

City of North Little Rock

Community Development Agency



FY2019 Annual Action Plan



Community Development Agency

500 West 13th Street

North Little Rock AR 72114

501-340-5342

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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. FY2019 represents year four (4) of the Consolidated Plan. This FY2019 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, and 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) and through efforts and activities of the City's NSP2 Consortium members.
- 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 maintain and modernize public housing and scattered site unit stock, identify housing opportunities, and maintain, expand and/or update Housing Choice Voucher programs, Homeownership, Family Self-Sufficiency (FSS), Resident Advisory Boards (RABs), Section 18 and Rental Assistance Demonstration (RAD) programs, job and learning center programs, and other initiatives.
- Support private and nonprofit developers in identifying opportunities to utilize Low Income Housing Tax Credits (LIHTC), New Market Tax Credits and Opportunity Zone incentives for construction of assisted rental housing and other new developments.
- 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 identification 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 FY2019 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 FY2019 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; the need for development of new affordable housing to revitalize areas by encouraging homeownership and filling vacant lots; a need for neighborhood clean-up, especially rental units that are not kept up; interest in the CHDO program including zero interest financing for eligible homebuyers; a need for economical loan programs by banks for homeowner rehabilitation projects; and a need for homeownership classes for renters and financial and digital literacy and fair housing training for homebuyers and youth.

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.

Following are FY2019 program year projects and budgets.

#	Project Name	Amount
1	WARD I MARION STREET, FROM 15TH TO 18TH	\$170,000
2	WARD II 9TH STREET FROM G TO I	\$170,000
3	WARD III 50TH STREET FROM CAMP ROBINSON TO ALLEN	\$170,000
4	CARELINK MEALS ON WHEELS PROGRAM	\$ 30,000
5	NLR BOYS AND GIRLS CLUB GREAT FUTURES PROGRAM	\$ 25,000
6	ADMINISTRATION CDBG	\$101,055
7	COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) PROGRAM	\$251,698
8	ADMINISTRATION HOME	\$ 27,966

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

See next page.

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 Civic Leaders 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 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?	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	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.
5	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.
6	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.

7	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 Fair Housing
	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.
8	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?	Phone consultations. Provided information on various programs offered. Continued efforts and increased funding needed for supportive services for elderly.
9	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.
10	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.
11	Agency/Group/Organization	CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Other government - Local Regional organization

	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?	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.
12	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.
13	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	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 and neighborhood revitalization needs and resources.
14	Agency/Group/Organization	ICAN
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	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?	Improved awareness of services offered.
15	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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Group meetings. Improved awareness of services offered.

16	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?	Provided consultation on maps and data.
17	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?	Non-Homeless Special Needs Supportive Public 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.
18	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 Non-Homeless Special Needs Neighborhood Revitalization
	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.

19	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 needs and programs and services offered.
20	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 needs and programs offered. Presentation on available services given at CATCH meeting.
21	Agency/Group/Organization	PULASKI COUNTY NEIGHBORHOOD ALLIANCE FOR HABITAT
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair 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 local affordable housing needs.
22	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.
23	Agency/Group/Organization	RECOVERY CENTERS OF ARKANSAS
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Services - Substance Abuse
	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 meeting and phone consultations. Discussion of needs and statistics on substance abuse. Tour of facilities.

24	Agency/Group/Organization	Regions Bank
	Agency/Group/Organization Type	Housing Services - Housing Services-Education 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.
25	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
	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.

26	Agency/Group/Organization	U.S. Bank
	Agency/Group/Organization Type	Services - Housing Services-Education Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Awareness of programs offered.
27	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?	Housing Need Assessment Market Analysis Anti-poverty 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?	
28	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?	Phone consultation. 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

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 August 28, August 29, and August 30, 2018 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 FY2019 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 Boys and Girls Club 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. Nonprofits which serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified by a direct mailout sent on August 22, 2018. Citizens were notified of the public hearings through a local newspaper display ad published on August 23, 2018. 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. The notice was listed as a communication on the agenda at the August 27, 2018 Council meeting.

A local newspaper ad was published on May 11, 2019 to announce a 30 day public comment period to begin on May 12, 2019 and to conclude on June 10, 2019, on the draft of the FY2019 Annual Action Plan, and a public hearing to be held on June 10, 2019 at City Hall, prior to consideration and a vote by the City Council on adoption of the FY2019 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 10, 2019. 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	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Four public hearings were scheduled 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. Two persons attended the first public hearing. Seven persons attended the second public hearing. Three people attended the third hearing. The fourth public hearing is held in conjunction with a City Council meeting.	Comments included the need for street and drainage improvements, the need for new affordable housing development to revitalize areas by encouraging homeownership and filling vacant lots, a need for neighborhood clean-up, especially rental units that are not kept up; an interest in the CHDO program; a need for homeownership classes for renters and financial literacy training for homebuyers and youth.	There were no comments that were not accepted.	

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)
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.</p> <p>Two persons attended the first public hearing. Seven persons attended the second public hearing. Three people attended the third public hearing.</p> <p>The fourth public hearing is 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>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	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. Two persons attended the first public hearing. Seven persons attended second public hearing. Three people attended third public hearing. The fourth meeting is 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>	

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 FY2019 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.

Any CDBG program income funds received throughout the year will be divided and allocated equally per Ward among any open street and drainage projects of the three Wards (I, II, and III). Any HOME program income funds received will be allocated to the HOME CHDO project.

Pre-award costs incurred prior to the agreement with the U. S. Department of Housing and Urban Development are allowable in accordance with 2 CFR 200.458 and 24 CFR 570.200. Pre-award costs incurred on projects included in the 2019 Annual Action Plan will not impact future projects or future years' funding. Pre-award incurred costs may be necessary for the implementation of activities, continuity of services, and/or timeliness requirements.

For account clean-up purposes, miscellaneous unexpended balances of \$10.00 or less remaining in completed projects will be allocated to other open projects via budget adjustments.

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	666,055	3,234	875,105	1,544,394	2,000,000	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	279,664	0	516,968	796,632	1,050,000	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 hopes 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 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/or 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. Burns Park contains multiple play areas, but its One Heart Playground is a fully inclusive playground designed for children with physical impairments. 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.

The City's Hays Senior Center focuses on meeting the needs of today's active seniors, and has a membership numbering in the thousands. The Fitness Center offers a walking track and several pieces of exercise equipment. Various group exercise classes are offered. Recreational activities include billiards, table tennis, dancing and swimming. The Senior Center provides transportation to medical appointments and grocery stores for public senior housing residents.

Discussion

This Action Plan details activities to be funded with the City's FY2019 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: \$510,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted *See explanation below in Goal Descriptions Section.
2	Affordable Housing - Rehabilitation / Development	2016	2020	Affordable Housing	CITYWIDE	Affordable Housing - Rehabilitation / Development	HOME: \$251,698	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: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 123 Persons Assisted
4	Administration	2016	2020	Administration	CITYWIDE	Administration	CDBG: \$101,055 HOME: \$27,966	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Improvements - Infrastructure / Facilities
	Goal Description	The FY2019 Annual Action Plan's goal of public improvements includes street and drainage improvement projects in CDBG eligible areas of the City. Street and drainage projects reflected in this plan may be multi-year projects. Accomplishments will be reported in the final year. Under Goal Outcome Indicator column in Table 2-Goals Summary above, persons assisted is shown as zero (0) so as not to duplicate proposed numbers shown in earlier Annual Action Plans. When the three street and drainage projects listed for FY2019 are completed, 4,135 persons in the low-mod areas will benefit from the improvements.
2	Goal Name	Affordable Housing - Rehabilitation / Development
	Goal Description	The FY2019 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. The City anticipates providing affordable housing to an estimated two low income persons or families utilizing 2019 HOME funding.
3	Goal Name	Public Services
	Goal Description	The 2019 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, and delivery of meals to home-bound senior citizens.
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 regulations. Assess and support needs including fair housing, removal of barriers to affordable housing, removal of lead-based paint hazards, an anti-poverty strategy, and identification of resources addressing financial and digital literacy.

Projects

AP-35 Projects – 91.220(d)

Introduction

Following are FY2019 program year projects and budgets.

Projects

#	Project Name	Amount
1	WARD I MARION STREET, FROM 15TH TO 18TH	\$170,000
2	WARD II 9TH STREET FROM G TO I	\$170,000
3	WARD III 50TH STREET FROM CAMP ROBINSON TO ALLEN	\$170,000
4	CARELINK MEALS ON WHEELS PROGRAM	\$ 30,000
5	NLR BOYS AND GIRLS CLUB GREAT FUTURES PROGRAM	\$ 25,000
6	ADMINISTRATION CDBG	\$101,055
7	COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) PROGRAM	\$251,698
8	ADMINISTRATION HOME	\$ 27,966

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

	AP-38 Project Summary	
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: \$170,000
	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 1,275 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: \$170,000
	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 the CDBG eligible low-mod area will benefit upon completion of the proposed activity, but the goal indicator was only shown in FY2018 Action Plan since this is a multi-year project.
	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: \$170,000
	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 the CDBG eligible low-mod area will benefit upon completion of the proposed activity, but the goal indicator was only shown in FY2018 Action Plan since this is a multi-year 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: \$30,000
	Description	Delivery of meals to home-bound senior citizens
	Target Date	12/31/2020
	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	BOYS AND GIRLS CLUB GREAT FUTURES PROGRAM
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Funding for teacher's salaries for Great Futures Program for summer and after-school care.
	Target Date	12/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low-moderate 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 Great Futures Program for summer and after-school care.
6	Project Name	ADMINISTRATION CDBG
	Target Area	CITYWIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$101,055
	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	Administration and planning of CDBG program.	
7	Project Name	COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) PROGRAM
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing - Rehabilitation / Development
	Needs Addressed	Affordable Housing - Rehabilitation / Development
	Funding	HOME: \$251,698
	Description	Development of new owner occupied housing through Community Development Housing Organization (CHDO)
	Target Date	12/31/2022

	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)
8	Project Name	ADMINISTRATION HOME
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing - Rehabilitation / Development
	Needs Addressed	Affordable Housing - Rehabilitation / Development
	Funding	HOME: \$27,966
	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 2019 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 three census tracts containing the three 2019 street and drainage projects also each have over 50% minority populations. 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	62
CITYWIDE	38

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG ELIGIBLE AREA investments for 2019 include area benefit street and drainage improvements. Funds are allocated for one infrastructure project in each of the three City wards within 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 by focusing on the neighborhood location preferences of their qualifying low income homebuyers. Low income persons citywide will have access to the CDBG public service activities. CareLink provides meals to low income senior citizens, and two locations of the Boys and Girls Clubs are available to serve low income youth.

Discussion

The geographic areas where FY2019 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 in 2019, which is year four (4) 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. Goals in tables 9 and 10 above are based on HOME funding allocated through this Action Plan to the CHDO. However, additional affordable housing will be provided in the City of North Little Rock through the efforts and activities of the NSP2 Consortium members.

AP-60 Public Housing – 91.220(h)

Introduction

As the largest provider of affordable housing in North Little Rock (NLR), the North Little Rock Housing Authority (NLRHA) addresses the urgent need of providing secure and quality homes to families and individuals of very modest means.

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

The NLRHA housing portfolio is comprised of four family sites and three senior disabled complexes. There is an additional site that was previously senior/disabled that was changed to near-elder, age 50 and plus, after residents, relatives, and a concerned public called for the new designation. This outcry was based on safety concerns and intergenerational divisions. No resident 49 and under is displaced, but attrition is used to meet the near-elder threshold of 100%.

NLRHA manages 1,023 units with approximately 1,152 residents. Currently, the PHA maintains an 80% occupancy within its portfolio. At the time of this submission, the NLRHA has halted leasing activities as a result of its participation in RAD and Section 18 programs which it is utilizing to revamp its entire housing portfolio. Not filling vacancies allows for temporary relocation of current residents while construction activities take place at the respective sites. This has contributed to an 18% decrease in the occupancy rate. In addition to not issuing new leases, the housing authority utilizes tenant protection vouchers as a relocation benefit to further increase vacancies. This demonstrates a reduction of 498 vacant units since our last report.

Along with public housing, NLRHA owns 18 unsubsidized scattered site units, six (6) of which were developed with Neighborhood Stabilization Program 2 (NSP2) funds.

Public Housing Funding

The NLRHA receives an average of \$1.4 million each year from the Department of Housing and Urban Development (HUD) that is used across all residential facilities to:

- maintain upkeep
- modernize public housing units
- implement energy saving measures
- address accessibility needs

Section 8

NLRHA also administers a Housing Choice Voucher Program (HCV), commonly known as Section 8, which provides a subsidy for rental housing and homeownership to 1392 participants. The HCV wait list opens

where senior and disabled applicants are priority. The PHA also takes part in HUD-Veterans Affairs Supportive Housing (VASH) where it directs 200 housing vouchers and collaborates with support agencies to ensure that veterans receive wraparound services. With substantial rehabilitation and redevelopment taking place under Section 18 and the Rental Assistance Demonstration programs, 453 tenant protection vouchers were applied for and obtained. That brings the approximate number of vouchers that NLRHA is currently administering to 1845.

When the financial closing of the properties is finalized, residents will receive their housing assistance through project-based vouchers. The extent of how many units that includes cannot be determined at this submission, but adds to the number of vouchers that will be administered.

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

Resident councils are in place at all public housing family sites and three senior sites. HUD has allocated Resident Participation Funds for each location to assist the Housing Authority in training residents for participation in the council, to help promote activities for the betterment of the developments.

In addition to the site-based resident councils, the Resident Advisory Board (RAB) was created as a housing-authority-wide resident council. The RAB consists of members with each site fairly represented. The RAB's purpose in conjunction with the resident council is to:

- Respond to resident concerns
- Improve quality of life
- Represent resident interests
- Involve residents in creating a positive living environment

Also, the RAB works in partnership with the Housing Authority to determine activities and the distribution of funds. Members are comprised of representatives from each site. The Board's additional roles include:

Resident Meetings

Over the next five years, the NLRHA will continue its goal of redeveloping its entire portfolio through RAD and Section 18. The PHA has, and will, continue to hold a series of informational sessions with residents to keep them updated and garner their input on the planning process for this extensive undertaking.

Family Self-Sufficiency Program

The North Little Rock Housing Authority has administered the Public Housing Family Self-Sufficiency program since 2006. The purpose of the program is to link participating families to the supportive services they need to achieve self-sufficiency and no longer need public assistance. The Public Housing Family Self-Sufficiency Program provides case management and supportive services to residents of our family sites. Participants sign a 5-year contract to participate in the program and an Individual Training and Service plan is developed with each participant upon enrollment. Escrow accounts are established when a participant's earned income increases. Instead of paying higher rent because of the increased income, the "extra rent" goes into an escrow account.

The program also allows for homeownership. NLRHA has ongoing meetings with a committee with a goal of coordinating between public housing and external agencies to assist with homebuyer education. Some of the guidance that FSS participants with an interest in homeownership can receive includes budgeting and saving, credit counseling services and the step-by-step process of purchasing a home. They are also made aware of state and national down payment assistance programs.

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 (PHA) in Arkansas. NLRHA builds and maintains affordable housing, identifies supportive services, encourages self-sufficiency, and offers upward mobility opportunities to low-income families, veterans, elderly and disabled persons.

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

Introduction

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, and will provide support through facilitating coordination and collaboration of efforts with its Continuum of Care (CoC) partners.

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

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.

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 a 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.

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. As part of its strategy to promote homeownership, the City will allocate 90% of its FY2019 HOME fund allocation to the City's CHDO program for the development and construction of new affordable housing.

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

As explained above, while public policies were not found to serve as barriers to affordable housing, coordinated efforts and planning are required to revitalize areas and foster the availability of affordable housing.

The Neighborhood Stabilization Program (NSP1) and (NSP2) grants awarded to the City in 2010 allowed for 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 activities of NSP2 Consortium Members, Habitat for Humanity and NLRHA, will continue to be invested in affordable homebuyer and rental housing. The NSP grant target areas contained the Baring Cross and Holt Neighborhoods, which include three NLRHA public housing sites and managed properties. There was an \$8.4 million infusion of NSP funds that resulted in the construction of sixty-five (65) homes. Thirteen (13) of these houses were built from NSP1 funds that were awarded from the state finance agency. Renewal efforts in both neighborhoods have been multi-phased. This has resulted in millions of dollars being embedded into these communities and accounts for affordable and upscale housing, recreation, green space, new schools and infrastructure improvements. The City recently completed the first phase of a CDBG street and drainage project across from Silver City in the Holt Neighborhood. Silver City, a 147 unit family site and the oldest public housing project in Arkansas, will be demolished and redeveloped under the RAD plan.

NLRHA is preparing to redevelop Hemlock Courts. Built in the 1950s, Hemlock, a 106 unit family site is located in a district named East Broadway. This geography is part residential, commercial and industrial. Residents in this area have indicated they do not feel included in new and rehabilitative activities that are occurring in other neighborhoods and are hungry for “new things.” In the next few months, NLRHA will seek to gain a better understanding of what new is to these citizens by discussing housing, jobs, and businesses. It will conduct a series of community meetings facilitated by one of the state’s economics think tanks and report the findings. This is especially important if the housing authority decides to stay in the community with new construction.

With the new construction and rehabilitation of eight public housing properties, the NLRHA is identifying opportunities to further its voice and widen its engagement in numerous revitalization efforts. Some are currently underway while others are being planned. Its specific areas of interest are in NLR neighborhoods where it owns properties, some of which have not experienced investment in decades.

In June 2018, the Argenta Downtown Council, a community development nonprofit, released a map that featured 15 “experience districts” covering 1600 acres in North Little Rock where it hopes to focus a swath of revitalization efforts. The districts stretch from the banks of the Arkansas River north toward I-40. NLRHA recognizes the potential for gentrification since the identified areas are primarily lower income communities. As the largest affordable housing developer in North Little Rock, it sees the development of such districts as an avenue to continue conversations about the inclusion of housing for low-income individuals in growing areas engaged in new urbanism.

Discussion:

The City continues work towards its Fair Housing goals including addressing impediments to fair housing that were identified in its Analysis of Impediments to Fair Housing Choice report. An identified impediment was housing affordability and disparate impacts of mortgage lending. The City addresses this impediment by funding its CHDO, Pulaski County Neighborhood Alliance for Habitat (PCNAH), in its mission to provide affordable housing to low income persons and families in North Little Rock. PCNAH is able to offer zero interest financing on newly constructed, energy efficient homes to residents who may not otherwise be able to fulfill their dream of homeownership. The City continues to support and encourage neighborhood “clean-up” campaigns, such as those offered by organizations including Habitat for Humanity, Jumpstart and Ozark Mission Project, to assist homeowners in the upkeep of their homes. The City supports Ozark Mission by providing City general funds for their activities. In addition, the City’s Fit2Live department offers grants for neighborhood community gardens, to assist those residents struggling to make ends meet by providing resources for healthy foods. NLRHA promotes its mission of providing safe, secure and decent housing, and utilizes HUD development programs like Section 18 and RAD to modernize properties and provide residents with a higher quality of life. NLRHA champions the need for affordable housing in economically developing neighborhoods, partners with lenders to promote homeownership, and stays committed to trainings on compliance with fair housing policies.

To address the identified socio-economic impediment of the need for more jobs paying a livable wage, the City’s goal is to continue to attract private investment through the efforts of the Mayor, Director of Development, and the NLR Chamber of Commerce. The City’s downtown area is flourishing with the addition of the Argenta Plaza. Several other developments underway will bring many new jobs to NLR. Three census tracts in North Little Rock were approved as federal Opportunity Zones with the goal being to bring new investment and economic development in these areas. The Mayor’s administration assisted businesses by facilitating the formation of Business Associations. The City will encourage continuation of financial literacy and life skills workshops and classes offered by the NLR Laman Library and various local banks. Also, the City continues its support of the Arkansas Innovation Hub, an organization which focuses on entrepreneurship, mentorship, and job creation.

The City’s goals include increasing public awareness of fair housing. The CDA continues to provide posters and brochures to residents as well as to subrecipients of CDBG and HOME funding, so that they may provide outreach to their clients. The CDA provides fair housing information on its website. 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 life skills topics.

The NLR Housing Authority continues to meet the needs of its residents by providing affordable housing opportunities to those of modest means as well as supportive services through partnerships with local nonprofits and government agencies. NLRHA is currently developing a job and learning center that was created to provide support services and resources that targets 18 to 49-year-old public housing and Housing Choice Voucher (HCV) holders. The mission is two-fold:

- ensure that participants have access to upward mobility opportunities
- prepare participants for twenty-first century job opportunities and work advancement through coaching, training and education

The center will be housed at a public housing site. The programming will be robust from onsite instructors to participants learning at their own pace with a number of workshops available. The housing authority and City are in discussion for a collaboration, specifically about Section 3 opportunities for businesses and qualified residents. Also, NLRHA intends to have services for budding entrepreneurs, women in nontraditional jobs and apprenticeships.

Actions planned to foster and maintain affordable housing

Ninety (90) percent of FY2019 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), New Market Tax Credits and Opportunity Zone incentives for the construction of assisted rental housing and other new developments.

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). Where lead-based paint hazards exist and the NLRHA is made aware of the potential hazards and a confirmed case from a medical professional, within five (5) days, the HA will notify the local field office, Office of Lead Hazard Control and Healthy Homes (OLHCHH) and Arkansas Department of Health Lead-Based Paint Program staff. NLRHA will conduct an environmental investigation within 15 calendar days of receiving notification. NLRHA contracts with a certified company to abate or remove lead-based paint hazards. NLRHA completes the lead hazard reduction within 30 calendar days of receiving the environmental investigation report. Furthermore, the HA 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 provision of meals to the elderly and after school care for youth, 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.

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

The NLRHA continues to build and expand on its current resident services. Supporting this work is the housing authority's nonprofit affiliate Arkansas Housing and Community Development Corporation (AHCDC). For seniors and disabled residents, it targets through a holistic health initiative. Heart disease, diabetes, nutrition and mental health counseling are at the core. These services are offered in partnership with health foundations and universities and corporations. With family site residents, NLRHA has identified mental health, workforce training and education, early childhood education,

financial management and digital inclusion as its area of social service needs. Partnerships include national foundations, nonprofits, universities, corporations, state agencies and workforce services.

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	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 terms and period are stated in the loan and program documents which are signed by the homebuyer to ensure compliance during the affordability period.

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

The City of North Little Rock does not plan to use HOME funds to refinance existing debt for HOME funded multifamily housing.

Discussion:

CDBG funds are used for the benefit of low and moderate income persons. Under "Other CDBG Requirements, 2." above, 80% has been indicated 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.