R-22- 157

RESOLUTION NO. _____

A RESOLUTION APPROVING THE FY2022 ANNUAL ACTION PLAN FOR THE CITY OF NORTH LITTLE ROCK, INCLUDING THE 48TH YEAR (2022) COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND THE 2022 HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) PROJECTS AND BUDGETS; AND FOR OTHER PURPOSES.

WHEREAS, the City of North Little Rock ("City") is required to hold public hearings and develop an Annual Action Plan for the entire City, which must be adopted by the City Council; and

WHEREAS, the 2022 Annual Action Plan contains the 2022 Community Development Block Grant (CDBG) and the 2022 Home Investment Partnerships Program (HOME) Projects and Budgets; and

WHEREAS, a legal advertisement of notice of a public hearing to be held August 8, 2022 at 6:00 p.m. has been placed in the newspaper.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF NORTH LITTLE ROCK, ARKANSAS:

SECTION 1: That the 2022 Annual Action Plan (attached hereto as Exhibit A) is hereby approved in its entirety.

SECTION 2: That the CDBG/HOME Projects and Budgets are noted as part of the Plan.

SECTION 3: That the Mayor or Community Development Director are directed to sign all documents necessary to assure the 2022 Annual Action Plan is submitted to the Department of Housing and Urban Development.

SECTION 4: That any and all resolutions in conflict herewith are hereby waived.

SECTION 5: That this Resolution shall be in full force and effect from and after its passage and approval.

PASSED: APPROVED:

_____ _____

Mayor Terry C. Hartwick

SPONSOR:

Mayor Terry C. Hartwick

ATTEST:

Diane Whitbey, City Clerk

APPROVED AS TO FORM:

Amy Beckman Fields, City Attorney

PREPARED BY THE NLR COMMUNITY DEVELOPMENT DEPARTMENT/FORMATTED BY THE OFFICE OF THE CITY ATTORNEY

FILED 10:45 A.M. _____ P.M.

By Amy Fields CA

DATE 8/2/22

Diane Whitbey, City Clerk and Collector
North Little Rock, Arkansas

RECEIVED BY

EXHIBIT A

NLR COMMUNITY DEVELOPMENT

2022 Annual Action Draft Plan

For 30 Day Comment Period July 8, 2022 - August 8, 2022

500 West 13th Street

North Little Rock, AR 72114

Contact for Questions

and Public Comments:

Amy E. Jones

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(501) 340-5342

Executive Summary

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

1. Introduction

Eligible local governments may receive annual grants for community development and affordable housing through application to the U. S. Department of Housing and Urban Development (HUD). Available grants include the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) grant. The CDBG Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing a suitable living environment and decent housing, and by expanding economic opportunities, principally for low and moderate income (LMI) persons. The HOME program provides formula grants and is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low income households. A city may address community needs with eligible grant activities, and as part of that process, HUD requires grantees to prepare and submit a Consolidated Plan. The City of North Little Rock's Five Year Consolidated Plan FY 2021 – FY 2025 was developed in accordance with federal regulatory requirements at 24 CFR Part 91.

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

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

For each of the five years covered by the Consolidated Plan, the City of North Little Rock is required by HUD to prepare an Annual Action Plan. FY 2022 represents year two (2) of the Consolidated Plan. This FY 2022 Annual Action Plan serves as the application to HUD for CDBG and HOME funding, and details the intended activities to be funded as well as other actions that will be taken to meet the objectives of the Consolidated Plan.

Needs related to non-housing community development, housing, special needs, and homelessness were identified. Goals, objectives, and outcomes were developed to address many of these issues. However, limited allocations preclude funding projects for all identified needs. For objectives listed but not

funded through this Plan, the City can provide support through coordination of efforts with partner agencies.

2. Summarize the objectives and outcomes identified in the Plan

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

Goal: Public Improvements - Infrastructure/Facilities

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

- Sustain/revitalize (LMI) neighborhoods with infrastructure improvements such as streets, drainage, and sidewalks.

Goal: Affordable Housing – Rehabilitation/Development

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

- Increase availability of housing options for low income residents through development of affordable housing by a Community Housing Development Organization (CHDO) and through efforts and activities of the City's NSP2 Consortium members.
- Support alternative housing rehabilitation assistance efforts such as faith-based initiatives, volunteer programs, and self-help/neighborhood group empowerment programs.
- Support North Little Rock Housing Authority (NLRHA) efforts to maintain and modernize public housing and scattered site unit stock, identify housing opportunities, and maintain, expand and/or update Housing Choice Voucher programs, Homeownership, Family Self-Sufficiency (FSS), Resident Advisory Boards (RABs), Section 18 and Rental Assistance Demonstration (RAD) programs, job and learning center programs, and other initiatives.
- Support NLRHA and private and nonprofit developers in identifying opportunities to utilize Low Income Housing Tax Credits (LIHTC), New Market Tax Credits and/or Opportunity Zone incentives for construction of assisted rental housing and other new developments.
- Facilitate access to lenders or programs offering subsidy, down payment or closing cost assistance to homebuyers and rehabilitation loans to homeowners.
- Support Continuum of Care (CoC) efforts, including an increase in inventory of permanent and/or transitional housing units and shelter and housing related services for the homeless, and permanent supportive housing for special needs populations.

Goal: Public Services

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

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

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

3. Evaluation of past performance

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

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

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As per the Citizen Participation Process and in preparation of the FY 2022 Annual Action Plan, City staff held public hearings in several accessible locations in low and moderate income areas in order to receive input from citizens and to inform them of the availability of Community Development Block Grant and

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HOME Investment Partnership funding and programs. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. Citizens were notified of hearings through local newspaper display advertisements and through postings on the City website. In an effort to reach more North Little Rock residents, notices were posted on various City neighborhood organization Facebook pages. Nonprofits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified of meetings by direct mailouts. Notices offered special accommodations at the public meetings upon request from hearing impaired or non-English speaking residents, and persons with disabilities. An online meeting address (ZOOM link) was created for each meeting, this provided a way for a citizen to attend on line.

Notice of a 30 day public comment period on the final draft of the FY 2022 Annual Action 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 Action Plan were made available for public review at City Hall and at the Community Development Agency, as well as on the City website. The notice also announced a public hearing to be held in conjunction with a City Council meeting addressing adoption of these items prior to submission to HUD. Approval requires a majority vote of the City Council.

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

5. Summary of public comments

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

No comments were received.

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

There were no comments that were not accepted.

7. Summary

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

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

Community Development Agency, 500 W 13th Street, North Little Rock, Arkansas 72114

501-340-5342

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

1. Introduction

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

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

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

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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

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

Table 2 – Agencies, groups, organizations who participated

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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Homelessness Strategy Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in preparation of Consolidated Plan and Annual Action Plans.
3	**Agency/Group/Organization**	NORTH LITTLE ROCK CHAMBER OF COMMERCE
	Agency/Group/Organization Type	Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation regarding economic development.

4	**Agency/Group/Organization**	ARKANSAS DEPARTMENT OF HUMAN SERVICES
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation by phone to obtain information on services offered.
5	**Agency/Group/Organization**	ARKANSAS DEVELOPMENT FINANCE AUTHORITY
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone meeting to talk about available programs and funding.

6	**Agency/Group/Organization**	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations. Improved awareness for better coordination of available programs and funding.
7	**Agency/Group/Organization**	ARKANSAS FAIR HOUSING COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation regarding fair housing issues.
8	**Agency/Group/Organization**	CARELINK/CENTRAL AR AREA AGENCY ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Supportive Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations and meetings. Tour of facilities. Provided information on various programs offered. Continued efforts and increased funding needed for supportive services for elderly.

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9	**Agency/Group/Organization**	CENTRAL ARKANSAS DEV COUNCIL
	Agency/Group/Organization Type	Services - Housing Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Improved awareness and coordination of services for low income persons.
10	**Agency/Group/Organization**	CENTRAL ARKANSAS PLANNING AND DEVELOPMENT DISTRICT
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations. Improved awareness for better coordination of available programs and funding.

11	**Agency/Group/Organization**	CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH)
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations. Improved awareness and ability to better coordinate activities and funding opportunities involving low income, at-risk of homelessness, and homeless persons.
12	**Agency/Group/Organization**	FIRST SECURITY
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Business Leaders Private Sector Banking / Financing

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone discussion of mortgages, financial literacy, fair housing.
13	**Agency/Group/Organization**	HABITAT FOR HUMANITY OF CENTRAL AR, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings. Improved awareness of housing and neighborhood revitalization needs and resources.
14	**Agency/Group/Organization**	ICAN
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations. Improved awareness for better coordination of available programs and funding.

15	**Agency/Group/Organization**	METROPLAN
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided consultation on maps and data.
16	**Agency/Group/Organization**	NORTH LITTLE ROCK BOYS & GIRLS CLUB
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Supportive Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings. Tour of facilities. Continued efforts and increased funding needed for after school and summer out of school services for at-risk youth.
17	**Agency/Group/Organization**	NLR POLICE ATHLETIC LEAGUE (PAL PROGRAM)
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Continued efforts and increased funding needed for at-risk youth services and activities, and for neighborhood revitalization.

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18	**Agency/Group/Organization**	OUR HOUSE, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations. Improved awareness of needs and programs and services offered.
19	**Agency/Group/Organization**	FAMILY PROMISE OF PULASKI COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation for improved awareness of needs and programs offered. Presentation on available services given at CATCH meeting.
20	**Agency/Group/Organization**	PULASKI COUNTY NEIGHBORHOOD ALLIANCE FOR HABITAT
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings. Improved awareness of local affordable housing needs.
21	**Agency/Group/Organization**	PULASKI TECHNICAL COLLEGE
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Obtained information about educational and workforce training programs.
22	**Agency/Group/Organization**	RECOVERY CENTERS OF ARKANSAS
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Services - Substance Abuse
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Supportive Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone discussion of needs and statistics on substance abuse.

23	**Agency/Group/Organization**	Regions Bank
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meeting. Discussion regarding availability of financial literacy classes.
24	**Agency/Group/Organization**	RIVER CITY MINISTRY OF PULASKI COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings and tour of facility. Continued efforts and increased funding needed for homeless services and neighborhood revitalization activities.
25	**Agency/Group/Organization**	U.S. Bank
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Awareness of programs offered.
26	**Agency/Group/Organization**	U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
	Agency/Group/Organization Type	Housing Services - Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone calls, webinars, online training and guidance for administration of HUD programs.
27	**Agency/Group/Organization**	WOMEN AND CHILDREN FIRST
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Improved awareness of services offered and needs.

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

All agency types were consulted.

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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AP-12 Participation – 91.105, 91.200(c)

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

Throughout the development of this Annual Action Plan, citizen input was encouraged. To broaden public participation, City staff held public hearings on January 4th, January 5th, and January 6th, 2022 at three different accessible locations in low/moderate income areas of the community to identify needs and solicit comments from citizens, and to inform them of the availability of Community Development Block Grant and HOME Investment Partnership funding and programs. The notice included nonprofit application instructions and details for FY 2022 CDBG funds. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. Each hearing was provided with a virtual ZOOM link, so that citizens could attend online.

The location of the first hearing was the North Little Rock Community Center in Ward I, the second hearing was held at the Glenview Recreation Community Center, in Ward II, and the third hearing was conducted at the North Heights Recreation Center in Ward III. Nonprofits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified of this comment period and public hearing by a direct mailout sent on December 15, 2021.The Seis Puentes Outreach Center/Butterfly Community included on the mailout list provides outreach to the Hispanic population. Citizens were notified of the public hearings through local newspaper display ads published on December 12, 2021 and December 15, 2021. 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 as well as Facebook pages of neighborhood organizations.

A local newspaper ad was published on July 8, 2022 and July 13, 2022 to announce a 30 day public comment period open from Jul,y 8, 2022 until August 8, 2022, on the draft of the FY 2022 Annual Action Plan, and a public hearing to be held on August 8, 2022 at City Hall, prior to consideration and a vote by the City Council on adoption of the FY 2022 Annual Action Plan. Notice of the comment period and public hearing, as well as a copy of the Action Plan were posted on the City website. The notice offered special accommodations upon request by non-English speaking residents, hearing impaired persons, and persons with disabilities. Copies of the Annual Action Plan were made available for review at the Community Development Agency and at City Hall in North Little Rock. The notice was also posted on Facebook. The notice included participation instructions and contact information for questions and/or requests for special accommodations for disabled persons and for non-English speaking persons. The City will continue to periodically review and update its efforts to broaden citizen participation through outreach to low income, minority, disabled, and limited English proficient populations.

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 Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Three public hearings were scheduled on three dates at three different locations. Notices of hearings and a public comment period were placed in the newspaper, posted on the Internet, and sent out by direct mail. Three people attended the first public hearing. Two people attended the second public hearing. Four people attended the third hearing. The fourth hearing will be held with City Council meeting.	No Comments Received	There were no comments that were not accepted.	

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Newspaper ads were published to provide notice of funding availability and notice of three public hearings and a public comment period. Three people attended the first public hearing. Two people attended the second public hearing. Four people attended the third public hearing. The fourth hearing will be held with City Council meeting.	No Comments Received	There were no comments that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Internet postings were made to provide notice of funding availability, public hearing dates, and public comment period. Three people persons attended the first public hearing. Two people attended second public hearing. Four people attended third public hearing. The fourth hearing will be held with City Council meeting.	No Comments Received	There were no comments that were not accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of North Little Rock anticipates receiving Community Development Block Grants (CDBG) and HOME Investment Partnership Grants (HOME) annually over the course of the FY 2021-2025 Consolidated Plan. The "Expected Amount Available Year 1 Annual Allocations" for each grant shown below are actual FY 2022 allocations announced by HUD. "Prior Year Resources" is the balance available to spend from previous year grant allocations. All other amounts shown, including program income, are estimates.

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 I, II, and III. 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 2022 Annual Action Plan will not impact future projects or future years' funding. Pre-award incurred costs may be necessary for the implementation of activities, continuity of services, and/or timeliness requirements.

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		

OMB Control No: 2506-0117 (exp. 09/30/2021)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	688,805	0	625,637	1,314,442	1,142,209	Planned activities to be funded: public facility infrastructure improvements, public services, administration and planning.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	383,559	0	391,666	775,225	775,225	Planned activities to be funded: development of new affordable housing, administration and planning.

Table 5 - Expected Resources – Priority Table

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

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

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

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

The City offers 34 neighborhood parks, including Burns Park, one of the largest municipal parks in the country. Burns Park contains multiple play areas, but it's 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. It has served as a heat relief center during hot summer months for residents who may not have a cool place to stay during the day when the heat index reaches dangerous levels. Various community centers have served as public hearing locations.

The City's Hays Senior Center focuses on meeting the needs of today's active seniors, and has a membership of over 3,500. The Fitness Center offers a walking track and several pieces of exercise equipment. Various group exercise classes are offered. Recreational activities include billiards, table tennis, dancing and swimming. The Senior Center provides transportation to medical appointments and grocery stores for public senior housing residents.

Discussion

This Action Plan details activities to be funded with the City's FY 2022 CDBG and HOME allocations.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Improvements - Infrastructure Facilities	2021	2025	Non-Housing Community Development	CDBG ELIGIBLE AREA	Public Improvements-Infrastructure/Facilities	CDBG: $530,380	Public service activities other than Low/Moderate Income Housing Benefit: 405 Persons Assisted
2	Affordable Housing - Rehabilitation/ Development	2021	2025	Affordable Housing	CITYWIDE	Affordable Housing Rehabilitation/Development	HOME: $345,203	Homeowner Housing Added: 2 Household Housing Unit
3	Public Services	2021	2025	Non-Homeless Special Needs	CITYWIDE	Public Services	HOME: $67,000	Public service activities other than Low/Moderate Income Housing Benefit: 544 Persons Assisted
4	Administration	2021	2025		CITYWIDE	Administration	CDBG: $91,425 HOME: $38,356	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

OMB Control No: 2506-0117 (exp. 09/30/2021)

1	**Goal Name**	Public Improvements - Infrastructure Facilities
	Goal Description	The FY 2022 Annual Action Plan's goal of public improvements includes street and drainage improvement projects in CDBG eligible areas of the City. Street and drainage projects reflected in this plan may be multi-year projects. Accomplishments will be reported in the final year upon completion.
2	**Goal Name**	Affordable Housing - Rehabilitation/ Development
	Goal Description	The FY 2022 Annual Action Plan's goal of affordable housing will be met by HOME funding of the CHDO program for development of new affordable housing for low income homebuyers. The City anticipates providing affordable housing to an estimated two low income persons or families utilizing 2018-2020 HOME funding.
3	**Goal Name**	Public Services
	Goal Description	The FY 2022 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, and prescription medicines through a medical clinic for the homeless.
4	**Goal Name**	Administration
	Goal Description	Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcome and performance measures and compliance with regulations. Assess and support needs including fair housing, removal of barriers to affordable housing, removal of lead-based paint hazards, an anti-poverty strategy, and identification of resources addressing financial and digital literacy.

Projects

AP-35 Projects – 91.220(d)

Introduction

Following are FY 2022 program year projects and budgets.

Projects

#	Project Name
1	Ward I Gum St - W 15th to W 16th
2	Ward II E 10th St
3	Ward III 49th St
4	CareLink Meals on Wheels
5	NLR Boys and Girls Club Great Futures Program
6	River City Ministry Prescription and OTC Drug Program
7	2022 CDBG Administrative
8	Community Housing Development Organization (CHDO) Program
9	2022 HOME Administrative

Table 7 - Project Information

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

Allocation priorities were developed and established through input from citizen participation and consultation processes, along with City staff review. The main obstacle to addressing the needs of the underserved is the lack of adequate funding.

AP-38 Project Summary

Project Summary Information

OMB Control No: 2506-0117 (exp. 09/30/2021)

1	**Project Name**	**Ward I Gum St - W 15th to W 16th**
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure Facilities
	Needs Addressed	Public Improvements- Infrastructure/Facilities
	Funding	CDBG: $176,793
	Description	Street, drainage and sidewalk improvements.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	40 People and 10 Families of Low/Moderate Income
	Location Description	Gum Street, North Little Rock, Arkansas 72114
	Planned Activities	Street, drainage, and sidewalk improvements.
2	**Project Name**	**Ward II E 10th St**
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure Facilities
	Needs Addressed	Public Improvements- Infrastructure/Facilities
	Funding	CDBG: $176,793
	Description	Street, drainage and sidewalk improvements.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	189 People and 47 Low/Moderate Income Households
	Location Description	E 10th St, North Little Rock, Arkansas 72117
	Planned Activities	Street, drainage, and sidewalk improvements.
3	**Project Name**	**Ward III 49th St**
	Target Area	CDBG ELIGIBLE AREA
	Goals Supported	Public Improvements - Infrastructure Facilities
	Needs Addressed	Public Improvements - Infrastructure Facilities
	Funding	CDBG: $176,793
	Description	Street, drainage and sidewalk improvements.
	Target Date	12/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	176 people and 44 families of Low/Moderate Income
	Location Description	49th St, North Little Rock, Arkansas 72114
	Planned Activities	Street, drainage, and sidewalk improvements.
4	**Project Name**	**CareLink Meals on Wheels**
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $36,000
	Description	Delivery of hot or frozen nutritious meals to homebound senior citizens.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	122 People
	Location Description	700 W Riverfront Dr., North Little Rock, Arkansas 72114
	Planned Activities	Delivery of hot or frozen nutritious meals to homebound senior citizens.
5	**Project Name**	**NLR Boys and Girls Club Great Futures Program**
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $25,000
	Description	Funding for teacher salaries, for the Great Futures Program for Summer and after-school care.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	219 People
	Location Description	1212 Jim Wetherington Place, North Little Rock, Arkansas 72114

	Planned Activities	Funding for teacher salaries, for the Great Futures Program for Summer and after-school care.
6	**Project Name**	**River City Ministry Prescription and OTC Drug Program**
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $6,000
	Description	Provision of prescription and over the counter medicines to homeless clients of River City Ministry Medical Clinics.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	203 People
	Location Description	1021 E Washington Ave, North Little Rock, Arkansas 72114
	Planned Activities	Provision of prescription and over the counter medicines to homeless clients of River City Ministry Medical Clinics.
7	**Project Name**	**2022 CDBG Administrative**
	Target Area	CITYWIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: $91,425
	Description	Carry out Administrative duties
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	500 W 13th St, North Little Rock, Arkansas 72114
	Planned Activities	Carry out Administrative duties
8	**Project Name**	**Community Housing Development Organization (CHDO) Program**
	Target Area	CITYWIDE

	Goals Supported	Affordable Housing Rehabilitation/Development
	Needs Addressed	Affordable Housing Rehabilitation/Development
	Funding	HOME: $345,203
	Description	Providing Low/Moderate Housing for 2 Families, by building two new homes.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	8 People and 2 Families of Low/Moderate Income
	Location Description	Baring Cross Neighborhood
	Planned Activities	Providing Low/Moderate Housing for 2 Families, by building two new homes.
9	**Project Name**	**2022 HOME Administrative**
	Target Area	CITYWIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: $38,355
	Description	Carry out Administrative duties
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	500 W 13th St, North Little Rock, Arkansas 72114
	Planned Activities	Carry out Administrative duties

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 2022 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. Of the three block groups containing the FY 2022, street and drainage projects, two block groups have over 50% minority populations, and one block group has over a 40% minority population.

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	52
CITYWIDE	48

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG ELIGIBLE AREA investments for FY 2022 include area benefit street and drainage improvements. The beneficiaries of housing development activities of the CHDO are the qualifying low income homebuyers. Activities of the City's CHDO, Pulaski County Neighborhood Alliance for Habitat, may occur citywide by focusing on the neighborhood location preferences of their qualifying low income homebuyers. Low income persons citywide will have access to the CDBG public service activities. CareLink provides meals to low income senior citizens, and two locations of the Boys and Girls Clubs are available to serve low income youth. River City Ministry is open to clients citywide.

Discussion

The geographic areas where FY 2022 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 to be funded with FY 2022 funds. FY 2022 is year two (2) of the Five Year Consolidated Plan.

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

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

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

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

Discussion

The City of North Little Rock maintains its goal of increasing affordable housing units for its low income citizens through its CHDO Project for new housing development. The City anticipates providing affordable housing to an estimated two low income persons or families utilizing 2022 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, the North Little Rock Housing Authority (NLRHA) is the oldest and second largest public housing authority (PHA) in Arkansas. NLRHA builds and maintains affordable housing, identifies supportive services, encourages self-sufficiency, and offers upward mobility opportunities to low-income families, veterans, elderly and disabled persons.

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

In 2019, NLRHA 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.

The housing authority will continue modernizing the portfolio through participation in the Rental Assistance Demonstration (RAD) program and the HUD Section 18 process. While undertaking the modernization process some tenants are allowed an option of utilizing tenant protection vouchers to relocate to other communities.

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

Public Housing Funding

NLRHA received about $12.5M in subsidies for rental assistance and about $1.6M for modernization and capital upkeep.

Housing Choice Voucher Program (Section 8)

NLRHA also 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.

With the substantial rehabilitation and redevelopment taking place under Section 18 and the Rental Assistance Demonstration (RAD) programs, 772 tenant protection vouchers were obtained for the elderly/disabled residents. As a result of the RAD and Section 18 modernization, all of the public housing units will eventually convert and the residents will receive their housing assistance through project-based vouchers.

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

participate in homeownership

Though the housing authority is converting its portfolio from public housing to a private/non-profit ownership structure, tenant representation (i.e. resident councils) remain 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 RAB consists of members with each site fairly represented. The RAB's purpose in conjunction with the resident council is to:

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

Family Self-Sufficiency Program

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

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), the North Little Rock Housing Authority (NLRHA) addresses the urgent need of providing secure and quality homes to families and individuals of very modest means.

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

Introduction

Given limited grant allocations, steps to reduce or end homelessness are somewhat out of reach of the CDBG and HOME programs covered in this Plan. However, the City shares the goal of reducing and ending homelessness, and will provide support through facilitating coordination and collaboration of efforts with its Continuum of Care (CoC) partners.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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

The NLRHA focuses on homeless veterans through the Veterans Affairs Supportive Housing (VASH) program, VA and local veterans support organizations. Currently, NLRHA has 200 vouchers in its inventory that contribute toward reducing the homeless veteran population.

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 win the fight to end homelessness.

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

Introduction:

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

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

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

The City takes a proactive role in boarding and securing vacant and derelict buildings in order to minimize their negative impact on the neighborhood as well as to protect them for future rehabilitation. The City is aggressive in condemning and demolishing houses that are an eyesore and potential safety hazard. All condemnations requiring demolition are reviewed by a public hearing process and require Council approval. A full time Code Officer is employed to address rental property issues. As part of its strategy to promote homeownership, the City will allocate 90% of its FY 2022 HOME fund allocation to the City's CHDO program for the development and construction of new affordable housing.

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

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

With the new construction and/or rehabilitation of eight public housing properties, the NLRHA is

working to identify additional opportunities to further its voice and widen its engagement in revitalization efforts in the City. Specific areas of interest are in NLR neighborhoods where the housing authority owns properties, some of which have not experienced investment in decades.

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 where three NLRHA public housing sites and managed properties are located. These sites are part of NLRHA's modernization plan.

Discussion:

The City continues work towards its Fair Housing goals by addressing impediments identified in its Analysis of Impediments to Fair Housing Choice report. An identified impediment was housing affordability and disparate impacts of mortgage lending. The City provides HOME funding to its CHDO, Pulaski County Neighborhood Alliance for Habitat (PCNAH). PCNAH is able to offer zero interest financing on newly constructed, energy efficient homes. The City encourages neighborhood "clean-up" campaigns, such as those offered by Habitat for Humanity and Ozark Mission Project.

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

1. Furthering its mission of providing safe, secure and decent housing to its residents. NLRHA is undergoing a corporate rebranding process and hopes that the new brand will better represent the housing authority's mission today.
2. Utilizing RAD and Section 18 HUD development programs that help reduce the $90 million backlog of deferred maintenance and modernization needs of its properties that were built in 40s, 50s, 60s and 80s. Redevelopment lessens the risk of subpar housing and provides residents with higher quality of life.
3. Continuing to foster current partnerships and cultivating new ones that champion the need for affordable homes in economically developing and existing neighborhoods that speak to potential and current gentrification.

4. Staying committed to ongoing trainings to ensure that NLRHA staff adheres and remains informed about policies related to fair housing in order to stay in compliance.

To address the identified socio-economic impediment of the need for more jobs paying a livable wage, the City attracts private investment through the efforts of the Mayor, Economic Development team, and Chamber of Commerce. The City's downtown is flourishing with the addition of the Argenta Plaza. Construction of office buildings, apartments, and restaurants is ongoing and will bring many new jobs to NLR. Three census tracts in NLR were approved as federal Opportunity Zones. A January 2020 groundbreaking occurred on the $20 million dollar first phase of a 41 acre project along the City's riverfront. The project's development group is taking advantage of Opportunity Zone tax breaks to develop apartments, single and multi-family homes, retail shops, and a hotel over a 10 to 15 year period, bringing a steady stream of new jobs to the area. City officials authorized a study by the Arkansas Economic Development Institute at the University of Arkansas at Little Rock to research the types of economic development available along the East Broadway area. The City supports the Arkansas Innovation Hub, an organization which focuses on entrepreneurship, mentorship, and job creation.

The City increases public awareness of fair housing through provision of brochures and posters, as well as through postings on the CDA webpage.

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

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. The next thing NLRHA is in the planning phase of a job and learning center that that will provide support services and resources that target 18-40 year old public housing and Housing Choice Voucher (HCV) holders. The mission is two-fold:

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

The programming will be robust from onsite instructors to participants learning at their own pace to numerous workshops available. The housing authority will collaborate with private industry to access Section 3 opportunities for businesses and qualified residents. Also, NLRHA intends to provide services for budding entrepreneurs, women in non-traditional jobs, and apprenticeships. The site of the learning center is yet to be determined.

Actions planned to foster and maintain affordable housing

Ninety (90) percent of FY 2022 HOME funds will be allocated to a Community Housing Development Organization (CHDO), currently Pulaski County Neighborhood Alliance for Habitat, for construction of new affordable and energy-efficient homes for low income homebuyers. Program income funds generated from NSP2 Housing Authority rental properties and Habitat for Humanity homebuyer mortgages will be utilized by these consortium members to maintain and provide affordable housing.

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

The City will support private and nonprofit developers in identifying opportunities to utilize Low Income Housing Tax Credits (LIHTC), New Market Tax Credits and Opportunity Zone incentives for the construction of assisted rental housing and other new developments.

Actions planned to reduce lead-based paint hazards

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

The NLRHA complies with HUD's Notice PIH 2017-13 in regard to the minimization and abatement of lead-based paint hazards and elevated blood lead levels (EBLL) of children under age six (6). Where lead-based paint hazards exist and the NLRHA is made aware of the potential hazards and a confirmed case from a medical professional, within five (5) days, the HA will notify the local field office, Office of Lead Hazard Control and Healthy Homes (OLHCHH) and Arkansas Department of Health Lead-Based Paint Program staff. NLRHA will conduct an environmental investigation within 15 calendar days of receiving notification. NLRHA contracts with a certified company to abate or remove lead-based paint hazards. NLRHA completes the lead hazard reduction within 30 calendar days of receiving the environmental investigation report. Furthermore, the HA will address potential hazards as it prepares for redevelopment and substantial rehabilitation through RAD and Section 18.

Actions planned to reduce the number of poverty-level families

While many factors related to poverty are beyond the control of local government, the City is committed to addressing this issue and improving the welfare and economic status of its residents wherever possible. Services described in this Plan include some, like provision of meals to the elderly, 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 NLR Housing Authority, local non-profit service and affordable housing providers, and private industry to assist in coordination of services and activities offered to address the needs of the community and to make the best use of the limited funds available. Cooperation between the City's Community Development Agency and its partners has a long track record of success. The delivery system for the Consolidated Plan program is no exception. CDA staff works closely with its partner organizations to improve regulatory compliance, monitoring, and technical capacity. Membership in the Central Arkansas Team Care for the Homeless (CATCH) Continuum of Care facilitates communication among key service providers.

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

NLRHA continues to build and expand relationships with private and non-profit agencies to develop housing and create resident services. Supporting this work is the housing authority's nonprofit affiliate, Arkansas Housing and Community Development Corporation (AHCDC). In the last couple of years, seniors and disabled residents benefited from a holistic health initiative with heart disease, diabetes, nutrition, and mental health counseling at the core. These services were offered in partnership with health foundations, universities, and corporations. For family site residents, mental health, workforce training and education, early childhood education, financial management and digital inclusion have been identified as the areas of social service needs. 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 2022 Annual Action Plan and Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME).

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: Less than $15,000 in HOME Assistance = 5 years; $15,000 to $40,000 in HOME Assistance = 10 years; More than $40,000 in HOME Assistance = 15 years.

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

A subsequent low income purchaser of a HOME-assisted homeownership unit may assume the existing HOME loan and recapture obligation entered into by the original buyer when no additional HOME assistance is provided to the subsequent homebuyer, if lender policies allow an assumption of loan. In cases in which the subsequent homebuyer needs HOME assistance in excess of the balance of the original HOME loan, the direct HOME subsidy or assistance to the original homebuyer must be recaptured. A separate HOME subsidy must be provided to the new homebuyer, and a new affordability period must be established based on that assistance to the new buyer.

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

The terms and period are stated in the loan and program documents, which are signed by the homebuyer to ensure compliance during the affordability period.

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

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

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 2022. The City uses the HOME affordable Homeownership Value Limits provided by HUD.