



City of Little Rock

2025 Draft Annual Action Plan

TABLE OF CONTENTS

<u>CONTENT</u>	<u>PAGE</u>
APPLICATION FOR FEDERAL ASSISTANCE	
EXECUTIVE SUMMARY	
ES-05 EXECUTIVE SUMMARY	2
PR-05 LEAD & RESPONSIBLE AGENCIES	4
AP-10 CONSULTATION	5
AP-12 PARTICIPATION	14
EXPECTED RESOURCES	
AP-15 EXPECTED RESOURCES	17
ANNUAL GOALS AND OBJECTIVES	
AP-20 ANNUAL GOALS AND OBJECTIVES	21
PROJECTS	
AP-35 PROJECTS	24
AP-38 PROJECT SUMMARY	26
AP-50 GEOGRAPHIC DISTRIBUTION	31
AFFORDABLE HOUSING	
AP-55 AFFORDABLE HOUSING	32
AP-60 PUBLIC HOUSING	33
AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES	34
AP-70 HOPWA GOALS	37
AP-75 BARRIERS TO AFFORDABLE HOUSING	38
AP-85 OTHER ACTIONS	40
PROGRAM SPECIFIC REQUIREMENTS	
AP-90 PROGRAM SPECIFIC REQUIREMENTS	44
APPENDICIES	

ANNUAL ACTION PLAN

FISCAL YEAR 2025

(January 1, 2025 through December 31, 2025)

BOARD OF DIRECTORS

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TRACEY SHINE, COMMUNITY DEVELOPMENT MANAGER

BEVERLY ARBOR, COMMUNITY DEVELOPMENT PLANNER

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2021-2025 Consolidated Plan (the Plan) serves as the basis for annual funding allocations described in the one-year Action Plan for the federal funds for Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA). The 2025 Annual Action Plan identifies the specific programs and activities to be undertaken with the federal funds received for the 2025 Program Year. This document is the official application to the Department of Housing and Urban Development (HUD) for entitlement grants.

The 2025 Annual Action Plan covers the period from January 1, 2025, through December 31, 2025, and represents the fourth year under the Five-Year Consolidated Plan. This report describes the resources expected to be available in the coming program year from federal, state, local, and private sources. It includes a description of the activities that will be undertaken to meet the local priorities and objectives contained in the Consolidated Plan. It also outlines the actions to be undertaken to address the needs of the underserved, remove barriers to affordability, and other strategies by the City.

2. Summarize the objectives and outcomes identified in the Plan

Objectives and outcomes which are encompassed in the 2025 Action Plan include the following:

- 1) Accessibility for the purpose of providing decent affordable housing.
- 2) Affordability for the purpose of providing decent affordable housing.
- 3) Sustainability for the purpose of providing decent affordable housing.
- 4) Accessibility for the purpose of creating suitable living environments.
- 5) Sustainability for the purpose of creating suitable living environments.

3. Evaluation of past performance

The City of Little Rock has had past success in implementing all projects included in the plan. These projects have met all timeliness deadlines and have benefited the low/mod population of the City.

For the year that ended December 31, 2024, the City of Little Rock assisted:

- Sixty-Eight (68) housing units for Housing Rehabilitation
- Twenty-five (25) housing units for Homeownership
- Nine (9) housing units for Wheelchair Ramps
- Two (2) housing unit for New Construction
- One (1) housing unit for CHDO New Construction
- Twenty-One (21) households for HOME-ARP TBRA
- Eighty-nine (89) households for HOPWA
- Seven Thousand, Five Hundred Sixty-Five (7,565) households for Public Services

4. Summary of Citizen Participation Process and consultation process

In developing the 2025 Annual Action Plan, the City followed a detailed citizen participation plan. This included input from other City departments, residents, non-profit organizations, and other public and private entities that provide assisted housing, health services, social service housing and supportive service providers to special needs population. Opportunities for citizen input are provided throughout the planning process through the following:

- Public Hearings and Meetings
- Virtual Hearings and Meetings
- Publications and Posting

This input will provide a framework for programs and services to address housing and community development issues involving economic, public services, public infrastructure and improvements and homeless needs.

5. Summary of public comments

The 2025 Annual Update to the Consolidated Plan will be made available for review and comment during a 30-day comment period from June 9, 2025, through July 8, 2025. All written comments are included in the appendix.

6. Summary of comments or views not accepted and the reasons for not accepting them

Throughout the citizen participation process, the community was invited and encouraged to participate. Two public hearings were held on September 19, 2024, and May 20, 2025. There were not any comments or views not accepted.

7. Summary

Based on the information obtained through its Citizen Participation process, the City of Little Rock has designed its 2025 Action Plan. Activities have been designed to address the most pressing needs of the community. This plan will help the City make the best possible use of limited funding to address the City's priority needs.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LITTLE ROCK	
CDBG Administrator	LITTLE ROCK	Community Development Division
HOPWA Administrator	LITTLE ROCK	Community Development Division
HOME Administrator	LITTLE ROCK	Community Development Division

Table 1 – Responsible Agencies

Narrative (optional)

The City of Little Rock, Housing and Neighborhood Programs (HNP), Community Development Division is the lead agency and administrator in the development and oversight of the Consolidated Plan and the Annual Action Plan. The City is responsible for administering Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA).

In developing the Plan, the City followed a detailed citizen participation plan. This included input from residents, non-profit organizations, and other public and private entities that provide assisted housing, health services, social service housing, and supportive service providers to special need population.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

A key to the City of Little Rock providing effective services to the Little Rock community is our partnerships with public and private entities as well as the community. These partners provide the expertise needed to develop our Plan.

During the planning process for the 2025 Annual Action Plan, the City of Little Rock consulted with the community, city departments, public and private organizations in the development of the Consolidated Plan. The process includes public meetings to hear community views on housing and community development needs, as well as comments on prior program year performance. Copies of the draft plan are made available to the public in both print and electronic form for comments.

The City's Consolidated Planning Committee provides input on community needs, evaluates proposals for funding, and reviews progress in meeting community goals. The membership of the committee includes private citizens and representatives from the public; private and nonprofit sector that provide assisted housing; health services; social and fair housing services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons; public housing, and metropolitan planning agencies.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Little Rock receives input from elected and appointed officials, city departments and numerous organizations. This includes both public and private, non-profits, and public institutions to coordinate community development and housing services. Through the Continuum of Care process, the City maintains partnership with mental health providers, homeless shelter and service providers, and other governmental agencies with specific responsibilities for homeless individuals and families. Coordination between entities includes serving on committees, boards, on-going communication, and strategic planning.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Little Rock is a member and lead agency for the Central Arkansas Continuum of Care (CoC) which is known as the Central Arkansas Team Care for the Homeless (CATCH). The service area consists of four (4) counties: Lonoke, Prairie, Pulaski, and Saline. CATCH was founded in 1995 to promote a unified planning process among homeless program providers to collaborate on

housing, homelessness, and special needs population issues. There are forty-seven (47) members to date representing public agencies and non-profit organizations. They meet quarterly to ensure that essential coordination occurs, and shared obstacles are identified and considered. The Board of Directors meets twelve (12) times during the year.

The City serves as the lead agency and ensures a fair application process for notification of funding availability; an objective review and rank of applications; and timely submission of Super NOFA application for the Central Arkansas continuum. City staff attend membership meetings, as well as meetings of the CATCH Board to develop strategies and identify resources available for various sub-populations to address their needs. Staff work with CATCH to coordinate the Point-In Time Count of individuals experiencing homelessness each year in late January.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Little Rock is not an ESG Grantee. These funds come to the area through the State of Arkansas. In July 2024, Arkansas Development Finance Authority (ADFA) became the new state grantee of ESG funds.

Members of the Continuum of Care, along with representatives of the three (3) entitlement cities in Pulaski County, attend workshops and public hearings on homelessness strategies and the annual plan for allocation of ESG funds. Funding decisions by ADFA consider the Continuum's operations and priorities, with an emphasis on how to realize the best value for the investment. The CoC and ESG grantees coordinate to improve data collection, as well as the training and implementation of its Coordinated Entry System.

The Continuum evaluates the Annual Progress Reports from funded agencies and report on the accomplishments, annual goals, and anticipated outcomes based on agency performance. The City of Little Rock, which serves as the Collaborative Applicant for the Central Arkansas Continuum, applied for, and was awarded a Planning Grant that supports a staff position that shares in the performance and evaluation activities.

The COC Governance Charter outlines responsibilities for overseeing a continuum-wide Homeless Management Information System.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ARKANSAS DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency Other government-State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency provided input for annual goals and priorities. Staff attended Arkansas HIV Planning Group (AHPG) meetings to strategize ways to improve the quality of life for those affected by HIV/AIDS. ADH provides Lead-Based training to staff.
2	Agency/Group/Organization	ARKANSAS DEPARTMENT OF HUMAN SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Other government-State
	What section of the Plan was addressed by Consultation?	Non-Homelessness Special Needs Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the public meeting and provide input for annual goals and priorities.

3	Agency/Group/Organization	ARKANSAS DEVELOPMENT FINANCE AUTHORITY
	Agency/Group/Organization Type	Housing Other government-State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the public meeting and provided input for annual goals and priorities.
4	Agency/Group/Organization	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Other government-State
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization provided staff with information regarding their economic development program.
5	Agency/Group/Organization	ARKANSAS FAIR HOUSING COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff attended the Annual Fair Housing Conference and received valuable training.

6	Agency/Group/Organization	BCD-BETTER COMMUNITY DEVELOPMENT, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization met with staff on housing opportunities for CHDOs and provided input for annual goals and priorities.
7	Agency/Group/Organization	CENTRAL ARKANSAS AREA AGENCY ON AGING (CARELINK) MEALS ON WHEELS
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public meeting and provided input for annual goals and priorities.
8	Agency/Group/Organization	CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)
	Agency/Group/Organization Type	Services-homeless
	Agency/Group/Organization Type	Homeless Needs – Chronically homeless Homeless Needs – Families with children Homeless Needs – Veterans Homeless Needs – Unaccompanied youth Homeless Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the public meeting and provided input on homeless and other special needs activities section.

9	Agency/Group/Organization	CHI St. Vincent
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the public meeting and provided input on annual goals and objectives.
10	Agency/Group/Organization	IN AFFORDABLE HOUSING, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the public meeting and provided input on annual goals and objectives.
11	Agency/Group/Organization	City of Little Rock
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Persons with HIV/AIDS Services-Homeless Services-Victims Services-Employment City Departments Grantee Department
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City departments were invited to participate in the public meeting and provided input for annual goals and priorities.
12	Agency/Group/Organization	LITTLE ROCK HOUSING AUTHORITY AR
	Agency/Group/Organization Type	Housing PHA Other government-Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the public meeting and provided input on annual goals and objectives.
13	Agency/Group/Organization	LEGAL AID OF ARKANSAS, INC
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Services-Elderly Persons Services-Persons with Disabilities Services-Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the organization presented to the staff about their organization and services.
14	Agency/Group/Organization	MAINSTREAM INC
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was invited to participate in the public meeting and provided input on annual goals and objectives.
15	Agency/Group/Organization	People Trust Community Loan Funds
	Agency/Group/Organization Type	Services-Housing Business Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the public meeting and provided input for annual goals and priorities.
16	Agency/Group/Organization	UNIVERSITY DISTRICT DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Marketing Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization met with staff on housing opportunities for CHDOs and provided input for annual goals and priorities.

Identify any Agency Types not consulted and provide rationale for not consulting

The City contacted many organizations through various outreach techniques including public advertisement, meetings, e-mails, and phone calls to solicit input and participation in the planning process. The City believes that all critical agency types were consulted during the participation and consultation process and did not intentionally fail to consult with any specific agency.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Arkansas Team Care for the Homeless (CATCH)	The goals of CATCH, the City's Consolidated Plan, and Annual Action Plan are consistent with each other. This collaboration is maintained through efforts of the agencies and ongoing review of local agency's funding request.
State of Arkansas Consolidated Plan	Arkansas Economic Development Commission	The goals of the State of Arkansas and the City's Consolidated Plan and Annual Action Plan are consistent with each other.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Mail out	Non-targeted/ broad community	Three (3) mail out of over 250 notices to residents about the public hearings on September 19, 2024, and May 20, 2025, and four (4) public meetings from October 3, 2024, thru October 17, 2024			
2	Newspaper Ad	Non-targeted/broad community	Three (3) Legal Notices for the public hearings, and public meetings.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Non-targeted/broad community	On September 19, 2024, a public hearing was conducted to report 2023 accomplishments, inform about the Consolidated Plan process, and to receive input.	General comments on information presented.	None	
4	Public Meeting	Non-targeted/broad community	On October 3, 2024 - October 17, 2024, staff conducted four (4) public meetings around the City.	General comments on information presented.	None	
5	Public Hearing	Non-targeted/broad community	On May 20, 2025, there was a public hearing conducted at the City's Board meeting to recommend the projected uses of funding.	None		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Libraries, Neighborhood Resource Centers	Non-targeted/broad community	2025 Annual Update to the Consolidated Plan was made available for review and comment during a 30-day comment period from June 9, 2025, through July 8, 2025.			
7	MetroPlan & State Clearinghouse (DFA)	Non-targeted/broad community	2025 Annual Update to the Consolidated Plan was made available for review and comment during a 30-day comment period from June 9, 2025, through July 8, 2025.	None		
8	Internet Outreach	Non-targeted/broad community	Public Hearings, Public Meetings, and draft plan are advertised on the City of Little Rock website.	Not Applicable		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,525,020.00	0.00	0.00	1,525,020.00	0.00	Community development activities directed toward neighborhood revitalization, housing assistance counseling, economic development, code enforcement, youth, infrastructure, and improved community facilities and services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	719,890.57	426,650.56	273,000.00	1,419,541.13	0.00	Expand the supply of decent and affordable rental and ownership housing for low and very low-income residents.
HOPWA	Public - Federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,057,467.00	0.00	0.00	1,057,467.00	0.00	Provides housing assistance supportive services for low-income people with HIV/AIDS and their families.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will use a combination of public and private funding to carry out affordable housing activities during the period covered by this Plan. All applications for funding may require an equity investment in the projects by the applicant, and most projects may also require funding from local financial institutions.

The City will apply for Special Needs Assistance Program funding (SNAP) from Federal Home Loan Bank through ARVEST and First Security Bank. We anticipate assisting twelve (12) homeowners.

In the development of affordable housing by non-profit organizations, such as Community Development Corporations (CDC) and Community Housing Development Organizations (CHDO), the funds received from City may be considered gap financing. They may have to apply for additional funds to complete their projects. Other sources of funding have been provided by Federal Home Loan Bank, Arkansas Development Finance Authority, area banks, and private donations.

The City may continue to make available funding from its Affordable HOME Program, as it has done in the past, for use in construction of affordable homes for sale to low-income persons and families. All program income, resulting from the sale of homes, is utilized for further affordable housing development. When leveraged with other existing funds, this resource is a valuable component of the City's plan to provide an increased supply of quality affordable housing.

The HOME Program Match fund requirements for the HOME Program will be provided by means of land, private financing, and non-cash contributions from special needs projects funded in-part by the City in an amount equal to 25% of the 2025 HOME allocation less administration unless notified of a change later in the year. The total non-cash contribution is a result of land acquisition, and the direct costs of social/professional services provided to residents of HOME-assisted units.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The mission of the Land Bank Commission is to reverse blight, increase home ownership and stability of property values, provide affordable housing, improve the health and safety of neighborhoods within the City of Little Rock, and maintain the architectural fabric of the community through study, acquisition, and disposition of vacant, abandoned, tax delinquent, and City lien properties while collaborating with citizens, neighborhoods, developers, non-profit organizations and other governmental agencies.

The City owns several facilities that are used to address the needs identified in the plan. They are the Willie Hinton Neighborhood Resource Center, Nathaniel W. Hill Community Complex,

Ottenheimer Community and Therapeutic Center, and Jericho Way Day Resource Center.

The Willie Hinton Neighborhood Resource Center is in a low/mod area and provides a variety of public service activities to low-income residents. Health care services through CHI St. Vincent Health System are provided at the Nathaniel W. Hill Community Complex. The clinic is a long-standing beneficiary of CDBG funding to provide health and dental services for low-income individuals and families.

The Ottenheimer Community and Therapeutic Center under the City's Park and Recreation Division was completed in 2012 with CDBG funding. The new building includes spaces for recreation, cooking, and computers for use by their client community. It is also the home of the City's Therapeutic Recreation Division for people with disabilities.

The Jericho Way Day Resource Center, with the assistance of CDBG funding, opened in June 2013 to meet the needs of the homeless and poor working population. Over 167,000 clients have visited the Center since its inception. The Center works to identify and provide services for those in need with an ultimate goal of transitioning individuals out of homelessness. The Center provides food, clothing, showers, laundry services, health services, and transportation. Clients can also access individual case management, computers and internet, mail services, housing referrals, job counseling and a place to retreat from the elements.

The City has over sixty (60) parks and recreational areas, along with walking and bicycling trails. The community and recreation centers are strategically located around the city. The mission of the centers is to provide the citizens and visitors of Little Rock with accessible recreational program opportunities, experiences and activities which promote active living, health and wellness, socialization, self-esteem, growth, and achievement.

Discussion

The City expects approximately \$3.3 million from the CDBG, HOME, and HOPWA programs for the FY 2025 program year.

If the amount for CDBG is less than the projected amount, Owner-Occupied Rehabilitation and Administration will be decreased while the amounts for Public Service projects will be as awarded. If the amount for CDBG is greater than the projected amount, Owner-Occupied Rehabilitation and Administration will be increased while the amounts for Public Service projects will be as awarded. If the amount for HOME is less than or greater than the projected amount New Construction, CHDO Set-Aside, and Administration will be decreased or increased proportionally.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH 1.1 Rehab of owner-occupied housing (CDBG)	2021	2025	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income	CDBG: \$950,016.00	Homeowner Housing Rehabilitated: 65 Household Housing Unit
2	SL 1.1 Health and Dental Services (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: \$200,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted
3	SL 1.2 Senior Services/Meals on Wheels (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: \$70,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	DH 2.2 Housing Assistance for Homebuyers (HOME)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Housing Assistance	HOME: \$300,000.00	Low/Moderate Income Housing Benefit: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	DH 2.1 New Construction of owner/rental housing	2021	2025	Affordable Housing	CITY-WIDE	Preservation/Production of Low-to-Moderate Income	HOME: \$1,004,887.01	Homeowner Housing Added: 5 Household Housing Unit
6	DH 2.4 Housing Assistance for Person with AIDS	2021	2025	Affordable Housing		Persons with HIV/AIDS	HOPWA: \$1,025,742.99	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homelessness Prevention: 50 Persons Assisted
7	O.1 Administration	2021	2025	Administration			CDBG: \$305,004.00 HOPWA: \$31,724.01 HOME: \$114,654.12	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Goal Description	Provide funding for housing delivery and owner-occupied housing rehabilitation to very low and low-income households.
2	Goal Name	SL 1.1 Health and Dental Services (CDBG)
	Goal Description	Provide funding for health and dental services to low-income clients.
3	Goal Name	SL 1.2 Senior Services/Meals on Wheels (CDBG)
	Goal Description	Provide funding for meals for elderly low-income clients.
4	Goal Name	DH 2.2 Housing Assistance for Homebuyers (HOME)
	Goal Description	Provide funding for closing costs and down payment assistance for homebuyers.
5	Goal Name	DH 2.1 New Construction of owner/rental housing
	Goal Description	Reserved allocation of HOME funds and program income for use by Community Housing Development Organizations (CHDOs), private developers, and City for production of affordable housing.
6	Goal Name	DH 2.4 Housing Assistance for Person with AIDS
	Goal Description	Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
7	Goal Name	O.1 Administration
	Goal Description	General planning and administration costs associated with administering Federal CDBG, HOME, and HOPWA funds.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide housing as defined by HOME 91.215(b)

The City of Little Rock plans on utilizing its HOME funds to provide housing assistance through our New Construction of Owner-Occupied/Rental Housing Program and Housing Assistance for Homebuyers. It is estimated that the City will provide thirty-five (35) affordable housing units to income eligible households.

Projects

AP-35 Projects – 91.220(d)

Introduction

Below is a list of the projects selected for 2025 Annual Action Plan, based on the priorities in 2021-2025 Consolidated Plan, public input, and available funding.

Projects

#	Project Name
1	Owner-Occupied Rehabilitation
2	World Changer
3	CHI-St. Vincent Health Care Services
4	CareLink / Meal on Wheels
5	Homebuyer Assistance
6	HOME New Construction
7	CHDO Activities
8	Administration
9	2025-2027 City of Little Rock ARH25F001
10	2025-2027 Project 1 ARH25F001
11	2025-2027 Project 2 ARH25F001

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Priorities for allocation of funds were determined during the consolidated planning process and the 2025 Action Plan reflects the identified priorities.

The City continues to strive to serve those citizens most in need of assistance. The following are obstacles to meeting the needs of the underserved; lack of resources, lack of service or housing availability, and lack of knowledge about our programs.

Staff will continue to work to leverage their resources with other agencies, create and make available housing and service opportunities, and advertise available services to the community.

CHDO projects will be selected by issuing a Request for Proposals (RFP). The RFP is posted in the Arkansas Democrat Gazette and online with the City's Purchasing Division. The bid opportunity is also sent to all registered vendors/suppliers who match with the specific/group of commodity

codes for CHDOs. A five-person selection committee reviews all submitted applications for qualifications. Next the official bid pricing is reviewed. The selected CHDO(s) information is submitted to the Board of Directors for approval to enter a contract.

New Construction projects under the HOME grant will be selected by issuing a Request for Proposals (RFP). The RFP is posted in the Arkansas Democrat Gazette and online with the City's Purchasing Division. The bid opportunity is also sent to all registered suppliers/vendors who match the specific/group of commodity codes for construction. The best responsible bid will be awarded.

Owner-occupied rehabilitation (CDBG and HOME) is targeted to homeowners who are sixty-two (62) years of age, or older, or disabled and are low income households. Assistance is provided on a first-come, first-serve. It is one of the critical needs of the City. A brief questionnaire is completed to determine eligibility and need. Then, the homeowner is placed on a waiting list until an appointment is scheduled with a technician to complete a full application for assistance at the Community Development office. If it is determined to be of an immediate and necessary nature and can have an imminent effect on improving the health and/or safety of the homeowner, the applicant is assisted immediately. Emergency Assistance Grants (CDBG) may include but are not limited to items such as heating, electrical, plumbing systems, and emergency roof repairs/replacements.

AP-38 Project Summary

Project Summary Information

1	Project Name	Owner-Occupied Rehabilitation
	Target Area	CITY-WIDE
	Goals Supported	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	CDBG: \$850,016.00
	Description	Housing Rehabilitation and Reconstruction; Emergency Home Repairs
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Fifty-three (53) very low and low-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	Housing Rehabilitation
2	Project Name	World Changer
	Target Area	CITY-WIDE
	Goals Supported	DH 1.1 Rehab of owner-occupied housing (CDBG)
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	CDBG: \$100,000.00
	Description	Housing Rehabilitation-Paint
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Twelve (12) very low and low-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	World Changers, a faith-based organization, provides labor to paint the exterior of houses for very low income, elderly residents. Materials are provided by the City.

3	Project Name	CHI-St. Vincent Health Care Services
	Target Area	CDBG
	Goals Supported	SL 1.1 Health and Dental Services (CDBG)
	Needs Addressed	Public Services
	Funding	CDBG: \$200,000.00
	Description	Provision of health and dental services to low-income clients.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Eight thousand five hundred (8,500) low-income families will benefit from the proposed activity.
	Location Description	2500 E. 6th Street, Little Rock, AR 72202
	Planned Activities	Health and dental services are provided at Nathaniel W. Hill Complex by CHI St. Vincent Health System.
4	Project Name	CareLink / Meal on Wheels
	Target Area	CITY-WIDE
	Goals Supported	SL 1.2 Senior Services/Meals on Wheels (CDBG)
	Needs Addressed	Public Services
	Funding	CDBG: \$70,000.00
	Description	Home delivered meals to Senior Citizens.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Two hundred (200) elderly low-income individuals will benefit from the proposed activity.
	Location Description	700 W. Riverfront Drive, North Little Rock, AR 72214
	Planned Activities	Central Arkansas Area Agency on Aging (dba Care Link) provides hot and frozen home-delivered meals for homebound older people who are unable to shop or prepare their own meals.

5	Project Name	Homebuyer Assistance
	Target Area	CITY-WIDE
	Goals Supported	DH 2.2 Housing Assistance for Homebuyers (HOME)
	Needs Addressed	Housing Assistance
	Funding	HOME: \$300,000.00
	Description	Down payment and closing cost assistance
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Thirty (30) low-income individuals will benefit from the proposed activity.
	Location Description	To be determine
	Planned Activities	Direct financial assistance provided to homebuyers.
6	Project Name	HOME New Construction
	Target Area	CITY-WIDE
	Goals Supported	DH 2.1 New Construction of owner/rental housing
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	HOME: \$896,903.43
	Description	New construction of homes
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low to moderate-income families will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	Housing Development
7	Project Name	CHDO Activities
	Target Area	CITY-WIDE
	Goals Supported	DH 2.1 New Construction of owner/rental housing
	Needs Addressed	Preservation/Production of Low-to-Moderate Income
	Funding	CDBG: \$107,983.58
	Description	CHDO Set-Aside
	Target Date	12/31/2028

	Estimate the number and type of families that will benefit from the proposed activities	One (1) low to moderate-income family will benefit from the proposed activity.
	Location Description	Various locations to be determined.
	Planned Activities	Housing Development
8	Project Name	Administration
	Target Area	
	Goals Supported	O.1 Administration
	Needs Addressed	Administration
	Funding	CDBG: \$305,004.00 HOME: \$114,654.12
	Description	Administration and planning of the HUD Grant Programs.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Administration costs, no direct benefits.
	Location Description	500 W. Markham, Suite 120W, Little Rock, AR 72201
	Planned Activities	Administration and planning of the HUD Grant Programs.
9	Project Name	2025-2027 City of Little Rock ARH25F001
	Target Area	
	Goals Supported	O.1 Administration
	Needs Addressed	Administration
	Funding	HOPWA: \$31,724
	Description	Will provide housing assistance (rental or mortgage, utilities, and/or deposit) and supportive services (case management) to enable low- income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Administration costs, no direct benefits.

	Location Description	Various locations
	Planned Activities	Administration
10	Project Name	2025-2027 Project 1 ARH25F001
	Target Area	
	Goals Supported	DH 2.4 Housing Assistance for Person with AIDS
	Needs Addressed	Persons with HIV/AIDS
	Funding	
	Description	Will provide housing assistance (rental or mortgage, utilities, and/or deposit) and supportive services (case management) to enable low- income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Various locations
	Planned Activities	Housing Assistance and Project Sponsors Administration
11	Project Name	2025-2027 Project 2 ARH25F001
	Target Area	
	Goals Supported	DH 2.4 Housing Assistance for Person with AIDS
	Needs Addressed	Persons with HIV/AIDS
	Funding	
	Description	Will provide housing assistance (rental or mortgage, utilities, and/or deposit) and supportive services (case management) to enable low- income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Various locations
	Planned Activities	Housing Assistance and Project Sponsors Administration

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic distribution of activities and funding to accomplish the identified objectives will be on a city-wide basis, however, the City plans to target certain programs in the City's opportunity zones and areas with high minority and low-income concentrations in an effort to trigger reinvestment and spur new development. The City plans to offer increased assistance in these target areas. Programs that will offer increased assistance include Leveraged Loans, the Save-A-Home (Acquisition/Rehabilitation), Homebuyer Assistance and Affordable Home Programs and CDC/CHDO sponsored projects. Activities of CDC's and CHDO's will also focus on their respective neighborhood target areas. The geographic location of other housing activities undertaken will be in areas intended to further housing choice and deter minority and low-income concentrations.

The City's 2025 public service activities will be located citywide.

All programs and services funded through the CDBG and HOME Programs will be citywide unless otherwise noted in this plan.

Geographic Distribution

Target Area	Percentage of Funds
CDBG	
CITY-WIDE	100%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For the program year 2025, the City will fund projects with a city-wide scope. CDBG area benefit projects are not being funded in this program year.

Discussion

In the development of the 2021-2025 Consolidated Plan, it was determined that the use of HUD grant funding would still be best utilized city-wide.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The following tables estimate the annual goals for affordable housing for the 2025 Program year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	100
Special-Needs	125
Total	225

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	125
The Production of New Units	5
Rehab of Existing Units	65
Acquisition of Existing Units	30
Total	225

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City employs a variety of approaches to maintaining, creating, and improving the quality of affordable housing. Housing is still the top priority in the 2021-2025 Consolidated Plan. The City plans to address affordable housing needs with CDBG, HOME, and HOPWA by administering the following programs to preserve and increase affordable housing:

- Emergency Assistance
- Limited Home Repairs
- Homebuyer Assistance
- New Construction
- HOPWA-TBRA and STRMU Assistance

AP-60 Public Housing – 91.220(h)

Introduction

The City of Little Rock Housing Authority D/B/A Metropolitan Housing Alliance (MHA) was formed in 1941 and is the largest housing authority in the state of Arkansas. Governed by a 5-member Board of commissioners, MHA's mission is to serve the residents of Little Rock by developing, owning and operating safe, decent and affordable housing in a manner that promotes thriving communities. To that end, MHA administers federally subsidized housing through its Housing Choice Voucher/Section 8 program as well as providing housing assistance to low-income persons and families.

Through a variety of partnerships and community engagement, MHA seeks to enrich the housing services provided to returning citizens, Veterans, seniors and other crucial populations we may identify. At present, MHA administers over 3,000 vouchers with an expansive waiting list. MHA has a portfolio of about 300 public housing units.

Central Arkansas Housing Corporation (CAHC), a non-profit corporation, is an affiliate of MHA created in 2006 to engage with governmental as well as private entities to further the mission of CAHC and MHA. In 2019, CAHC established a 5-member board; this body is independent of MHA. They are currently seeking qualified applicants to join their governing board.

Actions planned during the next year to address the needs to public housing

MHA is in the process of reevaluating their property inventory for financial stability. There are several properties they will submit to their commissioners for approval to sale in the upcoming year. They are reviewing their lease ups (options) to increase lease retention. Currently, they have housing units that require major and minor rehabilitation. The increase of lease ups to industry standards will help in making them financially stable.

MHA will continue exploring partnerships with the City of Little Rock and will explore other public and/or private ventures to develop affordable housing for city residents.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

MHA is making efforts to enhance its Homeownership program by increasing its outreach and participant recruitment. Outreach efforts will be planned to enlist more engagement and involvement from public housing residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

MHA is working with HUD to clear up issues to resolve their “trouble” performance rating from August 2023. They are still working on their statutory recovery benchmarks from the Recovery Agreement they entered with HUD.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City works with CATCH and the Interagency Council on Homeless to address priorities and funding needs of residents experiencing or at risk of homelessness. The City serves as the lead agency for CoC.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City will continue to support organizations that assess the needs of the homeless to create a more robust social service system to address unmet needs. The City will continue participating in the annual Point-In-Time Homeless Count.

The City plans to develop a Micro Home Village to provide temporary housing to assist the city's homeless population with HOME-American Rescue Plan (HOME-ARP) had to be revised due to federal guidelines. The development will be completed in multi-phases to assist the unsheltered individuals and families with a place to go temporarily until permanent housing is achieved. Phase 1 will consist of non-congregated housing units, a community center with a kitchen, offices, showers, and an emergency shelter along with storage space, animal kennels, on-site security and more. Construction will start mid-2025. The City will have a qualified organization to manage the facility once it is complete.

In 2024, a Chief Homeless Officer was hired for the Homeless Services Division. There are four (4) Housing Community Engagement to work with Central Arkansas residents at risk of homelessness and those who are already homeless. Homeless Services Division will schedule at least four (4) unsheltered events at various locations around the city. Each event will have health care provider and community agencies in attendance and provide a meal and hygiene items.

The Jericho Way Day Resource Center administered by Depaul USA continues to provide a wide range of services for the homeless or at risk of homeless. Some of the services are case management; food; restrooms and shower services; retreat from the elements; transportation; housing referrals; job counseling and training; access to phone; computer and internet; identity document replacement; health care; laundry service; and mail services.

Addressing the emergency shelter and transitional housing needs of homeless persons

CATCH along with its partners continue to make strides in addressing the emergency shelter and transitional housing needs of homeless persons.

Besides the City of Little Rock plans for shelter, Our House and Pulaski County have plans for new shelters. Our House completed its first phase in early 2024. They are planning a new project "Building New Beginnings" which will consist of eleven (11) new housing units for families, increase outdoor living spaces, and dedicated spaces for operational support, case management,

and mental health services. The project completion is scheduled for Spring 2026. Pulaski County is scheduled to complete phase 1 of Providence Park which will create one hundred (100) tiny homes by the end of 2025. Also, it will include a health clinic, community kitchen, an entrepreneur hub and land for farming to help the growth and stability of its residents.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

HUD HOME-ARP Tenant-Based Rental Assistance funds received in 2022 assist persons who are experiencing homelessness, and those who are fleeing, or attempting to flee domestic violence to locate, obtain, and maintain permanent housing.

The Housing First Program Model is one of the activities that the Central Arkansas Continuum provides to address homelessness. The program helps chronically homeless individuals and families, families with children, veterans, and their families to move out of homelessness and into permanent housing. The clients are assisted with wrap around services to maintain housing.

Our House, a non-profit organization, homelessness prevention program known as Central Arkansas Family Stability Institute (CAFSI) is going on their 13th year. This successful program provides housing, employment, financial, educational stability along with mental wellness. It is made possible through partnership with the University of Arkansas for Medical Services and the generous support of the Substance Abuse and Mental Health Services Administration, Heart of Arkansas United Way, Temporary Assistance for Needy Families (TANF), and Siemer Institute for Family Stability.

St. Francis House's Veterans Program provides transitional housing for homeless Veterans having difficulties re-entering society. Another program is Supportive Services for Veterans Families (SSVF) Program. It is a homeless prevention and rapid re-housing program that assists Veteran families at risk of homelessness to maintain their housing and to rapidly re-house those who are experiencing homelessness. Both programs are funded by the US Department of Veterans Affairs.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Metropolitan Housing Alliance (MHA) has been awarded HUD's Mainstream Housing Choice Vouchers to assist non-elderly persons with disabilities that are transitioning out of institutions, at risk of institutionalization, or at risk of experiencing homelessness.

Family Promise of Pulaski County provides limited rent and utility assistance to those who are at risk of homelessness. They operate a shelter from mid-May through mid-August and mid-November through mid-January. Upon exiting the shelter program, they offer rides to the Rescue bus pass program to assist with transportation.

The City of Little Rock, Housing and Neighborhood Programs department, applied to continue receiving the Continuum of Care Planning Grant. The objective of the grant is to increase the continuum care's ability to function as defined by the Department of Housing and Urban Development (HUD).

The City's Owner-Occupied Rehabilitation Program helps prevent homelessness by allowing homeowners who are low-income persons to receive assistance to remain in their homes once repaired. CDBG and HOME program funds will be utilized to implement this program.

CATCH has several discharge policies to coordinate community-wide assistance to address youth aging out of foster care, persons exiting health care and mental health institutions, and persons discharged from correctional institutions.

Discussion

Prevention of homelessness will continue to be a priority of the City of Little Rock's efforts and those of other nonprofit organizations and local agencies. These programs exist to further homeless prevention efforts and offer emergency shelter and transitional housing needs so that homeless individuals and families may begin to stabilize within the community.

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	50
Tenant-based rental assistance	75
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	125

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Little Rock conducted its Analysis of Impediments and 5-Year Consolidated Plan in 2021. The actions described in both Plans and for FY 2025 are outlined below.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City, Central Arkansas Water (CAW), and Little Rock Water Reclamation Authority (LRWA) joined together in 2020 on a plan for revitalization of the Asher Avenue corridor, Plaza Shopping Center, and areas south of 630 and east of Interstate 30. The City will waive the following fees: Building Permit Fee; Building Plan Review Fee; Electrical Permit Fee; Plumbing Permit Fee; and Heating/Air Mechanical Permit Fee. CAW will waive residential activation and service connection, meter installation, plan review, and construction inspection fees. LRWA will waive connection, inspection, and sewer seal fees for both residential and commercial property owners and additionally street excavation for residential owners.

Continue to promote affordable housing and homeownership with the use of CDBG, HOME, HOME-ARP and American Rescue Plan Act (ARPA). The City plans to use funds over the next five (5) years:

- Rehabilitate Homeowner Housing
- Developed New Construction
- Acquire and Rehabilitate Houses
- Provide Homeowner Downpayment assistance
- Infrastructure projects to support future affordable housing sites
- Investments to affordable housing & efforts to decrease homeless

Continue to promote public services, public facilities, and infrastructure improvements with CDBG funds in low to moderate income neighborhoods or to benefit LMI households. Over the next year:

- Benefit 15,000 households with improved access to public services.

Increase outreach and education for housing providers in the City, focusing on legal requirements concerning reasonable accommodation, in coordination with local disability advocate organizations and Legal Aid of Arkansas. Record activities annually.

Promote education through website and online materials, as well as printed materials at City offices and community centers/libraries.

Continue working with the Arkansas Fair Housing Commission and Legal Aid to promote fair housing, process complaints, and record activities annually.

Discussion:

The City will continue to pursue partnerships and identify additional funding sources to reduce and remove barriers to affordable housing. Will continue to foster collaboration with financial institutions and housing and service providers to enhance and implement new strategies to address affordable housing barriers.

AP-85 Other Actions – 91.220(k)

Introduction:

The following describes the planned actions or strategies that the City of Little Rock will pursue in the next year too:

- Address underserved needs
- Foster and maintain affordable housing
- Evaluate and reduce lead-based paint hazards
- Reduce the number of poverty-level families
- Develop institutional structure
- Enhance coordination

Actions planned to address obstacles to meeting underserved needs

One of the primary obstacles to meeting the needs of the underserved is still the lack of program and personal resources. The City is projected to receive consistent funding levels with 2024 funding in all three federal programs. CDBG and HOME funding levels are still not at the level of 2010. The City will continue to work to use limited financial resources in the most effective and efficient manner possible and to collaborate with other agencies and programs to address the community's needs.

The City will continue to hold public meetings and hearings in low-income neighborhoods. The City will also coordinate with existing public and private partners to promote programs that assist low-moderate income families. The City will continue to develop translated materials to reach non-English speaking residents regarding code enforcement and general programming.

Another obstacle to meeting underserved needs is the lack of service or housing availability. The City will continue public service activities that assist the underserved, including health and dental services and senior services. CATCH will continue to provide short-term rental assistance to homeless families and individuals utilizing the Emergency Solutions Grant Rapid Re-housing funds. The City will also continue to provide HOME subsidy on HOME properties for sale to assist families.

Actions planned to foster and maintain affordable housing

The City plans to continue implementation of its rehabilitation programs that will increase and improve the supply of affordable housing. The programs provide eligible homeowners with zero interest loans to have repairs done to their property. HOME funds will be allocated to Community Housing Development Organization for acquisition, rehabilitation, and/or construction of affordable homes. HOME funds will also be used to provide subsidies in the form of closing costs and down payment assistance. HOME-ARP will be used to develop non-congregate shelter and other homeless activities.

The City will continue to support the programs, initiatives, and efforts of Metropolitan Housing Alliance in their goal to provide decent affordable housing to low income residents.

The Code Enforcement Officers will investigate violations of the Little Rock Minimum Housing Code. Examples of these violations include property owners who fail to maintain their residences or accessory buildings, allowing them to fall into a state of disrepair or structures that have sustained fire damage.

Another component of Code Enforcement is the Systematic Rental Property Inspection Program. This program provides for a biannual inspection of all rental properties located in the City of Little Rock. The purpose of this inspection is to ensure that all rental units are maintained in a safe condition to meet Minimum Housing Code Standards. The Rental Inspection Program also provides an avenue for rental property owners to require tenants who damage their property to make repairs or provide financial compensation to cover the cost of repairs.

Actions planned to reduce lead-based paint hazards

The City has a policy, which requires lead-based paint testing to be conducted on all rehabilitated projects funded by the City. Safeguards are in place to ensure that all new construction funded by the City is free of lead-based paint hazards. Pertinent Community Development staff have attended training for Lead-Based Paint Inspector, Risk Assessor, Safe Work Practices, and Lead-Based Paint Supervisory. The City has sponsored training for abatement workers of lead-based paint abatement companies, providing training to its contractors on safe work practices and Lead-Based Paint Supervisory training.

Actions planned to reduce the number of poverty-level families

The activities funded through the City's CDBG and HOME programs are ultimately directed at reducing the number of people living in poverty in Little Rock. The City's collaboration with nonprofit partners on housing and supportive services assists in community-wide actions to raise families out of poverty. The City's affordable housing programs reduce housing costs for its beneficiaries, preserving a household's limited resources for other pressing expenditures. The City will continue to engage in activities that create jobs available to low-income residents and monitor contractors ensuring they comply with Section 3 guidelines that provide job training.

The City's Homeownership Assistance program aid potential homebuyers to help increase a household's assets.

CapitalCon is groundbreaking event designed to provide residents, entrepreneurs, and community leaders with the tools to build wealth, eliminate debt, and achieve long-term financial security. This is scheduled again for 2025. In partnership with the Cities for Financial Empowerment Fund, we will launch programs that improve financial literacy, increase savings, and connect residents to various resources.

The City has been awarded a grant to create the Office of Financial Empowerment which will work directly with residents to help them build assets and increase economic stability.

Actions planned to develop institutional structure

The City continuously works to increase the cooperation among departments and other entities to improve and streamline the delivery of housing services to Little Rock citizens. Several of the City's departments and the Metropolitan Housing Alliance (Little Rock Housing Authority), work together to coordinate various housing activities and programs to serve the Little Rock community.

The City continues to make resources and technical assistance available to further activities planned by local CDCs and CHDOs. This component of the City's action plan is intended to empower residents and organizations to perform needs assessments, devise workable solutions to neighborhood problems and to implement the planned programs.

The City will continue to participate in the Interagency Council on Homeless to assist people experiencing homelessness, promote better coordination among agency programs, and inform state and local governments and public and private sector organization about the availability of federal homeless assistance.

The City will continue to partner with realtors and banks, to advertise and promote the Homebuyer Assistance Program.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue participation in Central Arkansas Continuum of Care (CoC) by assisting with the Point In Time Count, serving on committees, and serving as the lead agency. As the collaborative applicant for the CoC, the City has been awarded a HUD funded Planning Project to assist the CoC in meeting increasing requirements. The City will also participate in the Interagency Council on Homeless. Assistance is provided by City's staff along with information to other agencies and the public.

Discussion:

The City of Little Rock will continue refining its strategies to foster affordable housing, reduce lead-based paint hazards, reduce the number of families in poverty, develop institutional structure, and enhance coordination. This will be done by engaging in collaboration with many local community partners including private housing providers, social service agencies, and others; and continuing outreach efforts to seek additional involvement from other entities on community development issues.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Little Rock does not use other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City uses recapture provision for all homebuyer activities including when assistance is provided for homebuyer units developed or rehabilitated by CHDOs. The HOME subsidy will be forgiven in equal monthly installments during the Affordability Period. The timeframe for the Affordability Period is as follows:

- Under \$15,000-- 5 years (60 months)
- \$15,000-\$40,000--10 years (120 months)

During the Affordability Period the homebuyer is responsible for satisfying all HOME Program regulation requirements such as principal residence and payment of all taxes and insurance. If they do not abide by the terms and conditions of the HOME Program, recapture or foreclosure proceedings may be initiated. In the event the homebuyer sales the house within the Affordability Period, the City will recapture the amount of the HOME funds unforgiven or recapture the maximum net proceed from the sale of the property. Net proceeds will be used to reimburse the HOME Program for the outstanding balance of HOME funds and/or for administration costs associated with the recapture action. If the net proceeds are less than the outstanding balance of HOME funds invested in the property, the loss will be absorbed by the HOME Program and all HOME Program requirements would be considered to have been satisfied. If the net proceeds are greater than the outstanding balance of HOME funds invested, the balance of net proceeds would be distributed to the homeowner or their estate.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The period of affordability is based upon the direct HOME subsidy to the homebuyer as described in the previous section. The period is stated in the loan and program documents which include the Promissory Note, Mortgage, Mortgage Subsidy Agreement, and the Notice to Homebuyer. All four of these documents are signed by the homebuyer to ensure compliance during the affordability period.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not anticipate using HOME funds to refinance existing debt for HOME funded activities.

Discussion

According to 24 CFR 92.254(a)(2)(iii), The City will abide by the HOME affordable home-ownership limits provided by HUD. The City will not use HOME funds for homebuyer assistance or for the rehabilitation of owner-occupied single-family housing that exceed 95% of the median area purchase price.

New Construction and CHDO projects are selected by the Request for Proposal (RFP) while the HOPWA Project Sponsors are selected by the Request for Qualifications (RFQ). The RFP and RFQ are competitive processes that are posted in the Arkansas Democrat Gazette and online with the City's Purchasing Division. Applications are requested for Public Service projects and Owner-Occupied rehabilitation. Public Service providers are also selected using a competition process. Notice is posted in the Arkansas Democrat Gazette and on the City's website. Owner-occupied rehabilitation is a first-come, first-service. All activities will benefit low-income households.