

# City of Little Rock

**2021-2025  
Consolidated  
Plan**



# **CITY OF LITTLE ROCK**

## **2021-2025 CONSOLIDATED PLAN**

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## EXECUTIVE SUMMARY

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

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes to the Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME) and Housing Opportunity for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the Consolidated Plan for Housing and Community Development.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlement communities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the City of Little Rock hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing citizen participation requirements that accompany the Consolidated Plan.

The City of Little Rock has prepared this Consolidated Plan to meet the guidelines as set forth by HUD and is broken into five sections: The Process, Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan.

#### **Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The goals of the CDBG, HOME, and HOPWA programs are to provide decent housing, a suitable living environment for the Area's low- and moderate-income residents, and economic opportunities for low-moderate income residents. The City strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities. These goals are further explained as follows:

- Providing decent housing means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- Providing a suitable living environment entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- Expanding economic opportunities involves creating jobs that are accessible to low- and moderate-income persons; making down payment and closing cost assistance available for low- and moderate-income persons; promoting long term economic and social viability; and empowering low-income persons to achieve self-sufficiency.

## **Evaluation of past performance**

Little Rock's evaluation of its past performance has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). These documents state the objectives and outcomes identified in each year's Annual Action Plan and include an evaluation of past performance through measurable goals and objectives compared to actual performance. These documents can be found on the City's website at:

<https://www.littlerock.gov/city-administration/city-departments/housing-and-neighborhood/community-development-division/>

The City of Little Rock has accomplished a number of outcomes established in the 2016-2020 Consolidated Plan. At the date of this draft, the City has completed the following activities:

- 290 homeowner rehabilitation projects
- 16 projects for the Elderly Housing Program using HOME funds
- Five (5) new home construction using HOME funds
- Three (3) Save-A-Home acquisition and rehabilitation projects with HOME funds
- Provided down payment assistance to 39 households
- Constructed 66 wheelchair ramps
- Served over 39,000 persons with health and dental care
- Provided for 1,011 elderly persons with meals on wheels
- Funded housing options for 753 individuals with HIV/AIDS with HOPWA funds
- Provided for housing development for 14 CHDO projects

## **Summary of citizen participation process and consultation process**

A variety of public outreach and citizen participation was used to develop this Consolidated Plan. Three focus groups and four public input meetings were held prior to the release of the draft plan to garner feedback. The focus groups focused on housing, public services, and input from City employees. In addition, the City utilized a Housing and Community Development survey to garner input from the public and interested stakeholders. The Plan was released for public review and a public hearing will be held to offer residents and stakeholders the opportunity to comment on the plan.

## **Summary of public comments**

A summary of comments will be included below. Full transcripts of the meetings are included in the Appendix.

## **Summary of comments or views not accepted and the reasons for not accepting them**

To be determined.



## Summary

The Needs Assessment and Market Analysis, which has been guided by the 2021 Housing and Community Development Survey and public input, identified 11 priority needs. These are described below.

- Preservation/Production of Low-to-Moderate Income Housing
- Special Needs Housings, Facilities, & Services
- Persons with HIV/AIDS
- Community Facilities
- Homelessness
- Administration
- Public Services
- Economic Development
- Housing Assistance
- Infrastructure
- Code Enforcement

These Priority Needs are addressed with the following Goals:

### **DH 1.1 Rehab of owner-occupied housing (CDBG)**

Provide funding for housing delivery and owner-occupied housing rehabilitation to very-low and low-income households.

### **DH 1.2 Substantial/moderate rehabilitation (HOME)**

Programs will be offered to assist low- and moderate-income owner-occupants with the rehabilitation of their homes. Up to \$25,000 may be utilized to assist homeowners who are very low-income and at least 62 years of age or disabled. Assistance will also be provided to low-income homeowners through Leverage Loan Program which provides a combination loan/deferred payment loan.

### **DH 1.3 Acquisition/Rehabilitation (HOME)**

Provide funding for acquisition and housing rehabilitation for units that will be sold to low- and moderate-income households.

### **DH 2.1 New Construction of owner/rental housing**

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.

### **DH 2.2 Housing Assistance for Homebuyers (HOME)**

Provide funding for closing costs and down payment assistance for homebuyers.

**DH 2.3 Volunteer Supported Rehabilitation (CDBG)**

Installation of wheelchair ramps for disabled individuals to benefits low-income households.

**DH 2.4 Housing Assistance for Person with AIDS**

Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.

**DH 2.5 Rental Assistance**

Provide housing assistance to enable low-and moderate-income households to remain in their homes and reduce their risk of homelessness.

**SL 1.1 Health and Dental Services (CDBG)**

Provide funding for health and dental services to low-income clients

**SL 1.2 Senior Services/Meals on Wheels**

Provide funding for meals for elderly low-income clients.

**SL 1.3 Other Special Needs (CDBG)**

Provision of services to persons with other special needs.

**SL 1.4 Homeless Services (CDBG)**

Provide funding for homeless services, housing, and facilities.

**SL 1.5 Code Enforcement Activities**

Evaluate and assess property in an effort to reduce slum/blight to stabilize neighborhoods, create a safe environment for residents, and preserve the City's affordable housing stock.

**SL 3.1 Community & Public Facilities/Park and Rec Repairs**

Rehabilitation of community & public facilities and park and recreational facilities repairs.

**SL 3.2 Infrastructure**

Construction or reconstruction of streets, sidewalks, and drainage.

**EO 1.1 Economic Development**

Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.

**O.1 Administration**

General planning and administration costs associated with administering Federal CDBG, HOME, and HOPWA funds.

## **O.2 Emergency/Disaster Response**

Provide assistance prior to, during and after a community emergency and/or disaster event to prevent for and/or mitigate loss, protect during an event, and aid with recovery.

## THE PROCESS

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### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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
HOME Administrator	LITTLE ROCK	Community Development Division
HOPWA Administrator	LITTLE ROCK	Community Development Division

**Table 1 – Responsible Agencies**

#### Narrative

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), CDBG-CV, HOPWA-CV, and HOME-ARP.

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 needs population.

#### Consolidated Plan Public Contact Information

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Telephone (501) 371-6898  
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## PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

### Introduction

The City of Little Rock recognizes that partnerships with public and private entities as well as the community are vital to the provision of effective services to the Little Rock community. These partners provide the expertise needed to develop our Plan and continue throughout the implementation of the Plan. The development of the City's 2021-2025 Consolidated Plan continued partnerships with outside agencies and service providers in its development.

During the planning process for the 2021-2025 Consolidated Plan, the City of Little Rock consulted with the community, city departments, public and private organizations. The process includes a series of public meetings, as well as focus groups with service providers, city officials, developers, and stakeholders. These meetings provided insight into the needs of the community and helped shape the goals and strategies in this plan.

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(l))**

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. They are: Lonoke, Prairie, Pulaski, and Saline. CATCH was created to promote a unified planning process among homeless program providers to collaborate on housing, homelessness, and special needs population issues. There are ninety-one (91) 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 eight (8) 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 attends 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 works with CATCH to coordinate the Point-In Time Count of individuals experiencing homeless 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. Arkansas Department of Human Services (DHS) is the state grantee of ESG funds. With the onset of COVID-19, the City has applied and been awarded ESG and ESG-CV.

Members of the Continuum of Care, along with representatives of the three (3) entitlement cities in Pulaski County, attend and provide input at DHS workshops and public hearings on homelessness strategies and the annual plan for allocation of ESG funds. Funding decisions by DHS take into account 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.

Members of the Continuum of Care work with the local HUD and DHS offices to attend and participate in agency monitoring visits. 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.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	<b>LITTLE ROCK HOUSING AUTHORITY AR</b>
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
2	<b>Agency/Group/Organization</b>	<b>CARELINK</b>
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
3	<b>Agency/Group/Organization</b>	<b>PULASKI COUNTY</b>
	<b>Agency/Group/Organization Type</b>	Other government – County Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy Other
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

4	<b>Agency/Group/Organization</b>	ARKANSAS FAIR HOUSING COMMISSION
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
5	<b>Agency/Group/Organization</b>	Arkansas Regional Commission
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
6	<b>Agency/Group/Organization</b>	PULASKI COUNTY NEIGHBORHOOD ALLIANCE FOR HABITAT
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
7	<b>Agency/Group/Organization</b>	National Community Renaissance Dev Corp
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
8	<b>Agency/Group/Organization</b>	MAINSTREAM INC
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
9	<b>Agency/Group/Organization</b>	HABITAT OF CENTRAL AR
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
10	<b>Agency/Group/Organization</b>	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy Services - Broadband Internet Service Providers
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

11	<b>Agency/Group/Organization</b>	<b>Centers for Youth and Families</b>
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
12	<b>Agency/Group/Organization</b>	<b>ARKANSAS DEVELOPMENT FINANCE AUTHORITY</b>
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy Broadband Access
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
13	<b>Agency/Group/Organization</b>	<b>OUR HOUSE, INC.</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

14	<b>Agency/Group/Organization</b>	BCD-BETTER COMMUNITY DEVELOPMENT, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
15	<b>Agency/Group/Organization</b>	ST. FRANCIS HOUSE
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
16	<b>Agency/Group/Organization</b>	THE SALVATION ARMY-LITTLE ROCK
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

17	<b>Agency/Group/Organization</b>	<b>UNITED WAY OF PULASKI COUNTY</b>
	<b>Agency/Group/Organization Type</b>	Philanthropic organization Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
18	<b>Agency/Group/Organization</b>	<b>WOMEN AND CHILDREN FIRST</b>
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
19	<b>Agency/Group/Organization</b>	<b>FAMILY PROMISE OF PULASKI COUNTY</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
21	<b>Agency/Group/Organization</b>	<b>ARKANSAS DEPARTMENT OF HEALTH</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health Health Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	HOPWA Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

22	<b>Agency/Group/Organization</b>	Arvest Bank
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
23	<b>Agency/Group/Organization</b>	Bank OZK formerly Bank of Ozark
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
24	<b>Agency/Group/Organization</b>	Bankcorp South
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
25	<b>Agency/Group/Organization</b>	First Security Bank
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
26	<b>Agency/Group/Organization</b>	Iberia Bank
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
27	<b>Agency/Group/Organization</b>	Simmons First National Bank
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

28	<b>Agency/Group/Organization</b>	US Bank
	<b>Agency/Group/Organization Type</b>	Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
29	<b>Agency/Group/Organization</b>	Home Builders Association
	<b>Agency/Group/Organization Type</b>	Builder Association
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
30	<b>Agency/Group/Organization</b>	Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
32	<b>Agency/Group/Organization</b>	RichSmith Development
	<b>Agency/Group/Organization Type</b>	Developer
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
33	<b>Agency/Group/Organization</b>	Goss Management
	<b>Agency/Group/Organization Type</b>	Realtor
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
34	<b>Agency/Group/Organization</b>	IN Affordable Housing
	<b>Agency/Group/Organization Type</b>	CHDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

35	<b>Agency/Group/Organization</b>	Coldwell Banker RPM Group
	<b>Agency/Group/Organization Type</b>	Realtor
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
36	<b>Agency/Group/Organization</b>	Nash Realty
	<b>Agency/Group/Organization Type</b>	Realtor
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
37	<b>Agency/Group/Organization</b>	HERS Inc.
	<b>Agency/Group/Organization Type</b>	Realtor
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
38	<b>Agency/Group/Organization</b>	Our House
	<b>Agency/Group/Organization Type</b>	Homeless Service Provider
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Homeless Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
39	<b>Agency/Group/Organization</b>	Dept. of Human Services
	<b>Agency/Group/Organization Type</b>	Services- health Services - homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Homeless Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.



40	<b>Agency/Group/Organization</b>	University District Development Corp
	<b>Agency/Group/Organization Type</b>	Housing Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.
41	<b>Agency/Group/Organization</b>	CHI St. Vincent
	<b>Agency/Group/Organization Type</b>	Services - health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Invited to participate in the Consolidated Plan focus groups, public input meeting, and comment on the draft plan.

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

The City was inclusive in its consulting process and made every attempt to include a variety of agencies.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Central Arkansas Team Care for the Homeless	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**

### Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Little Rock continues to work closely with other local communities as well as State agencies that serve Little Rock residents. This includes local governments and agencies that are active in the Little Rock/Central Arkansas Continuum of Care process, Pulaski County, joint efforts with North Little Rock, and local service agencies. These partnerships help the City deliver services and bolster efforts to assist low-to-moderate income households in the City.



**Narrative (optional):**

The development of the Consolidated Plan is undertaken with a variety of consultation efforts. Priority Needs and subsequent Goals are based on both community input and data analysis. This two-pronged approach allows the City to establish strategies in this Plan that will help meeting the needs of the community throughout the next five years.

## PR-15 Citizen Participation

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

During the development of the City's 2021-2025 Consolidated Plan, the City undertook a variety of public outreach methods to gather public input and comment. These comments were a part of the Needs Assessment and Market Analysis, and ultimately helped shape the outcome of the Plan's Five Year Goals and Objectives. These outreach efforts included the 2021 Housing and Community Development Survey, a series of four (4) public input meetings, three (3) focus groups, and a public review meeting.

### 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
1	Mail out	Non-targeted/broad community	Mails outs of notices to residents about the public meetings and surveys, and NOFA	Not applicable.	Not applicable.
2	Newspaper Ad	Non-targeted/broad community	Legal Notices for the public hearings, and public meetings.	Not applicable.	Not applicable.
3	Surveys	Non-targeted/broad community	The Housing and Community Development Survey received a total of 334 responses.	Results are included throughout this report and in the Appendix.	Not applicable.
4	Focus Groups	Stakeholders	Three focus groups were held for the following topics: housing, service providers, and city employees.	Transcripts from these meetings are included in the Appendix.	Not applicable.
5	Public Meeting	Non-targeted/broad community	Four (4) public meetings were held on March 17, 18, and 22 at various times via webinar	Transcripts from these meetings are included in the Appendix.	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
6	Internet Outreach	Non-targeted/ broad community	Public Hearings, Public Meetings, Surveys, and draft plan are advertised on the City of Little Rock website	TBD	TBD
7	Public Hearing	Non-targeted/ broad community	A public hearing was held on March 8 <sup>th</sup> to report accomplishments, inform about the Consolidated Plan process, and to receive input	TBD	TBD
8	Advisory Committee Meeting	Non-targeted/ broad community	The Consolidated Plan Committee meeting was held March 30 <sup>th</sup> to review draft recommendations for the 2021 Annual Plan	TBD	TBD
9	Public Hearing	Non-targeted/broad community	A public hearing will be held after the release of the draft plan	TBD	TBD

**Table 4 – Citizen Participation Outreach**

## NEEDS ASSESSMENT

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### NA-05 Overview

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#### Needs Assessment Overview

The following section will describe the socio-economic and housing situation in Little Rock.

While the population in Little Rock has experienced a growth of over two percent since 2010, the City has not seen significant change in the racial or ethnic makeup of the City. The City is seeing an aging population, however, with households over the age of 55 growing faster than any other age group. Incomes are becoming more polarized as household incomes are growing at the top and the bottom of the income range. Households earning more than \$100,000 a year are growing as a proportion of the population, while households in poverty have also grown.

These lowest income households are impacted with housing problems at a significant rate, with over-quarters of very-low-income households experiencing cost burdens. A significant proportion of the overall population also experience housing problems, particularly cost burdens. An estimated 31.5 percent of households experiencing cost burdens. Renter households are particularly impacted by cost burdens, at a rate of 45.2 percent. In addition, African American and Hispanic households face housing problems at a disproportionate rate overall.

The homeless population continues to need a variety of services, as the homeless population has remained fairly steady since 2015, increasing from 830 in the Little Rock/Central Arkansas Continuum of Care to 1,186 in 2020, according to Point-in-Time counts. In addition, there are a variety of non-homeless special needs populations in the City, including the elderly, youth, persons with disabilities, and persons with HIV/AIDS.

The following Needs Assessment and Market Analysis include two different table types. The first is the default data sets that come from the eCon Planning Suite. These tables are orange. The second is a set of tables that has the most up-to-date data available for Little Rock. These tables are blue. Most of the narrative in the following sections will reference the blue tables by table number.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Population Estimates

The City of Little Rock grew from 193,524 persons in 2010 to an estimated 197,958 persons in 2019, a growth rate of 2.3 percent. The following tables utilize the 2010 Census as well as the 2015-2019 Five-Year American Community Survey (ACS) data. This 2015-2019 ACS data will be referred to as 2019 ACS data throughout this document. In some instances, 2006-2010 Five-Year ACS data is used to compare directly to the 2019 ACS. In these instances, this data will also be referred to as 2010 ACS. Instances where another data source is used will be noted.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	193,524	196,945	2%
Households	80,188	79,900	-0%
Median Income	\$43,160.00	\$46,085.00	7%

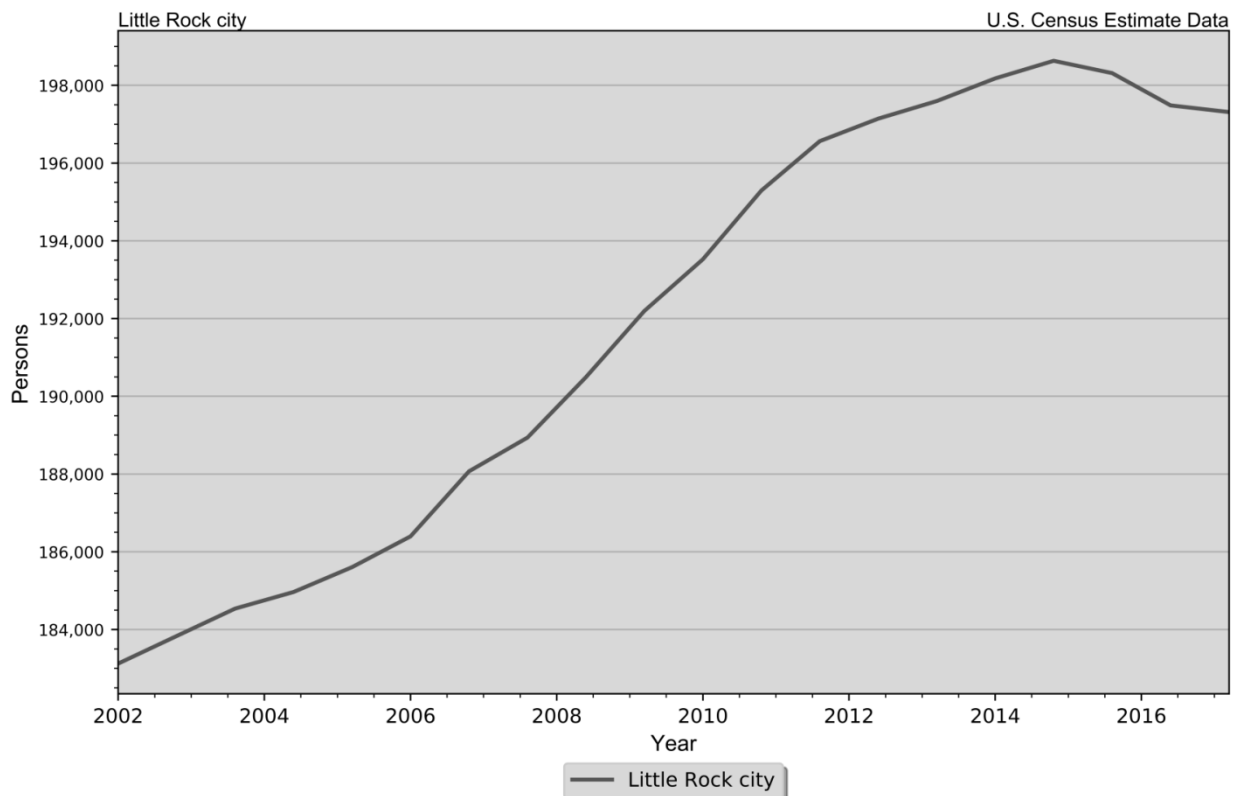
Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2013-2017 ACS (Most Recent Year)

### Diagram NA-10.1

#### Population

Little Rock  
Census Estimates



The Little Rock population by race and ethnicity is shown in NA-10.1. The white population represented 50.3 percent of the population in 2019, compared with the African American population accounting for 42.0 percent of the population in 2019. Hispanic households represented 7.4 percent of the population in 2019.

<b>Table NA-10 1</b> <b>Population by Race and Ethnicity</b> Little Rock 2010 Census & 2019 ACS				
Race	2010 Census		2019 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%
<b>Total</b>	<b>193,524</b>	<b>100.0%</b>	<b>197,958</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>180,448</b>	<b>93.2%</b>	<b>183,255</b>	<b>92.6%</b>
<b>Hispanic</b>	<b>13,076</b>	<b>6.8%</b>	<b>14,703</b>	<b>7.4%</b>

The change in race and ethnicity between 2010 and 2019 is shown in Table NA-10.2. During this time, the total non-Hispanic population was 183,255 persons in 2019, while the Hispanic population was 14,703.

<b>Table NA-10 2</b> <b>Population by Race and Ethnicity</b> Little Rock 2010 Census & 2019 ACS				
Race	2010 Census		2019 ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	90,297	50.0%	89,360	48.8%
African American	81,572	45.2%	83,081	45.3%
American Indian/ Alaskan Native	519	0.3%	417	0.2%
Asian	5,098	2.8%	6,460	3.5%
Native Hawaiian/ Pacific Islander	54	0%	55	0%
Other	277	0.2%	587	0.3%
Two or More Races	2,631	1.5%	3,295	1.8%
<b>Total Non-Hispanic</b>	<b>180,448</b>	<b>100.0%</b>	<b>183,255</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	4,368	33.4%	10,190	69.3%
African American	317	2.4%	135	0.9%
American Indian/ Alaskan Native	167	1.3%	195	1.3%
Asian	33	0.3%	70	0.5%
Native Hawaiian/ Pacific Islander	99	0.8%	46	0.3%
Other	7,349	56.2%	2,899	19.7%
Two or More Races	743	5.7%	1,168	7.9%
<b>Total Hispanic</b>	<b>13,076</b>	<b>100.0</b>	<b>14,703</b>	<b>100.0%</b>
<b>Total Population</b>	<b>193,524</b>	<b>100.0%</b>	<b>197,958</b>	<b>100.0%</b>

Households by type and tenure are shown in Table NA-10.4. Family households represented 56.9 percent of households, while non-family households accounted for 43.1 percent. These changed from 58.3 and 41.7 percent, respectively.

<b>Table NA-10 4</b> <b>Household Type by Tenure</b> Little Rock 2010 Census SF1 & 2019 ACS Data				
Household Type	2010 Census		2019 ACS	
	Households	Households	Households	% of Total
Family Households	47,799	58.3%	46,636	56.9%
Married-Couple Family	29,978	62.7%	29,162	62.5%
Owner-Occupied	23,833	79.5%	23,249	79.7%
Renter-Occupied	6,145	20.5%	5,913	20.3%
Other Family	17,821	37.3%	17,474	38.2%
Male Householder, No Spouse Present	3,495	19.6%	3,490	20.0%
Owner-Occupied	1,633	46.7%	1,508	43.2%
Renter-Occupied	1,862	53.3%	1,982	56.8%
Female Householder, No Spouse Present	14,326	80.4%	13,984	82.0%
Owner-Occupied	5,937	41.4%	5,364	38.4%
Renter-Occupied	8,389	58.6%	8,620	61.6%
Non-Family Households	34,219	41.7%	35,351	43.1%
Owner-Occupied	14,675	42.9%	15,234	43.1%
Renter-Occupied	19,544	57.1%	20,117	56.9%
<b>Total</b>	<b>82,018</b>	<b>100.0%</b>	<b>81,987</b>	<b>100.0%</b>

### Household Income and Poverty

Households by income for the 2010 and 2019 ACS are shown in Table NA-10.5. Households earning more than 100,000 dollars per year represented 24.3 percent of households in 2019, compared to 17.7 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 12.7 percent of households in 2019, compared to 14.9 percent in 2010.

<b>Table NA-10 5</b> <b>Households by Income</b> Little Rock 2010 & 2019 ACS Data				
Income	2010 ACS		2019 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%
<b>Total</b>	<b>79,489</b>	<b>100.0%</b>	<b>81,987</b>	<b>100.0%</b>

The rate of poverty for Little Rock is shown in Table NA-10.6. In 2019, the poverty rate was 16.6 percent meaning there were an estimated 32,408 people living in poverty, compared to 25,621 persons living in poverty in 2010. In 2019, some 24.5 percent of those in poverty were under age 6

and 10.9 percent were 65 or older. A map showing the distribution of poverty is shown in MA-50. Poverty is most heavily concentrated in eastern Little Rock.

<b>Table NA-10.6</b> <b>Poverty by Age</b> Little Rock 2000 Census SF3 & 2019 ACS Data				
Age	2000 Census		2019 ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3,537	13.8%	3,884	24.5%
6 to 17	5,994	23.4%	6,962	23.4%
18 to 64	14,237	55.6%	18,623	15.2%
65 or Older	1,853	7.2%	2,939	10.9%
<b>Total</b>	<b>25,621</b>	<b>100.0%</b>	<b>32,408</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>14.3%</b>	<b>.</b>	<b>16.6%</b>	<b>.</b>

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Total Households</b>	12,185	9,975	13,270	8,010	36,460
<b>Small Family Households</b>	3,285	3,715	4,880	3,125	17,570
<b>Large Family Households</b>	715	275	405	515	2,040
<b>Household contains at least one person 62-74 years of age</b>	2,085	1,580	2,230	1,355	7,360
<b>Household contains at least one person age 75 or older</b>	880	1,350	1,465	845	2,865
<b>Households with one or more children 6 years old or younger</b>	1,689	1,725	1,415	999	3,444

**Table 6 - Total Households Table**

Data Source: 2013-2017 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	95	130	140	450	25	0	35	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	30	55	55	200	0	0	15	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	205	35	110	35	385	10	30	60	15	115
Housing cost burden greater than 50% of income (and none of the above problems)	4,695	1,900	245	50	6,890	2,175	1,225	645	45	4,090
Housing cost burden greater than 30% of income (and none of the above problems)	1,025	3,170	2,650	415	7,260	565	1,040	1,855	815	4,275
Zero/negative Income (and none of the above problems)	1,615	0	0	0	1,615	460	0	0	0	460

**Table 7 – Housing Problems Table**

Data 2013-2017 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	5,045	2,055	535	280	7,915	2,210	1,250	755	60	4,275
Having none of four housing problems	1,770	4,175	6,600	3,800	16,345	1,080	2,490	5,385	3,875	12,830
Household has negative income, but none of the other housing problems	1,615	0	0	0	1,615	460	0	0	0	460

Table 8 – Housing Problems 2

Data 2013-2017 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,025	2,285	1,065	5,375	470	920	1,095	2,485
Large Related	455	49	0	504	140	90	80	310
Elderly	870	455	560	1,885	1,220	860	515	2,595
Other	2,670	2,405	1,355	6,430	920	395	855	2,170
Total need by income	6,020	5,194	2,980	14,194	2,750	2,265	2,545	7,560

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS  
Source:

## 4. Cost Burden &gt; 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
<b>Small Related</b>	1,690	690	45	2,425	390	525	265	1,180
<b>Large Related</b>	395	4	0	399	105	75	0	180
<b>Elderly</b>	550	275	145	970	850	390	165	1,405
<b>Other</b>	2,295	1,000	70	3,365	835	235	215	1,285
<b>Total need by income</b>	4,930	1,969	260	7,159	2,180	1,225	645	4,050

Table 10 – Cost Burden &gt; 50%

Data 2013-2017 CHAS  
Source:

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
<b>Single family households</b>	210	45	150	70	475	10	30	75	15	130
<b>Multiple, unrelated family households</b>	80	4	15	15	114	0	0	0	0	0
<b>Other, non-family households</b>	10	15	0	10	35	0	0	0	0	0
<b>Total need by income</b>	300	64	165	95	624	10	30	75	15	130

Table 11 – Crowding Information - 1/2

Data 2013-2017 CHAS  
Source:

## Housing Problems

The Census identified the following four housing problems in the CHAS data. 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.

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table NA-10.7. In 2019, an estimated 1.7 percent of households were overcrowded, and an additional 0.8 percent was severely overcrowded.

Table NA-10 7 Overcrowding and Severe Overcrowding Little Rock 2010 & 2019 ACS							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 ACS	45,024	99.2%	276	0.6%	67	0.1%	45,367
2019 ACS	44,922	99.0%	336	0.7%	97	0.2%	45,355
Renter							
2010 ACS	32,720	95.9%	1,031	3.0%	371	1.1%	34,122
2019 ACS	35,055	95.7%	1,042	2.8%	535	1.5%	36,632
Total							
2010 ACS	77,744	97.8%	1,307	1.6%	438	0.6%	79,489
2019 ACS	79,977	97.5%	1,378	1.7%	632	0.8%	81,987

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. This data is displayed in Tables NA-10.8 and NA-10.9, on the following page.

There were a total of 345 households with incomplete plumbing facilities in 2019, representing 0.4 percent of households in Little Rock. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2010.

<b>Table NA-10 8</b> <b>Households with Incomplete Plumbing Facilities</b> Little Rock 2010 and 2019 ACS Data		
Households	2010 ACS	2019 ACS
With Complete Plumbing Facilities	79,263	81,642
Lacking Complete Plumbing Facilities	226	345
<b>Total Households</b>	<b>79,489</b>	<b>81,987</b>
<b>Percent Lacking</b>	<b>0.3%</b>	<b>0.4%</b>

There were 710 households lacking complete kitchen facilities in 2019, compared to 486 households in 2010. This was a change from 0.6 percent of households in 2010 to 0.9 percent in 2019.

<b>Table NA-10 9</b> <b>Households with Incomplete Kitchen Facilities</b> Little Rock 2010 and 2019 ACS Data		
Households	2010 ACS	2019 ACS
With Complete Kitchen Facilities	79,003	81,277
Lacking Complete Kitchen Facilities	486	710
<b>Total Households</b>	<b>79,489</b>	<b>81,987</b>
<b>Percent Lacking</b>	<b>0.6%</b>	<b>0.9%</b>

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table NA-10.10, in Little Rock 16.8 percent of households had a cost burden and 14.7 percent had a severe cost burden. Some 23.1 percent of renters were cost burdened, and 22.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.8 percent and a severe cost burden rate of 6.9 percent. Owner occupied households with a mortgage had a cost burden rate of 14.7 percent, and severe cost burden at 9.8 percent.

Table NA-10 10 Cost Burden and Severe Cost Burden by Tenure Little Rock 2010 & 2019 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	0.9%	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	5.8%	1,072	6.9%	241	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

## Describe the number and type of single person households in need of housing assistance.

There were an estimated 29,431 one-person households in Little Rock in 2019, according to 2019 ACS data. These one-person households that are below 30 percent HUD Area Median Family Income (HAMFI) are the most likely to need housing assistance in the City. In addition, elderly “other family” households experience housing problems at a significantly higher rate than other households.

## Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Disability by age, as estimated by the 2019 ACS, is shown in Table NA-10.12, below. The disability rate for females was 13.4 percent and males are the same at 13.4 percent. The disability rate grew precipitously higher with age, with 50.7 percent of those over 75 experiencing a disability.

<b>Table NA-10 12</b> <b>Disability by Age</b> Little Rock 2019 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%
<b>Total</b>	<b>12,581</b>	<b>13.4%</b>	<b>13,723</b>	<b>13.4%</b>	<b>26,304</b>	<b>13.4%</b>

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table NA-10.13. The percent of the population with an ambulatory disability is 7.2 percent, while 5.8 percent have an independent living disability, and 2.8 percent have a self-care disability.

<b>Table NA-10 13</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Little Rock 2019 ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	6,057	3.1%
Vision disability	4,971	2.5%
Cognitive disability	11,045	6.0%
Ambulatory disability	13,103	7.2%
Self-Care disability	5,110	2.8%
Independent living difficulty	8,691	5.8%

According to the Women & Children First 37.3% of Arkansas women and 35.6% of Arkansas men experience intimate partner physical violence, intimate partner sexual violence and/or intimate partner in their lifetimes; 453 victims in Arkansas were served by domestic violence shelters and programs in one day; an estimated 18.6% of Arkansas women will experience stalking in their

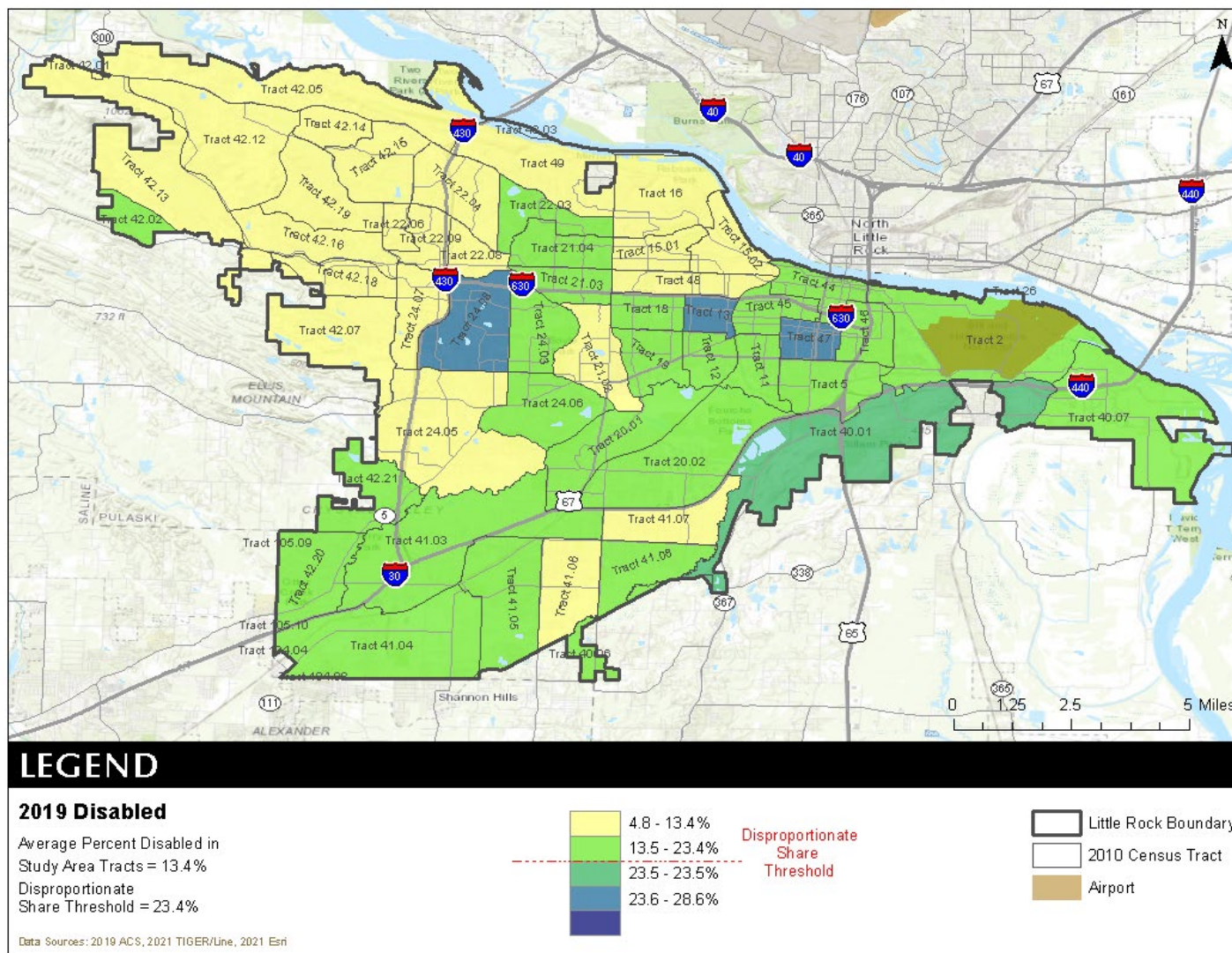
lifetime; and as of December 31, 2015, Arkansas had submitted 2,460 misdemeanor domestic violence records and no permanent protective order records to the NICS Index.<sup>1</sup>

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<sup>1</sup> <https://www.wcfarkansas.org/statistics/>



**Map NA-10.1**  
**2019 Persons with Disabilities**  
 Little Rock  
 2019 ACS, Tigerline





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## What are the most common housing problems?

As seen in Table NA-10.14, the most common housing problem, by far, are housing cost burdens. There are 25,806 households in Little Rock with a cost burden or severe cost burden. This accounts for 31.5 percent of the overall population. These occur at a significantly higher rate than the other types of housing problems (overcrowding, incomplete plumbing, and incomplete kitchen facilities).

Table NA-10 14 Cost Burden and Severe Cost Burden by Tenure Little Rock 2010 & 2019 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	0.9%	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	5.8%	1,072	6.9%	241	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

## Are any populations/household types more affected than others by these problems?

As seen in Table NA-10.14, renters are much more likely to face cost burdens. Some 45.1 percent of renters in Little Rock face cost burdens. In addition, elderly non-families are the most likely to face cost burdens, as seen in Tables NA-10.15 and NA-10.16. At lower income levels, small and large families see the highest rates of housing costs burdens in City.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are severely cost-burdened. There 6,765 households in Little Rock that are below 30 percent HUD Area Median Family Income (HAMFI) and are severely cost burdened. These 2,055 homeowner households and 4,710 renter households are the most at-risk of becoming homeless. Households that are receiving assistance and are nearing the end of that assistance are facing uncertain housing situations, especially considering the current COVID-19 crisis. Community input suggests that these households are at risk of entering homelessness or unstable housing situations when their assistance ends.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Not applicable.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up, or living with friends or family, persons recently released from prison, and young adults out of foster care. Economic factors include households with severe cost burden and households facing unemployment. As described here and in the following sections, there are a large number of households facing cost burdens and other housing problems that create instability and increase their risk of homelessness.

## **Discussion**

The population in Little Rock has grown from 193,524 in 2010 to 197,958 in 2019. With this growth there has not been a significant change in the racial and ethnic makeup of the Area. Household with income over \$100,000 have grown as a proportion of the population, while conversely, poverty has also grown. A significant proportion of households have housing problems, particularly cost burdens, with 31.5 percent of households experiencing cost burdens. Renter households are particularly impacted by cost burdens, at a rate of 45.1 percent.

**Table NA-10 15**  
**Owner-Occupied Households by Income and Family Status and Cost Burden**  
 Little Rock  
 2013–2017 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
<b>No Cost Burden</b>						
\$0 to \$20,880	75	95	0	240	70	480
\$20,881 to \$34,800	240	255	165	850	165	1,675
\$34,801 to \$55,680	540	1,055	280	910	600	3,385
\$55,681 to \$69,600	565	965	330	685	695	3,240
Above \$69,600	5,165	13,445	1,575	2,430	3,710	26,325
<b>Total</b>	<b>6,585</b>	<b>15,815</b>	<b>2,350</b>	<b>5,115</b>	<b>5,240</b>	<b>35,105</b>
<b>Cost Burden</b>						
\$0 to \$20,880	65	75	55	340	25	560
\$20,881 to \$34,800	130	375	55	315	120	995
\$34,801 to \$55,680	75	945	65	245	460	1,790
\$55,681 to \$69,600	105	345	110	165	145	870
Above \$69,600	325	465	155	110	230	1,285
<b>Total</b>	<b>700</b>	<b>2,205</b>	<b>440</b>	<b>1,175</b>	<b>980</b>	<b>5,500</b>
<b>Severe Cost Burden</b>						
\$0 to \$20,880	150	295	100	775	735	2,055
\$20,881 to \$34,800	85	380	75	330	255	1,125
\$34,801 to \$55,680	75	230	10	205	110	630
\$55,681 to \$69,600	0	75	0	25	10	110
Above \$69,600	85	75	0	10	0	170
<b>Total</b>	<b>395</b>	<b>1,055</b>	<b>185</b>	<b>1,345</b>	<b>1,110</b>	<b>4,090</b>
<b>Cost Burden Not Computed</b>						
\$0 to \$20,880	40	115	20	80	170	425
\$20,881 to \$34,800	0	0	0	0	0	0
\$34,801 to \$55,680	0	0	0	0	0	0
\$55,681 to \$69,600	0	0	0	0	0	0
Above \$69,600	0	0	0	0	0	0
<b>Total</b>	<b>40</b>	<b>115</b>	<b>20</b>	<b>80</b>	<b>170</b>	<b>425</b>
<b>Total</b>						
\$0 to \$20,880	330	580	175	1,435	1,000	3,520
\$20,881 to \$34,800	455	1,010	295	1,495	540	3,795
\$34,801 to \$55,680	690	2,230	355	1,360	1,170	5,805
\$55,681 to \$69,600	670	1,385	440	875	850	4,220
Above \$69,600	5,575	13,985	1,730	2,550	3,940	27,780
<b>Total</b>	<b>7,720</b>	<b>19,190</b>	<b>2,995</b>	<b>7,715</b>	<b>7,500</b>	<b>45,120</b>

**Table NA-10 16**  
**Renter-Occupied Households by Income and Family Status and Cost Burden**  
 Little Rock  
 2013–2017 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
<b>No Cost Burden</b>						
\$0 to \$20,880	45	190	60	245	380	920
\$20,881 to \$34,800	35	400	40	180	400	1,055
\$34,801 to \$55,680	45	1,670	365	465	1,800	4,345
\$55,681 to \$69,600	150	1,475	190	280	1,680	3,775
Above \$69,600	360	3,715	275	610	3,565	8,525
<b>Total</b>	<b>635</b>	<b>7,450</b>	<b>930</b>	<b>1,780</b>	<b>7,825</b>	<b>18,620</b>
<b>Cost Burden</b>						
\$0 to \$20,880	4	315	35	155	335	844
\$20,881 to \$34,800	45	1,265	180	200	1,275	2,965
\$34,801 to \$55,680	115	1,185	115	365	1,645	3,425
\$55,681 to \$69,600	15	85	15	115	180	410
Above \$69,600	40	30	0	60	180	310
<b>Total</b>	<b>219</b>	<b>2,880</b>	<b>345</b>	<b>895</b>	<b>3,615</b>	<b>7,954</b>
<b>Severe Cost Burden</b>						
\$0 to \$20,880	150	1,345	465	600	2,150	4,710
\$20,881 to \$34,800	100	825	55	320	905	2,205
\$34,801 to \$55,680	50	40	0	130	80	300
\$55,681 to \$69,600	15	0	0	35	0	50
Above \$69,600	80	0	0	70	25	175
<b>Total</b>	<b>395</b>	<b>2,210</b>	<b>520</b>	<b>1,155</b>	<b>3,160</b>	<b>7,440</b>
<b>Cost Burden Not Computed</b>						
\$0 to \$20,880	10	335	30	75	700	1,150
\$20,881 to \$34,800	10	0	0	0	0	0
\$34,801 to \$55,680	0	0	0	0	0	0
\$55,681 to \$69,600	0	0	0	0	0	0
Above \$69,600	0	0	0	0	0	0
<b>Total</b>	<b>10</b>	<b>335</b>	<b>30</b>	<b>75</b>	<b>700</b>	<b>1,150</b>
<b>Total</b>						
\$0 to \$20,880	209	2,185	590	1,075	3,565	7,624
\$20,881 to \$34,800	180	2,490	275	700	2,580	6,225
\$34,801 to \$55,680	210	2,895	480	960	3,525	8,070
\$55,681 to \$69,600	180	1,560	205	430	1,860	4,235
Above \$69,600	480	3,745	275	740	3,770	9,010
<b>Total</b>	<b>1,259</b>	<b>12,875</b>	<b>1,825</b>	<b>3,905</b>	<b>15,300</b>	<b>35,164</b>

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A racial or ethnic group is considered to have a disproportionate rate of housing problems if that racial or ethnic group experiences housing problems at a rate of at least ten (10) percentage points higher than the jurisdictional average. This section will describe any racial or ethnic group that has a disproportionate rate of housing problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,845	1,265	2,075
White	2,420	270	685
Black / African American	5,525	885	930
Asian	145	10	85
American Indian, Alaska Native	45	0	4
Pacific Islander	0	0	0
Hispanic	505	80	255

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,515	2,460	0
White	2,275	1,245	0
Black / African American	4,130	1,020	0
Asian	155	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	765	175	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2013-2017 CHAS



\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,790	7,480	0
White	2,470	2,675	0
Black / African American	2,815	4,255	0
Asian	70	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	355	360	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,570	6,445	0
White	930	2,770	0
Black / African American	535	3,080	0
Asian	60	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	39	445	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

According to the tables above, households at 0-30 percent Area Median Income (AMI) American Indian/ Alaskan Native households face a disproportionate share of housing problems. For households at 30-50 AMI and 80-100 AMI, Asian households face a disproportionate share of housing problems. However, these racial and ethnic groups represent a small proportion of the population. Discussed further in NA-30.



## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A racial or ethnic group is considered to have a disproportionate rate of severe housing problems if that racial or ethnic group experiences severe housing problems at a rate of at least ten (10) percentage points higher than the jurisdictional average. This section will describe any racial or ethnic group that has a disproportionate rate of severe housing problems.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,255	2,850	2,075
White	2,020	670	685
Black / African American	4,605	1,810	930
Asian	145	10	85
American Indian, Alaska Native	45	0	4
Pacific Islander	0	0	0
Hispanic	330	255	255

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,305	6,665	0
White	1,150	2,365	0
Black / African American	1,700	3,450	0
Asian	80	105	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	325	615	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,290	11,985	0
White	705	4,440	0
Black / African American	495	6,580	0
Asian	25	139	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	655	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	340	7,675	0
White	175	3,525	0
Black / African American	159	3,455	0
Asian	0	170	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	480	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data Source:** 2013-2017 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

American Indian/ Alaskan Native and Asian households in certain income groups also have a disproportionate share of severe housing problems. According to the tables above, households at 0-30 percent Area Median Income (AMI) American Indian/ Alaskan Native households face a disproportionate share of severe housing problems. For households at 30-50 AMI, Asian households face a disproportionate share of severe housing problems. However, these racial and ethnic groups represent a small proportion of the population. Discussed further in NA-30.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A racial or ethnic group is considered to have a disproportionate rate of cost burdens if that racial or ethnic group experiences cost burdens at a rate of at least ten (10) percentage points higher than the jurisdictional average. This section will describe any racial or ethnic group that has a disproportionate rate of cost burdens. Cost burdens are defined as a household paying more than 30 percent of their household income on housing costs. A severe cost burden is defined as paying more than 50 percent of your household income on housing.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	52,510	13,750	11,560	2,085
White	31,100	5,690	4,050	695
Black / African American	17,510	6,450	6,500	930
Asian	1,360	245	245	85
American Indian, Alaska Native	90	0	45	4
Pacific Islander	30	0	0	0
Hispanic	1,900	1,040	555	255

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

### Discussion

According to the table above, Hispanic households have a disproportionate rate of cost burdens, and American Indian/ Alaskan Native households have a disproportionate rate of severe cost burdens.

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

As seen in Table NA-30.2, an estimated 26,549 households face housing problems. This accounts for 33.1 percent of the total households in Little Rock. African American and Hispanic households experience a disproportionate share of housing problems, at a rate of 43.0 and 43.5 percent, respectively.

**If they have needs not identified above, what are those needs?**

No other needs identified.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are several areas in Little Rock where African American and Hispanic households are concentrated. These areas that have a disproportionate share of African American households are located in central Little Rock and areas with disproportionate shares of Hispanic households are located in southern Little Rock. These are shown in Maps MA-50.2 and MA-50.3 in Section MA-50.

Table NA-30.1 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	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%
Without Housing Problems								
\$0 to \$20,880	10.4%	13.8%	2.1%	0%	0%	0%	8.0%	11.8%
\$20,881 to \$34,800	33.3%	20.4%	12.5%	0%	0%	0%	37.9%	26.1%
\$34,801 to \$55,680	47.2%	56.1%	40.3%	0%	0%	46.8%	48.0%	51.8%
\$55,681 to \$69,600	77.9%	84.2%	52.5%	100.0%	0%	85.2%	86.6%	80.7%
Above \$69,600	92.9%	95.0%	84.9%	100.0%	100.0%	95.3%	87.6%	93.1%
Total	73.9%	55.0%	66.3%	50.0%	100.0%	58.4%	54.1%	65.0%

**Table NA-30 2**  
**Total Households with Housing Problems by Income and Race**  
 Little Rock  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$20,880	2,150	5,220	95	25	0	230	545	8,265
\$20,881 to \$34,800	2,565	4,165	105	0	0	165	410	7,410
\$34,801 to \$55,680	2,800	3,200	80	0	0	165	445	6,690
\$55,681 to \$69,600	880	560	95	0	0	20	79	1,634
Above \$69,600	1,765	440	205	0	0	35	105	2,550
Total	10,160	13,585	580	25	0	615	1,584	26,549
Without Housing Problems								
\$0 to \$20,880	320	935	4	0	0	0	55	1,314
\$20,881 to \$34,800	1,280	1,070	15	0	0	0	250	2,615
\$34,801 to \$55,680	2,505	4,085	54	0	0	145	410	7,199
\$55,681 to \$69,600	3,105	2,975	105	10	0	115	510	6,820
Above \$69,600	23,215	8,320	1,150	65	30	710	745	34,235
Total	30,425	17,385	1,328	75	30	970	1,970	52,183
Not Computed								
\$0 to \$20,880	600	645	95	50	0	75	85	1,550
\$20,881 to \$34,800	0	0	0	0	0	0	0	0
\$34,801 to \$55,680	0	0	0	0	0	0	0	0
\$55,681 to \$69,600	0	0	0	0	0	0	0	0
Above \$69,600	0	0	0	0	0	0	0	0
Total	600	645	95	50	0	75	85	1,550
Total								
\$0 to \$20,880	3,070	6,800	194	75	0	305	685	11,129
\$20,881 to \$34,800	3,845	5,235	120	0	0	165	660	10,025
\$34,801 to \$55,680	5,305	7,285	134	0	0	310	855	13,889
\$55,681 to \$69,600	3,985	3,535	200	10	0	135	589	8,454
Above \$69,600	24,980	8,760	1,355	65	30	745	850	36,785
Total	41,185	31,615	2,003	150	30	1,660	3,639	80,282

## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Little Rock Housing Authority D/B/A Metropolitan Housing Alliance “MHA” has been in the community assisting Arkansas’ for nearly 80 years. Chartered in 1937 as a Public Housing Authority (PHA), MHA is Arkansas’ largest PHA. MHA remains committed towards its mission of providing safe and affordable housing for the entire Little Rock community. MHA has expanded its model to provide a broader spectrum of housing opportunities from rental to homeownership and specialized services for Veterans. In an effort to assist all residents, MHA will explore to incorporate a vision to aid partnerships with re-entry housing for residents in need. Recognizing the vastness of the housing needs, MHA partners with multiple stakeholders, whether private or public, to address the housing needs of Little Rock. The Authority has a total of 248 traditional public housing units, 651 Project Based Vouchers, and 158 market-rate units which are located in mixed finance properties. MHA has an Annual Contributions Contract (ACC) authorization to administer 2,262 Section 8 Housing Choice Vouchers this includes the 179 Veterans Affairs Supportive Housing (VASH) vouchers. MHA is also a participant in the Mainstream Program, starting in 2018 with 40 vouchers and awarded an additional 100 vouchers in 2020. Combined MHA provides housing assistance through its various housing programs that serve roughly 8,000 individuals.<sup>2</sup>

### Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	45	826	1,834	0	1,739	44	49	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

<sup>2</sup> [http://lrhousing.org/wp-content/uploads/2020/04/MHA\\_50075-5Y\\_HUD\\_Submitted.pdf](http://lrhousing.org/wp-content/uploads/2020/04/MHA_50075-5Y_HUD_Submitted.pdf)

## Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	4,491	10,004	11,756	0	11,753	11,775	11,424
Average length of stay	0	3	3	4	0	5	0	3
Average Household size	0	1	1	2	0	2	1	3
# Homeless at admission	0	4	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	1	221	109	0	106	2	1
# of Disabled Families	0	15	332	434	0	401	17	15
# of Families requesting accessibility features	0	45	826	1,834	0	1,739	44	49
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)



## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	15	100	74	0	58	14	2	0
African American/African American	0	29	719	1,756	0	1,677	30	47	0
Asian	0	1	4	2	0	2	0	0	0
American Indian/Alaskan Native/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	3	8	12	0	9	3	0	0
Not Hispanic	0	42	818	1,822	0	1,730	41	49	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **Section 504 Needs assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

MHA continues to utilize strategies to comply with Section 504. These include:

- Build in through reconstruction and new construction the modifications needed in public housing based on the Section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities

The selection of households needing accessibility features is described by the MHA's Five-Year PHA Plan:

When selecting a family for a unit with accessible features, MHA will give a preference to families that include persons with disabilities who can benefit from the unit's features. First preference will be given to existing tenant families seeking a transfer and second preference will be given to applicant families. If no family needing accessible features can be found for a unit with accessible features, MHA will house a family not needing the unit features, subject to the requirement in the Tenant Selection and Assignment Plan, under which a non-disabled family in an accessible unit can be required to move so that a family needing the unit features can take advantage of the unit.

There are currently 15,432 people on the waiting list for housing vouchers with the MHA.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

There are a variety of needs for public housing and HCV holders that include access to public services, including job training, credit counseling, child care, and transportation option. Access to mainstream services, such as health and dental care are also high priorities for these households. In addition, accessible units are needed at a higher rate for households residing in public housing than for the general population.

### **How do these needs compare to the housing needs of the population at large.**

The need for the services mentioned above are present in the population at large, but occur at a higher rate for public housing residents. In addition, those on the waiting list for housing vouchers are at risk of unstable housing and homelessness.

## **Discussion**

The Housing Authority continues to track the number of people on the waiting list. As of the MHA's 2021 One-Year PHA Plan, some 13,696 of the 15,432 on the waiting list are extremely-low income, and estimated 942 are elderly, and 4,321 have a disability.<sup>3</sup>

<sup>3</sup> <http://lrhousing.org/wp-content/uploads/2020/11/DRAFT-2021-MHA-ANNUAL-PLAN.pdf>

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The following narrative describes the rate of homelessness in the Little Rock/Central Arkansas Continuum of Care (CoC). The Point-in-Time (PIT) counts shown below are reflective of the 2020 PIT. The PIT continues to have limitations in capturing the total number of persons experiencing homelessness, particularly those that are unsheltered. In 2015, there were 830 persons counted experiencing homelessness, and in 2020 that number had risen to 1,186.

Table NA-40 1 Homeless Persons Little Rock Point-in-Time Counts						
	2015	2016	2017	2018	2019	2020
Sheltered	491	469	456	531	493	613
Unsheltered	339	339	550	550	573	573
Total Homeless Count	830	808	1,006	1,081	1,066	1,186

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	93	22	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	520	551	0	0	0	0
Chronically Homeless Individuals	52	220	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	65	56		0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	3	7	1	0	0	0

Data Source: 2020 PIT Data)

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	259	269
Black or African American	321	292
Asian	1	0
American Indian or Alaska Native	7	2
Pacific Islander	5	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	13	15
Not Hispanic	600	558

Data 2020 PIT Data

Source:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In the 2020 PIT, there were 115 persons in households with children experiencing homelessness. This included 79 children under the age of 18. There were no persons in households with only children that were counted. There were 121 veterans experiencing homelessness. Of these, 56 were unsheltered.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In 2020, 528 of persons counted in 2020 were white and 613 were black or African American. Another 30 were multiple races, nine were American Indian or Alaskan Native, and five were Native Hawaiian or Pacific Islander. In terms of ethnicity, 28 persons counted were Hispanic.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2020, 573 out of the 1,186 persons counted were unsheltered. Those with documented severe mental illness, some 71 out of 144 were unsheltered. For those with chronic substance abuse, 114 out of 202 were unsheltered.

### Discussion:

The homeless population in Little Rock continues to be in need of services and housing options. The services available to these households are discussed in MA-30. While the area has seen a relatively steady population in recent years, homelessness and households at risk of homelessness are still a high priority for the City.

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

The following section describes the non-homeless special needs populations in Little Rock. These non-homeless special needs population include the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS.

### HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	853
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	163
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,182
Area Prevalence (PLWH per population)	952
Number of new HIV cases reported last year	0

**Table 26 – HOPWA Data**

**Data Source:** CDC HIV Surveillance

### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	70
Short-term Rent, Mortgage, and Utility	120
Facility Based Housing (Permanent, short-term or transitional)	0

**Table 27 – HIV Housing Need**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

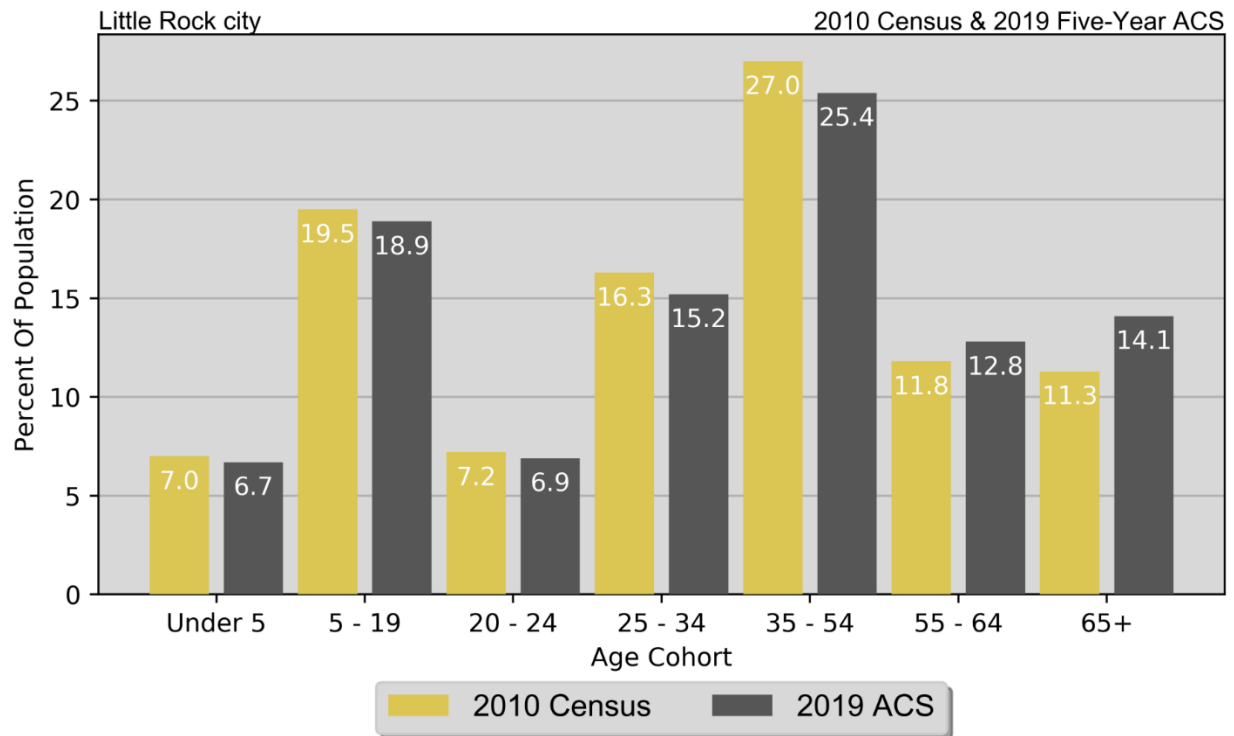
### Describe the characteristics of special needs populations in your community:

#### Elderly and Frail Elderly

As seen in Diagram NA-45.1, the elderly population is growing at a faster rate than any other age group. Those aged 65 and older accounted for 14.1 percent of the population in 2019, up from 11.3 percent in 2010.

Table NA-45.1, presents the population of Pulaski County by age and gender from the 2010 Census and 2019 current census estimates. The 2010 Census count showed a total of 183,938 males, who accounted for 48.1 percent of the population, and the remaining 51.9 percent, or 198,810 persons, were female. In 2019, the number of males rose to 186,981 persons, and accounted for 47.7 percent of the population, with the remaining 52.3 percent, or 204,930 persons being female.

**Diagram NA-45.1**  
**Population by Age**  
 Little Rock  
 2010 Census and 2019 ACS



**Table NA-45 1**  
**Population by Age and Gender**  
 Pulaski County  
 2010 Census and Current Census Estimates

Age	2010 Census			2019 Current Census Estimates			% Change 10-19
	Male	Female	Total	Male	Female	Total	
Under 14 years	39,283	38,156	77,439	38,740	37,207	75,947	-1.9%
15 to 24 years	25,312	24,948	50,260	24,461	23,598	48,059	-4.4%
25 to 44 years	28,399	29,758	58,157	27,554	29,996	57,550	-1.0%
45 to 54 years	24,227	25,762	49,989	23,960	26,339	50,299	0.6%
55 to 64 years	25,956	28,412	54,368	21,974	24,521	46,495	-14.5%
65 and Over	21,982	24,645	46,627	23,484	27,054	50,538	8.4%
<b>Total</b>	<b>183,938</b>	<b>198,810</b>	<b>382,748</b>	<b>186,981</b>	<b>204,930</b>	<b>391,911</b>	<b>2.4%</b>
<b>% of Total</b>	48.1%	51.9%	.	47.7%	52.3%	.	

## People with Disabilities

Disability by age, as estimated by the 2019 ACS, is shown in Table NA-45.2, below. The disability rate for females was the same as males at 13.4 percent. The disability rate grew precipitously higher with age, with 50.7 percent of those over 75 experiencing a disability.

<b>Table NA-45 2</b> <b>Disability by Age</b> Little Rock 2019 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%
<b>Total</b>	<b>12,581</b>	<b>13.4%</b>	<b>13,723</b>	<b>13.4%</b>	<b>26,304</b>	<b>13.4%</b>

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table NA-45.3. The percent of the population with an ambulatory disability is 7.4 percent, while 5.8 have an independent living disability, and 2.8 percent have a self-care disability.

<b>Table NA-45 3</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Little Rock 2019 ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	6,057	3.1%
Vision disability	4,971	2.5%
Cognitive disability	11,045	6.0%
Ambulatory disability	13,103	7.2%
Self-Care disability	5,110	2.8%
Independent living difficulty	8,691	5.8%

## People with Alcohol and Drug Addictions

According to AFMC, a nonprofit organization headquartered in Little Rock, 12.6 percent of the youth population in Pulaski County engaged in illicit drug use, 10.0 percent of youth in the County engage in alcohol use and 15.5 percent of adults engage in excessive drinking.<sup>4</sup> These trends were higher than the statewide average, with the exception of youth alcohol use.

## Victims of Domestic Violence

According to the Women & Children First, 37.3% of Arkansas women and 35.6% of Arkansas men experience intimate partner physical violence, intimate partner sexual violence and/or intimate partner in their lifetimes; 453 victims in Arkansas were served by domestic violence shelters and programs in one day; an estimated 18.6% of Arkansas women will experience stalking in their

<sup>4</sup> [https://afmc.org/wp-content/uploads/2017/07/Pulaski-County\\_2017.pdf](https://afmc.org/wp-content/uploads/2017/07/Pulaski-County_2017.pdf)

lifetime; and as of December 31, 2015, Arkansas had submitted 2,460 misdemeanor domestic violence records and no permanent protective order records to the NICS Index.<sup>5</sup>

**What are the housing and supportive service needs of these populations and how are these needs determined?**

The 2021 Housing and Community Development Survey found that persons with severe mental illness had the highest rated needs, followed by homelessness services, substance abuse services, and services for youth aging out of foster care. These results are shown in Table NA-45.4, on the following page.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the Arkansas HIV Surveillance Annual Report, Pulaski County had 163 new HIV diagnoses in 2017. This report also states that there are 2,047 active cases. Regionally, 83.7 percent of new diagnoses were male. Approximately 56.6 percent of new diagnoses were black and 32.1 percent were white. The most common age at diagnosis was 25-34, followed by those aged 15 to 24.

**Discussion:**

The special needs populations in Little Rock include the elderly and frail elderly, who are growing at the fastest rate of any age group in the area. It also includes persons with disabilities, which account for 13.4 percent of the population and 50.7 percent of those aged 75 and older. In addition, there are other special needs population, such as persons with alcohol and drug abuse disorders, victims of domestic violence, and persons with HIV/AIDS that are in need of services in the City.

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<sup>5</sup> <https://www.wcfarkansas.org/statistics/>



**Table NA-45.4**  
**Providing a Suitable Living Environment**  
 Little Rock  
 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HUMAN AND PUBLIC SERVICES in the City.</b>							
Mental health services	6	7	41	227	16	37	334
Homelessness services	2	12	51	217	16	36	334
Substance abuse services	6	10	59	205	16	38	334
Services for Youth Aging out of Foster Care	5	13	47	200	28	41	334
Services for survivors of domestic violence	4	12	62	196	22	38	334
Youth services	2	11	63	191	28	39	334
Fair housing activities	10	25	51	186	23	39	334
Transportation services	4	23	79	171	22	35	334
Eviction Prevention	18	26	55	170	25	40	334
Tenant/Landlord counseling	13	24	59	168	31	39	334
Food banks	8	22	79	168	19	38	334
Employment services	8	19	74	167	28	38	334
Childcare services	5	19	68	166	37	39	334
Home-buyer education	6	27	75	162	26	38	334
Senior services	3	18	75	155	41	42	334
Veterans Services	7	34	64	153	37	39	334
Rental Assistance	10	27	84	152	24	37	334
Utility Assistance	6	25	85	150	32	36	334
Healthcare services	8	23	87	144	32	40	334
Crime awareness education	12	46	83	129	26	38	334
Mitigation of asbestos hazards	22	55	64	75	76	42	334
Reduction of lead-based paint hazards	23	61	61	73	76	40	334
Mitigation of radon hazards	25	52	64	61	91	41	334

## NA-50 Non-Housing Community Development Needs – 91.215 (f)

### Describe the jurisdiction's need for Public Facilities:

The top rated community and public facility needs in Little Rock include homeless shelters, youth centers, facilities for abused/neglected children, and childcare facilities. These are followed by parks and recreational centers and senior centers.

<b>Table NA-50.1</b> <b>Providing a Suitable Living Environment</b> Little Rock Housing and Community Development Survey							
Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following COMMUNITY AND PUBLIC FACILITIES in the City:</b>							
Homeless shelters	5	21	60	197	12	39	334
Youth centers	9	18	66	182	23	36	334
Facilities for abused/neglected children	2	11	55	174	45	47	334
Childcare facilities	7	18	65	171	32	41	334
Parks and recreational facilities	6	14	101	168	8	37	334
Senior centers	3	21	85	153	32	40	334
Community centers	13	22	101	142	17	39	334
Facilities for persons living with Disabilities	5	23	80	127	60	39	334
Healthcare facilities	17	48	96	111	24	38	334
Residential treatment centers	10	33	104	103	44	40	334
Improved accessibility of Public buildings	12	46	89	102	43	42	334
Fire Stations/equipment	19	43	84	69	79	40	334

### How were these needs determined?

These needs were determined by the 2021 Housing and Community Development Survey and public input.

### Describe the jurisdiction's need for Public Improvements:

The top rated infrastructure needs in Little Rock include street and road improvements, sidewalk improvements, and park and recreation improvements. These sentiments were also echoed in the public input meetings.

**Table NA-50.2**  
**Providing a Suitable Living Environment**  
 Little Rock  
 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following INFRASTRUCTURE activities:</b>							
Sidewalk improvements	3	17	58	220	1	35	334
Street and road improvements	2	20	89	185	3	35	334
Park and recreation improvements	4	32	106	152	5	35	334
Bicycle and walking paths	18	54	75	142	8	37	334
Flood drainage improvements	5	33	88	138	32	38	334
New Tree Planting	25	52	86	122	11	38	334
Storm sewer system improvements	8	38	95	107	47	39	334
Water system capacity improvements	9	46	84	88	67	40	334
Sewer system improvements	10	52	86	83	64	39	334
Bridge improvements	12	63	96	75	48	40	334
Water quality improvements	27	79	70	74	45	39	334

### How were these needs determined?

These needs were determined by the 2021 Housing and Community Development Survey and public input.

### Describe the jurisdiction's need for Public Services:

The top rated needs in Little Rock include public services for mental health services, homeless services, and substance abuse services. These were followed by services for youth aging out of foster care and services for survivors of domestic violence. Public comment also indicated the need for senior services and transportation.

### How were these needs determined?

These needs were determined by the 2021 Housing and Community Development Survey and public input.

**Table NA-50.3**  
**Providing a Suitable Living Environment**  
 Little Rock  
 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HUMAN AND PUBLIC SERVICES in the City.</b>							
Mental health services	6	7	41	227	16	37	334
Homelessness services	2	12	51	217	16	36	334
Substance abuse services	6	10	59	205	16	38	334
Services for Youth Aging out of Foster Care	5	13	47	200	28	41	334
Services for survivors of domestic violence	4	12	62	196	22	38	334
Youth services	2	11	63	191	28	39	334
Fair housing activities	10	25	51	186	23	39	334
Transportation services	4	23	79	171	22	35	334
Eviction Prevention	18	26	55	170	25	40	334
Tenant/Landlord counseling	13	24	59	168	31	39	334
Food banks	8	22	79	168	19	38	334
Employment services	8	19	74	167	28	38	334
Childcare services	5	19	68	166	37	39	334
Home-buyer education	6	27	75	162	26	38	334
Senior services	3	18	75	155	41	42	334
Veterans Services	7	34	64	153	37	39	334
Rental Assistance	10	27	84	152	24	37	334
Utility Assistance	6	25	85	150	32	36	334
Healthcare services	8	23	87	144	32	40	334
Crime awareness education	12	46	83	129	26	38	334
Mitigation of asbestos hazards	22	55	64	75	76	42	334
Reduction of lead-based paint hazards	23	61	61	73	76	40	334
Mitigation of radon hazards	25	52	64	61	91	41	334

## HOUSING MARKET ANALYSIS

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### MA-05 Overview

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#### Housing Market Analysis Overview:

The purpose of this section is to evaluate the current housing stock in the City of Little Rock to better understand if it is meeting the needs of residents, as well as if it will continue to meet the needs of future residents. The data presented in this section again uses American Community Survey (ACS) data, as well as Comprehensive Housing Affordability Strategy (CHAS) data. This data is used in conjunction with the Needs Assessment to provide a robust overview of the needs in Little Rock.

Between 2010 and 2017, the number of housing units in Little Rock increased by 6.5 percent. The housing market has seen steady reduction in housing production in more recent years, including multifamily units. Meanwhile, housing costs have continued to rise. The proportion of vacant units has increased since 2010.

### MA-10 Number of Housing Units – 91.210(a)&(b)(2)

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#### Introduction

Table MA-10.1, shows housing units by type in 2010 and 2019. In 2010, there were 90,096 housing units, compared with 96,339 in 2019. Single-family units accounted for 64.1 percent of units in 2019, compared to 65.9 in 2010. Apartment units accounted for 27.6 percent in 2019, compared to 24.7 percent in 2010.

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	59,305	63%
1-unit, attached structure	1,600	2%
2-4 units	5,840	6%
5-19 units	13,785	15%
20 or more units	11,495	12%
Mobile Home, boat, RV, van, etc	2,790	3%
<b>Total</b>	<b>94,815</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2013-2017 ACS

<b>Table MA-10 1</b> <b>Housing Units by Type</b> Little Rock 2010 & 2019 ACS Data				
Unit Type	2010 ACS		2019 ACS	
	Units	% of Total	Units	% of Total
Single-Family	59,372	65.9%	<b>61,792</b>	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%
<b>Total</b>	<b>90,096</b>	<b>100.0%</b>	<b>96,339</b>	<b>100.0%</b>

Table MA-10.2 shows housing units by tenure from 2010 to 2019. By 2019, there were 96,339 housing units. An estimated 55.3 percent were owner-occupied, and 14.9 percent were vacant.

<b>Table MA-10 2</b> <b>Housing Units by Tenure</b> Little Rock 2010 Census & 2019 ACS Data				
Tenure	2010 Census		2019 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%
<b>Total Housing Units</b>	<b>91,288</b>	<b>100.0%</b>	<b>96,339</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table MA-10.3. An estimated 73.4 percent of white households occupy single-family homes, compared to 59.3 percent of African American households. Approximately 20.1 percent of white households occupied apartments, compared to 30.6 percent of African American households. An estimated 66.1 percent of Asian, and 89.6 percent of American Indian/ Alaskan Native households occupy single-family homes.

<b>Table MA-10 3</b> <b>Distribution of Units in Structure by Race</b> Little Rock 2019 ACS Data							
Unit Type	White	African American	American Indian/ Alaskan Native	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	73.4%	59.3%	89.6%	66.1%	100.0%	58.7%	43.5%
Duplex	1.7%	3.6%	0%	2.4%	0%	0%	2.3%
Tri- or Four-Plex	2.8%	5.5%	0%	1.5%	0%	3.8%	4.3%
Apartment	20.1%	30.6%	10.4%	28.4%	0%	25.9%	45.7%
Mobile Home	1.9%	1.0%	0%	0%	0%	11.6%	4.2%
Boat, RV, Van, Etc.	0%	0%	0%	1.5%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Table MA-10.4 shows households by year home built for the 2010 and 2019 ACS data. Housing units built between 2000 and 2009, account for 10.0 percent of households in 2010 and 11.9 percent of households in 2019. Housing units built in 1939 or earlier represented 6.9 percent of households in 2019 and 7.9 percent of households in 2010.

<b>Table MA-10 4</b> <b>Households by Year Home Built</b> Little Rock 2010 & 2019 ACS Data				
Year Built	2010 ACS		2019 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%
<b>Total</b>	<b>79,489</b>	<b>100.0%</b>	<b>81,987</b>	<b>100.0%</b>

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	105	0%	1,105	3%
1 bedroom	595	1%	8,970	26%
2 bedrooms	6,505	14%	15,235	44%
3 or more bedrooms	38,405	84%	8,975	26%
<b>Total</b>	<b>45,610</b>	<b>99%</b>	<b>34,285</b>	<b>99%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2013-2017 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Programs will target households that have housing problems in Little Rock. This includes over 26,000 households in Little Rock, 9,954 of which are owner occupied households, and 16,595 of which are renter households. In addition, there are a number of households that are served with other forms of housing assistance, such as Low Income Housing Tax Credit (LIHTC) and Housing Choice Vouchers. There are a total of 2,095 housing vouchers in use in the City, according to AFFH data.

**Table MA-10 5**  
**Housing Problems by Income and Tenure**

Little Rock  
 2013–2017 HUD CHAS Data

Housing Problem	\$0 to \$20,880	\$20,881 to \$34,800	\$34,801 to \$55,680	\$55,681 to \$69,600	Above \$69,600	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	20	25	60	0	30	135
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	4	40	0	25	84
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	15	75	15	120	245
Housing cost burden greater than 50% of income (and none of the above problems)	2,035	1,120	635	110	165	4,065
Housing cost burden greater than 30% of income (and none of the above problems)	535	980	1,755	870	1,285	5,425
Zero/negative income (and none of the above problems)	425	0	0	0	0	425
has none of the 4 housing problems	470	1,645	3,245	3,225	26,160	34,745
<b>Total</b>	<b>3,520</b>	<b>3,789</b>	<b>5,810</b>	<b>4,220</b>	<b>27,785</b>	<b>45,124</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	150	140	150	160	165	765
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	65	55	65	20	35	240
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	230	120	270	60	280	960
Housing cost burden greater than 50% of income (and none of the above problems)	4,385	2,075	290	55	170	6,975
Housing cost burden greater than 30% of income (and none of the above problems)	815	2,870	3,340	355	275	7,655
Zero/negative income (and none of the above problems)	1,130	0	0	0	0	1,130
has none of the 4 housing problems	850	970	3,955	3,590	8,075	17,440
<b>Total</b>	<b>7,625</b>	<b>6,230</b>	<b>8,070</b>	<b>4,240</b>	<b>9,000</b>	<b>35,165</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	170	165	210	160	195	900
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	80	59	105	20	60	324
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	250	135	345	75	400	1,205
Housing cost burden greater than 50% of income (and none of the above problems)	6,420	3,195	925	165	335	11,040
Housing cost burden greater than 30% of income (and none of the above problems)	1,350	3,850	5,095	1,225	1,560	13,080
Zero/negative income (and none of the above problems)	1,555	0	0	0	0	1,555
has none of the 4 housing problems	1,320	2,615	7,200	6,815	34,235	52,185
<b>Total</b>	<b>11,145</b>	<b>10,019</b>	<b>13,880</b>	<b>8,460</b>	<b>36,785</b>	<b>80,289</b>



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**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Map MA-10.1, on the following page shows the number of Section 8 contracts that are set to expire. There are 19 contracts set to expire by 2034.

**Does the availability of housing units meet the needs of the population?**

As seen in the Needs Assessment section, as well as information gathered from public input, current housing does not meet the needs of the population. This is seen most marked in the rate of cost burdens in the City. In 2017, an estimated 31.5 percent of the population was cost burdened. Renter households are more likely to be impacted by cost burdens, at 45.1 percent, and are therefore most likely to not have housing units that meet their needs. The rate of housing cost burdens indicates that while there may be a suitable number of units available in the community, they are not within the price range of a large proportion of residents. A wider range of unit type and affordability is needed to meet the housing needs of households with cost burdens in the City.

**Describe the need for specific types of housing:**

As seen in Table MA-10.7, the highest rated need is for supportive housing for people who are experiencing homelessness, energy efficiency improvements, and first-time home-buyer assistance. This is followed by homeownership for racial and ethnic minority populations and homeowner housing rehabilitation. In addition, as mentioned above, the rate of cost burdens continues to be an issue for many households, indicating a need for both homeowner and rental housing in the City. Public input during the focus groups and public input meetings primarily suggested the need for homeowner rehabilitation and more access to homeowner opportunities for low-to-moderate income households.

**Discussion**

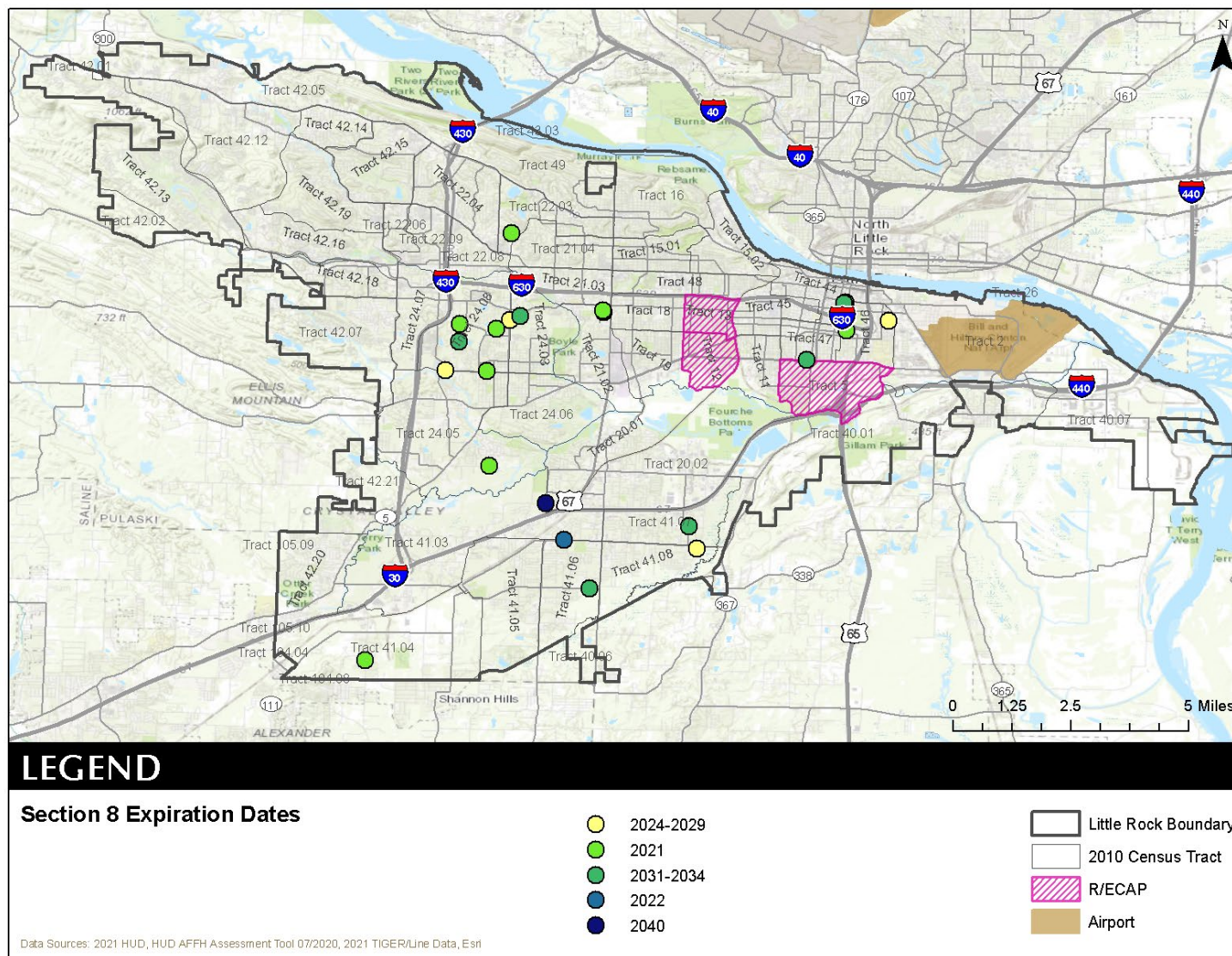
The current housing stock may not be meeting the needs of the population in Little Rock, especially those in lower income levels. The rate and type of market housing production, as described in the following section, may not be meeting the needs of all income ranges in the City. Those households in lower income levels are met with fewer choices that meet their needs.

**Table MA-10.7**  
**Providing Decent and Affordable Housing**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HOUSING activities in the City:</b>							
Supportive housing for people who are experiencing homelessness	6	11	63	238	11	5	334
Energy efficiency improvements	5	12	65	230	15	7	334
First-time home-buyer assistance	9	20	60	224	18	3	334
Homeownership for racial and ethnic minority populations	18	15	55	218	20	8	334
Housing located adjacent or near transportation options	5	28	72	204	16	9	334
Homeowner housing rehabilitation	9	16	72	203	25	9	334
Supportive housing for people who have disabilities	4	13	78	201	31	7	334
Rental housing for very low-income households	12	23	74	196	22	7	334
ADA (Americans with Disabilities Act) improvements	7	24	70	193	34	6	334
Construction of new affordable housing for home ownership	11	33	77	192	12	9	334
Retrofitting existing housing to meet seniors' needs	7	19	77	179	46	6	334
Rental assistance	12	25	87	178	26	6	334
Heating/cooling HVAC replacement or repairs	8	14	97	172	36	7	334
Senior Citizen Housing	6	21	94	166	42	5	334
Rental housing rehabilitation	19	32	76	165	33	9	334
Construction of new affordable rental housing	19	52	74	163	19	7	334
Preservation of federal subsidized housing	19	23	89	140	53	10	334
Housing demolition	25	75	65	118	46	5	334
Mixed income housing	27	48	96	108	48	7	334
Mixed use housing	27	61	90	78	68	10	334
Supportive housing for people who are experiencing homelessness	6	11	63	238	11	5	334
Energy efficiency improvements	5	12	65	230	15	7	334

**Map MA-10.1**  
**Expiring Section 8 Contracts**  
 Little Rock  
 2019 HUD, Tigerline



## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Cost of Housing

The following section describes housing production and the cost of housing in the City of Little Rock. The City has seen an increase in both the median home value and the median contract rent in recent years, as seen in Table 30.

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	137,600	153,500	12%
Median Contract Rent	563	622	10%

**Table 30 – Cost of Housing**

**Data Source:** 2005-2009 ACS (Base Year), 2013-2017 ACS (Most Recent Year)

### Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by city annually. Single-family construction usually represents most residential development in the city. Single-family building permit authorizations in Little Rock increased from 325 authorizations in 2018 to 480 in 2019.

The real value of single-family building permits decreased from 324,842 dollars in 2018 to 265,234 dollars in 2019.

The concentration of homeowner households are shown in Map MA-15.1. The highest rates of homeownership were seen in northwestern Little Rock. The lowest rates, were conversely, in and around the city center. Renter households are shown in Map MA-15.2. Renter households are more heavily concentrated in and around the central city.

Housing costs varied widely by location. The highest median home values are found in the northwestern part of Little Rock, at values exceeding \$313,200. Areas in central Little Rock saw home values below \$82,000. A similar pattern is seen with rental prices, and is shown in Map MA-15.4.

A majority of rents in the City were under \$1,000, according to 2013-2017 ACS data. Rents over \$1,000 accounted for 9.1 percent overall, according to this data.

**Table MA-15 1**  
**Building Permits and Valuation**  
 Little Rock  
 Census Bureau Data, 1980–2019

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2019\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	418	8	44	371	841	183,792	89,503
1981	260	2	59	289	610	154,228	70,004
1982	203	18	19	1,085	1,325	166,509	59,633
1983	508	22	104	1,862	2,496	152,978	56,098
1984	533	0	21	1,477	2,031	151,196	72,047
1985	665	14	40	717	1,436	168,799	57,474
1986	696	4	6	1,241	1,947	203,957	47,080
1987	625	2	0	8	635	173,231	206,815
1988	473	4	0	8	485	206,783	28,539
1989	490	0	0	0	490	179,676	0
1990	446	26	0	0	472	197,783	0
1991	458	0	0	0	458	222,118	0
1992	620	0	0	0	620	238,783	0
1993	749	6	4	64	823	244,018	58,587
1994	640	14	7	0	661	271,761	0
1995	486	0	7	401	894	252,648	49,324
1996	473	2	12	0	487	249,020	0
1997	440	6	0	1,147	1,593	234,889	54,714
1998	491	0	66	631	1,188	270,165	52,217
1999	552	0	0	566	1,118	271,507	47,750
2000	515	2	105	101	723	286,776	71,250
2001	544	10	8	6	568	285,058	79,790
2002	591	2	28	207	828	321,395	70,220
2003	725	0	19	283	1,027	328,880	58,917
2004	805	0	7	1,006	1,818	342,531	62,712
2005	990	8	4	191	1,193	328,101	165,975
2006	827	0	3	0	830	304,053	0
2007	731	0	0	416	1,147	280,549	188,625
2008	361	0	23	254	638	281,743	77,417
2009	329	4	0	324	657	265,571	39,774
2010	344	30	4	50	428	228,687	67,337
2011	325	20	71	913	1,329	228,767	73,405
2012	347	12	50	261	670	255,815	89,629
2013	356	10	0	242	608	295,544	104,848
2014	338	20	14	407	779	293,296	95,980
2015	332	16	0	422	770	280,782	53,648
2016	330	22	0	479	831	307,039	83,268
2017	592	20	0	488	1,100	228,096	71,571
2018	325	12	3	130	470	324,842	148,582
2019	480	4	0	535	1,019	265,234	89,716

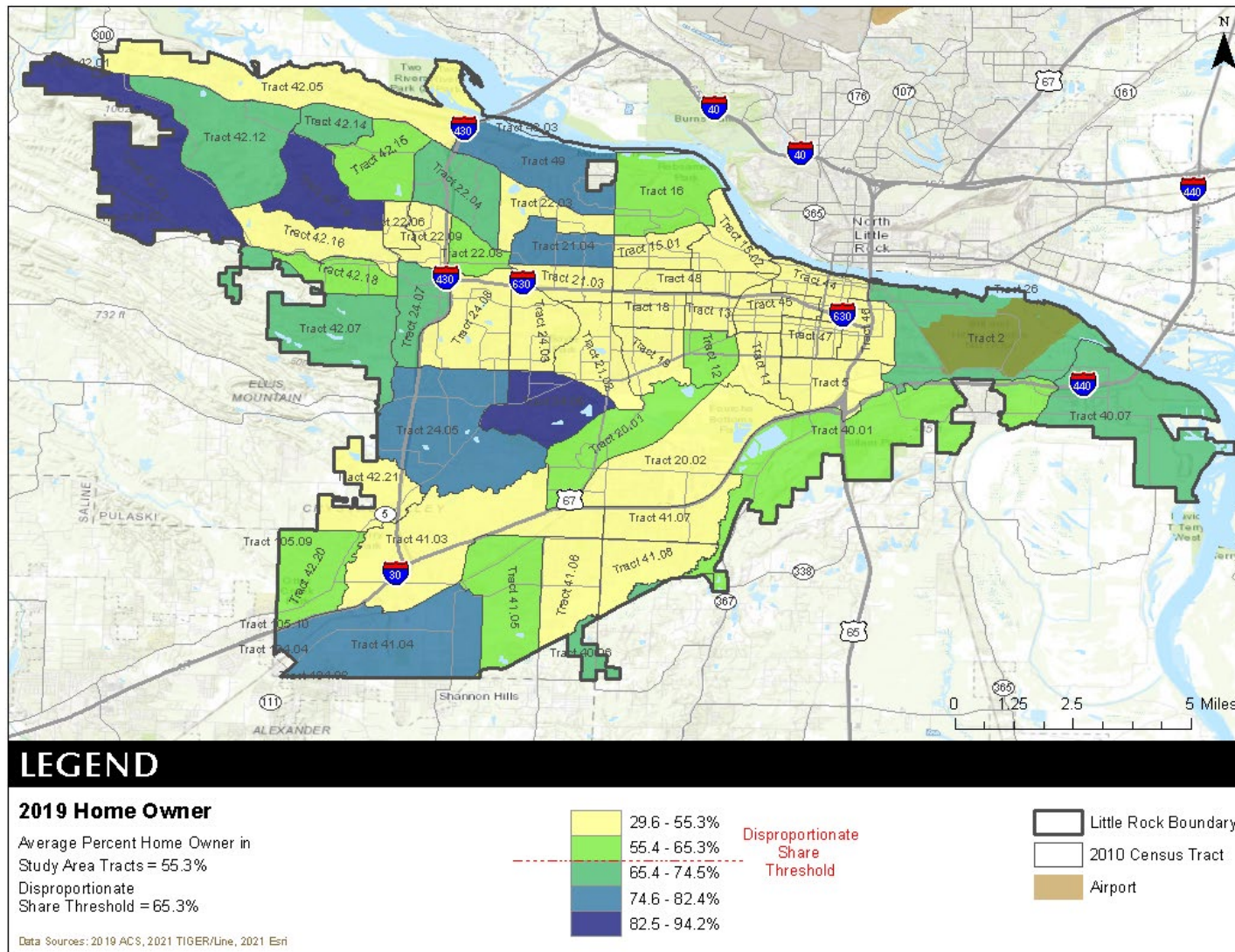
Rent Paid	Number	%
Less than \$500	9,550	27.9%
\$500-999	21,635	63.1%
\$1,000-1,499	2,210	6.5%
\$1,500-1,999	425	1.2%
\$2,000 or more	470	1.4%
<b>Total</b>	<b>34,290</b>	<b>100.0%</b>

**Table 31 - Rent Paid**

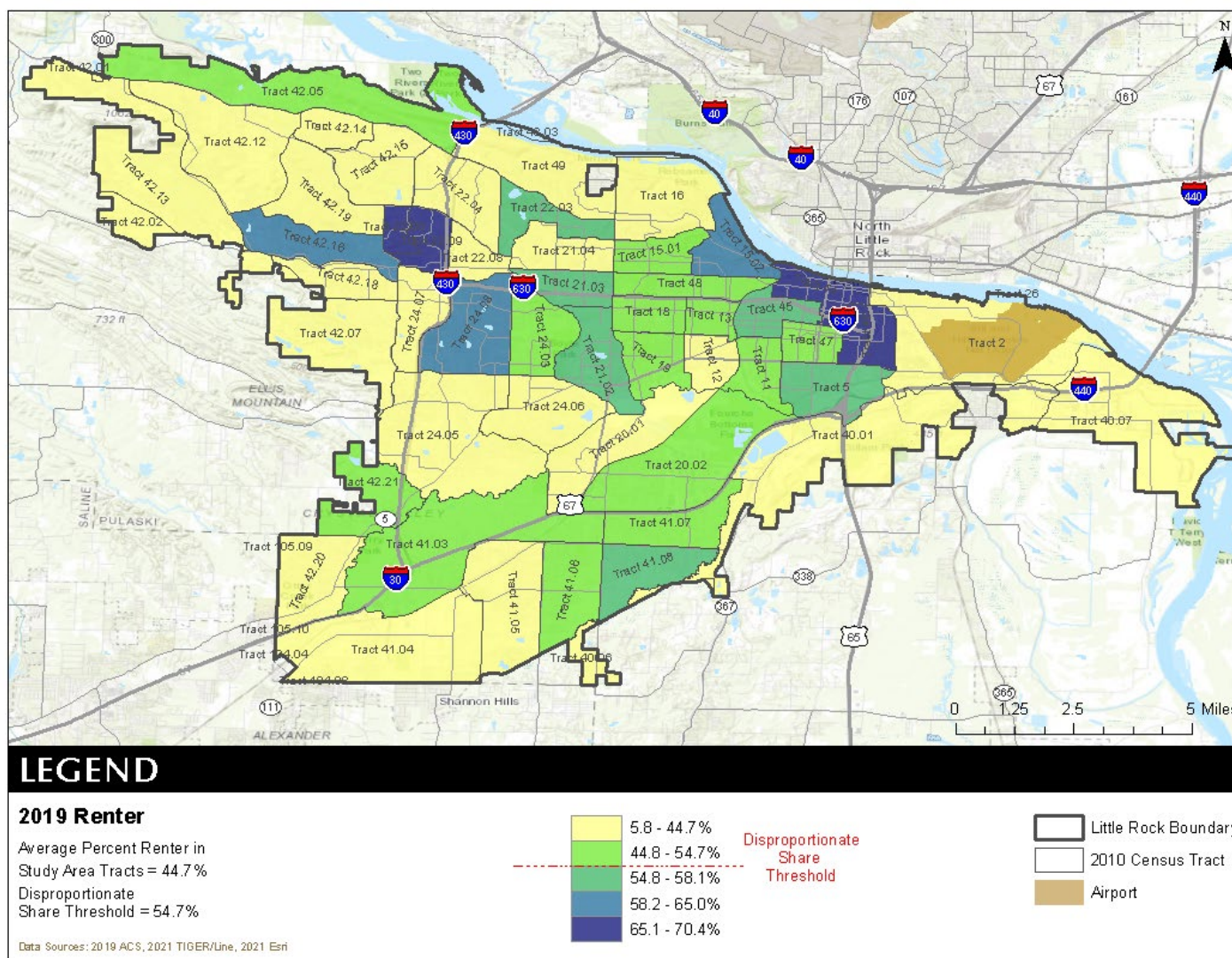
Data Source: 2013-2017 ACS



**Map MA-15.1**  
**2019 Homeowner Households**  
 Little Rock  
 2019 ACS, Tigerline

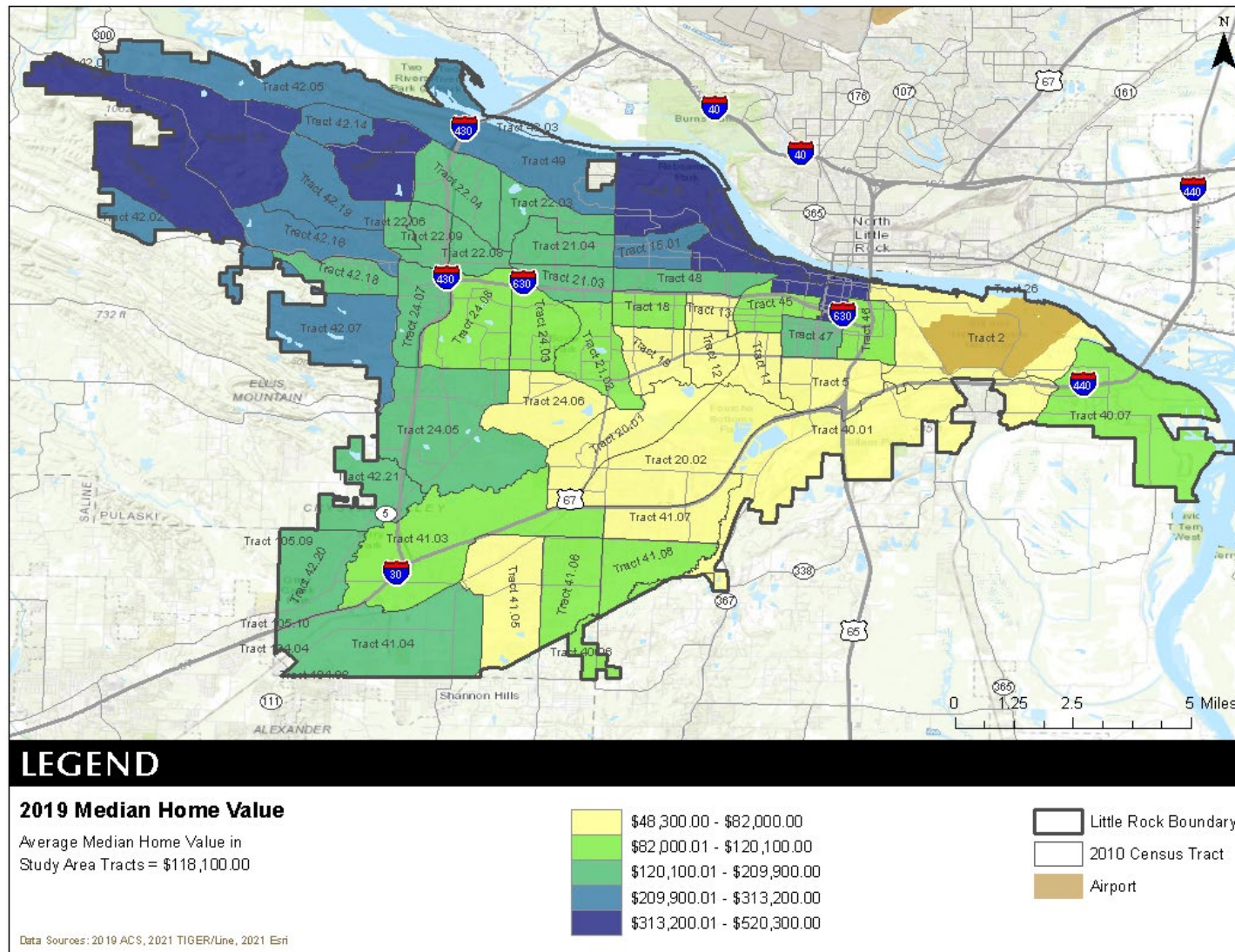


**Map MA-15.2**  
**2019 Renter Households**  
 Little Rock  
 2019 ACS, Tigerline



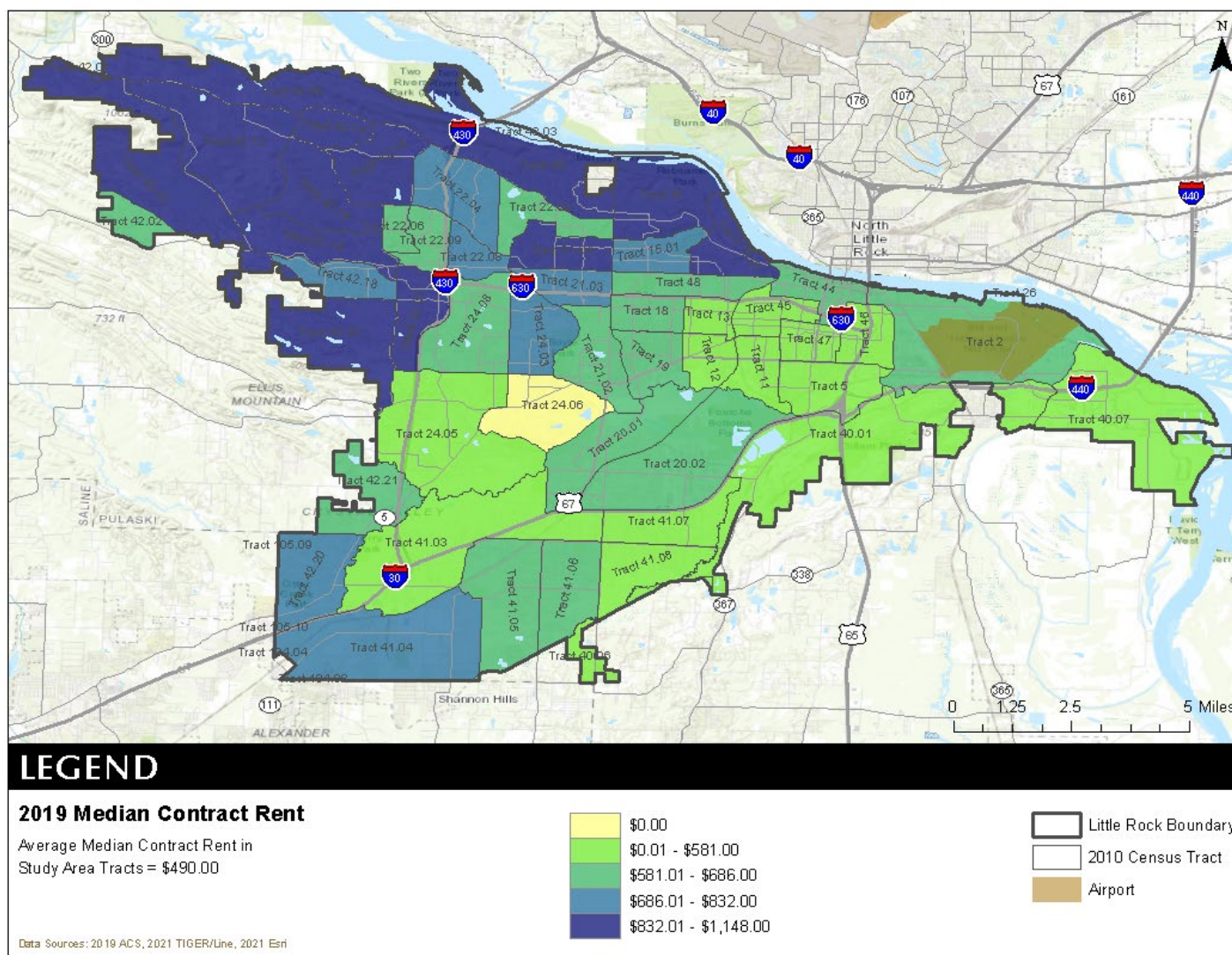


**Map MA-15.3**  
**2019 Median Home Value**  
 Little Rock  
 2019 ACS, Tigerline





**Map MA-15.4**  
**2019 Median Contract Rent**  
 Little Rock  
 2019 ACS, Tigerline



## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,210	No Data
50% HAMFI	11,460	5,280
80% HAMFI	26,350	12,735
100% HAMFI	No Data	17,155
<b>Total</b>	<b>40,020</b>	<b>35,170</b>

**Table 32 – Housing Affordability**

Data Source: 2013-2017 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	617	702	831	1,108	1,310
High HOME Rent	617	702	831	1,108	1,255
Low HOME Rent	610	653	783	905	1,010

**Table 33 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

As demonstrated by the housing needs and cost burden sections in the Needs Assessment, there is a significant amount of the population that faces housing challenges. Low income households are particularly prone to facing cost burdens. This points to the fact that there are not sufficient housing options for all households, especially those at lower income levels. Additionally, public input comments indicated there is a significant need for affordable housing options for lower income households.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Little Rock saw a significant increase in housing prices in recent years. If trends continue, the area will see increasing rent and home values. Home values, in particular, have continued to rise in the Area. This would lead to additional households facing cost burdens.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Fair Market Rent (FMR) and HOME rents may not be sufficient to meet the housing needs of households in Little Rock. This may be especially true for larger families that require larger units.

## Discussion

The cost of housing in Little Rock continues to be out of reach for many low to moderate income households. This is reflected in the proportion of lower income households facing cost burdens and other housing problems. It is anticipated that housing cost burdens will continue to be a major factor for many households in the area and demonstrates the need for additional affordable housing options in Little Rock.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following section will describe the condition of housing in the City of Little Rock. Table 34 shows the condition of units according to 2013-2017 ACS data. According to this table, an estimated 23 percent of owner-occupied units have a selected condition and 45 percent of renter occupied units have a selected condition.

### Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition suitable for rehabilitation would be units where the home is determined to be less than 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,425	23%	15,280	45%
With two selected Conditions	105	0%	500	1%
With three selected Conditions	0	0%	85	0%
With four selected Conditions	0	0%	10	0%
No selected Conditions	35,085	77%	18,410	54%
<b>Total</b>	<b>45,615</b>	<b>100%</b>	<b>34,285</b>	<b>100%</b>

**Table 34 - Condition of Units**

Data Source: 2013-2017 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,315	16%	4,285	13%
1980-1999	11,470	25%	13,035	38%
1950-1979	20,830	46%	13,620	40%
Before 1950	6,010	13%	3,350	10%
<b>Total</b>	<b>45,625</b>	<b>100%</b>	<b>34,290</b>	<b>101%</b>

**Table 35 – Year Unit Built**

Data Source: 2013-2017 CHAS

Table MA-20.1 shows households by year home built for the 2010 and 2019 ACS data. Housing units built between 2000 and 2009, account for 10.0 percent of households in 2010 and 11.9 percent of households in 2019. Housing units built in 1939 or earlier represented 6.9 percent of households in 2019 and 7.9 percent of households in 2010.

<b>Table MA-20 1</b> <b>Households by Year Home Built</b> Little Rock 2010 & 2019 ACS Data				
Year Built	2010 ACS		2019 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%
<b>Total</b>	<b>79,489</b>	<b>100.0%</b>	<b>81,987</b>	<b>100.0%</b>

The age of a structure influences its value. As shown in Table MA-20.2, structures built in 1939 or earlier had a median value of 212,100 dollars, while structures built between 1950 and 1959 had a median value of 104,900 dollars, and those built between 1990 and 1999 had a median value of 233,100 dollars. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 332,200 dollars and 336,300 dollars, respectively. The total median value in Little Rock was 167,600 dollars.

<b>Table MA-20 2</b> <b>Owner Occupied Median Value by Year</b> <b>Structure Built</b> Little Rock 2019 ACS Data	
Year Structure Built	Median Value
1939 or earlier	212,100
1940 to 1949	147,900
1950 to 1959	104,900
1960 to 1969	117,900
1970 to 1979	146,300
1980 to 1989	166,700
1990 to 1999	233,100
2000 to 2009	273,400
2010 to 2013	332,200
2014 or later	336,300
<b>Median Value</b>	<b>167,600</b>

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	26,840	59%	16,970	49%
Housing Units build before 1980 with children present	5,720	13%	2,725	8%

**Table 36 – Risk of Lead-Based Paint**

**Data Source:** 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

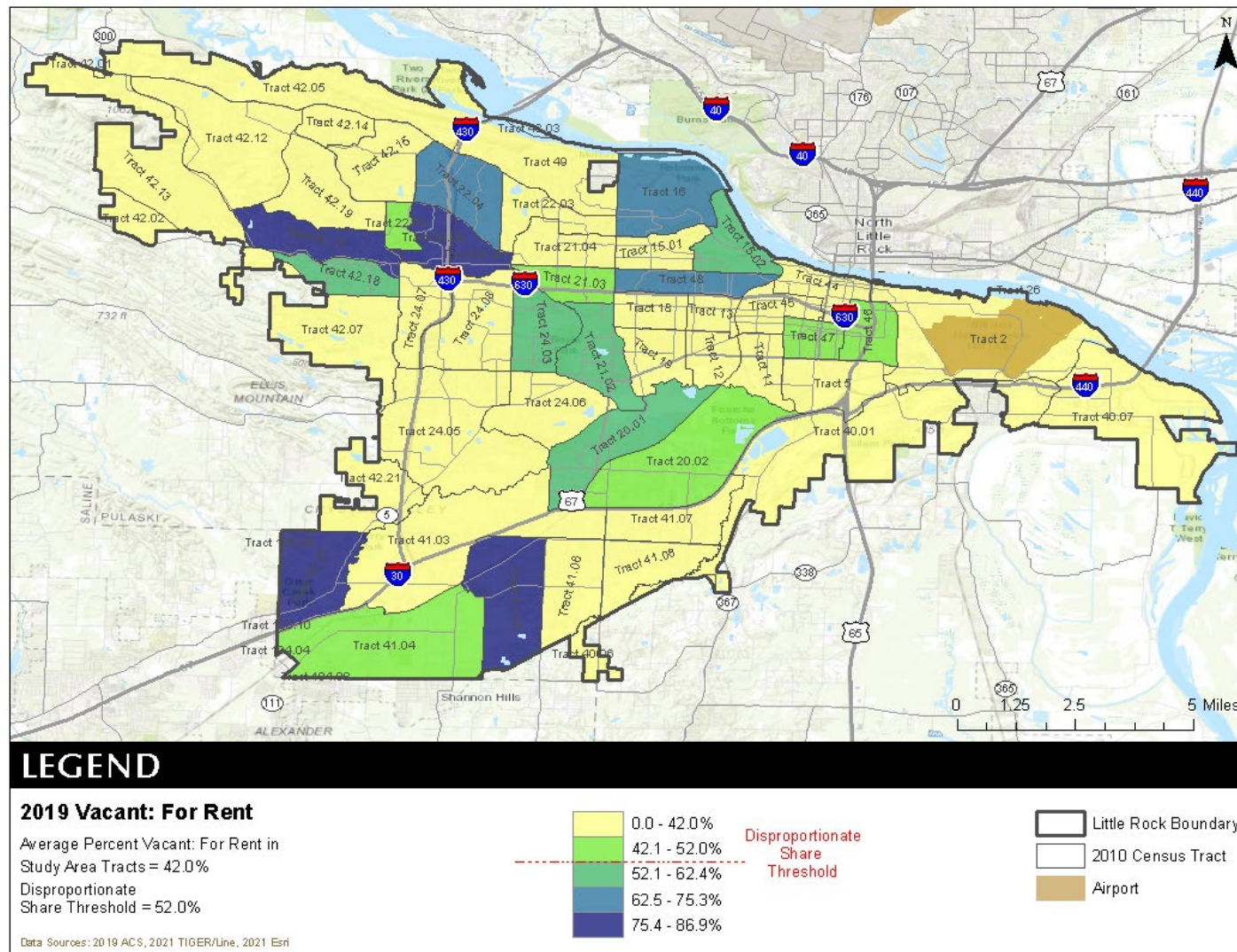
By 2019, for rent units accounted for 42.0 percent of vacant units, while for sale units accounted for 8.9 percent. “Other” vacant units accounted for 37.5 percent of vacant units, representing a total of 5,387 “other” vacant units.

<b>Table MA-20 3</b> <b>Disposition of Vacant Housing Units</b> Little Rock 2010 Census & 2019 ACS Data				
Disposition	2010 Census		2019 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%
<b>Total</b>	<b>9,270</b>	<b>100.0%</b>	<b>14,352</b>	<b>100.0%</b>

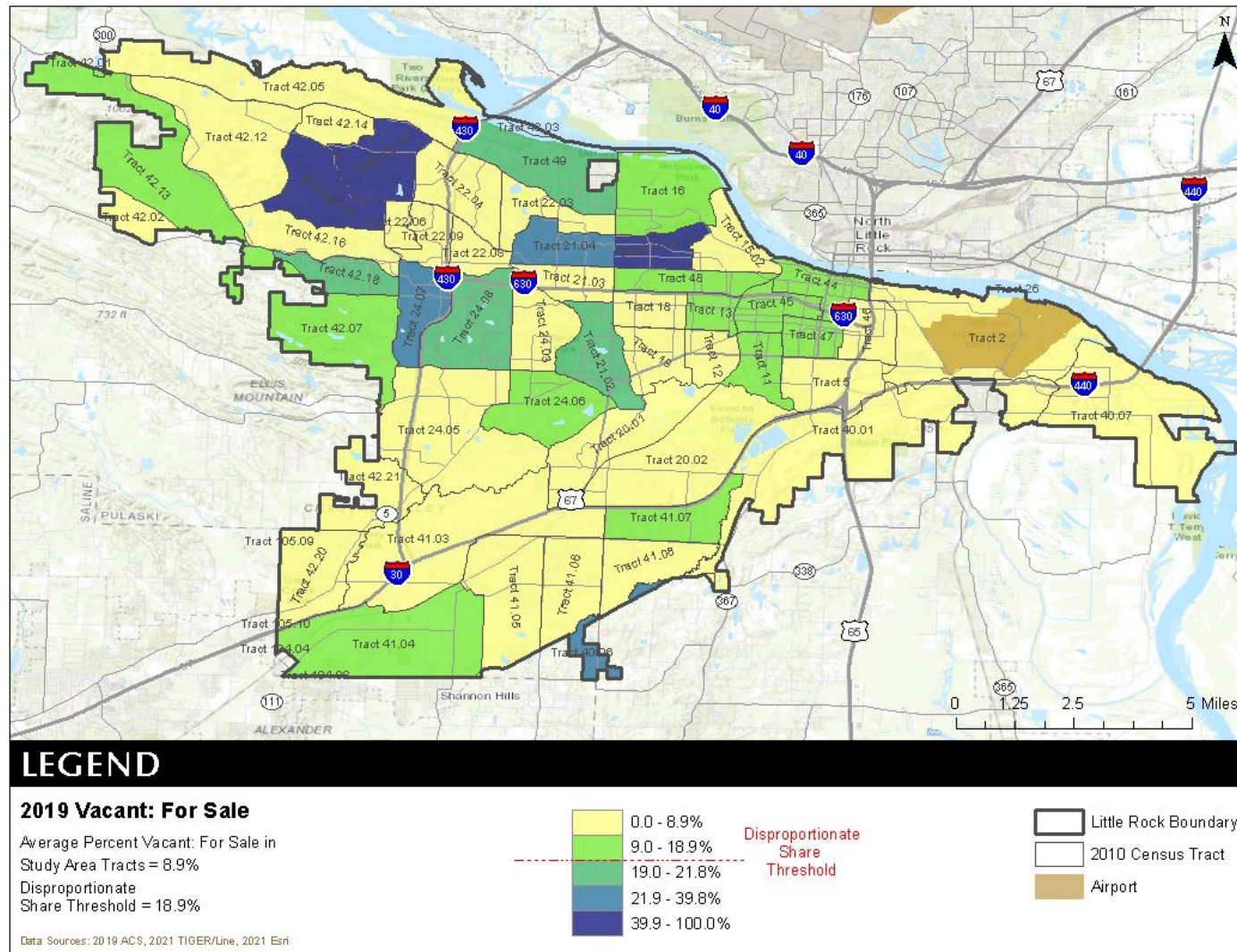
Vacant housing is shown in Maps MA-20.1 through MA-20.4. Vacant for rent housing was most heavily concentrated in some western areas of the City. Vacant for sale housing was most heavily concentrated in some northern parts of the City. “Other” vacant housing is not for sale or for rent, and is not available to the marketplace. When concentrated in one area these units may be problematic and may create a “blighting” effect. These units may also offer an opportunity for redevelopment. The proportion of “other” vacant units increased from 27.8 percent of vacant units in 2010 to 37.5 percent of vacant units in 2019. In 2010, these units were more heavily concentrated in areas to the western portion of the City. By 2019, however, these areas also included some census tracts in the northwestern parts of the City. This is illustrated in Maps MA-20.3 and MA-20.4.



**Map MA-20.1**  
**2019 Vacant for Rent**  
 Little Rock  
 2019 ACS, Tigerline

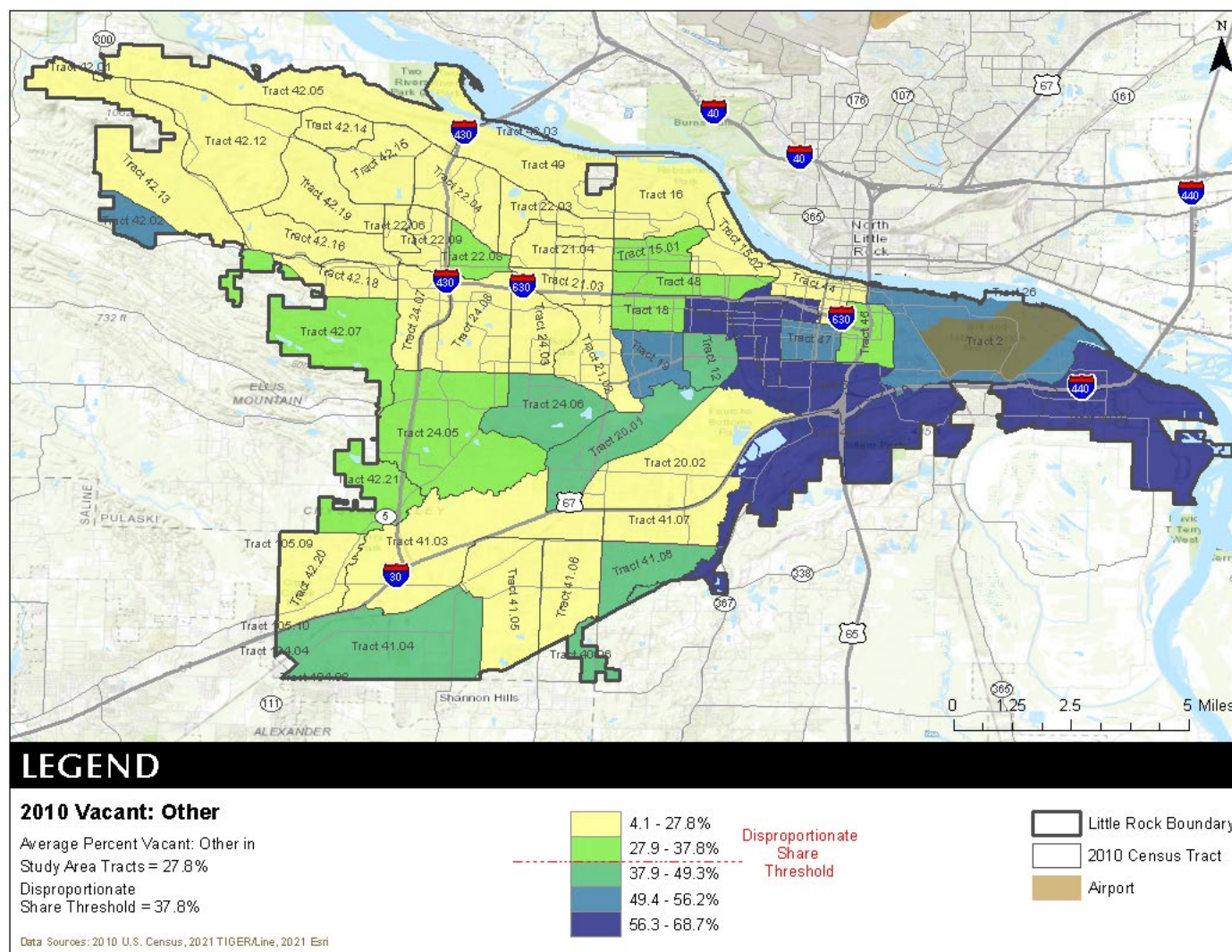


**Map MA-20.2**  
**2019 Vacant for Sale**  
 Little Rock  
 2019 ACS, Tigerline

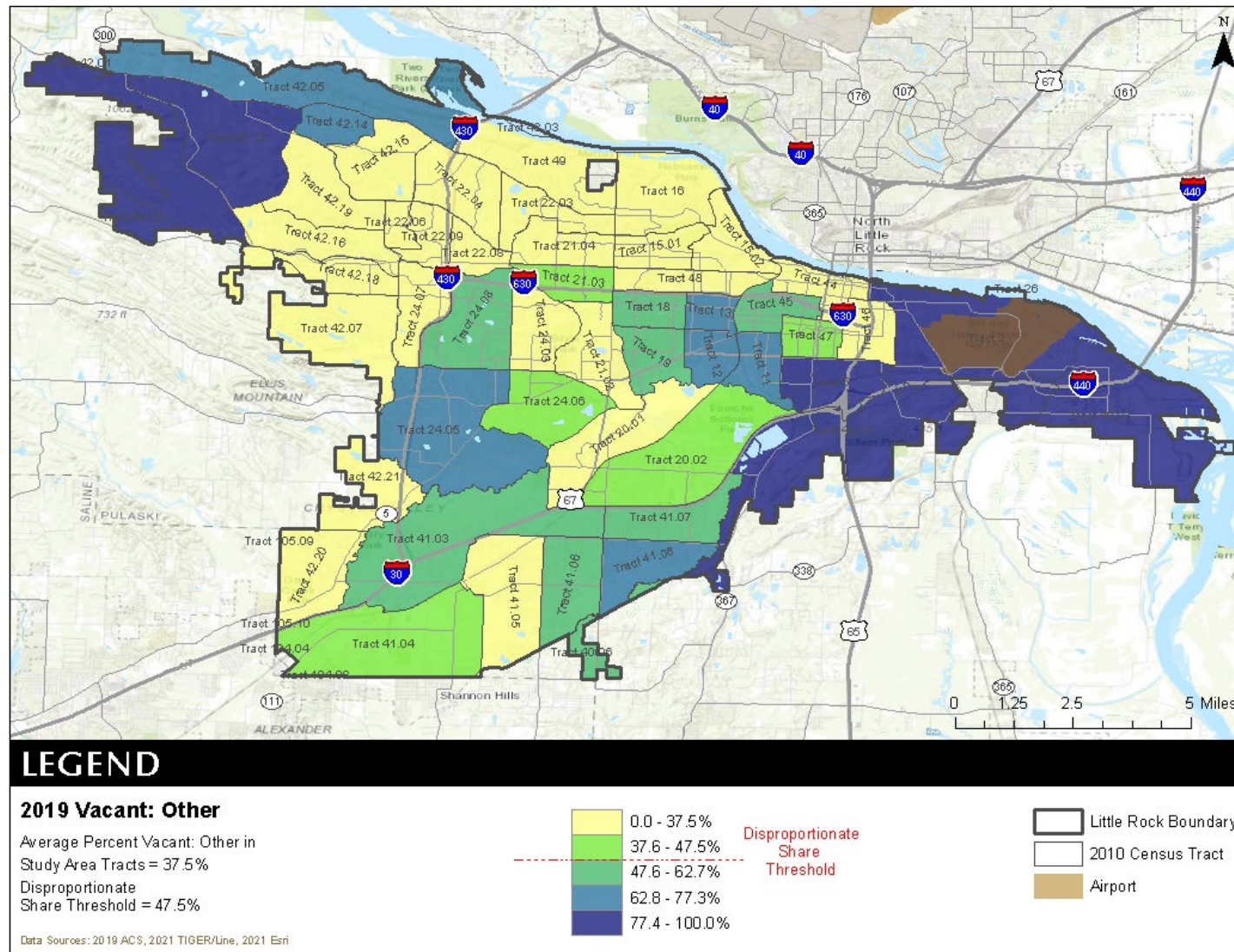




**Map MA-20.3**  
**2010 “Other” Vacant**  
 Little Rock  
 2010 Census, Tigerline



**Map MA-20.4**  
**2019 “Other” Vacant**  
 Little Rock  
 2019 ACS, Tigerline





## Need for Owner and Rental Rehabilitation

As seen in Section MA-10, table MA-10.7, there is a moderate to high level need for owner rehabilitation. Rental rehabilitation is seen as a slightly lower need than owner rehabilitation. The age of the housing stock may also indicate at least a moderate amount of need for owner and rental rehabilitation. Public input also suggested the need for homeowner housing rehabilitation.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Table MA-20.4 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 5,160 households built between 1940 and 1979 with young children present, and 619 built prior to 1939. This accounts for approximately 7.2 percent of households.

## Discussion

The current housing stock in the City of Little Rock is moderately aged and in need of rehabilitation. This sentiment was echoed in the comments received during public input. The number of vacant unit, particularly “other” vacant units may present an opportunity for investment in these areas.

<b>Table MA-20 4</b> <b>Vintage of Households by Income and Presence of Young Children</b> Little Rock 2013–2017 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
<b>Built 1939 or Earlier</b>			
\$0 to \$20,880	84	685	769
\$20,881 to \$34,800	80	675	755
\$34,801 to \$55,680	90	790	880
\$55,681 to \$69,600	80	415	495
Above \$69,600	285	2,280	2,565
<b>Total</b>	<b>619</b>	<b>4,845</b>	<b>5,464</b>
<b>Built 1940 to 1979</b>			
\$0 to \$20,880	715	5,370	6,085
\$20,881 to \$34,800	960	4,370	5,330
\$34,801 to \$55,680	1,075	6,215	7,290
\$55,681 to \$69,600	600	3,320	3,920
Above \$69,600	1,810	14,025	15,835
<b>Total</b>	<b>5,160</b>	<b>33,300</b>	<b>38,460</b>
<b>Built 1980 or Later</b>			
\$0 to \$20,880	705	3,585	4,290
\$20,881 to \$34,800	710	3,225	3,935
\$34,801 to \$55,680	750	4,960	5,710
\$55,681 to \$69,600	680	3,360	4,040
Above \$69,600	2,560	15,825	18,385
<b>Total</b>	<b>5,405</b>	<b>30,955</b>	<b>36,360</b>
<b>Total</b>			
\$0 to \$20,880	1,504	9,640	11,144
\$20,881 to \$34,800	1,750	8,270	10,020
\$34,801 to \$55,680	1,915	11,965	13,880
\$55,681 to \$69,600	1,360	7,095	8,455
Above \$69,600	4,655	32,130	36,785
<b>Total</b>	<b>11,184</b>	<b>69,100</b>	<b>80,284</b>

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing Authority of the City of Little Rock d/b/a Metropolitan Housing Alliance (MHA) has a total of 902 traditional public housing units, with an additional 200 affordable housing units, and 158 market-rate units which are located in mixed finance properties. MHA has an Annual Contributions Contract (ACC) authorization to administer 2,083 Section 8 Housing Choice Vouchers and 179 Veterans Affairs Supportive Housing (VASH) vouchers. Combined MHA provides housing assistance through its various housing programs to some 8,000 individuals, as stated by the MHA.

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	46	865	2,043	0	2,043	0	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

There has been a concentrated effort to improve the Agency's housing portfolio. Substantial rehabilitation funded by the Rental Assistance Demonstration ("RAD") program has aided in converting 651 traditional public housing units to the Section 8 Project Based Voucher program. MHA will further evaluate all options under the RAD program and other HUD lead initiative to, redevelop and modernize its assets. Central Arkansas Housing Corporation ("CAHC") will serve as the agency's primary tool for ownership and development of new housing assets. CAHC is an affiliate of MHA and will focus on multifamily development, single family homeownership programs as well as property management opportunities.

CAHC will serve as a partner in public and private redevelopment opportunities, mirroring MHA mission and expanding resident options to secure sustainable housing. CAHC will focus on the agency's traditional 'affordable' track, as well as explore opportunities for workforce and market rate housing. CAHC as a major community development force in the City of Little Rock will maintain the mission to aid in the growth of healthy families and safe communities.<sup>6</sup>

### Public Housing Condition

Public Housing Development	Average Inspection Score
Homes At Granite Mountain	76
Madison Heights II	88
Sunset Terrace	45

**Table 39 - Public Housing Condition**

Data Source: PIC (PIH Information Center)

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Rental Assistance Demonstration Program (RAD) to rehabilitate the remaining portion of its existing housing portfolio including the traditional public housing and mixed-finance locations. Those communities include; Sunset/Stephens/Central, Madison Heights I & II, Homes at Granite Mountain, and HOMEs at Granite Mountain Senior. MHA is also evaluating the further development options for Elm Street as a Mod Rehab Conversion under RAD. RAD has proven to be monumental game changer for MHA enhancing their ability to access the capital market to raise the necessary funds for the \$140 million plus modernization program. With the assistance and guidance of its Board of Commissioners and development partners; Arkansas Development Finance Authority ("ADFA"), national tax credit equity investors, and other resources, MHA has closed the initial raise of \$70 million to complete rehabilitate approximately 600 units at the Towers (Parris, Cumberland and J. Powell). In anticipation of the next capital raise of roughly \$70 million for phase three in mid-2020, the agency is excitingly looking forward to the improvements to its remaining portfolio that promises to expand the useful life of the impacted sites giving residents access to affordable housing guaranteed for the next 25 years. As a partner in this new venture, MHA will provide resident assistance made available through the Family Self Sufficient "FSS" portion of the Housing Choice Voucher "HCV" program. Furthermore, MHA will promote resident involvement via the Resident Council as required under RAD.<sup>7</sup>

MHA shall employ both Project Based Voucher "PBV" and Project Based Rental Assistance ("PBRA") as strategies to implement the forthcoming RAD projects. Both strategies are necessary to meet the requirements of certain elements of RAD to support the best financial executions to secure fiscal stability of the projects. In addition, our RAD execution shall incorporate Section 18 Demolition and Disposition Blend as permitted under RAD. In particular, HUD issued Notice PIH 2018-04 to give PHAs leveraging RAD guidance on opportunities under the revised Section 18 Demolition and Disposition of Public Housing requirements. Specifically, PHA's converting at least 75 percent of the public housing units within a project and replacing the units proposed for disposition (up to 25 percent of the public housing units within a project) with Section 8 project-based voucher (PBV) assistance in accordance with 24 CFR part 983. With respect to Madison Heights I & II, MHA expects to utilize the RAD PBRA option on 75% of the units to access the

<sup>6</sup> [http://lrhousing.org/wp-content/uploads/2020/04/MHA\\_50075-5Y\\_HUD\\_Submitted.pdf](http://lrhousing.org/wp-content/uploads/2020/04/MHA_50075-5Y_HUD_Submitted.pdf)

<sup>7</sup> [http://lrhousing.org/wp-content/uploads/2020/04/MHA\\_50075-5Y\\_HUD\\_Submitted.pdf](http://lrhousing.org/wp-content/uploads/2020/04/MHA_50075-5Y_HUD_Submitted.pdf)

additional rent bump permitted up to \$100 per unit per month because the site is located in an Opportunity Zone, and PBV on the balance of 25%

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

In July 2018 MHA hosted a resident's election educational outreach to help residents in understanding the importance of having their voices heard. During this process MHA staff, Board Chair and Development team provided encouragement and instructions for all residents to seek election as a Resident Council officer, elected by the residents of their community. On Election Day, August 8, 2018, enough votes were collected to incorporate a full council plus one representative from each site location. We encourage the residents to meet monthly and to work closely with the site managers and service coordinator, in order to provide input regarding their vision as to the services that will assist them with improving their quality of life and creating greater self-sufficiency. By integrating the various partnerships and adding a calendar of events through the ConnectHome initiative, we attempt to advance resident awareness opportunities, digital literacy and prepare them for additional approaches to sustainability. Our residents have been very involved in the planning process for our RAD and Choice Neighborhood implementation efforts which we encourage them to continue participation every step of the way. The residents provided direct input in the process by expressing their needs and desired improvements. Elements of these discussions are and shall continue to be incorporated into the designs for the site improvements.<sup>8</sup>

**Discussion:**

On-going efforts to enhance MHA relationships with the new City of Little Rock Mayor, City Manager and staff members to continually support and engage the opportunity of partnerships while sharing a consensus revolved around strengthening the improvements of housing, neighborhood and educations throughout the city of Little Rock.<sup>9</sup>

As MHA continues to implement its Redevelopment in the Rock Strategy, it will afford the agency new opportunities to expand its partnerships with the City of Little Rock while as well as additional service providers throughout the community focused on the goal of expanding housing and economic development throughout Little Rock. With additional partners and relationships throughout the industry; including crossing over to the health and wellness resources, and neighborhood industries, together with the expansion of additional resources that include; HUD grants, private and state funding alongside partnerships and in-kind, MHA will continue the commitment to maintain adequate resources of modern day affordable housing to low income residents within the Little Rock community and throughout the state of Arkansas.

<sup>8</sup> [http://lrhousing.org/wp-content/uploads/2020/04/MHA\\_50075-5Y\\_HUD\\_Submitted.pdf](http://lrhousing.org/wp-content/uploads/2020/04/MHA_50075-5Y_HUD_Submitted.pdf)

<sup>9</sup> [http://lrhousing.org/wp-content/uploads/2020/04/MHA\\_50075-5Y\\_HUD\\_Submitted.pdf](http://lrhousing.org/wp-content/uploads/2020/04/MHA_50075-5Y_HUD_Submitted.pdf)

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The homeless unit count below is derived from the Little Rock / Central Arkansas Continuum of Care (CoC) 2020 Housing Inventory Chart.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Current & New	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	188		70	370	
Households with Only Adults	453		171	826	
Chronically Homeless Households					
Veterans	31		47	495	
Unaccompanied Youth			23		

**Table 40 - Facilities Targeted to Homeless Persons**

Data Source: 2020 HIC Data

### Describe mainstream services, such as health, mental health, and employment services to the extent those services are to complement services targeted to homeless persons

Homeless service providers in Little Rock provide a wide range of housing and services to their clients, including shelters and transitional housing units, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Table MA-30.1, on the following page, shows the homeless service providers in the Little Rock / Central Arkansas CoC. These service providers offer a variety of services, as noted above. These services are available to persons experiencing homelessness, and in many instances, those at risk of homelessness. These services provide the continuum of care necessary to help households shorten their experience with homelessness.

**Table MA-30.1**  
**Homeless Service Providers**

Little Rock / Central Arkansas CoC  
2020 HIC

BCD, Inc.  
Central Arkansas Veterans Healthcare System  
Family Promise of Pulaski County  
Gaines House  
Gyst House  
Immerse Arkansas  
Little Rock Compassion Center  
Lonoke County Safe Haven  
Lucie's Place  
Metropolitan Housing Alliance  
Our House  
Pulaski County Housing  
River City Ministry  
Sober Living  
St. Francis House  
The Salvation Army Little Rock  
Union Rescue Mission  
Women and Children First



## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

There are a variety of services available in the community for special needs populations, including at-risk youth, elderly and frail elderly, substance abuse, and persons with disabilities.

### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	70
PH in facilities	0
STRMU	120
ST or TH facilities	0
PH placement	0

**Table 41 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Table MA-35.1, on the following page, shows that survey respondents reported a high need for housing types for special needs populations, including emergency shelters for persons who are experiencing homeless, shelters for youth experiencing homelessness, and rental assistance for homeless households. Survey respondents also highly rated, as seen in Table MA-45.2, services for persons who are experiencing homeless, youth aging out of foster care, and persons with mental illness. The supportive housing needs of these populations include additional housing options that link housing and services, have accessible accommodations, and affordable options. Public comment also suggested the need for more housing options for the elderly and frail elderly, as well as the need for accessibility changes for persons with disabilities.

**Table MA-35.1**  
**Needs of Special Populations**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HOUSING types for special needs populations in the City:</b>							
Shelters for youth experiencing homelessness	3	9	48	199	17	58	334
Emergency shelters for persons who are experiencing homeless	2	13	58	195	11	55	334
Rental assistance for homeless households	4	14	62	176	21	57	334
Permanent supportive housing, such as subsidized housing that offers services for persons with mental disabilities	4	20	62	162	30	56	334
Transitional housing	5	14	73	161	23	58	334
Housing designed for persons with disabilities	3	23	69	136	45	58	334
Senior housing, such as nursing homes or assisted living facilities	8	33	80	106	50	57	334

**Table MA-35.2**  
**Needs of Special Populations**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups in the City.</b>							
Persons who are experiencing homeless	2	12	49	207	10	54	334
Youth aging out of foster care	3	13	40	192	29	57	334
Persons with mental illness	2	9	57	186	26	54	334
Persons with substance abuse addictions	5	14	67	171	23	54	334
Survivors of domestic violence	2	9	68	165	35	55	334
Persons recently released from jail/prison	9	14	68	158	30	55	334
Persons with developmental disabilities	3	17	66	150	43	55	334
Persons with physical disabilities	1	19	76	146	37	55	334
Veterans	6	23	69	138	43	55	334
Veterans	6	23	69	138	43	55	334
Seniors (65+)	3	30	69	131	46	55	334
Persons with HIV/AIDS	13	37	72	88	69	55	334

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Many homeless shelters operate under a rapid re-housing structure for clients coming into the system and the local participants in the Little Rock/Central Arkansas Continuum of Care structure has recognized the need for discharge planning within the service provision structure in Little Rock regarding returning patients from mental and physical health institutions. At a minimum, institutions agree not to discharge individuals into homeless. Individual mental and physical health institutions may have their own discharge planning protocols in place, but they are not coordinated

with any citywide planning effort. The CoC supports efforts at a more formal discharge planning protocol.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

See below.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City of Little Rock will be funding a variety of activities to meet the needs of special needs populations through public services. These include meals on wheels, job training for blind individuals, digital resource center activities, health services, and family sustainability.

The City's housing rehabilitation and emergency repair programs provide assistance to the elderly, among other populations, in an attempt to maintain their home so they can continue to reside in their own. These programs will continue in the next year. HOPWA funding will provide for housing assistance to persons with HIV/AIDS,

## MA-40 Barriers to Affordable Housing – 91.210(e)

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

The 2021 Housing and Community Development Survey found that the top barriers to affordable housing include the Not in My Back Yard (NIMBY) mentality, lack of property maintenance code enforcement, lack of street lighting, and cost of materials. Interviews with the City Planning Department indicated that the City does not have any policies in the zoning ordinance or regulations in the Planning & Development Department to encourage the development of affordable housing units.

However, the Planning & Development Department commented that the City's zoning does not restrict minimum house and lot sizes as suggested in the public input meetings. The City's subdivision code allows for small lots in addition to R-2 lots of 7,000 sf minimum and R-3 lots of 5,000 sf minimum. For smaller lots or zero-lot line lots the Planned Development process is often used. If a person or entity had more than one lot contiguous, it may be possible for the lots to be subdivided for individual ownership. Additional information can be found in the City's Zoning Code, as well as in the City's Housing Code and Building Code.

**Table MA-40.1**  
**Providing Decent and Affordable Housing**  
Little Rock  
Housing and Community Development Survey

Question	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree	Missing	Total
<b>Which, if any, of the following are barriers to the development or preservation of affordable housing in the City?</b>							
Not In My Back Yard (NIMBY) mentality	140	91	54	19	11	19	334
Lack of property maintenance code enforcement	120	93	68	23	9	21	334
Lack of street lighting	98	101	78	31	7	19	334
Cost of materials	89	104	84	33	4	20	334
Cost of labor	87	86	93	43	4	21	334
Lack of understanding of property caretaking	86	127	64	30	5	22	334
Lack of affordable housing development incentives	81	129	71	23	9	21	334
Lack of affordable housing development policies	79	104	99	21	8	23	334
Lack of police patrol	77	89	74	47	27	20	334
Density or other zoning requirements	60	82	118	40	5	29	334
Cost of land or lot	59	105	86	53	10	21	334
Permitting process	57	76	131	35	11	24	334
Permitting/Construction fees	53	78	133	40	11	19	334
Planning site plan review and approval process	51	86	133	30	10	24	334
Lack of qualified contractors or builders	44	71	122	61	13	23	334
Building codes	44	71	137	47	10	25	334
Lot size	34	51	154	59	5	31	334
ADA codes	30	60	140	64	13	27	334
Lack of available land	28	56	100	103	26	21	334

In addition, the City undertook its Analysis of Impediments to Fair Housing Choice in 2021. The results of this study are included in Table MA-40.2.

**Table MA-40.2**  
**Contributing Factors**  
 City of Little Rock

Contributing Factors	Priority	Justification
Moderate to high levels of segregation	Low	African American and Hispanic households have moderate to high levels of segregation, according to the Dissimilarity Index. American Indian, Native Hawaiian, and "other" race households had moderate or high levels of segregation. However, these racial groups represent a small percentage of the population, less than one percent each.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for African American and Hispanic populations than white low poverty access, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty in central Little Rock.
Access to labor market engagement	Low	African American and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Access to school proficiency	Med	African American and Hispanic households have lower levels of access to proficient schools in Little Rock. This also varied geographically with school proficiency index ratings that were lower in central Little Rock.
Insufficient affordable housing in a range of unit sizes	High	Some 31.5 percent of households have cost burdens. This is more significant for renter households, of which 45.2 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
African American, Hispanic, Native American, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The average rate of housing problems, according to CHAS data is 33.1 percent, according to CHAS data. African American households face housing problems at a rate of 43.0 percent. Hispanic households face housing problems at a rate of 43.5 percent.
Discriminatory patterns in Lending	Med	The mortgage denial rates for African American and Hispanic applicants are higher than the jurisdiction average according to 2008-2019 HMDA data. The denial rates for African American applicants are 11.6 percentage points higher than the jurisdiction average, and Hispanic denial rates were 8.3 percentage points higher than non-Hispanic applicants.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 50.7 percent of persons aged 75 and older have at least one form of disability.
NIMBYism	High	Public input suggested one of the major barriers to the development of affordable housing options in the City was the Not In My Back Yard (NIMBY) mentality in the City.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The following section describes the economic atmosphere in the City of Little Rock. This section utilizes, along with other sources, Bureau of Economic Analysis (BEA) and Bureau of Labor Statistics (BLS) data.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	254	161	0	0	0
Arts, Entertainment, Accommodations	9,208	15,208	13	11	-2
Construction	2,047	4,460	3	3	0
Education and Health Care Services	14,518	29,830	21	22	1
Finance, Insurance, and Real Estate	6,009	14,176	9	10	2
Information	2,247	5,451	3	4	1
Manufacturing	3,780	8,127	5	6	1
Other Services	2,258	4,322	3	3	0
Professional, Scientific, Management Services	6,656	14,685	9	11	1
Public Administration	0	0	0	0	0
Retail Trade	9,467	15,412	13	11	-2
Transportation and Warehousing	2,761	4,814	4	3	0
Wholesale Trade	3,433	8,171	5	6	1
Total	62,638	124,817	--	--	--

**Table 42 - Business Activity**

Data Source: 2013-2017 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

#### Labor Force

Total Population in the Civilian Labor Force	102,090
Civilian Employed Population 16 years and over	93,855
Unemployment Rate	8.07
Unemployment Rate for Ages 16-24	25.98
Unemployment Rate for Ages 25-65	5.19

**Table 43 - Labor Force**

Data Source: 2013-2017 ACS

Table MA-45.1 shows labor force statistics for Little Rock between 1990 and 2019. The unemployment rate in Little Rock was 3.3 percent in 2019, with 3,255 unemployed persons and 97,857 in the labor force. The statewide unemployment rate in 2019 was 3.5 percent. The numbers in Table MA-45.1 vary slightly from the employment numbers in the 2015-2019 Five-Year ACS data presented in Table MA-45.2. These differences are due to the difference in data sources, but are not seen as a statistically significant difference. Both data sets are presented in order to provide a more robust analysis of the data.

<b>Table MA-45 1</b> <b>Labor Force Statistics</b> Little Rock 1990 - 2019 BLS Data					
Year	Little Rock			Unemployment Rate	Statewide Unemployment Rate
	Unemployment	Employment	Labor Force		
1990	5,336	92,873	98,209	5.4%	6.9%
1991	5,743	91,724	97,467	5.9%	7.4%
1992	5,623	93,685	99,308	5.7%	7.1%
1993	4,772	95,004	99,776	4.8%	6.1%
1994	4,223	97,743	101,966	4.1%	5.4%
1995	3,661	98,951	102,612	3.6%	4.8%
1996	3,847	99,207	103,054	3.7%	5.3%
1997	4,007	97,952	101,959	3.9%	5.2%
1998	3,957	97,612	101,569	3.9%	5.2%
1999	3,546	98,625	102,171	3.5%	4.6%
2000	3,699	90,794	94,493	3.9%	4.3%
2001	4,215	89,294	93,509	4.5%	5.0%
2002	4,820	88,695	93,515	5.2%	5.5%
2003	5,092	87,954	93,046	5.5%	5.9%
2004	5,165	90,219	95,384	5.4%	5.7%
2005	4,912	92,953	97,865	5.0%	5.2%
2006	4,854	92,666	97,520	5.0%	5.2%
2007	4,833	93,321	98,154	4.9%	5.3%
2008	4,874	93,671	98,545	4.9%	5.5%
2009	6,767	90,843	97,610	6.9%	7.8%
2010	8,133	90,550	98,683	8.2%	8.2%
2011	7,300	90,584	97,884	7.5%	8.3%
2012	6,742	90,555	97,297	6.9%	7.6%
2013	6,241	89,833	96,074	6.5%	7.2%
2014	5,157	89,591	94,748	5.4%	6.0%
2015	4,307	91,296	95,603	4.5%	5.0%
2016	3,362	92,932	96,294	3.5%	4.0%
2017	3,223	93,666	96,889	3.3%	3.7%
2018	3,331	93,773	97,104	3.4%	3.6%
2019	3,255	94,602	97,857	3.3%	3.5%

Diagram NA-45.1 shows the unemployment rate for both the State and Little Rock. During the 1990's the average rate for Little Rock was 4.4 percent, which compared to 5.8 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.1 percent, which compared to 5.5 percent statewide. Since 2010, the average unemployment rate was 5.3 percent. Over the course of the entire period the Little Rock had an average unemployment rate lower than the State, 4.9 percent for Little Rock, versus 5.7 statewide.

**Diagram NA-45.1**  
**Annual Unemployment Rate**

Little Rock  
1990 – 2019 BLS Data

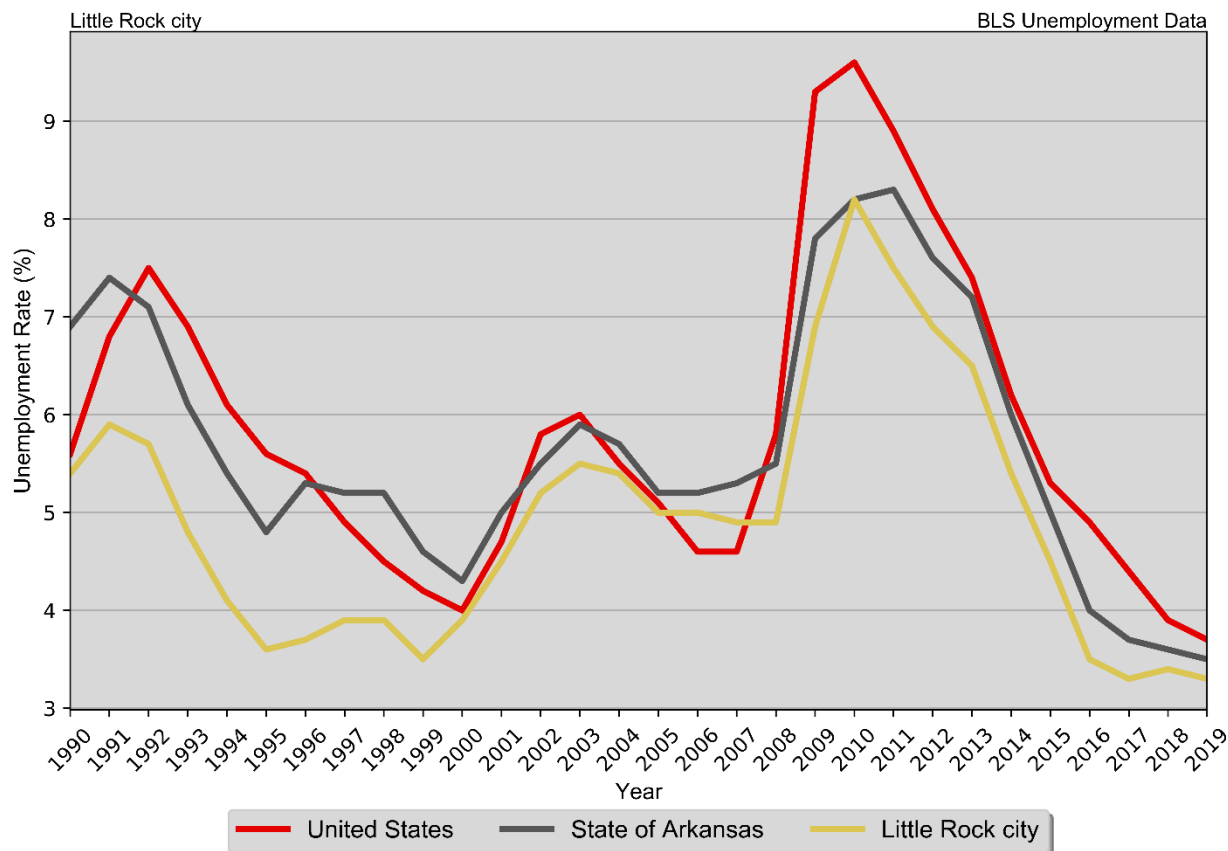
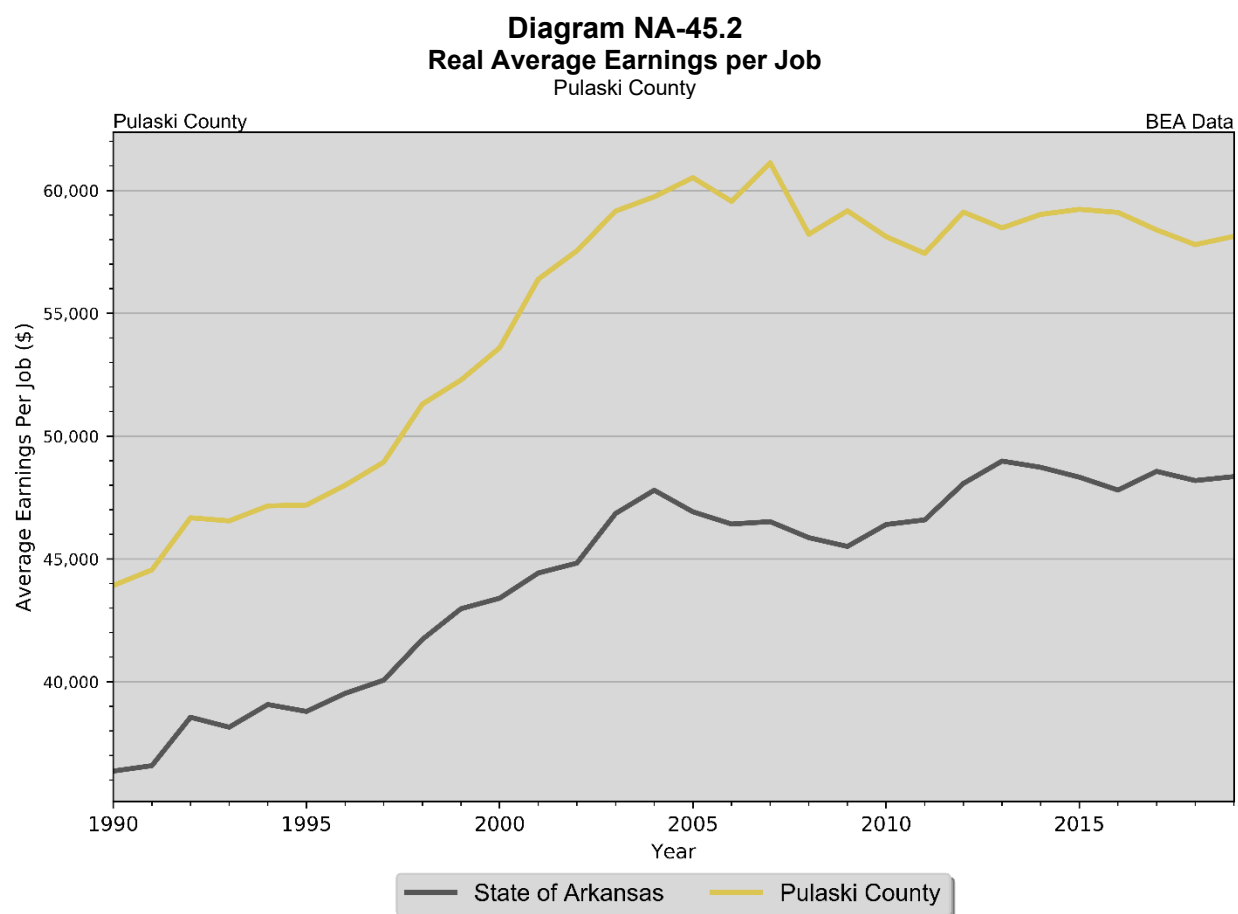




Diagram NA-45.2 shows real average earnings per job for Pulaski County from 1990 to 2019. Over this period the average earning per job for Pulaski County was 54,881 dollars, which was higher than the statewide average of 44,345 dollars over the same period.



Occupations by Sector	Number of PeopleMedian Income
Management, business and financial	25,730
Farming, fisheries and forestry occupations	3,760
Service	8,565
Sales and office	23,770
Construction, extraction, maintenance and repair	4,820
Production, transportation and material moving	3,360

**Table 44 – Occupations by Sector**

Data Source: 2013-2017 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	75,790	85%
30-59 Minutes	11,630	13%
60 or More Minutes	2,215	2%
Total	89,635	100%

**Table 45 - Travel Time**

Data Source: 2013-2017 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,150	935	3,865
High school graduate (includes equivalency)	14,745	1,545	7,865
Some college or Associate's degree	22,865	1,970	6,915
Bachelor's degree or higher	35,880	1,160	6,020

**Table 46 - Educational Attainment by Employment Status**

Data Source: 2013-2017 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	235	700	620	1,100	1,240
9th to 12th grade, no diploma	1,980	2,395	1,290	2,855	2,080
High school graduate, GED, or alternative	5,355	6,015	5,920	12,215	6,705
Some college, no degree	7,850	8,710	5,380	11,125	4,820
Associate's degree	505	1,860	1,730	2,980	765
Bachelor's degree	2,340	7,690	6,910	12,190	4,720
Graduate or professional degree	235	3,815	4,550	7,975	4,265

**Table 47 - Educational Attainment by Age**

Data Source: 2013-2017 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,574
High school graduate (includes equivalency)	24,065
Some college or Associate's degree	29,683
Bachelor's degree	45,759
Graduate or professional degree	62,955

**Table 48 – Median Earnings in the Past 12 Months**

Data Source: 2013-2017 ACS

## Education

Education and employment data from the Little Rock 2019 ACS is presented in Table MA-45.2, Table MA-45.3, and Table MA-45.4. In 2019, 102,627 people were in the labor force, including 98,444 employed and 4,183 unemployed people. The unemployment rate for Little Rock was estimated at 4.1 percent in 2019.

<b>Table MA-45 2</b> <b>Employment, Labor Force and Unemployment</b> Little Rock 2019 ACS Data	
<b>Employment Status</b>	<b>2019 ACS</b>
Employed	98,444
Unemployed	4,183
<b>Labor Force</b>	<b>102,627</b>
Unemployment Rate	4.1%

Table MA-45.3 and Table MA-45.4 show educational attainment in Little Rock. In 2019, 90.5 percent of households had a high school education or greater, including 23.3 percent with a high school diploma or equivalent, 28.2 percent with some college, 22.8 percent with a Bachelor's Degree, and 16.2 percent with a graduate or professional degree.

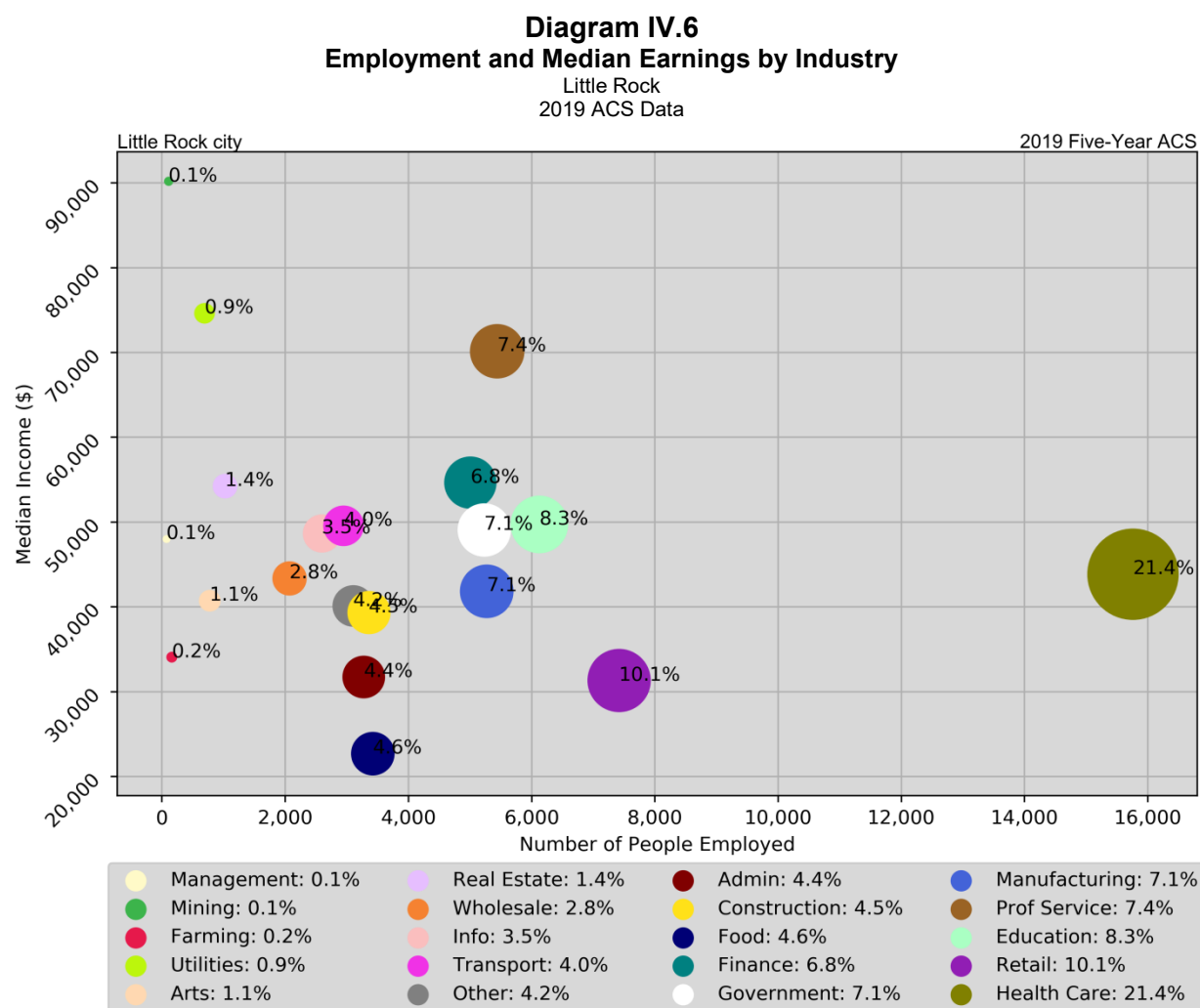
<b>Table MA-45 3</b> <b>High School or Greater Education</b> Little Rock 2019 ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	137,257
Total Households	81,987
<b>Percent High School or Above</b>	<b>90.5%</b>

<b>Table MA-45 4</b> <b>Educational Attainment</b> Little Rock 2019 ACS Data		
<b>Education Level</b>	<b>2019 ACS</b>	<b>Percent</b>
Less Than High School	14,431	9.5%
High School or Equivalent	35,356	23.3%
Some College or Associates Degree	42,703	28.2%
Bachelor's Degree	34,640	22.8%
Graduate or Professional Degree	24,558	16.2%
<b>Total Population Above 18 years</b>	<b>151,688</b>	<b>100.0%</b>

## Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table based on 2013-2017 ACS, the largest business sectors in Little Rock include Education and Health Care Services, followed by Retail Trade, and Arts, Entertainment, Accommodations.

Diagram MA-45.3, below, shows the largest employment sectors are Health Care, Retail, and Education, at 21.4 percent, 10.1 percent, and 8.3 percent, respectively.



## Describe the workforce and infrastructure needs of the business community:

The 2021 Housing and Community Development Survey found that the highest rated needs for businesses and economic development include fostering businesses with higher paying jobs, retention of existing businesses and the provision of job training.

**Table NA-45.5**  
**Enhancing Economic Opportunities**  
 Little Rock  
 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following BUSINESS AND ECONOMIC DEVELOPMENT activities in the City:</b>							
Foster businesses with higher paying jobs	3	10	55	191	12	63	334
Retention of existing businesses	5	8	69	182	5	65	334
Provision of job training	6	13	68	167	16	64	334
Provision of job re-training, such as after plant closure, etc.	7	21	71	154	20	61	334
Attraction of new businesses	10	27	73	150	10	64	334
Expansion of existing businesses	9	24	92	125	18	66	334
Enhancement of businesses infrastructure	7	20	82	125	36	64	334
Provision of technical assistance for businesses	6	37	75	117	36	63	334
Provision of working capital for businesses	10	38	74	109	40	63	334
Development of business incubators	11	45	67	106	42	63	334
Development of business parks	28	66	60	77	40	63	334

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City of Little Rock is committed to retaining, creating and expanding job opportunities for the service, retail and industrial sectors of the community. Since 1994 there has been more than \$2.5 billion in economic development to the central Arkansas area. This growth is due in large part to an active private sector and the leadership of the Little Rock Regional Chamber.<sup>10</sup>

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Based on the information in Table 42, there is a wide range of jobs in Little Rock with a range of education and skill requirements. The top three (3) businesses by sector in this report are the same as the 2016-2020 data. They are: Education and Health Care Services, Retail Trade, and Arts, Entertainment, Accommodations.

The greatest employment opportunities are within the following sectors: Education and Health Care Services; Finance, Insurance, and Real Estate; Professional, Scientific, and Management Services. Approximately 39% of the adult residents in Little Rock has a college education or higher. There are still many employment opportunities in the retail and hospitality sectors that only require a high school diploma or equivalency, some college, or an Associate's degree.

The Housing Community Development survey indicated that the need many people in Little Rock may not have the job training and job re-training such as after plant closure or skills required to

<sup>10</sup> <https://www.littlerock.gov/city-administration/city-managers-office/divisions/economic-development/>

meet the needs of business in the area. Increasing job training may result in access to higher paying jobs in the area, while retaining and attracting businesses.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Diverse and quality educational opportunities are available in Little Rock. The University of Arkansas for Medical Sciences continues to garner international attention for ground breaking medical research and procedures. The University of Arkansas at Little Rock is a metropolitan university educating 12,000 students in undergraduate and graduate programs, including the William H. Bowen School of Law. In addition, Little Rock is the home of the University of Arkansas Clinton School of Public Service as well as Philander Smith College and Arkansas Baptist College, two historically black colleges that are leading exciting revitalization initiatives in their surrounding areas.<sup>11</sup>

Goodwill Industries of Arkansas has three (3) programs that provide education and training opportunities. They are the Career Portal, the Excel Center, and the Academy. The Career Portal provides virtual online services, career guidance, interview preparation, resume assistance, and job search. The Excel Center is the first adult high school in Arkansas with flexible class schedules to meet the needs of the students and barrier to transportation. The program offers free on-site childcare and a dedicated life coach. The Academy licensed by the Arkansas State Board of Private Career Education, provides the training needed to secure new employment and advance your career.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? Yes.**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Little Rock Economic Development Department utilizes a variety of Incentives to promote economic growth. These are outlined in the following narrative:

Among the incentive programs available for economic development are Advantage Arkansas Income Tax Credit, ArkPlus, Create Rebate, Free Port Law of Arkansas, InvestArk Sales and Use Tax Credit, Targeted Business and Tax Back Sales & Use Tax Refund. Arkansas does not have personal or corporate income tax at the city or county levels. Real and personal property tax do not exist at the state level.<sup>12</sup>

## Discussion

In 2019, unemployment in the City of Little Rock was at 3.3 percent, compared to 3.5 percent for the State of Arkansas. This is representative of a labor force of 97,857 people and 94,602 people employed. Real per capita income in Pulaski County has remained higher than the state rate in

<sup>11</sup> <https://www.littlerock.gov/city-administration/city-managers-office/divisions/economic-development/>

<sup>12</sup> <https://www.littlerock.gov/city-administration/city-managers-office/divisions/economic-development/>

recent years. However, poverty has grown to 16.6 percent, representing 32,408 persons living in poverty in the City.



## MA-50 Needs and Market Analysis Discussion

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

As seen in Map MA-50.1, housing problems tend to be concentrated in central and southern Little Rock. These areas have housing problems at a rate between 42.7 and 56.0 percent, compared to areas with rates below 34.0 percent in most other areas of the City. In this map, the definition of "concentration" is any area that sees a markedly higher rate of housing problems than the City average.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The following maps show the distribution of the population by race and ethnicity. These maps will be used to describe any areas with a disproportionate share of any one racial or ethnic group. A disproportionate share is defined as having at least ten percentage points higher than the jurisdiction average. For example, if American Indian households account for 1.0 percent of the total population, there would be a disproportionate share if one area saw a rate of 11.0 percent or more.

The African American population is concentrated in eastern Little Rock, as shown in Map MA-50.2, on the following page. The African American population is at rates over 77 percent in these areas. Hispanic households are concentrated in southern Little Rock, with populations at rates over 22 percent, compared to the 7.4 percent jurisdiction average. This is shown in Map MA-50.3.

The concentration of poverty is shown in Map MA-50.4. The highest rates of poverty in Little Rock are in areas in the eastern part of the City. These areas also corresponded to areas with higher rates of housing problems, as seen in Map MA-50.1.

### **What are the characteristics of the market in these areas/neighborhoods?**

The housing markets in these areas tended to have a higher proportion of renter households, as shown in Map MA-15.2. In addition, median home values and median contract rents tended to be lower in these areas than in other areas in Little Rock. This is shown in Maps MA-15.3 and MA-15.4.

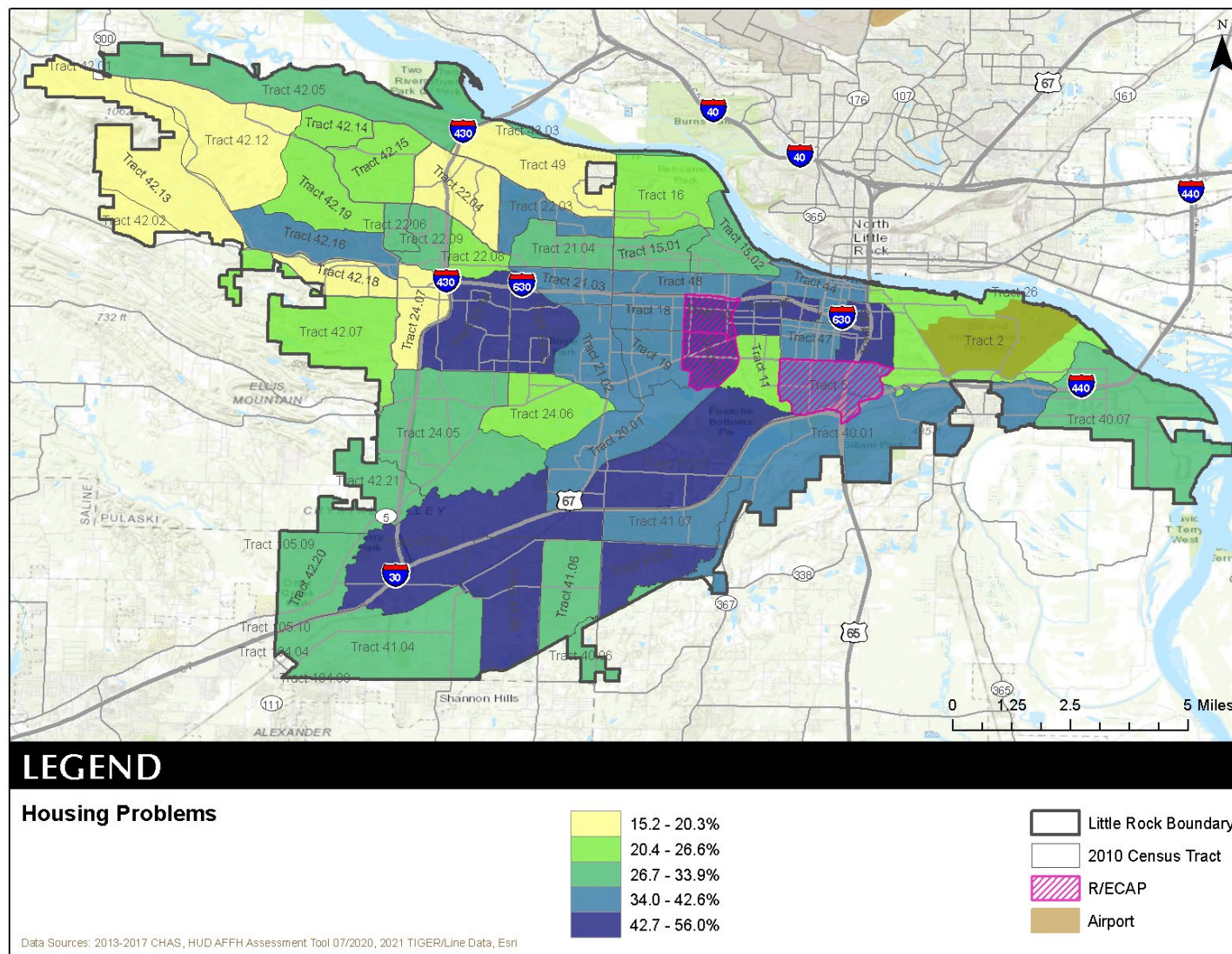
### **Are there any community assets in these areas/neighborhoods?**

These areas are adjacent to a variety of amenities, including access to city schools and parks, as well as grocery stores, and service providers.

### **Are there other strategic opportunities in any of these areas?**

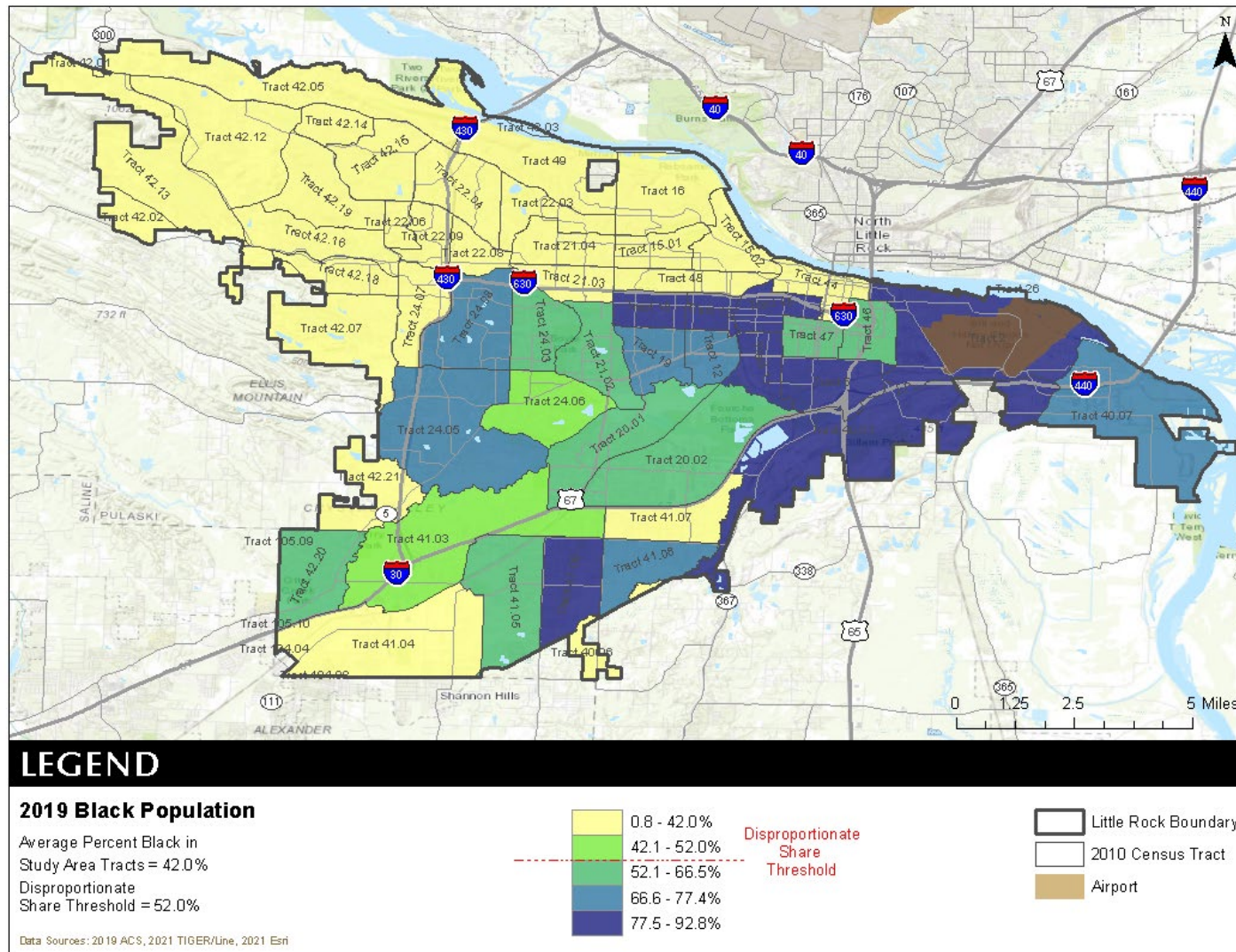
Areas with high concentrations of low income and poverty level households may present an opportunity for investment through services and public facility funding.

**Map MA-50.1**  
**Housing Problems**  
 Little Rock  
 2017 CHAS, Tigerline

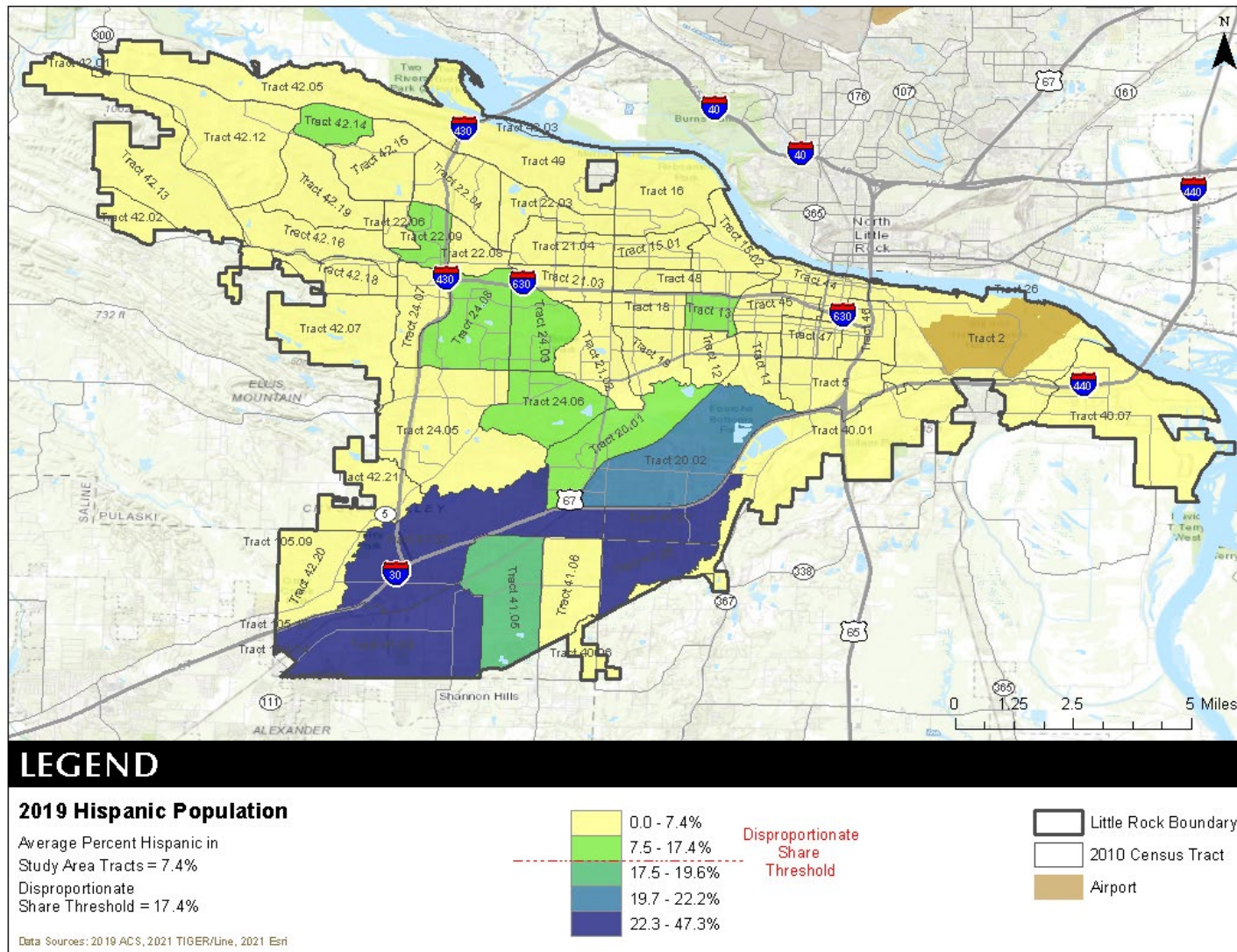




**Map MA-50.7**  
**2019 African American Households**  
 Little Rock  
 2019 ACS, Tigerline

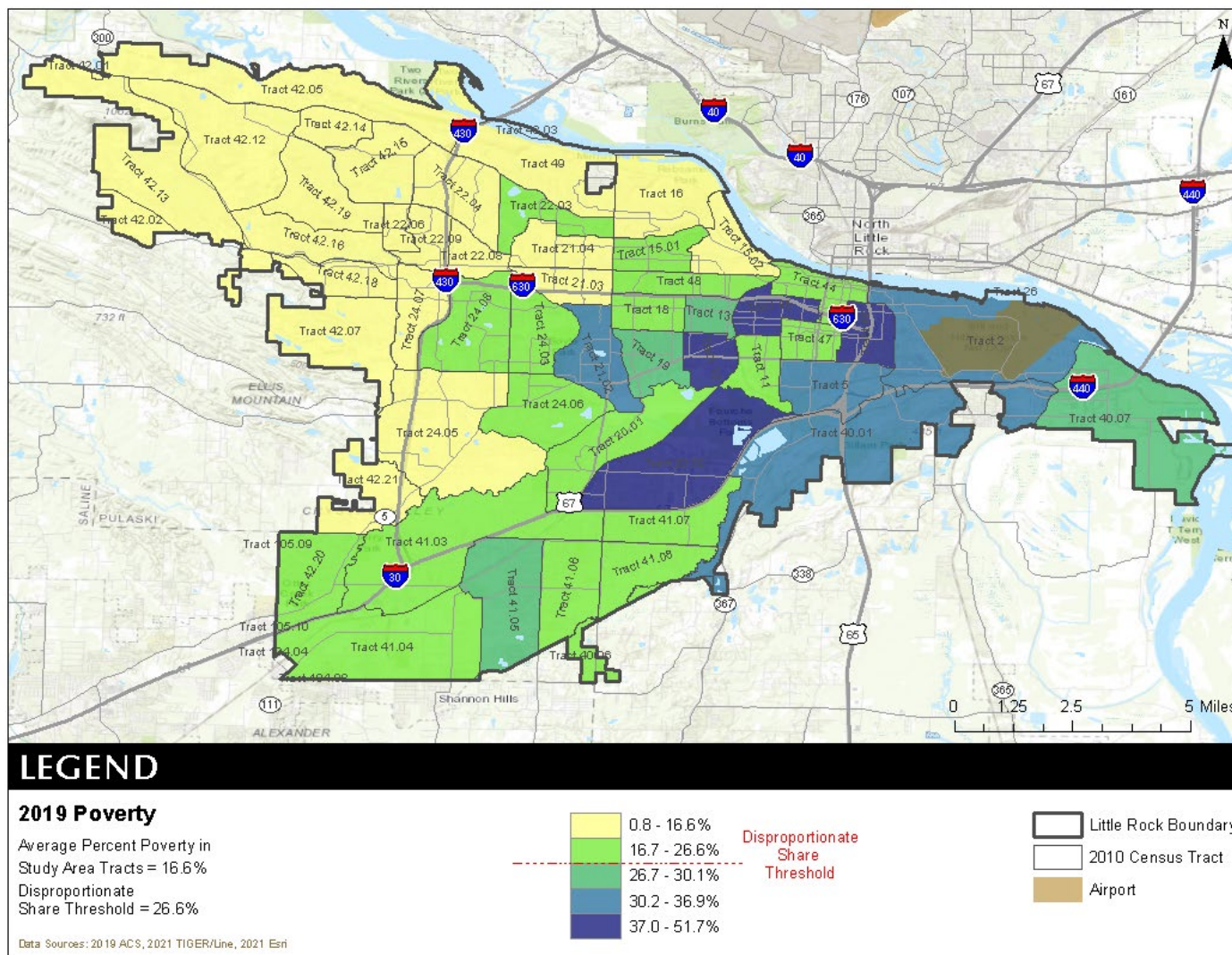


**Map MA-50.9**  
**2019 Hispanic Households**  
 Little Rock  
 2019 ACS, Tigerline





**Map MA-50.14**  
**2019 Poverty**  
 Little Rock  
 2019 ACS, Tigerline



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband wiring and connectivity are vital for all households, particularly low-to moderate-income households, who use the internet for both personal and professional use. Throughout all residential areas of Little Rock, broadband service is provided. The City has access to all the currently available technologies used to deliver broadband which are:

- Digital Subscriber Line (DSL)
- Cable Modem
- Fiber
- Wireless (Wi-Fi, Mobile, and Fixed Wireless)
- Satellite

The most common broadband service in the City is DSL and Fiber, with 96.9 percent and 22.08 percent, respectively. The broadband download speeds within the Little Rock area are 7.9 percent higher than the state's average due to the fiber lines. The seven (7) fastest internet providers in Little Rock are: AT&T Internet, Earthlink, Xfinity Comcast, Fidelity Communications, Ritter Communications, Viasat Internet (formerly Exede) and Hughes Net.

One of Governor Asa Hutchinson's goals for the state is to have 25Mbps/3Mbps broadband for any city with a population over 500. With a population greater than 500, Little Rock has benefited from the Governor's initiative due to the increase funding to the state to improve broadband connectivity. The Arkansas Public School Computer Network (APSCN), a private network serving the state's K-12 school system, has upgraded to high speed broadband network delivered over fiber. Arkansas is now considered a leader in deploying broadband in K-12 schools. Arkansas doubled the FCC'S Minimum recommended connectivity of 100kbps/per user.

Although, Arkansas students are now well- connected in school there are still students who are lacking broadband access at home. Census Tract Quick Fact for Little Rock (2014-2018) states that 87.3 percent of the households have a computer and 76.8 percent have a broadband internet subscription while the national average is 88.8 percent and 80.4 percent, respectively. Little Rock is very close to the national average in both categories, but we still need to strive to excel above the average. This is very evident since the pandemic of COVID-19 with the closing of schools, colleges, universities, and more people working from home.

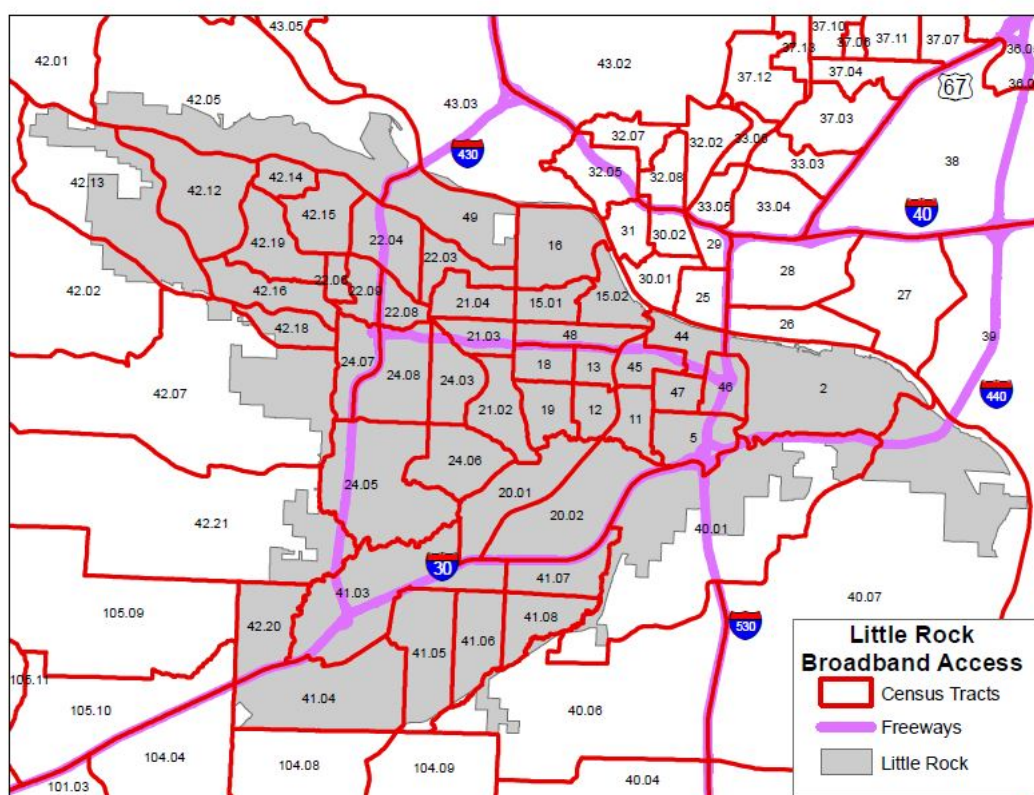
### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

While there are a number of broadband service providers in Little Rock, there is a continued need for competition to promote affordability and access, as well as choice, in the community.

According to the Information Technology and Innovation Foundation, competition is a crucial component of broadband policy in that it pressures providers to be efficient and innovative.<sup>13</sup>

The City of Little Rock has twenty-two (22) internet providers with eleven (11) of those offering residential service. There are nineteen (19) internet providers that provide business service. The City is also served by at least five (5) mobile providers: AT&T, Verizon, Sprint, Cricket, and T-Mobile. The average location in the City has three (3) providers at a given location, or precisely 3.94 internet providers in each census block area. Only 2.36% of the City's population have one (1) or fewer options for broadband service.

The City of Little Rock is the 17th most connected city in Arkansas according to BroadbandNow.com. The fastest zip code in Little Rock as of March 2020 is 72201. The average download speed for the city is 51.6Mbps with average cost per Mbps is \$0.41.



<sup>13</sup> <https://itif.org/publications/2019/09/03/policymakers-guide-broadband-competition>



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

According to the Federal Emergency Management Agency (FEMA) Hazard mitigation is defined as a sustained action taken to reduce or eliminate long-term risk to people and their property from hazards.<sup>14</sup> The 2021 Pulaski County Hazard Mitigation Plan was approved on January 19, 2021 to provide guidance for hazard mitigation activities in Pulaski County. The Pulaski County Hazard Mitigation Plan was developed to assess the ongoing natural hazard mitigation activities in Pulaski County, to evaluate additional mitigation measures that should be undertaken, and to outline a strategy for implementation of mitigation projects. This plan is multi-jurisdictional with a planning area that includes all of unincorporated Pulaski County and the municipalities within the County including the Cities of Cammack Village, Jacksonville, Little Rock, Maumelle, North Little Rock, Sherwood and Wrightsville. This plan also includes the School Districts of Jacksonville-North Pulaski, Little Rock, North Little Rock, Pulaski County Special, Arkansas School for the Blind and Arkansas School for the Deaf.

The severe hazard risks/vulnerability of potential hazards for the City of Little Rock including the following: Tornadoes, Severe Winter Storm, Floods, Thunderstorms, Hailstorms, and Extreme Temperature. All of these occur due to changes in the climate. The impact of these severe weather incidences may have impacts on critical infrastructure as well as loss of personal property and life. These impacts may include dam and levee failures, as well as destruction to buildings, roads, and other vital infrastructure.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

In all of these incidents, damage or loss sustained as a result of the disaster is likely to leave low-income households less likely to have resources or access to resources to aid in resiliency and recovery. The Hazard Mitigation Plan by Pulaski County identified the following economic, financial, and health impacts for residents. These impacts may be amplified for low-and-moderate income residents that lack access to other resources.

Economic- Residential loss or repair could have an impact. Businesses also suffer, not only from the loss of property, but the lack of customers during the flood and for a while during recovery. Farmers also suffer from the loss of their crops.

Financial- Some residents who do not carry flood insurance suffer a great financial hardship. Those who do not have insurance get help with the clean-up, but some costs may still come out of pocket. Towns and cities that are impacted by flood carry the financial burden of fixing the public buildings, roads and other structures damaged by the flood waters. People who are impacted by the flood may also lose wages because the business they work for suffered damages or they are unable to get to work.

Health- Flood waters can also damage the health of those living and working in the area. Because flood waters can wash dangerous waste into water supplies, tap water may become

<sup>14</sup> <https://emilms.fema.gov/IS318/MP0101010t.htm>

unsafe to use if the local authorities do not issue a boil advisory warning everyone to boil water before ingesting it. Mold is also likely to grow in homes and other buildings that were engulfed by the flood waters. It is important to search all homes for mold and remove it completely before moving back in. Breathing the mold spores is dangerous for your health. A flood can also contribute to other health problems from human waste that contaminates the ground.

## STRATEGIC PLAN

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### SP-05 Overview

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#### Strategic Plan Overview

The Strategic Plan outlines the Priority Needs and Associated Goals for the Plan, as well as identifying the capacity of the City to meet these goals over the next five (5) years. The City will seek to meet the needs identified in this Plan through the utilization of CDBG, HOME, and HOPWA funds.

The Needs Assessment and Market Analysis, which has been guided by the 2021 Housing and Community Development Survey and public input, identified 11 priority needs. These are described below.

- Preservation/Production of Low-to-Moderate Income Housing
- Special Needs Housings, Facilities, & Services
- Persons with HIV/AIDS
- Community Facilities
- Homelessness
- Administration
- Public Services
- Economic Development
- Housing Assistance
- Infrastructure
- Code Enforcement

These Priority Needs are addressed with the following Goals:

#### **DH 1.1 Rehab of owner-occupied housing (CDBG)**

Provide funding for housing delivery and owner-occupied housing rehabilitation to very-low and low-income households.

#### **DH 1.2 Substantial/moderate rehabilitation (HOME)**

Programs will be offered to assist low- and moderate-income owner-occupants with the rehabilitation of their homes. Up to \$25,000 may be utilized to assist homeowners who are very low-income and at least 62 years of age or disabled. Assistance will also be provided to low-income homeowners through Leverage Loan Program which provides a combination loan/deferred payment loan.

#### **DH 1.3 Acquisition/Rehabilitation (HOME)**

Provide funding for acquisition and housing rehabilitation for units that will be sold to low- and moderate-income households.

**DH 2.1 New Construction of owner/rental housing**

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.

**DH 2.2 Housing Assistance for Homebuyers (HOME)**

Provide funding for closing costs and down payment assistance for homebuyers.

**DH 2.3 Volunteer Supported Rehabilitation (CDBG)**

Installation of wheelchair ramps for disabled individuals to benefits low-income households.

**DH 2.4 Housing Assistance for Person with AIDS**

Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.

**DH 2.5 Rental Assistance**

Provide housing assistance to enable low-and moderate-income households to remain in their homes and reduce their risk of homelessness.

**SL 1.1 Health and Dental Services (CDBG)**

Provide funding for health and dental services to low-income clients

**SL 1.2 Senior Services/Meals on Wheels**

Provide funding for meals for elderly low-income clients.

**SL 1.3 Other Special Needs (CDBG)**

Provision of services to persons with other special needs.

**SL 1.4 Homeless Services (CDBG)**

Provide funding for homeless services, housing, and facilities.

**SL 1.5 Code Enforcement Activities**

Evaluate and assess property in an effort to reduce slum/blight to stabilize neighborhoods, create a safe environment for residents, and preserve the City's affordable housing stock.

**SL 3.1 Community & Public Facilities/Park and Rec Repairs**

Rehabilitation of community & public facilities and park and recreational facilities repairs.

**SL 3.2 Infrastructure**

Construction or reconstruction of streets, sidewalks, and drainage.

**EO 1.1 Economic Development**

Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.

**O.1 Administration**

General planning and administration costs associated with administering Federal programs such as CDBG, HOME, HOPWA, and other funding sources.

**O.2 Emergency/Disaster Response**

Provide assistance prior to, during and after a community emergency and/or disaster event to prevent for and/or mitigate loss, protect during an event, and aid with recovery.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 49 - Geographic Priority Areas

1	Area Name:	CDBG
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing and Public Service
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	CITY-WIDE
	Area Type:	OTHER
	Other Target Area Description:	OTHER
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

**General Allocation Priorities**

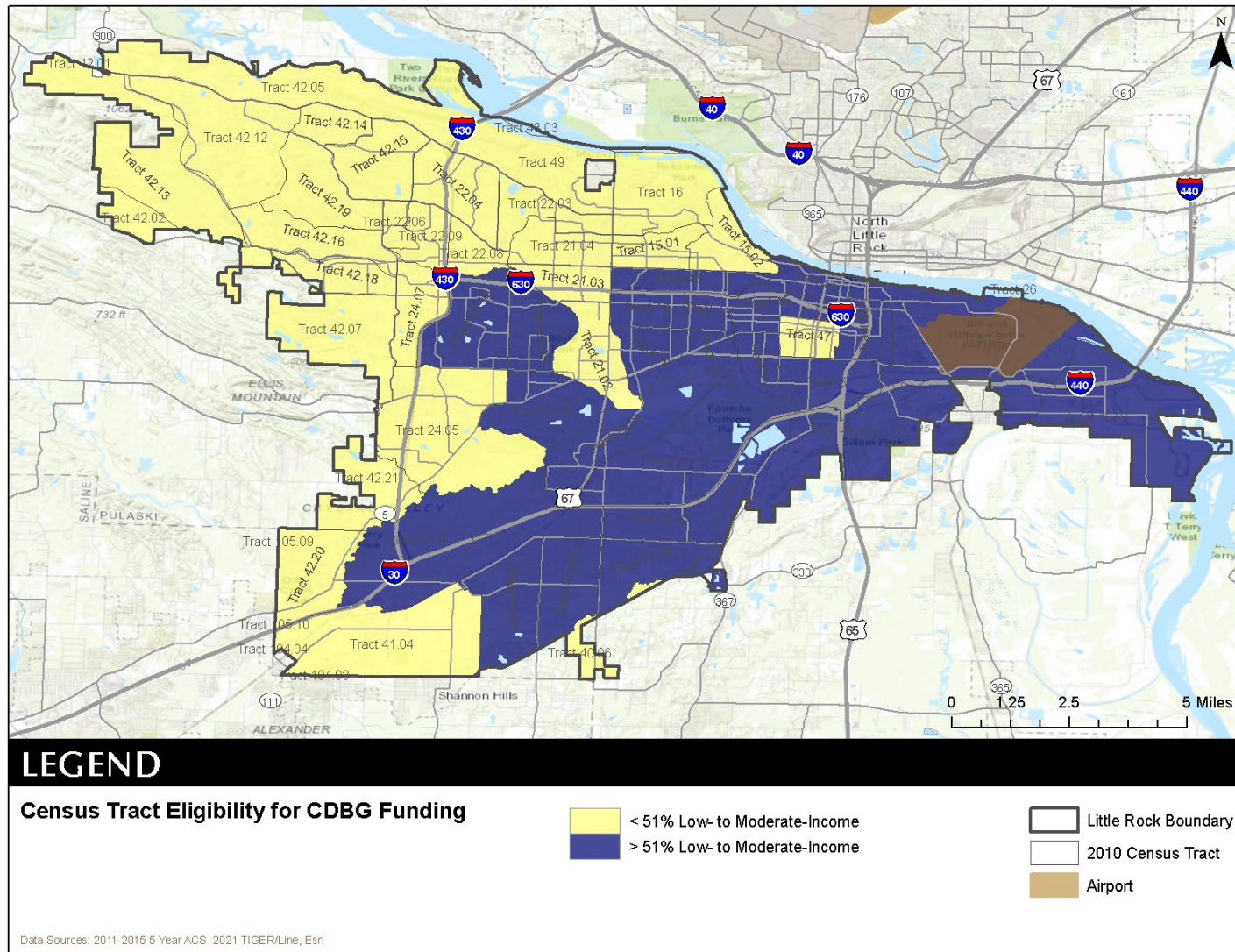
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Investments will be allocated according to responses to programmatic opportunities and client response to funding availability. Rehab programs may be targeted to the CDBG Eligible Areas or as individual benefit to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.

The Low-Mod Income (LMI) areas are shown in Map MA-50.1, on the following page.



**Map MA-50.1**  
**Housing Problems**  
 Little Rock  
 2015 CHAS, Tigerline



## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 50 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preservation/Production of Low-to-Moderate Income Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	DH 1.1 Rehab of owner-occupied housing (CDBG) DH 1.2 Substantial/ moderate rehabilitation (HOME) DH 1.3 Acquisition Rehabilitation (HOME) DH 2.1 New Construction of owner/rental housing DH 2.3 Volunteer Supported Rehabilitation (CDBG) O.2 Emergency/Disaster Response
	<b>Description</b>	Preservation/production of affordable housing (rental and owner)
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
2	<b>Priority Need Name</b>	Special Needs Housings, Facilities, & Services
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	SL 1.1 Health and Dental Services (CDBG) SL 1.2 Senior Services/Meals on Wheels (CDBG) SL 1.3 Other Special Needs (CDBG) SL 1.4 Homeless Services (CDBG)

	<b>Description</b>	There are numerous special needs population in Little Rock that are in-need. These households have a variety of housing and service needs and continue to be a high priority within the City.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
<b>3</b>	<b>Priority Need Name</b>	Persons with HIV/AIDS
	<b>Priority Level</b>	High
	<b>Population</b>	Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	DH 2.4 Housing Assistance for Person with AIDS
	<b>Description</b>	The Population with HIV/AIDS continues to be a high priority for Little Rock.
	<b>Priority Need Name</b>	Priorities based on the Needs Assessment and public input.
<b>4</b>	<b>Priority Need Name</b>	Public Facilities & Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	SL 3.1 Community & Public Facilities/ Park and Rec Repairs
	<b>Description</b>	Public Facilities, including youth and community centers, and childcare facilities, and ADA Accessibility continue to be a highly rated need in Little Rock.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
<b>5</b>	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	City-wide

	<b>Associated Goals</b>	SL 1.4 Homeless Services (CDBG)
	<b>Description</b>	Homelessness continues to be a high need in Little Rock. While the City continues to support efforts that seek to end homelessness, it remains a high priority in the City. These include homeless prevention activities and homeless services and facilities.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
<b>6</b>	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	O.1 Administration
	<b>Description</b>	Oversight of federal funding programs.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
<b>7</b>	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	SL 1.1 Health and Dental Services (CDBG) SL 1.2 Senior Services/Meals on Wheels (CDBG) SL 1.3 Other Special Needs (CDBG) SL 1.4 Homeless Services (CDBG) O.2 Emergency/Disaster Response
	<b>Description</b>	Public services benefitting low-and moderate-income residents.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.

8	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	EO 1.1 Economic Development O.2 Emergency/Disaster Response
	<b>Description</b>	Economic development activities, including but not limited to employment opportunities, job training, small business, etc.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
9	<b>Priority Need Name</b>	Housing Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	DH 2.5 Rental Assistance DH 2.2 Housing Assistance for Homebuyers (HOME) O.2 Emergency/Disaster Response
	<b>Description</b>	Programs that provide support for homebuyers, including downpayment and closing cost assistance and equity. Programs that provide rental assistance to low-and moderate-income households.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.
10	<b>Priority Need Name</b>	Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	SL 3.2 Infrastructure O.2 Emergency/Disaster Response
	<b>Description</b>	Repairs and improvement to streets and sidewalks.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.

<b>11</b>	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	CDBG
	<b>Associated Goals</b>	SL 1.5 Code Enforcement Activities
	<b>Description</b>	Support for activities that will enhance and preserve neighborhoods such as code enforcement.
	<b>Basis for Relative Priority</b>	Priorities based on the Needs Assessment and public input.

### Narrative (Optional)

The Priority Needs for Little Rock's 2021-2025 Consolidated Plan are based on the Needs Assessment and Market Analysis, as well as the Housing and Community Development Survey, public input, and stakeholder input. These priority needs are integrated into the Goals of this Consolidated Plan and will be addressed systematically through a series of projects actions over the next five years.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance (TBRA) is dependent on a variety of factors including the cost of rentals and the rental property owner's willingness to rent their units to TBRA clients. A significant factor in the limitation of TBRA is the cost of rentals. Rental costs have increased significantly, making the use of TBRA less effective than other forms of investment in the community. This is especially true in parts of the community with the highest rental rates. However, many households still face housing cost burdens and are at risk of homelessness.
TBRA for Non-Homeless Special Needs	Similar with the information outlined above, special needs populations face the trial of high rental housing costs, with the additional complications of some households needing accessible units. The older housing stock also poses as a challenge to accessible units, as many older units do not have accessibility units.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. While rates are currently at historic lows, the cost of land and labor act as major barriers to developing any type of new construction in the City with the limited amount of funds available. The cost of housing is especially high in areas with lower rates of poverty and other opportunities, as identified in the City' 2021 Analysis of Impediments.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. In Little Rock, these costs are relatively low in comparison to other areas of the country. The age of the housing stock also indicates a greater level of need for these types of rehabilitation. The City has successfully rehabilitated housing units in similar market conditions and has identified this as a cost effective use of funds.
Acquisition, including preservation	Median Home Values have increased in recent years, straining the availability of funds to acquire new properties for rehabilitation and/or resale. While the market continues to grow, the City will evaluate the financial effectiveness of acquisition as part of its affordable housing development portfolio. This evaluation will include both the cost of land and structures, but also the costs associated with rehabilitation, as described above.

**Table 51 – Influence of Market Conditions**



## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Little Rock has developed a Consolidated Plan that serves as a document to assess the City's needs and strategies for addressing needs over a five (5) year period beginning in 2021. As an entitlement city, and participating jurisdiction, Little Rock expects to receive the following grants from the U.S. Department of Housing and Urban Development (HUD):

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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	\$1,531,059	0	\$40,000	\$1,571,059	\$6,124,236	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 1				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	\$738,126	\$306,908	0	\$1,045,034	\$2,952,504	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	\$626,624	0	0	\$626,624	\$2,506,496	Provides housing assistance supportive services for low-income people with HIV/AIDS and their families

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other: HOME-ARP	Public – federal	New Construction Supportive Services Public Services TBRA Acquisition Homebuyer Assistance Rehabilitation	\$2,675,234	0	0	\$2,675,234	0	Provide housing, shelter, and services for people experiencing homelessness and other qualified populations.

Table 52 - Anticipated Resources

**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.

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 has in the past and may continue to make available funding from its Affordable HOME Program for use in construction of affordable homes for sale to low-income persons and families. All program income, resulting from the sale of the 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.

Match fund requirements for the HOME Program will be provided by 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 2021 HOME allocation less administration. The total non-cash contribution is a result of the direct costs of social/professional services provided to residents of HOME-assisted units. In April 2020, HUD allowed PJs to request a waiver for the reduction of the match contribution to areas affected by COVID-19 for FY 2020 and FY 2021. The City has requested this waiver.

**If appropriate, describe publicly 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. In 2012, CDBG funds in the amount of \$133,170 were awarded to the Land Bank Commission to facilitate the redevelopment of the properties.

The City owns several facilities that are used to address the needs identified in the plan. They are the Willie Hinton Neighborhood Resource Center, Martin Luther King Legacy Center, Nathaniel W. Hill Community Complex, Ottenheimer Community and Therapeutic Center, and Jericho Way Day Resource Center.

The Willie Hinton Neighborhood Resource Center and Martin Luther King Legacy Center are located in a low/mod area and provide 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 as well as computer and cooking use by the community. It is also the home for 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 working poor population. Over 124,000 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 also can 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 accessible recreational program opportunities, experiences and activities which promote active living, health and wellness, socialization, self-esteem, growth and achievement.

## **Discussion**

The City has allocated approximately \$3.2 million from the CDBG, HOME, and HOPWA, programs for the FY 2021 program year. These funds will be used operate a range of private and public services as described later in the Annual Action Plan.

In addition, for FY 2021 the City will receive \$2.6 million from the HOME Investment Partnership Program – American Rescue Plan (HOME-ARP). The four eligible uses are the production or preservation of affordable housing, tenant-based rental assistance, supportive services, and the purchase or development of non-congregate shelter.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Little Rock	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Little Rock Housing Authority	PHA	Public Housing	Region
Arkansas Regional Commission	Non-profit organizations	Homelessness	Region
Pulaski County- Pulaski Co. Community Services	Government	Homelessness	Region

Table 53 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Little Rock is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Table 1 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the Pulaski County Community Services and Arkansas Regional Commission. These organizations partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The service providers in Little Rock work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in Little Rock are particularly strong in the areas of mental health services, employment training, and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night.



**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

## SP-45 Goals Summary – 91.215(a)(4)

### 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 Housing	CDBG: \$4,679,236	Homeowner Housing Rehabilitated: 375 Household Housing Unit
2	DH 1.2 Substantial/moderate rehabilitation (HOME)	2021	2025	Affordable Housing	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing	HOME: \$350,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	DH 1.3 Acquisition Rehabilitation (HOME)	2021	2025	Affordable Housing	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing	HOME: \$552,435	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	DH 2.1 New Construction of owner/rental housing	2021	2025	Affordable Housing	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing	HOPWA: \$2,726,040	Homeowner Housing Added: 15 Household Housing Unit Other: 5
5	DH 2.2 Housing Assistance for Homebuyers (HOME)	2025	2025	Affordable Housing	CITY-WIDE	Housing Assistance	HOME:	
6	DH 2.3 Volunteer Supported Rehabilitation (CDBG)	2021	2025	Affordable Housing	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing		
7	DH 2.4 Housing Assistance for Person with AIDS	2021	2025	Affordable Housing	CITY-WIDE	Persons with HIV/AIDS	HOPWA: \$3,039,126	Housing for People with HIV/AIDS added: 600 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	DH 2.5 Rental Assistance	2021	2025	Affordable Housing	CITY-WIDE	Housing Assistance		
9	SL 1.1 Health and Dental Services (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services Special Needs Housings, Facilities, & Services	CDBG: \$875,000	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted
10	SL 1.2 Senior Services/Meals on Wheels (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services Special Needs Housings, Facilities, & Services	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
11	SL 1.3 Other Special Needs (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services Special Needs Housings, Facilities, & Services	CDBG: \$270,000	Public service activities other than Low/Moderate Income Housing Benefit: 25600 Persons Assisted
12	SL 1.4 Homeless Services (CDBG)	2021	2025	Homeless	CITY-WIDE	Public Services Special Needs Housings, Facilities, & Services		
13	SL 1.5 Code Enforcement Activities	2021	2025	Code Enforcement	CITY-WIDE	Code Enforcement		
14	SL 3.1 Community & Public Facilities/ Park and Rec Repairs	2021	2025	Non-Housing Community Development	CITY-WIDE	Parks and Recreation Facilities Public and Community Facilities		
15	SL 3.2 Infrastructure	2021	2025	Non-Housing Community Development	CITY-WIDE	Infrastructure		
16	EO 1.1 Economic Development	2021	2025	Non-Housing Community Development	CITY-WIDE	Economic Development	CDBG: \$40,000	Job created/retained: 46 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Administration	2021	2025	Other: Administration	CITY-WIDE	Administration	CDBG: \$1,531,059 HOME: \$369,063 HOPWA: \$93,994	Other: 5 Other
18	Emergency/Disaster Response	2021	2025	Other: Emergency /Disaster Response	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing Housing Assistance Homelessness Public Services Economic Development		

Table 55 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	DH 1.1 Rehab of owner-occupied housing (CDBG)
	<b>Goal Description</b>	Provide funding for housing delivery and owner-occupied housing rehabilitation to very-low and low-income households.
2	<b>Goal Name</b>	DH 1.2 Substantial/moderate rehabilitation (HOME)
	<b>Goal Description</b>	Programs will be offered to assist low- and moderate-income owner-occupants with the rehabilitation of their homes. Up to \$25,000 may be utilized to assist homeowners who are very low-income and at least 62 years of age or disabled. Assistance will also be provided to low-income homeowners through Leverage Loan Program which provides a combination loan/deferred payment loan.
3	<b>Goal Name</b>	DH 1.3 Acquisition/Rehabilitation (HOME)
	<b>Goal Description</b>	Provide funding for acquisition and housing rehabilitation for units that will be sold to low- and moderate-income households.
4	<b>Goal Name</b>	DH 2.1 New Construction of owner/rental housing
	<b>Goal Description</b>	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.
5	<b>Goal Name</b>	DH 2.2 Housing Assistance for Homebuyers (HOME)
	<b>Goal Description</b>	Provide funding for closing costs and down payment assistance for homebuyers.
6	<b>Goal Name</b>	DH 2.3 Volunteer Supported Rehabilitation (CDBG)
	<b>Goal Description</b>	Installation of wheelchair ramps for disabled individuals to benefits low-income households.
7	<b>Goal Name</b>	DH 2.4 Housing Assistance for Person with AIDS
	<b>Goal Description</b>	Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.

8	<b>Goal Name</b>	DH 2.5 Rental Assistance
	<b>Goal Description</b>	Provide housing assistance to enable low-and moderate-income households to remain in their homes and reduce their risk of homelessness.
9	<b>Goal Name</b>	SL 1.1 Health and Dental Services (CDBG)
	<b>Goal Description</b>	Provide funding for health and dental services to low-income clients
10	<b>Goal Name</b>	SL 1.2 Senior Services/Meals on Wheels
	<b>Goal Description</b>	Provide funding for meals for elderly low-income clients.
11	<b>Goal Name</b>	SL 1.3 Other Special Needs (CDBG)
	<b>Goal Description</b>	Provision of services to persons with other special needs.
12	<b>Goal Name</b>	SL 1.4 Homeless Services (CDBG)
	<b>Goal Description</b>	Provide funding for homeless services, housing, and facilities.
13	<b>Goal Name</b>	SL 1.5 Code Enforcement Activities
	<b>Goal Description</b>	Evaluate and assess property in an effort to reduce slum/blight to stabilize neighborhoods, create a safe environment for residents, and preserve the City's affordable housing stock.
14	<b>Goal Name</b>	SL 3.1 Community & Public Facilities/Park and Rec Repairs
	<b>Goal Description</b>	Rehabilitation of community & public facilities and park and recreational facilities repairs.
15	<b>Goal Name</b>	SL 3.2 Infrastructure
	<b>Goal Description</b>	Construction or reconstruction of streets, sidewalks, and drainage.

16	<b>Goal Name</b>	EO 1.1 Economic Development
	<b>Goal Description</b>	Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.
17	<b>Goal Name</b>	O.1 Administration
	<b>Goal Description</b>	General planning and administration costs associated with administering Federal CDBG, HOME, and HOPWA funds.
18	<b>Goal Name</b>	O.2 Emergency/Disaster Response
	<b>Goal Description</b>	Provide assistance prior to, during and after a community emergency and/or disaster event to prevent for and/or mitigate loss, protect during an event, and aid with recovery.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City estimates that it will provide affordable housing to 410 low-to-moderate income households in the next five (5) years. This includes an estimated 110 very low, 240 low-income, and 60 moderate-income households.



## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable.

### **Activities to Increase Resident Involvements**

In July 2018 MHA hosted a resident's election educational outreach to help residents in understanding the importance of having their voices heard. During this process MHA staff, Board Chair and Development team provided encouragement and instructions for all residents to seek election as a Resident Council officer, elected by the residents of their community. On Election Day, August 8, 2018, enough votes were collected to incorporate a full council plus one representative from each site location. We encourage the residents to meet monthly and to work closely with the site managers and service coordinator, in order to provide input regarding their vision as to the services that will assist them with improving their quality of life and creating greater self-sufficiency. By integrating the various partnerships and adding a calendar of events through the ConnectHome initiative, we attempt to advance resident awareness opportunities, digital literacy and prepare them for additional approaches to sustainability. Our residents have been very involved in the planning process for our RAD and Choice Neighborhood implementation efforts which we encourage them to continue participation every step of the way. The residents provided direct input in the process by expressing their needs and desired improvements. Elements of these discussions are and shall continue to be incorporated into the designs for the site improvements.<sup>15</sup>

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

### **Plan to remove the 'troubled' designation**

Not Applicable.

<sup>15</sup> [http://lrhousing.org/wp-content/uploads/2020/04/MHA\\_50075-5Y\\_HUD\\_Submitted.pdf](http://lrhousing.org/wp-content/uploads/2020/04/MHA_50075-5Y_HUD_Submitted.pdf)

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

The 2021 Housing and Community Development Survey found that the top barriers to affordable housing include the Not in My Back Yard (NIMBY) mentality, lack of property maintenance code enforcement, lack of street lighting, and cost of materials. Interviews with the City Planning Department indicated that the City does not have any policies in the zoning ordinance or regulations in the Planning & Development Department to encourage the development of affordable housing units. However, the City does consider zoning request on a case by case basis as a means of increasing affordable housing.

However, the Planning & Development Department commented that the City's zoning does not restrict minimum house and lot sizes as suggested in the public input meetings. The City's subdivision code allows for small lots in addition to R-2 lots of 7,000 sf minimum and R-3 lots of 5,000 sf minimum. For smaller lots or zero-lot line lots the Planned Development process is often used. If a person or entity had more than one lot contiguous, it may be possible for the lots to be subdivided for individual ownership. Additional information can be found in the City's Zoning Code, as well as in the City's Housing Code and Building Code.

**Table MA-40.1**  
**Providing Decent and Affordable Housing**  
Little Rock  
Housing and Community Development Survey

Question	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree	Missing	Total
<b>Which, if any, of the following are barriers to the development or preservation of affordable housing in the City?</b>							
Not In My Back Yard (NIMBY) mentality	140	91	54	19	11	19	334
Lack of property maintenance code enforcement	120	93	68	23	9	21	334
Lack of street lighting	98	101	78	31	7	19	334
Cost of materials	89	104	84	33	4	20	334
Cost of labor	87	86	93	43	4	21	334
Lack of understanding of property caretaking	86	127	64	30	5	22	334
Lack of affordable housing development incentives	81	129	71	23	9	21	334
Lack of affordable housing development policies	79	104	99	21	8	23	334
Lack of police patrol	77	89	74	47	27	20	334
Density or other zoning requirements	60	82	118	40	5	29	334
Cost of land or lot	59	105	86	53	10	21	334
Permitting process	57	76	131	35	11	24	334
Permitting/Construction fees	53	78	133	40	11	19	334
Planning site plan review and approval process	51	86	133	30	10	24	334
Lack of qualified contractors or builders	44	71	122	61	13	23	334
Building codes	44	71	137	47	10	25	334
Lot size	34	51	154	59	5	31	334
ADA codes	30	60	140	64	13	27	334
Lack of available land	28	56	100	103	26	21	334

In addition, the City undertook its Analysis of Impediments to Fair Housing Choice in 2021. The results of this study are included in Table MA-40.2.

<b>Table MA-40.2</b> <b>Contributing Factors</b> City of Little Rock		
<b>Contributing Factors</b>	<b>Priority</b>	<b>Justification</b>
Moderate to high levels of segregation	Low	African American and Hispanic households have moderate to high levels of segregation, according to the Dissimilarity Index. American Indian, Native Hawaiian, and "other" race households had moderate or high levels of segregation. However, these racial groups represent a small percentage of the population, less than one percent each.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for African American and Hispanic populations than white low poverty access, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty in central Little Rock.
Access to labor market engagement	Low	African American and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Access to school proficiency	Med	African American and Hispanic households have lower levels of access to proficient schools in Little Rock. This also varied geographically with school proficiency index ratings that were lower in central Little Rock.
Insufficient affordable housing in a range of unit sizes	High	Some 31.5 percent of households have cost burdens. This is more significant for renter households, of which 45.2 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
African American, Hispanic, Native American, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The average rate of housing problems, according to CHAS data is 33.1 percent, according to CHAS data. African American households face housing problems at a rate of 43.0 percent. Hispanic households face housing problems at a rate of 43.5 percent.
Discriminatory patterns in Lending	Med	The mortgage denial rates for African American and Hispanic applicants are higher than the jurisdiction average according to 2008-2019 HMDA data. The denial rates for African American applicants are 11.6 percentage points higher than the jurisdiction average, and Hispanic denial rates were 8.3 percentage points higher than non-Hispanic applicants.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 50.7 percent of persons aged 75 and older have at least one form of disability.
NIMBYism	High	Public input suggested one of the major barriers to the development of affordable housing options in the City was the Not In My Back Yard (NIMBY) mentality in the City.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City's strategy, developed by the 2021 Analysis of Impediments is included in Table SP-55.1, on the following page.

Table SP-55.1

Fair Housing Goal	Fair Housing Issue(s)	Impediments to Fair Housing Choice/ Contributing Factors	Recommended Actions
<b>Promote affordable homeownership and rental opportunities outside of R/ECAPs</b>	Segregation R/ECAPs Disproportionate Housing Needs Publicly Supported Housing	Moderate to high levels of segregation Inequitable access to proficient schools and labor market engagement Insufficient affordable housing in a range of unit sizes Discriminatory patterns in Lending Inequitable access to low poverty areas and concentrations of poverty	Continue to promote homeownership and affordable rental opportunities outside of R/ECAPs with the use of CDBG and HOME funds. Over the next five (5) years:  375 Homeowner Housing Rehabilitated 20 New Construction Developed 5 Houses Acquired & Rehabilitated 75 Homeowner provided Down payment assistance
<b>Promote Community Development activities in areas with higher rates of poverty</b>	Disparities in Access to Opportunity	Moderate to high levels of segregation Inequitable access to proficient schools and labor market engagement Inequitable access to low poverty areas and concentrations of poverty	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 five (5) years:  Benefit 75,000 households with improved access to public services
<b>Promote community and service provider knowledge of ADA laws</b>	Disability and Access Publicly Supported Housing	Insufficient accessible affordable housing	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.
<b>Increase outreach and education for housing providers in the City and the public</b>	Fair Housing Enforcement and Outreach Publicly Supported Housing	Discriminatory patterns in Lending Lack of fair housing infrastructure Insufficient fair housing education Insufficient understanding of credit	Continue to conduct fair housing outreach and education targeting rental tenants, providing an overview of fair housing laws and examples of discrimination that housing consumers may encounter in the rental housing market.  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 and process complaints.  Record activities annually.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **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. Through the City's collaboration with the regional CoC, as well as partnerships with service providers, the City encourages outreach to persons experiencing homelessness.

The Jericho Way Day Resource Center opened in 2013, as a joint venture between the City of Little Rock and the City of North Little Rock. DePaul USA administers the center's daily operations. The center is open, Monday thru Friday and offers a wide range of services including: 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.

DePaul USA will continue their "13 Houses Campaign" by purchasing or developing homes for people transitioning out of homelessness or helping those who are on the verge of becoming homeless.

Our House with the assistance of ARcare provides weekly tele-health clinics that connects clients with doctors through telemedicine. Each week, an ARcare nurse comes to Our House to take patient's vital and through computer screen electronically reports to a nurse practitioner at another site.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City continually allocates funds for homeless activity projects throughout the Consolidated Planning process. These projects plan to increase the availability and affordability of decent housing and supportive services offered to homeless families and individuals.

The City also works closely with CATCH and its partners to continue to make strides in addressing the emergency shelter and transitional housing needs of homeless persons.

### **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**

The City is an active participant in the regional CoC. The Housing First Program Model continues as one of the activities that the Central Arkansas Continuum provides to address homelessness in the community. 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 then assisted with wrap around services to maintain housing.

Our House, a non-profit organization, main focus is helping the homeless and those at risk of homeless. Their career center focus on education, employment & training, financial empowerment, and health & wellness. Clients can receive assistance to increase their education and financial literacy skills, access employment and training, and health services.

Our House, homelessness prevention program known as Central Arkansas Family Stability Institute (CAFSI), provides intensive case management, supportive services, and limited assistance funds. This is the ninth year of the program and it is made possible through partnership with the University of Arkansas for Medical Sciences and the generous support of the Substance Abuse and Mental Health Services Administration, Heart of Arkansas United Way, Siemer Institute for Family Stability, and the W.K. Kellogg Foundation. The program continues to have a high success rate.

St. Francis House's Veterans Program provides transitional housing for homeless Veterans having difficulties re-entering society. Veterans can also assess their Supportive Services for Veterans Families Program. Both programs are funded by the US Department of Veterans Affairs.

The City has partnered with the Institute of Global Homelessness as a part of an initiative that strives to end street homelessness by 2030. The City's initial goal was to reduce street homelessness by 25% in Ward 1 by 2020. The goal has expanded to include Ward 2 and Ward 3. Now, Little Rock is 1 of 13 "vanguard cities" and the second city in the United States to partner with the Institute.

**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) and Conway Housing Authority were 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 or experiencing homelessness.

The City of Little Rock Housing and Neighborhood Programs Department, as the Collaborative Applicant for the Central Arkansas Continuum of Care, applies annually for a Continuum of Care Planning Grant. The Planning Grant's objective is to increase the continuum of care's ability to function as defined by the Department of Housing and Urban Development (HUD).

Staff's key objective is to provide assistance, coordination and staff support between CATCH and other stakeholders in the design of a cohesive network of quality services to homeless populations in central Arkansas.

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 renovated. 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.

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## **SP-65 Lead based paint Hazards – 91.215(i)**

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### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City's policy 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, provides training to its contractors on safe work practices and Lead-Based Paint Supervisory training. The City continues to provide information about lead-based safety to residents and offers information about abatement and mitigation.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The effectiveness of the programs operated by Little Rock work through the City's housing rehabilitation programs. These programs provide rehabilitation work on some of the oldest housing stock in the city, which is typically in the worst condition and most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs address the issue directly.

### **How are the actions listed above integrated into housing policies and procedures?**

Little Rock performs visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation and down-payment assistance programs include provisions requiring that all painted surfaces be in good condition.



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## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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### **Jurisdiction Goals, Programs and Policies for reducing 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 increase access to housing options, as well as services and economic development opportunities that help lift families out of poverty. These programs are designed to help fill gaps in services and housing options that households in poverty face.

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

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include providing housing assistance and additional affordable housing options, as well as providing vital public services to help support households facing poverty. These activities also include economic development and job training to help establish self-sufficiency and decrease the need for continued assistance.

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the City's limited financial resources and that the majority of factor's affecting a family's poverty-level status are typically beyond the control of City policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. Community Development will continue to work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.

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## SP-80 Monitoring – 91.230

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**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The purpose of monitoring and coordination is to ensure the community input and participation throughout the development of the Consolidated Plan, build public/private partnerships to implement the Plan, while monitoring and evaluating the goals, strategies and program outcomes. The City continues to follow its established Monitoring Plan.

The coordination of various resources, including funding sources, departments, agencies, people and organizations, facilities and programs, to achieve the stated objectives is addressed in detail in the adopted Citizen Participation Plan. Starting with the identification of needs and ending with specific funding allocations for priority strategies, the process involves citizen participation and agencies representing housing, community development, and human services interests, both public and private, throughout Little Rock.

The City of Little Rock Community Development Division is responsible for monitoring activities relates to the Community Development Block Grant and HOME. The programs and activities proposed for the 2021-2025 Consolidated Plan will be monitored annually basis in each given program year. The City will monitor its performance in meeting the strategic goals outlined in the Consolidated Plan by referring back to the Annual Action Plan at least annually.

Timeless of expenditures is of utmost importance. A comprehensive implementation schedule has been developed to ensure that CDBG and HOME funding on the specific projects and activities is spent in a timely fashion. Sub- recipients will be monitored at least on a bi-annual basis. Sub-recipients who fail to report to the Community Development Department office as required in their grant agreements may be monitored more often. If an organization has been monitored and found to be out of compliance, the Department will provide additional assistance to that organization to address any deficiencies identified. Progress notes and findings will be noted in the CDBG and HOME files maintained by the Department to document monitoring activities.

HOME will follow a risk-based monitoring plan.

## 2021 ANNUAL ACTION PLAN

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

#### Introduction

The City of Little Rock has developed a Consolidated Plan that serves as a document to assess the City's needs and strategies for addressing needs over a five (5) year period beginning in 2021. As an entitlement city, and participating jurisdiction, Little Rock expects to receive the following grants from the U.S. Department of Housing and Urban Development (HUD):

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				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	\$1,531,059	0	\$40,000	\$1,571,059	\$6,124,236	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 1				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	\$738,126	\$306,908	0	\$1,045,034	\$2,952,504	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	\$626,624	0	0	\$626,624	\$2,506,496	Provides housing assistance supportive services for low-income people with HIV/AIDS and their families

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other: HOME-ARP	Public – federal	New Construction Supportive Services Public Services TBRA Acquisition Homebuyer Assistance Rehabilitation	\$2,675,234	0	0	\$2,675,234	0	Provide housing, shelter, and services for people experiencing homelessness and other qualified populations.

Table 52 - Anticipated Resources

**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.

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 has in the past and may continue to make available funding from its Affordable HOME Program for use in construction of affordable homes for sale to low-income persons and families. All program income, resulting from the sale of the 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.

Match fund requirements for the HOME Program will be provided by 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 2021 HOME allocation less administration. The total non-cash contribution is a result of the direct costs of social/professional services provided to residents of HOME-assisted units. In April 2020, HUD allowed PJs to request a waiver for the reduction of the match contribution to areas affected by COVID-19 for FY 2020 and FY 2021. The City has requested this waiver.

**If appropriate, describe publicly 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. In 2012, CDBG funds in the amount of \$133,170 were awarded to the Land Bank Commission to facilitate the redevelopment of the properties.

The City owns several facilities that are used to address the needs identified in the plan. They are the Willie Hinton Neighborhood Resource Center, Martin Luther King Legacy Center, Nathaniel W. Hill Community Complex, Ottenheimer Community and Therapeutic Center, and Jericho Way Day Resource Center.

The Willie Hinton Neighborhood Resource Center and Martin Luther King Legacy Center are located in a low/mod area and provide 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 as well as computer and cooking use by the community. It is also the home for 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 working poor population. Over 124,000 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 also can 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 accessible recreational program opportunities, experiences and activities which promote active living, health and wellness, socialization, self-esteem, growth and achievement.

## **Discussion**

The City has allocated approximately \$3.2 million from the CDBG, HOME, and HOPWA, programs for the FY 2021 program year. These funds will be used operate a range of private and public services as described later in the Annual Action Plan.

In addition, for FY 2021 the City will receive \$2.6 million from the HOME Investment Partnership Program – American Rescue Plan (HOME-ARP). The four eligible uses are the production or preservation of affordable housing, tenant-based rental assistance, supportive services, and the purchase or development of non-congregate shelter.



## 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 Housing	CDBG: \$935,847	Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	DH 1.3 Acquisition Rehabilitation (HOME)	2021	2025	Affordable Housing	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing	HOME: \$276,217	Homeowner Housing Rehabilitated: 3 Household Housing Unit
4	DH 2.1 New Construction of owner/rental housing	2021	2025	Affordable Housing	CITY-WIDE	Preservation/ Production of Low-to-Moderate Income Housing	HOME: \$664,314	Homeowner Housing Added: 6 Household Housing Unit Other: 0
5	DH 2.4 Housing Assistance for Person with AIDS	2021	2025	Affordable Housing	CITY-WIDE	Persons with HIV/AIDS	HOPWA: \$607,825	Housing for People with HIV/AIDS added: 120 Household Housing Units
6	SL 1.1 Health and Dental Services (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: \$175,000	Public service activities other than Low/Moderate Income Housing Benefit: 9,000 Persons Assisted
7	SL 1.2 Senior Services/Meals on Wheels (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	SL 1.3 Other Special Needs (CDBG)	2021	2025	Non-Homeless Special Needs	CITY-WIDE	Public Services	CDBG: \$54,000	Public service activities other than Low/Moderate Income Housing Benefit: 5,120 Persons Assisted
9	EO 1.1 Economic Development	2021	2025	Non-Housing Community Development	CITY-WIDE	Economic Development	CDBG: \$40,000	Job created/retained: 46 Jobs
10	Administration	2021	2025	Other: Administration	CITY-WIDE	Administration	CDBG: \$306,212 HOME: \$104,503 HOPWA: \$18,799	Other: 1 Other

Table 57 – 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	DH 1.2 Substantial/moderate rehabilitation (HOME)
	Goal Description	Programs will be offered to assist low- and moderate-income owner-occupants with the rehabilitation of their homes. Up to \$25,000 may be utilized to assist homeowners who are very low-income and at least 62 years of age or disabled. Assistance will also be provided to low-income homeowners through Leverage Loan Program which provides a combination loan/deferred payment loan.

3	<b>Goal Name</b>	DH 1.3 Acquisition/Rehabilitation (HOME)
	<b>Goal Description</b>	Provide funding for acquisition and housing rehabilitation for units that will be sold to low- and moderate-income households.
4	<b>Goal Name</b>	DH 2.1 New Construction of owner/rental housing
	<b>Goal Description</b>	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.
5	<b>Goal Name</b>	DH 2.4 Housing Assistance for Person with AIDS
	<b>Goal Description</b>	Provide housing assistance and appropriate services to enable low-income HIV positive individuals to remain in their homes and reduce their risk of homelessness.
6	<b>Goal Name</b>	SL 1.1 Health and Dental Services (CDBG)
	<b>Goal Description</b>	Provide funding for health and dental services to low-income clients
7	<b>Goal Name</b>	SL 1.2 Senior Services/Meals on Wheels
	<b>Goal Description</b>	Provide funding for meals for elderly low-income clients.
8	<b>Goal Name</b>	SL 1.3 Other Special Needs (CDBG)
	<b>Goal Description</b>	Provision of services to persons with other special needs.
9	<b>Goal Name</b>	EO 1.1 Economic Development
	<b>Goal Description</b>	Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.
10	<b>Goal Name</b>	O.1 Administration
	<b>Goal Description</b>	General planning and administration costs associated with administering Federal CDBG, HOME, and HOPWA funds.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

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

#### Projects

#	Project Name
1	CareLink/Meals on Wheels
2	Bridge2 Success/Family Sustainability
3	CHI St. Vincent Health Care Services
4	IFB Solution Job Creation for Blind Individuals
5	Salvation Army Digital Resource Room
6	CDBG Owner Occupied Rehabilitation
7	HOME Acquisition/Rehabilitation
8	HOME New Construction
9	CHDO Activities
10	Administration
11	2021-2024 City of Little Rock ARH20F001
12	2021-2024 Project Sponsor 1 ARH20F001
13	2021-2024 Project Sponsor 2 ARH20F001

**Table 58 – 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 2021 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 work to leverage its 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 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 into a contract.

HOME New Construction 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 who match with 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 determined to be of an immediate and necessary nature and which 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	<b>Project Name</b>	CareLink /Meals on Wheels
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	SL 1.2 Senior Services/Meals on Wheels
	<b>Needs Addressed</b>	Meals/Food Pantry/Meals on Wheels
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Home delivered meals to Senior Citizens.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One Hundred fifty (150) elderly low income individuals will benefit from the proposed activity.
	<b>Location Description</b>	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.
	<b>Planned Activities</b>	CareLink /Meals on Wheels
2	<b>Project Name</b>	Bridge 2 Success Family Sustainability
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	SL 1.3 Other Special Needs (CDBG)
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$36,000
	<b>Description</b>	Career counseling, transportation assistance, childcare assistance, and emergency feeding to low-income families experiencing urgent need and economic crisis.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Will assist approximately 120 families.
	<b>Location Description</b>	3409 Baseline Road, Suite B, Little Rock, AR 72209
	<b>Planned Activities</b>	Ministry of Intercession/Bridge2Success, started in 2011, provides career counseling, transportation assistance, childcare assistance, and emergency feeding to low-income families experiencing urgent need and economic crisis.

3	<b>Project Name</b>	CHI St. Vincent Health Care Services
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	SL 1.1 Health and Dental Services (CDBG)
	<b>Needs Addressed</b>	Health Services/Substance Abuse
	<b>Funding</b>	CDBG: \$175,000
	<b>Description</b>	Provision of health and dental services to low-income clients.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Nine-thousand (9,000) low income families will benefit from the proposed activity.
	<b>Location Description</b>	2500 E. 6th Street, Little Rock, AR 72202
	<b>Planned Activities</b>	Health and dental services are provided at Nathaniel W. Hill Complex by CHI St. Vincent Health System.
4	<b>Project Name</b>	IFB Solutions Job Creation for Blind Individuals
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	EO 1.1 Economic Development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Job creation and training
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Thirty-Seven (37) jobs retained and another Nine (9) job created for low- and moderated persons that are blind or visual impaired.
	<b>Location Description</b>	6818 Murray, St, Little Rock, AR 72209
	<b>Planned Activities</b>	Winston-Salem Industries for the Blind, Inc. dba IFB Solutions is a nonprofit agency, founded in 1936, that employs, trains, and delivers services to individuals who are blind or visually impaired. Will modernize sewing manufacturing facility to increase jobs and production capacity for their Extreme Weather Outer Layer (EWOL), Belts, and New Product (U.S. military stretchers & jackets) departments.
5	<b>Project Name</b>	Salvation Army Digital Resource Room
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	SL 1.3 Other Special Needs (CDBG)
	<b>Needs Addressed</b>	Public Services



	<b>Funding</b>	CDBG: \$18,000
	<b>Description</b>	Internet Access-Digital Resource Room
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Will assist approximately 5,000 persons.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The Salvation Army, with over 100 years presence in the city, digital resource room will allow clients to communicate and connect with potential employers, doctors, mental health professionals, housing opportunities and family. Will offer computer literacy classes.
<b>6</b>	<b>Project Name</b>	CDBG Owner Occupied Rehabilitation
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	DH 1.1 Rehab of owner-occupied housing (CDBG)
	<b>Needs Addressed</b>	Preservation/Production of Low to Moderate Income Housing
	<b>Funding</b>	CDBG: \$935,847
	<b>Description</b>	Housing Rehabilitation and Reconstruction; Emergency Home Repairs
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fifty (50) very-low and low income families will benefit from the proposed activity.
	<b>Location Description</b>	Various locations to be determined.
	<b>Planned Activities</b>	Housing Rehabilitation
<b>7</b>	<b>Project Name</b>	HOME Acquisition/Rehabilitation
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	DH 1.3 Acquisition/Rehabilitation (HOME)
	<b>Needs Addressed</b>	Preservation/Production of Low to Moderate Income Housing
	<b>Funding</b>	HOME: \$276,217.35
	<b>Description</b>	Provision of housing rehabilitation to very-low and low-income households.
	<b>Target Date</b>	12/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three (3) very-low and low income families will benefit from the proposed activity.

	<b>Location Description</b>	Various locations to be determined.
	<b>Planned Activities</b>	Housing Rehabilitation
8	<b>Project Name</b>	HOME New Construction
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	DH 2.1 New Construction of owner/rental housing
	<b>Needs Addressed</b>	Preservation/Production of Low to Moderate Income Housing
	<b>Funding</b>	HOME: \$ 553,594.50
	<b>Description</b>	New construction of homes
	<b>Target Date</b>	12/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three (3) low to moderate-income families will benefit from the proposed activity.
	<b>Location Description</b>	Various locations to be determined.
	<b>Planned Activities</b>	Housing Development
9	<b>Project Name</b>	CHDO Activities
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	DH 2.1 New Construction of owner/rental housing
	<b>Needs Addressed</b>	Preservation/Production of Low to Moderate Income Housing
	<b>Funding</b>	HOME: 110,718.90
	<b>Description</b>	CHDO Set-Aside
	<b>Target Date</b>	12/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Three (3) low to moderate-income families will benefit from the proposed activity.
	<b>Location Description</b>	Various locations to be determined.
	<b>Planned Activities</b>	Housing Development
10	<b>Project Name</b>	Administration
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	O.1 Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$306,211.80 HOME: \$104,503.42
	<b>Description</b>	Administration and planning of the HUD Grant Programs,
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administration costs, no direct benefit.
	<b>Location Description</b>	500 W. Markham, Suite 120W, Little Rock, AR
	<b>Planned Activities</b>	Administration and planning of the HUD Grant Programs.
<b>11</b>	<b>Project Name</b>	2021-2024 City of Little Rock ARH20F001
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	O.1 Administration
	<b>Needs Addressed</b>	Persons with HIV/AIDS
	<b>Funding</b>	HOPWA: \$18,798.72
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Administration
<b>12</b>	<b>Project Name</b>	2021-2024 Project Sponsor 1 ARH20F001
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	Housing Assistance for Person with AIDS
	<b>Needs Addressed</b>	Persons with HIV/AIDS
	<b>Funding</b>	HOPWA:
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing Assistance and Project Sponsors Administration

<b>13</b>	<b>Project Name</b>	021-2024 Project Sponsor 2 ARH20F001
	<b>Target Area</b>	CITY-WIDE
	<b>Goals Supported</b>	Housing Assistance for Person with AIDS
	<b>Needs Addressed</b>	Persons with HIV/AIDS
	<b>Funding</b>	HOPWA:
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	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 the increased assistance include Leveraged Loans, the Save-A-Home (Acq/Rehab), 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 2021 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 2 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

For program year 2021, 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.

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The following tables estimate the annual goals for affordable housing for the 2021 Program year.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	59
Special-Needs	120
Total	179

**Table 60 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	120
The Production of New Units	6
Rehab of Existing Units	50
Acquisition of Existing Units	3
Total	179

**Table 61 - 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, and HOPWA-CV funds by administering the following programs to preserve and increase affordable housing:

- Emergency Assistance
- Limited Home Repairs
- Acquisition Rehabilitation
- New Construction
- Elderly Housing Rehab
- 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” has been in the community assisting Arkansas’ for nearly 80 years. Chartered in 1937 as a Public Housing Authority (PHA), MHA is Arkansas’ largest PHA. MHA remains committed towards its mission of providing safe and affordable housing for the entire Little Rock community. MHA has expanded its model to provide a broader spectrum of housing opportunities from rental to homeownership and specialized services for Veterans. In an effort to assist all residents, MHA will explore to incorporate a vision to aid partnerships with re-entry housing for residents in need. Recognizing the vastness of the housing needs, MHA partners with multiple stakeholders, whether private or public, to address the housing needs of Little Rock. The Authority administers about 2,913 vouchers with a growing waiting list. MHA has a current portfolio of about 328 public housing units.

Central Arkansas Housing Corporation (“CAHC”) is an affiliate of MHA and is wholly-owned and managed by the Authority. MHA created CAHC in 2006 to participate with governmental entities and private organizations in local, state and federal programs to further the purposes of CAHC and MHA. CAHC has actively allowed MHA to participate in numerous partnership expanding the capacity of the Authority. With the expansion of the CAHC Board of Commissioners to five members in 2019, MHA anticipates engaging in similar joint ventures going forward as a means to creatively approach the goals of safe and affordable housing while further nurturing the sustainability of the Authority as a major economic and community revitalization tool.

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

Within the next few years, MHA is focused on completing the second and third phases of HUD’s Rental Assistance Demonstration Program (“RAD”) to rehabilitate the remaining portion of its existing housing stock including the traditional public housing and mixed-finance locations. The program has proven to successfully enhance MHA’s ability to access the capital market to raise the necessary funds for its capital improvements. With the assistance and guidance of its Board of Commissioners, development partners, Arkansas Development Finance Authority (“ADFA”), national tax credit equity investors, and other resources, MHA has closed the initial raise of \$70 million to complete the rehabilitation of approximately 600 units at the Towers as of December, 2019. MHA anticipates closing on another tranche of approximately \$70 million to close on the third phase of its RAD program, impacting roughly 400 units. CAHC looks forward to the improvements of its new portfolio which will expand the useful life of the sites giving residents access to affordable housing guaranteed for the next 25 years.

As a partner in this new venture, MHA will provide resident assistance made available through the Family Self Sufficient “FSS” portion of the Housing Choice Voucher “HCV” program.

With the Towers RAD closing completed on the majority of traditional public housing units, we will redirect RAD closing efforts to Sunset Terrace which is a part of an approved HUD Choice Neighborhood Planning area. After obtaining partnerships within the community, the redevelopment of Sunset Terrace is determined to be a realistic goal, so MHA will move forward with this project under the RAD program. MHA will continue to evaluating other initiatives and partnerships that will create capital funds in an effort to lend itself as a catalyst to provide additional affordable housing while serving a broader community revitalization. MHA desires to be an integral



part of comprehensive strategies for community development and will continue to evaluate Choice Neighborhood Implementation grant and other funding sources to achieve that goal.

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

MHA has hosted a resident's election educational outreach to help residents in understanding the importance of having their voices heard. During this process we provided encouragement and instructions for all residents to seek election as a Resident Council officer, elected by the residents of their community.

We encourage the residents to meet monthly and to work closely with the site managers and service coordinator, in order to provide input regarding their vision as to the services that will assist them with improving their quality of life and creating greater self-sufficiency. By integrating the various partnerships and adding a calendar of events through the ConnectHome initiative, we attempt to advance resident awareness opportunities, digital literacy and prepare them for additional approaches to self-sufficiency.

Our residents have been very involved in the planning process for our RAD and Choice Neighborhood initiatives. The residents provided direct input in the process by expressing their needs and desired improvements. Elements of these discussions were incorporated into the designs for the site improvements.

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

Currently MHA is not in trouble status.

### **Discussion**

On-going efforts to define MHA leaderships will afford the agency a new approach with the City of Little Rock Mayor, City Manager and staff members to continually support and engage the opportunity of partnerships while sharing a consensus that has developed into strengthening the improvements of housing throughout the city of Little Rock.

As MHA continues to develop its Redevelopment in the Rock Strategy it will afford the agency new opportunities to expand its partnerships with the City of Little Rock while focused on the goal of expanding housing and economic development throughout Little Rock. With additional partners and relationships throughout the industry; including crossing over to the health and wellness resources, and neighborhood industries, together with the expansion of additional resources that include; HUD grants, private and state funding alongside partnerships and in-kind, MHA will continue the commitment to maintain adequate resources of modern day affordable housing to low income residents within the Little Rock community and throughout the state of Arkansas.

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

### **Introduction**

The City works with CATCH and Interagency Council on Homeless to address priorities and funding needs of residents experiencing or at risk of homelessness. The City serves as 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 Jericho Way Day Resource Center opened in 2013, as a joint venture between the City of Little Rock and the City of North Little Rock. DePaul USA administers the center's daily operations. The center is open, Monday thru Friday and offers a wide range of services including: 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.

DePaul USA will continue their “13 Houses Campaign” by purchasing or developing homes for people transitioning out of homelessness or helping those who are on the verge of becoming homeless.

Our House with the assistance of ARcare provides weekly telehealth clinics that connects clients with doctors through telemedicine. Each week, an ARcare nurse comes to Our House to take patient's vital and through computer screen electronically reports to a nurse practitioner at another site.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Funds from a previous program year were allocated for a homeless activity project. This project increases the availability and affordability of decent housing and supportive services offered to homeless families and individuals.

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

**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**

The Housing First Program Model continues as one of the activities that the Central Arkansas Continuum provide 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 then assisted with wrap around services to maintain housing.

Our House, a non-profit organization, main focus is helping the homeless and those at risk of homeless. Their career center focus on education, employment & training, financial empowerment, and health & wellness. Clients can receive assistance to increase their education and financial literacy skills, access employment and training, and health services.

Our House, homelessness prevention program known as Central Arkansas Family Stability Institute (CAFSI), provides intensive case management, supportive services, and limited assistance funds. This is the ninth year of the program and it is made possible through partnership with the University of Arkansas for Medical Sciences and the generous support of the Substance Abuse and Mental Health Services Administration, Heart of Arkansas United Way, Siemer Institute for Family Stability, and the W.K. Kellogg Foundation. The program continues to have a high success rate.

St. Francis House's Veterans Program provides transitional housing for homeless Veterans having difficulties re-entering society. Veterans can also assess their Supportive Services for Veterans Families Program. Both programs are funded by the US Department of Veterans Affairs.

The City has partnered with the Institute of Global Homelessness as a part of an initiative that strives to end street homelessness by 2030. The City's initial goal was to reduce street homelessness by 25% in Ward 1 by 2020. The goal has expanded to include Ward 2 and Ward 3. Now, Little Rock is 1 of 13 "vanguard cities" and the second city in the United States to partner with the Institute.

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) and Conway Housing Authority were 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 or experiencing homelessness.

The City of Little Rock Housing and Neighborhood Programs Department, as the Collaborative Applicant for the Central Arkansas Continuum of Care, applied for and received a seventh Continuum of Care Planning Grant. The Planning Grant's objective is to increase the continuum of care's ability to function as defined by the Department of Housing and Urban Development (HUD).

Staff's key objective is to provide assistance, coordination and staff support between CATCH and other stakeholders in the design of a cohesive network of quality services to homeless populations in central Arkansas. The main focus this year will continue to be outreach, education and CoC Program Compliance.

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 renovated. 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.

The City was awarded \$80,000.00 from the Cities for Financial Empowerment (CFE) Fund, Inc., for a Financial Navigators Grant. The City has partnered with CFE Fund and Our House to administer the grant. As the City's identified community-based partner for this grant, Our House, the City will remit to Our House \$73,000.00 for the implementation of the grant, and will utilize the remaining \$7,000.00 for 21.8% for a City of Little Rock Re-Entry Program Assistant.

City still has CDBG-CV and HOPWA-CV funds which will be used to assist families affected by COVID-19 in 2021.

## **Discussion**

Prevention of homelessness will continue to be a priority of and to be addressed through 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 (l)(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	120
Tenant-based rental assistance	70
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	190

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

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### **Introduction:**

The City of Little Rock conducted its Analysis of Impediments in 2021. The Actions described in that Plan 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**

Continue to promote homeownership and affordable rental opportunities outside of R/ECAPs with the use of CDBG and HOME funds. Over the next five (5) years:

- 375 Homeowner Housing Rehabilitated
- 20 New Construction Developed
- 5 Houses Acquired & Rehabilitated
- 75 Homeowner provided Down payment assistance

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 five (5) years:

- Benefit 75,000 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.

Continue to conduct fair housing outreach and education targeting rental tenants, providing an overview of fair housing laws and examples of discrimination that housing consumers may encounter in the rental housing market.

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 and process complaints

Record activities annually.

### **Discussion:**

## 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 to:

- 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. This year the City will receive an increase in all three federal programs, two (2%) for CDBG, five (5%) percent for HOME, and eleven (11%) percent for HOPWA. The level of funding is 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 will collaborate with other agencies and programs to address the community's needs.

The City will continue to develop translated materials to reach non-English speaking residents regarding code enforcement and general programming. The City will continue to hold public meetings and hearings in low-income neighborhoods and virtual due to COVID-19.

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, senior services, youth services as well as other public services to assist families affected by COVID-19. The City and CATCH will continue to provide short-term rental assistance to homeless families and individuals utilizing the new Emergency Solutions Grant funds. The City will also continue to provide HOME subsidies to assist families who are purchasing HOME properties.

### 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 cost and down payment assistance. HOME Funds will be used to acquire and rehabilitation for sale to low-to moderate households as well as the HOME Downpayment assistance program which provides up to \$5,000 for downpayment and closing cost.

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 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's policy 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, provides 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 aids potential homebuyers to help increase a household's assets.

### **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 local 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.

**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. City staff provides assistance and information to other agencies and the general public.

**Discussion:**

The City of Little Rock engages in collaboration with many local community partners including private housing providers, social service agencies, and others; and continues outreach efforts to seek additional involvement from other entities on community development issues.

## PROGRAM SPECIFIC REQUIREMENTS

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

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#### 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
  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
  3. The amount of surplus funds from urban renewal settlements
  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.
  5. The amount of income from float-funded activities
- Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities
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. 90.00%

## 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 cost 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 recaptured 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.

According to 24 CFR 92.254(a)(2)(iii), The City will abide by the HOME affordable homeownership 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 percent 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.

### **Housing Opportunity for Persons With AIDS (HOPWA)**

#### **Reference 24 CFR 91.220(l)(2)**

The project sponsors are selected by issuing a Request for Qualification (RFQ). The RFQ is listed in the Arkansas Democrat Gazette and online with the City's Purchasing Division. The bid opportunity is also sent to all registered vendors who match with the specific/group of commodity codes for HOPWA. A five-person selection committee reviews all submitted applications for qualifications to award. Then, the selected organizations are required to submit a budget and budget narrative with the services they will provide and no more than 7% for administration for review. After staff approves the budget and budget narrative, it is submitted to the Board of Directors for approval to enter into a contract.

## APPENDICES

### Public Input Data

#### Housing and Community Development Survey

**Table 1.1**  
**Providing Decent and Affordable Housing**  
Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HOUSING activities in the City:</b>							
Supportive housing for people who are experiencing homelessness	6	11	63	238	11	5	334
Energy efficiency improvements	5	12	65	230	15	7	334
First-time home-buyer assistance	9	20	60	224	18	3	334
Homeownership for racial and ethnic minority populations	18	15	55	218	20	8	334
Housing located adjacent or near transportation options	5	28	72	204	16	9	334
Homeowner housing rehabilitation	9	16	72	203	25	9	334
Supportive housing for people who have disabilities	4	13	78	201	31	7	334
Rental housing for very low-income households	12	23	74	196	22	7	334
ADA (Americans with Disabilities Act) improvements	7	24	70	193	34	6	334
Construction of new affordable housing for home ownership	11	33	77	192	12	9	334
Retrofitting existing housing to meet seniors' needs	7	19	77	179	46	6	334
Rental assistance	12	25	87	178	26	6	334
Heating/cooling HVAC replacement or repairs	8	14	97	172	36	7	334
Senior Citizen Housing	6	21	94	166	42	5	334
Rental housing rehabilitation	19	32	76	165	33	9	334
Construction of new affordable rental housing	19	52	74	163	19	7	334
Preservation of federal subsidized housing	19	23	89	140	53	10	334
Housing demolition	25	75	65	118	46	5	334
Mixed income housing	27	48	96	108	48	7	334
Mixed use housing	27	61	90	78	68	10	334
Supportive housing for people who are experiencing homelessness	6	11	63	238	11	5	334
Energy efficiency improvements	5	12	65	230	15	7	334

**Table 1.2**  
**Providing Decent and Affordable Housing**  
Little Rock  
Housing and Community Development Survey

Question	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree	Missing	Total
<b>Which, if any, of the following are barriers to the development or preservation of affordable housing in the City?</b>							
Not In My Back Yard (NIMBY) mentality	140	91	54	19	11	19	334
Lack of property maintenance code enforcement	120	93	68	23	9	21	334
Lack of street lighting	98	101	78	31	7	19	334
Cost of materials	89	104	84	33	4	20	334
Cost of labor	87	86	93	43	4	21	334
Lack of understanding of property caretaking	86	127	64	30	5	22	334
Lack of affordable housing development incentives	81	129	71	23	9	21	334
Lack of affordable housing development policies	79	104	99	21	8	23	334
Lack of police patrol	77	89	74	47	27	20	334
Density or other zoning requirements	60	82	118	40	5	29	334
Cost of land or lot	59	105	86	53	10	21	334
Permitting process	57	76	131	35	11	24	334
Permitting/Construction fees	53	78	133	40	11	19	334
Planning site plan review and approval process	51	86	133	30	10	24	334
Lack of qualified contractors or builders	44	71	122	61	13	23	334
Building codes	44	71	137	47	10	25	334
Lot size	34	51	154	59	5	31	334
ADA codes	30	60	140	64	13	27	334
Lack of available land	28	56	100	103	26	21	334



**Table 1.3**  
**Providing a Suitable Living Environment**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following INFRASTRUCTURE activities:</b>							
Sidewalk improvements	3	17	58	220	1	35	334
Street and road improvements	2	20	89	185	3	35	334
Park and recreation improvements	4	32	106	152	5	35	334
Bicycle and walking paths	18	54	75	142	8	37	334
Flood drainage improvements	5	33	88	138	32	38	334
New Tree Planting	25	52	86	122	11	38	334
Storm sewer system improvements	8	38	95	107	47	39	334
Water system capacity improvements	9	46	84	88	67	40	334
Sewer system improvements	10	52	86	83	64	39	334
Bridge improvements	12	63	96	75	48	40	334
Water quality improvements	27	79	70	74	45	39	334

**Table 1.4**  
**Providing a Suitable Living Environment**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following COMMUNITY AND PUBLIC FACILITIES in the City:</b>							
Homeless shelters	5	21	60	197	12	39	334
Youth centers	9	18	66	182	23	36	334
Facilities for abused/neglected children	2	11	55	174	45	47	334
Childcare facilities	7	18	65	171	32	41	334
Parks and recreational facilities	6	14	101	168	8	37	334
Senior centers	3	21	85	153	32	40	334
Community centers	13	22	101	142	17	39	334
Facilities for persons living with Disabilities	5	23	80	127	60	39	334
Healthcare facilities	17	48	96	111	24	38	334
Residential treatment centers	10	33	104	103	44	40	334
Improved accessibility of Public buildings	12	46	89	102	43	42	334
Fire Stations/equipment	19	43	84	69	79	40	334

**Table 1.5**  
**Providing a Suitable Living Environment**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HUMAN AND PUBLIC SERVICES in the City.</b>							
Mental health services	6	7	41	227	16	37	334
Homelessness services	2	12	51	217	16	36	334
Substance abuse services	6	10	59	205	16	38	334
Services for Youth Aging out of Foster Care	5	13	47	200	28	41	334
Services for survivors of domestic violence	4	12	62	196	22	38	334
Youth services	2	11	63	191	28	39	334
Fair housing activities	10	25	51	186	23	39	334
Transportation services	4	23	79	171	22	35	334
Eviction Prevention	18	26	55	170	25	40	334
Tenant/Landlord counseling	13	24	59	168	31	39	334
Food banks	8	22	79	168	19	38	334
Employment services	8	19	74	167	28	38	334
Childcare services	5	19	68	166	37	39	334
Home-buyer education	6	27	75	162	26	38	334
Senior services	3	18	75	155	41	42	334
Veterans Services	7	34	64	153	37	39	334
Rental Assistance	10	27	84	152	24	37	334
Utility Assistance	6	25	85	150	32	36	334
Healthcare services	8	23	87	144	32	40	334
Crime awareness education	12	46	83	129	26	38	334
Mitigation of asbestos hazards	22	55	64	75	76	42	334
Reduction of lead-based paint hazards	23	61	61	73	76	40	334
Mitigation of radon hazards	25	52	64	61	91	41	334

**Table 1.6**  
**Needs of Special Populations**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following HOUSING types for special needs populations in the City:</b>							
Shelters for youth experiencing homelessness	3	9	48	199	17	58	334
Emergency shelters for persons who are experiencing homeless	2	13	58	195	11	55	334
Rental assistance for homeless households	4	14	62	176	21	57	334
Permanent supportive housing, such as subsidized housing that offers services for persons with mental disabilities	4	20	62	162	30	56	334
Transitional housing	5	14	73	161	23	58	334
Housing designed for persons with disabilities	3	23	69	136	45	58	334
Senior housing, such as nursing homes or assisted living facilities	8	33	80	106	50	57	334

**Table 1.7**  
**Needs of Special Populations**

Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups in the City.</b>							
Persons who are experiencing homeless	2	12	49	207	10	54	334
Youth aging out of foster care	3	13	40	192	29	57	334
Persons with mental illness	2	9	57	186	26	54	334
Persons with substance abuse addictions	5	14	67	171	23	54	334
Survivors of domestic violence	2	9	68	165	35	55	334
Persons recently released from jail/prison	9	14	68	158	30	55	334
Persons with developmental disabilities	3	17	66	150	43	55	334
Persons with physical disabilities	1	19	76	146	37	55	334
Veterans	6	23	69	138	43	55	334
Veterans	6	23	69	138	43	55	334
Seniors (65+)	3	30	69	131	46	55	334
Persons with HIV/AIDS	13	37	72	88	69	55	334

**Table 1.8**  
**Enhancing Economic Opportunities**  
Little Rock  
Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Missing	Total
<b>Please rate the need for the following BUSINESS AND ECONOMIC DEVELOPMENT activities in the City:</b>							
Foster businesses with higher paying jobs	3	10	55	191	12	63	334
Retention of existing businesses	5	8	69	182	5	65	334
Provision of job training	6	13	68	167	16	64	334
Provision of job re-training, such as after plant closure, etc.	7	21	71	154	20	61	334
Attraction of new businesses	10	27	73	150	10	64	334
Expansion of existing businesses	9	24	92	125	18	66	334
Enhancement of businesses infrastructure	7	20	82	125	36	64	334
Provision of technical assistance for businesses	6	37	75	117	36	63	334
Provision of working capital for businesses	10	38	74	109	40	63	334
Development of business incubators	11	45	67	106	42	63	334
Development of business parks	28	66	60	77	40	63	334

**Table 1.9**  
**Concluding Questions**  
Little Rock  
Housing and Community Development Survey

Question	Percent Response
<b>If you had \$100 to spend in the City how much would you spend in each of the areas listed below?</b>	
Housing	27.2%
Infrastructure Improvements	22.2%
Community/ Public Facilities	15.1%
Human/ Public Services	20%
Economic Development	15.5%

**Table 1.10**  
**Concluding Questions**  
Little Rock  
Housing and Community Development Survey

Question	Response
<b>Check all of the following that describe you:</b>	
Housing developer (for profit and/or non-profit)	15
Non-profit services provider	56
Commercial or Industrial business owner/representative	24
City, County, or State employee	47
City, County or State elected official	3
Law enforcement/Public Safety officer/representative	3
Philanthropy, Private Foundation employee/representative	15
Financial Institution employee/representative	15

## Housing Focus Group

### Presentation

**Comment:** Yes, I did. I was on the previous screen. And you went over how much and funds we receive CDBG, HOME, and HOPWA? How have those numbers come about? Is it population based? What What's it based on?

**Presenter:** Right, so HUD has a formula where it would be based on population as well as numbers like the poverty rate. So every year this, these numbers will change slightly based on the population and how HUD has assigned that formula. So you know, bigger populations will get bigger amounts, but it also depends on the percentage of your population that is, in the low to moderate income, which is what these funds are typically directed towards? Does that answer your question?

**Comment:** Yes. Thank you, them. So there is a formula somewhere, that is what we could look at and see.

**Presenter:** Right, Right. So I don't know that there's necessarily you can look and see, you know, the mathematics behind it, but HUD releases, kind of their overarching guidelines of how these how these numbers come about.

**Comment:** Okay, so there's a, there's a maximum amount of money you get based on this, but certainly, you can get no money if you don't apply.

**Presenter:** Right, right. And, you know, there's also the, the city has to follow certain requirements to even receive the money. So if you, you know, entitlement doesn't follow those requirements over a period of time, then you're no longer can qualify. So that's part of this process, what we're doing right now to make sure that we're eligible to get these funds.

**Comment:** Thank you asked my question.

### Presentation

**Comment:** The City stated that with going back to the funding, the City is getting an increase of 2%, 5%, and 12% per program, based on whether it was last year.

### Presentation

**Comment:** The employment trends you compare, you use Pulaski County, as opposed to Little Rock was a reason why.

**Presenter:** so for the earnings, or is this the slide you're talking about here?

**Comment:** Yeah, this is what I'm talking about.

**Presenter:** Right. So this data comes from the Bureau of Economic Analysis, and the the smallest point we can get on this is countywide. So that's why we that's why we don't have it for the city.

**Comment:** Okay, because I know, this is this is Little Rock CDBG. None of this is going to be Pulaski County.

**Presenter:** Right, right. Yeah. So all the other data, so like the unemployment, and then the household income data that I talked about, that's all, you know, down to the city level with Little Rock, but just this one point, BEA data, you can't get it any smaller than the county level.

**Comment:** Okay, that was my question. Thank you.

Presentation

**Comment:** I feel like I'm talking all the time. So I'm trying to want to hear I don't want to dominate the questions or comments. But, you know, there's something that obviously, what you pointed out about the housing, the income burden and so that, to me, sort of is evidence that there needs to be a possible some more subsidize, trying to subsidize people to help them pay their rent to get it below what is it's considered burden 30% or less, though, more funds for subsidized housing. Is that a random looking at these questions? I don't want this make a statement. But I think there is a need for more subsidized housing, just based on the slides that you showed about income burdened.

**Presenter:** Right. Thank you. In your opinion, or anyone else who wants to answer as well? Do you think that there's a greater need for subsidization or for rental housing, or owner occupied housing?

**Comment:** Okay. So I think there's a need for for both rental and owner occupied, not everybody doesn't want to be at home owner. And I think that's one thing we need to really make sure of because, again, we're burdened so much from from an income standpoint, and you are an owner, then if something happens, your property, hot water heater goes out or whatever, then you've got to come out of your pocket to fix that. But we're challenged here in Arkansas, because we have, we have no tenants/landlords protection laws. And we're one of the few states in the nation. I think, and maybe I'm probably wrong on this. But I think there are only about two or three states in a nation that don't have some type of landlord tenant/landlord laws, and we are one of those states. So I'm not sure if the landlord really had to fix up some stuff for these tenants. So that's I think that's certainly certainly a challenge that we have in this state and obviously, in Little Rock says we don't have tenant landlord. that we don't have tenant rights that are as robust as most states, because we don't have any. So there's certainly a need for that and so you know, I think there's a combination of both, quite frankly, when you say is there rental or owner occupied, there's both. There are people that want to rent and there's people that want to own their houses. But there may be more need for rental right now because it's just cost less out of pocket than when you book a homeowner just had to pay more money. This is more out of pocket costs.

**Comment:** Good morning. So to piggyback off of what he just said, there's definitely a need, there's definitely need for both. If we're looking at rental here, in the Little Rock area, there's been an emphasis on high cost apartments, kind of a quality of place model that they're very high in amenity and the pace of more reasonable traditional and affordable rentals has basically dried up unless you're able to get a tax credit deal. And those have been really hard to come by in recent years, particularly here in Central Arkansas. So there is this that is contributing also to our Millennials and, and some Gen X that are cost burdened because of the supply of quote unquote, desirable rentals are quite expensive. And it actually outpaced some of the ownership costs, if you look at the monthly rental rates in some of these units. So we've had a huge uptick. And what I consider to be quality in place rental units, so there is a tremendous stressor on more affordable for those individuals at 110 or percent of AMI or less in the lower you go down the AMI scale, the more challenging it becomes. As a relates to landlord tenant, I hate to tell you, we are the worst in the country, we're the only state in the nation that does not have landlord tenant. And if anyone

wants to join Arkansas, Stronger Communities and trying to get landlord tenant through at the General Assembly currently, it's up again tomorrow at 9:30 in the house, and Old Mac building. So progress is being made. But we continue to be the only state in the nation that does not have landlord/tenant or warranty of habitability in the state. So we've got this tension of what is affordable, what is quality, and who actually is disproportionately impacted by this shortage. On the ownership front, our CDC infrastructure took a horrible hit during the Great Recession and we have lost a lot of providers in this market. And what we have left are struggling in their ability to also address the needs. So we don't really have for profit developers who are looking at owner occupied development, and a really small number of affordable housing developers who are trying to address both ownership and rental at the affordable level. So there's a lot of need, and there's a bigger need for money. As pointed out in the other slide, Arkansas has never gotten the amount of money based upon need our populations work against us, and I'll be quiet at this point.

**Presenter:** Well, thank you. I appreciate the comments.

**Comment:** Yes, I'll make a quick comment. Just to follow up on what both they were touching on in terms of homeownership and rental rental in particular. There is a need for more rental options. And you know, it's kind of like we have to make sure that we are able to right size, our rental options for those who are in need of rental units. And this is outside of the multifamily that's gone in a whole other direction in the city has already been stated. But I'm talking about single family rental unit options, as well as potential for duplexes, triplexes, and fourplexes. But here's the challenge that that the city could help with in working with community based organizations to bring neighborhoods on board, oftentimes neighborhoods where the development is taking place right now, if there's strong active neighborhood associations, if they aren't already a handful of duplexes in those neighborhoods. It's it's a heavy lift to try and convince them to sign off on duplexes, even though we know as nonprofit developers and those in the banks know that we can stretch our dollars a lot further when it comes to developing those type units. So I think a more concerted effort on the part of the city, working with the community based organizations such as the nonprofit builders and others will go a long way. And I'm sure the banks will get on board with that. So we need to make sure that we right sizing, like I stated, it controls costs, you have to deal with the political potential political resistance from the neighborhood associations, keep that in mind. And then we have to look at the size, you know, not just options, everything doesn't have to necessarily be a three-two everything. And that's a three-two, if you're going out for certain, you know, grant dollars of philanthropic dollars, you won't be able to make the numbers work from an even on the back end, when it comes to a cash flow, much less scoring out on an application process, you're trying to get a high score. So you're looking at three to three bedrooms, potentially, up to valve, you're looking at 212 bedrooms, one bath, to hit some of those other particular load Ahmad at 30%. You know, 50% as well, you have to keep in mind you do have down to your demographic, your senior population or disabled that was touched on during the presentation as well. Is there a need to fact in another cost measure when it comes to Universal Design. That, you know, that's a potential cost increase. So I think you have to look at the design factors well, and keep that in mind to control those costs. Take out your garages, you know, carports, maybe if not even streamlining more, when it comes to car parking pads, if you have off alley parking, or even in front are if it's not practical. You have to look at the dreaded off street parking. But I think that the goal should be to increase the availability of units and to maximize or the development opportunity to present yourself in certain neighborhoods. And like I say, it's gonna be a lot of scattered site type activity is going to include also those options when it comes to selling communities on the single family, duplex, triplex, and even a fourplex type design. So I'll stop there.



**Presenter:** Thank you. Thank you for those comments. Did anyone else have comments on that?

Presentation

**Presenter:** A couple other questions that we have. And I think we touched slightly on this is what barriers do you all see for developing affordable housing? Are there any city policies that impact being able to develop affordable housing? And do you have any recommendations on how the city can encourage affordable housing in the community?

**Comment:** Let me let me make an observation here, just based on what I'm seeing in Little Rock and certain neighborhoods. I think probably people in Little Rock are familiar with, you know, the economic development that's going on in that area we call South Main and east of Main Street in this Pettaway neighborhood. There appears to be, you know, a lot of, you know, a lot of different housing, that that has been developed there. And it's and when you contrast that to what takes place, west of Main Street, which is in a, historically in a historic neighborhood, that has, you know, policies of you know, that capital zoning requirements that that are in place that can make your development more expensive. And so when you look at what's happening east of Main Street compared to what's happening west of Main Street, and I'm and I'm not against some type of, you know, house design, certainly in historic areas, but maybe there's a way to encourage more development and areas, you know, that that may be in a capital zoning and I'm not sure if the city has any leverage with that. But I'm not saying do away with all the requirements to keep historic neighborhoods historic looking. But it just seems like there's such an explosion just blocks apart. And I think it's because of the zoning, I mean of the, in all the housing policies. So maybe the city can take a look at that and see how they can work with, you know, historic neighborhoods or even the Capitol Zoning Commission to try to encourage just a little bit more development. And try to assure people that it's not, too not so much more expensive to develop west of Main Street as opposed to developing east of Main Street. So this city to try to work more with the historic commissions and specifically zoning in historic conditions that have certain requirements when you develop.

**Presenter:** Thank you.

**Comment:** Piggybacking on the subject of zoning, it would be really great if the city if it has not begun already to undergo a deeper dive look at the various zoning across communities. Several weeks ago, I was approached by a group who was interested in and trying to develop a certain type of housing in one area of the community and the number of R-3 were limited one part of town, R-2, R-1. And it traces back to how the city developed over time. And so there seems to be, or the impression that I was left with was kind of an imbalance. And in some of the historic zoning and layout between communities as the city of Little Rock grew, and that there's potentially an opportunity hopefully, that has not started to take a deeper look and seeing where the concentrations of some of these are R-1, 2, 3 are located and seeing what type of limitations those type of zonings are unintentionally providing, and making it more challenging to be more creative in the affordable housing space. And oh, accessory buildings can be controversial to some neighborhoods, but could be culturally and cost effective for some communities. But we've got such a varied zoning lay out across the city that makes it more more complicated. And then of course, you've got about on NIMBYism, but that's all another conversation.

**Presenter:** Thank you.

**Comment:** One of the impediments to develop affordable housing, especially once you get into some of the the older neighborhoods is the infrastructure. It's not quite uncommon for a contract or community based organization such as the one I work with, to start to identify lots that are vacant, where the city has, you know, taken an active role in working with the neighborhoods to, you know, tear down, you know, at last resort, you know, unsafe dilapidated housing. And then once you go and start doing your pre development work on the front end to the, to identify certain properties, you find out, there's no sewer hookup in the middle of the city. And these are houses that were developed, some of them over 100 years ago, you know, or in the 1940s. You know, so if there's some type of incentive, or additional funding stream that would help to offset, you know, sewer runs, you know, things like that, you know, that would greatly help, as well, because a lot of times on a lot of these vacant lots, people would be surprised, right in the heart of the city, where there are no sewers, that sewer lines that run either through the alley, are on the street, there is no manhole, you know, things like that. So that will help along ways as well, because these, these projects, always marginal, I don't care if they're, you know, a multifamily complex or single family, our, you know, duplex or whatever, especially for community based organizations that, you know, you're always on the margins and trying to develop these things and get out without losing the entire wardrobe. So why are you trying to complete the project so infrastructure when it comes to in our system with sewer, you know, utilities, and to the city and the mayor in particular credit, there has been some movement on that, but by the same token, And when it comes to the installation, that's still on the developer. You know, there may be some themes that are ways when it comes to hookups, you know, for water and tapping, you know, tapping on lines and that sort of thing. But when it comes to the hook up and run up lines, you know, all that engineering reports, front end, soft costs, you know, the actual construction, identifying, you know, contracts to do the installation, all that is something that you aren't, you can't, you know, get back out of the project, and then ease into the cost and ultimately make those single family housing that we intend to develop, not cost effective. So if you know, outside of there, your CDBG dollars and things like that, if there's like, a separate infrastructure type program, or some funding that set aside to assist with affordable housing, that will go a long ways as well, because a lot of these houses were built on those old community sewer line type improvement projects, and once you tear a house down, you have to bring it back in such a way where you're tying in to the new existing sewer lines, and a lot of times we finding don't exist.

**Presenter:** Thank you for those comments. I actually have a couple questions about infrastructure if we want to, if anyone else has any comments about that. You know, that is a piece of this as well. So any other comments about that with infrastructure or we can go back as well?

**Comment:** Yeah, just let me just buried you bout to make me jump up and say, Amen, you preaching the radio, because the infrastructure in certain areas certainly needs to be addressed. And just not sewer it is water pressure. I mean, you can. And I don't want to get too personal, but boy, you come to find out that you can build a brand new house and some of these old areas and water pressures issues, they'll tell you that they don't have it. So maybe that's something that the city needs to take a comprehensive look at. As it goes about what what they what they can do to create more affordable housing, just take a look and see what our infrastructure needs are in the urban core of the city. Because, you know, I've had developers, or a builder tell me that man, I didn't know, water pressure was low in some of these areas and things like that the city or, or maybe even Central Arkansas Water Authority should have a map that shows where some of these challenges are. And so I want to just echo the need, as pointed out, and also this talk about just, you know, if the city could work with some of these authorities, and just show us a comprehensive map about

where some of the infrastructure needs to be, you know, it reinforced, then that could go a long way to hopefully developing more affordable housing.

**Presenter:** Thank you. Another piece of this is, is there anything that you think the city is doing well, to address housing needs? Are there any programs or efforts that are currently happening that can be improved?

**Comment:** Let me just say, back in early part of this month, the city had put out on social media that they renovated a couple of houses over in the Appleton Street area, and I just want to encourage the city to keep doing that. They took some houses, they renovated them, and they're going to make them affordable, subsidized and and so the city is doing a good job of that. Hopefully, they can increase it. Obviously, I know, it's all about you know, resources, but the city did a good job with that. And I want to encourage that. So kudos to the city for renovating those houses and making them specifically for low income folks and making them affordable. So let's add a good job with that.

**Presenter:** Thank you.

**Comment:** I'm new to the Little Rock Housing Authority, we are Metropolitan Housing Alliance now as the Executive Director, and I hear people talking on the call, just want to let you know that we are partners, we're here, we're here to address these needs. She started the slides by showing the increase in poverty in the area. And I want you guys to all know that we're committed to doing what we can to be a part of the partnership to address those needs and issues. I'm new to Little Rock, but not new to Arkansas, born and raised in Conway. But I didn't want to at least introduce myself and let you guys know that we're at the table and we're listening, and we want to be a part of the conversation. Thank you.

**Presenter:** Thank you. Are there any other comments or thoughts that you guys would like to share on kind of the needs that we're seeing in the community in regard to housing, and how we can help, you know, more people access to political housing.

**Comment:** I may be thinking of the wrong HUD program but decades ago, the City of Little Rock had utilized, I think it was either HUD 103 or 108 funding had, which you can borrow against CDBG to leverage that to make more money available for projects. And I knew they there was but ultimately got paid back decades ago, previous project, but it would be great if those type of other underutilized programs at HUD were explored. So funding could be utilized to help supplement affordable housing and possibly even create some incentives to get more players to think about building housing under \$150,000, here and in Little Rock, just a thought.

**Presenter:** Thank you.

**Comment:** Let me jump in. Also sort of piggyback on you know, some programs, certainly what, you know, she has pointed out some programs, but I remember the city had, I'm not sure if it was city or something else, like they had a special incentive for, you know, police to live in neighborhoods, police on the block programs, they incentivize them to buy houses, teachers, specific program like that. Now, you know, we have some challenges. Certainly, you know, when it comes to, you know, there's no requirement that people to work for the city live in the city. And that's, you know, that's probably a good thing in some respects, but certainly programs that encourage, you know, professionals to live in the city and urban cores, you know, city workers, maybe that could help, you know, not only develop more affordable housing, and certainly helpfully improve some neighborhoods. And so I like those kinds of programs, where it was, I think

it was called cops on the block, or it was another program for teachers and I don't hear too much of those programs like I did in the past, though, I don't know if the programs were successful, or they weren't as successful as what, what they were intended to be, but I like at least those kind of programs because you're incentivizing those professionals to live in the neighborhoods and once you do that, then you can stabilize the neighborhood and certainly, you know, the people that are in there I think it can be more you know, you'll have more affordable housing if a neighborhood is certainly improve and obviously gentrification should always be sort of top of the mind awareness as neighbors are improved. So I think if we do improve neighborhoods like that, and the city does, those programs, again, they they need to also monitor gentrification, and if they see something like that going up, then they need to address it. So more specialized programs, , more specialized programs to get people in, encourage them to live in a neighborhood which stabilizes the neighborhood which again can create the affordability and encourage more people to live there not run. Not gentrified neighborhood, I guess the point I'm trying to make.

**Presenter:** Thank you.

## City Employee Focus Group

### Presentation

**Comment:** MHA have an energy efficiency requirement?

**Presenter:** Did you want to answer that question? The question was, does MHA have an energy efficiency requirement?

**Presenter:** So she said that we recommend energy efficiency when building new constructions. Thank you. Are there any other comments or questions about the types of housing that are needed in the community or how we can encourage affordable housing if there are barriers to developing affordable housing within the community?

**Comment:** I do have a question. Is there is there currently like any any coding that you know because I know I've seen certain areas all around the country where as a way to provide affordable housing is, is to, basically I don't call them Tiny Homes, but housing, houses that are anywhere from like 750 to like 1000 square feet, are there is there currently any coding that will allow that kind of housing development to happen. So when you know, so that we maybe instead of, you know, just, you know, building, you know, so that way there could be a, you know, that it would be a way to maybe help out those who who don't have like a traditional four member family, to be able to give them some, you know, some some healthy and affordable housing.

**Presenter:** Right, that's a, that's a great point, during our housing focus group that was actually brought up both the need for kind of those accessory dwelling units, but you know, you could build a second unit in your, on your lot and rent that out and also encouraging construction of smaller units. You know, they don't always have to be three bedroom, two bath, that kind of stuff. I am going to ask her about if there are specific areas in the city where the zoning allows that. But my understanding is that it's difficult to do based on the current zoning practices within the city. Did you have anything to add to that?

**Comment:** She confirmed that there at the moment, there is no, no ordinances are the zoning ability to have those smaller like accessory accessory dwelling units in the city. And then she also commented that there's a need for low income, elderly and disabled housing. Plumbing and roof assistance. People need assistance with water bills and sewer bills. Are there any other comments about housing needs or other needs within the city?

**Comment:** People need assistance with water bills and sewer bills about \$100 for a single person that's high. We need more. One person's small houses not tiny but small.

**Comment:** So she did say that zoning allows for small houses all over.

**Comment:** I do have an interest in whether smaller dwellings could help to address homelessness.

**Presenter:** I know that in the kind of the studies that we've done, that smaller housing can certainly reduce the incidence of these cost burdens. And when we're talking about, you know, these very low income households who are experiencing high rates of cost burdens, it is more likely to provide stable housing that is within their affordable income ranges.

**Comment:** It seems that through ordinance adjustments within the city, there may be a way to address tiny housing issues. It seems that through ordinance adjustments, I wrote I read that Weiss I'm sorry.

**Presenter:** Thank you for that comment. Are there any other comments about kind of what the city can do to help encourage affordable housing, or how the city can work with other outside agencies. She commented, housing codes allow for 750 approximate square foot house housing codes. You can check the zoning and housing to get that minimum. Thank you. Are there any other comments?

**Comment:** The groups of people most in need, or their families with children and homeless individuals.

**Presenter:** Thank you. If there are more comments, you can go ahead and send them up, I got some more.

**Comment:** The homeless and those at risk of homelessness are at greatest needs. The homeless, those individuals are needing more affordable housing by building landlord tenant/relationship. rehabilitating vacant homes and or buildings to assist with affordable housing. And then also services needed is transportation access to get individuals to jobs and appointments, wraparound services, for those who are mentally and physically disabled.

**Presenter:** Thank you. Transportation is another thing that we heard in our public services focus group for persons with disabilities and also seniors in the community.

**Comment:** Just can't put multiple houses on one lot, the city will be looking into rezoning those lots to possibly allow for multiple homes on lots.

**Presenter:** Thank you. Another question about, you know, kind of, for all of you that are, you know, working in the city, have an inside view of what's working well with some of these programs that we're talking about what can be improved? Are there any comments on that? If you do have comments, I will continue to take them and appreciate them.

Presentation



## Public Input Meeting 3/18/21 12 pm Meeting

### Presentation

**Comment:** And we do work with the Metro Services Meals on Wheels program, and our seniors, we've noticed a huge influx of requests for home delivered meals, especially since the pandemic has been going on. And we've been serving weekend meals, in addition to the five days a week that we were already serving, so that they can at least have one meal per day. So our senior population is in a great need right now. And a lot of them in it may be easily upset but a lot of them were afraid to leave their homes and go out shopping for themselves and things like that. So we're trying to at least feed them once a day.

**Presenter:** Thank you. Are there any other comments on the types of services that are most in the community? During some groups we've heard about the need for transportation, especially for the elderly population as well as persons with disability. Are there any other comments about the needs in the community? If I may ask you since you work with the senior population, have you found that many of our seniors would like to age in place, or they became for other housing options.

**Comment:** The most popular trend is for them to age in place. We find a lot of people do not want to leave their homes that they've been living in for years. And so that's our primary goal is to keep them from going into Senior Living residences.

**Presenter:** Alright, thank you.

(Not Discernable)

**Comment:** What types of funding are available?

**Presenter:** So let me go back a couple slides. We have Community Development Block Grant funds, and these are directed mainly towards public services, infrastructure, public facilities, and the like. And there's about 100 or \$1.5 million annually that the city receives and then there's HOME funds and these go towards rental and home housing, both new construction and rehabilitation. And we also have HOPWA funds, housing opportunities for persons with AIDS and this primarily goes to persons experiencing HIV and AIDS, housing and services for those populations. So hope that answered your question. Did you have another comment?

**Comment:** Yes, ma'am. Okay, when you said it was the infrastructure area, now let's have anything to do with like, you know, the drainage, street drainage, cuz we have so many streets and floods, and what may district like gas spring baseline or some areas that it just damage the streets so bad and take two or three years before we can get them repaired. So this, this what this is for?

**Presenter:** So the limitations with this type of funding is that it has to be, if it's going for something like streets or like that, it would have to be directed to an area that's low to moderate income. So, there when the plan comes out, you'd be able to see on a map, those areas are within the city. But for infrastructure, it would have to fit for the moderate income neighborhoods.

**Comment:** Okay, we'll definitely be on it, now.



**Comment:** I think it was mentioned that the infrastructure, and also, you know, the city had a sales tax, and they had infrastructure money, and they was working on the roads. And I think every Ward received funding, and they was doing projects in every Ward for different infrastructure projects.

**Comment:** Okay, thanks.

**Presenter:** A piece of this housing puzzle as well, is the development of affordable housing. Are there any barriers that you will see in the development of affordable housing or how the city can encourage more affordable housing?

**Comment:** But yeah, just did want to add to that, I mean, there are some things that some different codes that are in I'm not sure that the city has a whole lot of say so in it. But essentially, there are some building requirements that delta will let's just use this, for example, they're making a build Volvos, and instead of just a sedan, affordable sedan or something like that, that would be more affordable. So they're, in some regards, they're saving us to a point of homelessness. They want the homes to be so safe, that people can only afford to live on the streets, like maybe if there were a way for, you know, the city codes that there, they have a separate standard, that they're able to build more affordable spaces. That I mean, I want everybody to have the safest, most highly efficient home, I want everybody to be in a Volvo. But realistically, it's we're, we're pricing people into homelessness. So if there were a way for the code to adopt a set of standards that they would allow on more affordable homes that would be dedicated to more affordable renting or selling. There's 1000s of dollars per unit per home, that could be saved if they were willing to consider those options.

**Presenter:** Thank you. Are there any other comments about housing or services or other needs in the community? Any other comments at all?

**Comment:** Yes, or I like to see this money spent with the city. I just called us also wanted to comment that we do use the CDBG funds within the city for rehabilitation as well. So it's not just Those HOME funds that are used for that Lynn's Little Rock also CDBG.

**Presenter:** Thank you.

Presentation

**Comment:** Yes, ma'am. Okay. Facilities now when you was referring to that you're talking about these (Not Discernable)?

**Presenter:** Right. So right, there's a specific definition for incomplete kitchen facilities. So that's basically if there's not a sink with running water and not some way like a cooktop or something like that, that would be considered incomplete kitchen facilities incomplete plumbing, if not, again, working toilets or water running in that are within the home.

**Comment:** Okay, okay. (Not Discernable)