA)

Partially supported by USDA, this national information service answers questions and provides information on a range of topics, including a web page on urban and community agriculture. See: attra.ncat.org/attra-pub/local_food/urban_ag.html
https://attra.ncat.org/attra-pub/local_food/urban_ag.html

Beyond USDA

The Obama Administration is committed to improving coordination across the Federal family. While USDA offers important resources to support urban agriculture and gardening, constituents should be sure to explore the range of resources offered by our sister Agencies. A few particularly noteworthy programs are highlighted below.

Environmental Protection Agency

EPA’s Brownfields Program provides funding, tools, and information for cleaning up and reinvesting in properties whose use may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. Cleanup for re-use for urban agriculture or gardening is among the supported uses. See: epa.gov/brownfields/urbanag/

Housing and Urban Development

[Sustainable Housing and Communities](#) – HUD has partnered with the Department of Transportation and EPA to support sustainable communities through regional planning grants and community challenge grants, many of which involve local and regional food systems. See: kyf.blogs.usda.gov/2011/01/19/hud-sustainable-communities-grants-support-local-food-systems/

Health and Human Services

[The Refugee Agricultural Partnership Program](#) (RAPP) helps refugee farmers earn viable

incomes through agriculture by providing grants to support training in topics like business practices, pest control, land financing, and selling to restaurants and farmers markets. See: kyf.blogs.usda.gov/2011/01/28/know-your-farmer-help-a-refugee-meet-a-neighbor/

Small Business Administration

The U.S. Small Business Administration (SBA) provides support to small businesses and small-business owners across the nation through capital, contracts and counseling. USDA and SBA have signed an agreement to encourage sustainable growth and development, including through support for local and regional food systems. See kyf.blogs.usda.gov/2010/08/07/usda-and-sba-team-up-for-small-rural-business-in-iowa/ and www.sba.gov/

Department of Commerce

The Economic Development Administration (EDA) has programs to support construction or upgrade of public facilities, planning, technical assistance for economic development, and more. While local and regional food systems are not an explicit focus of any program, they can be supported. For example, the University of Oregon received EDA support to help communities assess local food and other development options. See www.eda.gov/AboutEDA/Programs.xml

Department of Treasury

The Community Development Financial Institutions (CDFI) Program expands the capacity of CDFIs to provide credit, capital, and financial services to underserved populations and communities in the United States. The New Markets Tax Credit Program permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). See: www.cdfifund.gov/