

**City of North Little Rock
Five Year Consolidated Plan FY 2026 - FY2030
2026 Annual Action Plan**

30-day comment period: May 24, 2026 – June 22, 2026



For questions and public comments, contact:

Bailey E. Noland, Director of Community Development

bnoland@nlr.ar.gov

501.340.5342

700 West 29th Street

North Little Rock, AR 72114

Executive Summary

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

1. Introduction

Eligible local governments may receive annual grants for community development & affordable housing through application to the U. S. Department of Housing & Urban Development (HUD). Available grants include the Community Development Block Grant (CDBG) & the HOME Investment Partnerships (HOME) grant. The CDBG Entitlement Program provides annual grants on a formula basis to entitled cities & counties to develop viable urban communities by providing a suitable living environment & decent housing, & by expanding economic opportunities, principally for low- & moderate-income (LMI) persons. The HOME program provides formula grants & is the largest Federal block grant to state & local governments designed exclusively to create affordable housing for low-income households. A city may address community needs with eligible grant activities, & as part of that process, HUD requires grantees to prepare & submit a Consolidated Plan. The City of North Little Rock's Five Year Consolidated Plan FY 2026 – FY 2030 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, & homelessness. This information was gathered through a number of approaches including public outreach, consultations with local agencies, a review of the latest demographic & economic data provided by HUD, & an analysis of market conditions.

The Needs Assessment & Market Analysis formed the basis of the Strategic Plan, which details how the City's priority needs will be addressed by utilizing local service delivery capabilities, allocating anticipated funding, setting goals, & outlining performance & monitoring measures. Partnerships with agencies & organizations in our community are important to the successful implementation of Plan, & we acknowledge & appreciate their work & services that they provide. The City strives to identify service delivery methods that are meaningful & beneficial to our diverse community.

The consolidated planning process serves as a framework for a community-wide dialogue to identify community development & housing priorities that align & 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.

Please note that HUD planning cycles often lag slightly behind Census releases. For example:

ACS 2016–2020 was the most recent fully vetted dataset available when many jurisdictions began their Con Plan cycle. HUD must validate & integrate ACS data into CHAS & IDIS before it can be used for compliance reporting. This creates a delay between the “newest” Census release & the one embedded in HUD systems, which is the reason for ACS 2016–2020 data being used in this plan.

For each of the 5 years covered by Consolidated Plan, the City of North Little Rock is required by HUD to prepare an Annual Action Plan. The Action Plan will detail the intended activities to be funded in that particular fiscal year, as well as other actions that will be taken to meet the objectives of the Consolidated Plan. The Action Plan serves as the application to HUD for CDBG & HOME funding. The FY2026 Annual Action Plan is included in this document.

2. Summary of the objectives and outcomes identified in the Plan

The Plan's needs assessment identified a wide range of needs related to non-housing community development, affordable housing, special needs, and homelessness. The Plan develops goals, determines objectives, and describes anticipated outcomes to address many of these issues. However, limited grant allocations preclude funding projects and activities for all identified needs. For the objectives listed below which are not funded through this Consolidated Plan and Annual Action Plan, rather than financial assistance, the City can provide support through coordination and collaboration of efforts with partner agencies.

Goal: Public Improvements–Infrastructure/Facilities

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

- Sustain and revitalize low to moderate-income neighborhoods with infrastructure improvements including streets, drainage, and sidewalks, aesthetic quality and broadband accessibility
- Improve public facilities to enhance neighborhoods by serving low to moderate-income populations, including homeless, special needs, youth, and elderly
- Support the City’s Fit 2 Live initiative to create environments that empower the community to adopt healthy life choices, such as community gardens

Goal: Affordable Housing

Objective: Improve the condition and increase the availability of decent affordable housing for low to mod income persons

- Increase options for low-income homebuyers by developing new affordable housing units
- Support affordability of existing housing through housing rehabilitation programs including alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help and neighborhood group empowerment programs

- Support and help facilitate access to lenders or programs offering subsidy, down payment or closing cost assistance to homebuyers
- Support Continuum of Care efforts, including an increase in inventory of permanent housing units for the homeless and permanent supportive housing units for special needs populations

Goal: Public Services

Objective: Stabilize living environments and improve well-being of economically disadvantaged residents

- Provide availability and accessibility of public services geared toward the benefit and security of at-risk youth, seniors, special needs, homeless and other low income populations
- Support coordination and collaboration with service providers and Continuum of Care members
- Support nonprofit efforts to expand their funding sources through certificates of consistency with the Consolidated Plan
- Support economic development, job development, and workforce training efforts

Goal: Administration

Objective: Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcomes and performance measures and compliance with all regulations. Continue to assess, and support other needs including awareness and promotion of fair housing, removal of barriers to affordable housing and lead-based paint hazards, and an anti-poverty strategy

3. Evaluation of past performance

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

As per the Citizen Participation Process and in preparation of the Five Year Consolidated Plan, City staff held public hearings in accessible locations in low- and moderate-income areas, as well as a virtual meeting, 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 available upon request at public hearings, at the CDA office, and by phone. Citizens were notified of the public hearings through direct mail-outs in both English and Spanish sent to nonprofits who serve low- and moderate-income persons, neighborhood and community leaders, and other interested parties. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities. 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 and social media, as well as Facebook pages of neighborhood organizations. Notice was also shared through the City's Communications department email list, along with the City's Neighborhood Services email list.

In addition, a survey to establish a community involvement process for prioritizing needs was made available to community and neighborhood groups, organizations, and residents. Notice in both English and Spanish regarding the online survey was sent via direct mail-out, as well as posted to the front page of the City's website, shared via the City's Communications department email list and the City's Neighborhood Services email list, shared on the City's social media accounts, and was announced during the February public hearings. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities.

Notice of a 30-day public comment period on the final draft of the Five Year Consolidated Plan was published in the newspaper and posted on the City website. Notices were posted on Facebook and sent to interested organizations by direct mail. Copies of the 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 outreach to elected and appointed officials, key City staff, and numerous agencies and organizations as detailed in section AP-10.

5. Summary of public comments

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

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.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

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

Bailey E. Noland, Director of Community Development
 City of North Little Rock
 700 West 29th Street
 North Little Rock, AR 72114
 501.340.5342
 bnoland@nlr.ar.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City consulted with various public and private agencies when developing this Plan 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 City departments. Activities also included consultation with the North Little Rock Housing Authority and review of its current Five Year Plan. 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 with opportunities to maintain relationships and consult with private and public health, mental health, and other service providers that are responsible for youth, veterans, homeless families, and the chronically homeless. Non-profit organizations and agencies who provide services to benefit low-income persons were consulted.

The City coordinated these efforts through surveys, public hearings, interviews, consultations, meetings, and/or data collection. Contacts were made through direct email solicitations, direct mail-outs, by phone, and in person.

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 and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NORTH LITTLE ROCK
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, the summary of citizen comments, the survey responses, and the data analysis to provide better awareness 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 Services-Elderly Persons Services-homeless Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Review of Housing Authority's Five Year Plan. Participated in City's Consolidated Plan development process
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?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation/discussion regarding economic development and workforce trends
4	Agency/Group/Organization	ARKANSAS COALITION AGAINST DOMESTIC VIOLENCE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email consultation. Improved awareness of needs and services offered and statistics.

5	Agency/Group/Organization	ARKANSAS DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Obtained data on HIV/AIDS, lead-based paint. Improved awareness of services offered: support/resources to homeless service sites/encampments, open clinics/care/referrals for chronic diseases, substance misuse, mental health, HIV
6	Agency/Group/Organization	ARKANSAS DEPARTMENT OF HUMAN SERVICES
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Health Agency Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of services, including diagnostic screening, treatment, case management, referrals for housing, job training, education

7	Agency/Group/Organization	ARKANSAS DEVELOPMENT FINANCE AUTHORITY
	Agency/Group/Organization Type	Housing Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of services offered, including Low-Income Housing Tax Credit (LIHTC) and National Housing Trust Fund (NHTF) for construction of rental housing for extremely low-income households, with preference given to veterans.
8	Agency/Group/Organization	ARKANSAS DIVISION OF EMERGENCY MANAGEMENT
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Reviewed information provided on Hazard Mitigation Plans.
9	Agency/Group/Organization	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Housing Services - Housing Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of State Consolidated Plan and programs

10	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of resources and services offered
11	Agency/Group/Organization	Arkansas State Veterans Home
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services - Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of resources and services offered for veterans
13	Agency/Group/Organization	CARELINK/CENTRAL AR AREA AGENCY ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Supportive Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations. Provided information on various programs offered. Continued efforts and increased funding needed for supportive services for elderly

14	Agency/Group/Organization	CENTRAL ARKANSAS DEV COUNCIL
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Increased awareness of services offered for low-income persons in Pulaski County, including Homeless Initiative to provide hygiene products and connect individuals with programs/services
15	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 Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted Comprehensive Economic Development Strategy data for Pulaski County. Improved awareness for better coordination of available programs and funding, including workforce training and educational opportunities.

16	Agency/Group/Organization	CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons 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 Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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.
17	Agency/Group/Organization	CENTRAL ARKANSAS VETERANS HEALTHCARE SYSTEM
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations and meetings as part of CoC. Improved awareness and ability to better coordinate activities and funding opportunities involving low income, at-risk of homelessness, and homeless persons.
18	Agency/Group/Organization	GAIN, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of services and programs offered for individuals at risk of homelessness when discharged from health or mental healthcare facilities.
19	Agency/Group/Organization	HABITAT FOR HUMANITY OF CENTRAL AR, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations, meetings. Improved awareness of housing and neighborhood revitalization needs and resources.
20	Agency/Group/Organization	METROPLAN
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Reviewed demographic and economic data.

21	Agency/Group/Organization	Immerse Arkansas
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended presentation at CATCH meeting. Improved awareness of services offered, including an overnight shelter for youth, case management, educational and employment support.
22	Agency/Group/Organization	NORTH LITTLE ROCK BOYS & GIRLS CLUB
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Supportive Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email consultations. Continued efforts and increased funding needed for after school and summer out of school services for at-risk youth.
23	Agency/Group/Organization	OUR HOUSE, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations and meetings as part of CoC. Improved awareness of programs and services offered, including transitional housing, family stability program, workforce and education programs, reentry program, childcare
24	Agency/Group/Organization	PULASKI COUNTY
	Agency/Group/Organization Type	Services-Children Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of services offered, including programs for youth and veterans.
25	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 Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, and in-person meetings. Continued efforts and increased funding needed for local affordable housing needs.
26	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of educational and workforce training programs.
27	Agency/Group/Organization	RECOVERY CENTERS OF ARKANSAS
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of services offered, including substance abuse recovery and veterans housing program.
28	Agency/Group/Organization	RIVER CITY MINISTRY OF PULASKI COUNTY
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations. Continued efforts and increased funding needed for homeless services and supportive programs.
29	Agency/Group/Organization	THE SALVATION ARMY
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meetings and consultation through COC. Improved awareness of programs offered, including rental and utility assistance, food pantry, emergency shelter
30	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 Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email consultations, trainings, and data for CDBG and HOME programs.
31	Agency/Group/Organization	UNIVERSITY OF ARKANSAS LITTLE ROCK
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of educational programs and workforce development.
32	Agency/Group/Organization	WOMEN AND CHILDREN FIRST
	Agency/Group/Organization Type	Services - 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted for improved awareness of needs, programs offered, statistics.

33	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved awareness of services offered for those with disabilities, including assistive technology, transportation, and mobility devices

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

The City believes that all critical agency types were consulted and did not intentionally fail to consult with any particular agency.

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 Five Year Consolidated Plan incorporates goals to address needs identified by the CoC where applicable.

Table 3 – Other local / regional / federal planning efforts

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

The City of North Little Rock consulted with the North Little Rock Housing Authority during the preparation of this Consolidated Plan. North Little Rock maintains strong communication and coordination with other local cities participating in the Continuum of Care process. The City is a member of the Arkansas Community Development Association (ACDA), which provides opportunities for collaboration and knowledge sharing among other HUD entitlement cities and state agencies receiving CDBG and/or HOME funding.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(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 Consolidated Plan, citizen input was encouraged. To broaden public participation, City staff held public hearings on February 24 & February 25, 2026 at two different accessible locations in low/moderate income areas of the community, as well as virtual meeting on February 26, 2026. The purpose of the meetings was 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 location of the first hearing was at the Rose City Community Center in Ward II; the second hearing was conducted at the North Heights Recreation Center in Ward III; the location of the third hearing was online via virtual meeting platform. Technical assistance to groups seeking funding was available upon request at public hearings, at the CDA office, and by phone.

Citizens were notified of the public hearings through direct mail-outs in both English and Spanish sent on February 9, 2026, to nonprofits who serve low- and moderate-income persons, neighborhood and community leaders, and other interested parties. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities. The notice also included non-profit application instructions and details for FY2026 CDBG funds. 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 and social media, as well as Facebook pages of neighborhood organizations. Notice was also shared through the City's Communications department email list, along with the City's Neighborhood Services email list.

In addition, a survey to establish a community involvement process for prioritizing needs was made available to community and neighborhood groups, organizations, and residents. Notice in both English and Spanish regarding the online survey was mailed out on January 30, 2026, as well as posted to the front page of the City's website, shared via the City's Communications department email list and the City's Neighborhood Services email list, shared on the City's social media accounts, and was announced during the February public hearings. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities.

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 held on four different dates. Notices of hearings were placed in the newspaper, posted on the City website, posted on Facebook, and sent out by direct mail. Two persons attended the first public hearing. Two persons attended second public hearing. Six people attended third hearing. The fourth public hearing was held in conjunction with a City Council meeting.			

2	Survey	<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>An online survey was made available to residents, neighborhood groups, non-profits and other organizations and interested parties by announcement at public hearings, by postings on City website, City Facebook pages, and neighborhood organization Facebook pages, and by direct mail-out. 76 respondents completed the online survey. In overall general categories, neighborhood revitalization ranked as the highest need, followed by affordable housing and community services.</p>	<p>76 respondents completed the online survey. There were no comments included in the survey.</p>	<p>There were no comments included in the survey.</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	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A newspaper ad was published in English and Spanish to provide notice of public hearing and public comment period. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities.	Refer to this section under #1 Public Hearing, above.	Refer to this section under #1 Public Hearing, above.	

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)
4	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	City website postings and Facebook postings were made to provide notice of public hearing, notice of funding availability, and public comment period. Two people attended first public hearing. Two people attended second public hearing. Three people attended third public hearing. The fourth meeting was held in conjunction with a City Council meeting. A survey asking respondents to rank priority needs in their neighborhood was posted on the City website and on Facebook.	Refer to this section under #1 Public Hearing, and #2 Survey, above.	Refer to this section under #1 Public Hearing, and #2 Survey, above.	

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)
5	Survey	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Mail out of notices in English and Spanish to non-profits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified of the comment periods and public hearings.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment portion of the Consolidated Plan was prepared in conjunction with input obtained through the consultation and citizen participation processes to identify community needs as they relate to affordable housing, special needs housing, community development, and homelessness. Information provided by HUD, including U.S. Census Bureau, American Community Survey (ACS), and Comprehensive Housing Affordability (CHAS) data, was analyzed in order to prioritize needs and develop the basis for the Strategic Plan.

The Housing Needs Assessment summarizes projected housing needs for the five year period covered by the Plan. The needs are reviewed by categories including income, tenure, and household type, and by housing problems including substandard conditions, overcrowding, and cost burden.

The Disproportionately Greater Needs sections assess housing problems, severe housing problems, and housing cost burdens and analyze the relative level of each need for race and ethnic categories. A disproportionately greater need exists when a racial or ethnic group at a particular income level experiences a housing problem at a greater rate (10% or more) than the income level as a whole.

The Public Housing section's information on number and types of units and resident characteristics was compiled with assistance from the North Little Rock Housing Authority, and provides a summary of the needs of public housing residents.

The Homeless Needs Assessment reviews the nature and extent of unsheltered and sheltered homelessness, and the characteristics and needs of low income persons within the community who are currently housed but at risk of homelessness. Data on homelessness was obtained from the Homeless Management Information System (HMIS) and Point in Time (PIT) count conducted by the Little Rock/Central Arkansas Continuum of Care (CoC), of which the City of North Little Rock is a member.

The Non-Homeless Special Needs Assessment reviews available data on persons who are not homeless, but who require supportive housing, including the elderly (over 62), frail elderly (over 75), persons with disabilities, persons with addictions, and persons with HIV/AIDS.

The Non-Housing Community Development Needs section summarizes priority needs for public facilities, public improvements, and public services.

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

Summary of Housing Needs

The Needs Assessment projects needs over the five-year period, described by categories such as income level, household type, & tenure.

HUD categorizes low to moderate income (LMI) as a % of total household income compared to Area Median Income (AMI).

- Extremely Low=0-30% AMI
- Low=30-50% AMI
- Moderate=50-80% AMI
- Middle=80-120% AMI

HUD classifies family types as:

- Small Related - households with 2-4 members
- Large Related - households with 5 or more members
- Elderly - households with head, spouse or sole member at least 62 years of age
- Other - all other households

HUD categorizes tenure as:

- Owner-occupied
- Renter-occupied

Needs are described by the following housing problems, listed from most severe to least severe:

- substandard housing lacking complete plumbing or kitchen facilities
- severe overcrowding (>1.51 persons per room)
- overcrowding (1.01 - 1.50 persons per room)
- severe housing cost burden (>50% of income)
- housing cost burden (>30% of income)
- zero/negative income (due to self-employment or interest, dividends, or net rental income/cannot actually have cost burden, but still requires housing assistance and is counted separately)

If a household had more than one of the above problems, it was included in the count of the more severe problem. For example, if a household lacked complete plumbing facilities *and* was cost burdened, it was counted in the substandard housing category. Cost burden is defined as the fraction of a

household’s total income spent on housing costs. Owner costs include mortgage, insurance, taxes, and utilities. Renter costs include rent and utilities.

Data provided below indicates population at 66,080. Number of total households is 28,350 (small family: 37%; large family: 6%). There are 32% of households that include at least one senior & 15% with one or more children 6 years old or younger. Roughly 20% of households are categorized as extremely low income, 14% as low, 18% as moderate, and 49% as middle. Owner-occupied units account for 48% of households, with renter occupied at 52%. Table 4 indicates 31% of total households (6% owner occupied & 25% renter occupied) are affected by one or more housing problems. Severe cost burden was reported for 16% of households, with cost burden at 12%, & combined remaining categories of substandard facilities, severe overcrowding, overcrowding & zero/negative income at 4%.

Severe cost burden is experienced by 3,645 LMI renter households, with 2,860 in the extremely low income category. Cost burden affects 2,480 renter households with 465 of those in the 0-30% AMI group & 1345 in the 30-50% AMI group. Renter households in the other, small related family, and elderly types were hardest hit.

Data shows 720 owner households experienced severe cost burden, particularly among the extremely low income, other & elderly family types. Also, 1,818 owner households reported cost burden, with the majority of those in the extremely low income, other & elderly family types, the low income, elderly family types, & the other and small related family types in the moderate income categories.

Crowding was not widespread, but was experienced mostly by extremely low income, single family rental households & moderate income, single family rental households.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	607	66,080	10786%
Households	118,900	28,350	-76%
Median Income	\$28,350.00	\$43,831.00	55%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Base Year 2009

Data reflected above for 2009 is incorrect. Corrected data is as follows:

Population: 62,304

Households: 25,631

Median Income: \$37,114.00

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,570	3,870	5,130	2,890	10,890
Small Family Households	1,995	1,385	1,650	1,020	4,455
Large Family Households	435	175	310	85	820
Household contains at least one person 62-74 years of age	919	940	820	705	2,790
Household contains at least one person age 75 or older	325	575	700	235	1,050
Households with one or more children 6 years old or younger	1,495	665	889	310	990

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	25	100	10	235	65	25	4	4	98
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	0	35	0	90	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	180	15	135	0	330	35	0	40	0	75
Housing cost burden greater than 50% of income (and none of the above problems)	2,860	515	270	0	3,645	490	190	185	20	885

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	445	1,345	645	45	2,480	180	325	400	50	955
Zero/negative Income (and none of the above problems)	300	0	0	0	300	120	0	0	0	120

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,195	555	545	10	4,305	590	215	235	25	1,065
Having none of four housing problems	1,440	1,820	2,580	1,665	7,505	350	1,280	1,770	1,190	4,590
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,610	975	220	2,805	155	50	205	410
Large Related	370	60	10	440	19	4	35	58
Elderly	585	215	370	1,170	270	400	140	810
Other	1,070	625	339	2,034	275	65	200	540
Total need by income	3,635	1,875	939	6,449	719	519	580	1,818

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	220	220	145	35	0	180
Large Related	0	0	25	25	15	0	0	15
Elderly	535	40	205	780	200	120	30	350
Other	0	995	225	1,220	175	0	0	175
Total need by income	535	1,035	675	2,245	535	155	30	720

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	235	0	155	0	390	35	0	40	0	75

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	15	15	0	30	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	235	15	170	0	420	35	0	40	0	75

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Data from 2016-2020 ACS indicates:

- 10,890 total single person occupied households, or roughly 38% of total households in North Little Rock
- approximately 3,805 or about 13% of single person households were occupied by a person 65 years and over
- single person households were reported as 46% renter occupied and 30% owner occupied
- \$31,176 median income for single person households

According to the Comprehensive Housing Affordability Strategy (CHAS) category of Other in tables #9 and #10 above, which would include the single person household category, 2,034 renter occupied households and 540 owner occupied households experienced a housing cost burden greater than 30% of income. In addition, 1,220 renter occupied and 175 owner occupied single person households experienced a housing cost burden greater than 50% of income. The 0-30% AMI households were the most likely to be affected.

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

Five-year estimates from the 2016-2020 American Community Survey indicate roughly 17% of the total civilian noninstitutionalized population in North Little Rock have at least one disability. Of those, 11% are under age 18, 55% are 18-64 years, and 34% are age 65 and over. Of the disabled population, difficulties with hearing were reported by 10%, vision by 10%, cognitive by 22%, ambulatory by 28%, self-care difficulty by 11% and independent living difficulty by 19%.

According to Women & Children First, 37.3% of Arkansas women and 35.6% of Arkansas men experience intimate partner physical violence, intimate partner sexual violence and/or intimate partner in their lifetimes. 453 victims in Arkansas were served by domestic violence shelters and programs in one day. An estimated 18.6% of Arkansas women will experience stalking in their Needs Assessment lifetime. As of December 31, 2015, Arkansas had submitted 2,460 misdemeanor domestic violence records and no permanent protective order records to the NICS Index.

The Arkansas Coalition Against Domestic Violence provided the following state statistics for the period between 2019-2024:

- Total Victims Served (residential & non-residential): 99,791
- Total Clients Served in Shelter (residential): 44,681
- Total Safe Nights of Sleep Provided: 597,368
- Total Female Clients Served in Shelter: 29,971
- Total Male Clients Served in Shelter: 1,699
- Total Child (0-12) Clients Served in Shelter: 18,147

What are the most common housing problems?

As seen in tables 7 and 8, the most common housing problem is housing cost burdens, which includes housing cost burden greater than 50% of income and housing cost burden greater than 30% of income. According to the 2016-2020 CHAS data provided in Table 7, 28% of households in North Little Rock experienced severe cost burden or cost burden.

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

Cost burden (greater than 30%) affected almost 44% of renter households, with those classified as extremely low and low-income hardest hit. Of those, roughly 27% experienced severe cost burden (greater than 50%). With owner households, 15% experienced greater than 30% cost burden, particularly among the extremely low-income groups, and 7% of homeowners experienced severe cost burden, with the majority of those falling in the extremely low-income categories.

In both renter-occupied households and owner-occupied households, cost burden and severe cost burden are more prevalent among the small related family type, elderly family type, and the "other" category of family type, which includes single person households.

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

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are severely cost-burdened. These households are often living paycheck to paycheck with little to no savings or safety net to fall back on, should an unexpected event or emergency occur. CHAS Data (2016-2020) indicates that there are 5,570 households in North Little Rock that are below 30 percent HUD Area Median Family Income (HAMFI) and are cost burdened—this includes 4,630 renter-occupied households and 940 owner-occupied households that are the most at-risk of becoming homeless.

These persons are at risk of losing their homes through foreclosure or eviction, and unless they have extended family or other support, they are at risk of needing to reside in a shelter or becoming unsheltered. Their needs include rent and mortgage assistance, utility payment assistance, adequate daycare, reliable transportation, and home repair for those who own their homes. Formerly homeless families and individuals nearing termination of rapid re-housing assistance need supportive services as well, to reduce their chances of returning to homelessness. Transitional units, permanent supportive housing, and other permanent housing units are needed, as well as access to employment services, daycare, and reliable transportation.

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

The Continuum of Care's Homeless Management Information System (HMIS) and Point in Time (PIT) Count specify categories of at-risk populations. These categories include: homeless households with adult(s) and child(ren); households with only children; households with only adults; chronically homeless individuals (has disability and has either been homeless for a year or more or experienced at least four episodes of homelessness within the last three years, with each break in homelessness including at least 7 consecutive nights of not living in a safe haven emergency shelter, or place not meant for human habitation); chronically homeless families; veterans; unaccompanied child (under age 18 and not part of a family household); unaccompanied youth (under age 25); and persons with HIV. See estimates provided in NA-40 Homeless Needs Assessment.

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

According to the National Alliance to End Homelessness, there are several factors that can lead to homelessness, including lack of affordable housing and inadequate incomes. Housing cost burden (>30%) and severe housing cost burden (>50%) can be related to housing costs rising faster than incomes, which in turn leads to financial instability and an increased risk of homelessness. When a person or family is in the extremely low or low-income brackets and must pay 30-50% or more of their income towards housing costs, it is difficult to save money or build up a "safety net". In these circumstances, an unexpected event such as loss of employment, a sudden or serious illness, or any urgent major expense can cause both homeowners and renters to lose their homes.

Discussion

Cost burden and severe cost burden continue to create difficult conditions, especially for low-income residents, making it harder to find decent affordable housing. An increase in availability of affordable housing, higher-paying jobs, and continued funding for public housing and housing vouchers are needed to assist cost-burdened residents. The City's HOME CHDO program will continue to provide new affordable housing stock in the City, with the hope of allowing renters an opportunity to become homebuyers of energy efficient homes with zero percent interest mortgages.

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

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole. For example, if 50% of the number of 0-30% AMI households with a housing problem are Hispanic, but only 40% of all the 0-30% AMI households within that jurisdiction have a housing problem, then Hispanic households in that income category have a disproportionately greater need.

Tables shown below are used to determine racial or ethnic groups within a particular income level that have a disproportionately greater need with housing problems in comparison to the needs of that income category in the jurisdiction as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,410	1,165	0
White	990	305	0
Black / African American	3,180	780	0
Asian	4	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	25	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,435	1,435	0
White	835	655	0
Black / African American	1,345	660	0
Asian	110	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	110	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,825	3,305	0
White	940	1,225	0
Black / African American	730	1,560	0
Asian	25	0	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	45	365	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	2,760	0
White	105	1,440	0
Black / African American	25	955	0
Asian	0	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	210	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

Discussion

Data from the 2016-2020 ACS reported number of total households in North Little Rock at 28,350.

There were 5,575 total households reported to be in the 0-30% median income category. Of those, 4,410 or 79% reported having one or more of the four housing problems listed in this section. Of the 4,410 households reporting housing problems, Black/African American households made up the highest number at 3,180 or 72%. This is not considered disproportionate since the Black/African American percentage is not greater than 10% of the overall percentage.

A total of 3,870 households were reported in the 30-50% median income category, with 2,435 or 63% of those having one or more of the four housing problems. Of that group, Black/African American households made up the highest number at 1,345 or 55%. White households were ranked next, with 835 or 34%. A disproportionately greater need is not indicated.

A total of 5,130 households were reported in the 50-80% median income group, with 1,825 or 36% of those households having one or more of the four housing problems. Of that group, white households made up the highest number at 940 or 52%. Black/African American households ranked next at 730 or 40%. A disproportionately greater need is indicated among white households within this income group.

In the 80-100% median income group, a total 2,890 households were reported with 130 or 4% of those having one or more of the four housing problems. Of that group, white households made up the highest

number at 105 or 80%. Next were Black/African American households at 25 or 19%. A disproportionately greater need is indicated within this income group, although the number of households is relatively small, especially when compared to other income groups.

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

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10% or more) than the income level as a whole. For example, if 50% of the number of 0-30% AMI households with a severe housing problem are Hispanic, but only 40% of all the 0-30% AMI households within that jurisdiction have a severe housing problem, then Hispanic households in that income category have a disproportionately greater need.

Tables shown below are used to determine racial or ethnic groups within a particular income level that have a disproportionately greater need with severe housing problems in comparison to the needs of that income category in the jurisdiction as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,785	1,790	0
White	855	440	0
Black / African American	2,775	1,180	0
Asian	4	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	95	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	770	3,100	0
White	355	1,135	0
Black / African American	335	1,675	0
Asian	15	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	135	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	780	4,350	0
White	370	1,800	0
Black / African American	320	1,975	0
Asian	0	25	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	25	390	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	35	2,855	0
White	25	1,530	0
Black / African American	15	960	0
Asian	0	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	210	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Data from the 2016-2020 ACS reported number of total households in North Little Rock at 28,350.

In the 0-30% median income group, a total of 5,575 households were reported, with 3,785 or 68% of those having one or more of the four severe housing problems listed in this section. Of those, the Black/African American households made up the highest number at 2,775 or 73%. Since this percentage is not 10% or greater than the overall percentage of households with severe housing problems, a disproportionately greater need is not indicated.

In the 30-50% median income group, 3,870 total households were reported, with 770 or 20% of those indicating one or more of the four severe housing problems. Of those, White households made up the highest number at 355 or 46%, and Black/African American households were not far behind at 335 or 44%. Since both of these groups reported severe housing problems at a rate higher than 10% of the income level as a whole, a disproportionately greater need is indicated.

In the 50-80% median income group, 5,130 total households were reported, with 780 or 15% of those having one or more of the four severe housing problems. Of those, White households made up the highest number at 370 or 47%. Black/African American households reported at 320 or 41%. Similar to the previous income group, both White and Black/African American groups represent disproportionately greater need in this income group.

In the 80-100% median income group, 2,890 total households were reported and only 35 or 1% of those had one or more of the four severe housing problems. White households with one or more housing problems represented 25 or 71%, and Black/African American households reported 15 or 43%. A disproportionately greater need is indicated in each of these racial categories, although the low number of affected households should be noted.

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

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing cost burdens at a greater rate (10% or more) than the income level as a whole. For example, if 50% of the number of 0-30% AMI households with housing cost burdens are Hispanic, but only 40% of all the 0-30% AMI households within that jurisdiction have a cost burden, then Hispanic households in that income category have a disproportionately greater need.

Tables shown below are used to determine racial or ethnic groups in a particular income level that have a disproportionately greater need with housing cost burdens in comparison to the jurisdiction as a whole in that income bracket.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,395	3,610	4,910	450
White	11,370	1,390	1,425	140
Black / African American	6,485	1,880	3,200	255
Asian	85	135	4	30
American Indian, Alaska Native	70	0	0	0
Pacific Islander	0	0	0	0
Hispanic	975	120	80	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

Data from the 2016-2020 ACS reported number of total households in North Little Rock at 28,350.

Based on the above table regarding housing costs burden, 3,610 or 13% of households in our jurisdiction as a whole reported a cost burden between 30-50% of their income. Of those, there were 1,880 or 52% of Black/African American households and 1,390 or 39% White households. Each of these racial groups has disproportionately greater needs in regard to cost burden.

As for severe cost burden greater than 50% of income, 4,910 or 17% of total households reported with 3,200 or 65% of those being Black/African American households and 1,425 or 29% being White households. Again, each of these racial groups has disproportionately greater needs in this category.

There were 450 households or 2% reported in the jurisdiction as a whole with no/negative income, meaning due to self-employment or interest, dividends or net rental income, cannot actually have a cost burden, but still requires housing assistance and is counted separately. Of that number, 255 or 57% were Black/African American households and 140 or 31% were White households. Each of these racial groups has disproportionately greater needs in this category but the overall number of households in the category is small.

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

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

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. For example, if 50% of the number of 0-30% AMI households with a housing problem are Hispanic, but only 40% of the 0-30% AMI households within that jurisdiction have a housing problem, then Hispanic households in that income category have a disproportionately greater need.

Households reporting one or more of four housing problems (lacks complete kitchen facilities, lacks complete plumbing facilities, more than 1 person per room, cost burden greater than 30%):

- 50-80% AMI income category: White racial group had a disproportionately greater need of 52% (940 households) vs 36% for the jurisdiction as a whole.
- 80-100% AMI income category: Both White (80%) & Black/African American (19%) had a disproportionally greater need vs 4% of the jurisdiction as a whole. However, the numbers of households in this income category reporting this problem were relatively low, which does not indicate a widespread issue: 105 White & 25 Black/African American.

Households reporting one or more of four severe housing problems (lacks complete kitchen facilities, lacks complete plumbing facilities, more than 1.5 persons per room, cost burden greater than 50%):

- 30-50% AMI income category: White: 46%; Black/African American: 44%; jurisdiction as a whole: 20%. This indicates a disproportionately greater need for both groups.
- 50-80% AMI income category: White: 47%; Black/African American: 41%; jurisdiction as a whole: 15%. This again indicates a disproportionately greater need for both groups.
- 80-100% AMI income category: White: 71%; Black/African American: 43%; jurisdiction as a whole: 1%. This indicates a disproportionately greater need for both groups, although the numbers of households in this income category reporting this problem were low, which does not indicate a widespread issue: 25 White & 15 Black/African American.

Households reporting housing cost burden of 30-50%: As reflected in the City's population, the Black/African American & White racial groups make up the majority of this category. A total of 3,610 households (13% of total households) were reported under this category. The number of Black/African American households, 1,880, indicates disproportionately greater need of 52% versus 13% for the jurisdiction as a whole. The number of White households, 1,390, indicates a disproportionately greater need of 39% versus 16% for the jurisdiction as a whole.

Households reporting housing severe cost burden of greater than 50%: Again, the Black/African American & White racial groups make up the majority of this category. A total of 4,910 households (17% of total households) were reported under this category. The number of Black/African American households, 3,200, indicates disproportionately greater need of 65% versus 17% for the jurisdiction as a whole. The number of White households, 1,425, indicate a disproportionately greater need of 29% versus 16% for the jurisdiction as a whole.

No/negative income, meaning due to self-employment or interest, dividends or net rental income, cannot actually have a cost burden, but still requires housing assistance and is counted separately: Data indicates 450 or 2% of households reported in the jurisdiction as a whole. There were 255 or 57% Black/African American households & 140 or 31% White households in this category. The formula indicates each of these racial groups has a disproportionately greater need, although the numbers in this category are relatively low.

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

Needs identified above.

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

Per 2020 Census data, census tracts with the highest percentages of Black/African American residents were 26, 27, 28, 29, 30.01, 30.02, 31, and 38, which are located in the mid-central part of the city. Census tracts showing the highest percentages of the Hispanic population were 29, 32.02, and 33.05, primarily around the Levy/Camp Robinson area.

The City's total Asian population is small at 603, with the highest percentage of population at 3.42% found in tract 33.06 in the north-central part of the City between Camp Robinson and JFK. The City's total American Indian/Alaska Native population is small at 132, with the highest concentration noted at 3.26% in census tract 33.07 in the McCain-US 67/167 area.

NA-35 Public Housing - 91.205 (b)

Introduction

The Public Housing Program identified community housing needs by examining the number of families waiting for public housing, assessing the condition and marketability of the existing housing stock, and incorporating resident input. Although all public housing previously operated by NorthBridge Housing Solutions has been converted to Project-Based Vouchers, the waiting lists for the Project-Based Voucher program and the Housing Choice Voucher (Section 8) program continue to provide valuable insight into the ongoing housing needs within the community.

Because of the need to modernize public housing stock, the North Little Rock Housing Authority d/b/a NorthBridge Housing Solutions (NBHS) launched activities to modernize many units. While public housing offers economic benefits to the residents, the facilities and amenities had become obsolete. For example, many apartments were without central heat and air, had very small appliances, and were not energy efficient. The City of North Little Rock is essentially landlocked for development of affordable housing in areas that do not face serious challenges to such low-income residents; therefore, it is difficult to acquire property outside of the current development locations. The current locations are not always the best place to redevelop the new housing stock. Currently, one bedroom apartments are in high demand and hard to find. The stock was originally built to house larger families.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,959	767	1,025	167	0	0

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

North Little Rock Housing Authority, April 2026

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	11,563	10,215	15,127	0	0
Average length of stay	0	0	0	6	4	6	0	0
Average Household size	0	0	0	4	2	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	477	171	306	0	0
# of Disabled Families	0	0	0	732	270	462	0	0
# of Families requesting accessibility features	0	0	0	1,180	0	1,069	60	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

North Little Rock Housing Authority, April 2026

Data Source Comments: Data for Veterans Affairs Supportive Housing was not available in PIC

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	203	126	8	118	0	0	0
Black/African American	0	0	749	1,037	88	949	0	0	0
Asian	0	0	7	1	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	2	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

North Little Rock Housing Authority, April 2026

Data Source Comments: Data for Veterans Affairs Supportive Housing was not available in PIC

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	3	2	1	2	0	0
Not Hispanic	0	0	0	197	98	99	58	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

North Little Rock Housing Authority, April 2026

Data Source Comments:

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

This information was not available in PIC.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Through the modernization and conversion process, the Section 8 program now administers Project-Based Vouchers (PBVs) at seven properties that were formerly public housing developments. As of the end of March 2026, approximately 850 households were on the PBV waiting list. The Housing Authority accepts applications for the PBV program on a continuous basis.

As of March 2026, the Housing Choice Voucher Program (HCV) waiting list included approximately 100 applicant households. Due to ongoing funding constraints, the Housing Authority is unable to estimate when the current waiting list will be exhausted or when the program may reopen for new applicants. Elderly and disabled individuals will be given a preference for the voucher program.

Unsafe locations act as barriers to affordable housing for the elderly. The requirement to accommodate younger residents in housing with older residents has decreased the number of elderly applicants. As a result, an immediate housing need for the elderly population has been created. Strong consideration must be given to ways to create affordable, truer “elderly only” locations.

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

The population at large also seeks a more safe and secured housing environment similar to public housing residents. Different from the population at large, private housing stock customarily has central heat and air, and more modern amenities.

The landlord-tenant relationship in private housing is not as contentious as with the relationships in the voucher program. It is not uncommon for the landlord to believe because the renter has a voucher, the landlord is only required to maintain minimum standards to satisfy HQS standards.

Discussion

Much of the remaining affordable housing stock within the community is aging, and many existing units lack modern amenities. In many cases, the cost of retrofitting properties to include updated features necessary to improve comfort, marketability, and long-term viability is not financially feasible. Broader community crime trends also impact the safety conditions surrounding affordable and low-income housing developments.

Property management implements a range of strategies to address safety, security, and quality-of-life concerns; however, residents have expressed strong expectations for timely improvements. Efforts to enhance safety and security may present implementation challenges, as proposed measures can generate concerns related to personal privacy and individual rights. Ongoing engagement with residents remains an important component of addressing these issues while balancing safety, resident input, and program requirements.

For the Housing Choice Voucher Program, waitlists open infrequently, are quick to fill up and the selection from the lists include a long wait.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The homeless needs assessment describes the extent of homelessness among various populations within the Little Rock/Central Arkansas Continuum of Care (CoC) area, which includes North Little Rock. Data for sheltered and unsheltered number of persons experiencing homelessness on a given night, and the accompanying breakdown by race, was obtained from the 2025 Point in Time (PIT) Count report. Data from the PIT is not available for the City of North Little Rock specifically, but applies to the CoC's geographic area, which covers a four-county area of central Arkansas: Pulaski County, Lonoke County, Prairie County and Saline County. A total of 1,055 homeless persons were identified in the 2025 PIT count, with 611 sheltered and 444 unsheltered.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	424	133	557	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	187	311	498	0	0	0
Chronically Homeless Individuals	179	43	228	0	0	0
Chronically Homeless Families	44	23	67	0	0	0
Veterans	47	0	47	0	0	0
Unaccompanied Child	11	62	11	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2025 PIT Count - Little Rock/Central Arkansas Continuum of Care (CoC)

Indicate if the homeless population is: **Has No Rural Homeless**

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The Continuum of Care's Point in Time (PIT) Count provides counts on categories of at-risk populations. These categories include homeless households with adult(s) and child(ren), households with only children, households with only adults, chronically homeless (has disability and has either been homeless for twelve months or more, or has experienced at least four separate episodes of homelessness that equal at least 12 months within the last three years, (with each break in homelessness including at least 7 consecutive nights of not living in a safe haven emergency shelter, or place not meant for human habitation), veterans, unaccompanied child (under age 18 and not part of a family household), unaccompanied youth (under age 25) and persons with HIV.

The data reported above table for number of sheltered and unsheltered persons experiencing homelessness on a given night, and the racial/ethnic group breakdown shown below were taken from the PIT data. The estimates indicated for number of persons experiencing homelessness each year are based on the overall PIT data totals. Data was not available in the break-out categories listed in the above table on the number of persons becoming homeless each year, the number of persons exiting homelessness each year or the number of days persons experience homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	246	204
Black or African American	271	225
Asian	11	0
American Indian or Alaska Native	11	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	43	9
Not Hispanic	567	436

Data Source

Comments: COC / HMIS / PIT

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

2025 PIT data reflected 664 households identified during the PIT Count, including 41 emergency sheltered households, 64 temporarily housed households, 248 sheltered households, and 311 unsheltered households. Additionally, there were 62 individuals identified under the age of 18.

Data reflected 39 veterans, including 3 emergency sheltered veterans, 3 temporarily housed veterans, 13 sheltered veterans, and 20 unsheltered veterans.

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

Race breakdown of the reported overall total 1,055 homeless persons (sheltered and unsheltered) indicated 450 White, 92 Black or African American, 404 Black/African American & Hispanic/Latino, 10 Asian, 1 Asian & Hispanic/Latino, 11 American Indian or Alaska Native, and 34 Multi-Race.

Ethnicity breakdown of total homeless reflected 1,003 non-Hispanic, and 52 Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2025 PIT count included an electronic survey that was administered on the night of the count. The survey, which does not include data from agencies who use HMIS, collected data from 664 individuals—of those, 311 were unsheltered, 248 were sheltered, 64 were in temporary housing, and 41 were in emergency shelters. 388 individuals reported chronic homelessness. 541 individuals indicated that they

were single and had no family members with them, 53 individuals indicated that they were a parent with at least 1 child with them, 18 responded that they had a spouse with them, and 16 responded that they had a non-married partner with them. 128 individuals reported a physical disability, 42 reported a developmental disability, 204 reported a mental illness, 9 reported AIDS or HIV-related illness, and 104 reported chronic alcohol and/or drug abuse. 39 individuals were veterans. 82 individuals indicated they were homeless due to fleeing domestic/dating violence or abuse.

Discussion:

Of the 1,055 homeless persons reported from the 2025 Point in Time Count, 58% were sheltered and 42% were unsheltered. Although there are several agencies and organizations in Central Arkansas that work to address the issues of homelessness, there is still much work to be done. Due to limited grant funding, the City provides support through continued participation and collaboration with the Continuum of Care.

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

Introduction

Non-homeless special needs are the housing needs of persons who are not homeless but require supportive housing. This includes elderly, frail elderly (requires assistance with three or more daily activities), persons with mental, physical, or developmental disabilities, persons with substance addictions, victims of domestic violence/sexual assault, and persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

Persons of any age with a disability total 11,151 or 17% of North Little Rock's civilian noninstitutionalized population. Of these, 1,258 or 11% are under 18 years old. There are 6,128 or 55% of persons with a disability who fall into the 18-64 years old category. There are 3,765 or 34% of persons with a disability who are over age 65.

HUD classifies the elderly category as 62 and older. Per 2016-2020 American Community Survey (ACS) data, 12,382 or 18.7% of North Little Rock's population met that criteria. However, most other statistical data available through ACS for the elderly population is based on age 65 and older, and 10,359 or roughly 15.7% of residents make up that category. The civilian noninstitutionalized population over age 65 is 9,919. Of those:

- 3,765 (41%) have a disability of some type
- 2,788 (30%) have an ambulatory difficulty
- 1,618 (18%) have an independent living difficulty
- 1,240 (13%) have a cognitive difficulty
- 905 (10%) have a self-care difficulty
- 1,187 (13%) have a hearing difficulty
- 778 (8%) have a vision difficulty

According to the Opioid and Health Indicators Database compiled by amfAR.org, Pulaski County reported 79 drug-related deaths, the highest among Arkansas counties. There are 149.5 opioid prescriptions per 100 persons, which is the second highest among Arkansas counties. Pulaski County currently has 18 facilities providing substance abuse services. The 2025 PIT Count reported 104 individuals with chronic alcohol and/or drug abuse. <https://opioid.amfar.org/AR>

According to Women & Children First, 37.3% of Arkansas women and 35.6% of Arkansas men experience intimate partner physical violence, intimate partner sexual violence and/or intimate partner in their lifetimes. Domestic violence shelters and programs served 453 victims in Arkansas in one day. An

estimated 18.6% of Arkansas women will experience stalking in their Needs Assessment lifetime. As of December 31, 2015, Arkansas had submitted 2,460 misdemeanor domestic violence records and no permanent protective order records to the NICS Index. <https://www.wcfarkansas.org/statistics/>

The Arkansas Coalition Against Domestic Violence provided the following state statistics for the period of 2019-2024:

- Total Victims Served (residential & non-residential): 99,791
- Total Clients Served in Shelter (residential): 44,681
- Total Safe Nights of Sleep Provided: 597,368
- Total Female Clients Served in Shelter: 29,971
- Total Male Clients Served in Shelter: 1,699
- Total Child (0-12) Clients Served in Shelter: 18,147

The 2025 Point in Time Count reported 82 individuals who were homeless due to fleeing domestic/dating violence or abuse.

According to the 2021 HIV Surveillance Report from the Arkansas Department of Health, there were 67 new AIDS cases reported in the state in 2021, up from 45 cases in 2018. In addition, there were 279 new cases of HIV reported, up from 239 in 2018. The county-level data for Pulaski County reported 97 HIV diagnoses in 2021, along with an HIV prevalence (which includes all HIV-infected individuals regardless of the stage of infection) of 2,191 cases. The 2025 PIT Count reported 9 reported individuals with AIDS or HIV-related illness. https://healthy.arkansas.gov/wp-content/uploads/2021_HIV_Surveillance_Report.pdf

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

The housing and supportive service needs of these special needs populations are determined through consultations and discussions with local service providers and include assistance with or provision of meals; caretaker aid with daily activities such as walking, bathing, housekeeping; assistance with at-home medical and prescription drug requirements; rehabilitation services; transportation services; individual and group therapy; supervised treatment programs; counseling; legal assistance; job training; clothing; and utility and rental assistance.

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

The City of North Little Rock does not receive HOPWA funding.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their

unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Special needs populations have a wide array of supportive needs. While some may manage their lifestyles on their own, most require assistance of some degree, whether it be through family and friends, or through supportive housing, public services or facilities. As indicated above, for some of these special needs categories, not receiving assistance may lead to homelessness.

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

Describe the jurisdiction's need for Public Facilities:

Needs were identified for public facilities including neighborhood parks and community centers, as well as public service facilities providing assistance to youth, elderly, community based groups, and the homeless.

How were these needs determined?

The City held several public hearings in regard to the Five Year Consolidated Plan and Annual Action Plan and an online survey was conducted asking citizens to rank the priority needs of their neighborhoods. Notice of the survey was mailed to neighborhood leaders and other interested parties, made available online on the City website, shared to the City's social media and email groups. While the survey was not statistically reliable, it was a valuable tool that offered insight into concerns and needs of the community. Local organizations, agencies, and nonprofits were consulted. Citizen comments, survey results, and information gathered during consultations were reviewed and considered by City staff in identifying needs.

Describe the jurisdiction's need for Public Improvements:

Public improvement needs include street and drainage improvements, sidewalks, milling and repaving of streets.

How were these needs determined?

As stated above, the City held several public hearings in regard to the Five Year Consolidated Plan and Annual Action Plan. Also, an online survey was conducted asking citizens to rank the priority needs of their neighborhoods. Notice of the survey was mailed to neighborhood leaders and other interested parties, made available online on the City website, shared to the City's social media and email groups. While the survey was not statistically reliable, it was a valuable tool that offered insight into concerns and needs of the community. Local organizations and agencies were consulted. Input from City departments such as Engineering was also used to determine need. Citizen comments, survey results, and information gathered during consultations were reviewed and considered by City staff in identifying needs.

Describe the jurisdiction's need for Public Services:

A variety of public services are needed including those offering assistance with childcare and after-school programs for youth, services to support the elderly and disabled, substance abuse and mental health treatment, and needs of the homeless.

How were these needs determined?

As stated above, the City held several public hearings in regard to the Five Year Consolidated Plan and Annual Action Plan. Also, an online survey was conducted asking citizens to rank the priority needs of their neighborhoods. Notice of the survey was mailed to neighborhood leaders and other interested parties, made available online on the City website, shared to the City's social media and email groups. While the survey was not statistically reliable, it was a valuable tool that offered insight into concerns and needs of the community. Local organizations and agencies were consulted. Citizen comments, survey results, and information gathered during consultations were reviewed and considered by City staff in identifying needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis is used to provide a clear picture of area conditions to determine the effects on affordable housing. Most of the data tables in this section were pre-populated by HUD with its latest available information from sources such as the American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS). This analysis along with the earlier needs assessment provided the basis for the Strategic Plan and the programs and projects chosen to be administered.

The Market Analysis section outlines significant characteristics of the housing market, including the supply, demand, condition and cost of housing. Also reviewed is the state of public and assisted housing, facilities, housing and services for the homeless, special need facilities and services, and barriers to affordable housing.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

According to 2016-2020 ACS data, in North Little Rock, there were a total of 32,470 residential properties. Roughly 62% or 20,010 residential units were single family, one unit structures, and 35% or 11,330 were structures with two or more units. Two percent of residences fell in the category including mobile homes, boats, RV's, and vans. Owners made up 48% or 13,490 of households and renters accounted for 52% or 14,855 of households. The number of households reported indicates a 13% vacancy rate or around 4,125 vacant units or lots.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,010	62%
1-unit, attached structure	435	1%
2-4 units	3,090	10%
5-19 units	5,690	18%
20 or more units	2,550	8%
Mobile Home, boat, RV, van, etc	695	2%
Total	32,470	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	545	4%
1 bedroom	335	2%	3,065	21%
2 bedrooms	2,055	15%	7,025	47%
3 or more bedrooms	11,055	82%	4,220	28%
Total	13,490	99%	14,855	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Current data obtained from the North Little Rock Housing Authority indicates that they manage 200 vouchers which target veterans, along with 900 project-based vouchers attached to units converted from low-income public housing.

As a result of the conversion of all public housing units to Project-Based Voucher (PBV) assistance under the Section 8 program, the Housing Authority no longer owns or operates traditional public housing units and therefore has no remaining public housing inventory.

Buildings that receive Low Income Housing Tax Credit (LIHTC) financing must provide affordable rents to tenants who qualify based on income guidelines.

Section 811 Supportive Housing for Persons with Disabilities subsidizes rental housing and provides access to appropriate supportive services.

Section 202 Supportive Housing for the Elderly Program is the primary HUD elderly housing program and is open to very low income households comprised of at least one person who is at least age 62.

A subsidized housing unit is one in which a tenant pays approximately 30% their adjusted income on rent and utilities.

Project based assistance is rental assistance that is located at a housing unit or complex. Generally, the subsidized rent is tied to that particular building.

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

The Public Housing Authority has converted the last of the public housing units to project-based voucher units through the modernization process. The units will not be lost but category of assistance changed.

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

Within roughly 13,490 owner households, an estimated 4,039 are one-person households, 5,114 are two-person, 1,868 are three-person, and 2,470 are four or more persons. In the owner household category, roughly 45 had no bedroom; 9355 had one bedroom; 2,055 had 2 bedrooms; and 11,055 had 3 or more bedrooms.

Within roughly 14,855 renter households, 6,851 are one-person households, 3,569 are two-person, 2,279 are three-person, and 12,160 are four or more persons. For renter households, an estimated 545 had no bedroom, such as in a studio apartment; 3,065 had one bedroom; 7,025 had two bedrooms; and 4,220 had 3 or more bedrooms.

Of the single person households, an estimated 3,805 are occupied by seniors age 65 years old and over. Families make up an estimated 15,256 of households, with 8,984 married couples, 1,229 male householder with no wife present, and 5,043 female householder with no husband present. Average household size is 2.30, and average family size among these categories is 3.13. Related children age 0-18 years of the householder(s) are present in 8,105 households.

Describe the need for specific types of housing:

The large number of single person and two-person households indicate a need for one and two-bedroom units. As indicated above, North Little Rock has 10,890 single person households, but based on the total number of residential units available, there are only 3,990 studio/one-bedroom units available. The City has 8,683 two-person households, and 9,080 two-bedroom units available. While some households enjoy having an extra bedroom for storage or office use, cost-burdened families may seek smaller, more affordable units. If the unit size they require based on family size is not available, they may be forced to step up to a larger size unit, thereby increasing their cost burden. It should be noted that with these availabilities of properties, overcrowding and severe overcrowding were not found to be widespread housing problems.

The North Little Rock Housing Authority continues to notice a trend in public housing toward a demand for smaller units in walkable communities. Families desire to be close to transportation and services. Public Housing renters are small families with low and very low incomes. Rental stock is more in demand than that of units for purchase, and smaller units (one and two bedrooms) are in the biggest demand.

The North Little Rock Housing Authority continues to notice a trend in public housing toward a demand for smaller units in walkable communities. Families desire to be close to transportation and services. Public Housing renters are small families with low and very low incomes. Rental stock is more in demand than that of units for purchase, and smaller units (one and two bedrooms) are in the biggest demand.

Discussion

As is the case with many cities across the nation, the major portion of North Little Rock's housing was built between 1950 and 1999. Since 2000, approximately 5,701 units, or 20% of the total occupied housing units, have been built. Additionally, affordable housing providers like Habitat for Humanity of Central Arkansas and Pulaski County Neighborhood Alliance for Habitat continue to seek vacant properties where they can build. Since 2020, Habitat has built 31 affordable homes in North Little Rock. Often scattered site locations are available, but opportunities to cluster new homes for bigger neighborhood impact are not. The City has been somewhat landlocked for a number of years, hampering growth by new development.

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

Introduction

The median home value in North Little Rock in 2009 was \$118,900. By 2020, it had increased 21% to \$144,100. Over the same period, the median contract rent increased 13% from \$607 to \$685.

Median income increased from \$28,350.00 to \$43,831.00, up by 55% during this same period.

Median is the value at which half of the amounts in the dataset are above and half are below.

The need for affordable housing for both homeowners and renters continues as the rate of increase in home prices and contract rents has tracked significantly higher than the increase in median incomes in the community over the past several years.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	118,900	144,100	21%
Median Contract Rent	607	685	13%

Table 29 – Cost of Housing

Rent Paid	Number	%
Less than \$500	3,705	24.9%
\$500-999	9,220	62.1%
\$1,000-1,499	1,755	11.8%
\$1,500-1,999	85	0.6%
\$2,000 or more	90	0.6%
Total	14,855	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,630	No Data
50% HAMFI	4,700	1,695
80% HAMFI	11,025	3,975
100% HAMFI	No Data	5,425
Total	17,355	11,095

Table 31 – Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	887	892	1,032	1,376	1,628
High HOME Rent	617	702	831	1,108	1,255
Low HOME Rent	610	653	783	905	1,010

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The Department of Housing and Urban Development (HUD) defines low to moderate-income households as those with incomes below 80% of median. HUD further defines extremely low income (up to 30% of median), low income (30-50% of median), and moderate income (50-80% of median). As would be expected, residents at the lowest income levels have the least options when attempting to provide housing for their families. As indicated in **table 26** above, households at 30% HUD Area Median Family Income (HAMFI) have the most limited choices, with just 9% of rental units and no reported owner units being affordable to this category. The limited affordable options may force renters to move up to a higher level/amount of contract rent, which creates a greater cost burden. For households at 50% HAMFI, options are limited as well, with only 27% of reported rental units and 15% of homes for sale being affordable. As would be expected, households at 80% HAMFI have more options, with 64% of reported units affordable to renters, and 36% of homes affordable to homebuyers.

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

Nationwide single-family home prices grew to five times the median income in 2025. Although the data for North Little Rock does not currently reflect this trend, increases to home values and/or fair market rents will cause housing in our city to become less affordable if incomes earned do not keep pace. As indicated above, in the period from 2009 to 2020, median home values went up by 21% and median rents rose by 13%. As shown in the Housing Needs Assessment section of this plan, median income increased 55% over the same period.

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

All Low and High HOME rent amounts for all units sizes are below Fair Market Rents. While it is probable that the development of new market rate rental units would increase the Area Median Rent, it is

presumed likely that the amount would remain in the Fair Market rent range. Continued funding for programs offered by our public housing authority is needed to provide rental assistance programs as well as preservation and new development of affordable rental units. Average monthly zero interest mortgage costs including taxes and insurance for the CHDO's new three bedroom homes are typically less than \$800.00, lower than Fair Market Rents, highlighting the need for continued funding for programs promoting affordable homeownership.

Discussion

Area incomes are not keeping pace with the market cost of housing. As a result, many households are cost burdened (paying more than 30% of their income towards housing costs), or severely cost burdened (paying more than 50% of their income towards housing costs.) The inability of lower income households to qualify for mortgage financing or contract rent limits housing choices.

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

Introduction

The Condition of Housing section of the Housing Market Analysis highlights significant characteristics of the existing housing supply. The Condition of Units table below displays the number of housing units based on the number of "conditions" reported on each unit. Selected conditions are:

1. lacks complete plumbing facilities
2. lacks complete kitchen facilities
3. more than one person per room
4. cost burden greater than 30%

This housing market analysis also considers the age of housing stock in the City, lead-based paint hazards, and vacancies.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purpose of this Plan, Standard Condition is defined as a property which meets minimum local codes standards. The City's Nuisance Abatement and Property Maintenance Code legislates minimum requirements on residential structures. Substandard Condition would mean the unit does not meet local code standards. Substandard Condition but Suitable for Rehabilitation is defined as a housing unit that does not currently meet local code standards, but is structurally sound and can be brought up to code for less than replacement cost.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,090	15%	6,435	43%
With two selected Conditions	50	0%	455	3%
With three selected Conditions	40	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,310	84%	7,970	54%
Total	13,490	99%	14,860	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,895	14%	3,805	26%
1980-1999	2,545	19%	3,375	23%
1950-1979	7,605	56%	6,465	44%
Before 1950	1,450	11%	1,210	8%
Total	13,495	100%	14,855	101%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,055	67%	7,675	52%
Housing Units build before 1980 with children present	2,175	16%	810	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:
2019-2023 ACS

Data Source Comments: Data source indicates 4,654 vacant units; however, breakdown not available for Suitable/Not Suitable for Rehabilitation, Abandoned Vacant Units, REO Properties, Abandoned REO Properties

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The use of lead based paint was banned in 1978. For the purposes of this plan, available HUD data of the number of units built before 1980 and occupied by households with children serves as a baseline of units that contain lead-based paint hazards. This data indicates 16,730 of the households (59%) in North Little Rock are in units built prior to 1980. By tenure, 67% of owner occupied units and 52% of rental units were built prior to 1980. Children below the age of six are present in 2,175 or 16% of the owner occupied units and 810 or 5% of the renter occupied units built during this time.

Discussion

Data indicates that the areas where the predominance of extremely low income households are located are also the areas where older homes are located, as well as where there is a majority of rental housing versus owner occupied housing. Disinvestment in these older neighborhoods leads to deterioration. Efforts to encourage homeownership by producing more affordable and energy efficient housing are deemed essential.

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

The mission of the North Little Rock Housing Authority d/b/a NorthBridge Housing Solutions (NBHS) is to provide safe, secure and decent housing to its residents. NBHS is focused on bettering lives, our communities, and the future of one person, one family, and one neighborhood at a time. NBHS utilizes management tools and input from residents to assess the condition and marketability of current housing.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				2,476	900	1,376	200	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

North Little Rock Housing Authority, April 2026

Data Source Comments:

Describe the supply of public housing developments:

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

The North Little Rock Housing Authority manages 2,476 vouchers. Through the modernization and conversion process, more than 900 former public housing units were repositioned as Project-Based Voucher (PBV) units, encompassing four elderly/disabled developments and three

family-oriented sites. The elderly/disabled developments consisted of high-rise structures, while the family developments were primarily row-type housing.

The former public housing properties were originally developed between the 1940s and 1980s. Over time, several of these developments became functionally obsolete, with aging infrastructure and outdated amenities that limited their ability to compete with private-market housing. Despite these challenges, responsive maintenance practices, effective property management, and the continued availability of affordable rents have contributed to sustained demand for the units among low- and very low-income households.

The Housing Authority's remaining traditional public housing family development, the 110-unit Hemlock Courts site, was subsequently demolished. The Housing Authority is currently evaluating opportunities to redevelop replacement housing utilizing its Faircloth Authority, including potential redevelopment through HUD's Rental Assistance Demonstration (RAD), Section 18 Disposition, Voluntary Conversion, and the Restore-Rebuild program.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

As previously noted, the 110 public housing units formerly located at the Hemlock Courts development have been demolished. The Housing Authority recognizes the need to substantially rehabilitate or reconstruct portions of its aging public housing stock. Developments such as Hemlock Courts, along with other older properties, have become functionally obsolete due to age, outdated design, and, in some cases, locations within environmentally or market-challenged areas.

The most immediate need is the development of updated housing units with modern amenities that improve habitability, energy efficiency, and resident safety. Priority improvements include central heating and air conditioning, larger energy-efficient kitchen appliances, and enhanced security features. Addressing these needs is critical to maintaining quality, affordable housing that meets current standards and supports long-term sustainability for low- and very low-income households.

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

The North Little Rock Housing Authority performed physical needs assessments to determine the feasibility of rehabilitation or reconstruction of properties under the Rental Assistance Demonstration (RAD) program. RAD became a central part of HUD's rental housing preservation strategy, and worked to preserve the agency's stock of deeply affordable rental housing. In August 2019, construction work began for Heritage House/S.W. Bowker, and Willow House/Campus Towers. In April 2020, construction began for Windemere Hills and Eastgate Terrace. In addition, the redevelopment and new construction of Holt District Homes, formerly known as Silver City Courts, was completed in 2024.

Planning efforts are ongoing to support future redevelopment opportunities to replace housing units demolished at the former Hemlock Courts site. These efforts are intended to expand and modernize the Housing Authority's affordable housing stock while maintaining long-term affordability and compliance with HUD program requirements.

Discussion:

The North Little Rock Housing Authority's needs and strategies were developed by utilizing tools that monitor and track Authority activities, by obtaining comments and suggestions from residents, and by an analysis of both funding opportunities and constraints.

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

Introduction

The City of North Little Rock is an active member of the Little Rock/Central Arkansas Continuum of Care. The HUD data cited as the alternate source below is based on the entire Continuum of Care's reported numbers. In addition to the categories reported below, there were also 166 Year Round Adult and Children Units (70 Emergency Shelter and 96 Permanent), as well as 6 Year Round Child Only Shelter Beds reported. A total of 662 Emergency Shelter Beds and 650 Permanent Supportive Housing Beds were reported in the 2025 Housing Inventory Count Report.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	219	0	0	250	0
Households with Only Adults	437	0	0	445	0
Chronically Homeless Households	0	0	0	408	0
Veterans	63	0	0	453	0
Unaccompanied Youth	26	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: HUD 2026 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

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

Homeless service providers offer a variety of services such as housing, meals, food pantries, clothing, transportation, case management, counseling, job and life skills training. They are continually developing a network and referral system to meet the needs of their clients. Homeless providers coordinate the services they offer with those from mainstream providers, including legal aid, job training, employment services, housing and financial counseling, and healthcare. Many mainstream professionals, such as doctors, nurses, and dentists, volunteer their services for the benefit of the homeless.

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

BCD, Inc. –residential and outpatient supportive housing, special needs residential facility, substance abuse & mental health treatment, access to HIV treatment & AIDS service organizations, prevention/intervention programs, life skills & career training, health services, sober transitional housing, housing for formerly incarcerated

Central Arkansas Veterans Healthcare System – permanent supported housing; referrals for emergency shelter, benefits counseling, job placement; case management, residential treatment, crisis intervention, food & clothing

Centers for Youth and Families – parenting classes, outpatient counseling, day treatment, residential treatment, therapeutic foster care, services for human trafficking victims, mental health services, crisis/emergency services, primary care, pharmacy

Family Promise of Pulaski County - transitional housing for homeless families with children, meals, transportation, case management, food, shower & laundry facilities, rental assistance, utility support, diaper bank

Gaines House - supervised, transitional housing for homeless women with mental, physical, or emotional disabilities

Get Yourself Together (GYST) Housing Program – services to facilitate transition to permanent housing, substance abuse treatment, legal assistance, life skills, anger management, HIV/AIDS awareness & testing, outpatient treatment, relapse prevention, smoking cessation, 12-step program facilitation (AA & NA), case management, group counseling, parenting classes

Immerse Arkansas - transitional living program for foster youth, support & guidance programs for transition to adulthood, meals, showers, laundry, trauma therapy, life skills classes

Little Rock Compassion Center - emergency shelter, meals, food pantry, clothing, educational program, drug/alcohol recovery

Lucie's Place – support for LGBT youth experiencing homelessness

Our House – shelter for men, women, children, transitional housing, children's programs, workforce & education programs, group therapy, transportation, clothing, assistance with healthcare and insurance needs

River City Ministry – assistance with housing programs, food pantry, hot meals, drug/alcohol rehab, medical/dental/vision/pharmacy services, day resources, clothing

Salvation Army - emergency shelter, soup kitchen, clothes, utility assistance, bus passes, life skills classes, mental health support, case management, job training

St. Francis House - transitional housing for veterans, counseling, food, clothing, prescription drug assistance, health clinic, utility assistance, laundry, bus pass program

The Van – mobile resource for the homeless, providing food, clothing, hygiene products; assistance with emergency shelter during extreme cold weather

Women and Children First - emergency shelter for domestic violence victims, transitional housing, food, clothing, linens, hygiene items, adult education, court advocacy, support for victims' children, counseling

100 Families – housing, transportation, employment, education, substance abuse recovery, food stability

FSA (Family Service Agency) – behavioral health, counseling, domestic violence reduction, substance abuse treatment, conflict resolution, workplace/employer-employee mediation

People Trust – credit counseling, financial support & literacy education, small startup/business loans, consumer loans, affordable housing, emergency financial relief, rental assistance, financial education

UALR (University of Arkansas at Little Rock) – CARE Team offers housing & financial assistance, help with personal issues, tutoring services, Trojan Food Pantry for students

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

Introduction

Special Needs facilities and services assist categories of persons (see listing below) who are not homeless, but who require supportive housing and programs.

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

The supportive housing needs of these categories of special needs populations are varied. See section MA-30 of this Plan for a listing which includes supportive housing providers who are members of the area Continuum of Care. Other nonprofits and service providers are listed below, along with some of the needs they address for the special needs groups in our community:

CareLink – assists elderly, frail elderly, and their caregivers by providing resources and information on programs such as Meals on Wheels for homebound seniors, HomeCare (help with personal and daily needs), Medicare prescription drug counseling, legal assistance, fitness and wellness programs, and community senior centers

Recovery Centers of Arkansas – assists persons with substance abuse treatment, including a residential treatment program, an outpatient treatment program, a chemical-free recovery residence/housing program, and a veterans' administration housing program

North Little Rock Housing Authority - inventory includes developments for the elderly and disabled

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

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

The City will continue providing funding to its CHDO, the Pulaski Neighborhood Alliance for Habitat (PCNAH), for their projects to construct new affordable housing. The City also plans to fund CareLink's Meals on Wheels program, which provides meals to homebound senior citizens. The NLRHA continues

to provide affordable housing to its clients, in addition to a framework of supportive services. These activities are reflected in the affordable housing and public service goals in our Strategic Plan and FY 2026 Annual Action Plan.

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

As stated above, Affordable Housing goal related activities include new construction of affordable housing through the City's CHDO. Although funding is not provided in this plan for the Housing Authority, an Affordable Housing goal is to support the efforts and initiatives of the HA. Public Service goal related activities include funding for Meals on Wheels for seniors. These goals and activities are reflected in our FY2026 Annual Action Plan.

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

Describe any negative effects of public policies on affordable housing and residential investment

There are no known barriers to affordable housing resulting from public policies of the City of North Little Rock. 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.

Additional 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.

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 FY 2026 HOME fund allocation to the City's CHDO program for the development and construction of new affordable housing.

The Housing Authority finds limited income and increasing fair market rents are big barriers. In addition, transportation to and from affordable housing locations to work, shopping, and medical locations continues to be a barrier for individuals and families. For the HA, the main barrier to developing additional affordable housing is opposition to redevelopment sites. The City of NLR is landlocked for the most part and there can be resistance to the development of housing units outside of the original public housing locations.

Perceived safety issues in public housing with elderly and disabled residents act as barriers to affordable housing for the elderly. The federal requirement to accommodate younger residents in public housing with older residents has resulted in a decreased number of elderly applicants. Strong consideration should be given to strategies to accommodate more elderly only locations.

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

Introduction

The Non-Housing Community Development Assets section is used to analyze the economic condition of our jurisdiction. It also includes a review of employment and educational attainment data which compares the abilities of the local workforce to the staffing needs of local businesses.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	92	21	0	0	0
Arts, Entertainment, Accommodations	3,167	5,401	16	16	0
Construction	902	2,480	5	7	2
Education and Health Care Services	4,406	5,554	22	17	-5
Finance, Insurance, and Real Estate	1,611	1,351	8	4	-4
Information	400	338	2	1	-1
Manufacturing	1,438	1,771	7	5	-2
Other Services	722	1,218	4	4	0
Professional, Scientific, Management Services	1,968	2,493	10	7	-3
Public Administration	0	0	0	0	0
Retail Trade	3,144	6,474	16	19	3
Transportation and Warehousing	1,083	3,070	5	9	4
Wholesale Trade	1,098	3,460	5	10	5
Total	20,031	33,631	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	32,340
Civilian Employed Population 16 years and over	30,045
Unemployment Rate	7.07
Unemployment Rate for Ages 16-24	21.37
Unemployment Rate for Ages 25-65	5.28

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	7,360
Farming, fisheries and forestry occupations	1,035
Service	4,050
Sales and office	6,380
Construction, extraction, maintenance and repair	2,005
Production, transportation and material moving	1,115

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,778	81%
30-59 Minutes	4,579	16%
60 or More Minutes	900	3%
Total	29,257	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,395	225	1,305

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,880	675	3,125
Some college or Associate's degree	8,125	590	2,180
Bachelor's degree or higher	8,215	280	1,135

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	285	185	285	140	510
9th to 12th grade, no diploma	890	660	420	1,235	630
High school graduate, GED, or alternative	1,810	2,890	1,910	4,885	3,335
Some college, no degree	1,880	2,785	2,085	3,315	2,270
Associate's degree	170	1,015	585	1,340	555
Bachelor's degree	810	2,160	1,805	2,505	1,655
Graduate or professional degree	10	1,125	735	1,430	1,400

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,127
High school graduate (includes equivalency)	28,002
Some college or Associate's degree	31,795
Bachelor's degree	49,378
Graduate or professional degree	54,982

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The Education and Health Care Services, Retail Trade, and Arts, Entertainment, Accommodations sectors are the major employment sectors in the City of North Little Rock.

Describe the workforce and infrastructure needs of the business community:

Sectors that reported more jobs available than workers to fill those positions include: Arts, Entertainment, Accommodations; Construction; Education and Health Care Services; Manufacturing; Retail; Transportation and Warehousing; and Wholesale Trade.

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

The Galloway area in East North Little Rock is the focus of manufacturing recruitment, attracting companies like Amazon, Lowe’s, and Dollar General, which represent a \$120,000,000 investment in the city and over 1,000 new jobs. The Argenta area is a focus of retail/entertainment recruitment, with a recent \$30 million dollar investment that includes a mixed-use development featuring a new hotel and restaurants, along with the opening of the North Little Rock Event Center. The City also supports the Argenta Downtown Council, which is committed to providing an environment for economic development by supporting local business and creating secure, well-managed and welcoming areas.

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

Based on the data above, North Little Rock employers struggle with finding entry and middle skill level employees to fill available positions. Many employers may be willing to train new-hires for company-specific skills, but prospective employees with inherent and proven soft skills, such as communication, customer service, conflict resolution, and teamwork, are becoming harder to find. This particular workforce need can be addressed through short-term employability training programs.

As reported above, Construction, Transportation and Warehousing, Wholesale Trade, and Retail are some of the sectors with the most difficulty achieving adequate staffing levels to match market demands, based on the number of jobs available.

North Little Rock (along with the entire central Arkansas region) is experiencing a shortage of prospective employees with middle skills in all sectors. Advanced manufacturing, hospitality, steel fabrication / welding, and health care all have difficulty achieving adequate staffing levels to match market demands. Fewer residents are choosing technical training (less than a four-year degree) despite the excellent career and earnings potential associated with becoming a well-trained specialist in any of those high demand sectors.

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

In 2019, the NLR School District collaborated with the LR Regional Chamber and other central Arkansas school districts to implement the Ford Next Generation Learning (NGL) model, which creates career paths for high school students to meet local and national workforce needs. Career academies at NLR High School include Academy of Business, Hospitality, and Future Technology; Academy of Digital, Visual, and Performing Arts; and Academy of Health & Human Services.

NLR School District and the University of Arkansas Pulaski Technical College have a partnership to provide Arkansas students with the opportunity to earn job skills and career preparation that lead to gainful employment after graduation. Programs are no cost and provide hands-on training through concurrent high school and college credit courses. Programs include Health Information Technology, Certified Nursing Assistant, Advanced Manufacturing, Welding, HVAC-R, and Cybersecurity.

University of Arkansas Pulaski Technical College participates in the Career Pathways Initiative Program, a statewide initiative providing financial assistance and support to eligible parents wishing to increase their education. The program targets workforce needs in this area to improve employment prospects for low-income adults. UAPTC also administers Veterans Upward Bound, a federally funded program designed to assist qualified veterans in achieving academic goals. Additionally, the Future Fit program provides free production/operator training opportunities to enhance skills for individuals interested in advanced manufacturing careers.

Through the Workforce Innovation and Opportunity Act (WIOA), a federally funded grant, the Central Arkansas Planning and Development District (CAPDD) offers career and educational training to assist residents in obtaining and retaining employment. Programs offerings are tailored to youth, adults, and dislocated workers.

Arkansas Workforce Connections manages the Arkansas Workforce Centers for a six-county area in Central Arkansas. Pulaski County's Workforce Center is located in North Little Rock and services include Employment and Training, Adult Education, and the Office of Skills Development, among others.

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

Yes

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

The City of North Little Rock and the North Little Rock Chamber of Commerce continually promote and foster economic development and emphasize "quality of life" as an integral component. Initiatives outlined above support the City's goals and objectives for economic development, job development, small business assistance and workforce training efforts, which are outlined in its Consolidated Plan.

MA-50 Needs and Market Analysis Discussion

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

Per data in section MA-20, around 30% of households reported one housing problem or condition. Less than 2% of households reported multiple housing problems. A concentration is defined as any tract where the percentage of households reporting multiple housing problems is 10% or more than the percentage overall in the City. No concentrated areas are indicated.

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

A concentration is defined as any tract where the population of any group is ten percent more than the citywide proportion. According to 2020 Census Data, the Black/African American population in North Little Rock was 42.7%. Census tracts with 52.7% or more Black/African American households were 26, 27, 28, 29, 30.01, 30.02, and 31, which are located in the mid-central part of the city. Data reflects the Hispanic population in North Little Rock as 6.2%. The census tract showing concentrations of Hispanic households at 16.2 % or more was 29, around the Levy/Camp Robinson area. The North Little Rock poverty rate is indicated at 22.3%. Census tracts 26, 27, 28, 30.02, and 31 reflect concentrations of low-income households with poverty rate percentages per each tract of greater than 32.3%.

According to HUD's Database of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), there are three census tracts in North Little Rock that meet the criteria: 28, 30.01 and 30.02. The criteria for R/ECAPs is 1) R/ECAPs must have a non-white population of 50 percent or more; and 2) census tracts with 40 percent or more of individuals living at or below the poverty line.

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

These areas/neighborhoods are some of the oldest in the City, and contain some of the lowest cost housing. Unemployment rates and poverty rates are high in these areas, and therefore cost burden is great.

Are there any community assets in these areas/neighborhoods?

There are parks and community centers within these areas/neighborhoods.

Are there other strategic opportunities in any of these areas?

The City continues its strategy of utilizing CDBG funds for drainage, street and sidewalk improvements in eligible low-income areas to preserve the infrastructure in these neighborhoods. Code officers continue their efforts to safeguard the general welfare of the public and to maintain these

neighborhoods through enforcement of parking regulations, resolution of property maintenance issues, and nuisance abatement. Demolition of blighted and/or condemned structures leaves green space and vacant lots, which may provide opportunities for investors and developers to redevelop these areas.

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

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

Broadband connectivity is an essential infrastructure component that provides residents with opportunities for education and workforce development. Most colleges process registration and financial aid applications online. Most companies require online submission of employment applications. An internet connection also provides access to online shopping with home delivery to all, especially those who are homebound or who lack transportation. High-speed broadband connection has become a necessity for households, including those in the low to moderate income category. This was true even before the COVID-19 pandemic impact, which caused an even greater demand for internet access due to social distancing requirements and increased use of virtual workplace meeting platforms and virtual classes in schools.

According to 2024 ACS 5-Year Estimates Detailed Tables, 94.7% of households have one or more types of computing devices, and 18.1% of households have a smartphone with no other type of computing device. 86.8% of households in North Little Rock have an internet subscription, 15.8% have a cellular data plan with no other type of internet subscription, 13.2% households do not have an internet subscription.

Among households with an internet subscription, 86.8% have broadband of some type such as cable, fiber optic, or DSL, cellular data, or satellite internet. Of households earning annual income of up to \$20,000, 75% have broadband internet subscriptions. Of households earning \$20,000 to \$75,000 per year, 84% have broadband subscriptions. Of households earning over \$75,000 per year, 96% have broadband subscriptions.

The Lifeline program, administered by the Universal Service Administrative Company (USAC) offers discounted phone or high-speed broadband services to eligible low-income consumers, including those who receive federal assistance through programs such as SNAP or Medicaid, as well as survivors of domestic violence, human trafficking, and related crimes. According to the *Arkansas State Broadband Manager's Report* produced by the Arkansas State Broadband Office of the Arkansas Economic Development Commission, dated December 31, 2019, "The Lifeline program is highly underutilized. A national study of Lifeline (Thompson, 2010) found that fewer than one in three eligible individuals take advantage of the program."

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

Areas with higher income households often have a better selection of internet providers to evaluate and compare than neighborhoods with lower income households. Availability of higher speed internet access is greater in higher income areas versus lower income areas. Market competition is needed to provide better offerings of services, to regulate pricing, and to incentivize quality customer service in lower income communities.

The Broadband Map provided on the Federal Communications Commission Fixed Broadband Deployment webpage indicates the number of internet providers in an area that provide various broadband speeds (Mbps downstream/upstream), as of June 2025. The map indicates that 99.60% of the North Little Rock area has fixed broadband coverage, and 100% has mobile broadband coverage. Among fixed broadband service providers, there are three companies that serve 100% of the residential area; one company serving 91.8% of the residential area; one company serving 86.4% of the residential area; one company serving 81.2% of the residential area, and three additional companies serving between 12-48% of the residential areas. Among mobile broadband providers, there are three companies providing 100% outdoor stationary coverage, and one company providing 89% outdoor stationary coverage. Over the years, internet service providers have continued to increase availability of higher speed internet access in North Little Rock, and with the increasing popularity of mobile internet, access to the internet is no longer limited to the home computer.

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

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

According to the United States Environmental Protection Agency (EPA)'s 2016 publication, "What Climate Change Means for Arkansas", the state will become warmer with an increased risk of more severe flooding and drought. These conditions can result in increased damage from storms, increased number of unpleasantly hot days, and increased risk of heat stroke and other heat-related illnesses, among other risks.

The City of North Little Rock is one of several jurisdictions participating in the 2021 Pulaski County Hazard Mitigation Plan, which is updated every five years. The Pulaski County Hazard Mitigation Plan is an overarching document that is both comprised of, and contributes to various other local plans, which helps strengthen and improve the City's resilience to disasters. The City of North Little Rock currently has a Comprehensive Master Plan, Land Use Plan, Continuity of Operations Plan, and a Storm Water Management Plan, along with an Emergency Operations Plan.

Identified natural hazards that could impact North Little Rock include: dam failure; severe drought; extreme heat; flood and flash flood events; thunderstorm including hail, lightning and high winds; tornados; and winter storms. Severe weather incidents may have impacts on critical infrastructure as well as loss of personal property and life. These impacts may include dam and levee failures, as well as destruction to buildings, roads, and other vital infrastructure.

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

Households citywide are vulnerable to the natural hazard risks listed above. Households occupied by low and moderate-income persons are more likely to be located in low-lying areas of the city that are prone to flooding. Households in these categories may not be able to afford flood or disaster insurance. Low-income households may be negatively impacted during periods of extreme temperatures as they may have an inadequate heating and cooling equipment in their homes, as well as an inability to pay higher utility bills.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The priority needs for housing and non-housing community development efforts were determined using data presented in the Needs Assessment and Market Analysis of this Plan, and through public hearings, surveys, consultation with City staff and consultation with service providers serving low and moderate-income residents of North Little Rock. Objectives for the consolidated planning period were organized into broad categories as follows: improve the condition and increase the availability of decent affordable housing for low to moderate-income persons, foster suitable living environments and address non-housing community development needs, stabilize living environments and improve well-being of economically disadvantaged residents, and promote economic development.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG ELIGIBLE AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Improvements - Infrastructure and Facilities
	Identify the neighborhood boundaries for this target area.	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 bound 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.
	Include specific housing and commercial characteristics of this target area.	This target area includes mostly older housing stock that is in need of repair and maintenance. Commercial characteristics of this area include small businesses, many mom and pop, which are also aging.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Resident feedback, along with consultation with local service providers regarding the areas most served and of most need, identified this area as a target area. Over 51% of this area's population is low income.
Identify the needs in this target area.	Infrastructure improvements, affordable housing, public facilities and public service activities and assistance for elderly, disabled, substance abusers, at risk youth, and homeless.	
What are the opportunities for improvement in this target area?	Opportunities include public improvements – infrastructure and facilities, affordable housing, and funding of public service activities for those in need.	

	Are there barriers to improvement in this target area?	Limited funding is a barrier to making all needed improvements.
2	Area Name:	CITYWIDE
	Area Type:	OTHER
	Other Target Area Description:	OTHER
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This target area encompasses the entire city in order to serve any citizen who is eligible based on income.
	Include specific housing and commercial characteristics of this target area.	Area is citywide so characteristics would be meeting criteria to qualify for programs or activities based on income.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	All citizens had an opportunity to join the participation process. Consultation with service providers and agencies confirmed need for citywide programs as there are citizens in every neighborhood that fall in the eligible income bracket.
	Identify the needs in this target area.	The needs of income eligible applicants in this citywide area include public improvements – infrastructure and facilities, affordable housing and public services.
	What are the opportunities for improvement in this target area?	Opportunities for improvement in this area would be increasing awareness of programs and activities for eligible residents.
Are there barriers to improvement in this target area?	Lack of adequate funding is a major barrier.	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Investments will be allocated based on responses to grant program opportunities and funding availability. Infrastructure projects will be targeted to CDBG eligible areas. Public facility activities may be offered in CDBG-eligible areas or to those facilities with qualifying LMI clientele. Public services may be offered in low to moderate-income areas or to all qualified residents of the City.

Activities of the City's CHDO, Pulaski County Neighborhood Alliance for Habitat, will focus on income-eligible applicants within its respective neighborhood target area. Other housing programs could target income eligible households citywide.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Public Improvements-Infrastructure/Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	CDBG ELIGIBLE AREA
	Associated Goals	Public Improvements - Infrastructure/Facilities
	Description	Preservation and revitalization of CDBG-eligible area neighborhoods through public improvements. Infrastructure improvements to include streets, sidewalks, curbs, gutters, drainage systems. Improvements, repairs, and/or development of public facilities serving low to moderate-income residents. Types of facility needs indicated by citizens, consultations and survey responses included park and recreational, and programs supporting youth-based services, senior-based services, homeless services, health and mental health services, and substance abuse treatment.
	Basis for Relative Priority	The City encouraged citizen feedback at public hearings. An online survey requesting ranking of neighborhood priorities was made available on the City's website and advertised via direct mail-outs, email contact lists, social media posts, and a prominent place on the front page of the City website. The Consolidated Plan priorities were established by evaluating public comments, consultations, survey results, data and statistics provided by HUD, and City staff input and analysis. Street improvement projects and public facilities/parks were identified as high priorities

2	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	CDBG ELIGIBLE AREA
	Associated Goals	Affordable Housing
	Description	Programs that offer affordable housing opportunities: new home construction activities through a Community Housing Development Organization (CHDO) for low-income homebuyers to increase affordable housing stock. Support of services and programs that assist low to moderate income homeowners.
	Basis for Relative Priority	The City encouraged citizen feedback at public hearings. An online survey requesting ranking neighborhood priorities was made available on the City's website and advertised via direct mail-outs, email contact lists, social media posts, and a prominent place on the front page of the City website. The Consolidated Plan priorities were established by evaluating public comments, consultations, survey results, data and statistics provided by HUD, and City staff input and analysis. Affordable housing was determined to be a high priority.
3	Priority Need Name	Public Services
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	OTHER
Associated Goals	Public Services
Description	Support for public service activities provided by nonprofit organizations for the benefit of low to moderate-income residents of North Little Rock. Areas of need indicated in public hearings and survey responses included youth, elderly, homeless, and citizens with special needs.

	Basis for Relative Priority	The City encouraged citizen feedback at public hearings. An online survey requesting ranking neighborhood priorities was made available on the City's website and advertised via direct mail-outs, email contact lists, social media posts, and a prominent place on the front page of the City website. The Consolidated Plan priorities were established by evaluating public comments, consultations, survey results, data and statistics provided by HUD, and City staff input and analysis. Public services were determined to be a high priority.
4	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	OTHER
	Associated Goals	Administration
	Description	Planning, administration, and oversight of CDBG and HOME grant programs.
	Basis for Relative Priority	Planning, administration, and oversight activities required to manage CDBG and HOME programs.

Narrative (Optional)

The Plan's needs assessment identified a wide range of needs related to non-housing community development, affordable housing, special needs, and homelessness. The Plan develops goals, determines objectives, and describes anticipated outcomes to address many of these issues. However, limited grant allocations preclude funding projects and activities for all identified needs. For the objectives listed below which are not funded through this Consolidated Plan and Annual Action Plan, rather than financial assistance, the City can provide support through coordination and collaboration of efforts with partner agencies.

Goal: Public Improvements–Infrastructure/Facilities

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

- Sustain and revitalize low to moderate-income neighborhoods with infrastructure improvements including streets and sidewalks, aesthetic quality and broadband accessibility

- Improve public facilities to enhance neighborhoods by serving low to moderate-income populations, including homeless, special needs, youth, and elderly
- Support the City's Fit 2 Live initiative to create environments that empower the community to adopt healthy life choices, such as community gardens

Goal: Affordable Housing

Objective: Improve the condition and increase the availability of decent affordable housing for low to mod income persons

- Increase options for low-income homebuyers by developing new affordable housing units
- Support affordability of existing housing through housing rehabilitation programs including alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help and neighborhood group empowerment programs
- Support and help facilitate access to lenders or programs offering subsidy, down payment or closing cost assistance to homebuyers
- Support Continuum of Care efforts, including an increase in inventory of permanent housing units for the homeless and permanent supportive housing units for special needs populations

Goal: Public Services

Objective: Stabilize living environments and improve well-being of economically disadvantaged residents

- Provide availability and accessibility of public services geared toward the benefit and security of at-risk youth, seniors, special needs, homeless and other low income populations
- Support coordination and collaboration with service providers and Continuum of Care members
- Support nonprofit efforts to expand their funding sources through certificates of consistency with the Consolidated Plan
- Support economic development, job development, and workforce training efforts

Goal: Administration

Objective: Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcomes and performance measures and compliance with all regulations. Continue to assess, and support other needs including awareness and promotion of fair housing, removal of barriers to affordable housing and lead-based paint hazards, and an anti-poverty strategy

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Funding recommendations for TBRA are not included in this Consolidated Plan. While 2016-2020 CHAS data indicated cost burden was the predominant housing problem, the Housing Authority’s plan includes strategies to address that issue such as maximizing the number of affordable units within current housing resources and continuing to improve the quality of housing stock.
TBRA for Non-Homeless Special Needs	Funding recommendations for TBRA for non-homeless special needs are not included in this Consolidated Plan. The Housing Authority has identified a need for “elderly only” housing, as the elderly are often hesitant to live in housing that accommodates younger residents due to safety concerns. Their voucher program will give preference to elderly and disabled individuals.
New Unit Production	Funding for new unit production is allocated in this Plan through the use of HOME funds designated for construction of new affordable homes by the City’s CHDO. Priority needs of adding affordable housing for low and moderate-income households, and increasing homeownership in neighborhoods to revitalize areas were identified through citizen participation and City staff input and research.
Rehabilitation	Rehabilitation activities are influenced by the cost of materials and labor. The efficiency of rehabilitation is dependent on the current condition of the home as well as the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, or if the available amount of grant funding cannot fully address all of the repair needs in order to result in a reasonable useful life expectation on major systems to ensure housing stability, the feasibility of rehabilitation must be examined.
Acquisition, including preservation	Due to limited funding, the only acquisition activities recommended are of vacant lots and/or blighted structures for the purpose of new construction of affordable housing by the City’s CHDO. Donations of lots are solicited for this purpose as well.

Table 49 – Influence of Market Conditions

Base Year 2009

Data reflected above for 2009 is incorrect. Corrected data is as follows:

Population: 62,304

Households: 25,631

Median Income: \$37,114.00

SP-35 Anticipated Resources - 91.215(a)(4), 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 2026-2030 Consolidated Plan. HUD has provided the City with its actual allocation amounts for FY2026 and these amounts are reflected as the "Expected Amount Available Year 1" annual allocations for each grant shown below. "Expected Amount Available Remainder of Con Plan" for each grant below is an estimate based on the FY2026 allocation for the grant times the remaining four years included in this Plan.

At the time of preparation of this Plan, the City has not generated any program income for CDBG or HOME. The City does not anticipate receiving program income, but if any CDBG program income funds are received, the amount will be divided and allocated equally per Ward among any open street and drainage projects in Wards 1, 2, and 3. If any HOME program income funds are received, the amount 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 2026 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 to assist with meeting 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 Reminder 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	653,349	0	0	653,349	2,613,396	Planned activities to be funded: public infrastructure/public facility 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	312,383	0	0	312,383	1,249,533	Planned activities to be funded: housing construction, administration and planning

Table 50 - Anticipated Resources

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

The City intends to budget non-federal street/drainage funds per Ward each year, which its City Council members may allocate to needed infrastructure 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 funded with accrued CHDO proceeds. Matching funds requirements for the HOME program will be satisfied with donated construction materials and/or volunteer hours provided to the CHDO and nonprofit organizations such as Habitat for Humanity, as well as possible donated properties. Program income generated by Neighborhood Stabilization Program (NSP2) activities of Habitat for Humanity and the North Little Rock Housing Authority is 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, and its One Heart Playground is a fully inclusive playground designed for children of all ages and abilities. 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. Between North Little Rock Community Center and Laman Library sits Laman Plaza Playground, an inclusive and accessible park which provides outdoor space to families, children, and teens. North Little Rock Community Center has also 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, as well as a warming center during winter months when temperatures are dangerously low. 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 of around 2,800. 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.

Discussion

The Annual Action Plan, which is included in this document, details activities to be funded with the City's FY 2026 CDBG and HOME allocations.

SP-40 Institutional Delivery Structure - 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NORTH LITTLE ROCK	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
North Little Rock Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)	Continuum of care	Homelessness Non-homeless special needs	Region
PULASKI COUNTY NEIGHBORHOOD ALLIANCE FOR HABITAT	CHDO	Homelessness Ownership neighborhood improvements	Jurisdiction
HABITAT FOR HUMANITY OF CENTRAL AR, INC.	Community/Faith-based organization	Homelessness Ownership neighborhood improvements	Jurisdiction
NORTH LITTLE ROCK BOYS & GIRLS CLUB	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
CARELINK/CENTRAL AR AREA AGENCY ON AGING	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
RIVER CITY MINISTRY OF PULASKI COUNTY	Non-profit organizations	Homelessness public services	Jurisdiction

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City of North Little Rock has many years of experience in managing CDBG and HOME grants. Through review of each year's CAPER, 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. A major strength would be the City's proven ability to partner with local agencies as warranted to align services needed by the community. The lack of adequate funding to address all needs would be a gap in the system.

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

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

Table 52 - Homeless Prevention Services Summary

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

Through regularly scheduled board meetings and membership meetings, the Central Arkansas Team Care for the Homeless (CATCH) Continuum of Care member agencies and service providers continually update one another as to the services they offer, in order to facilitate referrals and transportation to a partner agency when a particular organization does not provide a service needed by a particular client. The meetings provide a forum to strategize and plan coordination of services and outreach to our homeless population as a whole, as well as to specific groups, such as veterans who are homeless.

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.

The City of North Little Rock utilizes a North Little Rock Police Officer as Liaison to the Unsheltered Community. This position assists the unsheltered community by helping connect them to local resources. The City of North Little Rock sponsors an annual Unsheltered Outreach Fair, which provides a variety of services to homeless individuals including haircuts, toiletries and hygiene products, shoes, clothing, food, and assistance with obtaining proper identification. Additionally, the Liaison to the Unsheltered Community oversees warming and cooling centers to provide a safe space during periods of extreme weather.

The Jericho Way Day Resource Center located in Little Rock provides a place for persons who are homeless to go during the day to receive assistance and information about supportive services available to them in Central Arkansas. Transportation is provided from nighttime shelters to day shelters.

The Veterans Day Treatment Center provides psychosocial and health assessments, group activities, laundry and shower facilities, and shuttle service to the VA Hospital for appointments.

The Housing Authority utilizes vouchers set aside for veterans to provide housing.

The City's current CHDO, Pulaski County Neighborhood Alliance for Habitat along with Habitat for Humanity of Central Arkansas work with local homeless providers to aid clients in transitional housing with counseling and financial assistance in order to move them into homeownership.

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

The CATCH Continuum of Care members work closely to provide needed services and to refer clients to the service provider(s) which can best meet their needs. Strengths are the wide array of essential

services available; a gap is the need for continued organizational efforts to identify, document and regularly update available resources in order to strengthen the network.

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

The City will continue its active partnership in the CATCH CoC and will also maintain its strategy of partnering with local nonprofits, affordable housing providers, private industry and other organizations to assist in coordination of services and activities offered to address the needs of our community and to make the best use of the limited funds available.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Improvements - Infrastructure/Facilities	2026	2030	Non-Housing Community Development	CDBG ELIGIBLE AREA	Public Improvements- Infrastructure/Facilities	CDBG: \$2,233,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
2	Affordable Housing	2026	2030	Affordable Housing	CITYWIDE	Affordable Housing	HOME: \$1,405,724	Homeowner Housing Added: 6 Household Housing Unit
3	Public Services	2026	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	CITYWIDE	Public Services	CDBG: \$380,000	Public service activities other than Low/Moderate Income Housing Benefit: 1600 Persons Assisted
4	Administration	2026	2030	Administration	CITYWIDE	Administration	CDBG: \$653,345 HOME: \$156,191	Other: 2 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Public Improvements - Infrastructure/Facilities
	Goal Description	Public Improvements - Infrastructure/Facilities
2	Goal Name	Affordable Housing
	Goal Description	Affordable Housing
3	Goal Name	Public Services
	Goal Description	Public Services
4	Goal Name	Administration
	Goal Description	Administration

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

The City estimates it will provide affordable housing to the following number of families over the five year period of this Consolidated Plan:

- 6 persons/families through homeownership provided by Community Housing Development Organization (CHDO) Program

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

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

N/A

The PHA took major steps to make certain at least the minimal number of accessible units required was met during the modernization process. Additional accommodation is provided when necessary.

Activities to Increase Resident Involvements

Prior to the public housing conversion process, NorthBridge Housing Solutions maintained an active Resident Advisory Board (RAB). The RAB participated in the Capital Fund budgeting process and provided substantive input into the Housing Authority's plans to redevelop and/or modernize public housing units. Written public comments were solicited and documented for all major development and conversion activities.

Although the Housing Authority no longer operates traditional public housing developments, it continues to encourage meaningful resident and community engagement. NorthBridge remains committed to inviting the RAB and the broader community to participate in planning meetings and to provide input during the development of the PHA's Five-Year and Annual Plan processes.

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

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

There are no known barriers to affordable housing resulting from public policies of the City of North Little Rock. 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.

Additional 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.

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 FY 2026 HOME fund allocation to the City's CHDO program for the development and construction of new affordable housing.

The Housing Authority finds limited income and increasing fair market rents are big barriers. In addition, transportation to and from affordable housing locations to work, shopping, and medical locations continues to be a barrier for individuals and families. For the HA, the main barrier to developing additional affordable housing is opposition to redevelopment sites. The City of NLR is landlocked for the most part and there can be resistance to the development of housing units outside of the original public housing locations.

Perceived safety issues in public housing with elderly and disabled residents act as barriers to affordable housing for the elderly. The federal requirement to accommodate younger residents in public housing with older residents has resulted in a decreased number of elderly applicants. Strong consideration should be given to strategies to accommodate more elderly only locations.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Barriers to affordable housing 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, the limited land within the city limits available to build new affordable housing, and the limited number of Housing Choice Vouchers available to our local Housing Authority. The City has taken a proactive role in boarding and securing vacant and derelict buildings in order to minimize their

negative impact on the surrounding neighborhood as well as to protect them for future rehabilitation and reuse. The City is proactive about condemning and demolishing houses that are an eyesore and potential safety hazard to the community. All condemnations requiring demolition of any structures are reviewed by a public hearing process at City Council meetings and approved by the Council.

The City and its partners have worked to increase the market for affordable housing in its distressed neighborhoods and to address the needs of its low-income population. The NSP1 and NSP2 grants awarded to the City in 2010 allowed for neighborhood revitalization in three low-income qualified census tracts through elimination of blighted structures and construction of new affordable energy efficient housing for both homeowners and renters. Two of the NSP consortium members, Habitat for Humanity of Central Arkansas and the North Little Rock Housing Authority will continue to increase affordable housing stock in the City through use of program income funding generated from the sale and rental of previous NSP homes.

As part of its strategy to promote homeownership, the City will allocate 90% of its FY2026 HOME fund allocation to the City's CHDO to construct new affordable housing.

Affordable housing development can be hindered by NIMBYism (not-in-my-backyard syndrome). This opposition to affordable housing is based on a number of erroneous perceptions, including that affordable housing is always "assisted" or "subsidized" housing when affordable simply means that families are paying no more than 30% of their income for shelter. The agency continues to search for appropriate sites to construct new, affordable housing.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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 identify the homeless population in the area and to reach out to homeless individuals, including sheltered and 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 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 and providing transportation. RCM maintains a listing of area shelters and each shelter's policies and requirements for admission, in order to best serve its clients.

The Jericho Way Day Resource Center located in Little Rock is a day shelter for the homeless, providing 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 provides van service to pick up and drop off clients at overnight shelters. Depaul USA manages the Center and its services also include affordable housing.

The City's CDBG strategic plan goals include providing financial assistance to homelessness-related public service and public facility activities, but funding is limited. The City's homelessness strategy goals are supported by participation in CATCH membership meetings to continue collaboration with homeless service providers and agencies in addressing the emergency shelter and transitional housing needs of homeless persons, as well as funding the City's Liaison to the Unsheltered Community.

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.

Maintaining communication and coordination with our 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 the homeless veteran population.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and 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 with CoC membership and local service providers builds a network of coordinated services which help raise awareness of services and facilitate referrals.

SP-65 Lead-based Paint Hazards - 91.215(i)

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

The City utilizes its HUD funding to increase access to housing without LBP hazards by expanding its stock of newly constructed affordable housing through its HOME CHDO program.

NBHS (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 (EBLL) of children under age six.

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

Lead is dangerous to children, especially those under six years of age. According to the Arkansas Department of Health, in 2023, 277 children in Arkansas were reported to have elevated blood levels of lead. Although deteriorated lead-based paint is a common source of exposure, children can also be exposed to lead in drinking water, take-home exposures from a workplace, lead in soil, and from some metal toys or toys painted with lead-based paint. A child's healthcare provider may recommend a simple blood test, which may help prevent permanent damage from occurring.

Lead-based paint was banned for residential use in 1978. All houses built before 1978 are likely to contain some lead based paint. For the purposes of this plan, available data of the number of units built before 1980 and occupied by households with children serves as a baseline of units that contain lead-based paint hazards. Based on 2016-2020 ACS data, the number of units built before 1980 and occupied by households with children serves as a baseline of units that contain lead-based paint hazards. This data indicates 16,730 of the households (59%) in North Little Rock are in units built prior to 1980. By tenure, 67% of owner occupied units and 52% of rental units were built prior to 1980. Children below the age of six are present in 2,175 or 16% of the owner occupied units and 810 or 5% of the renter occupied units built during this time.

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

The City does not offer housing rehabilitation. However, should housing rehabilitation be performed, HUD lead-based paint standards will be followed, lead-based paint certified firms will be utilized to conduct risk assessments, inspections, and clearances, bid specifications will contain language regarding lead-safe work practices, and only lead-safe certified contractors will be hired as applicable. Staff will take advantage of training opportunities when possible.

NBHS (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 (EBLL) of children under age six. Where lead-based paint hazards exist and the NBHS is made aware of the potential hazards and receives a confirmed case from a medical professional, within five days, the NBHS will notify the local field office, Office of Lead Hazard Control (OLHCHH) and the Arkansas Health Department's Lead-Based Program. Of the EBLL cases, NBHS will conduct an environmental investigation within 15 calendar days of receiving

notification. NBHS contracts with a certified company to abate or remove lead-based paint hazards. NBHS will complete the lead-hazard reduction within 30 calendar days of receiving the environmental investigation report.

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The United States Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's poverty threshold, then that family and every individual in it is considered in poverty. If their income is less than half their poverty threshold, they are below 50% of poverty; less than the threshold itself, they are in poverty (below 100% of poverty); less than 1.25 times the threshold, below 125% of poverty, and so on.

While many factors related to poverty are beyond the control of City government, the City of North Little Rock is committed to addressing poverty issues and improving the welfare and economic status of its residents wherever possible. Given limited grant program resources, the Plan's goals of affordable housing, public improvements, and public services will assist those in poverty. The City can help reduce the number of poverty-level families over the long term by promoting economic development, working to attract new businesses along with new jobs, building the City's tax base so that basic city services can be provided to all, helping less affluent citizens purchase a home in a neighborhood where property values are likely to increase, and continuing to support education and workforce programs.

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

The Consolidated Plan goals and programs include the CHDO project, which will increase the availability of new affordable housing stock. The City wishes to improve the financial independence of individuals and families experiencing poverty by providing assistance and equity-building tools to low income persons who have a dream of homeownership. The CHDO program provides zero interest financing on a new home mortgage to make owning a home affordable. The Plan's other goals include funding of public street and infrastructure improvements to revitalize low income neighborhoods, and funding of public services geared towards the well-being and benefit of low income residents.

SP-80 Monitoring - 91.230

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

The City's Citizen Participation Plan is followed and amended when applicable to comply with comprehensive planning requirements. Use of the Consolidated Plan template helps to ensure that the City's Consolidated Plan includes all required elements per HUD regulations. The City of North Little Rock's Community Development Agency oversees all CDBG and HOME grant funded programs and is responsible for all performance measurement activities. Programs and activities will be monitored annually. With the preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), the CDA will review whether specific objectives outlined in this strategic plan are being met. The CDA is also responsible for the timeliness of expenditures, and will regularly monitor programs and activities to ensure that CDBG and HOME funds are being expended as needed. Monitoring tools that ensure compliance with subrecipients are policies, written agreements, contracts, and on-site or remote monitoring. Proposed activities by a subrecipient are evaluated to determine program eligibility, attainability, project timeline, and compliance with objectives. Risk assessment and underwriting activities review financial standing, organizational structure and capacity. Subrecipient reporting responsibilities are outlined and monitored. Work inspections are conducted by CDA staff as well as other City departmental staff, including building inspectors and engineers. Contracts ensure federal requirements such as Section 3 and Davis Bacon requirements are enforced where applicable. The City's Finance Department maintains oversight of the financial aspect of the grant programs. Finance records and CDA IDIS records are reconciled on a monthly basis.

The goal of the City is to ensure long-term compliance with the applicable regulations and standards.

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 2026-2030 Consolidated Plan. HUD has provided the City with its actual allocation amounts for FY2026 and these amounts are reflected as the "Expected Amount Available Year 1" annual allocations for each grant shown below. "Expected Amount Available Remainder of Con Plan" for each grant below is an estimate based on the FY2026 allocation for the grant times the remaining four years included in this Plan.

At the time of preparation of this Plan, the City has not generated any program income for CDBG or HOME. The City does not anticipate receiving program income, but if any CDBG program income funds are received, the amount will be divided and allocated equally per Ward among any open street and drainage projects in Wards 1, 2, and 3. If any HOME program income funds are received, the amount 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 2026 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 to assist with meeting 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 Reminder 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	653,349.00	0.00	0.00	653,349.00	2,613,396.00	Planned activities to be funded: public infrastructure/public facility improvements, public services, administration and planning

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	312,383.00	0.00	0.00	312,383.00	1,249,533.00	Planned activities to be funded: housing construction, administration and planning

Table 54 - 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 intends to budget non-federal street/drainage funds per Ward each year, which its City Council members may allocate to needed infrastructure 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 funded with accrued CHDO proceeds. Matching funds requirements for the HOME program will be satisfied with donated construction materials and/or volunteer hours provided to the CHDO and nonprofit organizations such as Habitat for Humanity, as well as possible donated properties. Program income generated by

Neighborhood Stabilization Program (NSP2) activities of Habitat for Humanity and the North Little Rock Housing Authority is 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, and its One Heart Playground is a fully inclusive playground designed for children of all ages and abilities. 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. Between North Little Rock Community Center and Laman Library sits Laman Plaza Playground, an inclusive and accessible park which provides outdoor space to families, children, and teens. North Little Rock Community Center has also 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, as well as a warming center during winter months when temperatures are dangerously low. 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 of around 2,800. 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.

Discussion

The Annual Action Plan, which is included in this document, details activities to be funded with the City's FY 2026 CDBG and HOME allocations.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

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	2026	2030	Non-Housing Community Development	CDBG ELIGIBLE AREA	Public Improvements-Infrastructure/Facilities	CDBG: \$444,680.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2830 Persons Assisted
2	Affordable Housing	2026	2030	Affordable Housing	CITYWIDE	Affordable Housing	HOME: \$281,144.89	Homeowner Housing Added: 1 Household Housing Unit
3	Public Services	2026	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	CITYWIDE	Public Services	CDBG: \$78,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	Administration	2026	2030	Administration	CITYWIDE	Administration	CDBG: \$130,669.00 HOME: \$31,238.33	Other: 2 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Public Improvements - Infrastructure/Facilities
	Goal Description	The FY2026 Annual Action Plan's goal of public improvements includes public infrastructure improvement projects and neighborhood revitalization in CDBG eligible areas of the City. Public improvement projects reflected in this plan may be multi-year projects. Accomplishments will be reported in the final year upon completion.
2	Goal Name	Affordable Housing
	Goal Description	The FY2026 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 one low-income person or family utilizing HOME funding.
3	Goal Name	Public Services
	Goal Description	The FY2026 Annual Action Plan's goal of funding public services for the well-being and benefit of its low income residents includes: providing summer/after school programs for at-risk youth; delivery of meals to home-bound senior citizens; medications and oral health supplies prescription for a medical clinic for homeless persons; and assistance bags for homeless persons through the annual Continuum of Care Point in Time Count.
4	Goal Name	Administration
	Goal Description	Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcome and performance measures and compliance with regulations.

AP-35 Projects - 91.220(d)

Introduction

Following are 2026 program year projects.

#	Project Name
1	Ward I: Milling/Repaving 2026
2	Ward II: Milling/Repaving & Other Improvements 2026
3	Ward III: W. 35th Street
4	CareLink Meals on Wheels Program 2026
5	NLR Boys and Girls Club Great Futures Program 2026
6	River City Ministry Prescription and OTC Drug Program 2026
7	Homeless Point in Time Count/Assistance Bags Program 2026
8	Administration CDBG 2026
9	Community Housing Development Organization (CHDO) Program 2026
10	2026 HOME Administrative 2026

Table 56 – 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
Project Summary Information

1	Project Name	Ward I: Milling/Repaving 2026
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure/Facilities
	Needs Addressed	Public Improvements-Infrastructure/Facilities
	Funding	CDBG: \$222,340.00
	Description	Street improvements - Milling and repaving
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 965 persons in the CDBG eligible low-mod area will benefit upon completion of the proposed activity.
	Location Description	Eligible low-moderate census blocks in Ward 1
	Planned Activities	Street improvements—Milling and repaving
2	Project Name	Ward II: Milling/Repaving & Other Improvements 2026
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure/Facilities
	Needs Addressed	Public Improvements-Infrastructure/Facilities
	Funding	CDBG: \$148,227.00
	Description	Milling/Repaving & Other Improvements
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 975 persons in the CDBG eligible low-mod area will benefit upon completion of the proposed activity.
	Location Description	Eligible low-moderate census blocks in Ward 2
	Planned Activities	Milling/Repaving & Other Improvements
3	Project Name	Ward III: W. 35th Street
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure/Facilities
	Needs Addressed	Public Improvements-Infrastructure/Facilities
	Funding	CDBG: \$74,113.00
	Description	Street and drainage improvements
	Target Date	12/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 890 persons in the CDBG eligible low-mod area will benefit upon completion of the proposed activity.
	Location Description	35th St, North Little Rock, Arkansas 72118
	Planned Activities	Street and drainage improvements
4	Project Name	CareLink Meals on Wheels Program 2026
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$36,000.00
	Description	Delivery of hot or frozen nutritious meals to homebound senior citizens.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 125 low to moderate-income elderly persons will benefit from the provision of home delivered meals.
	Location Description	Citywide
	Planned Activities	Delivery of hot or frozen nutritious meals to homebound senior citizens.
5	Project Name	NLR Boys and Girls Club Great Futures Program 2026
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000.00
	Description	Funding for teacher salaries for Great Futures Program for summer and after-school care.
	Target Date	12/31/2026
	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	1212 Jim Wetherington Place, North Little Rock, Arkansas 72114

	Planned Activities	Funding for teachers' salaries for Great Futures Program for summer and after-school care.
6	Project Name	River City Ministry Prescription and OTC Drug Program 2026
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000.00
	Description	Provision of prescription/over the counter medicines & oral health care supplies to homeless clients of River City Ministry Medical Clinics.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	250 uninsured, low/moderate low income, and/or homeless persons
	Location Description	1021 E Washington Ave, North Little Rock, Arkansas 72114
	Planned Activities	Provision of prescription/over the counter medicines & oral health care supplies to homeless clients of River City Ministry Medical Clinics.
7	Project Name	Homeless Point in Time Count/Assistance Bags Program 2026
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,000.00
	Description	Provision of assistance bags containing clothes, food and hygiene items for homeless persons through Point in Time Count program.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	200 unsheltered homeless persons
	Location Description	Citywide—various North Little Rock locations to be determined.

	Planned Activities	Provision of assistance bags containing clothes, food and hygiene items for homeless persons through Point in Time Count program.
8	Project Name	Administration CDBG 2026
	Target Area	CITYWIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$130,669.00
	Description	Administration and planning costs.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	700 W 29th St., North Little Rock, Arkansas 72114
	Planned Activities	Administration and planning costs.
9	Project Name	Community Housing Development Organization (CHDO) Program 2026
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$281,144.89
	Description	Development of new owner occupied housing through Community Development Housing Organization (CHDO).
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated one low-income person or family will benefit from the proposed activity with one unit of homeowner new housing added.
	Location Description	Addresses to be determined.
	Planned Activities	Development of new owner occupied housing through Community Development Housing Organization (CHDO).
10	Project Name	2026 HOME Administrative 2026
	Target Area	CITYWIDE
	Goals Supported	Administration

Needs Addressed	Administration
Funding	HOME: \$31,238.33
Description	Administration and planning costs.
Target Date	12/31/2027
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	700 W 29th St., North Little Rock, Arkansas 72114
Planned Activities	Administration and planning costs.

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 2026 are CDBG ELIGIBLE AREA and CITYWIDE. The CDBG Eligible Area Target Area includes CDBG eligible census tracts or block groups, which are defined as having at least 51% of their population earning below 80% of median income. The CDBG Eligible Area Target Area is loosely bounded by Interstate 40 on the North, Fort Roots on the West, the Arkansas River on the South and Central Airport Road near I-440 on the East. Any eligible tracts or block groups within the City limits are considered part of this target area.

The Citywide target area encompasses the entire city in order to serve any citizen who is eligible based on income.

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

Geographic Distribution

Target Area	Percentage of Funds
CDBG ELIGIBLE AREA	70
CITYWIDE	12

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG eligible area investments for FY 2026 include area benefit infrastructure improvements. Funds are typically allocated for infrastructure projects 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.

Citywide, low-income persons will have access to the CDBG public service activities.

CareLink provides meals to low income senior citizens, and the North Little Rock Boys and Girls Club is available to serve low-income youth. River City Ministry is open to clients citywide and their target

population includes the uninsured, low/moderate low-income persons, and the homeless.

Discussion

The geographic areas where FY 2026 assistance will be directed are CDBG ELIGIBLE AREA and CITYWIDE.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Following are the affordable housing goals for FY2026, which is year one of the Five Year Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1
Special-Needs	0
Total	1

Table 58 - 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	1
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	1

Table 59 - 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. The City anticipates providing affordable housing to an estimated one low income person or family utilizing 2026 HOME funding. Goals in tables 9 and 10 above are based on HOME funding allocated through this Action Plan to the CHDO.

AP-60 Public Housing - 91.220(h)

Introduction

Established in 1939, NorthBridge Housing Solutions is the oldest and second largest public housing authority (PHA) in Arkansas. NorthBridge 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.

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

In 2019, NBHS began the transformation of its public housing portfolio to improve the quality of housing provided. Following years of planning, the authority was able to enter into private/public/non-profit partnerships to obtain funding for modernization of the senior/disabled complexes. The modernization is addressing years of deferred maintenance and updates due to the lack of funding.

In partnerships, the housing authority completed the rehabilitation and modernization of six (6) former public housing properties, utilizing HUD's Rental Assistance Demonstration (RAD) program, the HUD Section 18 program, ADFA Low Income Housing Tax Credits, and private funding. The new construction of a seventh (7th) property, Holt District, which replaced Silver City Courts, was completed in 2024. Finally, Hemlock Courts, the last public housing property, was demolished and sold through the HUD Section 18 demolition/disposition. While undertaking the modernization and repositioning process, tenants were allowed the option of utilizing tenant protection vouchers to relocate to other communities.

Additional housing in the NBHS portfolio includes 18 unsubsidized scattered site units, 6 of which were developed with Neighborhood Stabilization Program 2 (NSP2) funds.

Public Housing and Housing Choice Voucher Program Funding

NorthBridge Housing Solutions received approximately \$14.6 million in subsidy funding to support rental assistance programs. In addition, the Housing Authority will receive Demolition and Disposition Transitional Funding (DDTF) associated with the removal of public housing units at the former Hemlock Courts development.

Housing Choice Voucher Program (Section 8)

NBHS administers a Housing Choice Voucher Program (HCV), commonly known as Section 8, which provides subsidy for rental housing and homeownership. NLHRA is a partner with the VA in administering 200 vouchers for the HUD-Veterans Affairs Supportive Housing (VASH) program. The VA collaborates with support agencies to ensure that the veterans receive wraparound services.

As a result of the RAD and Section 18 modernization, the public housing units were converted to

project-based vouchers, meaning the rental assistance remains attached to the unit, unlike tenant-based vouchers which move with the participants. The exception is where residents opted to receive a tenant protection voucher or a mobile voucher.

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

Though the housing authority has converted its portfolio from public housing to a private/non-profit ownership structure, tenant representation (i.e., resident councils) remains important and viable. HUD requires that the properties continue to acknowledge and set aside funds at each location to assist in training residents for participation in the councils and 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 authority attempts to recruit residents from each site to be 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

Family Self-Sufficiency Program

NBHS administered a Public Housing Family Self-Sufficiency (PH FSS) program from 2006 through 2024 to connect participating families with supportive services aimed at achieving economic self-sufficiency. Participants entered into five-year Contracts of Participation, developed Individual Training and Services Plans, and could accrue escrow savings as earned income increased.

Due to reduced participation, NBHS received HUD approval to suspend the PH FSS program in 2024. Services will continue for currently enrolled participants until they successfully complete the program.

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

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

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.

The City of North Little Rock utilizes a North Little Rock Police Officer as Liaison to the Unsheltered Community. This position assists the unsheltered community by helping connect them to local resources. The City of North Little Rock sponsors an Unsheltered Outreach Fair, which provides a variety of services to homeless individuals including haircuts, toiletries and hygiene products, shoes, clothing, food, and assistance with obtaining proper identification.

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 combined efforts 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. 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. Depaul USA manages the Center and has recently expanded services to include affordable housing.

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

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.

NBHS focuses on homeless veterans through the Veterans Affairs Supportive Housing (VASH) program, VA and local veterans support organizations. NBHS is a partner with the VA in administering 200 vouchers to help reduce the homeless veteran population.

North Little Rock Housing Authority will continue to request voucher funding for targeted populations such as emancipating youth and veterans.

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 to address the issue of homelessness in our community.

NBHS promotes its mission of providing safe, secure and decent housing, and continues to utilize HUD development programs like Section 18 and RAD to modernize properties and provide residents with a higher quality of life. NBHS champions the need for affordable housing in economically developing neighborhoods and stays committed to trainings on compliance with fair housing policies. NBHS actions include:

1. Furthering its mission of providing safe, secure and decent housing to its residents. NBHS has undergone a corporate rebranding process and hopes that the new brand will better represent the housing authority's mission today. The new brand is known as "Northbridge Housing Solutions." The tagline is "Make it Home."
2. Utilizing RAD and Section 18 HUD development programs and other tools to reposition current property and create new affordable housing throughout the community.
3. Continuing to foster current partnerships and cultivating new ones to address the need for affordable homes in economically developing and existing neighborhoods.
4. Staying committed to ongoing trainings to ensure that NBHS staff adheres and remains informed about policies related to fair housing in order to stay in compliance.

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

There are no known barriers to affordable housing resulting from public policies of the City of North Little Rock. 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.

Additional 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.

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 FY 2026 HOME fund allocation to the City's CHDO program for the development and construction of new affordable housing.

The Housing Authority finds limited income and increasing fair market rents are big barriers. In addition, transportation to and from affordable housing locations to work, shopping, and medical locations continues to be a barrier for individuals and families. For the HA, the main barrier to developing additional affordable housing is opposition to redevelopment sites. The City of NLR is landlocked for the most part and there can be resistance to the development of housing units outside of the original public housing locations.

Perceived safety issues in public housing with elderly and disabled residents act as barriers to affordable housing for the elderly. The federal requirement to accommodate younger residents in public housing with older residents has resulted in a decreased number of elderly applicants. Strong consideration should be given to strategies to accommodate more elderly only locations.

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

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. The initial \$8.4 million infusion of NSP funds resulted in the construction of sixty-five (65) homes. Thirteen (13) of these houses were built through NSP1 funds that were awarded to the City by the state. Renewal efforts in the NSP 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. 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 contain the Baring Cross and Holt Neighborhoods that have been part of NLRHA's modernization plan.

The CHDO program will continue to increase new affordable housing opportunities for low-income homebuyers, utilizing HOME funding.

Discussion

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 classes offered by the Laman Library on various topics including computer skills and financial literacy. The NLR Housing Authority continues to meet the needs of its residents by providing affordable housing opportunities to those of modest means and supportive services through partnerships with local nonprofits and government agencies.

Actions planned to foster and maintain affordable housing

Ninety (90) percent of FY 2026 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.

Actions planned to reduce lead-based paint hazards

NBHS(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 (EBLL) of children under age six. Where lead-based paint hazards exist and the NBHS is made aware of the potential hazards and receives a confirmed case from a medical professional, within five days, the NBHS will notify the local field office, Office of Lead Hazard Control (OLHCHH) and the Arkansas Health Department's Lead-Based Program. Of the EBLL cases, NBHS will conduct an environmental investigation within 15 calendar days of receiving notification. NBHS contracts with a certified company to abate or remove lead-based paint hazards. NBHS will complete the lead-hazard reduction within 30 calendar days of receiving the environmental investigation report. Furthermore, the FHA will address potential hazards as it prepares for redevelopment and substantial rehabilitation through RAD and Section 18.

The construction of new single family affordable homes through the City's CHDO program will increase the number of lead-safe homeowner units in North Little Rock.

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 provision of meals to the elderly, after school care for youth, and essential prescription medicines for the homeless, 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 North Little Rock 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

NBHS continues to build and expand relationships with private and non-profit agencies to develop housing and create resident services. The cornerstone agency to expand the relationship is Arkansas Housing and Community Development Corporation (AHCDC), the agency's nonprofit affiliate. Other partnerships continue to include private developers, 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(l)(1,2,4)

Introduction

This section addresses program specific requirements for the 2026 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(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 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 |
| <code><TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]
DELETE_TABLE_IF_EMPTY=[YES]></code> | |
| 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:

HOME recapture provisions permit original homebuyer to sell property during period of affordability; however, if sold, all or a portion of direct HOME assistance provided to original homebuyer is subject to recapture from net proceeds of sale. Net proceeds are 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 established period. Direct assistance provided by City such as subsidy to homebuyer that reduces purchase price from fair market value to affordable price will follow reduction of subsidy during affordability period recapture model. A prorated portion of total HOME direct subsidy amount will be forgiven each year during term of affordability period if 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 homebuyer occupy home as principal residence, and not rent, lease, or leave home vacant for duration of affordability period. The recapture provisions are triggered for the full amount of the direct subsidy if principal residency requirement is not met for full term of affordability period. Repayment of the HOME assistance, such as early payoff of a HOME funded mortgage, does not terminate affordability period. Principal residency requirement must be met for full period. Period remains in effect unless unit is sold. Amount that must be recovered for noncompliance with principal residency requirements is not subject to any prorated or other deductions in recapture provisions.

If recapture proceedings must be enforced at some time during affordability period, portion of direct HOME subsidy unforgiven by 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 HOME Program (Approved Activity) for outstanding balance of HOME subsidy not repaid or forgiven during applicable affordability at time of recapture, and 2) reimburse HOME Program for "holding costs" or other costs associated with recapture action (legal fees, insurance, taxes, realtor fees, appraisals, etc.). Recaptured funds must be deposited in City's HOME Investment Trust Fund local account unless the City permits a CHDO to retain recaptured funds for additional HOME projects pursuant to written agreement required by §

92.504. If net proceeds recaptured are greater than outstanding balance of direct HOME subsidy (for all approved activities and holding costs incurred), balance of net proceeds would be distributed to homeowner (or estate). If recapture of proceeds is effectuated through a completed foreclosure action, and property is legally owned by City or by CHDO, balance of net proceeds recaptured will inure to City or to CHDO, as applicable. Pro rata amount recaptured cannot exceed available net proceeds. If net proceeds recaptured are less than outstanding balance of direct HOME subsidy invested in property, loss will be absorbed by 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: Up to \$25,000 in HOME Assistance = 5 years; \$25,001 to \$50,000 in HOME Assistance = 10 years; More than \$50,000 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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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 up to the maximum of the remaining 20% may be applied to administrative, oversight, and planning costs of the activities used to benefit low and moderate income persons. No program income is anticipated for HOME for 2026. The City uses the HOME affordable Homeownership Value Limits provided by HUD.

Attachments

Appendix - Alternate/Local Data Sources

1	Data Source Name 2019-2023 ACS
	List the name of the organization or individual who originated the data set. U.S. Census / 2019-2023 American Community Survey
	Provide a brief summary of the data set. 2019-2023 American Community Survey data
	What was the purpose for developing this data set? Updated data
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? 2019-2023 ACS data for North Little Rock
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2019-2023
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name 2017-2021 CHAS
	List the name of the organization or individual who originated the data set. HUD / 2017-2021 Comprehensive Housing Affordability Strategy (CHAS)
	Provide a brief summary of the data set. 2017-2021 Comprehensive Housing Affordability Strategy (CHAS)
	What was the purpose for developing this data set? Updated data
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? 2017-2021 CHAS data for North Little Rock
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017-2021

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2026 HUD FMR and HOME Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>2026 HUD FMR and HOME Rents</p>
	<p>What was the purpose for developing this data set?</p> <p>Updated data</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data pulled for Little Rock-North Little Rock-Conway AR HUD Metro FMR Area.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2026</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>COC / HMIS / PIT</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Little Rock Community Mental Health Center / Lead Homeless Management Information System (HMIS) Administrator</p>
	<p>Provide a brief summary of the data set.</p> <p>HMIS and Point in Time (PIT) Count 2025 data for LR/Central Arkansas CoC</p>
	<p>What was the purpose for developing this data set?</p> <p>IDIS Template not pre-populated with CoC data.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data pertains to Little Rock/Central Arkansas CoC area.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2025</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress</p>
5	<p>Data Source Name</p> <p>PIC (PIH Inf Center) data through April 2020</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>PIH Information Center</p>
	<p>Provide a brief summary of the data set.</p> <p>PIC information from PIH Information Center, valid through April 2020</p>
	<p>What was the purpose for developing this data set?</p> <p>To specify time period that data reflects</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This is comprehensive data for the North Little Rock area.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Through April 2020.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>North Little Rock Housing Authority, April 2026</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Data obtained from North Little Rock Housing Authority.</p>
	<p>Provide a brief summary of the data set.</p> <p>Current data from Housing Authority to update HUD populated tables.</p>
	<p>What was the purpose for developing this data set?</p> <p>To reflect updated data.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is specific to North Little Rock Housing Authority.</p>

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2026
	What is the status of the data set (complete, in progress, or planned)? Complete