CDBG-DR ACTION PLAN











Community Development Block Grant Disaster Recovery (CDBG-DR) March 31, 2023 **Kevin Howard | Director of Housing & Neighborhood Programs** Email | khoward@littlerock.gov

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What is CDBG-DR?

Community Development Block Grant Disaster Recovery (CDBG-DR) funds are allocated by **U.S. Department of Housing and Urban** Development to rebuild disaster-impacted areas and provide crucial seed money to start long-term recovery process.



\$20,895,000 For long-term recovery from Tornado that occurred on March 31, 2023.









Little Rock Allocation

CDBG-DR ALLOCATION

CDBG-DR MITIGATION SET-ASIDE

TOTAL CDBG-DR ALLOCATION

Source: Public law 118-58, Federal Register Notice Vol. 90, No. 10 January 16, 2025



\$18,170,000

\$ 2,725,000

\$20,895,000

Community Development Block Grant Disaster Recovery (CDBG-DR) Funds:

- Are flexible funds that allow grantees to deploy funding to carry out a wide range of recovery activities such as:
 - Rebuild homes and business
 - Provide assistance for rental housing
 - Restore infrastructure
 - Address other unmet needs or mitigation
- Prioritize low- and moderate-income (LMI) persons and geographies in most impacted and distressed (MID) areas.
 - 70% must help low to moderate income.



Little Rock – Income Limits

Little Rock 2025 Household Income Limits

Median Family Income: \$80,633

	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
30% Median Income	\$19,500	\$22,250	\$26 <i>,</i> 650	\$32,150	\$37,650	\$43 <i>,</i> 150	\$48,650	\$54,150
50% Median Income	\$32,450	\$37,100	\$41,750	\$46,350	\$50,100	\$53 <i>,</i> 800	\$57 <i>,</i> 500	\$61,200
80% Median Income	\$51,950	\$59 <i>,</i> 350	\$66,750	\$74,150	\$80,100	\$86,050	\$91 <i>,</i> 950	\$97,900
120% Median Income	\$66,800	\$76,300	\$85 <i>,</i> 850	\$95 <i>,</i> 400	\$103,050	\$110,650	\$118,300	\$125,950



Steps to Launch Programs





The City must submit a detailed "Action Plan" to HUD for acceptance before any programs can start. It must include:

- **Disaster impact overview**
- Unmet needs assessment
- Mitigations needs assessment
- Program categories that address unmet needs or mitigation
- Budgets that are based on the ongoing housing needs and identified unmet needs
- Public and stakeholder input



Unmet/Mitigation Needs Assessments

HUD expects an analysis based on many sources to ensure that it is fact-based.

Data Sources

- FEMA
- Small Business Administration (SBA) Disaster Loan
- U.S. Census
- HUD Point-in-Time Count
- Public Engagement (surveys and meeting)
- Central Arkansas Continuum of Care

- Agency
- Division
- **Boards of Directors**



Pulaski County Hazard Mitigation Plan • U.S. Federal Emergency Management

• Little Rock Emergency Management

• City of Little Rock Departments City of Little Rock Executive Office and

Residential Survey Results

Rank the priority of the following programs in helping you and your community recover. Should the described program be a high priority or a low priority?





Program Budget vs. Unmet Need

Housing \$12,003,250		Budget	Budget %	UnMet Need %	Survey Results				
New Construction		6,500,000		50%	45%				
Homeowner Rehabilitation/Reconstruction Program		3,503,250	57%						
Housing Recovery Assistance Program		1,000,000							
Homebuyer Assistance Program	\$	1,000,000							
Infrastructure & Mitgation \$5,647,000									
Park Revitalization Program	\$	1,000,000			46%				
Debris Removal Program		1,500,000	27%	44%					
Mitigation Program	\$	3,147,000							
Economic \$1,500,000									
Economic Revitalization		1,500,000	7%	4%	4%				
Public Services \$500,000									
Public Services		500,000	2%	2%	4%				



Home Rehabilitation/Reconstruction (Housing Repair)

Qualification:

- Homeowners in single-family homes, duplexes, condominiums, and manufactured homes damaged in 2023 storms.
- Primarily households with incomes up to 80% -120%* of area median income (AMI).

Maximum Assistance:

- Up to \$350,000 in repairs that have not been covered under other programs.
- Work to be completed after application is approved.

Estimated budget: \$3,503,203

*Subject to HUD approval of the LMI waiver.



New Construction

Qualification:

- For profit developers, not for profit developers, and Community Based Organization to develop single-family homes in the area impacted by 2023 storms.
- Primarily households with incomes up to 120%* of the area median income (AMI).

Maximum Assistance:

Up to \$400,000 to develop housing units that have not been covered under other programs.

Estimated budget: \$6,500,000 *Subject to HUD approval of the LMI waiver.



Housing Programs

Homebuyer Assistance Program

Qualification:

First-time homebuyer assistance to with incomes up to 120%* of the area median lacksquareincome (AMI).

Maximum Assistance:

Up to \$15,000 for downpayment, closing cost, etc. \bullet

Estimated budget: \$1,000,000

*Subject to HUD approval of the LMI waiver.



Housing Recovery Assistance Program

Qualification:

- Homeowners in single-family homes, duplexes, condominiums, and manufactured homes damaged in 2023 storms.
- Primarily household with incomes up to 120%* of the area median income (AMI). lacksquare

Maximum Assistance:

- Up to \$50,000 for per household on documented expenditures for eligible rehabilitation, demolition, or reconstruction costs directly resulting from damage caused by 2023 storms (DR-4698).
- Eligible repairs completed before application and not paid with FEMA, SBA, or insurance.

Estimated budget: \$1,000,000

*Subject to HUD approval of the LMI waiver.



An infrastructure activity includes any activity or group of activities (including acquisition or site or other improvements), whether carried out on public or private land, that assists the development of the physical assets that are designed to provide or support services to the general public in the following sectors:

- Surface transportation, including roadways, bridges, railroads, and transit; aviation; ports, including navigational channels;
- Water resources projects; energy production and generation, electricity transmission;
- Broadband;
- Pipelines; stormwater and sewer infrastructure; drinking water infrastructure;
- Schools, hospitals, and housing shelters;
- Non-federal match

Estimated budget \$2,500,000



The City of Little Rock will focus on activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship, by lessening the impact of future disasters.

Eligible Activities

- Acquisition
- Construction
- Reconstruction
- Installation of Public Facilities
- Other Site Improvements
- Disposition
- **Non-Federal Match**

Estimated budget \$3,147,000



Economy Revitalization focus is to restore, stabilize, and grow local economics by:

- Direct financial assistance
- Revitalize damaged or underutilized business corridors \bullet
- Fund training program •
- Technical Assistance and Business Services
- Economic Development Planning

Minimum / Maximum Assistance: \$10,000 / \$50,000

Estimated budget \$1,500,000



Public Services Programs

Public Services activities will be tailored to recovery needs and may include but are not limited to:

- Disaster Case Management/Disaster Preparedness
- Disaster Relief Assistance
- Legal Services
- Mental Health and Crisis Counseling
- Support for Persons Experiencing Homelessness
- Food and Nutrition Assistance
- Medical and health Services

Minimum / Maximum Assistance: \$20,000 / \$200,000

Estimated budget \$500,000



QUESTIONS OR COMMENTS







THANK YOU

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