CITY OF NORTH LITTLE ROCK, ARKANSAS HOME - ARP ALLOCATION PLAN – ANNUAL ACTION PLAN SUBSTANTIAL AMENDMENT



City of North Little Rock

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Introduction

The City of North Little Rock is a Federal entitlement community that receives an annual allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). As an entitlement community, the City is required to prepare an Annual Action Plan detailing the uses of CDBG funds to meet its affordable housing and Community Development goals as outlined in its Consolidated Plan.

For Program Year 2021-2022, the City is proposing to make substantial amendments to its submitted plan. The purpose for the substantial amendment is to include \$1,200,771 HOME-ARP grant funding received from the US Department of Housing and Urban Development, the purpose of the allocation is to serve households who are at greatest risk of housing instability, including individuals and families experiencing homelessness and/or who are at imminent risk of becoming homeless. Meeting this requirement, HOME-ARP Allocation Plan is the substantial amendment to the adopted Action Plan FY 2021-22.

Before submission of the plan for City Council consideration, North Little Rock provided residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan and Annual Action Plan Substantial Amendment of **no less than 15 calendar days**. The public comment period starts July 11, 2022, and ends July 25, 2022.

Executive Summary

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

1. Introduction

Minor Amendment: 7.30.21 Add additional CDBG funding 2021 Action Plan in amount \$9,971. Additional funding divided between 3 Street & Drainage Projects. Substantial Amendment: 9.13.21 Reallocate remaining balance \$302,000.00 1st Round CARES Act funding from CV Economic Development Activity. Add 3rd Round of CARES Act funding - amount \$383,436.00.Both Round 1 & Round 3 of the CARES Act funding allocated to Public Facility HVAC /upgrades/COVID filtration activity. CARES Act funding used to prevent, prepare for & respond at both backward looking & forward looking risk & vulnerabilities of coronavirus for Public Services. 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. CDBG Entitlement Program provides annual grants on formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low and moderate income persons. 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 must match community needs to eligible grant activities, & as part of that process, HUD requires grantees to prepare & submit a Consolidated Plan. City of North Little Rock Five Year Consolidated Plan FY2021 - FY2025 has been developed in accordance with federal regulatory requirements at 24 CFR Part 91.Plan used to outline levels of need in areas of affordable housing, community development, special needs, & homelessness. Information was gathered through a number of approaches including public outreach, consultations with local agencies, review of the latest demographic & economic data provided by HUD, & an analysis of market conditions. Methods are further explained in the Process, Needs Assessment, & Market Analysis sections of Plan. </div><div>Needs Assessment & Market Analysis formed basis of Strategic Plan, which details how City's priority needs will be addressed by utilizing local service delivery capabilities, allocating anticipated funding, setting goals, & outlining performance & monitoring measures. Partnerships with agencies and organizations in our community are important to the successful implementation of Plan, & we acknowledge & appreciate their work & services that they provide. The City strives to identify service delivery methods that are meaningful and beneficial to our diverse community. Consolidated planning process serves as a framework for community-wide dialogue to identify housing & community development priorities that align and focus funding from the grant programs. All funding recommendations for activities operated w/these grants are evaluated based on ability to help City meet the goals outlined in this Plan. Finally, for each of the 5 years covered by Consolidated Plan, City of North Little Rock is required by HUD to prepare an Annual Action Plan. The Action Plan will detail the intended activities to be funded in that particular fiscal year, as well as other actions that will be taken to meet the objectives of the

Consolidated Plan. The Action Plan serves as the application to HUD for CDBG and HOME funding. The FY2021 Annual Action Plan is included in this document. </div>

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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

Goal: Public Improvements – Infrastructure / Facilities

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

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

Goal: Affordable Housing

Objective: Provide decent affordable housing for low to moderate income persons.

- Increase options for low to moderate income homebuyers by developing new affordable housing units.
- Support North Little Rock Housing Authority (NLRHA) efforts to modernize stock, work with landlords to identify housing opportunities, and maintain and expand Housing Choice Voucher Homeownership, Family Self-Sufficiency (FSS), and other program initiatives.
- Support affordability of existing housing through housing rehabilitation programs including alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help and neighborhood group empowerment programs.
- Support and help facilitate access to lenders or programs offering subsidy, down payment or closing cost assistance to homebuyers.
- Support Continuum of Care efforts, including an increase in inventory of permanent housing units for the homeless and permanent supportive housing units for special needs populations.

- Support private and nonprofit developers in identifying opportunities to utilize Low Income
 Housing Tax Credits (LIHTC), New Markets Tax Credits, and Opportunity Zone incentives for the
 construction of affordable housing for low income families and seniors.
- Support mixed use and mixed income developments.

Goal: Public Services

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

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

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

3. Evaluation of past performance

The City of North Little Rock has implemented several successful programs in the past with CDBG and HOME funding. Neighborhoods in low to moderate income areas of the City have been preserved and revitalized 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 our 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 HUD and our citizens detailing the accomplishments for that year. This report allows HUD, City officials and the public the opportunity to evaluate the City's performance and assess whether the activities undertaken during that fiscal year helped to meet the City's five-year goals. The City of North Little Rock began receiving Community Development Block Grant (CDBG) funds in 1975, and Home Investment Partnership (HOME) funds in 1992. HUD has consistently determined that the City has met its performance objectives and goals, and that the City has the capacity to continue effective administration of its grant programs.

4. Summary of citizen participation process and consultation process

As per the Citizen Participation Process and in preparation of the Five Year Consolidated Plan, City staff held three virtual public hearings targeted to Wards of the City with low to moderate income areas in order to receive input from citizens and to inform them of the availability of Community Development Block Grant and HOME Investment Partnership funding and programs. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. Citizens were notified of hearings/meetings 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 City and 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 mail-outs. The notices offered special accommodations at the public meetings upon request from hearing impaired or non-English speaking residents, and persons with disabilities. Pertinent information in the notice was published in Spanish with instructions to notify the Community Development office if additional translation services were needed.

In addition, a survey to establish a community involvement process for prioritizing needs was distributed among nonprofits, neighborhood and community groups, organizations, and residents. The survey was announced at the public hearings and was posted on the City website and on Facebook. It was also provided through mail-outs to interested parties.

Notice of a 30 day public comment period on the final draft of the Five Year Consolidated Plan and Annual Action Plan was published in the newspaper, posted on the City website and on Facebook. Copies of all draft documents were made available for public review on the City website, at the Community Development office, and emailed upon request. A public hearing held in conjunction with a City Council meeting was announced for adoption of these items for submission to HUD. Approval requires a majority vote of the City Council. The Citizen Participation process is also followed if a substantial amendment to the Consolidated Plan or Action Plan is needed and with a notice of comment period for CAPER actions.

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

5. Summary of public comments

Comments were received from a local nonprofit organization, CareLink, thanking the City for the CDBG funding it has been awarded as a subrecipient in past years for the provision of its Meals on Wheels program. Meals are delivered to homebound senior citizens in North Little Rock and the need to continue this important service was stated. CareLink plans to apply for FY2021 CDBG funding. Comments were received thanking CareLink for its service with the meals program, and also for their efforts to beautify the area with their building expansion. The application process for

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nonprofits seeking CDBG funding was discussed, as was the high cost of street and drainage improvements.

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 CDBG and HOME funding provides to enhance the quality of life for our low to moderate income residents. The City strives to maintain its history of administering successful and effective programs and continues to encourage broad community involvement in the process.

The Process

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

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

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

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

Table 1 - Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

1. Introduction

The consolidated planning process required the City to reach out to and consult with many other public and private agencies when developing this Plan. As lead agency, the City of North Little Rock Community Development Agency (CDA) coordinated these efforts. Included below is a summary of the consultation process, along with a listing of the agencies that participated.

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

The City of North Little Rock's Community Development Agency (CDA) developed this Plan with the input of elected and appointed officials, and staff from many key City departments. Activities included consultation with the North Little Rock Housing Authority and review of its current Five Year Plan. Other affordable housing providers, such as Habitat for Humanity of Central Arkansas, and Pulaski County Neighborhood Alliance for Habitat, the City's approved Community Housing Development Organization (CHDO), were consulted. Local lenders were contacted. 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 process, 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. The City coordinated these efforts through surveys, public hearings, interviews, consultations, meetings, and/or data collection. Contacts were made through direct email solicitations, direct mailouts, by phone, and in person.

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

The Continuum of Care (CoC) in Central Arkansas was organized in the late 1990's and its original focus was assisting organizations in making applications to HUD for funding for programs that serve the homeless. The CoC created the organization known as Central Arkansas Team Care for the Homeless (CATCH). CATCH represents a four county area—Pulaski, Lonoke, Prairie and Saline Counties. Over the years, CATCH has become more established and has broadened its mission to focus on identifying the needs of local homeless populations. CATCH takes a community based approach to meet the diverse needs of the homeless. The Cities of North Little Rock, Little Rock, and Jacksonville are members of

CATCH. Through regular meetings, training sessions and contact, the City maintains relationships with homeless shelter and services providers and private and public health, mental health, and service organizations which provide assistance for homeless youth, veterans, individuals, families, families with children, the chronically homeless, and those at risk of homelessness.

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

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

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

Table 2 – Agencies, groups, organizations who participated

| 1 | Agency/Group/Organization | NORTH LITTLE ROCK |
|---|---|---|
| | Agency/Group/Organization Type | Services-Employment Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Grantee Department |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | City elected officials and key City staff were consulted through meetings to review the planning process, the summary of citizen comments, the survey responses, and the data analysis to provide better awareness when developing City strategies and goals. |
| 2 | Agency/Group/Organization | HOUSING AUTHORITY OF THE CITY OF NORTH LITTLE ROCK |
| | Agency/Group/Organization Type | Housing PHA Services - Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Market Analysis Anti-poverty Strategy |

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|---|---|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Review of Housing Authority's Five Year Plan. Participated in City's Consolidated Plan development process by assisting with needs assessment and goal-setting for assistance to low income persons. |
| 3 | Agency/Group/Organization | NORTH LITTLE ROCK CHAMBER OF COMMERCE |
| | Agency/Group/Organization Type | Planning organization Business Leaders Civic Leaders Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Economic Development Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation/discussion regarding economic development strategies and goals. |
| 4 | Agency/Group/Organization | ARKANSAS COALITION AGAINST DOMESTIC VIOLENCE |
| | Agency/Group/Organization Type | Services-Victims of Domestic Violence Services - Victims |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Phone consultation. Improved awareness of needs and services offered and statistics. |
| 5 | Agency/Group/Organization | ARKANSAS DEPARTMENT OF HEALTH |
| | Agency/Group/Organization Type | Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - State |
| | What section of the Plan was addressed by Consultation? | Lead-based Paint Strategy Non-Homeless Special Needs |

| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Phone consultation to obtain information on child welfare, foster care, behavioral health issues, lead-based paint data, services offered. |
|---|---|--|
| 6 | Agency/Group/Organization | ARKANSAS DEPARTMENT OF HUMAN SERVICES |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Health Agency Child Welfare Agency Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation by phone to obtain information on child welfare, foster care, behavioral health issues, other services offered. |
| 7 | Agency/Group/Organization | ARKANSAS DEVELOPMENT FINANCE AUTHORITY |
| | Agency/Group/Organization Type | Housing Services - Housing Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In person consultations. Improved awareness for better coordination of available programs and funding. |
| 8 | Agency/Group/Organization | ARKANSAS DIVISION OF EMERGENCY MANAGEMENT |
| | Agency/Group/Organization Type | Agency - Emergency Management |

| | What section of the Plan was addressed by Consultation? | Market Analysis |
|----|---|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Reviewed information provided on Hazard Mitigation Plans to improve awareness. |
| 9 | Agency/Group/Organization | ARKANSAS ECONOMIC DEVELOPMENT COMMISSION |
| | Agency/Group/Organization Type | Housing Services - Housing Services - Narrowing the Digital Divide Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consolidated Plan Advisory Committee meetings. Improved awareness of State Consolidated Plan and programs. Review of State Broadband report. |
| 10 | Agency/Group/Organization | ARKANSAS FAIR HOUSING COMMISSION |
| | Agency/Group/Organization Type | Service-Fair Housing Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Trainings on fair housing issues. |
| 11 | Agency/Group/Organization | Arkansas State Veterans Home |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Elderly Persons Services - Veterans |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy |

| | How was the Agency/Group/Organization | Consulted for better awareness of needs and of |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated | services offered. |
| | outcomes of the consultation or areas for | services offered. |
| | improved coordination? | |
| 12 | Agency/Group/Organization | AT&T |
| | Agency/Group/Organization Type | Services - Broadband Internet Service Providers |
| | | Services - Narrowing the Digital Divide |
| | What section of the Plan was addressed by Consultation? | Market Analysis |
| | How was the Agency/Group/Organization | Obtained coverage maps and service availability to |
| | consulted and what are the anticipated | determine need. |
| | outcomes of the consultation or areas for | |
| | improved coordination? | |
| 13 | Agency/Group/Organization | CARELINK/CENTRAL AR AREA AGENCY ON AGING |
| | Agency/Group/Organization Type | Services - Housing |
| | | Services-Elderly Persons |
| | | Services-Persons with Disabilities |
| | | Services-Health |
| | What section of the Plan was addressed | Housing Need Assessment |
| | by Consultation? | Homelessness Strategy |
| | | Supportive Services |
| | How was the Agency/Group/Organization | In person meeting and tour of facility. Continued |
| | consulted and what are the anticipated | efforts and increased funding needed for |
| | outcomes of the consultation or areas for | supportive services for elderly. |
| | improved coordination? | |
| 14 | Agency/Group/Organization | CENTRAL ARKANSAS DEV COUNCIL |
| | Agency/Group/Organization Type | Services - Housing |
| | | Services-Education |
| | | Regional organization |
| | What section of the Plan was addressed | Housing Need Assessment |
| | by Consultation? | Market Analysis |
| | | Anti-poverty Strategy |
| | How was the Agency/Group/Organization | Phone consultation. Improved awareness and |
| | consulted and what are the anticipated | coordination of services for low income persons. |
| | outcomes of the consultation or areas for | |
| | improved coordination? | |

| 15 | Agency/Group/Organization | CENTRAL ARKANSAS PLANNING AND DEVELOPMENT DISTRICT |
|----|---|--|
| | Agency/Group/Organization Type | Services-Education Services-Employment Regional organization Planning organization |
| | What section of the Plan was addressed by Consultation? | Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation to discuss workforce training programs. Improved awareness of programs offered. |
| 16 | Agency/Group/Organization | CENTRAL ARKANSAS TEAM CARE FOR THE HOMELESS (CATCH) |
| | Agency/Group/Organization Type | Services - Housing Services-homeless Other government - Local Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultations and meetings as part of CoC. Improved awareness and ability to better coordinate activities and funding opportunities involving low income, at-risk of homelessness, and homeless persons. |
| 17 | Agency/Group/Organization | CENTRAL ARKANSAS VETERANS HEALTHCARE SYSTEM |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment |

| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans |
|----|---|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultations and meetings as part of CoC. Improved awareness and ability to better coordinate activities and funding opportunities involving low income, at-risk of homelessness, and homeless persons. |
| 18 | Agency/Group/Organization | Federal Communications Commission |
| | Agency/Group/Organization Type | Services - Narrowing the Digital Divide |
| | What section of the Plan was addressed by Consultation? | Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Obtained broadband coverage map for City to assess area needs. |
| 19 | Agency/Group/Organization | FEMA |
| | Agency/Group/Organization Type | Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management |
| | What section of the Plan was addressed by Consultation? | Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Reviewed FEMA's Resilience Analysis and Planning Tool (RAPT) for improved awareness on this topic. |
| 20 | Agency/Group/Organization | GAIN, INC. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy |

| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Phone interview. Continued focus on needs of those at risk of homelessness when discharged from health or mental healthcare facilities. |
|----|---|---|
| 21 | Agency/Group/Organization | HABITAT FOR HUMANITY OF CENTRAL AR, INC. |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In person meeting. Improved awareness of housing needs in community. |
| 22 | Agency/Group/Organization | Immerse Arkansas |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-homeless Services-Health Services-Employment |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Attended presentation at CATCH meeting. |
| 23 | 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 |

| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation/discussion on demographic and economic data. |
|----|---|--|
| 24 | Agency/Group/Organization | NORTH LITTLE ROCK BOYS & GIRLS CLUB |
| | Agency/Group/Organization Type | Services-Children Services-Education |
| | What section of the Plan was addressed by Consultation? | Supportive Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In person meeting. Continued efforts and increased funding needed for after school and summer out of school services for at-risk youth. |
| 25 | Agency/Group/Organization | NLR POLICE ATHLETIC LEAGUE (PAL PROGRAM) |
| | Agency/Group/Organization Type | Services-Children Other government - Local Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continued efforts and increased funding needed for at-risk youth services and activities, and for neighborhood revitalization. |
| 26 | Agency/Group/Organization | OUR HOUSE, INC. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |

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| 30 | Agency/Group/Organization | RECOVERY CENTERS OF ARKANSAS |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In person meeting and phone consultations. Discussion of needs and statistics on substance abuse. |
| 31 | Agency/Group/Organization | RIVER CITY MINISTRY OF PULASKI COUNTY |
| | Agency/Group/Organization Type | Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In person meetings. Continued efforts and increased funding needed for homeless services and neighborhood revitalization activities. |
| 32 | Agency/Group/Organization | THE SALVATION ARMY |
| | Agency/Group/Organization Type | Services-Children Services-homeless Services-Education |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Group meetings and consultation through COC. Improved awareness of programs offered. |

| 33 | Agency/Group/Organization | U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT | | | |
|----|---|---|--|--|--|
| | Agency/Group/Organization Type | Housing Other government - Federal Housing Need Assessment Economic Development | | | |
| | What section of the Plan was addressed by Consultation? | | | | |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Regular phone consultations on CDBG and HOME issues. | | | |
| 34 | Agency/Group/Organization | UNIVERSITY OF ARKANSAS LITTLE ROCK | | | |
| | Agency/Group/Organization Type | Services-Education | | | |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis | | | |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted on community needs. | | | |
| 35 | Agency/Group/Organization | VETERANS VILLAGES OF AMERICA, INC. | | | |
| | Agency/Group/Organization Type | Housing Services-homeless | | | |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs - Veterans | | | |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In person consultation to discuss veterans' issues. Improved awareness of services offered and needs. | | | |
| 36 | Agency/Group/Organization | WOMEN AND CHILDREN FIRST | | | |
| | Agency/Group/Organization Type | Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims | | | |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs | | | |

| How was the Agency/Group/Organization | Consulted for improved awareness of needs, |
|---|--|
| consulted and what are the anticipated | programs offered, statistics. |
| outcomes of the consultation or areas for | |
| improved coordination? | |

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

Table 3 – Other local / regional / federal planning efforts

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

The City of North Little Rock consulted with the North Little Rock Housing Authority during the preparation of this Consolidated Plan. North Little Rock maintains strong communication and coordination with other local cities participating in the Continuum of Care process. The City is an active member of the Arkansas Community Development Association (ACDA), which provides opportunities for collaboration and knowledge sharing among other HUD entitlement cities and state agencies receiving CDBG and/or HOME funding. The City coordinates efforts with the state of Arkansas through consultation with the Arkansas Development Finance Authority (ADFA) and City staff attendance at the Arkansas Economic Development Commission (AEDC) Five Year Consolidated Plan Public Hearings and Consolidated Plan Advisory Committee meetings.

Narrative (optional):

Leaders and members of several neighborhood organizations also participated in the development process of this Consolidated Plan. The City acknowledges their efforts and appreciates their involvement. The City also values the efforts, input, and guidance of the nonprofit agencies and other organizations who participated in the preparation of this Plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Throughout the development of this Consolidated Plan, citizen input was encouraged. To broaden public participation, City staff held Zoom virtual public hearings on February 16, 17, and 18, 2021, targeted each night to different Wards containing low/moderate income areas of the community. Public hearings have traditionally been held in person in different areas of the City, but due to the COVID-19 pandemic, the City utilized a waiver provided by HUD, which permitted use of a virtual platform such as Zoom. The purpose of the hearings was to identify needs and solicit comments from citizens, and to inform them of the availability of Community Development Block Grant and HOME Investment Partnership funding and programs. The notice included nonprofit application instructions and details for FY2021 CDBG funds. Technical assistance to groups seeking funding was provided upon request at public hearings, at the CDA office, and by phone. The first hearing was targeted to Ward 1 residents, the second to Ward 2, and the third to Wards 3 and 4. Citizens were notified of meetings through a local newspaper display ad published in the Arkansas Leader on February 3, 2021. Nonprofits who serve low and moderate income persons, neighborhood and community leaders, and other interested parties were notified by a direct mailout sent on February 2. In an effort to reach more NLR residents, particularly minorities, public housing residents, and persons living in low and moderate income areas, the notice was posted on the City's Facebook page, in addition to several individual neighborhood group Facebook pages. In addition, a survey to establish a community involvement process for prioritizing needs was made available to community and neighborhood groups, organizations, and residents. The survey was announced at the February public hearings and posted on the City website along with the public notice. The survey was included in the Facebook postings mentioned above and was mailed to callers upon their request. Notice and survey offered special accommodations upon request by hearing impaired, non-English speaking residents, and persons with disabilities. Pertinent sections in the public notices and survey were published in Spanish with instructions to contact the CDA office for full translations if needed.

A newspaper ad was published on March 10, 2021 to announce a 30 day public comment period to conclude on April 12, 2021, on the final draft of the FY2021-2025 Five Year Consolidated Plan, FY2021 Action Plan, and amended Citizen Participation Plan as well as a public hearing to be held on April 12, 2021 in conjunction with a City Council meeting where the Plans would be considered for adoption. A mail out of the notice was sent to interested parties on March 9. Notice was posted on the City website and on neighborhood group Facebook pages. The notice offered special accommodations upon request by hearing impaired persons, disabled persons and non-English speaking residents. Notices contained information printed in English as well as pertinent information in Spanish with instructions to contact the

Community Development Agency if additional translation services were needed. Copies of all documents were made available for review on the City website and at the Community Development Agency in North Little Rock, and were emailed upon request.

Public comments and survey results were reviewed and considered, and various local agencies, organizations, and nonprofits (as detailed in section PR-10) were consulted by City staff as part of the process of identifying priority needs and developing the strategies in this Consolidated Plan.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of | Summary of | Summary of comments | URL (If |
|------------|------------------|--------------------|---------------------|-------------------|---------------------|-------------|
| | | | response/attendance | comments received | not accepted | applicable) |
| | | | | | and reasons | |

| 1 | Public Hearing | Minorities | Four public hearings | Comments were | There were no |
|---|----------------|---------------------|-----------------------|-----------------------|--------------------|
| | | | were held on four | received regarding | comments that were |
| | | Non-English | different dates. | the continued need | not accepted. |
| | | Speaking - Specify | Hearings were held in | for provision of | |
| | | other language: | virtual format per | meals to low- | |
| | | Spanish | HUD waiver | income seniors; an | |
| | | | authorization due to | expression of | |
| | | Persons with | the social distancing | thanks to CareLink | |
| | | disabilities | requirements caused | for not only the | |
| | | | by the COVID-19 | great job they do | |
| | | Non- | pandemic. Notices of | for North Little | |
| | | targeted/broad | hearings were placed | Rock seniors, but | |
| | | community | in the newspaper, | also their efforts to | |
| | | | posted on the City | beautify their | |
| | | Residents of Public | website, posted on | neighborhood with | |
| | | and Assisted | Facebook, and sent | their properties | |
| | | Housing | out by direct mail. | and expansion | |
| | | | Three persons | plans; the high cost | |
| | | | attended the first | of street and | |
| | | | public hearing. Two | drainage | |
| | | | persons attended | improvement | |
| | | | second public | projects; the | |
| | | | hearing. Three | availability and | |
| | | | people attended | award | |
| | | | third hearing. The | requirements for | |
| | | | fourth public hearing | CDBG funds to non- | |
| | | | was held in | profit | |
| | | | conjunction with a | subrecipients. | |
| | | | City Council meeting. | | |

| 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 | Survey | Minorities | A survey was made | There were no | There were no | |
| | | | available to residents, | comments included | comments included in | |
| | | Non-English | neighborhood | in the survey. | the survey. | |
| | | Speaking - Specify | groups, non-profits | | | |
| | | other language: | and other | | | |
| | | Spanish | organizations and | | | |
| | | | interested parties by | | | |
| | | Persons with | announcement at | | | |
| | | disabilities | public hearings, by | | | |
| | | | postings on City | | | |
| | | Non- | website, City | | | |
| | | targeted/broad | Facebook pages, and | | | |
| | | community | neighborhood | | | |
| | | | organization | | | |
| | | Residents of Public | Facebook pages, and | | | |
| | | and Assisted | by direct mail-out. | | | |
| | | Housing | Four surveys were | | | |
| | | | returned. In overall | | | |
| | | | general categories, | | | |
| | | | neighborhood | | | |
| | | | revitalization ranked | | | |
| | | | as the highest need. | | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of | Summary of | Summary of comments | URL (If |
|------------|------------------|---------------------|-------------------------|-------------------|-----------------------|-------------|
| | | | response/attendance | comments received | not accepted | applicable) |
| | | | | | and reasons | |
| 3 | Newspaper Ad | Minorities | Newspaper ads were | Refer to this | Refer to this section | |
| | | | published to provide | section under #1 | under #1 Public | |
| | | Non-English | notice of funding | Public Hearing, | Hearing, above. | |
| | | Speaking - Specify | availability and notice | above. | | |
| | | other language: | of four public | | | |
| | | Spanish | hearings. Three | | | |
| | | | persons attended the | | | |
| | | Persons with | first public hearing. | | | |
| | | disabilities | Two persons | | | |
| | | | attended the second | | | |
| | | Non- | public hearing. Three | | | |
| | | targeted/broad | people attended the | | | |
| | | community | third public hearing. | | | |
| | | | The fourth public | | | |
| | | Residents of Public | hearing was held in | | | |
| | | and Assisted | conjunction with a | | | |
| | | Housing | City Council meeting. | | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|---------------------|--------------------------------|------------------------------|--|---------------------|
| 4 | Internet Outreach | Minorities | City website postings | Refer to this | Refer to this section | |
| | | | and Facebook | section under #1 | under #1 Public | |
| | | Non-English | postings were made | Public Hearing, and | Hearing, and #2 Survey, | |
| | | Speaking - Specify | to provide notice of | #2 Survey, above. | above. | |
| | | other language: | four public hearing | | | |
| | | Spanish | dates and notice of | | | |
| | | | funding availability. | | | |
| | | Persons with | Three persons | | | |
| | | disabilities | attended the first | | | |
| | | | public hearing. Two | | | |
| | | Non- | persons attended | | | |
| | | targeted/broad | second public | | | |
| | | community | hearing. Three | | | |
| | | | people attended | | | |
| | | Residents of Public | third public hearing. | | | |
| | | and Assisted | The fourth meeting | | | |
| | | Housing | was held in | | | |
| | | | conjunction with a | | | |
| | | | City Council meeting. | | | |
| | | | A survey asking | | | |
| | | | respondents to rank | | | |
| | | | priority needs in their | | | |
| | | | neighborhood was | | | |
| | | | posted on the City | | | |
| | | | website and on | | | |
| | | | Facebook. | | | |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

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

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

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

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

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

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

Summary of Housing Needs

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

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

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

HUD classifies family types as:

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

HUD categorizes tenure as:

- owner occupied
- renter occupied

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

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

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

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

Data provided below indicates population at 65,540. Number of total households is 25,540, with small family accounting for 41% and large family at 5%. There are 28% of households that include at least one senior and 14% with one or more children 6 years old or younger. Roughly 19% of households are categorized as extremely low income, 13% as low, 19% as moderate, and 49% as middle. Owner occupied units account for 53% of households, with renter occupied at 47%. Table 7 indicates 35% of total households (11% owner occupied and 24% renter occupied) are affected by one or more housing problems. Severe cost burden was reported for 16% of households, with cost burden at 15%, and combined remaining categories of substandard facilities, severe overcrowding, overcrowding and zero/negative income at 4%.

Severe cost burden is experienced by 3,000 LMI renter households, with 2,235 in the extremely low income category. Cost burden affects 2,415 renter households with 375 of those in the 0-30% AMI group and 935 in the 30-50% AMI group. Renter households in the other and small related family types were hardest hit.

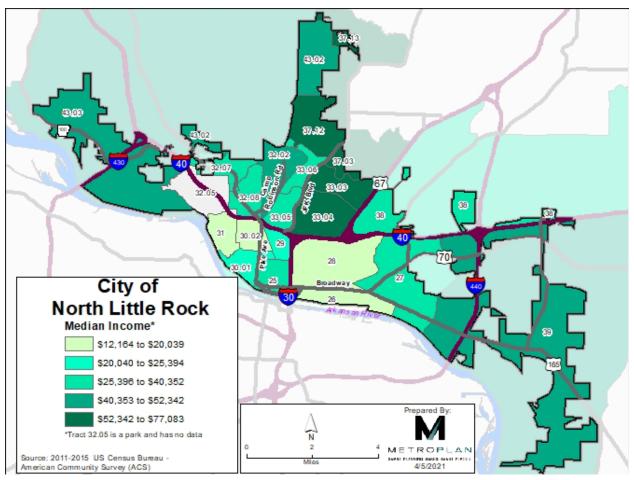
Data shows 1,145 owner households experienced severe cost burden, particularly among the extremely low income, other and elderly family types. Also, 2,375 owner households reported cost burden, with the majority of those in the extremely low income, other and elderly family types and the low income, elderly and small related categories.

Crowding was not widespread, but was experienced mostly by extremely low income, single family rental households and extremely low income, multiple, unrelated family owner households.

| Demographics | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 62,304 | 65,540 | 5% |
| Households | 25,631 | 25,540 | -0% |
| Median Income | \$37,114.00 | \$39,591.00 | 7% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)



Median Income

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---------------------------------|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 4,925 | 3,390 | 4,720 | 2,745 | 9,760 |
| Small Family Households | 1,835 | 1,105 | 1,700 | 995 | 4,740 |
| Large Family Households | 365 | 220 | 270 | 55 | 375 |
| Household contains at least one | | | | | |
| person 62-74 years of age | 675 | 610 | 885 | 510 | 2,055 |
| Household contains at least one | | | | | |
| person age 75 or older | 374 | 580 | 480 | 244 | 765 |
| Households with one or more | | | | | |
| children 6 years old or younger | 1,220 | 635 | 890 | 330 | 600 |

Table 6 - Total Households Table

Data

Source:

Consolidated Plan NORTH LITTLE ROCK 35

2011-2015 CHAS

Housing Needs Summary Tables

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

| | | | Renter | | | | | Owner | | |
|----------------|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOL | JSEHOLD | | | | | | | | | |
| Substandard | | | | | | | | | | |
| Housing - | | | | | | | | | | |
| Lacking | | | | | | | | | | |
| complete | | | | | | | | | | |
| plumbing or | | | | | | | | | | |
| kitchen | | | | | | | | | | |
| facilities | 35 | 40 | 4 | 0 | 79 | 45 | 4 | 4 | 0 | 53 |
| Severely | | | | | | | | | | |
| Overcrowded - | | | | | | | | | | |
| With >1.51 | | | | | | | | | | |
| people per | | | | | | | | | | |
| room (and | | | | | | | | | | |
| complete | | | | | | | | | | |
| kitchen and | | | | | | | | | | |
| plumbing) | 65 | 10 | 0 | 0 | 75 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - | | | | | | | | | | |
| With 1.01-1.5 | | | | | | | | | | |
| people per | | | | | | | | | | |
| room (and | | | | | | | | | | |
| none of the | | | | | | | | | | |
| above | | | | | | | | | | |
| problems) | 155 | 35 | 35 | 15 | 240 | 4 | 20 | 0 | 15 | 39 |
| Housing cost | | | | | | | | | | |
| burden greater | | | | | | | | | | |
| than 50% of | | | | | | | | | | |
| income (and | | | | | | | | | | |
| none of the | | | | | | | | | | |
| above | | | | | | | | | | |
| problems) | 2,235 | 665 | 100 | 0 | 3,000 | 610 | 350 | 140 | 0 | 1,100 |

| | | | Renter | | | Owner | | | | |
|----------------|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| Housing cost | | | | | | | | | | |
| burden greater | | | | | | | | | | |
| than 30% of | | | | | | | | | | |
| income (and | | | | | | | | | | |
| none of the | | | | | | | | | | |
| above | | | | | | | | | | |
| problems) | 375 | 935 | 1,025 | 80 | 2,415 | 255 | 485 | 480 | 170 | 1,390 |
| Zero/negative | | | | | | | | | | |
| Income (and | | | | | | | | | | |
| none of the | | | | | | | | | | |
| above | | | | | | | | | | |
| problems) | 425 | 0 | 0 | 0 | 425 | 130 | 0 | 0 | 0 | 130 |

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

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

| | | Renter | | | | | | Owner | | |
|------------------|-------|--------|-------|-------|-------|-----|-------|-------|-------|-------|
| | 0-30% | >30- | >50- | >80- | Total | 0- | >30- | >50- | >80- | Total |
| | AMI | 50% | 80% | 100% | | 30% | 50% | 80% | 100% | |
| | | AMI | AMI | AMI | | AMI | AMI | AMI | AMI | |
| NUMBER OF HOUSE | HOLDS | | | | | | | | | |
| Having 1 or more | | | | | | | | | | |
| of four housing | | | | | | | | | | |
| problems | 2,495 | 750 | 140 | 15 | 3,400 | 665 | 370 | 145 | 15 | 1,195 |
| Having none of | | | | | | | | | | |
| four housing | | | | | | | | | | |
| problems | 835 | 1,225 | 2,325 | 1,220 | 5,605 | 375 | 1,040 | 2,110 | 1,495 | 5,020 |
| Household has | | | | | | | | | | |
| negative income, | | | | | | | | | | |
| but none of the | | | | | | | | | | |
| other housing | | | | | | | | | | |
| problems | 425 | 0 | 0 | 0 | 425 | 130 | 0 | 0 | 0 | 130 |

Table 8 – Housing Problems 2

Data

2011-2015 CHAS

Source:

3. Cost Burden > 30%

| | | Re | | Owner | | | | |
|---------------|----------|---------|---------|-------|-------|------|------|-------|
| | 0-30% | >30-50% | >50-80% | Total | 0-30% | >30- | >50- | Total |
| | AMI | AMI | AMI | | AMI | 50% | 80% | |
| | | | | | | AMI | AMI | |
| NUMBER OF HO | USEHOLDS | | | | | | | |
| Small Related | 1,240 | 665 | 350 | 2,255 | 255 | 275 | 210 | 740 |
| Large Related | 260 | 140 | 40 | 440 | 85 | 70 | 35 | 190 |
| Elderly | 355 | 245 | 175 | 775 | 265 | 315 | 200 | 780 |
| Other | 990 | 580 | 570 | 2,140 | 305 | 185 | 175 | 665 |
| Total need by | 2,845 | 1,630 | 1,135 | 5,610 | 910 | 845 | 620 | 2,375 |
| income | | | | | | | | |

Table 9 - Cost Burden > 30%

Data

2011-2015 CHAS

Source:

4. Cost Burden > 50%

| | | Re | nter | | | 0 | wner | |
|---------------|----------|------|------|-------|-------|------|------|-------|
| | 0-30% | >30- | >50- | Total | 0-30% | >30- | >50- | Total |
| | AMI | 50% | 80% | | AMI | 50% | 80% | |
| | | AMI | AMI | | | AMI | AMI | |
| NUMBER OF HOL | JSEHOLDS | | | | | | | |
| Small Related | 1,100 | 325 | 0 | 1,425 | 140 | 40 | 105 | 285 |
| Large Related | 190 | 30 | 0 | 220 | 45 | 25 | 0 | 70 |
| Elderly | 210 | 145 | 55 | 410 | 205 | 180 | 20 | 405 |
| Other | 875 | 190 | 50 | 1,115 | 265 | 105 | 15 | 385 |
| Total need by | 2,375 | 690 | 105 | 3,170 | 655 | 350 | 140 | 1,145 |
| income | | | | | | | | |

Table 10 - Cost Burden > 50%

Source:

Data 2011-2015 CHAS

5. Crowding (More than one person per room)

| | | Renter | | | | Owner | | | | |
|-----------------|------------------|--------------------|--------------------|---------------------|-------|------------------|--------------------|--------------------|---------------------|-------|
| | 0- 30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0- 30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSE | HOLDS | | | | | | | | | |
| Single family | | | | | | | | | | |
| households | 225 | 35 | 35 | 15 | 310 | 4 | 10 | 0 | 15 | 29 |

| | | | Renter | | | Owner | | | | |
|-------------------------------|------------------|--------------------|--------------------|---------------------|-------|------------------|--------------------|--------------------|---------------------|-------|
| | 0- 30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0- 30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| Multiple, unrelated family | | | | | | | | | | |
| households | 0 | 10 | 0 | 0 | 10 | 45 | 10 | 0 | 0 | 55 |
| Other, non-family | | | | | | | | | | |
| households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 225 | 45 | 35 | 15 | 320 | 49 | 20 | 0 | 15 | 84 |

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS

Source:

| | | Rer | nter | | | Ow | ner | |
|------------------|-------|------|------|-------|-----|------|------|-------|
| | 0-30% | >30- | >50- | Total | 0- | >30- | >50- | Total |
| | AMI | 50% | 80% | | 30% | 50% | 80% | |
| | | AMI | AMI | | AMI | AMI | AMI | |
| Households with | | | | | | | | |
| Children Present | 1,090 | 485 | 585 | 2,160 | 130 | 150 | 305 | 585 |

Table 12 – Crowding Information – 2/2

Data Source

Comments: Data Source: 2011-2015 CHAS CPD Target Report Housing Supply

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

Data from 2011-2015 ACS indicates:

- 9,159 total single person occupied households, or roughly 36% of total households in North Little Rock
- approximately 2,279 or 25% of single person households were occupied by a person 65 years and over
- single person households were reported as 55% renter occupied and 45% owner occupied
- \$29,704 median income for nonfamily household category which includes single person households

According to the Comprehensive Housing Affordability Strategy (CHAS) category of Other in tables #9 and #10 above, which would include the single person household category, 2,140 renter occupied households and 665 owner occupied households experienced a housing cost burden greater than 30% of income. In addition, 1,115 renter occupied and 385 owner occupied single person households experienced a housing cost burden greater than 50% of income. The 0-30% AMI households were the most affected across these cases.

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

Five year estimates from the 2011-2015 American Community Survey indicate roughly 15% of the total civilian noninstitutionalized population in North Little Rock have at least one disability. Of those, 9% are under age 18, 56% are 18-64 years, and 35% are age 65 and over. Of the disabled population, difficulties with hearing were reported by 19%, vision by 19%, cognitive by 40%, ambulatory by 60%, self-care difficulty by 17% and independent living difficulty by 35%.

According to state statistics provided by the Arkansas Coalition Against Domestic Violence, in 2020:

New Residential Services such as Shelter, Safehome, Motel Placement, and Transitional Housing were Rendered to:

• 1,690 women

- 1,103 White/Caucasian
- 386 Black or African/American
- 107 Hispanic/Latino
- 32 American Indian/Alaska Native
- 28 Multiracial
- 15 Asian
- 11 Unknown/Other
- 8 Native Hawaiian or Other Pacific Islander

• 53 men

- of the participants for whom race data was collected:
- 33 White/Caucasian
- 13 Black or African/American
- 4 Hispanic/Latino
- 0 American Indian/Alaska Native
- 1 Multiracial
- 1 Asian
- 0 Unknown/Other
- 0 Native Hawaiian or Other Pacific Islander

• 7 unspecified gender

- of the participants for whom race data was collected:
- 1 White/Caucasian
- 2 Black or African/American
- 0 Hispanic/Latino
- 0 American Indian/Alaska Native
- 0 Multiracial
- 0 Asian
- 0 Unknown/Other
- 0 Native Hawaiian or Other Pacific Islander

• 1,111 children

- of the participants for whom race data was collected:
- 467 White/Caucasian
- 301 Black or African/American
- 164 Hispanic/Latino
- 16 American Indian/Alaska Native
- 96 Multiracial
- 9 Asian
- 15 Unknown/Other
- 5 Native Hawaiian or Other Pacific Islander

New Non-Residential Services were Rendered to:

- 2,160 women
- 201 men
- 3 unspecified gender
- 1,317 children

What are the most common housing problems?

Housing cost burden greater than 50% of income and housing cost burden greater than 30% of income were the most common housing problems. According to the 2011-2015 CHAS data provided in Table 7, 31% of households in North Little Rock experienced severe cost burden or cost burden.

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

Cost burden (greater than 30%) affected almost 47% of renter households, with those classified as extremely low and low income hardest hit. Of those, roughly 57% experienced severe cost burden

(greater than 50%). With owner households, 18% experienced greater than 30% cost burden, particularly among the extremely low and low income groups, and of those 48% experienced severe cost burden with the majority of those falling in the extremely low and low income categories.

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

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

Extremely low and low income individuals and families with children who are currently housed are often living from one check to the next with no savings or safety net to fall back on should an unexpected event or emergency occur. These households include all types, single person, small family, large family, and elderly. Characteristics include lack of education, lack of transportation, lack of adequate daycare, inadequate health insurance, drug or alcohol abuse or serious illness. These persons are at risk of losing their homes through foreclosure or eviction, and unless they have extended family or other support, they are at risk of needing to reside in a shelter or becoming unsheltered. Their needs include debt and financial counseling, job skills training, adequate daycare, reliable transportation, rent and mortgage assistance, utility payment assistance, and home repair for those who own their homes. Formerly homeless families and individuals nearing termination of their rapid re-housing assistance need supportive services as well, to lessen their chance of returning to homelessness. Transitional units, permanent supportive housing, and other permanent housing units are needed as well as social skills and job skills training, life skills counseling, daycare, and employment services.

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

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

18 and not part of a family household), unaccompanied youth (under age 25) and persons with HIV. See estimates provided in NA-40 Homeless Needs Assessment.

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

Housing cost burden (>30%) and severe cost burden (>50%), lead to instability and an increased risk of homelessness. As stated above, when a person is in the extremely low or low income brackets and has to pay 30-50% or more of their income towards housing costs, it is difficult to save money or build up a "safety net". An event such as loss of employment, a sudden or serious illness, or any urgent major expense can cause both homeowners and renters to lose their homes.

Discussion

Cost burden and severe cost burden continue to create difficult conditions for low income residents, making it harder for them to find decent affordable housing. Continued funding for public housing and housing vouchers is needed to provide assistance to cost-burdened renters. The HOME CHDO program will continue to provide new affordable housing stock in the City, with the hope of allowing renters an opportunity to become homebuyers of energy efficient homes with zero percent interest mortgages.

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

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

Introduction

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

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

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,785 | 585 | 555 |
| White | 765 | 230 | 165 |
| Black / African American | 2,755 | 360 | 305 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 10 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 120 | 0 | 85 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

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

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^{*}The four housing problems are:

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,540 | 855 | 0 |
| White | 1,110 | 485 | 0 |
| Black / African American | 1,205 | 330 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 205 | 15 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data

2011-2015 CHAS

Source:

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

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,790 | 2,930 | 0 |
| White | 820 | 1,480 | 0 |
| Black / African American | 720 | 1,285 | 0 |
| Asian | 65 | 60 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 175 | 105 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data

2011-2015 CHAS

Source:

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

^{*}The four housing problems are:

^{*}The four housing problems are:

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 275 | 2,470 | 0 |
| White | 190 | 1,585 | 0 |
| Black / African American | 70 | 820 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 15 | 60 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data

2011-2015 CHAS

Source:

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

Discussion

Data from the 2011-2015 ACS reported number of total households in North Little Rock at 25,540.

There were 4,925 total households reported to be in the 0-30% median income category. Of those, 3,785 or 77% reported having one or more of the four housing problems listed in this section. Of the 3,785 households reporting housing problems, the Black/African American households made up the highest number at 2,755 or 73%. However, this is not considered disproportionate since the Black/African American percentage is less than the overall percentage.

A total 3,395 households were reported in the 30-50% median income category, with 2,540 or 75% of those having one or more of the four housing problems. Of that group, Black/African American households made up the highest number at 1,205 or 47%. White households were ranked next, with 1,110 or 44%. A disproportionally greater need is not indicated.

A total 4,720 households were reported in the 50-80% median income group, with 1,790 or 38% of those households having one or more of the four housing problems. Of that group, White households made up the highest number at 820 or 46%. Black/African American households ranked next at 720 or 40%. A disproportionally greater need is not indicated.

In the 80-100% median income group, a total 2,745 households were reported with 275 or 11% of those having one or more of the four housing problems. Of that group, White households made up the

^{*}The four housing problems are:

highest number at 190 or 69%. Next were Black/African American households at 70 or 25%. In this category, a disproportionally greater need among both White and Black/African American households is indicated. However, relatively speaking, the number of households affected is small.

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

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

Introduction

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

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

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,160 | 1,210 | 555 |
| White | 670 | 325 | 165 |
| Black / African American | 2,245 | 860 | 305 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 10 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 95 | 25 | 85 |

Table 17 - Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

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

^{*}The four severe housing problems are:

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,120 | 2,265 | 0 |
| White | 625 | 965 | 0 |
| Black / African American | 475 | 1,060 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 215 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data

2011-2015 CHAS

Source:

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

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 285 | 4,435 | 0 |
| White | 140 | 2,165 | 0 |
| Black / African American | 75 | 1,930 | 0 |
| Asian | 39 | 80 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 25 | 250 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

^{*}The four severe housing problems are:

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 30 | 2,715 | 0 |
| White | 0 | 1,780 | 0 |
| Black / African American | 15 | 875 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 15 | 60 | 0 |

Table 20 - Severe Housing Problems 80 - 100% AMI

Data

2011-2015 CHAS

Source:

Discussion

Data from 2011-2015 CHAS reported number of total households in North Little Rock at 25,540.

In the 0-30% median income group, a total of 4,925 households were reported, with 3,160 or 64% of those having one or more of the four severe housing problems listed in this section. Of those, the Black/African American households made up the highest number at 2,245 or 71%. Since this percentage is not 10% or greater than the overall percentage of households with severe housing problems, a disproportionately greater need is not indicated.

In the 30-50% median income group, 3,395 total households were reported, with 1,120 or 33% of those indicating one or more of the four severe housing problems. Of those, the White households made up the highest number at 625 or 56%, indicating a disproportionately greater need. The number of Black/African American households with severe housing problems was 475 or 42%, which although close with a 9% difference, does not reveal a disproportionately greater need.

In the 50-80% median income group, 4,720 total households were reported, with 285 or 6% of those having one or more of the four severe housing problems. Of those, White households made up the highest number at 140 or 49%. Black/African American households reported at 75 or 26%. While this would seem to indicate a disproportionately greater need in each of these racial categories, the low number of affected households must be noted.

^{*}The four severe housing problems are:

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

In the 80-100% median income group, 2,745 total households were reported and only 30 or 1% of those had one or more of the four severe housing problems. Of those, the Black/African American and Hispanic groups were each reported at 15 or 50%. By calculation, both groups reflect disproportionally greater need although the relatively small number of households affected indicates the problems are not widespread.

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

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

Introduction:

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

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

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|-------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 16,395 | 4,175 | 4,390 | 565 |
| White | 10,705 | 1,700 | 1,390 | 165 |
| Black / African | | | | |
| American | 4,975 | 2,030 | 2,725 | 320 |
| Asian | 110 | 25 | 35 | 0 |
| American Indian, | | | | |
| Alaska Native | 55 | 4 | 10 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 460 | 420 | 75 | 85 |

Table 21 - Greater Need: Housing Cost Burdens AMI

Data

2011-2015 CHAS

Source:

Discussion:

Data provided by the 2011-2015 ACS indicates there are 25,540 households in the city of North Little Rock.

Based on the above table regarding housing costs burden, 4,175 or 16% of households in our jurisdiction as a whole reported a cost burden between 30-50% of their income. Of those, there were 2,030 or 49% of Black/African American households and 1,700 or 41% White households. Each of these racial groups has disproportionately greater needs in regard to cost burden.

As for severe cost burden greater than 50% of income, 4,390 or 17% of total households reported with 2,725 or 62% of those being Black/African American households and 1,390 or 32% being White households. Again, each of these racial groups has disproportionately greater needs in this category.

There were 565 households or 2% reported in the jurisdiction as a whole with no/negative income, meaning due to self-employment or interest, dividends or net rental income, cannot actually have a cost burden, but still requires housing assistance and is counted separately. Of that number, 320 or 57% were Black/African American households and 165 or 29% were White households. Each of these racial groups has disproportionately greater needs in this category but the overall number of households in the category is small.

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

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

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

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

In the 80-100% AMI income category, the White racial group was found to have a disproportionately greater need of 69% versus 11% for the jurisdiction as a whole. The Black/African American racial group was found to have a disproportionately greater need of 25% versus 11% for the jurisdiction as a whole. However, relatively speaking, the numbers of households in this income category reporting this problem were low, at 190 White and 70 Black/African American. This does not indicate a widespread issue.

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

In the 50-80% AMI income category, White households were reported at 49% and Black/African American were reported at 26%, versus 6% for the jurisdiction as a whole. This would indicate a disproportionately greater need for both groups. Again though, relatively speaking, the numbers of households in this income category reporting this problem were low, at 140 White and 75 Black/African American. This does not indicate a widespread issue.

Households reporting housing cost burden of 30-50%:

As would be expected based on the City's population, the Black/African American and White racial groups make up the majority of this category. A total of 4,175 households (16% of total households) were reported under this category. The number of Black/African American households, 2,030 indicates disproportionately greater need of 49% versus 16% for the jurisdiction as a whole. The number of White households, 1,700, indicates a disproportionately greater need of 41% versus 16% for the jurisdiction as a whole.

Households reporting housing severe cost burden of greater than 50%:

Again, the Black/African American and White racial groups make up the majority of this category. A total of 4,390 households (17% of total households) were reported under this category. The number of Black/African American households, 2,725, indicates disproportionately greater need of 62% versus 17% for the jurisdiction as a whole. The number of White households, 1,390, indicate a disproportionately greater need of 31% versus 16% for the jurisdiction as a whole.

No/negative income, meaning due to self-employment or interest, dividends or net rental income, cannot actually have a cost burden, but still requires housing assistance and is counted separately:

Data indicates 565 or 2% of households reported in the jurisdiction as a whole. There were 320 or 57% Black/African American households and 165 or 29% White households in this category. The formula would indicate each of these racial groups has a disproportionately greater need although the numbers in this category are relatively low.

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

Needs identified above.

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

Per 2011-2015 ACS data, census tracts with the highest percentages of the Black/African American population were 26, 27, 28, 29, 30.01, 30.02, 31 and 38, which are located in the mid-central part of the City. Census tracts showing the highest percentages of the Hispanic population were 32.02, 32.08, 33.05 in the Levy, Belwood, Amboy and Tanglewood areas, and 38, in the East McCain and US 67/167 area.

The City's total Asian population is small at 502, with the highest percentage of population at 3.5% found in tract 43.03. The City's total American Indian/Alaska Native population is small at 207, with the highest concentration noted was 2.6% in census tract 38, in the East McCain and US 67/167 area.

NA-35 Public Housing – 91.205(b)

Introduction

The Public Housing Program identified needs by considering the number of families waiting for the availability of public housing, the condition and marketability of the current housing stock, and by resident input. The waiting list for public housing and the Section 8 program provides a glimpse into the community's needs.

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

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-------|---------|----------|-----------|----------|------------|---------------|----------|
| | Certificate | Mod- | Public | Vouchers | | | | | |
| | | Rehab | Housing | Total | Project - | Tenant - | Speci | al Purpose Vo | ucher |
| | | | | | based | based | Veterans | Family | Disabled |
| | | | | | | | Affairs | Unification | * |
| | | | | | | | Supportive | Program | |
| | | | | | | | Housing | | |
| # of units vouchers in use | 0 | 0 | 238 | 1,894 | 457 | 1,237 | 200 | 0 | 0 |

Table 22 - Public Housing by Program Type

Alternate Data Source Name:

North Little Rock Housing Authority, December 2020

Data Source Comments: Figures shown above reflect totals units/vouchers administered by the Housing Authority.

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

Characteristics of Residents

| Program Type | | | | | | | | | |
|-----------------------------------|-------------|-------|---------|----------|-----------|----------|--|----------------------------------|--|
| | Certificate | Mod- | Public | Vouchers | | | | | |
| | | Rehab | Housing | Total | Project - | Tenant - | Special Purpose Vouche | | |
| | | | | | based | based | Veterans Affairs Supportive Housing | Family Unification Program | |
| Average Annual Income | 0 | 0 | 9,374 | 11,563 | 0 | 11,244 | 11,054 | 0 | |
| Average length of stay | 0 | 0 | 4 | 6 | 0 | 6 | 0 | 0 | |
| Average Household size | 0 | 0 | 1 | 2 | 0 | 2 | 1 | 0 | |
| # Homeless at admission | 0 | 0 | 2 | 10 | 0 | 2 | 8 | 0 | |
| # of Elderly Program Participants | | | | | | | | | |
| (>62) | 0 | 0 | 233 | 133 | 0 | 125 | 7 | 0 | |
| # of Disabled Families | 0 | 0 | 361 | 358 | 0 | 303 | 40 | 0 | |
| # of Families requesting | | | | | | | | | |
| accessibility features | 0 | 0 | 959 | 1,180 | 0 | 1,069 | 60 | 0 | |
| # of HIV/AIDS program | | | | | | | | | |
| participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

PIC (PIH Inf Center) data through April 2020

Data Source Comments: Data valid through April 2020.

Race of Residents

| | | | | Program Type | | | | | |
|--------------------------------|--------------|-------------|--------------|----------------|---------------|-----------|-------------------------------------|----------------------------------|---------------|
| Race | Certificate | Mod- | Public | Vouchers | | | | | |
| | | Rehab | Housing | Total | Project - | Tenant - | Speci | al Purpose Voi | ucher |
| | | | | | based | based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 203 | 140 | 0 | 118 | 15 | 0 | 0 |
| Black/African American | 0 | 0 | 749 | 1,038 | 0 | 949 | 45 | 0 | 0 |
| Asian | 0 | 0 | 7 | 1 | 0 | 1 | 0 | 0 | 0 |
| American Indian/Alaska | | | | | | | | | |
| Native | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| *includes Non-Elderly Disabled | Mainstream (| One-Year, M | ainstream Fi | ve-vear, and N | ursing Home T | ransition | | | <u>.</u> |

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

PIC (PIH Inf Center) data through April 2020

Data Source Comments: Data valid through April 2020.

Ethnicity of Residents

| Program Type | | | | | | | | | |
|--------------|-------------|-------|---------|----------|-----------|----------|-------------------------------------|----------------------------------|---------------|
| Ethnicity | Certificate | Mod- | Public | Vouchers | | | | | |
| | | Rehab | Housing | Total | Project - | Tenant - | Speci | al Purpose Vo | ucher |
| | | | | | based | based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 11 | 12 | 0 | 10 | 2 | 0 | 0 |
| Not Hispanic | 0 | 0 | 954 | 1,168 | 0 | 1,059 | 58 | 0 | 0 |

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

PIC (PIH Inf Center) data through April 2020

Data Source Comments: Data valid through April 2020.

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

For the public housing program, there are currently 25 applicants self-identified as disabled on the waiting list. However, none of the applicants have identified a special need or accommodation required for a potential unit.

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

As of December 15, 2020, there were 119 applicants on the waiting list for public housing. Family types on the list included elderly, near elderly (age 50), disabled, single female, and single male. Through the modernization and conversion process, the Section 8 program now offers Project Based Vouchers (PBV) at six properties that were formerly public housing. At the end of November, 2020, there were about 500 individuals on that waitlist. By the end of December, 2020, that wait list was exhausted. However, the housing authority continuously accepts applications for the PBV program. The Housing Choice Voucher Program (HCVP) had 378 applicants on the waitlist in December, 2020. A new waitlist for the regular voucher program will open in January, 2021. Elderly and disabled individuals will be given a preference for the voucher program.

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

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

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

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

Discussion

The remaining public housing stock is aging and amenities are obsolete. It is not cost effective to retrofit many of the newer items that would make public housing more attractive and comfortable. Crime in communities at large impacts the safety environment at public housing. Public housing management uses all tools at its disposal to address the issues. However, residents of public housing have high expectations and less patience with the PHA's efforts to implement changes. Furthermore, attempts at

changes in the area of safety and security are frequently met by opposition and seen as an assault on residents' personal rights.

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The homeless needs assessment describes the extent of homelessness among various populations within the Little Rock/Central Arkansas Continuum of Care (CoC) area, which includes North Little Rock. Data for sheltered and unsheltered number of persons experiencing homelessness on a given night, and the accompanying breakdown by race, was obtained from the 2019 Point in Time (PIT) Count report. Data from the PIT is not available for the City of North Little Rock specifically, but applies to the CoC's geographic area, which covers a four-county area of central Arkansas: Pulaski County, Lonoke County, Prairie County and Saline County. A total of 1,066 homeless persons were identified in the 2019 PIT count, with 493 sheltered and 573 unsheltered.

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness | | Estimate the # experiencing | Estimate the # becoming | Estimate the # exiting | Estimate the # of days persons |
|-------------------------------------|---|-------------|-----------------------------|-------------------------|------------------------|--------------------------------|
| | on a giv | en night | homelessness | homeless | homelessness | experience |
| | | | each year | each year | each year | homelessness |
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) | | | | | | |
| and Child(ren) | 138 | 22 | 160 | 0 | 0 | 0 |
| Persons in Households with Only | | | | | | |
| Children | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only | | | | | | |
| Adults | 355 | 551 | 906 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 69 | 220 | 289 | 0 | 0 | 0 |
| Chronically Homeless Families | 7 | 0 | 7 | 0 | 0 | 0 |
| Veterans | 79 | 56 | 135 | 0 | 0 | 0 |
| Unaccompanied Child | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons with HIV | 3 | 7 | 10 | 0 | 0 | 0 |

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

COC / HMIS / PIT

Data Source Comments: 2019 Point in Time Count, Little Rock/Central Arkansas CoC

Indicate if the homeless population Has No Rural Homeless is:

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

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|---------------------------|------------|------------------------|
| | | |
| White | 234 | 269 |
| Black or African American | 240 | 292 |
| Asian | 0 | 0 |
| American Indian or Alaska | | |
| Native | 4 | 2 |
| Pacific Islander | 3 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| | | |
| Hispanic | 15 | 15 |
| Not Hispanic | 478 | 558 |

Alternate Data Source Name:

COC / HMIS / PIT

Data Source

Comments:

2019 Point in Time Count, Little Rock/Central Arkansas CoC

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

2019 PIT data reflected 160 homeless persons in families, with 109 of those persons under the age of 18, 8 persons age 18-24, and 43 persons over age 24.

Data reflected 135 overall homeless veterans. Of those, 120 were male, and 15 were female. Of the total number, 79 homeless veterans were sheltered, and 56 were unsheltered.

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

Race breakdown of the reported overall total 1,066 homeless persons (sheltered and unsheltered) indicated 503 White, 532 Black or African American, 0 Asian, and 6 American Indian or Alaska Native, 3 Native Hawaiian or Other Pacific Islander and 22 of Multiple Races.

Ethnicity breakdown of total homeless reflected 1,036 non-Hispanic, and 305 Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 PIT count reported a total of 1,066 homeless persons. Of those, 292 were in emergency shelters, 201 in transitional shelters, and 573 were unsheltered. There were 289 chronically homeless individuals, with 69 sheltered and 220 unsheltered. There were seven persons in chronically homeless families reported, all sheltered. There were 135 veterans reported as homeless with 79 sheltered and 56 unsheltered. There were ten homeless persons with HIV, three sheltered and seven

unsheltered. Two hundred and one homeless persons were identified as severely mentally ill with 130 of those sheltered and 71 unsheltered. A total of 253 homeless persons suffered from chronic substance abuse, with 139 of those sheltered and 14 unsheltered. One hundred ten homeless persons were reported as victims of domestic violence, with 93 sheltered and 17 unsheltered.

Discussion:

Of the 1,066 homeless persons reported from the 2019 Point in Time Count, 54% were unsheltered and 46% were sheltered. While there have been many positive accomplishments in eliminating homelessness, there is still much to be done. Due to limited grant funding, the City provides support through continued participation and collaboration with the Continuum of Care.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and

"number of days that persons experience homelessness," describe these categories for each homeless population type

(including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

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

The numbers reported in the above table for number of sheltered and unsheltered persons experiencing homelessness on a given night, and the racial/ethnic group breakdown shown below were taken from the PIT data. The estimates indicated for number of persons experiencing homelessness each year are based on the overall PIT data totals. Data was not available in the break-out categories listed in the above table on the number of persons becoming homeless each year, the number of persons exiting homelessness each year or the number of days persons experience homelessness. However, 2019 PIT data estimates the number of people homeless for the first time to be 1,108; the rate of homeless persons exiting from Emergency Shelter, Safe Haven, Transitional Housing or Rapid Re-housing to be 39%; the rate people in Permanent Supportive Housing and Other Permanent Housing retained or exited to Permanent Housing as 98%; and the average length of time persons experienced homelessness as 79 days.

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

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

Describe the characteristics of special needs populations in your community:

Persons of any age with a disability total 9,794 or 15% of North Little Rock's civilian noninstitutionalized population. Of these, 898 or 9% are under 18 years old. There are 5,475 or 56% of persons with a disability in the 18-64 years old category. There are 3,421 or 35% of persons with a disability over age 65.

HUD classifies the elderly category as 62 and older. Per 2011-2015 American Community Survey (ACS) data, 10,450 or 16% of North Little Rock's population meet that criteria.

However, most other statistical data available through ACS for the elderly population is based on age 65 and older, and 8,345 or roughly 13% of residents make up that category. The civilian noninstitutionalized population over age 65 is 7,884. Of those:

- 3,421 or 43.4% have a disability of some type
- 2,576 or close to 33% have an ambulatory difficulty
- 1,564 or 19.8% report an independent living difficulty
- 1,016 or 13% have a cognitive difficulty
- 827 or 10.5% have a self-care difficulty
- 1,098 or 14% have a hearing difficulty
- 679 or close to 9% have a vision difficulty
- 53% live in family households, while 44% live alone
- 77% live in owner occupied units, and of these, 18% have a housing cost burden of 30% or more
- 23% live in rentals, and of these, 56% have a housing cost burden of 30% or more
- 22.5% are Veterans
- 1% are responsible for grandchild(ren)

According to 2014 Arkansas Traffic Crash Statistics prepared by the Arkansas State Police, there were 115 alcohol/drug related crashes in North Little Rock that year, with 3 fatal crashes, 42 injury crashes, and 70 property damage only crashes. These incidents caused 3 fatalities and 69 injuries. This data identifies the importance of supportive services and treatment programs for those persons with alcohol or drug addiction. According to the National Coalition for the Homeless, substance abuse can be a cause of homelessness. Addictive disorders disrupt families and can cause loss of employment. For people

already in debt, the onset of an addiction can cause them to lose their housing. Substance abuse can also be a result of homelessness, as people often turn to drugs and alcohol to cope with their situations. The 2019 Point in Time Count reported 139 sheltered and 114 unsheltered homeless persons with chronic substance use disorders.

According to state statistics provided by the Arkansas Coalition Against Domestic Violence, in 2020:

New Residential Services such as Shelter, Safehome, Motel Placement, and Transitional Housing were Rendered to:

- 1,690 women
- 53 men
- 7 unspecified gender
- 1,111 children

New Non-Residential Services were Rendered to:

- 2.160 women
- 201 men
- 3 unspecified gender
- 1,317 children

The 2019 Point in Time Count reported 93 sheltered and 17 unsheltered homeless persons who were victims of domestic violence.

According to the HIV Surveillance Report Arkansas, 2017, from the Arkansas Department of Health, there were 152 new AIDS cases reported in the state in 2017, compared with 124 in 2016. In addition, there were 254 new cases of HIV reported, down from 266 in 2016. This data is not broken down by city or county, but is divided into public health regions. In 2017, 53% of the new AIDS cases and 48% of the new HIV cases were reported in the 7-county Central region which includes Pulaski County. The 2019 Point in Time count reported 3 sheltered and 7 unsheltered homeless persons with HIV/AIDS.

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

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

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

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

Discussion:

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

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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

Public improvement needs identified were street and drainage improvements and sidewalks.

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

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

How were these needs determined?

Again, the City held several public hearings in regard to the Five Year Consolidated Plan and Annual Action Plan and noted comments made by residents. Also, a survey was conducted asking citizens to rank the priority needs of their neighborhoods. The survey was mailed to neighborhood leaders and other interested parties, distributed at the public hearings, made available online on the City website, and posted on Facebook. While the survey was not statistically reliable, it was a valuable tool that offered insight into concerns and needs of the community. Numerous organizations, service providers and nonprofits were consulted. Citizen comments, survey results, and information gathered during consultations were reviewed and considered by City staff in identifying needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

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

Introduction

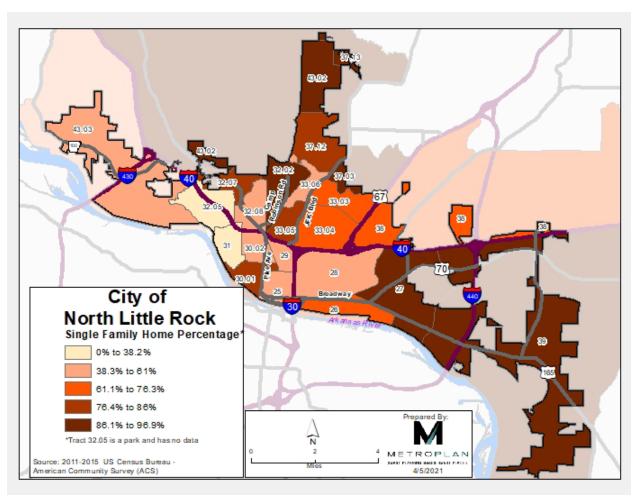
According to 2011-2015 ACS data, in North Little Rock, there were a total of 29,865 residential properties. Roughly 68% or 20,215 residential units were single family, one unit structures, and 31% or 9,215 were structures with two or more units. One percent of residences fell in the category including mobile homes, boats, RV's, and vans. Owners made up 53% or 13,659 of households and renters accounted for 47% or 11,885 of households. The number of households reported indicates a 14% vacancy rate or slightly over 4,300 vacant units or lots. Of these vacancies, roughly 14% were for sale and 46% were for rent. With the assumption that the 9,215 multi-family units were available to renters, of the 11,885 renter households shown, data would indicate roughly 2,700 renter households were living in single family, one unit properties.

All residential properties by number of units

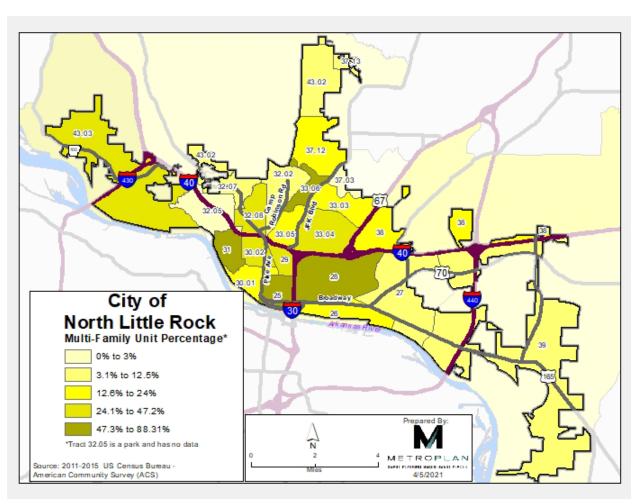
| Property Type | Number | % |
|---------------------------------|--------|------|
| 1-unit detached structure | 19,835 | 66% |
| 1-unit, attached structure | 380 | 1% |
| 2-4 units | 2,600 | 9% |
| 5-19 units | 4,430 | 15% |
| 20 or more units | 2,185 | 7% |
| Mobile Home, boat, RV, van, etc | 435 | 1% |
| Total | 29,865 | 100% |

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS



Percent Single Family Housing



Percent Multi-Family Housing

Unit Size by Tenure

| | Owne | ers | Renters | | |
|--------------------|--------|------|---------|------|--|
| | Number | % | Number | % | |
| No bedroom | 4 | 0% | 435 | 4% | |
| 1 bedroom | 90 | 1% | 2,865 | 24% | |
| 2 bedrooms | 2,155 | 16% | 5,180 | 44% | |
| 3 or more bedrooms | 11,410 | 84% | 3,405 | 29% | |
| Total | 13,659 | 101% | 11,885 | 101% | |

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Current data obtained from the North Little Rock Housing Authority indicates that they manage 1894 vouchers. Of those units, 200 target veterans, and 457 are project-based vouchers attached to units

converted from low-income public housing.

Due to conversion of public housing units to project-based voucher units, the public housing inventory is

now two family sites, or 238 units. The targeted families are low and very low income.

Buildings that receive Low Income Housing Tax Credit (LIHTC) financing must provide affordable rents to

tenants who qualify based on income guidelines.

Section 811 Supportive Housing for Persons with Disabilities subsidizes rental housing and provides

access to appropriate supportive services.

Section 202 Supportive Housing for the Elderly Program is the primary HUD elderly housing program and

is open to very low income households comprised of at least one person who is at least age 62.

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

rent and utilities.

Project based assistance is rental assistance that is located at a housing unit or complex. Generally, the

subsidized rent is tied to that particular building.

In addition, the HUD Resource Locator at https://resources.hud.gov/, lists the following assisted units in

North Little Rock:

LIHTC units: 1,375

Section 811 units: 11

Section 202 units: 204

Subsidized, Project Based units: 380

Provide an assessment of units expected to be lost from the affordable housing inventory for

any reason, such as expiration of Section 8 contracts.

The Public Housing Authority expects to convert the last of the public housing units to project based

voucher units through the modernization process. The units will not be lost but category of assistance

changed.

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

Within roughly 13,654 owner households, an estimated 4,155 are one person households, 5,463 are two person, 1,950 are three person, 1,431 are four person, and 752 are five or more persons. In the owner household category, roughly 4 had no bedroom; 90 had one bedroom; 2,155 had 2 bedrooms; and 11,410 had 3 or more bedrooms.

Within roughly 11,884 renter households, 5,004 are one person households, 2,921 are two person, 1,615 are three person, and 1,595 are four persons and 749 are 5 or more persons. For renter households, an estimated 435 had no bedroom, such as in a studio apartment; 2,865 had one bedroom; 5,180 had two bedrooms; and 3,405 had 3 or more bedrooms.

Of the single person households, an estimated 2,279 are occupied by seniors age 65 years old and over. Families make up an estimated 14,766 of households, with 9,125 married couples, 820 male householder with no wife present, and 4,821 female householder with no husband present. Average family size among these categories is 3 to 4. Children age 0-18 years of the householder(s) are present in 6,562 households.

Describe the need for specific types of housing:

ACS data indicates average household size of an owner occupied unit at 2.5 and average household size of a renter occupied unit at 2.58. However, the large number of single person and two person households would seemingly indicate a need for more one and two bedroom units. As indicated above, North Little Rock has 9,159 single person households, but based on the total number of residential units available, there are only 3,394 studio/one bedroom units available. The City has 8,384 two person households, and 7,335 two bedroom units available. While some households enjoy having an extra bedroom for storage or office use, cost burdened families would likely seek smaller affordable units. If the unit size they require based on family size is not available, they may be forced to step up to a larger size unit, thereby increasing their cost burden. It should be noted that with these availabilities of properties, overcrowding and severe overcrowding were not found to be widespread housing problems.

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

Discussion

As is the case with many cities across the nation, the major portion of North Little Rock's housing was built between 1950 and 1990. Construction of housing units has decreased sharply since that time but affordable housing providers like Habitat for Humanity of Central Arkansas and Pulaski County Neighborhood Alliance for Habitat continue to seek vacant properties where they can build. Often scattered site locations are available, but opportunities to cluster new homes for bigger neighborhood

impact are not. The City has been somewhat landlocked for a number of years, hampering growth by new development.

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

Introduction

The median home value in North Little Rock in 2009 was \$107,300. By 2015, it had increased 11% to \$118,900. Over the same period, the median contract rent increased 17% from \$519 to \$607.

Median income increased from \$37,114 to \$39,591, only 7%, during this same period.

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

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

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 107,300 | 118,900 | 11% |
| Median Contract Rent | 519 | 607 | 17% |

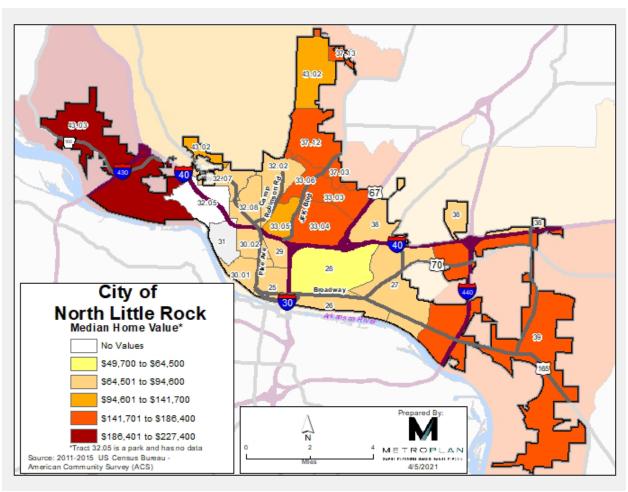
Table 29 - Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

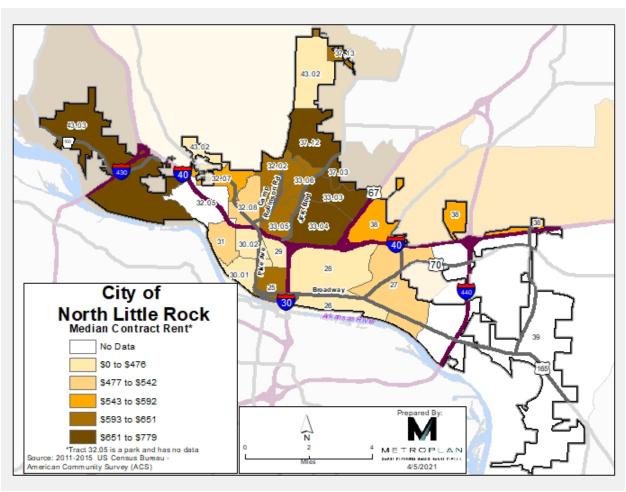
| Rent Paid | Number | % |
|-----------------|--------|-------|
| Less than \$500 | 4,105 | 34.5% |
| \$500-999 | 7,275 | 61.2% |
| \$1,000-1,499 | 430 | 3.6% |
| \$1,500-1,999 | 15 | 0.1% |
| \$2,000 or more | 50 | 0.4% |
| Total | 11,875 | 99.9% |

Table 30 - Rent Paid

Data Source: 2011-2015 ACS



Median Home Values



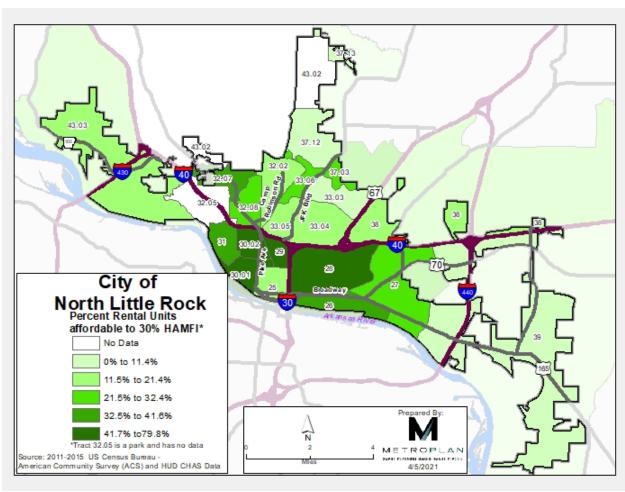
Median Contract Rents

Housing Affordability

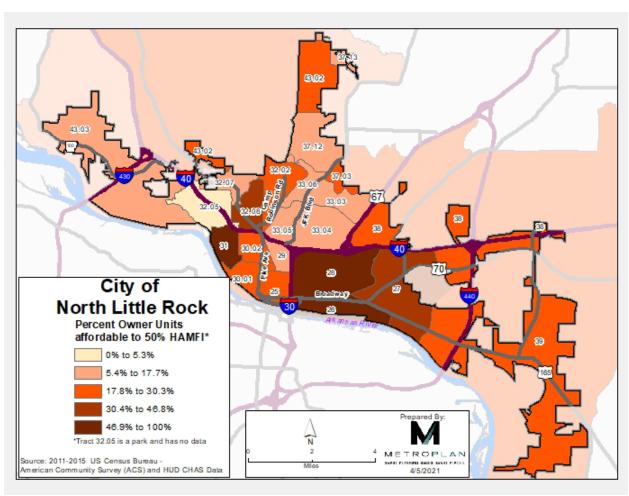
| % Units affordable to Households | Renter | Owner |
|----------------------------------|---------|---------|
| earning | | |
| 30% HAMFI | 1,330 | No Data |
| 50% HAMFI | 3,885 | 1,920 |
| 80% HAMFI | 9,265 | 4,635 |
| 100% HAMFI | No Data | 6,320 |
| Total | 14,480 | 12,875 |

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS



Percent Rental Units Affordable to 30% HAMFI



Percent Owner Units Affordable to 50% HAMFI

Monthly Rent

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

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The Department of Housing and Urban Development (HUD) defines low to moderate income households as those with incomes below 80% of median. HUD further defines extremely low income (up to 30% of median), low income (30-50% of median), and moderate income (50-80% of median). As would be expected, residents at the lowest income levels have the least options when

attempting to provide housing for their families. As indicated in table 35 above, households at 30% HUD Area Median Family Income (HAMFI) have the most limited choices, with just 9% of rental units and no reported owner units being affordable to this category. The limited affordable options may force renters to move up to a higher level/amount of contract rent, which creates a greater cost burden. For households at 50% HAMFI, options are limited as well, with only 27% of reported rental units and 15% of homes for sale being affordable. As would be expected, households at 80% HAMFI have more options, with 64% of reported units affordable to renters, and 36% of homes affordable to homebuyers.

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

Increases to home values and/or fair market rents will cause housing to become less affordable if incomes earned have not kept pace. As indicated above, in the period from 2009 to 2015, median home values went up by 11% and median rents rose by 17%. As shown in the Housing Needs Assessment section of this plan, median income increased only 7% over the same period.

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

Per HUD Table 36, all levels of HOME rents and Fair Market Rents were higher than the 2015 Area Median Rent reported. Low HOME rent amounts for all units sizes are below Fair Market Rents. All High HOME rent amounts are equal to Fair Market Rent rates, except for 4 bedroom units, where the High HOME rent is less. While it is probable that the development of new market rate rental units would increase the Area Median Rent, it is presumed likely that the amount would remain in the Fair Market rent range. Continued funding for programs offered by our public housing authority is needed to provide rental assistance programs as well as preservation and new development of affordable rental units. Average monthly zero interest mortgage costs including taxes and insurance for the CHDO's new three bedroom homes are typically less than \$500.00, highlighting the need for continued funding for programs promoting affordable homeownership.

Discussion

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

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

Introduction

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

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

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

Definitions

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

Condition of Units

| Condition of Units | Owner- | Occupied | Renter-Occupied | | | |
|--------------------------------|--------|----------|-----------------|-----|--|--|
| | Number | % | Number | % | | |
| With one selected Condition | 2,885 | 21% | 5,615 | 47% | | |
| With two selected Conditions | 45 | 0% | 285 | 2% | | |
| With three selected Conditions | 45 | 0% | 15 | 0% | | |
| With four selected Conditions | 0 | 0% | 0 | 0% | | |
| No selected Conditions | 10,680 | 78% | 5,970 | 50% | | |
| Total | 13,655 | 99% | 11,885 | 99% | | |

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

| Year Unit Built | Owner- | Occupied | Renter-Occupied | | |
|-----------------|--------|----------|-----------------|-----|--|
| | Number | % | Number | % | |
| 2000 or later | 995 | 7% | 2,350 | 20% | |

| Year Unit Built | Owner- | Occupied | Renter-Occupied | | |
|-----------------|--------|----------|-----------------|------|--|
| | Number | % | Number | % | |
| 1980-1999 | 2,180 | 16% | 2,565 | 22% | |
| 1950-1979 | 8,765 | 64% | 5,765 | 49% | |
| Before 1950 | 1,715 | 13% | 1,205 | 10% | |
| Total | 13,655 | 100% | 11,885 | 101% | |

Table 34 - Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-0 | Occupied | Renter-C |)ccupied | |
|---|---------|----------|----------|----------|--|
| | Number | % | Number | % | |
| Total Number of Units Built Before 1980 | 10,480 | 77% | 6,970 | 59% | |
| Housing Units build before 1980 with children present | 1,590 | 12% | 430 | 4% | |

Table 35 - Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Alternate Data Source Name:

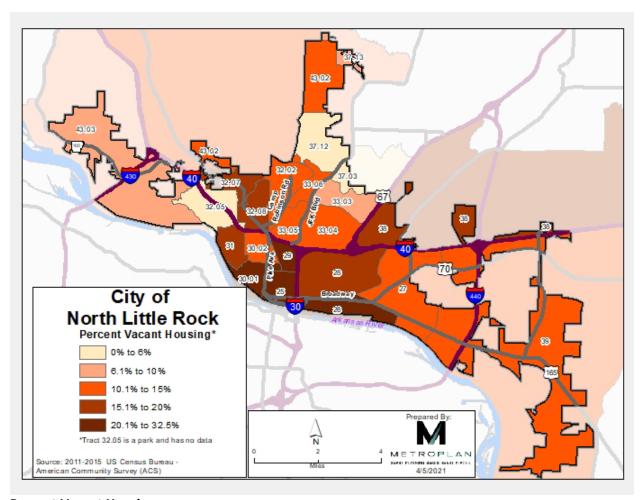
2011-2015 ACS

Data Source Comments: Data source indicates 4,331 vacant units; however, breakdown not available for Suitable/Not Suitable for

Rehabilitation, Abandoned Vacant Units, REO Properties, Abandoned REO Properties

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Percent Vacant Housing

Need for Owner and Rental Rehabilitation

In North Little Rock, 33% of total households reported one of the above selected conditions. When broken out by tenure for units with one reported condition, 21% of owner occupied and 47% of renter occupied households fell in this category. Roughly 1% or 330 of all households reported two conditions. Sixty total households reported three conditions. No households reported four conditions.

Sixty-eight percent of North Little Rock households live in housing stock built prior to 1980. Eleven percent of households are in homes built prior to 1950. As existing housing stock ages and housing values decline, housing originally built for homeownership is often converted to rental property. Older neighborhoods often become home to lower income households. Census data also indicates 4,331 vacant units; however, there is no data available indicating level of suitability for rehabilitation.

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

The use of lead based paint was banned in 1978. For the purposes of this plan, available HUD data of the number of units built before 1980 and occupied by households with children serves as a baseline of units that contain lead-based paint hazards. This data indicates 17,450 of the households (68%) in North Little Rock are in units built prior to 1980. By tenure, 77% of owner occupied units and 59% of rental units were built prior to 1980. Children below the age of six are present in 1,590 or 12% of the owner occupied units and 430 or 4% of the renter occupied units built during this time.

Discussion

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

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

Introduction

The North Little Rock Housing Authority's mission is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. The NLRHA utilizes management tools and input from residents to assess the condition and marketability of current housing.

Totals Number of Units

| · | | | | Program Type | | | | | |
|-----------------------|-------------|-----------|--------------------------|--------------|----------------|---------------|--|----------------------------------|---------------|
| | Certificate | Mod-Rehab | Mod-Rehab Public Housing | | | Vouche | rs | | |
| | | | | Total | Project -based | Tenant -based | Specia | cial Purpose Vouche | er |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers | | | | | | | | | |
| available | | | 238 | 1,894 | 457 | 1,237 | 200 | 0 | 0 |
| # of accessible units | | | 5 | | | | | | |

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

North Little Rock Housing Authority, December 2020

Data Source Comments: *Of the 238 public housing units indicated in table, 128 units at Silver City Courts are vacant

Describe the supply of public housing developments:

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

The North Little Rock Housing Authority operates 238 public housing units and manages 1894 vouchers. More than 700 units of public housing inventory became project based voucher units through the modernization and conversion of four elderly/disabled developments, and two-family sites. The elderly/disabled sites were high-rise developments, while the family sites were row type houses. The former public housing

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sites were developed during the 1940s-1980s. Some of the properties were obsolete; many of the amenities are out of date and not attractive enough to compete with private industry housing. The remaining 238 units are family sites with 128 units (Silver City Courts) currently vacant due to redevelopment planning. Responsive maintenance, management, and affordable rents keep the units in demand for low and very low-income families. However, those units are slated for modernization as well through the HUD RAD, Section 18, or Voluntary Conversion Programs.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Hemlock Courts | 88 |
| Silver City Courts | 69 |

Table 38 - Public Housing Condition

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

As stated earlier, the 128 units at the Silver City Courts complex referenced in above table are currently vacant due to redevelopment plans. The Housing Authority is aware of the need to substantially rehabilitate or reconstruct the public housing stock. The older stock is obsolete and some are located in environmentally unattractive areas. The most immediate need is updated stock and amenities, including central heat and air, larger energy efficient kitchen appliances, and enhanced security features.

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

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

Discussion:

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

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

Introduction

The City of North Little Rock is an active member of the Little Rock/Central Arkansas Continuum of Care. The HUD data cited as the alternate source below is based on the entire Continuum of Care's reported numbers. There were 120 overflow/voucher emergency beds reported as well, but not reflected in the chart below due to unavailability of a breakdown by the categories listed. In addition, Rapid Re-Housing beds reported were with 47 for households with adult and child, 115 for adult only and 49 for veterans.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Sup Be | _ |
|---------------------------------|------------------------------------|--|------------------------------|---------------------|----------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and | | | | | |
| Child(ren) | 188 | 0 | 67 | 293 | 0 |
| Households with Only Adults | 288 | 0 | 171 | 671 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 31 | 0 | 44 | 413 | 0 |
| Unaccompanied Youth | 0 | 0 | 23 | 0 | 0 |

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

COC / HMIS / PIT

Data Source Comments: HUD 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

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

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

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

BCD, Inc. – permanent and permanent supportive housing, special needs residential facility, substance abuse and mental health treatment, access to HIV treatment and AIDS service organizations, prevention and intervention programs, life skills and career training

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

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

Family Promise of Pulaski County - transitional housing for homeless families with children, meals, transportation, case management, food, shower and laundry facilities

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

Get Yourself Together (GYST) Housing Program – services to facilitate transition to permanent housing, substance abuse treatment programs, legal assistance, life skills, anger management, self esteem support, HIV/AIDS awareness and testing, outpatient treatment

Immerse Arkansas - transitional living program for foster youth, support and guidance programs for transition to adulthood

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

Lucie's Place – support for LGBT youth experiencing homelessness

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

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

Salvation Army - emergency shelter, soup kitchen, clothes

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

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

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

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

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

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

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

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

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

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

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

Again, see MA-30 for a listing of facilities and support programs offered in this CoC area. The Continuum of Care has identified the need for discharge planning and rapid re-housing strategies to ensure that persons returning from mental and physical health institutions receive appropriate supportive housing. Programs offered include community intervention assistance such as in-home provision of services; rehabilitative day services which help clients improve management of their illnesses and learn effective daily living, coping and social skills; and residential support and housing programs.

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

The City will continue providing funding to its CHDO, the Pulaski Neighborhood Alliance for Habitat (PCNAH), for their projects to construct new affordable housing. The City also plans to fund CareLink's Meals on Wheels program, which provides meals to senior citizens. The NLRHA continues to provide affordable housing to its clients, in addition to a framework of supportive services. These activities are reflected in the affordable housing and public service goals in our Strategic Plan and FY 2021 Annual Action Plan.

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

As stated above, Affordable Housing goal related activities include new construction of affordable housing through the City's CHDO. Although funding is not provided in this plan for the Housing Authority, an Affordable Housing goal is to support the efforts and initiatives of the HA. Public Service goal related activities include funding for Meals on Wheels for seniors. These goals and activities are reflected in our FY2021 Annual Action Plan.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are no known negative effects of public policies on affordable housing and residential investment. 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.

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

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|----------------------|----------------|-----------------------|--------------------|------------------------|
| Agriculture, Mining, Oil & Gas Extraction | 132 | 21 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 3,017 | 5,216 | 15 | 15 | 0 |
| Construction | 875 | 2,268 | 4 | 6 | 2 |
| Education and Health Care Services | 4,115 | 5,323 | 21 | 15 | -6 |
| Finance, Insurance, and Real Estate | 1,639 | 1,502 | 8 | 4 | -4 |
| Information | 504 | 352 | 3 | 1 | -2 |
| Manufacturing | 1,357 | 1,864 | 7 | 5 | -2 |
| Other Services | 675 | 1,183 | 3 | 3 | 0 |
| Professional, Scientific, Management Services | 1,889 | 2,417 | 10 | 7 | -3 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 3,369 | 6,670 | 17 | 19 | 2 |
| Transportation and Warehousing | 1,075 | 3,331 | 5 | 10 | 5 |
| Wholesale Trade | 1,179 | 4,815 | 6 | 14 | 8 |
| Total | 19,826 | 34,962 | | | |

Table 40 - Business Activity

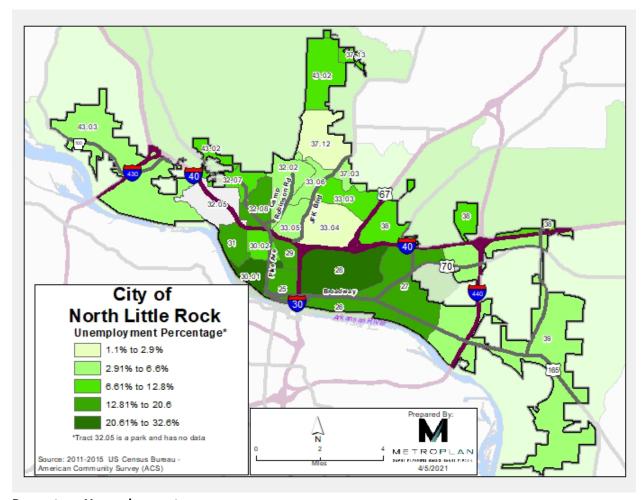
Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| Total Population in the Civilian Labor Force | 30,440 |
|--|--------|
| Civilian Employed Population 16 years and | |
| over | 27,675 |
| Unemployment Rate | 9.08 |
| Unemployment Rate for Ages 16-24 | 28.31 |
| Unemployment Rate for Ages 25-65 | 5.87 |

Table 41 - Labor Force

Data Source: 2011-2015 ACS



Percentage Unemployment

| Occupations by Sector | Number of People |
|---|------------------|
| Management, business and financial | 5,815 |
| Farming, fisheries and forestry occupations | 1,065 |
| Service | 3,335 |

| Occupations by Sector | Number of People |
|---|------------------|
| Sales and office | 7,005 |
| Construction, extraction, maintenance and | |
| repair | 2,260 |
| Production, transportation and material | |
| moving | 1,650 |

Table 42 - Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|--------|------------|
| < 30 Minutes | 21,935 | 81% |
| 30-59 Minutes | 4,275 | 16% |
| 60 or More Minutes | 765 | 3% |
| Total | 26,975 | 100% |

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labo | | |
|------------------------------------|------------------------------|-----|--------------|
| | Civilian Employed Unemployed | | Not in Labor |
| | | | Force |
| Less than high school graduate | 1,310 | 565 | 1,720 |
| High school graduate (includes | | | |
| equivalency) | 5,815 | 505 | 2,850 |
| Some college or Associate's degree | 8,165 | 630 | 2,920 |
| Bachelor's degree or higher | 7,320 | 280 | 1,430 |

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

| | | | Age | | |
|-------------------------------|-----------|-----------|-----------|-----------|---------|
| | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade | 120 | 420 | 160 | 530 | 735 |
| 9th to 12th grade, no diploma | 885 | 690 | 720 | 1,075 | 755 |
| High school graduate, GED, or | | | | | |
| alternative | 1,680 | 2,545 | 2,155 | 4,520 | 2,860 |

| | Age | | | | |
|---------------------------------|-----------|-----------|-----------|-----------|---------|
| | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Some college, no degree | 2,340 | 2,465 | 2,380 | 4,260 | 1,650 |
| Associate's degree | 255 | 1,075 | 600 | 1,030 | 270 |
| Bachelor's degree | 545 | 2,295 | 1,370 | 2,625 | 1,145 |
| Graduate or professional degree | 29 | 935 | 730 | 1,170 | 925 |

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 16,563 |
| High school graduate (includes equivalency) | 23,435 |
| Some college or Associate's degree | 31,663 |
| Bachelor's degree | 39,499 |
| Graduate or professional degree | 54,988 |

Table 46 - Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

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

Describe the workforce and infrastructure needs of the business community:

North Little Rock employers in all sectors continue to struggle with finding entry and middle skill level employees who possess basic workplace competencies. Communication, customer service, conflict resolution, and teamwork are areas which employers indicate are in short supply with many applicants who are otherwise employable. Most employers indicate a willingness to train new-hires for company-specific skills but prospective employees with inherent and proven soft skills are becoming harder to find. This particular workforce need can be addressed through short-term employability training programs.

Skills in robotics and advanced manufacturing are highly needed with the growth of Caterpillar, Amazon, and others in the area. Employees with tech skills to fill jobs with ATG, First Orion and other businesses in North Little Rock will be in demand.

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

Amazon's new fulfillment center will launch in 2021 and will create over 500 new jobs with industry leading pay and benefits. The continuing expansion of First Orion, the anchor tenant of the newly developed Argenta Plaza, creates a demand for high-tech employees. As part of its continuing efforts to aggressively pursue economic development prospects and foster an environment that is welcoming to new businesses, the City is a strong supporter of the Arkansas Regional Innovation Hub. It is a nonprofit organization located in the Argenta district of downtown North Little Rock which is dedicated to creating a collaborative system that mobilizes resources, programs, and educational opportunities necessary to develop, attract, and retain talent. The City also supports the Argenta Downtown Council (ADC), which is committed to providing an environment for economic development by supporting local business and creating secure, well-managed and welcoming areas.

In late 2013, Metroplan, in conjunction with HUD, announced that the City would receive Jump Start Planning Grants for two neighborhoods, Levy and Park Hill. These areas were selected by the Imagine Central Arkansas Partners (ICAP) to receive federal funding, which provided individual consultant-led planning assistance to build specific redevelopment plans that include market analyses, form based development codes, and guidance on infrastructure investments. Jump Start identifies development patterns that can generate more tax revenue and fewer public expenses per acre, making areas more sustainable over time. Work has recently begun on the Levy project.

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

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

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

NLR School District and Pulaski Technical College partnered in 2016 to provide career-readiness training with seamless transition from middle school through the Associate Degree level. The district began offering introductory classes related to advanced manufacturing. Those classes align with and directly

articulate to the college-level industrial technology degree and career pathways at the college. By exposing the concepts and benefits of skilled trade options to students at the middle school and high school level, higher numbers of high school and college graduates from these programs are likely to pursue careers in these fields. In subsequent years, additional curricular areas will be offered, including transportation, distribution, and logistics.

In 2019, the School District collaborated with the LR Regional Chamber and other central Arkansas school districts to explore options with Ford Next Generation Learning to see if its community-centered and career focused education model could improve outcomes in local high schools. The Academies of Central Arkansas continue to follow the Ford NGL roadmap and phased approach to increase students' academic success.

U of A-Pulaski Technical College participates in the Career Pathways Initiative Program, a statewide initiative providing financial assistance and support to eligible parents wishing to increase their education. The program targets workforce needs in this area to improve employment prospects for low income adults. Pulaski Tech administers Veterans Upward Bound, a federally funded program designed to assist qualified veterans in achieving academic goals. The college has partnered with Facebook to offer a new Digital Marketing program with scholarships available to interested students. Pulaski Tech's Future Fit program provides free production/operator training opportunities to enhance skills for individuals interested in advanced manufacturing careers.

Noting that a large percentage of high school graduates lack the technical and soft skills needed to succeed in the current job market, the Arkansas Innovation Hub partnered with community organizations including the state Office of Skills Development and the U of A-Pulaski Technical College. The resulting "Skills to Launch" 10-week program is designed to provide training to youth in many trades such as roofing, advanced manufacturing, construction, welding, coding, and graphic design.

Shorter College announced late last year that it planned to develop an inner-city business innovation hub after the school was notified it would receive Education Stabilization Fund-Reimaging Workforce Preparation grant funding through the U. S. Department of Education, Arkansas Workforce Development Board and Arkansas Division of Workforce Services. Shorter will work in conjunction with the U of A Global Campus in Northwest Arkansas. The two campuses jointly applied for the grant funding and will split the \$13 million award. The hub will provide resources to increase entrepreneurship, business development and workforce capabilities. Plans include workforce training for the unemployed.

The Central Arkansas Planning and Development District (CAPDD) manages the Arkansas Workforce Centers for a six-county area in Central Arkansas. Pulaski County's Workforce Center is located in North Little Rock. Through the Workforce Innovation and Opportunity Act (WIOA), a federally funded grant, innovative solutions are provided for Central Arkansas' workforce and employers. Workforce Centers offer career and educational training to assist participants in obtaining and retaining employment.

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

Yes

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

The Central Arkansas Planning and Development District (CAPDD) is comprised of all county governments and incorporated municipalities within the counties of Pulaski, Faulkner, Lonoke, Monroe, Prairie, and Saline. The CAPDD is a Planning and Development District (PDD) designated by the U.S. Economic Development Agency (EDA) with the responsibility of developing a Comprehensive Economic Development Strategy (CEDS) that identifies community development and economic priorities for the region.

Economic and community development priority areas outlined in the Central Arkansas Planning and Development District, Inc. (CAPDD) 2019 Comprehensive Economic Development Strategy include:

- Improve Regional Image
- Improve Transportation System
- Improve Health Care Availability to Area Residents
- Acquire More Potential Industrial Development Sites
- Create a More Employable Workforce
- Increase Affordable Housing
- Improve Public Safety
- Improve Regional Infrastructure

Discussion

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

MA-50 Needs and Market Analysis Discussion

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

Per data in section MA-20, a little over 33% of households reported one housing problem or condition. Less than 2% of households reported multiple housing problems. A concentration is defined as any tract where the percentage of households reporting multiple housing problems is 10% or more than the percentage overall in the City. No concentrated areas are indicated.

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

A concentration is defined as any tract where the population of any group is ten percent more than the citywide proportion. According to 2011-2015 ACS data, the Black/African American population in North Little Rock was 42.7%. Census tracts with the percentages of close to 53 or more Black/African American households were 26, 27, 28, 29, 30.01, 30.02, and 31 which are located in the mid-central part of the City, and 38 in the East McCain area. Data reflects the Hispanic population in North Little Rock as 6.8%. Census tracts showing concentrations of Hispanic households at ten percent or more were 32.02 and 32.08, roughly bordered by Pike and Camp Robinson and 33.05, bordered by Camp Robinson and John F. Kennedy Blvd. The North Little Rock poverty rate is indicated at 26.14%. Census tracts 26, 28, 29, 30.01, 30.02, and 31 reflect concentrations of low income households with poverty rate percentages per each tract of greater than 36.14%.

The City's last Analysis of Impediments report identified three census tracts, 28, 30.01 and 30.02 in the central area of the City that met HUD's Racially and Ethnically Concentrated Areas of Poverty (RCAP/ECAP) criteria. These are areas or census tracts comprised of 50% or greater minority populations, with three times or more the poverty level of the Metropolitan Statistical Area (MSA), and historical concentrations of public and assisted housing.

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

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

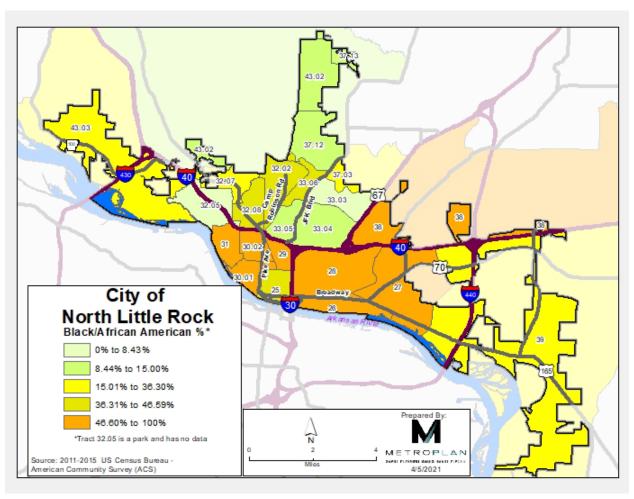
Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

The City continues its strategy of utilizing CDBG funds for drainage, street and sidewalk improvements in eligible low income areas to preserve the infrastructure in these neighborhoods. Code officers continue their efforts to safeguard the general welfare of the public and to maintain these neighborhoods through enforcement of parking regulations, resolution of property maintenance issues, and nuisance abatement. Demolition of blighted and/or condemned structures leaves green space and vacant lots, which may provide opportunities for investors and developers to redevelop these areas.

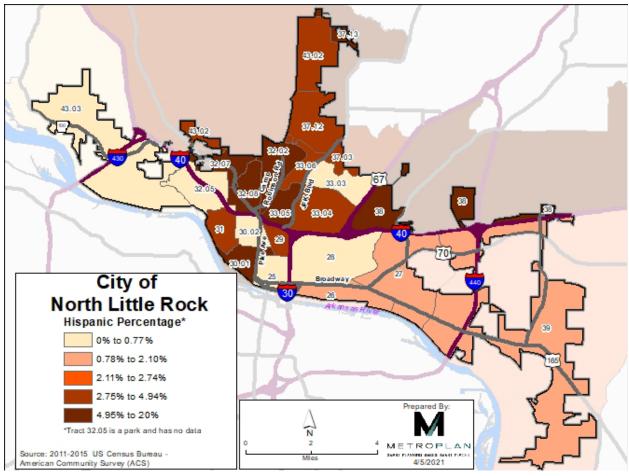
The City of North Little Rock received federal Opportunity Zone designation for three census tracts, 25, 28, and 30.01, and is actively pursuing investment and development in these areas. An economic study was commissioned through the Arkansas Economic Development Institute for census tract 28, which includes the East Broadway Corridor. The goal is to use recent infrastructure improvements on East Broadway to spur economic development and an overall sense of community.



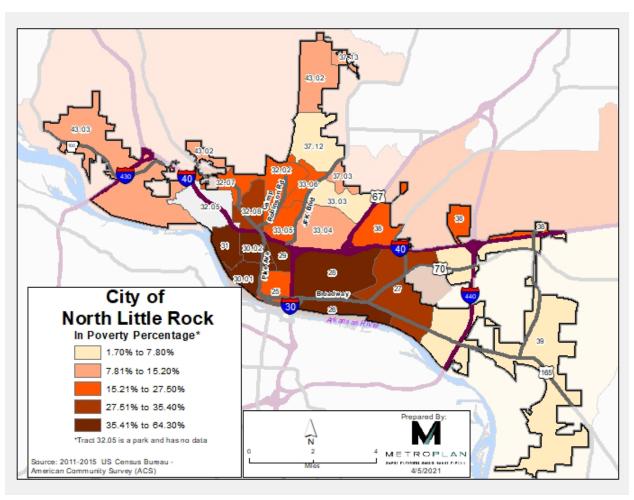
Percent Black/African American Population

Consolidated Plan NORTH LITTLE ROCK 105

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



Percent Hispanic Population



Percent in Poverty

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

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

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

According to 2019 ACS 1 Year Estimates Detailed Tables, 92% of households have one or more types of computing devices. Also, 79% of households in North Little Rock have an internet subscription, 2% have internet access without a subscription, and 19% have no internet access. Of the households with an internet subscription, 99.8% have broadband of some type such as cable, fiber optic, or DSL, cellular data, or satellite internet. Of households earning annual income of up to \$20,000, 63% have broadband internet subscriptions. Of households earning \$20,000 to \$75,000 per year, 77% have broadband subscriptions.

The LifeLine program, administered by the Universal Service Administrative Company (USAC) offers discounted phone or high speed broadband services to eligible low income consumers. According to the *Arkansas State Broadband Manager's Report* produced by the Arkansas State Broadband Office of the Arkansas Economic Development Commission, dated December 31, 2019, "The Lifeline program is highly underutilized. A national study of Lifeline (Thompson, 2010) found that fewer than one in three eligible individuals take advantage of the program."

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

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

The Broadband Map provided on the Federal Communications Commission Fixed Broadband Deployment webpage indicates the number of internet providers in an area that provide various broadband speeds (Mbps downstream/upstream). The map indicates that 99.77% of the North Little Rock area has 3 or more broadband internet providers offering the state standard broadband speed of > 25/3 Mbps. On the next speed bracket of 100/10 Mbps, close to 5% of the area has 3 providers, 63% of area has 2 providers, and 30% of area has 1 provider. For the 250/25 Mbps speed category, 48% of area has 2 providers and 49% of the area has 1 provider. For the highest speed of 1000/100 Mbps, 50% of the area has 1 provider. Data indicates there is a need for more providers offering access to higher speed internet services in order to encourage competition. It should be noted, however, that this data is current as of December 2019, which was the latest public release of the FCC data. Providers have continued to increase availability of higher speed internet access in North Little Rock.

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

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

According to the United States Environmental Protection Agency (EPA)'s "What Climate Change Means for Arkansas", the state may become warmer, have an increased risk of severe flooding, and also experience more severe droughts. The article states, "Changing the climate is likely to increase damage from storms, reduce crop yields, harm livestock, increase the number of unpleasantly hot days, and increase the risk of heat stroke and other heat-related illnesses." Per the State of Arkansas All-Hazards Mitigation Plan dated September 2018, ten identified natural hazards that could impact the state are: dam and levee failure, drought, earthquake, expansive soils, flood, landslides, severe thunderstorms, severe winter weather, tornado and wildfire. The State Hazards Mitigation Plan (HMP) indicates the 2018 status of Pulaski County's HMP was "approved". The City of North Little Rock's HMP was integrated into the 2014 Pulaski County HMP Update. Pulaski County's HMP risk assessments section indicated North Little Rock was at Severe Risk for dam and levee failures; floods, thunderstorms, tornados, and severe heat events; at Moderate Risk for drought, earthquakes, landslides; at Low Risk for wildfires; and highly likely to experience severe winter weather approximately every two and one half years. FEMA had identified six broad categories of Hazard Mitigation Actions: prevention, property protection, public education and awareness, natural resource protection, emergency services, and structural projects and all six actions were included in the Pulaski County Hazard Mitigation Plan.

The City of North Little Rock has always faced emergency situations with skill and determination. However, in 2012, Joe A. Smith was sworn in as Mayor and as a priority of his administration, put together a team to develop a Comprehensive Emergency Plan. Mayor Smith had served in previous administrations and had "weathered" a number of emergencies. He realized the need for a more formal plan. The State of Arkansas is prone to tornadoes. The City had experienced ice storms and wind damage, causing major power outages and other challenges for the municipality's Electric Department. And, of course, the City's proximity to the Arkansas River warrants a strong emergency plan for flooding issues. The resulting Plan utilizes the City's in-house forces, including the Electric Department as mentioned earlier, the Fire and Police Departments and Public Works to handle many emergency issues. However, the Plan also relies on the City's close relationships with State and Federal entities, its abilities to coordinate with adjacent municipalities, and its engagement with a host of private businesses and facilities. The City assists in emergency training and planning exercises with local entities such as Baptist Health.

In June of 2019, the City experienced a massive flood, and the basics of the Emergency Plan were utilized. The City worked closely with FEMA to rectify the devastating results of this major disaster.

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

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

The recent flood resulted in the highest Arkansas River readings in recent memory. When the forecast for the 2019 flood was announced, City staff monitored the situation through the Corps of Engineers to determine how the City would be impacted. The Chief City Engineer updated flood maps, and staff studied various river levels to review flood heights and flood stages so that vulnerable neighborhoods in the City could be notified as soon as possible. A total of 36 North Little Rock homes were evacuated. Of those, 28 households were in low income areas. The City offered its Community Center as a shelter, with a maximum capacity of 150 persons for a long term (2 weeks or more) emergency issue. The Center has also been utilized as a cooling center during periods of extreme heat, and as a warming shelter during frigid days and nights during the winter.

The Emergency Plan has a strong transportation component. The City owns 4 buses: a 28 passenger, a 17 passenger, a 14 passenger, and an 8 passenger, which provides the capacity to transport 67 residents at a time. These vehicles are used in the City's Senior Citizen Program, and three are equipped with handicapped lifts. The City also has agreements with its regional bus service, Rock River Metro, and the North Little Rock School District, to utilize vehicles for emergency transport. Police squad cars could be used as well, if needed.

The City of North Little Rock is well equipped to provide assistance to residents during natural and manmade disasters. The City is regularly reviews weather and natural disaster issues, including climate change and global warming.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

Geographic Area

Table 47 - Geographic Priority Areas

| ıabı | ole 47 - Geographic Priority Areas | | | | | | |
|------|--|---|--|--|--|--|--|
| 1 | Area Name: | CDBG ELIGIBLE AREA | | | | | |
| | Area Type: | Local Target area | | | | | |
| | Other Target Area Description: | | | | | | |
| | HUD Approval Date: | | | | | | |
| | % of Low/ Mod: | | | | | | |
| | Revital Type: | Other | | | | | |
| | Other Revital Description: | Public Improvements - Infrastructure and Facilities | | | | | |
| | Identify the neighborhood boundaries for this target area. | The CDBG Eligible Area Target Area includes CDBG eligible census tracts or block groups, which are defined as having at least 51% of their population earning below 80% of median income. The CDBG Eligible Area Target Area is loosely 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. | | | | | |
| | Include specific housing and commercial characteristics of this target area. | This target area includes mostly older housing stock that is in need of repair and maintenance. Commercial characteristics of this area include small businesses, many mom and pop, which are also aging. | | | | | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | Consultation with local service providers regarding the areas most served and of most need along with comments received from citizens and neighborhood groups and leaders identified this area as a target area. Over 51% of this area's population is low income. | | | | | |
| | Identify the needs in this target area. | Infrastructure improvements, affordable housing, public facilities and public service activities and assistance for elderly, disabled, substance abusers, at risk youth, and homeless. | | | | | |
| | What are the opportunities for improvement in this target area? | Opportunities include public improvements – infrastructure and facilities, affordable housing, and funding of public service activities for those in need. | | | | | |

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

General Allocation Priorities

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

Investments will be allocated based on responses to grant program opportunities and funding availability. Infrastructure projects will be targeted to CDBG eligible areas. Public facility activities may

be offered in CDBG eligible areas or to those facilities with qualifying LMI clientele. Public services may be offered in low to moderate income areas or to all qualified residents of the City.

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

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

Priority Needs

Table 48 - Priority Needs Summary

| 1 | le 48 – Priority N Priority Need Name | Public Improvements-Infrastructure/Facilities | | | | | |
|---|---|--|--|--|--|--|--|
| | Priority Level | High | | | | | |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Non-housing Community Development | | | | | |
| | Geographic Areas Affected | CDBG ELIGIBLE AREA | | | | | |
| | Associated Goals | Public Improvements - Infrastructure/Facilities | | | | | |
| | Description | Preservation and revitalization of CDBG eligible area neighborhoods through public improvements. Infrastructure improvements to include streets, curbs, gutters, drainage systems, and sidewalks. Improvements, repairs, and or development of public facilities serving low to moderate income residents. Types of facility needs indicated by citizens, consultations and survey responses included park and recreational, and facilities providing support through youth-based services, senior-based services, homeless services, health and mental health services, and substance abuse treatment. | | | | | |
| | Basis for Relative Priority | The City encouraged comments from citizens and neighborhood groups at public hearings. Surveys requesting ranking of priority of neighborhood needs were made available to the community at the public hearings, on the City's website, on Facebook, and through direct mail-out to neighborhood organization leaders and other interested parties. The Consolidated Plan priorities were established by evaluating public comments, consultations, survey results, data and statistics provided by HUD, and City staff input and analysis. Street and drainage improvement projects were identified as a high priority. | | | | | |

| 2 | Priority Need Name | Affordable Housing | | | | | | |
|---|--|---|--|--|--|--|--|--|
| | Priority Level | High | | | | | | |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities | | | | | | |
| | Geographic CDBG ELIGIBLE AREA Areas Affected | | | | | | | |
| | Associated Goals | Affordable Housing | | | | | | |
| | Description | Programs that offer affordable housing opportunities: new home construction activities through a Community Housing Development Organization (CHDO) for low income homebuyers to increase affordable housing stock. Support of services and programs that assist low to moderate income homeowners. | | | | | | |
| | Basis for Relative Priority | The City encouraged comments from citizens at public hearings. Surveys requesting ranking of priority of needs were made available to the community through the public hearings, on the City's website, on Facebook, and through direct mail-out to neighborhood organization leaders. Consultations were conducted with local service providers. The Consolidated Plan priorities were established by evaluating public comments, survey results, data and statistics provided by HUD, and City staff input and analysis. Affordable housing was determined to be a high priority. | | | | | | |
| 3 | Priority Need Name | Public Services | | | | | | |
| | Priority Level | High | | | | | | |

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

| | Basis for Relative Priority | The City encouraged comments from citizens at public hearings. Surveys requesting ranking of priority of needs were made available to the community through the public hearings, on the City's website, on Facebook, and through direct mail-out to neighborhood organization leaders. The Consolidated Plan priorities were established by evaluating public comments, survey results, consultations, data and statistics provided by HUD, and City staff input and analysis. Public supportive services were determined to be a high priority. |
|---|-----------------------------------|--|
| 4 | Priority Need Name | Administration |
| | Priority Level | High |
| | Population | Other |
| | Geographic Areas Affected | CDBG ELIGIBLE AREA OTHER |
| | Associated Goals | Administration |
| | Description | Planning, administration, and oversight of CDBG and HOME grant programs. |
| | Basis for Relative Priority | Planning, administration, and oversight activities required to manage CDBG and HOME programs. |

Narrative (Optional)

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

Goal: Public Improvements-Infrastructure/Facilities

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

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

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

Goal: Affordable Housing

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

- Increase options for low income homebuyers by developing new affordable housing units.
- Support Housing Authority efforts to modernize stock, work with landlords to identify housing
 opportunities, and maintain and expand Housing Choice Voucher Homeownership, Family SelfSufficiency (FSS), and other program initiatives.
- Support affordability of existing housing through housing rehabilitation programs including alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help and neighborhood group empowerment programs.
- Support and help facilitate access to lenders or programs offering subsidy, down payment or closing cost assistance to homebuyers.
- Support Continuum of Care efforts, including an increase in inventory of permanent housing units for the homeless and permanent supportive housing units for special needs populations.
- Support private and nonprofit developers in identifying opportunities to utilize Low Income Housing Tax Credits (LIHTC), New Markets Tax Credits, and Opportunity Zone incentives for the construction of affordable housing for low income families and seniors.
- Support mixed use and mixed income developments.

Goal: Public Services

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

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

Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcomes and performance measures and compliance with all regulations. Continue to assess, and support other

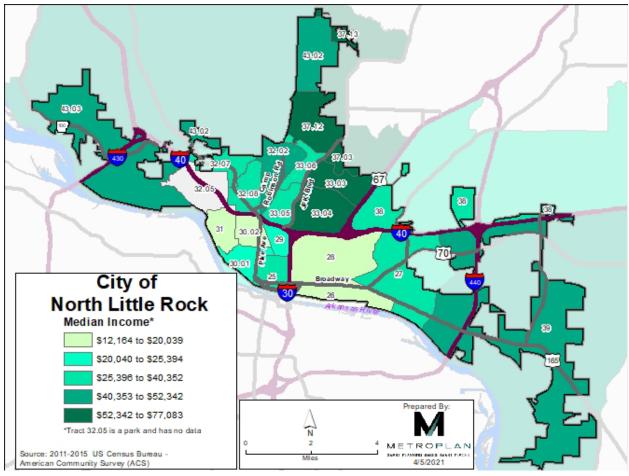
needs including awareness and promotion of fair housing, removal of barriers to affordable housing and lead-based paint hazards, and an anti-poverty strategy.

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

Influence of Market Conditions

| Affordable | Market Characteristics that will influence | | | | | |
|-------------------|---|--|--|--|--|--|
| Housing Type | the use of funds available for housing type | | | | | |
| Tenant Based | Funding recommendations for TBRA are not included in this Consolidated Plan. | | | | | |
| Rental Assistance | While 2011-2015 CHAS data indicated cost burden was the predominant | | | | | |
| (TBRA) | housing problem among low income renters, the Housing Authority's plan | | | | | |
| | includes strategies to address that issue such as maximizing the number of | | | | | |
| | affordable units within current housing resources, continuing to improve the | | | | | |
| | quality of housing stock, and adopting policies such as the Family Self- | | | | | |
| | Sufficiency (FSS) program to assist families with developing tools to access | | | | | |
| | increased or additional income streams and to support and encourage work. | | | | | |
| TBRA for Non- | Funding recommendations for TBRA for non-homeless special needs are not | | | | | |
| Homeless Special | included in this Consolidated Plan. The Housing Authority has identified a need | | | | | |
| Needs | for "elderly only" housing, as the elderly are often hesitant to live in housing | | | | | |
| | that accommodates younger residents due to safety concerns, and was able to | | | | | |
| | enter into private/public/non-profit partnerships to obtain funding for | | | | | |
| | modernization of its senior/disabled complexes. | | | | | |
| New Unit | Funding for new unit production is allocated in this Plan through the use of | | | | | |
| Production | HOME funds designated for construction of new affordable homes by the City's | | | | | |
| | CHDO. Priority needs of adding affordable housing for low and moderate | | | | | |
| | income households, and increasing homeownership in neighborhoods to | | | | | |
| | revitalize areas were identified through citizen participation and City staff input | | | | | |
| | and research. | | | | | |
| Rehabilitation | Rehabilitation activities are influenced by the cost of materials and labor. The | | | | | |
| | efficiency of rehabilitation is dependent on the current condition of the home | | | | | |
| | as well as the after rehabilitation value of the home. If the market value of the | | | | | |
| | home does not support the extent of rehabilitation required, or if the available | | | | | |
| | amount of grant funding cannot fully address all of the repair needs in order to | | | | | |
| | result in a reasonable useful life expectation on major systems to ensure | | | | | |
| | housing stability, the feasibility of rehabilitation must be examined. | | | | | |
| Acquisition, | Due to limited funding, the only acquisition activities recommended are of | | | | | |
| including | vacant lots and/or blighted structures for the purpose of new construction of | | | | | |
| preservation | affordable housing by the City's CHDO. Donations of lots are solicited for this | | | | | |
| | purpose as well. | | | | | |
| | Manufact Conditions | | | | | |

Table 49 – Influence of Market Conditions



Median Income

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

Introduction

The City of North Little Rock anticipates receiving Community Development Block Grants (CDBG) and HOME Investment Partnership Grants (HOME) annually over the course of the 2021-2025 Consolidated Plan. HUD has provided the City with its actual allocation amounts for FY2021 and these amounts are reflected as the "Expected Amount Available Year 1" annual allocations for each grant shown below. "Expected Amount Available Remainder of Con Plan" for each grant below is an estimate based on the FY2021 allocation for the grant times the remaining four years included in this Plan. In mid-2020, the City received a \$406,388 allocation of CARES Act funding (CDBG-CV) to prevent, prepare for and respond to the COVID 19-pandemic. The City set a goal of Economic Development and an objective to support and stabilize microenterprises and small businesses experiencing economic hardship in order to benefit LMI business owners and retain jobs for LMI employees citywide. Funds were allocated towards a CV-Economic Development project providing forgivable loans. Activities were still underway at the end of the year and unexpended funds as of that point are reflected under the "Other" section of Table 55 below.

At the time of preparation of this Plan, the City had not generated any program income for CDBG or HOME. The City does not anticipate receiving program income, but if any CDBG program income funds are received, the amount will be divided and allocated equally per Ward among any open street and drainage projects in Wards 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 2021 Annual Action Plan will not impact future projects or future years' funding. Pre-award incurred costs may be necessary for the implementation of activities, continuity of services, and/or to assist with meeting timeliness requirements.

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

Anticipated Resources

| Program | Source | Uses of Funds | Expected Amount Available Year 1 | | Expected | Narrative Description | | |
|---------|---------------------|---|----------------------------------|--------------------------|--------------------------------|-----------------------|--|--|
| | of Funds | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | Amount Available Remainder of ConPlan \$ | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 686,633 | 0 | 867,803 | 1,554,436 | 27,116,619 | Planned activities to be funded: public infrastructure/public facility improvements, public services, administration and planning. |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 331,627 | 0 | 743,107 | | 1,326,508 | Planned activities to be funded: housing construction, administration and planning. |

| Program | Source | Uses of Funds | Expected Amount Available Year 1 | | | | Expected | Narrative Description | |
|---------|---------------------|-----------------------|----------------------------------|--------------------------|--------------------------------|--------------|--|---|--|
| | of Funds | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | Amount Available Remainder of ConPlan \$ | | |
| Other | public - federal | Admin and Planning | | | | | | CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus. Economic development project to include assistance to microenterprises and a small businesses impacted by economic hardship due to | |
| | | Economic Development | 366,064 | 0 | 0 | 366,064 | 366,064 | pandemic, and administration and planning. | |

Table 50 - Anticipated Resources

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

The City attempts to allocate drainage funds per Ward each year which Council Members may allocate to needed drainage and street improvement projects in their elected areas. These funds may be used to co-fund CDBG public infrastructure activities. Several past CDBG infrastructure projects have also been jointly funded with Sales Tax Capital Improvement funds, which may be an option for future projects. On proposals for CDBG funding for nonprofit organizations, the City will require an equity investment in the projects by the applicants. Construction of new affordable housing units by Community Housing Development Organization (CHDO) may be partially funded with accrued CHDO proceeds. Matching funds requirements for the HOME program will be satisfied with donated construction materials provided to the CHDO and nonprofit organizations such as Habitat for Humanity, as well as possible donated properties. Program income generated by Neighborhood Stabilization Program (NSP2) activities of Habitat for Humanity and the North Little Rock Housing Authority will be retained by those organizations for investment in the provision of affordable housing.

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

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

The City offers 34 neighborhood parks, including Burns Park, one of the largest municipal parks in the country. Four of our parks are home to community centers: Glenview, North Heights, Rose City, and Sherman Park. Our fifth center, North Little Rock Community Center, is also a fitness center. It has served as a cooling center during hot summer months for residents who may not have access to air conditioning during the day when the heat index reaches dangerous levels. The Center has been used as a warming shelter when the City experiences freezing temperatures. The Center has also served as a shelter for persons evacuated from their homes due to flooding. Various community centers have served as public hearing locations.

The City regularly reviews its inventory of real estate to determine if there are lots that could be donated or heavily discounted and provided to affordable housing providers.

Discussion

The Annual Action Plan, which is included in this document, will detail activities to be funded with the City's 2021 allocations.

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of North Little Rock has many years of experience in managing CDBG and HOME grants. Through review of each year's CAPER, HUD has consistently determined that the City has met its performance objectives and goals, and that the City has the capacity to continue effective administration of its grant programs. A major strength would be the City's proven ability to partner with local agencies as warranted to align services needed by the community. The lack of adequate funding to address all needs would be a gap in the system.

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

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

Table 52 - Homeless Prevention Services Summary

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

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

The Jericho Way Day Resource Center located in Little Rock opened in May 2013. This facility receives funding from the Cities of Little Rock and North Little Rock, and provides a place for persons who are homeless to go during the day to receive assistance and information about all of the supportive services available to them in Central Arkansas. Transportation is provided from nighttime shelters to day shelters.

Located in North Little Rock, River City Ministry provides a day shelter for the homeless and an array of services including hot showers, meals, clothing, transportation assistance, health/mental health assistance, dental assistance, and prescription drug assistance, as well as serving as a source of information regarding other available supportive services.

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

Many COC member agencies partner with Affordable Care Act (ACA) healthcare "navigators" to provide enrollment assistance for ACA and Medicaid options to their clients.

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

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

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

The CATCH Continuum of Care members work closely to provide needed services and to refer clients to the service provider which can best meet their needs. Strengths are the wide array of essential services available--a gap is the need for continued organizational efforts to identify, document and regularly update available resources in order to strengthen the network.

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---------------|---------------------------|---------------|-------------|----------------|--------------------|---------------------------|-------------|------------------------|
| 1 | Public Improvements - | 2021 | 2025 | Non-Housing | CDBG | Public Improvements- | CDBG: | Public Facility or |
| | Infrastructure/Facilities | | | Community | ELIGIBLE | Infrastructure/Facilities | \$2,604,645 | Infrastructure |
| | | | | Development | AREA | | | Activities other than |
| | | | | | | | | Low/Moderate |
| | | | | | | | | Income Housing |
| | | | | | | | | Benefit: |
| | | | | | | | | 5000 Persons Assisted |
| 2 | Affordable Housing | 2021 | 2025 | Affordable | CITYWIDE | Affordable Housing | CDBG: \$0 | Homeowner Housing |
| | | | | Housing | | | номе: | Added: |
| | | | | | | | \$1,492,325 | 9 Household Housing |
| | | | | | | | | Unit |
| 3 | Public Services | 2021 | 2025 | Homeless | CITYWIDE | Public Services | CDBG: | Public service |
| | | | | Non-Homeless | | | \$305,000 | activities other than |
| | | | | Special Needs | | | | Low/Moderate |
| | | | | Non-Housing | | | | Income Housing |
| | | | | Community | | | | Benefit: |
| | | | | Development | | | | 950 Persons Assisted |
| 4 | Administration | 2021 | 2025 | Administration | CITYWIDE | Administration | CDBG: | Other: |
| | | | | | | | \$473,665 | 1 Other |
| | | | | | | | номе: | |
| | | | | | | | \$165,810 | |

Table 53 – Goals Summary

Goal Descriptions

Consolidated Plan

NORTH LITTLE ROCK

| 1 | Goal Name | Public Improvements - Infrastructure/Facilities |
|---|---------------------|--|
| | Goal Description | Public Improvements - Infrastructure/Facilities |
| | • | Affordable Heuring |
| 2 | Goal Name | Affordable Housing |
| | Goal | Affordable Housing |
| | Description | |
| 3 | Goal Name | Public Services |
| | Goal | Public Services |
| | Description | |
| 4 | Goal Name | Administration |
| | Goal | Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcome and performance |
| | Description | measures and compliance with all regulations. |

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

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

• 9 persons/families through homeownership provided by Community Housing Development Organization (CHDO) Program

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

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

N/A

The PHA took major steps to make certain at least the minimal number of accessible units required was met during the modernization process. Additional accommodations are created when necessary. The same care is taken with the remaining public housing units.

Activities to Increase Resident Involvements

The NLRHA had a very active Resident Advisory Board (RAB) prior to the conversion process. The RAB was involved in the capital fund budgeting process and provides tangible input in the housing authority's plan to redevelop and/or modernize units. Written comments were obtained for all major development activities. That process will continue for the remaining public housing developments.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

There are no known negative effects of public policies on affordable housing and residential investment. 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.

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

No known negative effects of public policies on affordable housing were found. 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, the limited land within the city limits available to build new affordable housing, and the limited number of Housing Choice Vouchers available to our local Housing Authority. The City has taken a proactive role in boarding and securing vacant and derelict buildings in order to minimize their negative impact on the surrounding neighborhood as well as to protect them for future rehabilitation and reuse. The City has been aggressive in condemning and demolishing houses that are an eyesore and potential safety hazard to the community. All condemnations requiring demolition of any structures are reviewed by a public hearing process at City Council meetings and approved by the Council. North Little Rock employs a full time Code Officer to address rental property issues. The City and its partners

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

As part of its strategy to promote homeownership, the City will allocate 90% of its FY2021 HOME fund allocation to the City's CHDO to construct new affordable housing.

Affordable housing development can be hindered by NIMBYism (not-in-my-backyard syndrome). This opposition to affordable housing is based on a number of erroneous perceptions, including that affordable housing is always "assisted" or "subsidized" housing when affordable simply means that families are paying no more than 30% of their income for shelter. NLRHA's Family Self-Sufficiency program assists families with acquiring or developing tools to access increased or additional income streams. The agency continues to search for appropriate sites to construct new, affordable housing.

Continued emphasis on public awareness of fair housing is also important. Homebuyers and tenants should completely understand their fair housing rights. The City increases public awareness of fair housing through provision of brochures and posters, as well as through postings on the CDA webpage. The Equal Housing Opportunity logo and/or slogan is used in advertising and informational materials.

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 of their communities.

SP-60 Homelessness Strategy – 91.215(d)

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

The 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 provides van service to pick up and drop off clients at overnight shelters. Depaul USA manages the Center and recently expanded its services to include affordable housing.

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

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

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

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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

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

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

The City utilizes its HUD funding to increase access to housing without LBP hazards by expanding its stock of newly constructed affordable housing through its HOME CHDO program and NSP2 programs.

The NLRHA complies with HUD's Notice PIH 2017-13 in regard to the minimization and abatement of lead-based paint hazards and elevated blood lead levels of children under age six (6).

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

Lead is dangerous to children, especially those under six years of age.

According to the Arkansas Department of Health, between 2010 and 2015, 19 children in North Little Rock were reported to have elevated blood levels of lead. However, it was noted that there are other sources of lead poisoning besides paint. It was also noted that it is up to a child's healthcare provider to make the determination as to whether a blood lead test should be performed, so there is no way to know if every child with lead poisoning or elevated levels was tested. Also, there is a minimum elevated level of lead that requires reporting to the Department of Health, and there was no tracking of children who had elevated levels but were below the threshold that had to be reported.

Lead-based paint was banned for residential use in 1978. All houses built before 1978 are likely to contain some lead based paint. For the purposes of this plan, available data of the number of units built before 1980 and occupied by households with children serves as a baseline of units that contain lead-based paint hazards. Based on 2011-2015 ACS data, roughly 68% of housing units in North Little Rock were built prior to 1980. By tenure, 77% of owner occupied units and 59% of renter occupied units were built prior to 1980. Children below the age of six were present in 14% of overall households.

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

Should housing rehabilitation be performed, HUD lead-based paint standards will be followed, lead-based paint certified firms will be utilized to conduct risk assessments, inspections, and clearances, bid specifications will contain language regarding lead-safe work practices, and only lead-safe certified contractors will be hired as applicable. Staff will take advantage of training opportunities when possible.

Where lead 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 (OLHCHH) and Arkansas Health Department's Lead-Based program of the EBLL case. NLRHA will conduct environmental investigation within 15 calendar days of receiving notification. NLRHA contracts with a certified company to abate or remove lead-paint hazards. NLRHA completes the lead-hazard reduction within 30 calendar days of receiving the environmental

investigation report. Furthermore, the PHA will address potential hazards as it prepares for redevelopment and substantial rehabilitation through RAD and Section 18.

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

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

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

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

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

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

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SP-80 Monitoring – 91.230

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

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

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

Expected Resources

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

Introduction

The City of North Little Rock anticipates receiving Community Development Block Grants (CDBG) and HOME Investment Partnership Grants (HOME) annually over the course of the 2021-2025 Consolidated Plan. HUD has provided the City with its actual allocation amounts for FY2021 and these amounts are reflected as the "Expected Amount Available Year 1" annual allocations for each grant shown below. "Expected Amount Available Remainder of Con Plan" for each grant below is an estimate based on the FY2021 allocation for the grant times the remaining four years included in this Plan. In mid-2020, the City received a \$406,388 allocation of CARES Act funding (CDBG-CV) to prevent, prepare for and respond to the COVID 19-pandemic. The City set a goal of Economic Development and an objective to support and stabilize microenterprises and small businesses experiencing economic hardship in order to benefit LMI business owners and retain jobs for LMI employees citywide. Funds were allocated towards a CV-Economic Development project providing forgivable loans. Activities were still underway at the end of the year and unexpended funds as of that point are reflected under the "Other" section of Table 55 below.

At the time of preparation of this Plan, the City had not generated any program income for CDBG or HOME. The City does not anticipate receiving program income, but if any CDBG program income funds are received, the amount will be divided and allocated equally per Ward among any open street and drainage projects in Wards 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 2021 Annual Action Plan will not impact future projects or future years' funding. Pre-award incurred costs may be necessary for the implementation of activities, continuity of services, and/or to assist with meeting timeliness requirements.

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

open projects via budget adjustments.

Anticipated Resources

| Program | Source | Uses of Funds | Expe | cted Amou | nt Available Y | ear 1 | Expected | Narrative Description |
|---------|---------------------|---|-----------------------------|--------------------------|--------------------------------|--------------|--|--|
| | of Funds | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | Amount Available Remainder of ConPlan \$ | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 686,633 | 0 | 867,803 | 1,554,436 | 27,116,619 | Planned activities to be funded: public infrastructure/public facility improvements, public services, administration and planning. |

| Program | Source | Uses of Funds | Expe | cted Amoui | nt Available Y | ear 1 | Expected | Narrative Description |
|---------|----------|------------------|-------------|------------|----------------|-----------|------------------------|--|
| | of | | Annual | Program | Prior Year | Total: | Amount | |
| | Funds | | Allocation: | Income: | Resources: | \$ | Available Remainder | |
| | | | \$ | \$ | , p | | of ConPlan | |
| | | | | | | | \$ | |
| HOME | public - | Acquisition | | | | | | Planned activities to be funded: housing |
| | federal | Homebuyer | | | | | | construction, administration and |
| | | assistance | | | | | | planning. |
| | | Homeowner | | | | | | |
| | | rehab | | | | | | |
| | | Multifamily | | | | | | |
| | | rental new | | | | | | |
| | | construction | | | | | | |
| | | Multifamily | | | | | | |
| | | rental rehab | | | | | | |
| | | New | | | | | | |
| | | construction for | | | | | | |
| | | ownership | | | | | | |
| | | TBRA | 331,627 | 0 | 743,107 | 1,074,734 | 1,326,508 | |
| Other | public - | Admin and | | | | | | CDBG-CV funds to be used to prevent, |
| | federal | Planning | | | | | | prepare for and respond to the |
| | | Economic | | | | | | Coronavirus. Economic development |
| | | Development | | | | | | project to include assistance to |
| | | | | | | | | microenterprises and a small businesses |
| | | | | | | | | impacted by economic hardship due to |
| | | | | | | | | pandemic, and administration and |
| | | | 366,064 | 0 | 0 | 366,064 | 366,064 | planning. |

Table 54 - Expected Resources – Priority Table

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

matching requirements will be satisfied

The City attempts to allocate drainage funds per Ward each year which Council Members may allocate to needed drainage and street improvement projects in their elected areas. These funds may be used to co-fund CDBG public infrastructure activities. Several past CDBG infrastructure projects have also been jointly funded with Sales Tax Capital Improvement funds, which may be an option for future projects. On proposals for CDBG funding for nonprofit organizations, the City will require an equity investment in the projects by the applicants. Construction of new affordable housing units by Community Housing Development Organization (CHDO) may be partially funded with accrued CHDO proceeds. Matching funds requirements for the HOME program will be satisfied with donated construction materials provided to the CHDO and nonprofit organizations such as Habitat for Humanity, as well as possible donated properties. Program income generated by Neighborhood Stabilization Program (NSP2) activities of Habitat for Humanity and the North Little Rock Housing Authority will be retained by those organizations for investment in the provision of affordable housing.

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

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

The City offers 34 neighborhood parks, including Burns Park, one of the largest municipal parks in the country. Four of our parks are home to community centers: Glenview, North Heights, Rose City, and Sherman Park. Our fifth center, North Little Rock Community Center, is also a fitness center. It has served as a cooling center during hot summer months for residents who may not have access to air conditioning during the day when the heat index reaches dangerous levels. The Center has been used as a warming shelter when the City experiences freezing temperatures. The Center has also served as a shelter for persons evacuated from their homes due to flooding. Various community centers have served as public hearing locations.

The City regularly reviews its inventory of real estate to determine if there are lots that could be donated or heavily discounted and provided to affordable housing providers.

Discussion

The Annual Action Plan, which is included in this document, will detail activities to be funded with the City's 2021 allocations.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort | Goal Name | Start | End | Category | Geographic | Needs Addressed | Funding | Goal Outcome Indicator |
|-------|---------------------------|-------|------|----------------|------------|---------------------------|-----------|---------------------------|
| Order | | Year | Year | | Area | | | |
| 1 | Public Improvements - | 2021 | 2025 | Non-Housing | CDBG | Public Improvements- | CDBG: | Public Facility or |
| | Infrastructure/Facilities | | | Community | ELIGIBLE | Infrastructure/Facilities | \$530,900 | Infrastructure Activities |
| | | | | Development | AREA | | | other than |
| | | | | | | | | Low/Moderate Income |
| | | | | | | | | Housing Benefit: 4405 |
| | | | | | | | | Persons Assisted |
| 2 | Affordable Housing | 2021 | 2025 | Affordable | CITYWIDE | Affordable Housing | HOME: | Homeowner Housing |
| | | | | Housing | | | \$298,465 | Added: 2 Household |
| | | | | | | | | Housing Unit |
| 3 | Public Services | 2021 | 2025 | Homeless | CITYWIDE | Public Services | CDBG: | Public service activities |
| | | | | Non-Homeless | | | \$61,000 | other than |
| | | | | Special Needs | | | | Low/Moderate Income |
| | | | | Non-Housing | | | | Housing Benefit: 190 |
| | | | | Community | | | | Persons Assisted |
| | | | | Development | | | | |
| 4 | Administration | 2021 | 2025 | Administration | CITYWIDE | Administration | CDBG: | Other: 1 Other |
| | | | | | | | \$94,733 | |
| | | | | | | | HOME: | |
| | | | | | | | \$33,162 | |

Table 55 – Goals Summary

Goal Descriptions

| 1 | Goal Name | Public Improvements - Infrastructure/Facilities |
|---|---------------------|--|
| | Goal Description | The FY2021 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 |
| | Goal Description | The FY2021 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 HOME funding. |
| 3 | Goal Name | Public Services |
| | Goal Description | The FY2021 Annual Action Plan's goal of funding public services for the well-being and benefit of its low income residents includes providing summer/after school programs for at-risk youth, and delivery of meals to home-bound senior citizens. |
| 4 | Goal Name | Administration |
| | Goal Description | Administer, plan, and monitor CDBG and HOME grant programs to ensure anticipated outcome and performance measures and compliance with regulations. Assess and support needs including fair housing, removal of barriers to affordable housing, removal of lead-based paint hazards, an anti-poverty strategy, and identification of resources addressing financial and digital literacy. |

Projects

AP-35 Projects - 91.220(d)

Introduction

Following are 2021 program year projects.

Projects

| # | Project Name |
|---|---|
| 1 | Ward I Gum Street, From 15th to 16th |
| 2 | 10th Street |
| 3 | Ward III 49th Street, From Pike to Division |
| 4 | CareLink Meals on Wheels Program |
| 5 | NLR Boys and Girls Club Great Futures Program |
| 6 | Administration CDBG |
| 7 | Community Housing Development Organization (CHDO) Program |
| 8 | Administration HOME |

Table 56 – Project Information

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

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

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

AP-38 Project Summary

Project Summary Information

| 1 | Project Name | Ward I Gum Street, From 15th to 16th |
|---|---|---|
| | Target Area | CDBG ELIGIBLE AREA |
| | Goals Supported | Public Improvements - Infrastructure/Facilities |
| | Needs Addressed | Public Improvements-Infrastructure/Facilities |
| | Funding | CDBG: \$179,966 |
| | 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 | An estimated 730 persons in the CDBG eligible low-mod area will benefit upon completion of the proposed activity. |
| | Location Description | Gum Street, from 15th to 16th, North Little Rock, AR. |
| | Planned Activities | Street, drainage, and sidewalk improvements. |
| 2 | Project Name | 10th Street |
| | Target Area | CDBG ELIGIBLE AREA |
| | Goals Supported | Public Improvements - Infrastructure/Facilities |
| | Needs Addressed | Public Improvements-Infrastructure/Facilities |
| | Funding | CDBG: \$179,966 |
| | Description | Street, drainage, and sidewalk improvements |
| | Target Date | 12/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | An estimated 1,490 persons in the CDBG eligible low-mod area will benefit upon completion of the proposed activity. |
| | Location Description | Park Place, North Little Rock, AR |
| | Planned Activities | Street, drainage, and sidewalk improvements |
| 3 | Project Name | Ward III 49th Street, From Pike to Division |
| | Target Area | CDBG ELIGIBLE AREA |
| | Goals Supported | Public Improvements - Infrastructure/Facilities |
| | Needs Addressed | Public Improvements-Infrastructure/Facilities |
| | Funding | CDBG: \$179,966 |
| | Description | Street, drainage, and sidewalk improvements |
| | Target Date | 12/31/2024 |

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| | Estimate the number and type | An estimated 2,185 persons in the CDBG eligible low-mod |
|---|---|---|
| | of families that will benefit from | area will benefit upon completion of the proposed activity. |
| | the proposed activities | |
| | Location Description | 49th Street from Pike to Division, North Little Rock, AR |
| | Planned Activities | Street, drainage, and sidewalk improvements |
| 4 | Project Name | CareLink Meals on Wheels Program |
| | Target Area | CDBG ELIGIBLE AREA |
| | 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 | An estimated 90 low to moderate income elderly persons will benefit from the provision of home delivered meals. |
| | Location Description | Citywide |
| | Planned Activities | Delivery of hot or frozen nutritious meals to homebound senior citizens. |
| 5 | Project Name | NLR Boys and Girls Club Great Futures Program |
| | Target Area | CDBG ELIGIBLE AREA |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$25,000 |
| | Description | Funding for teacher salaries for 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 | An estimated 100 low-moderate income at-risk youth will benefit from this activity. |
| | Location Description | Two Boys and Girls club locations; Wetherington Club, 1212 Jim Wetherington Place, North Little Rock, AR and Hamilton Club, 600 N. Palm, North Little Rock, AR. |

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

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| | Planned Activities | Funding for teachers' salaries for Great Futures Program for summer and after-school care. |
|---|---|---|
| 6 | Project Name | Administration CDBG |
| | Target Area | CITYWIDE |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$94,733 |
| | Description | Administration and planning costs. |
| | Target Date | 12/31/2023 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | Community Development Agency, 500 W 13th Street, North Little Rock, AR |
| | Planned Activities | Administration and planning costs. |
| 7 | Project Name | Community Housing Development Organization (CHDO) Program |
| | Target Area | CITYWIDE |
| | Goals Supported | Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME: \$298,465 |
| | Description | Development of new owner occupied housing through Community Development Housing Organization (CHDO). |
| | Target Date | 12/31/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | An estimated two low income families will benefit from the proposed activity with two units of homeowner new housing added. |
| | Location Description | Addresses to be determined. |
| | Planned Activities | Development of new owner occupied housing through Community Development Housing Organization (CHDO). |
| 8 | Project Name | Administration HOME |
| | Target Area | |
| | Goals Supported | Affordable Housing |

Consolidated Plan

| Needs Addressed | Affordable Housing |
|---|--|
| Funding | HOME: \$33,162 |
| Description | Administration and planning costs. |
| Target Date | 12/31/2024 |
| Estimate the number and type of families that will benefit from the proposed activities | N/A |
| Location Description | Community Development Agency, 500 W 13th Street, North Little Rock, AR |
| Planned Activities | Administration and planning costs. |

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic areas where assistance will be directed for program year 2021 are CDBG ELIGIBLE AREA and CITYWIDE.

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

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

Investments will be allocated based on responses to grant program opportunities and funding availability. Infrastructure projects will be targeted to CDBG eligible areas. Public facility activities may be offered in CDBG eligible areas or to those facilities with qualifying LMI clientele. Public services may be offered in low to moderate income areas or to all qualified residents of the City. While any housing programs could be offered citywide as an individual benefit to low and moderate income residents of North Little Rock, activities of the City's CHDO, Pulaski County Neighborhood Alliance for Habitat, will focus on income eligible applicants within its respective neighborhood target areas.

The City has three census tracts designated as Opportunity Zones and will locate projects funded by this Plan in those areas whenever possible. The City will also solicit, encourage and support Opportunity Zone projects that are funded by other sources.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|---------------------|
| CDBG ELIGIBLE AREA | 52 |
| CITYWIDE | 48 |

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG ELIGIBLE AREA investments for 2021 include area benefit street and drainage improvements. Funds are allocated for one infrastructure project in each of the three City wards with boundaries that include CDBG eligible areas. While the beneficiaries of housing development activities of the CHDO are the qualifying low income homebuyers, the CHDO will focus on their respective neighborhood target areas. The CDBG public service activities funded this year, Boys and Girls Club

Great Futures Program and CareLink Meals on Wheels Program will serve low income persons citywide.

Discussion

The geographic areas where assistance will be directed for program year 2021 are CDBG ELIGIBLE AREA and CITYWIDE.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Following are the affordable housing goals for FY2021, which is year one of the Five Year Consolidated Plan.

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

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

Table 59 - One Year Goals for Affordable Housing by Support Type Discussion

The City of North Little Rock maintains its goal of increasing affordable housing units for its low income citizens through its CHDO Project for new housing development. The City anticipates providing affordable housing to an estimated two low income persons or families utilizing 2021 HOME funding. Goals in tables above are based on HOME funding allocated through this Action Plan to the CHDO. However, additional affordable housing will be provided in the City of North Little Rock through the efforts and activities of the NSP2 Consortium members.

AP-60 Public Housing - 91.220(h)

Introduction

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

NLRHA addresses the urgent need of providing secure and quality homes to families and individuals of very modest means. 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.

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

Public Housing and Housing Choice Voucher Program Funding

In FY2020 NLRHA received about \$3.2M in subsidies for public housing rental assistance, and about \$8.3M for the Housing Choice Voucher Program rental assistance, and \$2.1M for the 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 and currently manages 1894 vouchers. Of those units 200 target veterans, and 457 are project-based vouchers attached to units converted from low-income public housing. NLHRA is a partner with the VA in administering the 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.

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

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 Councils continue to operate at the project based voucher sites. The council goals are to:

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

Family Self-Sufficiency (FSS) 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.

Although the HCVP homeownership program was discontinued for new enrollments in 2019, the Housing Authority continues to work with FSS participants who enrolled through 2019 and identified homeownership as a goal to become eligible to purchase a home using their voucher. For those participants, NLRHA has ongoing meetings with a committee with a goal of coordinating between public housing and external agencies to assist with homebuyer education. Some of the guidance that FSS participants receive include budgeting and saving, credit counseling services, and the step-by-step process of purchasing a home. Participants are also made aware of state and national down payment assistance programs.

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

provided or other assistance

The North Little Rock Housing Authority is not a troubled agency.

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

The City will provide support for the homeless population through facilitating coordination and collaboration of efforts with the local Continuum of Care.

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

recently homeless from becoming homeless again

Maintaining communication and coordination with our partner agencies in the CATCH membership to most efficiently prioritize and cover all aspects of the Little Rock/Central Arkansas Continuum of Care's homelessness strategy is key. Staff from the cities of North Little Rock, Little Rock, and Jacksonville have served on the Rank and Review Committee for applications for annual CoC funding, seeking a combination of qualified programs that provide 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 City's CHDO, Pulaski County Neighborhood Alliance for Habitat (PCNAH), has worked closely with homeless providers such as Our House, another nonprofit organization providing transitional housing, to move clients to permanent housing as first time homebuyers.

The North Little Rock Housing Authority (NLRHA) focuses on homeless veterans through the Veterans Affairs Supportive Housing (VASH) program. Currently, NLRHA has 200 vouchers in its inventory that contribute toward reducing the homeless veteran population.

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Strategic Plan supports outreach to the homeless and those at risk of becoming homeless to raise awareness of services such as housing referrals, job training, counseling, and transportation, offered at organizations including River City Ministry and the Jericho Center. Collaboration among local service providers builds a network of coordinated services and facilitates referrals. The Housing First Program assists chronically homeless individuals and families, families with children, and veterans to transition from homelessness to permanent housing. Supportive services are provided to these clients to assist them with maintaining their housing.

Discussion

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

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

Introduction:

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

The City has continued to make strides in streamlining the overall development process by encouraging preliminary reviews to expedite the permitting process, and implementing a "One-Stop Shop" for swift issuance of permits. 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 FY2021 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

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 six public housing properties, the NLRHA is working to identify additional opportunities to further its voice and widened 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 totaling \$8.4 million were 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. Renewal efforts in the NSP neighborhoods have been multi-phased and have resulted in millions of dollars being embedded into these communities and accounts for new housing development, 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/or rental housing in these and other low income target areas.

The CHDO program will continue to increase new affordable housing opportunities for low income homebuyers, utilizing HOME funding. The City and its CHDO(s) will affirmatively market new homes and will encourage and utilize minority and woman-owned contractors to the fullest extent possible.

NLRHA's Family Self-Sufficiency program assists families with acquiring or developing tools to access increased or additional income streams. The agency continues to search for appropriate sites to construct new, affordable housing.

Discussion:

The City continues work towards its Fair Housing goals by addressing previously identified impediments. One 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 to low income homebuyers. The City encourages neighborhood "clean-up" campaigns, such as those offered by Habitat for Humanity and Ozark Mission Project. The City's Fit2Live department offers grants for neighborhood community gardens.

NLRHA promotes its mission of providing safe, secure and decent housing. NLRHA is undergoing a corporate rebranding process to better represent its current mission. It will continue to utilize HUD development programs like Section 18 and RAD to reduce the \$90 million backlog of deferred maintenance and modernize properties to provide residents with a higher quality of life. NLRHA champions the need for affordable housing in economically developing neighborhoods, partners with lenders to promote homeownership, and stays committed to trainings on compliance with fair housing policies.

To address the identified socio-economic impediment of the need for more jobs paying a livable wage, the City 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. Construction on Amazon's new fulfillment center is underway with over 500 anticipated

new jobs to come once completed. 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. The Equal Housing Opportunity logo and/or slogan will be used in advertising and informational materials. The City will follow Davis Bacon and Section 3 requirements.

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 life skills.

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. 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.

Hemlock Courts and Silver City Courts are the last remaining public housing properties. Built in the 1940s, Silver City is a 128-unit family site located along the 1800 block of the Pike Avenue corridor. Hemlock, constructed in the 1950s is a 110-unit family site is located in the East Broadway district. Both

locations are part residential, commercial and industrial. Residents have indicated they do not feel included in new and rehabilitative activities that are occurring in other neighborhoods and are hungry for "new things." Current locations of the properties, especially Hemlock Courts, presents challenges to redeveloping. An option to redevelopment is voluntary conversion wherein the current residents can be offered tenant-based vouchers to relocate to housing in communities of their choice.

Actions planned to foster and maintain affordable housing

Ninety (90) percent of FY2021 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 the Neighborhood Stabilization Program (NSP2) rental properties, through the Housing Authority and homebuyer mortgages, through Habitat for Humanity will be utilized by these consortium members to provide additional affordable housing stock.

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 affordable housing developments.

Actions planned to reduce lead-based paint hazards

The NLRHA complies with HUD's Notice PIH 2017-13 in regard to the minimization and abatement of lead-based paint hazards and elevated blood lead levels of children under age six (6). Where lead 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 (OLHCHH) and Arkansas Health Department's Lead-Based program of the EBLL case. NLRHA will conduct environmental investigation within 15 calendar days of receiving notification. NLRHA contracts with a certified company to abate or remove lead-paint hazards. NLRHA completes the lead-hazard reduction within 30 calendar days of receiving the environmental investigation report. Furthermore, the PHA will address potential hazards as it prepares for redevelopment and substantial rehabilitation through RAD and Section 18.

The construction of new single family affordable homes through the City's CHDO program and NSP2

program will increase the number of lead-safe homeowner units in North Little Rock.

Actions planned to reduce the number of poverty-level families

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

Those low-income residents who are attempting to rise out of poverty by building equity through homeownership will be directed to the City's CHDO and NSP2 programs 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.

The City supports organizations such as the Arkansas Regional Innovation Hub. Its "Skills to Launch" program provides valuable skills training in several different trades through a combination of classroom instruction and independent study, so youth can thrive and plan their futures.

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.

Actions planned to develop institutional structure

The City will continue its strategy of partnering with the NLR Housing Authority, local non-profit supportive 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. The City's 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. At the family sites, 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(I)(1,2,4)

Introduction:

This section addresses program specific requirements for the 2021 Annual Action Plan and Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME).

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

| The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed The amount of proceeds from section 108 loan guarantees that will be used during the year that address the priority needs and specific objectives identified in the grantee's strategic plan. The amount of surplus funds from urban renewal settlements The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan The amount of income from float-funded activities Total Program Income: | 0 0 0 |
|--|--------|
| Other CDBG Requirements | |
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate | |
| income. Specify the years covered that include this Annual Action Plan. | 80.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(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

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 2020. The City uses the HOME affordable Homeownership Value Limits provided by HUD.

Appendix - Alternate/Local Data Sources

1 Data Source Name

North Little Rock Housing Authority, December 2020

List the name of the organization or individual who originated the data set.

Data obtained from North Little Rock Housing Authority.

Provide a brief summary of the data set.

Current data from Housing Authority to update HUD populated tables.

What was the purpose for developing this data set?

To reflect updated data.

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

Data is specific to North Little Rock Housing Authority.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2020

What is the status of the data set (complete, in progress, or planned)?

Complete

2 Data Source Name

2011-2015 ACS

List the name of the organization or individual who originated the data set.

U. S. Census / 2011-2015 American Community Survey

Provide a brief summary of the data set.

2011-2015 American Community Survey data

What was the purpose for developing this data set?

Updated data

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

2011-2015 ACS data for North Little Rock

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2011-2015

What is the status of the data set (complete, in progress, or planned)?

Complete

Data Source Name

2008-2012 CHAS

List the name of the organization or individual who originated the data set.

HUD / 2008-2012 Comprehensive Housing Affordability Strategy (CHAS)

Provide a brief summary of the data set.

2008-2012 Comprehensive Housing Affordability Strategy (CHAS)

What was the purpose for developing this data set?

Updated data

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

2008-2012 CHAS data for North Little Rock

What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2008-2012

What is the status of the data set (complete, in progress, or planned)?

Complete

4 Data Source Name

2012 HUD FMR and HOME Rents

List the name of the organization or individual who originated the data set.

HUD

Provide a brief summary of the data set.

2012 HUD FMR and HOME Rents

What was the purpose for developing this data set?

Updated data

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

Data pulled for Little Rock-North Little Rock-Conway AR HUD Metro FMR Area.

What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2012

What is the status of the data set (complete, in progress, or planned)?

Complete

Data Source Name

COC / HMIS / PIT

List the name of the organization or individual who originated the data set.

Little Rock Community Mental Health Center / Lead Homeless Management Information System (HMIS) Administrator

Provide a brief summary of the data set.

HMIS and Point in Time (PIT) Count 2015 data for LR/Central Arkansas CoC

What was the purpose for developing this data set?

IDIS Template not pre-populated with CoC data.

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

Data pertains to Little Rock/Central Arkansas CoC area.

What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2015

What is the status of the data set (complete, in progress, or planned)?

In progress

6 Data Source Name

PIC (PIH Inf Center) data through April 2020

List the name of the organization or individual who originated the data set.

PIH Information Center

Provide a brief summary of the data set.

PIC information from PIH Information Center, valid through April 2020

What was the purpose for developing this data set?

To specify time period that data reflects

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

This is comprehensive data for the North Little Rock area.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

Through April 2020.

What is the status of the data set (complete, in progress, or planned)?

Complete