

2021-2025 City of Little Rock Consolidated Plan and Analysis of Impediments

Welcome to the
Fair Housing Forum!



Intent of this Meeting

- Review fair housing protections
- Introduce you the Affirmatively Furthering Fair Housing (AFFH) rule
- Show you fair housing data
- Introduce the Survey!
- Get your input and opinions



Your Role

- Provide Feedback on the process
- Offer your observations and local knowledge
- Ask questions!
- Give recommendations



Fair Housing Protections

Federal and State Fair Housing Acts protect several groups in housing transactions. These are:

Race, color, religion, national origin, sex, disability, and familial status

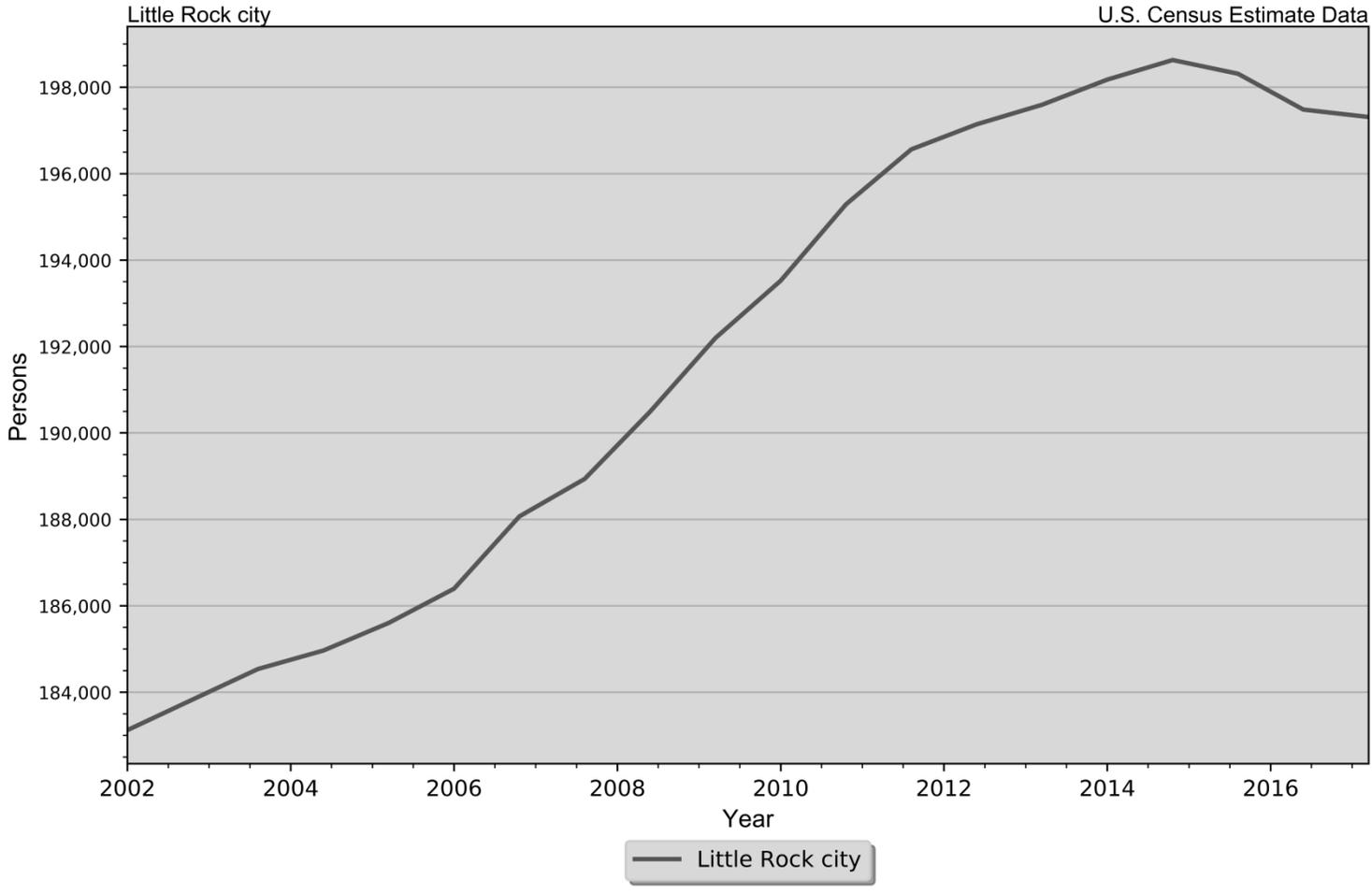


City of Little Rock Analysis of Impediments (AI)

**Entitlement jurisdictions must:
Certify that they are affirmatively
furthering fair housing (AFFH) as a
condition of receiving federal funds
for housing from HUD**



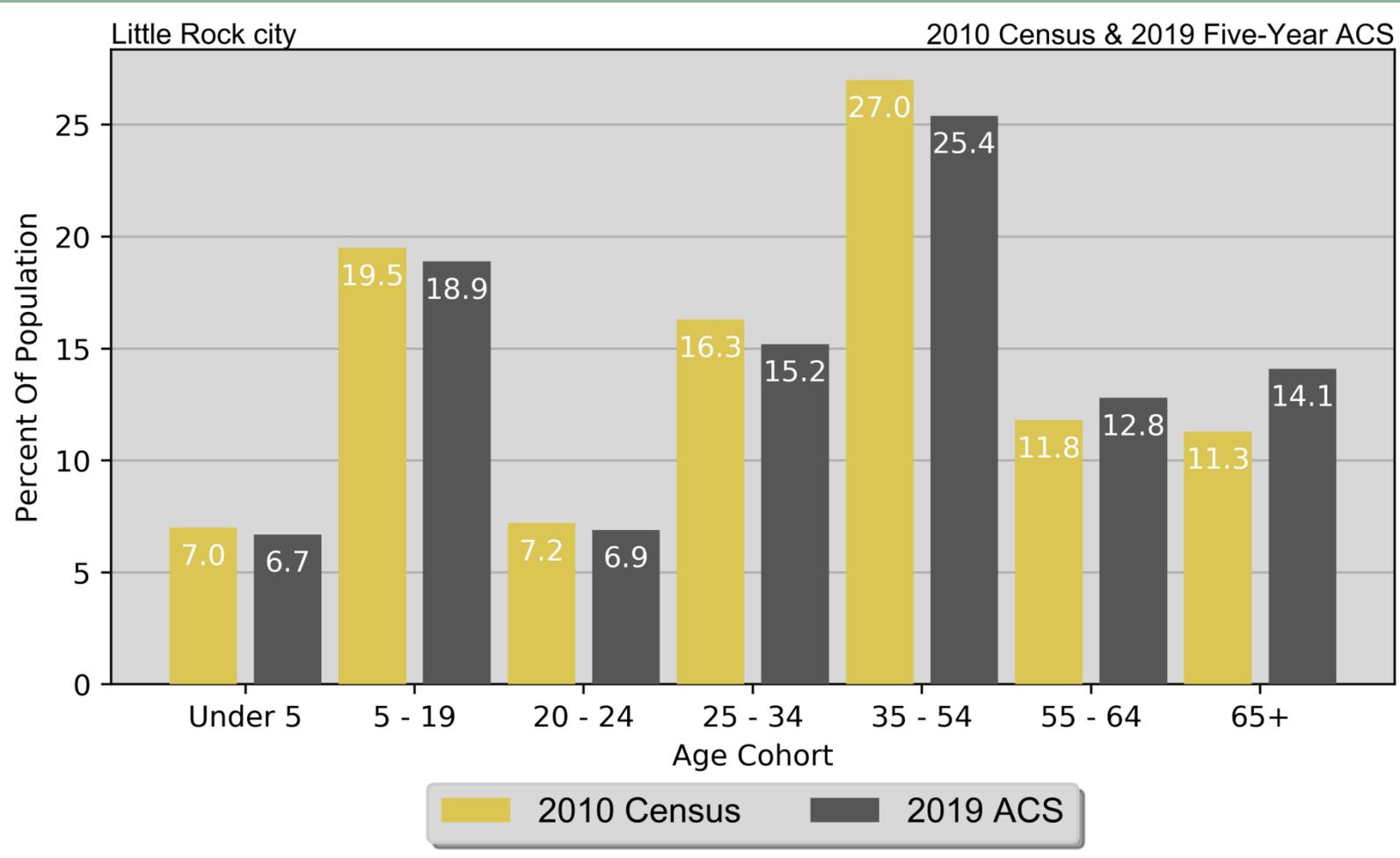
Demographics



Growing Population



Demographics



Aging Population

What Implications does that have on services and housing needs?



Demographics

Population by Race and Ethnicity
Little Rock
2010 Census & 2019 Five-Year ACS

Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	94,665	48.9%	99,550	50.3%
African American	81,889	42.3%	83,216	42.0%
American Indian / Alaskan Native	686	0.4%	612	0.3%
Asian	5,131	2.7%	6,530	3.3%
Native Hawaiian/ Pacific Islander	153	0.1%	101	0.1%
Other	7,626	3.9%	3,486	1.8%
Two or More Races	3,374	1.7%	4,463	2.3%
Total	193,524	100.0%	197,958	100.0%
Non-Hispanic	180,448	93.2%	183,255	92.6%
Hispanic	13,076	6.8%	14,703	7.4%

Not much change in racial and ethnic makeup



Demographics

Disability by Age
Little Rock
2019 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	53	0.8%	28	0.4%	81	0.6%
5 to 17	1,931	11.3%	684	4.3%	2,615	8.0%
18 to 34	1,541	6.5%	1,458	6.0%	2,999	6.3%
35 to 64	4,997	14.2%	6,082	15.2%	11,079	14.8%
65 to 74	2,025	28.3%	2,157	23.5%	4,182	25.6%
75 or Older	2,034	47.5%	3,314	52.9%	5,348	50.7%
Total	12,581	13.4%	13,723	13.4%	26,304	13.4%

Disability Rate

Over half of people over 75 have a disability



Economics

Households by Income
Little Rock
2010 & 2019 Five-Year ACS Data

Income	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	11,852	14.9%	10,401	12.7%
\$15,000 to \$19,999	4,997	6.3%	4,136	5.0%
\$20,000 to \$24,999	4,567	5.7%	4,901	6.0%
\$25,000 to \$34,999	9,839	12.4%	8,512	10.4%
\$35,000 to \$49,999	12,825	16.1%	12,053	14.7%
\$50,000 to \$74,999	13,202	16.6%	13,547	16.5%
\$75,000 to \$99,999	8,149	10.3%	8,555	10.4%
\$100,000 or More	14,058	17.7%	19,882	24.3%
Total	79,489	100.0%	81,987	100.0%

Incomes are Rising

Households making at least \$100k a year increasing

But...



Economics

Poverty by Age Little Rock 2000 Census SF3 & 2019 Five-Year ACS Data				
Age	2000 Census		2019 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3,537	13.8%	3,884	12.0%
6 to 17	5,994	23.4%	6,962	21.5%
18 to 64	14,237	55.6%	18,623	57.5%
65 or Older	1,853	7.2%	2,939	9.1%
Total	25,621	100.0%	32,408	100.0%
Poverty Rate	14.3%	.	16.6%	.

Poverty is increasing



Housing

Housing Units by Type
Little Rock
2010 & 2019 Five-Year ACS Data

Unit Type	2010 Five-Year ACS		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	59,372	65.9%	61,792	64.1%
Duplex	2,404	2.7%	2,570	2.7%
Tri- or Four-Plex	3,814	4.2%	3,776	3.9%
Apartment	22,278	24.7%	26,627	27.6%
Mobile Home	2,218	2.5%	1,540	1.6%
Boat, RV, Van, Etc.	10	0%	34	0%
Total	90,096	100.0%	96,339	100.0%

Types of Housing Not
Changing Much

But an increase in
apartments



Housing

Housing Units by Tenure
Little Rock
2010 Census & 2019 Five-Year ACS Data

Tenure	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	82,018	89.8%	81,987	85.1%
Owner-Occupied	46,078	56.2%	45,355	55.3%
Renter-Occupied	35,940	43.8%	36,632	44.7%
Vacant Housing Units	9,270	10.2%	14,352	14.9%
Total Housing Units	91,288	100.0%	96,339	100.0%

Owner-occupied Units
Maintaining

Vacant Units Increasing



Housing

Households by Year Home Built

Little Rock

2010 & 2019 Five-Year ACS Data

Year Built	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	6,312	7.9%	5,625	6.9%
1940 to 1949	4,045	5.1%	3,818	4.7%
1950 to 1959	8,490	10.7%	7,967	9.7%
1960 to 1969	12,552	15.8%	12,195	14.9%
1970 to 1979	18,029	22.7%	16,095	19.6%
1980 to 1989	13,704	17.2%	11,693	14.3%
1990 to 1999	8,411	10.6%	9,630	11.7%
2000 to 2009	7,946	10.0%	9,776	11.9%
2010 or Later	.	.	5,188	6.3%
Total	79,489	100.0%	81,987	100.0%

Majority of Units build
between 1960 and
1990



Housing

Disposition of Vacant Housing Units
Little Rock
2010 Census & 2019 Five-Year ACS Data

Disposition	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	4,475	48.3%	6,024	42.0%
For Sale	1,279	13.8%	1,276	8.9%
Rented Not Occupied	147	1.6%	475	3.3%
Sold Not Occupied	252	2.7%	299	2.1%
For Seasonal, Recreational, or Occasional Use	533	5.7%	891	6.2%
For Migrant Workers	3	0%	0	0%
Other Vacant	2,581	27.8%	5,387	37.5%
Total	9,270	100.0%	14,352	100.0%

“Other” vacant units
are increasing

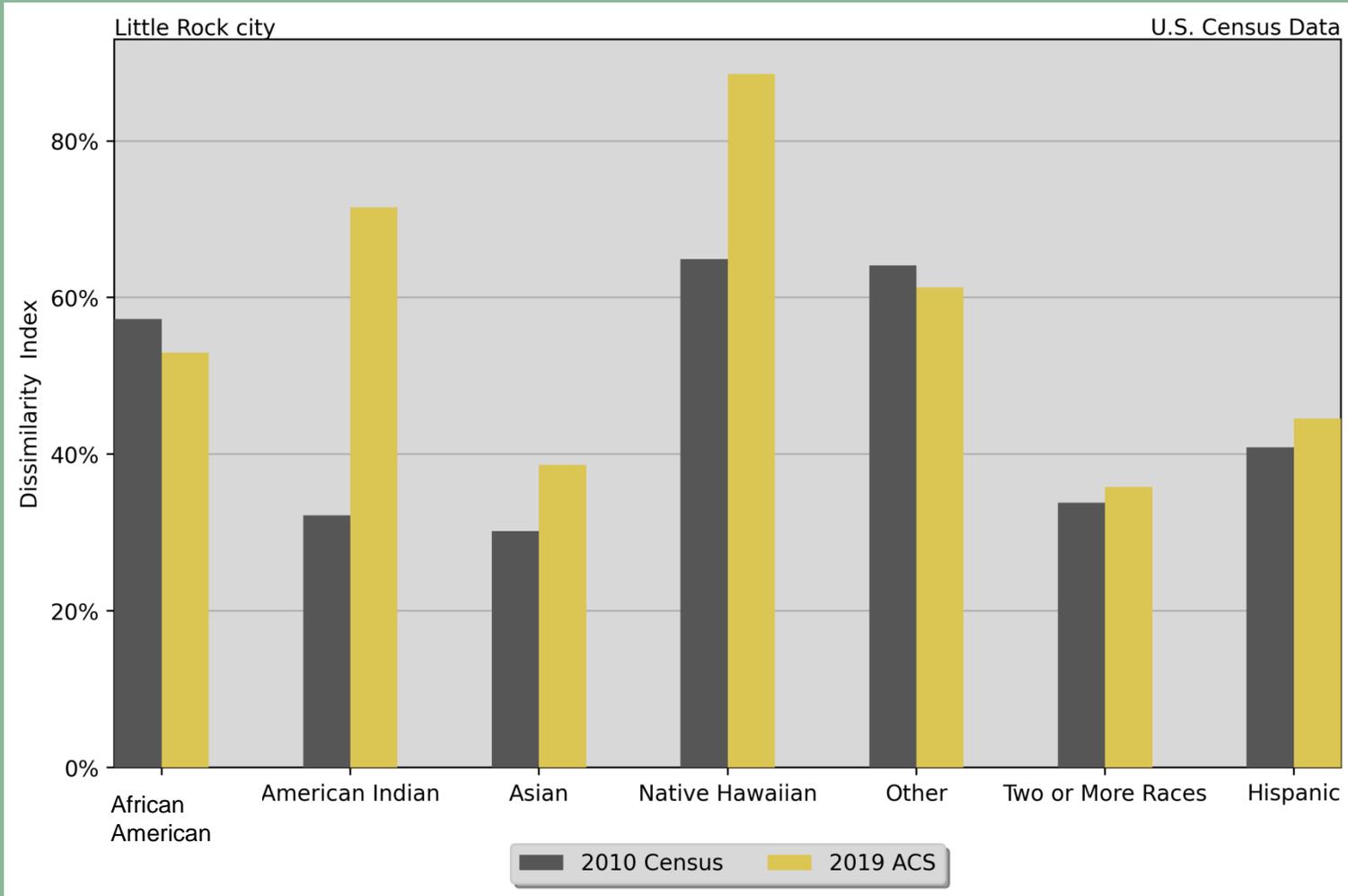


HUD's Fair Housing Issues

- Segregation analysis
- Disparities in access to opportunity
- Disproportionate housing needs
- Publicly supported housing analysis
- Disability and access analysis
- Fair housing enforcement, outreach, etc.



Segregation



Moderate to High Levels of segregation for African American and Hispanic households



Disparities in Access to Opportunity

Access to Opportunity Indexes

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census Tract level.
- School Proficiency - school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area



Disparities in Access to Opportunity

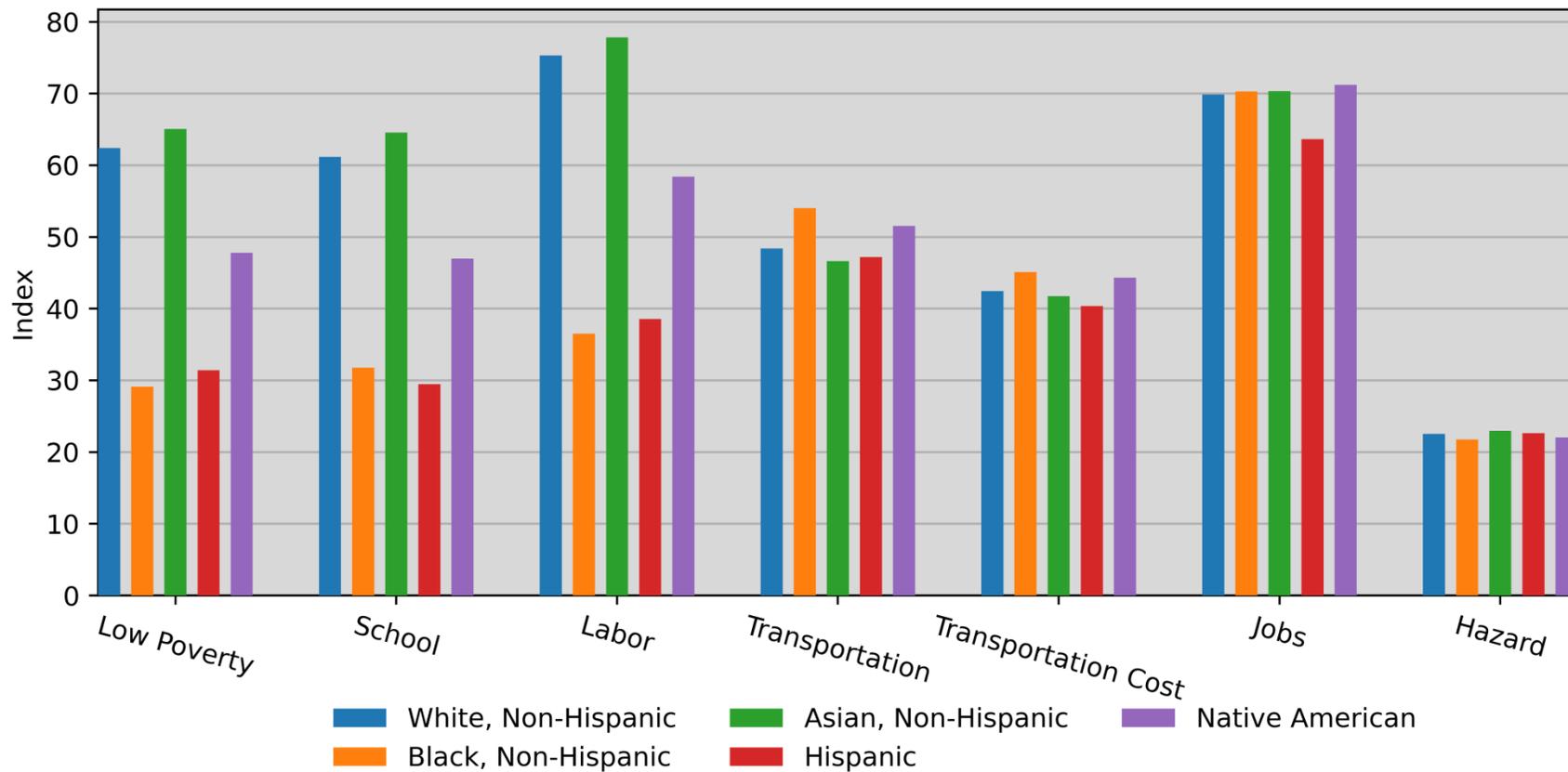
Access to Opportunity Indexes

- Labor Market Engagement - provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level



Disparities in Access to Opportunity

Disparities in Access to low poverty areas, proficient schools, and labor market engagement for African American and Hispanic households



Housing Problems*

Households are considered to have housing problems if they have one of more of the four problems:

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is overcrowded; and
4. Household is cost burdened.

*As defined by HUD

Cost Burdened
defined as spending
more than 30% of
household income on
housing



Housing Problems

Households with Incomplete Plumbing Facilities

Little Rock

2010 and 2018 Five-Year ACS Data

Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Plumbing Facilities	79,263	81,642
Lacking Complete Plumbing Facilities	226	345
Total Households	79,489	81,987
Percent Lacking	0.3%	0.4%

Households with Incomplete Kitchen Facilities

Little Rock

2010 and 2018 Five-Year ACS Data

Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Kitchen Facilities	79,003	81,277
Lacking Complete Kitchen Facilities	486	710
Total Households	79,489	81,987
Percent Lacking	0.6%	0.9%

Small Percentage of households lacking kitchen or plumbing facilities



Housing Problems

Overcrowding and Severe Overcrowding

Little Rock

2010 & 2019 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	45,024	99.2%	276	0.6%	67	0.1%	45,367
2019 Five-Year ACS	44,922	99.0%	336	0.7%	97	0.2%	45,355
Renter							
2010 Five-Year ACS	32,720	95.9%	1,031	3%	371	1.1%	34,122
2019 Five-Year ACS	35,055	95.7%	1,042	2.8%	535	1.5%	36,632
Total							
2010 Five-Year ACS	77,744	97.8%	1,307	1.6%	438	0.6%	79,489
2019 Five-Year ACS	79,977	97.5%	1,378	1.7%	632	0.8%	81,987

Small Percentage of households experiencing overcrowding, but it is increasing



Housing Problems

Cost Burden and Severe Cost Burden by Tenure

Little Rock city

2010 & 2019 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 ACS	22,394	70.9%	5,857	18.5%	3,208	10.2%	139	0.4%	31,598
2019 ACS	22,228	74.7%	4,368	14.7%	2,906	9.8%	272.0	0.9%	29,774
Owner Without a Mortgage									
2010 ACS	11,903	86.4%	955	6.9%	794	5.8%	117	0.8%	13,769
2019 ACS	13,371	85.8%	897.0	5.8%	1,072	6.9%	241.0	1.5%	15,581
Renter									
2010 ACS	15,556	45.6%	8,018	23.5%	8,380	24.6%	2,168	6.4%	34,122
2019 ACS	17,922	48.9%	8,472	23.1%	8,091	22.1%	2,147	5.9%	36,632
Total									
2010 ACS	49,853	62.7%	14,830	18.7%	12,382	15.6%	2,424	3.0%	79,489
2019 ACS	53,521	65.3%	13,737	16.8%	12,069	14.7%	2,660	3.2%	81,987

31.5% of households are cost burdened

45.2% of renters are cost-burdened



Housing Problems

Percent of Total Households with Housing Problems by Income and Race

Little Rock

2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	African American	Asian	American Indian / Alaskan Native	Pacific Islander	Other Race		
	With Housing Problems							
\$0 to \$20,880	70.0%	76.8%	49.0%	33.3%	0%	75.4%	79.6%	74.3%
\$20,881 to \$34,800	66.7%	79.6%	87.5%	0%	0%	100.0%	62.1%	73.9%
\$34,801 to \$55,680	52.8%	43.9%	59.7%	0%	0%	53.2%	52.0%	48.2%
\$55,681 to \$69,600	22.1%	15.8%	47.5%	0%	0%	14.8%	13.4%	19.3%
Above \$69,600	7.1%	5.0%	15.1%	0%	0%	4.7%	12.4%	6.9%
Total	24.7%	43.0%	29.0%	16.7%	0%	37.0%	43.5%	33.1%

African American and Hispanic households experience higher rates of housing problems

Lower income households experience higher rates of housing problems



What else we are doing

- Looking at Fair Housing Complaint Data
- Evaluating mortgage denial rates for racial, ethnic, and gender disparities
- Continuing to collect public input



Community Input

- What barriers do households have in accessing housing
- What groups of people have issues accessing housing?
- What can the City do to help eliminate barriers to accessing housing?



Community Input - Housing

- What barriers do you see for developing affordable housing?
- Any City policies (i.e. zoning) that impacts the development of affordable housing?
- Any recommendations for the City on how to encourage affordable housing?



Community Input

- What is the City doing well to address housing needs?
- What programs or efforts can be improved?
- Other comments?



Community Input

- Other comments?



Next Steps

- Continuing to Collect Data and Public Input
- Draft for Public Review
- Final Plan
- Adoption of final plan



Analysis of Impediments

Contact:

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