

City of North Little Rock

Community Development Agency



FY2018 Annual Action Plan



Community Development Agency

500 West 13th Street

North Little Rock AR 72114

501-340-5342

Executive Summary

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

1. Introduction

Eligible local governments may receive annual grants for community development and affordable housing through application to the U. S. Department of Housing and Urban Development (HUD). Available grants include the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) grant. The CDBG Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing a suitable living environment and decent housing, and by expanding economic opportunities, principally for low and moderate income (LMI) persons. The HOME program provides formula grants and is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low income households. A city may address community needs with eligible grant activities, and as part of that process, HUD requires grantees to prepare and submit a Consolidated Plan. The City of North Little Rock's Five Year Consolidated Plan FY2016 – FY2020 was developed in accordance with federal regulatory requirements at 24 CFR Part 91.

The Consolidated Plan was used to outline levels of need in the areas of community development, affordable housing, special needs, and homelessness. This information was gathered through a number of approaches including public outreach, consultations with local agencies, a review of the latest demographic and economic data provided by HUD, and an analysis of market conditions.

The consolidated planning process serves as a framework for a community-wide dialogue to identify community development and housing priorities that align and focus funding from the grant programs. All funding recommendations for activities operated with these grants are evaluated based on the ability to help the City meet the goals outlined in this Plan.

For each of the five years covered by the Consolidated Plan, the City of North Little Rock is required by HUD to prepare an Annual Action Plan. FY2018 represents year three (3) of the Consolidated Plan. This FY2018 Annual Action Plan serves as the application to HUD for CDBG and HOME funding, and details the intended activities to be funded as well as other actions that will be taken to meet the objectives of the Consolidated Plan.

Needs related to non-housing community development, housing, special needs, and homelessness were identified. Goals/objectives/outcomes were developed to address many of these issues. However, limited allocations preclude funding projects for all identified needs. For objectives listed but not funded through this Plan, the City can provide support through coordination of efforts with partner agencies.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Goal: Public Improvements – Infrastructure/Facilities

Objective: Foster suitable living environments/address non-housing community development needs.

- Sustain/revitalize (LMI) neighborhoods with infrastructure improvements such as streets, drainage, and sidewalks.
- Improve public facilities to enhance neighborhoods serving LMI populations, including homeless, special needs, youth, and elderly.
- Support the City's Fit 2 Live initiative to create environments that empower communities to adopt healthy life choices, such as community gardens.

Goal: Affordable Housing – Rehabilitation/Development

Objective: Increase availability of decent affordable housing for low income persons.

- Increase availability of housing options for low income residents through development of affordable housing by a Community Housing Development Organization (CHDO).
- Support alternative housing rehabilitation assistance efforts such as faith-based initiatives, volunteer programs, and self-help/neighborhood group empowerment programs.
- Support North Little Rock Housing Authority (NLRHA) efforts to modernize stock, identify housing opportunities, and maintain and expand Housing Choice Voucher Homeownership, Family Self-Sufficiency (FSS), Resident Advisory Boards (RABs), Rental Assistance Demonstration (RAD) and other initiatives.
- Support private and nonprofit developers in identifying opportunities to utilize Low Income Housing Tax Credits (LIHTC) for construction of assisted rental housing.
- Facilitate access to lenders or programs offering subsidy, down payment or closing cost assistance to homebuyers and rehabilitation loans to homeowners.
- Support Continuum of Care (CoC) efforts, including an increase in inventory of permanent and/or transitional housing units and shelter and housing related services for the homeless, and permanent supportive housing for special needs populations.

Goal: Public Services

Objective: Stabilize living environments/improve well-being of the economically disadvantaged.

- Provide availability/accessibility of public services geared toward the benefit of at-risk youth, seniors, special needs, homeless and other LMI populations.
- Support collaboration with service providers and CoC members.
- Support nonprofit efforts to expand funding sources through certificates of consistency with the Con Plan.
- Support economic development, job development, and workforce training efforts.

Administer, plan, and monitor CDBG/HOME programs to ensure anticipated outcomes and regulatory compliance. Assess and support needs including fair housing, removal of barriers to affordable housing, removal of lead-based paint hazards, an anti-poverty strategy, and provision of resources addressing financial and digital literacy.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of North Little Rock has implemented several successful programs in the past with CDBG and HOME funding. Neighborhoods in low to moderate income areas of the City have been preserved through infrastructure projects such as sidewalk, street and drainage improvements. The number of new homes available in the affordable housing market in North Little Rock has increased through the efforts of the City's Community Housing Development Organization (CHDO). Homelessness issues, special needs, care of the elderly, and youth and neighborhood services have been addressed and provided through partnerships with nonprofit agencies and various public service and public facility projects.

At the end of each fiscal year, the City must prepare a Consolidated Annual Performance and Evaluation Report (CAPER) to provide information to its citizens and HUD detailing the accomplishments for that year. This report allows HUD, City officials and the public the opportunity to evaluate the City's performance and assess whether the activities undertaken during that fiscal year helped to meet the City's five-year goals. The City of North Little Rock began receiving Community Development Block Grant (CDBG) funds in 1975, and Home Investment Partnership (HOME) funds in 1992. HUD has consistently determined that the City has met its performance objectives and goals, and that the City has the capacity to continue effective administration of its grant programs.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As per the Citizen Participation Process and in preparation of the FY2018 Annual Action Plan, City staff held public hearings in several accessible locations in low and moderate income areas in order to receive input from citizens and to inform them of the availability of Community Development Block Grant and HOME Investment Partnership funding and programs. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. Citizens were notified of hearings through a local newspaper display advertisement and through a posting on the City website. In an effort to reach more North Little Rock residents, notices were posted on various City neighborhood organization Facebook pages. Nonprofits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified of meetings by direct mailouts. Notice of the public hearings was listed as a communication on the City Council agenda. The notice offered special accommodations at the public meetings upon request from hearing impaired or non-English speaking residents, and persons with disabilities.

Notice of a 30 day public comment period on the final draft of the FY2018 Annual Action Plan was published in the newspaper and posted on the City website. Copies of the Action Plan were made available for public review at City Hall and at the Community Development Agency, as well as on the City website. The notice also announced a public hearing to be held in conjunction with a City Council meeting addressing adoption of these items prior to submission to HUD. Approval requires a majority vote of the City Council.

The consultation process included extensive outreach to elected and appointed officials, key City staff, and numerous agencies and organizations as detailed in section PR-10.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

During the public hearings, oral comments were received regarding issues related to flooding and street and drainage improvement needs; talk of neighborhoods that were predominantly made up of rental households and the need for development of new affordable housing to revitalize areas by encouraging homeownership and filling vacant lots; discussion of spending funds for new home construction versus rehabilitation of existing homes and the impact of each on improving the area; a need for neighborhood clean-up, especially rental units that are not kept up; interest in the CHDO program; a need for economical loan programs by banks for homeowner rehabilitation projects; a need for homeownership classes for renters and financial and digital literacy and fair housing training for homebuyers and youth; an interest in the various classes offered at Laman Library; and the need for provision of meals to low-income seniors.

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

There were no comments that were not accepted.

7. Summary

The City of North Little Rock recognizes and values the opportunities that the Community Development Block Grant (CDBG) and HOME Investments Partnerships (HOME) programs provide to enhance the quality of life for its low and moderate income residents. The City strives to maintain its history of administering successful and effective programs and continues to encourage broad community involvement in the process.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	NORTH LITTLE ROCK	Community Development Agency
HOME Administrator	NORTH LITTLE ROCK	Community Development Agency

Table 1 – Responsible Agencies

Narrative (optional)

The City of North Little Rock’s Community Development Agency (CDA) is the lead agency for administration of the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) grant programs. The CDA is responsible for developing the Five Year Consolidated Plan, Annual Action Plan, and the end of year Consolidated Annual Performance and Evaluation Report (CAPER). The Consolidated Plan and Annual Action Plan are approved by the North Little Rock City Council prior to submission to the Department of Housing and Urban Development (HUD). The Consolidated Plan and Annual Action Plan are prepared with input from key City staff, consultation and coordination of activities with a number of organizations serving the community, and citizen participation.

Consolidated Plan Public Contact Information

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

1. Introduction

The City consulted with various public and private agencies when developing this Plan in order to best determine the needs of its residents. As lead agency, the City of North Little Rock Community Development Agency (CDA) coordinated these efforts. Included below is a summary of the consultation process, along with a listing of the agencies that participated.

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

The City of North Little Rock's Community Development Agency (CDA) developed this Plan with the input of elected and appointed officials, and staff from many City departments. Activities also included consultation with the North Little Rock Housing Authority. Other affordable housing providers, such as Habitat for Humanity of Pulaski County, and Pulaski County Neighborhood Alliance for Habitat, the City's approved Community Housing Development Organization (CHDO), were consulted. Input was gathered from local organizations providing emergency shelter, transitional housing and permanent housing assistance services to the homeless and those at risk of homelessness. Efforts were also focused on issues of the homeless through coordination with the Continuum of Care, which provides the City opportunities to maintain relationships and consult with private and public health, mental health, and other service providers which are responsible for youth, veterans, homeless families, and the chronically homeless. Nonprofit organizations and agencies who provide services to benefit low income persons were consulted.

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 Continuum of Care (CoC) in Central Arkansas was organized in the late 1990's and its original focus was assisting organizations in making applications to HUD for funding for programs that serve the homeless. The CoC created the organization known as Central Arkansas Team Care for the Homeless (CATCH). CATCH represents a four county area—Pulaski, Lonoke, Prairie and Saline Counties. Over the years, CATCH has become more established and has broadened its mission to focus on identifying the needs of local homeless populations. CATCH takes a community based approach to meet the diverse needs of the homeless. The Cities of North Little Rock, Little Rock, and Jacksonville are members of CATCH. Through regular meetings, training sessions and contact, the City maintains relationships with homeless shelter and services providers and private and public health, mental health, and service organizations which provide assistance for homeless youth, veterans, individuals, families with children, the chronically homeless, and those at risk of homelessness.

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 North Little Rock does not receive ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NORTH LITTLE ROCK
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City elected officials and key City staff were consulted through meetings to review the planning process, citizen input, and budgets when developing City strategies and goals.
2	Agency/Group/Organization	HOUSING AUTHORITY OF THE CITY OF NORTH LITTLE ROCK
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in preparation of Consolidated Plan and Annual Action Plans.
3	Agency/Group/Organization	NORTH LITTLE ROCK CHAMBER OF COMMERCE
	Agency/Group/Organization Type	Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation regarding economic development.
4	Agency/Group/Organization	NORTH LITTLE ROCK ECONOMIC DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation and discussion on economic development and workforce issues.
5	Agency/Group/Organization	Regions Bank
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meeting. Discussion regarding availability of financial literacy classes.
6	Agency/Group/Organization	ARKANSAS DEPARTMENT OF HUMAN SERVICES
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation by phone to obtain information on services offered.
7	Agency/Group/Organization	ARKANSAS DEVELOPMENT FINANCE AUTHORITY
	Agency/Group/Organization Type	Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meeting. Improved awareness for better coordination of available programs and funding.
8	Agency/Group/Organization	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person and phone consultations. Improved awareness for better coordination of available programs and funding.
9	Agency/Group/Organization	ARKANSAS FAIR HOUSING COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? Meetings/trainings regarding fair housing issues.
10	Agency/Group/Organization	CARELINK/CENTRAL AR AREA AGENCY ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended several public hearings and provided information on program. Phone consultations. Continued efforts and increased funding needed for supportive services for elderly.
11	Agency/Group/Organization	CENTRAL ARKANSAS DEV COUNCIL
	Agency/Group/Organization Type	Services - Housing Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Improved awareness and coordination of services for low income persons.
12	Agency/Group/Organization	CENTRAL ARKANSAS PLANNING AND DEVELOPMENT DISTRICT
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of programs offered.

13	Agency/Group/Organization	CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)
	Agency/Group/Organization Type	Services-homeless Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations and meetings as member of CoC. Improved awareness and ability to better coordinate activities and funding opportunities involving low income, at-risk of homelessness, and homeless persons.
14	Agency/Group/Organization	FIRST SECURITY
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion of mortgages, financial literacy, fair housing.

15	Agency/Group/Organization	U.S. Bank
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meeting to discuss mortgage assistance programs, home rehabilitation loan options, financial literacy.
16	Agency/Group/Organization	HABITAT FOR HUMANITY OF PULASKI COUNTY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings. Improved awareness of housing needs in community.
17	Agency/Group/Organization	LITTLE ROCK COMMUNITY MENTAL HEALTH CENTER
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Group meetings, improved awareness of services offered.
18	Agency/Group/Organization	METROPLAN
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation/discussion on demographic and economic data.
19	Agency/Group/Organization	NORTH LITTLE ROCK BOYS & GIRLS CLUB
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Supportive Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings. Tour of facility. Continued efforts and increased funding needed for after school and summer out of school services for at-risk youth.
20	Agency/Group/Organization	NLR POLICE ATHLETIC LEAGUE (PAL PROGRAM)
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Neighborhood Revitalization Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Continued efforts and increased funding needed for at-risk youth services and activities, and for neighborhood revitalization
21	Agency/Group/Organization	OUR HOUSE, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Group CoC meetings. Improved awareness of programs and services offered.
22	Agency/Group/Organization	PULASKI COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for improved awareness of programs offered. Presentation on available services given at CATCH meeting.

23	Agency/Group/Organization	PULASKI COUNTY NEIGHBORHOOD ALLIANCE FOR HABITAT
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings. Improved awareness of local affordable housing needs
24	Agency/Group/Organization	PULASKI TECHNICAL COLLEGE
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Obtained information about educational and workforce training programs.
25	Agency/Group/Organization	RECOVERY CENTERS OF ARKANSAS
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services - Substance Abuse
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Non-Homeless Special Needs Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meeting and phone consultations. Discussion of needs and statistics on substance abuse. Tour of facilities.
26	Agency/Group/Organization	RIVER CITY MINISTRY OF PULASKI COUNTY
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Neighborhood Revitalization Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings and tour of facility. Continued efforts and increased funding needed for homeless services and neighborhood revitalization activities.
27	Agency/Group/Organization	THE SALVATION ARMY
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings and tour of facility. Continued efforts and increased funding needed for homeless services and neighborhood revitalization activities.

28	Agency/Group/Organization	U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
	Agency/Group/Organization Type	Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations. Attended All Grantees meeting and training for improved awareness of programs.
29	Agency/Group/Organization	VETERANS VILLAGES OF AMERICA, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person consultation to discuss veterans' issues. Improved awareness of services offered and needs.
30	Agency/Group/Organization	WOMEN AND CHILDREN FIRST
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person consultation to discuss veterans' issues. Improved awareness of services offered and needs.

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

All agency types were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Little Rock/Central Arkansas CoC	The Consolidated Plan and Action Plan incorporate goals to address needs identified by the CoC where applicable.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Throughout the development of this Annual Action Plan, citizen input was encouraged. To broaden public participation, City staff held public hearings on October 30, November 1, and November 2, 2017 at three different accessible locations in low/moderate income areas of the community to identify needs and solicit comments from citizens, and to inform them of the availability of Community Development Block Grant and HOME Investment Partnership funding and programs. The notice included nonprofit application instructions and details for FY2018 CDBG funds. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. The location of the first hearing was the North Little Rock Community Center in Ward I, the second hearing was held at the Rose City Police Substation in Ward II, and the third hearing was conducted at the North Heights Recreation Center in Ward III. The notice was listed as a communication on the agenda at the October 23, 2017 Council meeting. Nonprofits which serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified by a direct mailout sent on October 25, 2017. Citizens were notified of the public hearings through a local newspaper display ad published in the NLR Times on October 26, 2017. In an effort to reach more residents, including minorities, public housing residents, and persons living in low to moderate income areas, notice was posted on the City website. A newspaper ad was published on May 24, 2018 to announce a 30 day public comment period to begin on May 25, 2018 and to conclude on June 25, 2018, on the draft of the FY2018 Annual Action Plan, and a public hearing to be held on June 25, 2018 at City Hall, prior to consideration and a vote by the City Council on adoption of the FY2018 Annual Action Plan. Nonprofits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified of this comment period and public hearing by a direct mailout sent on May 23, 2018. Notice of the comment period and public hearing, as well as a copy of the Action Plan were posted on the City website. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities. Copies of the Annual Action Plan were made available for review at the Community Development Agency and at City Hall in North Little Rock.

AP-12 Participation – 91.105, 91.200(c)

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

Throughout the development of this Annual Action Plan, citizen input was encouraged. To broaden public participation, City staff held public hearings on October 30, November 1, and November 2, 2017 at three different accessible locations in low/moderate income areas of the community to identify needs and solicit comments from citizens, and to inform them of the availability of Community Development Block Grant and HOME Investment Partnership funding and programs. The notice included nonprofit application instructions and details for FY2018 CDBG funds. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. The location of the first hearing was the North Little Rock Community Center in Ward I, the second hearing was held at the Rose City Police Substation in Ward II, and the third hearing was conducted at the North Heights Recreation Center in Ward III. The notice was listed as a communication on the agenda at the October 23, 2017 Council meeting. Nonprofits which serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified by a direct mailout sent on October 25, 2017. Citizens were notified of the public hearings through a local newspaper display ad published in the NLR Times on October 26, 2017. In an effort to reach more residents, including minorities, public housing residents, and persons living in low to moderate income areas, notice was posted on the City website. A newspaper ad was published on May 24, 2018 to announce a 30 day public comment period to begin on May 25, 2018 and to conclude on June 25, 2018, on the draft of the FY2018 Annual Action Plan, and a public hearing to be held on June 25, 2018 at City Hall, prior to consideration and a vote by the City Council on adoption of the FY2018 Annual Action Plan. Nonprofits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified of this comment period and public hearing by a direct mailout sent on May 23, 2018. Notice of the comment period and public hearing, as well as a copy of the Action Plan were posted on the City website. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities. Copies of the Annual Action Plan were made available for review at the Community Development Agency and at City Hall in North Little Rock.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Four public hearings were held on four dates at four different locations. Notices of hearings and a public comment period were placed in the newspaper, posted on the Internet, sent out by direct mail, and communicated at City Council meetings. Ten persons attended the first public hearing. Two persons attended second public hearing. Two people attended third hearing. The fourth public hearing was held in</p>	<p>Comments were received regarding street and drainage improvements, the need for new housing development in mostly rental household neighborhoods to revitalize areas by encouraging homeownership and filling vacant lots, discussion of new home construction versus rehabilitation of existing homes and the impact of each on improving the area, a need for neighborhood clean-up, especially</p>	<p>There were no comments that were not accepted.</p>	

			<p>conjunction with a City Council meeting.</p>	<p>rental units that are not kept up; interest in the CHDO program; a need for economical loan programs by banks for homeowner rehabilitation projects; a need for homeownership classes for renters and financial literacy and fair housing training for homebuyers and youth; an interest in the various classes offered at Laman Library, and the need for provision of meals to low income seniors.</p>		
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2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Newspaper ads were published to provide notice of funding availability and notice of four public hearings and a public comment period. Ten persons attended the first public hearing. Two persons attended the second public hearing. Two people attended the third public hearing. The fourth public hearing was held in conjunction with a City Council meeting.</p>	<p>Refer to this section under #1 Public Hearing, above.</p>	<p>Refer to this section under #1 Public Hearing, above.</p>	
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3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Internet postings were made to provide notice of funding availability, public hearing dates, and public comment period. Ten persons attended the first public hearing. Two persons attended second public hearing. Two people attended third public hearing. The fourth meeting was held in conjunction with a City Council meeting.</p>	<p>Refer to this section under #1 Public Hearing, above.</p>	<p>Refer to this section under #1 Public Hearing, above.</p>	
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Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of North Little Rock anticipates receiving Community Development Block Grants (CDBG) and HOME Investment Partnership Grants (HOME) annually over the course of the FY2016-2020 Consolidated Plan. The "Expected Amount Available Year 1 Annual Allocations" for each grant shown below are actual FY2018 allocations announced by HUD. "Prior Year Resources" is the balance available to spend from previous year grant allocations. All other amounts shown, including program income, are estimates. "Expected Amount Available Remainder of ConPlan", which would cover the remaining two years of the Plan for each grant, was calculated based on double the City's FY2017 allocation per each respective grant.

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	637,153	2,528	701,366	1,341,047	108,000	Planned activities to be funded: public infrastructure improvements, public services, administration and planning.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,189	0	557,989	839,178	382,000	Planned activities to be funded: development of new affordable housing, administration and planning.

Table 5 - Expected Resources – Priority Table

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

The City attempts to budget non-Federal drainage funds per Ward each year which its City Council members may allocate to needed drainage and street improvement projects in their elected areas. These funds may be used to supplement CDBG public infrastructure activities. On proposals for CDBG funding for nonprofit organizations, the City will require an equity investment in the projects by the applicants. Construction of new affordable housing units by a Community Housing Development Organization (CHDO) may be partially assisted or funded by other sources of funds such as the Federal Home Loan Bank, and/or private donations. Matching funds requirements for the HOME program may be met with donations and volunteer hours provided to the CHDO and nonprofit organizations such as Habitat for Humanity. Program income generated by Neighborhood Stabilization Program (NSP2) activities of Habitat for Humanity and the North Little Rock Housing Authority will be retained by those organizations for investment in the provision of affordable housing.

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

In 2012, the City of North Little Rock entered into an agreement with the City of Little Rock to co-fund the purchase, renovation, and subsequent annual operating budgets of the Jericho Way Resource Center. The Center opened in 2013. This homeless day shelter, while operated in Little Rock, serves both cities and identifies and provides the homeless with services such as meals, clothing, showers, transportation, case management, job counseling, internet access, housing assistance, and daytime shelter.

The City offers 34 neighborhood parks, including Burns Park, one of the largest municipal parks in the country. Four parks are home to community centers: Glenview, North Heights, Rose City, and Sherman Park. The fifth center, North Little Rock Community Center, is also a fitness center. It has served as a heat relief center during hot summer months for residents who may not have a cool place to stay during the day when the heat index reaches dangerous levels. Various community centers have served as public hearing locations.

Discussion

This Action Plan details activities to be funded with the City's FY2018 CDBG and HOME allocations.

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	Public Improvements - Infrastructure / Facilities	2016	2020	Non-Housing Community Development	CDBG ELIGIBLE AREA	Public Improvements - Infrastructure / Facilities	CDBG: \$448,754	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2860 Persons Assisted
2	Affordable Housing - Rehabilitation / Development	2016	2020	Affordable Housing	CITYWIDE	Affordable Housing - Rehabilitation / Development	HOME: \$253,070	Homeowner Housing Added: 2 Household Housing Unit
3	Public Services	2016	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development	CITYWIDE	Public Services	CDBG: \$63,497	Public service activities other than Low/Moderate Income Housing Benefit: 923 Persons Assisted
4	Administration	2016	2020	Administration	CITYWIDE	Administration	CDBG: \$127,430 HOME: \$28,119	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Improvements - Infrastructure / Facilities
	Goal Description	The FY2018 Annual Action Plan's goal of public improvements includes street and drainage improvement projects in CDBG eligible areas of the City. All street and drainage projects reflected in this plan are multi-year projects. Accomplishments will be reported in the year that entire project is complete. Note: CDBG funding amount for this activity includes \$2,527.90 of program income.
2	Goal Name	Affordable Housing - Rehabilitation / Development
	Goal Description	The FY2018 Annual Action Plan's goal of affordable housing will be met by HOME funding of the CHDO program for development of new affordable housing for low income homebuyers.
3	Goal Name	Public Services
	Goal Description	The 2018 Annual Action Plan's goal of funding public services for the well-being and benefit of its low income residents includes providing summer/after school programs for at-risk youth, delivery of meals to home-bound senior citizens, prescription and over the counter (OTC) drug assistance and medical testing supplies from a medical clinic for homeless persons, and assistance bags for homeless persons through the annual Continuum of Care Point in Time Count.
4	Goal Name	Administration
	Goal Description	Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcome and performance measures and compliance with all regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

Following are FY2018 program year projects and budgets.

Projects

#	Project Name
1	Ward I Marion Street, from 15th to 18th
2	Ward II 9th Street, from G to I
3	Ward III 50th Street, from Camp Robinson to Allen
4	CareLink-Meals on Wheels Program
5	NLR Boys and Girls Club-Positive Place for Kids Program
6	River City Ministry-Prescription Drug Assistance Program
7	Homeless Point in Time Count/Assistance Bags Program
8	Administration-CDBG
9	HOME Community Housing Development Organization (CHDO) Program
10	HOME Administration

Table 7 - Project Information

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

Allocation priorities were developed and established through input from citizen participation and consultation processes, along with City staff review.

Any additional program income funds received will be allocated among the three Ward Street and Drainage projects.

The main obstacle to addressing the needs of the underserved is the lack of adequate funding.

AP-38 Project Summary
Project Summary Information

1	Project Name	Ward I Marion Street, from 15th to 18th
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure / Facilities
	Needs Addressed	Public Improvements - Infrastructure / Facilities
	Funding	CDBG: \$149,585
	Description	Street, drainage, and sidewalk improvements
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1275 persons in the CDBG eligible low-mod area will benefit upon completion of the proposed activity, but the goal indicator was only shown in FY2016 Action Plan since this is a multi-year project.
	Location Description	Marion Street, from 15th to 18th, North Little Rock, AR
	Planned Activities	Street, drainage, and sidewalk improvements
2	Project Name	Ward II 9th Street, from G to I
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure / Facilities
	Needs Addressed	Public Improvements - Infrastructure / Facilities
	Funding	CDBG: \$149,585
	Description	Street, drainage and sidewalk improvements
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1,330 persons in this CDBG eligible low-mod area will benefit upon completion of this proposed activity. This will be a multi-year funded activity.
	Location Description	9th Street, from G to I, North Little Rock, AR
	Planned Activities	Street, drainage and sidewalk improvements
3	Project Name	Ward III 50th Street, from Camp Robinson to Allen
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure / Facilities
	Needs Addressed	Public Improvements - Infrastructure / Facilities
	Funding	CDBG: \$149,585
	Description	Street, drainage and sidewalk improvements

	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1,530 persons in this CDBG eligible low-mod area will benefit upon completion of this proposed activity. This will be a multi-year funded project.
	Location Description	50th Street, from Camp Robinson to Allen, North Little Rock, AR
	Planned Activities	Street, drainage and sidewalk improvements
4	Project Name	CareLink-Meals on Wheels Program
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$29,997
	Description	Delivery of meals to home-bound senior citizens.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 23 low to moderate income elderly persons will benefit from the provision of home delivered meals.
	Location Description	Citywide
	Planned Activities	Delivery of meals to home-bound senior citizens.
5	Project Name	NLR Boys and Girls Club-Positive Place for Kids Program
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Funding for teacher's salaries for Positive Place for Kids Great Futures Program for summer and after-school care.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low-mod income at-risk youth will benefit from this activity.

	Location Description	Two Boys and Girls club locations; Wetherington Club, 1212 Jim Wetherington Place, North Little Rock, AR 72114 and Hamilton Club, 600 N. Palm, North Little Rock, AR 72114
	Planned Activities	Funding for teacher's salaries for Positive Place for Kids Great Futures Program for summer and after-school care.
6	Project Name	River City Ministry-Prescription Drug Assistance Program
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$6,000
	Description	Provision of prescription and OTC drugs, and medical testing supplies administered through medical clinic for clients of River City Ministry.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 300 low income and/or homeless persons will benefit from this activity.
	Location Description	Services are provided at River City Ministry, 1021 East Washington Avenue, North Little Rock, AR 72114
	Planned Activities	Provision of prescription and OTC drugs, and medical testing supplies administered through medical clinic for clients of River City Ministry.
7	Project Name	Homeless Point in Time Count/Assistance Bags Program
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,500
	Description	Provision of assistance bags containing clothes, food and hygiene items for homeless person through Point in Time Count program.
	Target Date	1/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 200 homeless persons will benefit from this activity.
	Location Description	Citywide-various North Little Rock locations to be determined.
	Planned Activities	Provision of assistance bags containing clothes, food and hygiene items for homeless person through Point in Time Count program.
8	Project Name	Administration-CDBG
	Target Area	CITYWIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$127,430
	Description	Administration and planning of CDBG program.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	
9	Project Name	HOME Community Housing Development Organization (CHDO) Program
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing - Rehabilitation / Development
	Needs Addressed	Affordable Housing - Rehabilitation / Development
	Funding	HOME: \$253,070
	Description	Development of new owner occupied housing through Community Development Housing Organization (CHDO)
	Target Date	12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	An estimated two low income families will benefit from the proposed activity with two units of homeowner new housing added.
	Location Description	Addresses to be determined
	Planned Activities	Development of new owner occupied housing through Community Development Housing Organization (CHDO)
10	Project Name	HOME Administration
	Target Area	CITYWIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$28,119
	Description	Administration and planning of Home Program.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Administration and planning of Home Program.

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 areas where assistance will be directed for program year 2018 are CDBG ELIGIBLE AREA and CITYWIDE. The CDBG Eligible Area Target Area includes CDBG eligible census tracts or block groups, which are defined as having at least 51% of their population earning below 80% of median income. The CDBG Eligible Area Target Area is loosely bounded by Interstate 40 on the North, Fort Roots on the West, the Arkansas River on the South and Central Airport Road near I-440 on the East. Any eligible tracts or block groups within the City limits are considered part of this target area. The Citywide target area encompasses the entire city in order to serve any citizen who is eligible based on income.

Investments are allocated based on responses to grant program opportunities and funding availability. Infrastructure projects will be targeted to CDBG eligible areas. Public services will be offered in low to moderate income areas and/or to all qualified residents of the City. Activities of the City's CHDO, Pulaski County Neighborhood Alliance for Habitat, may occur citywide but will focus on low income eligible applicant neighborhood area preferences for homeownership.

Geographic Distribution

Target Area	Percentage of Funds
CDBG ELIGIBLE AREA	49
CITYWIDE	51

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG ELIGIBLE AREA investments for 2018 include area benefit street and drainage improvements. Funds are allocated for one infrastructure project in each of the three City wards with boundaries that include CDBG eligible areas. The beneficiaries of housing development activities of the CHDO are the qualifying low income homebuyers. Activities of the City's CHDO, Pulaski County Neighborhood Alliance for Habitat, may occur citywide but will focus on the neighborhood location preferences of their qualifying low income homebuyers. Low income persons citywide will have access to the CDBG public service activities. The Boys and Girls clubs serve low income youth citywide, CareLink provides meals to low income senior citizens citywide, River City Ministry provides prescription and OTC drug assistance and medical testing to any clients citywide who seek medical treatment at their clinics, and the Homeless Point in Time Count program will provide assistance bags to homeless persons citywide.

Discussion

The geographic areas where FY2018 assistance will be directed are CDBG ELIGIBLE AREA and CITYWIDE.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Following are the affordable housing goals for FY2018, which is year three (3) of the Five Year Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	2

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	2

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

Discussion

The City of North Little Rock maintains its goal of increasing affordable housing units for its low income citizens through its CHDO Project for new housing development.

AP-60 Public Housing – 91.220(h)

Introduction

As the city's largest provider of affordable housing, NLRHA manages 1,023 units consisting of four (4) elderly and disabled sites and four (4) family complexes that serve as home for approximately 1,700 residents. In addition to public housing, the housing authority owns and manages twenty-one (21) mixed-income properties throughout the city, six (6) of which were newly constructed or rehabilitated with NSP2 funds.

NLRHA also takes part in other HUD programs designed to assist eligible households in attaining affordable housing and building self-reliance through the Housing Choice Vouchers (HCV) program, Family Self-Sufficiency Program (FSS), Resident Advisory Boards (RAB), the Rental Assistance Demonstration (RAD) Program and Section 18.

At the time of this submission, the NLRHA has 1392 HCV of which 200 are Veterans Affairs Supportive Housing (VASH) that assist homeless veterans with housing. The organization offers an FSS Program for both voucher holders and public housing residents that encourages them to take part in individual economic opportunities. NLRHA also is actively engaged with the RAB as a federal rule provides public housing residents with the right to organize and elect a resident council to represent their interests and promote public housing resident participation. The NLRHA RAB's role includes responding to resident concerns; improving quality of life; representing resident interests; and involving residents in creating a positive living environment.

Specific strategies must be implemented to address the needs of families having certain demographic characteristics. For families at or below 30 percent of the median income level, the strategy is to adopt rent policies to support and encourage work. The (FSS) programs are greatly beneficial in this strategy. For families at or below 50 percent of the median, the strategy of supporting and encouraging work will be enhanced by implementing admissions preferences aimed at families who are already working and providing them with access to training and education resources to increase their earning potential.

The NLRHA is currently exploring implementing a work requirement for all tenants, with the exception of the elderly and disabled. The elderly population and disabled applicants are given preference in the application process. For non-elderly and non-disabled families, NLRHA will continue to target those considered extremely low income (less than 30 percent of the median income), as HUD requires at least 74 percent of new participants to be in this income category. To address the disproportionate housing needs of families of certain racial and ethnic groups, the Housing Authority will counsel Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units. In addition, program-marketing efforts will include marketing to owners outside of poverty/minority concentrations.

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

The NLRHA is aware of the need to substantially rehabilitate and reconstruct its housing stock. NLRHA will take part in the Rental Assistance Demonstration (RAD) and SAC's Section 18 program, which will allow for new construction and redevelopment of its entire portfolio and address \$90 million in needed upgrades and modernization.

The organization is working with one developer with both programs and anticipates construction to launch in the 4th quarter of 2018. NLRHA will follow all HUD guidelines at it relates to RAD and URA.

The NLRHA seeks to reduce public housing vacancy by maintaining a minimum 97% lease-up for public housing and 99% lease-up for the HCVP. At the time of this submission, of 1392 vouchers allocated, 1272 are under contract. Of 200 VASH vouchers, 176 are under contract.

A goal is to promote self-sufficiency of assisted families. The HCVP (Section 8) continues to offer a FSS Program to 19 families (as of June, 2017). All 72 original participants have either fulfilled all requirements and goals or otherwise transitioned off the program. A goal is to improve community quality of life and economic vitality by implementing security improvements and marketing to attract higher income residents. In 2017, NLRHA continued its efforts to address moderation concerns through the following major upgrades:

- Replaced chillers at Willow House - \$371,950
- Replaced chiller at Bowker - \$85,899
- Installation of Security Surveillance System at Campus - \$153,000

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

The North Little Rock Housing Authority has a very active Resident Advisory Board (RAB). The RAB is involved in the capital fund budgeting process and provides tangible input in the Housing Authority's plan to redevelop and/or modernize units, such as under RAD. Written comments are obtained for all major development activities.

A goal is to increase assisted housing choices through voucher mobility counseling and landlord outreach. The Housing Choice Voucher (Section 8) Homeownership has been a successful program. As of June 2017, the Housing Choice Voucher (Section 8) Homeownership had 30 active homeowners. In the last fiscal year, families were directed to various community resources including: fair housing assistance, home inspectors, credit counseling services, required first-time homebuyer training, Money Smart Classes, Individual Development Account (IDA) programs, credit report request services, Homestead Tax Services, energy assistance programs, down-payment assistance programs, and Central Arkansas Development Council (CADC) weatherization assistance programs.

Housing Choice Voucher participants that take part in the Family Self Sufficiency program have been successful in pursuing homeownership opportunities. Participants attend classes that prepare them for the responsibilities of becoming a homeowner by highlighting at minimum: creating a budget and savings, using and understanding credit, maintaining the property, and access to down payment assistance programs.

In 2017, NLRHA, in collaboration with its nonprofit affiliate, Arkansas Housing and Community Development Corporation (AHCDC), launched a multi-faceted health and wellness initiative that currently focuses on mental health, chronic disease management, smoking cessation, nutrition and food insecurity. Residents are given volunteer opportunities to take part in certified trainings and serve as peer mentors to other residents.

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

The North Little Rock Housing Authority is not designated as troubled.

Discussion

Established in 1939, the North Little Rock Housing Authority (NLRHA) is the oldest and second largest public housing authority in Arkansas. Along with constructing and preserving affordable housing, NLRHA endeavors to identify supportive services, encourage self-sufficiency and offer upward mobility opportunities to low and moderate income families, veterans, elderly and disabled persons.

The Housing Authority's needs and strategies were developed by utilizing tools that monitor and track HA activities, by obtaining input from residents, and with awareness of funding constraints. The public housing sites were developed during the 1940's through 1980's. Some locations have become obsolete and lack numerous modern amenities. However, through the annual Capital Funds Program, federal dollars disbursed for public housing repairs, and reserves, the HA continues to maintain the quality of its sites by responsive maintenance and management, with limited funds. That, along with affordable rents, keeps the units in demand for low income residents.

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

Introduction

In FY2018, the City is funding a public service activity for River City Ministry to provide prescription and OTC drug and medical testing assistance to its low income and homeless clients through its medical clinic. In addition, the City is funding an activity for the provision of assistance bags to homeless persons citywide through the Continuum of Care's Point in Time Count. Given limited grant allocations, steps to reduce or end homelessness are somewhat out of reach of the CDBG and HOME programs covered in this Plan. However, the City shares the goal of reducing and ending homelessness, so in addition to the funded activities mentioned above, the City will provide support through facilitating coordination and collaboration of efforts with its Continuum of Care.

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 of North Little Rock is an active participant in the local Continuum of Care through membership in Central Arkansas Team Care for the Homeless (CATCH). The CoC conducts annual point in time (PIT) counts and surveys to determine the homeless population in the area and to reach out to homeless individuals, including unsheltered persons, in order to better assess their needs. Regular meetings of the CATCH membership provide opportunities for discussion and consultation regarding coordination of outreach efforts among homeless service and housing providers.

River City Ministry (RCM) in North Little Rock is a day shelter which provides meals, showers, personal hygiene supplies, access to technology including Wi-Fi and phone charging stations, clothing, food bank resources and emergency food, case management, access to first aid emergency care, and access to dental/vision/medical clinics. RCM serves as a first contact for those in need and accepts all referrals in order to assess need and be an open door to the larger Continuum of Care network of service providers and housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

River City Ministry is a day shelter only, but assists clients on a daily basis with securing a shelter bed when needed. RCM maintains a listing of area shelters and each shelter's policies and requirements for admission, in order to best serve its clients.

The City of North Little Rock joined forces with the City of Little Rock and shared the costs of purchasing and renovating a building that opened in 2013 as the Jericho Way Resource Center. The two cities continue to share annual operating costs. This day shelter for the homeless provides a centralized location where multiple services, such as case management, housing referrals, job counseling and training, and transportation, are coordinated with the goal of transitioning clients out of homelessness. Jericho Way provides van service to pick up and drop off clients at overnight shelters.

The City's strategic plan goals include providing financial assistance to homelessness-related public service or public facility activities, but funding is limited. The City's homelessness goals are supported by participation in CATCH membership meetings to continue collaboration with homeless service providers 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

Again, as stated above, maintaining communication and coordination with the City's partner agencies in the CATCH membership to most efficiently prioritize and cover all aspects of the Little Rock/Central Arkansas Continuum of Care's homelessness strategy is key. Staff from the cities of North Little Rock, Little Rock, and Jacksonville serve on the Rank and Review Committee for applications for annual CoC funding and seek a combination of qualified programs that provide permanent housing for all categories of the homeless, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Continued HMIS data sharing and collection is necessary to coordinate efforts and review results.

The NLRHA focuses on homeless veterans through the Veterans Affairs Supportive Housing (VASH) program, VA and local veterans support organizations. Currently, NLRHA has 200 vouchers in its inventory that contribute toward reducing homelessness. Also, in 2017, the NLRHA began taking part in *Supporting Families in Crisis: Homeless and Pregnant*, a series of discussions sponsored by the University of Arkansas Medical Sciences.

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.

The Strategic Plan supports outreach to the homeless and those at risk of becoming homeless to raise awareness of services such as meals, food banks, clothing, housing referrals, job training, counseling, and transportation, offered through local day shelters including River City Ministry and Jericho Way. Collaboration among local service providers builds a network of coordinated services which helps raise awareness and facilitates referrals.

Discussion

The City will continue working with its partner agencies in the fight to end homelessness.

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

Introduction:

There are no known negative effects of public policies on affordable housing. Development regulations for the City of North Little Rock were reviewed to determine whether or not they revealed any barriers to affordable housing. Zoning ordinances, development codes, and public policies were examined to reveal any current ordinances or policies that impede fair housing choice. The City's land development codes and zoning regulations address affordable housing and the provision of making allowances through the code to allow construction of a variety of types of housing, including single family and multifamily housing. Regulations allow unrelated persons to reside in a single family structure and have adequate provisions for group homes and special needs populations.

The City has continued to make strides in streamlining the overall development process by encouraging preliminary reviews to expedite the permitting process, and implementing a "One-Stop Shop" for swift issuance of permits.

Barriers exist that are not public policy related. These include aging housing stock in declining areas, housing lacking security features in unstable neighborhoods, the need for improved management of properties by homeowners and landlords, and the limited number of available Housing Choice Vouchers. Increasing fair market rents are a barrier to residents with limited income. Transportation to and from affordable housing locations continues to be a barrier for some families.

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

The City takes a proactive role in boarding and securing vacant and derelict buildings in order to minimize their negative impact on the neighborhood as well as to protect them for future rehabilitation. The City is aggressive in condemning and demolishing houses that are an eyesore and potential safety hazard. All condemnations requiring demolition are reviewed by a public hearing process and require Council approval. A full time Code Officer is employed to address rental property issues. The Neighborhood Stabilization Program (NSP1) and (NSP2) grants awarded to the City in 2010 allowed for neighborhood revitalization in three low income qualified census tracts through elimination of blighted structures and construction of new affordable energy efficient housing for both homeowners and renters. Program income generated by NSP2 activities of Habitat for Humanity and the North Little Rock Housing Authority will be invested in affordable homebuyer and rental housing. As part of its strategy to promote homeownership, the City will allocate 90% of its FY2018 HOME fund allocation to the City's CHDO program for the development and construction of new affordable housing.

For the NLRHA, the main barrier to developing additional affordable housing is opposition to redevelopment sites. The City is landlocked for the most part; however, NLRHA has worked with the City and a developer to identify a potential property that may lend itself to future development of a senior and/or multifamily site. Such a site is needed as organization continues with RAD and the HA is unable to rebuild on one of its existing properties in light of environmental guidelines. NLRHA recognizes and seeks to diplomatically address neighborhood concerns, should they arise, about the prospect of utilizing the property.

HUD has given the nation's Public Housing Authorities (PHAs) a powerful tool by providing a financial opportunity to reduce the nationwide backlog of deferred maintenance that has accumulated because of diminishing federal funds. RAD lifts certain funding constraints and allows PHAs to partner with other entities to raise capital, expand, preserve, and improve PHA properties.

Combined, all eight of NLRHA public housing sites have an assessed need of \$90 million of upgrades and maintenance. That figure is based on a 2016-2017 assessment of the properties. Along with modernization and cosmetic upgrades, crucial repairs are needed across all eight of the NLRHA residential sites. With a projected start date in late 2018, the PHA envisions the project to be a combination of new construction and substantial rehabilitation with features and upgrades that focus on new systems, green/energy-efficiency, wellness, and accessibility.

Perceived safety issues in public housing with elderly and disabled residents act as barriers to affordable housing for the elderly. The requirement to accommodate younger residents in public housing with older residents has resulted in a decreased number of elderly applicants. NLRHA has responded in part by receiving an elderly-only designation for Willow House in 2016. Achieving this five-goal will be through attrition--leasing of any open unit has been designated for applicants who are at least 50 years old.

Discussion:

Continued emphasis on public awareness of fair housing is also important. Homebuyers and tenants should understand their fair housing rights.

A coordinated team effort by government, neighborhood groups, and individual owners of properties to instill pride in neighborhoods is essential. The City continues to foster civic pride. If each person just takes responsibility to do the little things, it will make a big difference in the present and future conditions of their communities.

AP-85 Other Actions – 91.220(k)

Introduction:

Listed below are actions planned to address obstacles to meeting underserved needs, to foster and maintain affordable housing, to reduce lead-based paint hazards, to reduce the number of poverty level families, to develop institutional structure, and to enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

A major obstacle to meeting the needs of the underserved is a lack of adequate funding and resources. This stated, the City is aware of its responsibility to identify and prioritize needs and to utilize available funding wisely and efficiently.

Data and feedback received through citizen participation and input from the City's partner organizations is carefully analyzed. The City continues to maintain and develop strong relationships with its nonprofit service and housing providers to coordinate efforts and activities. Steps are taken to update and maintain current directories of available resources in order to increase awareness and best direct those in need. Citizens are informed about programs conducted by other City departments, such as the free home Energy Evaluation offered by the North Little Rock Electric Department, and workshops offered by the Laman Library on various topics including resume writing, job search assistance, and cooking on a budget.

Actions planned to foster and maintain affordable housing

Ninety (90) percent of FY2018 HOME funds will be allocated to a Community Housing Development Organization (CHDO), currently Pulaski County Neighborhood Alliance for Habitat, for construction of new affordable and energy-efficient homes for low income homebuyers. Program income funds generated from NSP2 Housing Authority rental properties and Habitat for Humanity homebuyer mortgages will be utilized by these consortium members to maintain and provide affordable housing.

The City will continue to support the efforts, initiatives, and programs of the North Little Rock Housing Authority in their goal to provide decent affordable housing to low income residents. The City will continue to encourage other development of affordable housing, and will support alternative housing assistance efforts such as faith-based initiatives and volunteer programs. The City-funded Code Enforcement department will investigate code violations and when warranted, initiate condemnation proceedings and demolition of unsafe and unsightly structures to maintain neighborhoods.

The City will support private and nonprofit developers in identifying opportunities to utilize Low Income Housing Tax Credits (LIHTC) for the construction of assisted rental housing for low income families.

Actions planned to reduce lead-based paint hazards

The City plans to expand its stock of lead-safe housing units through development of newly-constructed affordable housing.

The NLRHA complies with HUD's Notice PIH 2017-13 in regard to the minimization and abatement of lead-based paint hazards and elevated blood lead levels of children under age six (6). Furthermore, the PHA will address potential hazards as it prepares for redevelopment and substantial rehabilitation through RAD and Section 18.

Actions planned to reduce the number of poverty-level families

While many factors related to poverty are beyond the control of local government, the City is committed to addressing this issue and improving the welfare and economic status of its residents wherever possible. Services described in this Plan include some, like homeless services, which are basic elements of the "safety net" geared to those in most need. Others, like promotion of homeownership, are more fundamental to the long term reduction of poverty in society.

The City can most effectively fight poverty over the long term by promoting economic development, especially job intensive industries; building the tax base so that basic city services can be provided to all; working to stabilize neighborhoods and helping less affluent citizens purchase a home in an area where housing values are likely to increase; ensuring that problem properties are reduced, thereby protecting the value of neighborhood property; and supporting public education systems.

Those low-income residents who are attempting to rise out of poverty by building equity through homeownership are directed to the City's CHDO for information on their newly-constructed affordable homes, homebuyer counseling services and subsidy assistance programs. CDBG public service/public facility activities are geared towards poverty level and low-income elderly, youth, and homeless.

Along with the RAD program, NLRHA and its nonprofit affiliate Arkansas Housing and Community Development Corporation (AHCDC) are developing targeted quality of life initiatives that are designed to respond to health and wellness, economic literacy, early childhood education, family strengthening, adult education, job training and employment through the Families Are Moving toward Empowerment, a 2nd Generation Outcomes Initiative. This Two-Generation approach focuses on creating opportunities for and addressing needs of both vulnerable children and their parents together. The FSS program equips participants with resources necessary to save for a home or educational opportunities for themselves or family member and economic independence. Supporting this collective effort are local, state and federal agencies, foundations, state and federal assembly and congressional representatives, hospitals, universities, other non-governmental organizations (NGOs) and corporations.

Actions planned to develop institutional structure

The City will continue its strategy of partnering with the NLR Housing Authority, local non-profit service and affordable housing providers, and private industry to assist in coordination of services and activities offered to address the needs of the community and to make the best use of the limited funds available. Cooperation between the City's Community Development Agency and its partners has a long track record of success. The delivery system for the Consolidated Plan program is no exception. CDA staff works closely with its partner organizations to improve regulatory compliance, monitoring, and technical capacity. Membership in the Central Arkansas Team Care for the Homeless (CATCH) Continuum of Care facilitates communication among key service providers.

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

NLRHA and AHCDC partner with the City of North Little Rock and numerous other providers to ensure and navigate community-based services for public housing tenants such as health and wellness, childcare, daycare, adult education, life-skills, workforce development, mental health, and senior services. Formed in 2016, AHCDC is dedicated to creating affordable housing opportunities, fostering economic self-sufficiency, promoting training and education, and enhancing access to supportive services for low-income residents of North Little Rock, specifically residents of the North Little Rock Housing Authority. Partnerships include the Winthrop Rockefeller Foundation, Clinton Foundation, Arkansas Foundation for Medical Care, University of Arkansas-Little Rock, Arkansas Department of Health, Arkansas Baptist College, Arkansas Department of Workforce Services, Humana, Robert J. Brown Foundation and HIPPI USA. Furthermore, the nonprofit engages major think tanks like the Aspen and Urban Institutes for guidance and evidence-based model programs.

Discussion:

The City of North Little Rock's Community Development Agency collaborates with many partners, including the NLR Housing Authority, affordable housing providers, local nonprofits, and others in an effort to network, coordinate efforts and referrals, and wisely utilize limited funding.

Program Specific Requirements

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

Introduction:

This section addresses program specific requirements for the Annual Action Plan and Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME).

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	2,528
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	2,528

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

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 North Little Rock does not plan to 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 HOME recapture provisions permit the original homebuyer to sell the property during the period of affordability, however, if sold, all or a portion of the direct HOME assistance provided to the original homebuyer is subject to recapture from the net proceeds of the sale. The net proceeds are the sales price minus superior loan repayments (other than HOME funds) and closing costs. Recapture provisions are triggered by any transfer of title, voluntary or involuntary, during the established period. Direct assistance provided by the City such as a subsidy to the homebuyer that reduces the purchase price from fair market value to an affordable price will follow the reduction of subsidy during affordability period recapture model. A prorated portion of the total HOME direct subsidy amount will be forgiven each year during the term of the affordability period if the homebuyer satisfies all HOME Program regulation requirements. The City's CHDO will use the recapture provision option which recovers the entire direct HOME subsidy for mortgage loans provided to homebuyers.

Recapture provisions require that the homebuyer occupy the home as a principal residence, and not rent, lease, or leave the home vacant for the duration of the affordability period. The recapture provisions are triggered for the full amount of the direct subsidy if the principal residency requirement is not met for the full term of the affordability period. Repayment of the HOME assistance, such as early payoff of a HOME funded mortgage, does not terminate the affordability period. The principal residency requirement must be met for the full period. The period remains in effect unless the unit is sold. The amount that must be recovered for noncompliance with principal residency requirements is not subject to any prorated or other deductions in the recapture provisions.

If recapture proceedings must be enforced at some time during the affordability period, the portion of direct HOME subsidy unforgiven by the recapture provisions and elapsed affordability period will be recaptured from available net proceeds from sale of property (whether recapture is effected through foreclosure or no foreclosure action).

Net proceeds recovered will be used to 1) reimburse the HOME Program (Approved Activity) for the outstanding balance of HOME subsidy not repaid or forgiven during the applicable affordability at the time of recapture, and 2) reimburse the HOME Program for “holding costs” or other costs associated with the recapture action (legal fees, insurance, taxes, realtor fees, appraisals, etc.). If net proceeds recaptured are greater than the outstanding balance of direct HOME subsidy (for all approved activities and holding costs incurred), the balance of net proceeds would be distributed to the homeowner (or estate). If the recapture of proceeds is effectuated through a completed foreclosure action, and the property is legally owned by the City or by the City’s CHDO, the balance of net proceeds recaptured will inure to the City or to the City’s CHDO, as applicable. The pro rata amount recaptured cannot exceed available net proceeds. If net proceeds recaptured are less than outstanding balance of direct HOME subsidy invested in the property, the loss will be absorbed by the HOME Program and all HOME requirements would be considered to have been satisfied.

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:

HOME-assisted homebuyer requirements state that in order for homeownership housing to qualify as affordable, it must be single-family, modest housing; be acquired by a low-income family as its principal residence; and meet affordability requirements for a specific period of time determined by the amount of assistance provided. To ensure affordability of homebuyer housing, the City and its CHDO(s) impose recapture requirements. Resale provisions are not used.

Under recapture, the period of affordability is based upon the direct HOME subsidy--the amount of HOME assistance that enables the homebuyer to buy the unit. Examples of direct HOME assistance include HOME loans, down payment, closing costs, or a subsidy that reduces the purchase price from fair market value to an affordable price. The period of affordability is based upon the amount of the direct HOME subsidy to the homebuyer. Length of Affordability Periods are determined as follows: Less than \$15,000 in HOME Assistance = 5 years; \$15,000 to \$40,000 in HOME Assistance = 10 years; More than \$40,000 in HOME Assistance = 15 years.

If the homebuyer does not abide by the terms and conditions of the HOME program during the affordability period, recapture proceedings may be enforced. In the event of a failure of a HOME program beneficiary to satisfactorily adhere to all applicable affordability requirements, the recapture provision will be used to ensure that the intent of the HOME funded activity is accomplished or that the direct subsidy amount provided to the HOME-assisted homebuyer is recovered to be used for other eligible activities.

A subsequent low income purchaser of a HOME-assisted homeownership unit may assume the existing HOME loan and recapture obligation entered into by the original buyer when no additional HOME assistance is provided to the subsequent homebuyer, if lender policies allow an assumption of loan. In cases in which the subsequent homebuyer needs HOME assistance in excess of the

balance of the original HOME loan, the direct HOME subsidy or assistance to the original homebuyer must be recaptured. A separate HOME subsidy must be provided to the new homebuyer, and a new affordability period must be established based on that assistance to the new buyer.

Written agreements, mortgage and lien documents will be used to impose the recapture requirements in HOME-assisted homebuyer projects for the duration of the affordability period. These enforcement mechanisms ensure that the direct subsidy to the homebuyer will be recaptured if the HOME-assisted property is transferred or if other HOME requirements, such as the principal residency provision, are not met.

The period is stated in the loan and program documents which include the Deed of Trust, the Promissory Note, the Notice to Homebuyer, and the First Time Homebuyer Agreement, which are all 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 of North Little Rock does not plan to use HOME funds to refinance existing debt for HOME funded multifamily housing.

CDBG funds are used for the benefit of low and moderate income persons. Under "Other CDBG Requirements, 2." above, we have indicated 80% as the estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income over the five year period of the Plan, as the remaining 20% is applied to administrative, oversight, and planning costs of the activities used to benefit low and moderate income persons. The City uses the HOME affordable homeownership limits provided by HUD.