

2025-2029 CONSOLIDATED PLAN & 2025 ANNUAL PLAN

Effective July 1, 2025, Approved by HUD _____

Arkansas Economic Development Commission Arkansas Development Finance Authority Arkansas Department of Health

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

A Consolidated Plan is a strategic document developed by entitlement communities, including the State of Arkansas, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations. The state must prepare and submit both the Consolidated Plan and Annual Action Plan to HUD once every five years. Entitlement status enables the State of Arkansas to receive formula grant assistance from HUD for various programs, including Community Development Block Grant Program (CDBG); HOME Investment Partnerships Program (HOME); Emergency Solutions Grant Program (ESG); Housing Opportunities for Persons with AIDS (HOPWA); and the National Housing Trust Fund (HTF)

The assessment of needs and intended application of federal resources to address priorities are detailed in the Consolidated Plan for HUD review pertaining to funding provided by CDBG, HOME, ESG, HOPWA, HTF, and Competitive or supplemental fund allocations.

HUD Standard Form 424 (Application for Federal Assistance), a HUD 424B, and the required certifications are submitted as part of the plan to request federal funding for the State of Arkansas.

The CDBG Program is administered through the Arkansas Economic Development Commission (AEDC) and AEDC is the lead agency responsible for coordinating the development of the Consolidated Plan. The HOME, ESG, and HTF programs are administered through the Arkansas Development Finance Authority (ADFA). The HOPWA program is administered by the Arkansas Department of Health (ADH). ADFA and ADH work in conjunction with AEDC in developing the Consolidated Plan.

The HOME funds received by ADFA for the state exclude the entitlement cities Fort Smith, Little Rock, North Little Rock, and Pine Bluff, as these cities are responsible for distribution and administration of their own HOME award. HOPWA funds received by ADH for the state exclude the entitlement city of Little Rock, who is responsible for their own HOPWA award. Allocations are based on a formula. The formula is determined using a minimum funding amount for all regions, population base, poverty data, and pro-rata percent. The formal and funding process emphasizes equitable distribution as well as quality projects and programs.

ADFA also administrates the HOME-ARP 2021 Program Grant of \$36,354,808; which includes the following activities: Admin (\$4,362,608); Supportive Services (\$5,117,976); Operating (\$1,598,448); Non-Congregate Shelter-NCS (\$25,275,676).

Additionally, ADFA will administrate two disaster grants: 1) CDBG-DR 2021 \$8,940,000 to address unmet disaster recovery needs of HUD MID areas Perry and Jefferson County, for the 2019 disaster (DR-4441).

2) CDBG-DR 2025 \$59,048,000 for disasters of 2023 (DR-4698) and 2024 (DR-4788), for unmet needs of HUD MID areas Cross, Benton, & Pulaski County (excluding Little Rock that received its own CDBG-DR funding).

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

This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to Plan, Monitor and Administer Entitlement Grant Programs and ensure compliance with Federal Regulations.
- Increase the availability and affordability of supportive services offered to homeless families and individuals in Arkansas.
- Increase the availability and affordability of decent housing and supportive services offered to homeless families and individuals by preventing homelessness.
- Expand Emergency Shelter Facilities, particularly shelters serving homeless families.
- Improve the availability and affordability of decent housing and supportive services through transitional housing.
- Provide homeownership opportunities through Homebuyer Assistance Programs.
- Increase housing supply for homebuyers by supporting the development of new Single-Family Housing.
- Provide Rental Assistance Programs for low- and moderate-income renters.
- Provide funding for Rental Housing Development Programs.
- Preserve Homeowner Occupied Housing through the Rehabilitation of Single-Family Housing.
- Preserve Rental Housing through Rental Rehabilitation Programs.
- Provide Permanent Housing Placement (PHP) Assistance.
- Provide support in conjunction with HOPWA-funded housing assistance.
- Enhance living environment for senior citizens.
- Enhance and support a suitable living environment for the citizens of Arkansas by improving availability, accessibility, and affordability of childcare services.
- Enhance and support a suitable living environment for the citizens of Arkansas by improving availability, accessibility, and affordability of community facilities and improving the availability of affordable fire protection services.
- Enhance and support a suitable living environment for the citizens of Arkansas through improved access to public facilities and public infrastructure.
- Enhance living conditions through the construction of water and sewer systems.
- Improve Economic Opportunities by identifying and funding projects which provide access to new jobs.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and public services. Specifics programs and actions can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

The State of Arkansas demonstrated notable achievements in the past 5 years as summarized in its 2020 - 2024 Consolidated Annual Performance Reports (CAPERS), effectively leveraging HUD resources to meet its housing and community development goals. The Arkansas Economic Development Commission (AEDC), Arkansas Development Finance Authority (ADFA), Arkansas Department of Health (ADH), and Arkansas Department of Human Services (DHS) collectively administered critical federal programs including CDBG, HOME, ESG, HOPWA, and HTF. Over the previous five-year period, Arkansas focused on providing decent housing, a suitable living environment, and expanded economic opportunities, particularly for low- and moderate-income (LMI) populations.

Key accomplishments for the previous 5-year Consolidated Plan period include the construction of 144 new rental housing units, the rehabilitation of 130 units, and the provision of tenant-based rental assistance to 367 households under the HOME program. CDBG funds significantly improved public infrastructure, benefitting over 19,000 residents, and provided essential fire protection services to 9,187 rural Arkansans. The State also exceeded targets in homeless services, with 27,118 individuals benefiting from overnight shelter programs and 1,389 individuals receiving homelessness prevention assistance under the ESG program. HOPWA funds supported 681 households with rental assistance and provided supportive services to 697 individuals.

Despite challenges, such as economic disruptions and the COVID-19 pandemic, Arkansas demonstrated resilience through adaptive measures, including CDBG-CV and ESG-CV funds to address pandemic-related needs. Moving forward, the state plans to build on its successes by enhancing affordable housing programs, expanding economic development initiatives, and improving homeless services infrastructure, ensuring sustained impact and alignment with HUD priorities.

4. Summary of citizen participation process and consultation process

A public hearing to obtain citizen comments on the draft 2025-2029 Consolidated Plan and 2025 Annual plan was held Wednesday, July 9, 2025, from 10:00 a.m. to 11:30 a.m. During this meeting, state agencies described the programs and obtained oral comments regarding the allocation of approximately \$33.45 million in funds from the CDBG, HOME, ESG, HOPWA, HTF, and CDBG-DR Programs. State agencies conducted outreach and consultation throughout the year.

5. Summary of public comments

There was one official written public comment received during the 30-day public comment period. Public comments and their responses are attached in the Appendix.

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

There were no comments or views not accepted.

7. Summary

The Arkansas Economic Development Commission served as the lead agency for the 2025 - 2029 Consolidated Plan and 2025 Annual Action Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(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	N	lame	Department/Agency	
CDBG Administrator	Arkansas	Arkans	sas Economic Development	
		Comm	ission	
HOPWA Administrator	Arkansas	Arkans	sas Department of Health	
HOME Administrator	Arkansas	Arkans	Arkansas Development Finance	
		Author	Authority	
ESG Administrator	Arkansas	Arkans	Arkansas Development Finance	
		Author	rity	
	Arkansas	Arkans	sas Development Finance	
		Author	rity	

Table 1 - Responsible Agencies

Narrative

The State of Arkansas Consolidated Plan represents a collaborative effort between three state agencies: the Arkansas Economic Department Commission, the Arkansas Development Finance Authority (ADFA) and the Arkansas Department of Health (ADH). AEDC is the lead agency and has contracted with the consulting firm of J-QUAD Planning Group, LLC. The State and J-QUAD consulted with other agencies including a variety of services providers and the agencies involved in the Continuum of Care to address homelessness.

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

1. Introduction

The plan's broad goals mean that various organizations, not just AEDC, ADFA, and ADH, are responsible for its success. This includes federal and state agencies, local governments, non-profits, and the private sector. To achieve these goals and directly benefit themselves, communities and other entities are encouraged to form partnerships and leverage available HUD funding through the State.

The State of Arkansas works with a wide variety of agencies, organizations, and service providers to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the state utilizes outside organizations in the consultation process. A number of those agencies are listed in the tables that follow, but others were invited and/or participated that were not found in the HUD database. Other organizations participating in the Consolidated Plan forums include: Planning and Economic Development Districts, Natural Resources Division - Arkansas Department of Agriculture, Arkansas Rural Water Association, USDA - Rural Development, Communities Unlimited, Arkansas Municipal League, Arkansas County Judges Association, County and City elected and appointed officials, Arkansas State Chamber of Commerce, Arkansas Rural Development Commission, Arkansas Economic Development Council, Arkansas State and Congressional legislators, housing developers, consultants, contractors and businesses.

Cooperation and coordination among the State of Arkansas or lead agencies and all units of general local government are of primary importance to helping the State develop priorities for funding under the Consolidated Plan. Through workshops, state-wide conferences, focus group meetings, surveys, public comment periods, public hearings, and the input of Mayors and County Judges, statewide needs are taken into consideration by the State. The method of distribution and application guidelines of the State CDBG Program requires local governments to conduct at least two public hearings, one during the application process, during which they receive public input and set priorities for available funds, applying for eligible activities that will address one of those priority needs.

Provide a concise summary of the state'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 state has ongoing relationships with housing providers working on housing development activities. The state also works with public housing authorities to address the housing needs of the state's lowest income households. Through the Continuum of Care (CoC) processes throughout the state, the State of Arkansas maintains relationships with mental health providers, homeless shelter and services providers, and local governmental agencies with specific responsibilities for homeless individuals and families. The

state also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

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

CoCs plan for and manage homeless assistance resources and programs, including federal funding from HUD's Continuum of Care Program and Emergency Solutions Grant (ESG). The Arkansas Development Finance Authority (ADFA) is involved in allocating HOME-ARP funds and managing the ESG program.

CoCs collect data on the extent and nature of homelessness through tools like the Point-in-Time (PIT) Count, Housing Inventory Count (HIC), and Coordinated Entry (CE) system (including By-Name-Lists) to assess program effectiveness and inform strategies.

Coordination with CoCs can assist local housing planners in making informed decisions about addressing homelessness by leveraging the resources and data that CoCs provide.

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

Arkansas state agencies, such as the Department of Human Services (DHS) in the past, and the Arkansas Development Finance Authority (ADFA), actively consult with the state's five CoCs on the allocation of ESG funds. This consultation informs how funds are distributed across different types of eligible activities (e.g., street outreach, emergency shelter, rapid re-housing, homelessness prevention, HMIS costs, and administration) and across different geographic regions of the state, considering the priorities and needs of the communities served by each CoC. CoC members and representatives participate in trainings and public hearings to provide input on homelessness strategies and the annual plan for ESG fund allocation, enabling funding decisions to consider the CoC's operations and priorities.

CoCs, in collaboration with ESG recipients, draft and implement written standards for prioritizing assistance, ensuring consistency across different programs within the community. These standards include policies and procedures for evaluating household eligibility for assistance, determining priority for various housing interventions (e.g., transitional housing, rapid re-housing, permanent supportive housing), and setting rent payment requirements for program participants. CoCs also evaluate Annual Progress Reports from funded agencies to assess accomplishments, monitor progress toward annual goals, and analyze outcomes based on agency performance.

CoCs in Arkansas are responsible for choosing an HMIS software solution that meets HUD's data collection, management, and reporting standards. ESG funds can be used to cover HMIS implementation

and operational costs at the shelter level, as well as to support central implementation and operation costs if the HMIS can generate the required reports. CoCs are required to collect data from both CoC- and ESG-funded projects through HMIS and utilize this data to generate necessary reports, such as the Annual Performance Report (APR) and Consolidated Annual Performance and Evaluation Report (CAPER).

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	ARKANSAS ECONOMIC DEVELOPMENT COMMISSION		
	Agency/Group/Organization Type	Other government - State Grantee Department		
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Plan Coordinator		
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Plan Coordinator, associated with all sections of the plan, Consolidated Plan Board, and other Agency Divisions also consulted on plan, including Community Developers, Economic Developers, and Rural Services Division		
2	Agency/Group/Organization	ARKANSAS DEVELOPMENT FINANCE AUTHORITY		
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Other government - State Grantee Department		

		_ _
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
		Lead-based Paint Strategy
		Public Housing Needs
		Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Market Analysis
		Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and	Consolidated Plan Board Member, and other Agency Divisions also
	what are the anticipated outcomes of the consultation or	consulted on plan, including Community Developers, Economic
	areas for improved coordination?	Developers, and Rural Services Division
3	Agency/Group/Organization	ARKANSAS DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
		Services-Health
		Health Agency
		Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
		HOPWA Strategy
	How was the Agency/Group/Organization consulted and	Consolidated Plan Board Member
	what are the anticipated outcomes of the consultation or	
	areas for improved coordination?	

5 Agency/Group/Organization	ARKANSAS DEPARTMENT OF HUMAN SERVICES	
Agency/Group/Organization Type	Services-Children	
	Services-Elderly Persons	
	Services-homeless	
	Services-Health	
	Child Welfare Agency	
	Other government - State	
What section of the Plan was addressed by Consultation?	Homelessness Strategy	
	Homeless Needs - Chronically homeless	
	Homeless Needs - Families with children	
	Homelessness Needs - Veterans	
	Homelessness Needs - Unaccompanied youth	
	Non-Homeless Special Needs	
How was the Agency/Group/Organization consulted and	Previous state agency grant administrator of the Emergency Solutions	
what are the anticipated outcomes of the consultation or	Grant (ESG) Program. Consulted/advised ADFA on the development and	
areas for improved coordination?	continuity of the ESG Program.	

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

No specific organizations were intentionally left out of the public participation process.

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	Balance of State	The Strategic Plan provides a set of goals for addressing homelessness, with are supported by the		
Care	Continuum of Care	Balance of State Continuum of Care and its participating agencies.		

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?	
Arkansas	Arkansas State	The report addresses the key deliverables required by the contract: assessing available broadband	
Broadband	Broadband Office	assets in the state; mapping out where the broadband gap exists in the state; calculating the budget	
Master Plan		needed to bridge the gap; and recommending improvements to the ARC grant program. According to	
		its findings, Arkansas currently has 110,000 underserved households	
Arkansas	Arkansas	Data suggests that the greatest challenge facing the state is meeting the most critical in-demand jobs	
Workforce	Department of	while simultaneously building out the infrastructure for jobs that will become more critical in the	
Assessment	Commerce	next several years.	

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

The state's lead agencies, particularly AEDC, ADFA, and ADH, work together in the development of the Consolidated Plan, which guides the allocation of federal funds to local entities.

- Grant Administration and Oversight: State agencies like AEDC and ADFA are responsible for administering grants and providing oversight to ensure local grantees comply with program requirements and effectively utilize funds.
- Leveraging Resources: The state encourages local entities to leverage federal funds with other public and private resources, such as professional services, cash, land, and equipment, to maximize the impact of programs.
- Data Sharing and Analysis: Interagency collaboration involves sharing data and information to assess local needs, identify barriers, and inform strategies to improve housing opportunities.
- Addressing Challenges: Addressing challenges like funding gaps and lack of affordable housing requires collaboration and a shared plan among state and local governments and other stakeholders.

In essence, the success of the Arkansas Consolidated Plan hinges on a collaborative approach where state agencies provide guidance and resources, and local governments and organizations implement programs and tailor solutions to the specific needs of their communities. This involves communication, resource sharing, and a common commitment to the goals of affordable housing and community development.

Narrative (optional):

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

Public input helps identify the most pressing housing and community development needs across the state, influencing the priorities of the plan. Citizen feedback shapes the strategies and activities outlined in the plan to address identified needs, such as prioritizing projects focused on low- and moderate-income populations. Public input informs decisions on how to allocate the federal grant resources to achieve the plan's goals and address specific community needs. Comments received during public review periods can lead to revisions and adjustments in the draft plan, ensuring it reflects community priorities.

Citizen participation fosters collaboration between public agencies, housing providers, non-profits, and other stakeholders, leading to more aligned and effective community development programs.

In essence, citizen participation serves as a cornerstone of the Arkansas Consolidated Plan, ensuring that the plan is not only compliant with federal requirements but also reflects the real needs and priorities of Arkansas communities, leading to more impactful and relevant housing and community development initiatives.

Citizen Participation Outreach

Sort Or der	Mode of Outr each	Target of Outr each	Summary of response/attendance	Summary of comments rec eived	Summary of com ments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non- targeted/broa d community	A public hearing to obtain citizen comments on the draft 2025-2029 Consolidated Plan and 2025 Annual Plan was	One written comment was received, having to do with domestic violence,	No comments were rejected.	https://www.arkansasedc.com/c ommunity- resources/community- development-block-grant

held Wednesday, July	sexual assault,	
9th, from 10:00 a.m. to	or dating	
11:30 a.m. During this	violence as it	
meeting, state agencies	relates to	
obtained oral public	housing. The	
comments regarding	actual	
the allocation of	comment and	
approximately \$33.45	response is	
million in funds for the	detailed in the	
Community	Citizen	
Development Block	Participation	
Grant (CDBG), HOME	attachment.	
Investment		
Partnerships Program		
(HOME), Emergency		
Solutions Grant (ESG),		
Housing Opportunities		
for Persons with AIDS		
(HOPWA), and the		
National Housing Trust		
Fund (HTF) programs		
for the 2025 program		
year beginning July 1.		
Draft Consolidated Plan		
and Annual Plan and a		
copy of the slides		
presented at the public		
hearing are available at		
www.arkansasedc.com		
/grants. The comment		

period extended for 30
days beginning July 1
and ending at 4:30
p.m., July 30, 2025.
Written public
comments were also
accepted throughout
the public comment
period. Approximately
50 persons participated
in the public hearing.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment examines a range of issues related to housing, homelessness, community development, and non-homeless special needs by analyzing census and CHAS data created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. This data quantifies housing problems, such as overcrowding and cost burden, and measures the size of special needs populations, including the elderly, frail elderly, and individuals with HIV/AIDS. As shown in the following analysis, the cost burden (spending more than 30 percent of household income on housing expenses) and extreme cost burden (spending more than 50 percent of household income on housing expenses) significantly affect households in Arkansas, particularly those with lower incomes. While measures of housing conditions (such as lacking complete kitchen or plumbing facilities) do not offer a reliable assessment, they represent the best readily accessible data on the subject. Additional needs are indicated through public housing waitlists and various census and state data sources.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The following data provide an analysis of housing problems in Arkansas, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses. By far, the most common housing need is related to cost burden, hitting lower income households particularly hard, with over 70 percent of renter households and 57 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with 25 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses, while cost burden is the most common for owner households where 20 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 16 percent paying more than 50% of their income on housing expenses. The next most pressing housing problem in Arkansas is overcrowding in rental housing, with 5.7 percent living in units with 1.01 to 1.5 persons per room. When comparing overcrowding with the cost burden, the needs observed are not as pressing.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	2,958,132	2,977,944	1%
Households	1,137,912	1,147,291	1%
Median Income	\$0.00	\$43,813.00	

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	138,080	146,650	200,425	116,695	545,440
Small Family Households	42,780	45,240	71,205	45,990	283,290
Large Family Households	8,065	10,490	17,395	10,520	41,120
Household contains at least one					
person 62-74 years of age	24,045	32,955	48,835	27,550	129,255
Household contains at least one					
person age 75 or older	16,275	28,600	30,040	14,470	46,920
Households with one or more					
children 6 years old or younger	25,415	24,275	33,890	19,690	60,095

Table 6 - Total Households Table

Data 2016-2020 CHAS

Source:

Housing Needs Summary Tables

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

	Renter	Owner								
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,995	1,240	1,565	635	5,435	1,115	1,075	880	555	3,625
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,470	1,640	1,490	635	5,235	170	280	620	240	1,310
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,925	2,175	3,200	940	9,240	625	1,155	1,975	1,380	5,135
Housing cost burden greater than 50% of income (and none of the above problems)	48,580	19,300	2,320	305	70,505	23,930	14,110	7,355	1,335	46,730
Housing cost burden greater than 30% of income (and none of the above problems)	8,925	32,465	27,575	2,995	71,960	8,375	16,555	23,900	9,460	58,290
Zero/negative Income (and none	11,150	0	0	0	11,150	7,215	0	0	0	7,215

of the above					
problems)					

Table 7 – Housing Problems Table

Data

2016-2020 CHAS

Source:

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

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-80%	>80-	Total
	AMI	50%	80%	100%		AMI	50%	AMI	100%	
AU IA ARER OI	T LIQUISE!	AMI	AMI	AMI			AMI		AMI	
NUMBER OF	- HOUSEH	IOLDS							<u> </u>	
Having 1										
or more of										
four										
housing										
problems	54,970	24,360	8,580	2,520	90,430	25,840	16,615	10,835	3,505	56,795
Having										
none of										
four										
housing										
problems	21,410	52,120	77,290	38,280	189,100	17,495	53,560	103,720	72,385	247,160
Household										
has										
negative										
income,										
but none										
of the										
other										
housing										
problems	11,150	0	0	0	11,150	7,215	0	0	0	7,215

Table 8 – Housing Problems 2

Data

2016-2020 CHAS

Source:

3. Cost Burden > 30%

	Renter					Owner				
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total		
	AMI	AMI	AMI		AMI	AMI	AMI			
NUMBER OF H	NUMBER OF HOUSEHOLDS									
Small										
Related	23,085	22,460	11,630	57,175	8,870	9,340	12,515	30,725		
Large										
Related	4,330	4,295	2,200	10,825	1,785	2,210	2,850	6,845		
Elderly	9,750	10,275	6,075	26,100	15,190	14,665	11,775	41,630		
Other	24,930	17,800	11,295	54,025	7,545	5,110	4,670	17,325		
Total need	62,095	54,830	31,200	148,125	33,390	31,325	31,810	96,525		
by income										

Table 9 - Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

		Rer	nter			Ow	ner	
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total
NUMBER OF H	OUSEHOLD	S						
Small								
Related	20,040	7,550	635	28,225	6,670	4,255	2,465	13,390
Large								
Related	3,620	800	120	4,540	1,440	685	300	2,425
Elderly	7,040	4,500	1,085	12,625	10,420	6,320	3,300	20,040
Other	21,490	7,245	705	29,440	6,175	2,980	1,355	10,510
Total need	52,190	20,095	2,545	74,830	24,705	14,240	7,420	46,365
by income								

Table 10 – Cost Burden > 50%

Data

2016-2020 CHAS

Source:

5. Crowding (More than one person per room)

		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 HOL	JSEHOLD	S								
Single family										
households	3,535	3,205	3,465	1,045	11,250	620	1,160	2,055	1,190	5,025
Multiple,										
unrelated										
family										
households	770	375	995	340	2,480	215	290	575	470	1,550
Other, non-										
family										
households	205	295	385	190	1,075	25	14	25	20	84
Total need by	4,510	3,875	4,845	1,575	14,805	860	1,464	2,655	1,680	6,659
income										

Table 11 - Crowding Information - 1/2

Data

2016-2020 CHAS

Source:

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

Table 12 - Crowding Information - 2/2

Data Source Comments:

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

While the specific number of single-person households in need of housing assistance in Arkansas from the 2016-2020 CHAS data is not immediately available, it's acknowledged that these households face significant challenges in affording housing. Single individuals often rely on a single income, making it harder to cover expenses compared to two-income households, according to Redfin. A Redfincommissioned survey found that nearly 70% of single, divorced or separated people struggle to afford their regular rent or mortgage payments, compared to 52% of married people. CHAS data also considers housing needs by income levels, including extremely low-income, very low-income, and low-income households (primarily at 30%, 50%, and 80% of median income). A significant number of single individuals, particularly those who are divorced or separated, have household incomes under \$50,000 annually, in contrast to married couples where only 26% fall into this income bracket. This demonstrates

how income disparities can contribute to housing challenges for single-person households.

In summary, while the exact figures for single-person households in need of housing assistance in Arkansas for the 2016-2020 period are not provided, it's clear that these households are particularly vulnerable to housing instability due to lower average incomes and the inability to pool resources compared to multi-person households. CHAS data provides a framework for understanding these needs across different income levels, which is crucial for developing targeted housing assistance programs in the state.

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.

According to 2024 point-in-time information provided to HUD by CoCs, of the 2,783 total homeless persons (16.4%), 457 were severely mentally ill (111 in emergency shelter, 20 in transitional housing, and 326 unsheltered).

Of that same population, 259 (or 9.3%) reported to be victims of domestic violence (129 in emergency shelters, 29 in transitional housing, and 101 were unsheltered).

What are the most common housing problems?

Housing problems in Arkansas are multifaceted, with affordability and severe cost burdens being primary concerns. According to CHAS data, 295,625 households in the state experience at least one of four housing problems—overcrowding, lack of complete kitchen or plumbing facilities, or a cost burden exceeding 30% of income. Severe housing problems, including a cost burden exceeding 50%, impact 153,295 households, disproportionately affecting renters. The housing cost burden is particularly prevalent among lower-income households, with 75% of those earning less than 30% of the Area Median Family Income (HAMFI) experiencing severe housing problems.

The Arkansas housing market also faces challenges related to supply and demand, as rental vacancy rates remain low while homeownership rates are declining. The Western Arkansas Local Plan notes that while employment opportunities are growing, wages stay significantly below the national average, making it difficult for many households to afford safe and adequate housing . Additionally, the state struggles with an aging housing stock and a shortage of affordable rental units, which exacerbates housing instability for low-income residents.

State and federal funding programs such as CDBG, HOME, ESG, HOPWA, and HTF are being utilized to address these challenges. The 2025 Annual Action Plan prioritizes increasing affordable housing, preserving existing units, and providing rental assistance to vulnerable populations.

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

Low-income renters, particularly those earning less than 30% of the Area Median Family Income (HAMFI), experience the highest rates of severe housing problems, including excessive cost burdens, overcrowding, and substandard living conditions. Renters, in general, face greater affordability challenges than homeowners, with a significant portion spending over 30% or even 50% of their income on housing. Seniors and individuals with disabilities struggle to find affordable, accessible housing, and often require additional supportive services to maintain stable living conditions. Families with children are also disproportionately affected, as they require larger housing units that are often unavailable or unaffordable in lower-cost markets. Additionally, individuals experiencing homelessness, particularly those being discharged from publicly funded institutions or care systems, face extreme housing instability.

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

Low-income individuals and families who currently have housing but are at risk of entering shelters or becoming unsheltered are living paycheck to paycheck, barely making ends meet. They are often just one paycheck away from homelessness if they experience a sudden job loss or medical emergency that forces a shift in their financial resources. These households encompass various types, including individuals living alone, small families, large families, and the elderly. Some may rely on relatives or friends to double up, thus temporarily avoiding homelessness in technical terms, but these arrangements do not provide long-term solutions to their needs. Extremely low-income households require a wide range of assistance to address those emergency situations that can arise in anyone's life. This support might include job training to help them transition into higher-paying professions, mortgage or rental assistance, medical clinics offering low or no-cost care, rent subsidies, and additional services that help alleviate costs that could disrupt funds allocated for housing.

Previously homeless families and individuals also require these services to reduce the likelihood of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies assist with the housing costs of households coming back from homelessness, while job training programs enhance employment prospects. Other social services may be necessary as circumstances change.

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:

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

Housing instability is heavily correlated with severe financial burdens, increasing the risk of homelessness. When a household allocates a disproportionate share of its income to housing costs, even minor unexpected expenses can lead to eviction. These unexpected costs might arise from health issues requiring hospitalization or missed work, vehicle breakdowns necessitating repairs or transportation, and legal challenges that involve attorney fees or job absences. Households with lower incomes are especially vulnerable to these financial strains, as they typically lack the savings necessary to absorb these costs and mitigate the impact of unforeseen financial demands.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

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

Introduction

The 2016 - 2020 CHAS data, compiled from information gathered by the US Census Bureau for HUD, reveals housing problems categorized by income and race/ethnicity. These housing issues include incomplete kitchen or plumbing facilities, cost burdens exceeding 30 percent, and overcrowding (more than one person per room). The tables below display the distribution of one or more problems by race/ethnicity for each of the four lower-income groups: 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables identify disproportionate needs within each income group for specific racial or ethnic groups. The next section will address severe housing problems, including severe overcrowding and extreme cost burdens.

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	102,828	42,181	0
White	62,639	27,478	0
Black / African American	29,823	10,929	0
Asian	833	461	0
American Indian, Alaska Native	814	423	0
Pacific Islander	125	24	0
Hispanic	5,819	1,538	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 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:

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	84,455	64,064	0
White	53,689	47,107	0
Black / African American	20,511	10,482	0
Asian	958	390	0
American Indian, Alaska Native	587	424	0
Pacific Islander	367	219	0
Hispanic	6,092	3,764	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data

2016-2020 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	65,558	142,748	0
White	43,112	104,909	0
Black / African American	12,307	21,817	0
Asian	1,069	1,163	0
American Indian, Alaska Native	554	793	0
Pacific Islander	402	370	0
Hispanic	5,821	10,172	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data

2016-2020 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	17,131	102,882	0
White	12,970	77,700	0
Black / African American	2,294	14,197	0
Asian	142	647	0
American Indian, Alaska Native	64	547	0
Pacific Islander	0	208	0
Hispanic	1,109	7,007	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 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

^{*}The four housing problems are:

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

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

Introduction

The 2016 - 2020 CHAS data demonstrate housing issues based on income and race/ethnicity. Severe housing problems include inadequate kitchen or plumbing facilities, a cost burden exceeding 50 percent, and extreme overcrowding (more than 1.5 individuals per room). The tables below depict the distribution of severe housing issues across race/ethnicity for four lower income categories: 0 to 30 percent of the area median income, 30 to 50 percent, 50 to 80 percent, and 80 to 100 percent of the area median income. The subsequent discussion will highlight the disproportionately greater needs experienced by specific racial or ethnic groups within each income category.

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	81,292	63,757	0
White	49,280	40,874	0
Black / African American	23,849	16,893	0
Asian	775	519	0
American Indian, Alaska Native	697	546	0
Pacific Islander	125	24	0
Hispanic	4,647	2,712	0

Table 17 - Severe Housing Problems 0 - 30% AMI

Data 2016-2020 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%

^{*}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	33,666	114,803	0
White	21,035	79,763	0
Black / African American	7,770	23,202	0
Asian	446	902	0
American Indian, Alaska Native	316	692	0
Pacific Islander	269	311	0
Hispanic	2,874	7,017	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data

2016-2020 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	18,566	189,668	0
White	11,449	136,598	0
Black / African American	2,779	31,321	0
Asian	428	1,802	0
American Indian, Alaska Native	273	1,067	0
Pacific Islander	338	434	0
Hispanic	2,700	13,316	0

Table 19 - Severe Housing Problems 50 - 80% AMI

Data

2016-2020 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%

^{*}The four severe housing problems are:

^{*}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	6,281	113,651	0
White	4,352	86,251	0
Black / African American	742	15,752	0
Asian	53	736	0
American Indian, Alaska Native	29	582	0
Pacific Islander	0	208	0
Hispanic	765	7,352	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data

2016-2020 CHAS

Source:

Discussion

^{*}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%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

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

Introduction

The 2016 - 2020 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	887,013	146,458	114,626	18,888
White	695,795	98,258	72,476	10,845
Black / African				
American	106,480	32,071	30,464	5,945
Asian	11,514	1,674	1,371	420
American Indian,				
Alaska Native	4,522	755	984	233
Pacific Islander	1,738	216	129	20
Hispanic	45,706	9,032	5,948	809

Table 21 - Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS

Source:

Discussion

NA-30 Disproportionately Greater Need: Discussion – 91.305 (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?

Data from CHAS reveals minimal significant disparities in housing needs among racial/ethnic groups in Arkansas, with the exception of the Hispanic population and the smaller Asian, Native American, and Pacific Islander communities. Collectively, these smaller groups comprise less than three percent of Arkansas's total population, indicating that their disproportionately greater needs are limited. For the two predominant racial/ethnic groups, Whites and Black/African Americans, which account for over 86 percent of the state's population, the CHAS data indicate negligible differences. Hispanics are 8% of the total population. Furthermore, the lowest income category, those earning 0-30% of the area median income (AMI), exhibits the highest rates of housing issues and severe housing challenges.

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

While the data on disproportionate needs do not show significant differences between the White and African American populations, African Americans exhibit much lower incomes, higher rates of poverty and unemployment, larger populations with less than a high school degree, and reside in lower-cost housing units compared to Whites. These data indicate that although they are living in housing units appropriate for their income levels, their overall affluence is considerably lower.

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

The African American population in Arkansas is less than 16.1%, with some tracts exceeding 98%. Higher concentrations are found in the southern and eastern regions, as well as Little Rock and North Little Rock. Hispanic populations can reach up to 61% in various tracts, particularly in the northwest.

NA-35 Public Housing – (Optional)

Introduction

There are over 140 agencies in Arkansas that work with public housing and vouchers to address the needs of low-income residents in the state. These agencies collectively manage more than 11,000 public housing units and nearly 23,000 vouchers. Agencies are funded directly by HUD and the State of Arkansas does not oversee these agencies or the funds they administer. HUD populates the tables below with publicly available information, and the State believes the data to be as accurate as possible given fluctuations in units and vouchers at the local level. The State collaborates with local public housing authorities as needed and upon request to ensure their continued success.

Totals in Use

	Program Type									
	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vol	ıcher	
					based	based	Veterans	Family	Disabled	
							Affairs	Unification	*	
							Supportive	Program		
							Housing			
# of units vouchers in use	0	117	13,029	19,360	130	18,769	152	81	54	

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

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

Characteristics of Residents

	Program Type								
	Certificate	cate Mod- Public Vouchers							
		Rehab	Housing	Total	Project -	Tenant -	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	4	34	27	0	19	8	0	
# of Elderly Program Participants									
(>62)	0	6	3,393	2,875	38	2,781	13	2	
# of Disabled Families	0	37	3,728	5,983	34	5,737	74	24	
# of Families requesting									
accessibility features	0	117	13,029	19,360	130	18,769	152	81	
# 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

Data Source: PIC (PIH Information Center)

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	79	5,944	9,528	102	9,207	67	17	46
Black/African American	0	34	7,009	9,707	26	9,440	84	64	8
Asian	0	3	41	38	2	36	0	0	0

Program Type									
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vol	ıcher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska									·
Native	0	1	26	72	0	71	1	0	0
Pacific Islander	0	0	9	15	0	15	0	0	0
Other	0	0	0	0	0	0	0	0	0

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type										
Ethnicity Certificate Mod- Public		Vouchers								
		Rehab	Housing	Total	Total Project -		Speci	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	9	205	242	7	227	5	1	1	
Not Hispanic	0	108	12,824	19,118	123	18,542	147	80	53	

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The State of Arkansas does not own or manage any public housing units, nor does it maintain public housing waiting lists.

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

The State of Arkansas does not own or manage any public housing units or vouchers, nor does it maintain public housing or voucher waiting lists.

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

The State of Arkansas does not own or manage any public housing units or vouchers, nor does it maintain public housing or voucher waiting lists.

Discussion:

The State of Arkansas does not manage these agencies or the funds which they administer. The State will work with local public housing authorities to the extent necessary and as requested to ensure their continued success.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

The following table presents an estimate of homeless individuals and families categorized in several ways. These figures are drawn from January 2024 Point-in-Time counts for the five continuums in Arkansas. So far, these coalitions have not provided a separate count of homeless individuals or families in rural areas. While it is recognized that there are rural homeless individuals in Arkansas, the data is not included due to insufficient access to that information. Estimates for the annual number of homeless persons, those becoming homeless each year, those exiting homelessness each year, and the duration of homelessness have not been developed. Data from the PIT counts are not categorized in a manner that corresponds with the divisions in the tables below. To the extent possible, these data have been organized to address the data request. Some overlap or omissions may occur. Specific numbers for veterans, chronically homeless individuals and families, and unaccompanied youth were not provided. Individuals in households were not separated into solely adults and adults with children, so in the table, all these numbers are presented as adults with children. The full results of the January 2025 homeless count are not currently available.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s)						
and Child(ren)	182	40	222	0	0	0
Persons in Households with Only						
Children	2	2	4	0	0	0
Persons in Households with Only						
Adults	1,103	734	1,837	0	0	0
Chronically Homeless Individuals	579	194	773	0	0	0
Chronically Homeless Families	31	62	93	0	0	0
Veterans	82	144	226	0	0	0
Unaccompanied Child	82	43	125	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	25	36	61	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

Indicate if the homeless population Partially Rural Homeless

is:

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered	0.000.700.	7000		
Persons in Households with Adult(s)						
and Child(ren)	5	29	34	0	0	0
Persons in Households with Only						
Children	2	2	4	0	0	0
Persons in Households with Only						
Adults	432	238	670	0	0	0
Chronically Homeless Individuals	91	27	118	0	0	0
Chronically Homeless Families	0	11	11	0	0	0
Veterans	27	33	60	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Youth	39	21	50	0	0	0
Persons with HIV	4	1	5	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

In 2024, the Balance of State Continuum of Care (CoC) in Arkansas, encompassing largely rural areas, identified both unsheltered and sheltered homelessness.

In the largely rural Arkansas Balance of State CoC, 482 individuals were counted as unsheltered during the 2024 Point-in-Time (PIT) count. Unsheltered individuals are those sleeping in places not designed for or ordinarily used as regular sleeping accommodation, such as on the street, in abandoned buildings, or other unsuitable locations. Rural CoCs nationally exhibit slightly higher percentages of unsheltered individuals experiencing chronic homelessness.

The Arkansas Balance of State CoC reported 272 individuals in emergency shelters and 66 in transitional housing, constituting sheltered homelessness. Sheltered homelessness involves individuals residing in emergency shelters or transitional housing programs designed for temporary shelter and support. Rising homelessness, particularly among families, is driven by factors such as increasing rents, the expiration of pandemic-era housing assistance, and an influx of migrant families placing strain on shelter systems.

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):

- Chronically Homeless: Often face long-term homelessness due to chronic health conditions, substance abuse, or mental illness. They may have multiple episodes over the years. Exiting homelessness usually requires supportive housing programs with long-term case management, healthcare, and other services. This process can be lengthy, with homelessness typically exceeding a year or several years.
- Families with Children: Homelessness is often caused by economic hardship, domestic violence, or lack of affordable housing. Exiting homelessness involves securing stable housing, finding employment, and accessing childcare and other supportive services. The duration of their homelessness can vary from a few months to several years.
- Veterans and their Families: Factors like difficulty transitioning to civilian life, mental health issues, substance abuse, and lack of affordable housing can contribute to homelessness. Exiting homelessness often involves accessing veteran-specific support programs, including housing assistance, healthcare, and employment services. They may experience extended periods of homelessness.
- Unaccompanied Youth: Homelessness can be caused by family conflict, abuse, neglect, and economic hardship. Exiting homelessness typically involves accessing shelters and transitional living programs, along with support for education and employment. The duration of homelessness varies greatly.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:		Unsheltered (optional)
White		851	907
Black or African American		395	328
Asian		17	6
American Indian or Alaska			
Native		16	21
Pacific Islander		8	11
Ethnicity:	Sheltered:		Unsheltered (optional)
Hispanic		80	13
Not Hispanic		1,369	1,321

Data Source

Comments:

HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

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

An estimated total of 222 households with children, or with only children (145 in emergency shelters, 39 in transitional housing, and 42 unsheltered) need permanent housing assistance.

An estimated total of 226 veterans are in need of housing assistance, which includes 130 in emergency shelters, 14 in transitional housing, and 82 unsheltered.

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

The majority of homeless persons in Arkansas are White, non-Hispanic, reflecting the demographic prevalence of the White population in Arkansas. In 2024, the White population in Arkansas is estimated to be around 70 to 70% of the total population, depending on the specific data source and whether it includes or excludes Hispanic individuals.

As the data above show, White people represented over 63 percent of the homeless population. Black or African American persons made up just under 26% of the homeless population. Approximately 8% are Asian, 1.3% are American Indian or Alaska Native, and less than 1% are Pacific Islander.

Approximately 93 persons, or 3.3% of persons reported above identified as Hispanic/Latino only, or Hispanic and One or More Race.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The PIT data shows that about 48 percent of homeless persons (1,334) in Arkansas were unsheltered, and 52 percent (1,449) were sheltered homeless.

Discussion:

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d) Introduction

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,975
Area incidence of AIDS	108
Rate per population	1
Number of new cases prior year (3 years of data)	151
Rate per population (3 years of data)	1
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,765
Area Prevalence (PLWH per population)	124
Number of new HIV cases reported last year	271

Table 28 - HOPWA Data

Data Source Comments: 2022 CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or	
transitional)	0

Table 29 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Source:

Describe the characteristics of special needs populations in your community:

Certain populations exhibit a wide range of characteristics, much like the general population. However, a key distinguishing factor for these groups is their heightened risk of homelessness, which stems from

the precarious nature of their living situations. Some individuals rely heavily on others for their care, while others live on fixed incomes and are vulnerable to financial hardships that arise unexpectedly.

Alcohol and drug abuse are defined as the excessive and impairing use of alcohol or other substances. According to the National Institute on Alcohol Abuse and Alcoholism, approximately 15 percent of adult men and 6 percent of adult women have a drinking problem. When these percentages are applied to the State of Arkansas, it suggests that there are about 356,553 individuals struggling with alcohol abuse, based on the 2023 American Community Survey population figures.

The elderly population, defined as individuals aged sixty-two and older, continues to grow significantly. This demographic has unique lifestyle needs that require various supportive services. The 2023 ACS indicates that Arkansas has a population of 502,251 individuals aged sixty-two and over.

Individuals with physical or developmental disabilities often need specialized facilities and care. They may lack the capacity for self-care and typically rely on a caretaker, often a parent, for daily support. If the parent outlives their child, arrangements must be made to ensure the continued care of the individual. This group can encompass individuals of all ages, races, and ethnicities.

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

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping, and shopping, and
- Physical rehabilitative care due to injury/falls.

These needs were compiled through consultation with service providers.

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

In 2022, there were 6,740 individuals living with HIV in the state, including 3,765 in stages 0, 1, or 2 and 2,975 in stage 3 (AIDS). The population is predominantly male, making up 77.5% of cases, with males having a prevalence rate of 347 per 100,000 compared to 98.4 per 100,000 for females. Racial disparities are evident, as Black, non-Hispanic individuals represent the largest group with 2,906 cases and a prevalence rate of 622.4 per 100,000, significantly higher than the 134.7 per 100,000 rate for White, non-Hispanic individuals. The Hispanic population has a prevalence rate of 201.1 per 100,000. Most individuals living with HIV are between the ages of 25 and 44, with transmission primarily occurring through male-to-male sexual contact, which accounts for 56.7% of cases, followed by heterosexual contact at 19.8%.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Key needs include senior centers to support the growing elderly population, childcare centers to assist working families, and public health facilities to improve access to essential healthcare services. Additionally, youth centers and accredited public libraries are required to provide safe, educational spaces for children and the general public. Enhancements in accessibility, such as removing architectural barriers in public buildings, are vital to ensure access for individuals with disabilities. The state also necessitates significant upgrades to water and wastewater infrastructure, along with improvements to streets, curbs, gutters, sidewalks, and storm sewers to enhance public safety and functionality. Flood control and drainage systems are essential to mitigate flooding risks, while new or upgraded community centers will provide versatile spaces for various community activities.

How were these needs determined?

The State surveyed residents and service providers for input on ranking CDBG fund uses. The survey was accessible online and in hard copy at housing focus groups and Consolidated Plan forums. Although not statistically reliable, it effectively incorporated community concerns and preferences. Staff used the survey results and comments from focus groups and forums to complete the ranking process.

Describe the jurisdiction's need for Public Improvements:

The State of Arkansas still requires improvements in public infrastructure. In particular, rural areas need enhancements to water and wastewater facilities, while improvements to streets, roads, and drainage are also a high priority.

How were these needs determined?

The State surveyed residents and service providers for input on ranking CDBG fund uses. The survey was accessible online and in hard copy at housing focus groups and Consolidated Plan forums. Although not statistically reliable, it effectively incorporated community concerns and preferences. Staff used the survey results and comments from focus groups and forums to complete the ranking process. Staff also consulted its list of funded and unfunded projects applied for through its competitive grant cycles, submitted by local government jurisdictions.

Describe the jurisdiction's need for Public Services:

Essential public services encompass programs that tackle homelessness through emergency shelters, prevention initiatives, and rapid rehousing assistance. Furthermore, supportive services for individuals living with HIV/AIDS, such as case management, access to healthcare, and housing aid, are crucial for enhancing their quality of life. The state also emphasizes services that support low- and moderate-

income families, which include job training, employment assistance, and access to affordable childcare. Mental health services, especially for vulnerable populations like individuals experiencing homelessness or those living with chronic illnesses, are key to fostering long-term stability. Additionally, resources for domestic violence survivors, such as counseling and shelter services, are essential for providing immediate support and encouraging recovery.

How were these needs determined?

The State surveyed residents and service providers for input on ranking CDBG fund uses. The survey was accessible online and in hard copy at housing focus groups and Consolidated Plan forums. Although not statistically reliable, it effectively incorporated community concerns and preferences. Staff used the survey results and comments from focus groups and forums to complete the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-10 Number of Housing Units – 91.310(a)

Introduction

The housing inventory in Arkansas shows a significant preference for single-family homes, with 60% of housing units being detached single-unit structures. Multi-family housing is also available, with 16% consisting of 2-4 units, 12% in buildings with 5-19 units, and 4% in larger buildings that have twenty or more units. Mobile homes and other non-traditional units account for 3% of the total housing stock, which amounts to 65,809 units overall. When examining the distribution of housing by tenure:

- Owners: The majority of owner-occupied units (82%) have three or more bedrooms, indicating a strong market for larger homes. Two-bedroom units account for 15%, while one-bedroom and no-bedroom units make up only 2% and 0.4%, respectively.
- Renters: Renters occupy more diverse unit sizes, with 40% in two-bedroom units and 39% in three or more bedrooms. Notably, 17% of rental units are one-bedroom, and 4% are nobedroom units, reflecting a demand for smaller and more affordable housing options in the rental market.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	943,595	70%
1-unit, attached structure	21,283	2%
2-4 units	85,019	6%
5-19 units	96,235	7%
20 or more units	36,822	3%
Mobile Home, boat, RV, van, etc	170,791	13%
Total	1,353,745	100%

Table 30 - Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters			
	Number	%	Number	%		
No bedroom	2,966	0%	15,127	4%		
1 bedroom	13,390	2%	64,956	16%		
2 bedrooms	127,790	17%	158,938	40%		
3 or more bedrooms	608,487	81%	155,637	39%		
Total	752,633	100%	394,658	99%		

Table 31 - Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Public housing authorities in Arkansas own and operate over 11,000 units of public housing and administer almost 24,000 rent assisted vouchers, most of which are tenant-based. There are over 13,000 assisted apartment units in Arkansas, operating under contract with HUD. The public housing units target households with low- to moderate-incomes, though demand for units among low-income households predominates. Units assisted through contracts with HUD target households with incomes below 80 percent of the area median income.

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

An examination of HUD's multifamily database shows there are 13,441 subsidized units in Arkansas, either involved in the Section 202/811 program (or having previously been), insured by HUD, or utilizing Section 8 project-based contracts. In recent years, 3,590 units have been involved in subsidy programs, but are no longer listed among currently subsidized units in the database, presumably lost to the affordable housing inventory.

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

Seventy-one percent of all households in Arkansas reside in single-family detached homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of occupied households reside in home with three or more bedrooms (64%). While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded, living in smaller rental units, less than three bedrooms. There is a need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

MA-15 Cost of Housing – 91.310(a)

Introduction

Housing costs are a major portion of any household's monthly budget. In 2017, the median home value in Arkansas was \$118,500. By 2023, the median value had increased by 48 percent to over \$175,300. Rental costs had similar increases, rising 33 percent from \$527 in 2017 to \$699 in 2023. In Arkansas, almost 64 percent of renter households paid between \$500 and \$999 per month in rent. Just over eight percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	111,400	118,500	6%
Median Contract Rent	498	527	6%

Table 32 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	195,859	49.6%
\$500-999	176,170	44.6%
\$1,000-1,499	17,605	4.5%
\$1,500-1,999	2,618	0.7%
\$2,000 or more	2,406	0.6%
Total	394,658	100.0%

Table 33 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	29,790	No Data
50% HAMFI	112,475	80,590
80% HAMFI	261,775	200,310
100% HAMFI	No Data	282,645
Total	404,040	563,545

Table 34 - Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 35 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable for those earning below 30 percent of the area median income, rental properties are their only option. The data show that eight percent of rental units are affordable for those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates an extreme cost burden, requiring more than 50 percent of their income for housing.

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

While Arkansas remains a relatively affordable state compared to the national average, affordability in both the homebuying and rental markets is likely to become increasingly challenging in the coming years. Rising home values, high interest rates, limited housing supply, and stagnating wages are all contributing factors. Addressing these challenges requires a multifaceted approach involving government policy adjustments, community investment, and diversified housing development.

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

Given the wide range of markets in Arkansas, fair market rents and high and low HOME rents are not provided and cannot be compared in this analysis.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

The condition of housing units is closely related to the income of the households residing in those units. In Arkansas, 79 percent of owner-occupied housing units and 56 percent of renter-occupied housing units report no housing problems. Four conditions are identified as housing problems: lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (spending more than 30% of household income on housing expenses). The data indicate that 17 percent of owner households and 40 percent of renter households face at least one housing issue. This issue is likely either a cost burden or having more than one person per room, with the latter being more common in rental housing than in owner-occupied housing. Forty-two percent of owner-occupied and 44 percent of renter-occupied housing was built before 1980, making these units potential sources of lead-based paint contamination. While not all of them will contain lead-based paint, their age suggests that it may have been used previously, posing a potential hazard, especially for households with children present. It is reasonable to assume that many of these households are low-income, as older housing stock typically filters down through income categories to the lowest income levels households.

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

For a housing unit to be considered in "standard condition" under ADFA's programs, it generally means that the unit meets all applicable State and local building codes, ordinances, and requirements as well as ADFA's Multi-Family Housing Minimum Design Standards.

A housing unit that is in "substandard condition but suitable for rehabilitation" is defined as a unit that does not currently meet HUD's Section 8 Housing Quality Standards but is structurally sound and can be brought up to code for less than the cost of replacement.

Condition of Units

Condition of Units	Owner-	Occupied	Renter	-Occupied
	Number	%	Number	%
With one selected Condition	131,702	18%	158,309	40%
With two selected Conditions	3,698	0%	10,328	3%
With three selected Conditions	493	0%	727	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	616,740	82%	225,294	57%
Total	752,633	100%	394,658	100%

Table 36 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-	Occupied	Renter	-Occupied
	Number %		Number	%
2000 or later	178,578	24%	79,201	20%
1980-1999	251,845	33%	138,808	35%
1950-1979	263,000	35%	142,754	36%
Before 1950	59,210	8%	33,895	9%
Total	752,633	100%	394,658	100%

Table 37 - Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	322,210	43%	176,649	45%
Housing Units build before 1980 with children present	110,535	15%	64,315	16%

Table 38 - Risk of Lead-Based Paint

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

Vacant Units

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

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Forty-two percent of owner-occupied homes and 44 percent of renter-occupied residences were constructed before 1980, meaning they are over 30 years old, with many being considerably older. As this housing stock ages, issues like water infiltration can lead to rapid decline, particularly in residences where maintenance is lacking or unfeasible for the residents. Certain parts of Arkansas may have homes that are more than 50 years old, and in these regions, the median income of residents can fall below half of the area's median income. Consequently, housing conditions in these areas are likely to be poor. In some parts of Arkansas, numerous houses display bad external conditions, which often indicate similarly poor internal conditions.

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

The data indicates that the number of housing units in Arkansas built prior to 1980, where lead-based paint hazards may potentially be present, comprises 4 percent of all owner-occupied housing and 44 percent of rental housing. Fifteen percent of owner-occupied housing units and 17 percent of rental housing units built before 1980 are inhabited by families with children, totaling over 174,000 housing units. As housing units and neighborhoods age, they generally transition from middle- or moderate-income households to lower-income households. Neighborhoods that were once middle class often become home to lower-income groups as they mature.

Typically, with some exceptions, the oldest neighborhoods are where the poorest residents reside. Consequently, it is reasonable to assume that most of the 174,000 units in Arkansas built before 1980 and occupied by families with children are likely inhabited by low- or moderate-income households.

Discussion:

MA-25 Public and Assisted Housing – (Optional)

Introduction:

There are over 140 agencies in Arkansas working with public housing and vouchers addressing the needs of lower income households.

Totals Number of Units

			ı	Program Type	е				
	Certificate	Mod-	Mod- Public Vo			ouchers	ouchers		
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	her
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units									
vouchers									
available	0	111	13,907	21,237	0	4,936	947	912	1,592
# of accessible									
units			1						
*includes Non-Elderl	y Disabled,	Mainstr	eam One-	Year, Mair	nstream F	ive-year,	and Nursing	g Home Trar	sition

Table 40 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

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 State of Arkansas does not manage these agencies or the funds which they administer. The State will work with local public housing authorities to the extent necessary and as requested to ensure their continued success.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

The State of Arkansas does not manage these agencies or the funds which they administer. The State will work with local public housing authorities to the extent necessary and as requested to ensure their continued success.

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing: The State of Arkansas does not manage these agencies or the funds which they administer. The State will work with local public housing authorities to the extent necessary and as requested to ensure their continued success.

Discussion:

The State of Arkansas does not manage these agencies or the funds which they administer. The State will work with local public housing authorities to the extent necessary and as requested to ensure their continued success.

MA-30 Homeless Facilities – 91.310(b)

Introduction

The data below were drawn from the combined 2024 Homeless Inventory Count from the five continuums in Arkansas. In 2024, there were 1,579 emergency shelter beds, 457 transitional housing beds, and 910 permanent housing beds.

Facilities Targeted to Homeless Persons

	Emergency Si	helter Beds	Transitional Housing Beds	Permanent Supportive Housing Beds		
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development	
Households with Adult(s) and						
Child(ren)	709	0	141	181	0	
Households with Only Adults	856	0	316	413	0	
Chronically Homeless Households	0	0	0	405	0	
Veterans	55	0	19	533	0	
Unaccompanied Youth	14	0	50	0	0	

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments: 2019 Homeless Inventory Count

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 in Arkansas provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets, provide clothing suitable for job interviews, food, and transportation. Delivery of services depends, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client. The availability of services varies by region across the state, with some areas, particularly urban areas, typically better served than more rural areas.

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.

Arkansas provides a range of services and facilities to meet the needs of homeless persons, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The Emergency Solutions Grant (ESG) program offers emergency shelter, homelessness prevention, and rapid re-housing assistance, including rental and mortgage emergency payments, utility assistance, and funding for shelter operations, serving approximately 8,000 individuals annually. ESG funds also help shelters operate, supporting around 5,000 individuals each year. Permanent housing projects are prioritized, with the state aiming to fund at least one project within the five-year Consolidated Plan period to provide long-term housing stability. The Housing Opportunities for Persons with AIDS (HOPWA) program offers short-term rental, mortgage, and utility assistance for seventy-five households, tenant-based rental assistance for sixty households, and fifteen units of transitional housing. Arkansas collaborates with five Continuum of Care (CoC) organizations to provide case management, housing assistance, and maintain the Homeless Management Information System (HMIS) for effective service coordination. Additionally, the Arkansas Department of Human Services (ADHS) supports expanding emergency shelters, particularly for families, enhancing prevention programs, and assisting nonprofits in securing funds for permanent housing, ensuring comprehensive support for the state's homeless population.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

In Arkansas, special needs groups include the elderly, frail elderly, individuals with mental, physical, or developmental disabilities, those with HIV/AIDS, and those facing substance abuse issues. For the non-homeless special needs' population, many individuals currently have their housing and service needs addressed either without any or only limited public assistance. However, circumstances can change, and the more the community prepares for future requirements, the better equipped it will be to meet those needs as they arise occur.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	154
PH in facilities	0
STRMU	56
ST or TH facilities	0
PH placement	67

Table 42 - HOPWA Assistance Baseline

Alternate Data Source Name:

HOPWA CAPER and HOPWA Beneficiary Verification Wor

Data Source Comments:

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The supportive housing needs of special needs populations in Arkansas vary by the specific group. In the coming years, the demands of the elderly and frail elderly are expected to rise as the population aged sixty-five and over increases with the aging of the baby boom generation. These needs may include nursing care facilities aimed at lower-income households that cannot afford private nursing home care. Permanent supportive housing options for individuals with mental, physical, and developmental disabilities may also become a critical concern as those with disabilities who were previously cared for by parents lose those caregivers due to death or incapacity. With healthcare systems allowing individuals with disabilities to live longer, many are now outliving their caregivers, which is raising the demand for group housing that provides the necessary care for this population.

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

Arkansas ensures that persons returning from mental and physical health institutions receive appropriate supportive housing through several key programs. The state provides services through Emergency Solutions Grant (ESG) funding, which supports homeless prevention and rapid re-housing efforts, including rental assistance, mortgage emergency payments, and utility assistance, benefiting approximately 8,000 individuals/households annually. These programs specifically target low-income individuals, including those discharged from publicly funded institutions such as mental health facilities, health care facilities, foster care, and corrections programs. Additionally, Arkansas Rehabilitation Services (ARS) and the Division of Services for the Blind offer housing assistance, counseling, and support services to individuals with disabilities, ensuring that those with physical and mental health challenges have access to stable housing and employment opportunities. The state also collaborates with Continuum of Care organizations to coordinate services and provide long-term housing solutions for those transitioning from institutional settings.

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 2025 Annual Action Plan outlines several key housing and supportive services activities for the upcoming year in Arkansas. The state will fund multi-family housing development and reconstruction to improve the affordability and accessibility of rental housing through new construction and rehabilitation for low- and moderate-income households. Homeownership assistance programs will provide down payment and closing cost aid to low- and moderate-income homebuyers, along with construction financing for single-family housing. Tenant-Based Rental Assistance (TBRA) will be offered to very low- to moderate-income households and persons with disabilities, covering rental subsidies and utility deposit assistance. Additionally, the state will administer Community Development Block Grant (CDBG) funds to enhance public facilities, infrastructure, and homeless facilities, benefiting an estimated 7,000 people. Emergency Solutions Grant (ESG) funding will support emergency shelters, rapid re-housing, and homeless prevention efforts, serving approximately 8,000 individuals/households through rental and utility assistance. The Housing Opportunities for Persons with AIDS (HOPWA) program will provide tenant-based rental assistance, short-term housing support, and permanent housing placement for households impacted by HIV/AIDS.

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))

MA-40 Barriers to Affordable Housing - 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Ensuring access to safe, decent, and affordable housing is among the most significant issues confronting the State of Arkansas, its development partners, and various local jurisdictions. In response to this challenge, the State is offering financial and technical assistance to nonprofit housing developers, collaborating with the private sector to create mixed-income, mixed-use communities, and advocating for the elimination of zoning ordinance barriers that hinder higher density in return for affordable apartments condominiums.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Housing preferences are shaped by a household's ability to meet the financial demands of owning or renting their desired dwelling. The economic health of a community significantly influences that ability through the job market, business activity, and the household's relative position in the economy, which is determined by their education level and employment status. The data below provides insight into where jobs and economic activity in Arkansas create employment opportunities and offer some descriptive considerations of education and employment levels.

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	15,237	15,278	2	3	1
Arts, Entertainment, Accommodations	75,225	52,482	12	11	-1
Construction	38,857	30,979	6	6	0
Education and Health Care Services	127,650	85,296	20	17	-3
Finance, Insurance, and Real Estate	33,483	21,344	5	4	-1
Information	7,045	3,771	1	1	0
Manufacturing	115,151	103,420	18	21	3
Other Services	17,617	12,348	3	3	0
Professional, Scientific, Management					
Services	51,542	41,583	8	8	0
Public Administration	0	0	0	0	0
Retail Trade	92,601	65,210	14	13	-1
Transportation and Warehousing	35,035	34,781	5	7	2
Wholesale Trade	33,076	23,479	5	5	0
Total	642,519	489,971			

Table 43- Business Activity

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

Source:

Labor Force

Total Population in the Civilian Labor Force	911,024
Civilian Employed Population 16 years and	
over	859,747
Unemployment Rate	5.21

Unemployment Rate for Ages 16-24	14.05
Unemployment Rate for Ages 25-65	3.01

Table 44 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	163,956
Farming, fisheries and forestry occupations	24,173
Service	85,520
Sales and office	179,496
Construction, extraction, maintenance and	
repair	97,804
Production, transportation and material	
moving	74,279

Table 45 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	550,223	68%
30-59 Minutes	213,467	26%
60 or More Minutes	50,517	6%
Total	814,207	100%

Table 46 - Travel Time

Data Source: 2016-2020 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	53,380	5,071	58,636
High school graduate (includes			
equivalency)	236,009	12,730	124,639
Some college or Associate's degree	233,410	10,102	83,246
Bachelor's degree or higher	176,285	3,172	32,225

Table 47 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	2,345	5,104	8,280	21,506	30,159
9th to 12th grade, no diploma	21,378	18,463	17,705	46,750	40,771
High school graduate, GED, or					
alternative	63,683	86,996	81,912	205,423	149,334
Some college, no degree	58,849	60,865	56,835	117,739	79,965
Associate's degree	9,832	23,374	25,493	44,370	18,270
Bachelor's degree	10,599	38,933	39,239	67,196	42,345
Graduate or professional degree	655	14,126	19,347	34,655	27,017

Table 48 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	12,251,268
High school graduate (includes equivalency)	35,441,245
Some college or Associate's degree	34,307,217
Bachelor's degree	28,500,769
Graduate or professional degree	22,985,909

Table 49 - Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors in Arkansas reflect a diverse economy with strong contributions from several key industries. The service-providing sector is the primary driver of employment growth, particularly in healthcare and education services, projected to expand by 15.93% due to the increasing demand for local education and ambulatory healthcare services. Manufacturing remains a cornerstone of the state's economy, with significant activity in poultry processing, food production, motor and generator manufacturing, and steel production. Trade, transportation, and utilities also play a vital role, which includes warehousing, trucking, and utility services. The professional and business services sector, encompassing technical services, company management, and administrative support, continues to grow. Retail and wholesale trade is bolstered by major employers such as Walmart, Kroger, and Home Depot. Financial services, including banking, insurance, and real estate, are also significant employers, with institutions like Arvest, Simmons Bank, and Bank OZK leading the sector. Additionally, government

employment, particularly in education, public services, and healthcare, constitutes a substantial part of the state's economy and workforce.

Describe the workforce and infrastructure needs of business in the state.

The workforce and infrastructure needs of businesses in Arkansas focus on enhancing skill development, improving connectivity, and fostering public-private partnerships. Workforce development initiatives aim to equip workers with essential skills such as literacy, basic mathematics, problem-solving, and computing, while also addressing sector-specific needs like technical skills for advanced manufacturing, IT proficiency, and clinical expertise in healthcare. The state prioritizes apprenticeships, on-the-job training, and ongoing education through collaborations with training providers and educational institutions.

Infrastructure requirements are being met through the establishment of accessible workforce centers that offer career services, training, and support, including mobile units for rural areas. Furthermore, the Arkansas Economic Development Commission (AEDC) promotes infrastructure improvements through economic development loans, grants, and incentive programs designed to stimulate business growth and ensure a reliable talent pipeline. Working closely with local governments, utility companies, and private businesses is essential to developing infrastructure that supports expanding industries, particularly in manufacturing, logistics, and technology sectors.

Describe any major changes that may have an economic impact, such as planned 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.

Arkansas is undergoing notable economic transformations due to investments from both public and private sectors, which are anticipated to significantly influence job creation and business growth. Key efforts include the establishment of the Ebbing Air National Guard Base in Fort Smith, forecasted to produce over 1,000 defense-related jobs and yield an economic benefit of up to \$1.3 billion each year. Furthermore, the Arkansas Economic Development Commission (AEDC) has sanctioned \$5 million for Bond Guaranty projects, which will lead to over \$47 million in capital spending and the creation of eighty-five jobs.

The state is also concentrating on improving workforce development through initiatives like registered apprenticeship programs, on-the-job training, and collaborations with educational institutions to address the skills gap, especially in fields such as advanced manufacturing, healthcare, and information technology. Infrastructure investments, such as workforce centers and mobile units for rural regions, are being prioritized to support these workforce initiatives.

The expanding defense, manufacturing, and technology sectors underscore the necessity for ongoing investment in workforce training, business support services, and infrastructure enhancements to foster and boost economic growth during the planning phase period.

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

While middle-skill jobs represent a majority (59%) of the state's labor market, only 48% of the workforce is adequately trained for them.

Roughly six in ten jobs in Arkansas require more than a high school diploma, yet less than half the workforce meets this requirement. This points to a need for increased educational attainment beyond secondary education.

The manufacturing industry in Arkansas, which is a major employer, has a growing need for skilled workers.

The number of graduates in Science, Technology, Engineering, and Mathematics (STEM) fields has decreased significantly, despite a projected increase in STEM job demand. This indicates a mismatch between educational output and future workforce needs.

Historically, workforce development in Arkansas has focused on trades and entry-level manufacturing roles, which might not be sufficient to meet the broader economic needs.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

Arkansas is focusing on several key workforce development strategies, including aligning education with industry needs, enhancing training programs, and improving access to resources for job seekers and employers. The state aims to create a more skilled and adaptable workforce to meet the demands of a dynamic labor market.

Key Strategies

Educational Alignment

The state is working to ensure that educational pathways, including career and technical education, are closely aligned with the skills and competencies required by Arkansas industries, particularly in high-demand sectors like aerospace, advanced manufacturing, and energy.

Training Program Enhancement

Existing career and technical education centers are being strengthened, and new programs are being developed in areas like broadband, construction, healthcare, and information technology.

Employer-Driven Focus

The Arkansas Department of Commerce is leading efforts to align business and industry priorities with workforce development initiatives, ensuring that training programs effectively address the needs of employers.

Resource Access

A statewide workforce portal is being developed to connect job seekers with relevant jobs, training opportunities, and support services. This portal will also provide a platform for employers to access information about potential candidates and their skills.

Strategic Focus Centers

The state is investing in regional strategic focus centers to concentrate resources and expertise in key areas.

Workforce Innovation and Opportunity Act (WIOA) Implementation

Arkansas is actively implementing WIOA, which aims to improve job seeker access to training and support services while also helping employers find skilled workers.

Employer Incentives

Arkansas Workforce Connections, a division of the Arkansas Department of Commerce, provides incentives to companies to maintain a skilled and technically trained workforce.

Mobile Workforce Centers

The state utilizes mobile workforce centers to extend access to workforce services and resources to more remote areas of Arkansas, according to the AR Division of Workforce Services.

The Arkansas Workforce Strategy is a comprehensive framework developed by the Arkansas Governor's Workforce Cabinet to improve workforce development in the state. This strategy is designed to be skills-based, customer-centric, responsive, and collaborative. It is supported by the state's Consolidated Plan through various mechanisms and shared goals.

The Arkansas Workforce Strategy aligns with the state's vision to nurture a workforce-friendly environment that develops, attracts, and retains skilled workers.

It supports the objective of creating a talent development system that offers individuals, employers, and communities the opportunity to achieve and sustain economic prosperity.

The Strategy aims to address challenges such as low labor force participation and the need to improve skills to meet the demands of an evolving labor market.

Describe any other state efforts to support economic growth.

Beyond the Arkansas Workforce Strategy, the state government offers a variety of initiatives and programs aimed at fostering economic growth, including:

- Business Incentives and Credits: Arkansas provides various tax credits and refunds to encourage businesses to relocate, expand, and create new jobs within the state. Some notable examples include the Advantage Arkansas Income Tax Credit for job creation, the ArkPlus Income Tax Credit for investment, and the Tax Back program offering sales and use tax refunds on eligible purchases.
- Seed Capital Investments: The Seed Capital Investment Program (SCIP) provides funding to technology-based enterprises to stimulate innovation and high-wage employment growth.
- Capital Access Program (CAP): This program, administered by the Arkansas Development
 Finance Authority (ADFA), helps facilitate financing for businesses that may have difficulty
 obtaining conventional loans.
- Community Assistance Grant Program (CAGP): This program provides grants to cities, counties, and non-profit organizations for eligible community and economic development projects, aiming to improve quality of life across the state.
- Investing in Infrastructure: Arkansas is investing in projects like expanding rail and interstate highway access and supporting utility upgrades (including broadband) to better facilitate business activity and community development. The Arkansas Department of Transportation has also allocated funds specifically for economic development projects.
- Promoting Innovation and Entrepreneurship: Initiatives such as the Business & Technology Accelerator Grant and the Innovate Arkansas program aim to foster innovation and support the growth of technology-based businesses.
- Supporting Existing Industries: The Arkansas Economic Development Commission (AEDC)
 provides assistance to existing industries to help with their workforce growth, including training
 programs like Future Fit which connects individuals with high-paying jobs. The state also offers
 incentives for industries such as biotechnology and motion picture production.
- Investing in Human Capital: Alongside workforce training, the state is focused on transforming high school programs to provide career pathways and apprenticeship opportunities, better aligning skills with employer needs.
- Regional Economic Development Efforts: Arkansas has organized its economic development initiatives with a focus on addressing specific regional needs while leveraging local assets.

The state's focus on fostering a business-friendly environment has been supported by tax cuts implemented under Governor Sarah Sanders, enhancing Arkansas's competitiveness in attracting talent and investment. Investments in defense, such as the construction at Ebbing Air National Guard Base, are expected to generate over 1,000 new jobs and an annual economic impact of up to \$1.3 billion. These efforts underscore the state's commitment to driving economic prosperity through diverse industry support, workforce development, and infrastructure improvements.

Discussion

Arkansas faces a skills and education gap in its workforce, particularly in middle-skill and advanced credential jobs. Efforts are underway to address this by improving educational attainment, developing structured career pathways, and incentivizing training in high-demand fields like STEM.

Arkansas offers various incentives to encourage business investment, including tax credits for modernization, automation, and corporate headquarters relocation. The state also provides sales and use tax exemptions for data centers and the emerging lithium industry. Reforms to the Small Business Innovation Research Program and the creation of Industrial Development Authorities and Economic Development Districts aim to support entrepreneurs and secure economic development projects. Additionally, the Generating Arkansas Jobs Act is reforming regulations to support strategic investments in energy production.

MA-50 Needs and Market Analysis Discussion

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

Washington County, which includes Fayetteville and Springdale, shows significant housing challenges, as does Pulaski County, home to the state capital, Little Rock. Jefferson County, including Pine Bluff, also exhibits high concentrations of housing issues. Along the eastern part of the state, particularly in Crittenden County near Memphis, and the Mississippi Delta region encompassing St. Francis, Lee, Phillips, and Cross Counties, housing problems such as overcrowding, cost burden, and substandard living conditions are prevalent. These areas, highlighted in darker shades on the map, indicate a greater need for housing assistance and targeted intervention strategies.

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

High concentrations of minority populations are evident in counties such as Pulaski (Little Rock), Crittenden, St. Francis, Lee, Phillips, and Desha, particularly in the eastern and southeastern regions, especially in the Mississippi Delta area. Additional areas with significant minority populations include Sevier, Lafayette, and Union counties in the southern part of the state, along with parts of Sebastian County (Fort Smith area) in the west. These regions also tend to have a higher prevalence of low-income families, indicating potential areas for targeted community development and support programs.

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

Market characteristics in these areas vary significantly based on their location, whether rural or urban. Regardless of the type, these are mainly lower-income communities, characterized by inadequate housing and families earning below the state median income. Typically, unemployment rates may be high in these communities, and education levels tend to be lower compared to other neighborhoods in the same county or city. Housing prices and median contract rents are generally lower than statewide averages, reflecting poor housing quality. Despite affordable housing, households often face a cost burden due to extremely low incomes.

Are there any community assets in these areas/neighborhoods?

Many areas discussed above contain community assets, but conducting a single discussion with communities spread throughout the state would be impossible. Because these areas include both rural and urban regions, a wide variety of community assets can commonly be found, such as parks, community centers, non-profit service providers, transportation networks, colleges and universities, and employment opportunities. However, residents of these areas are less likely to have taken advantage of existing educational and employment opportunities, as reflected in the low-income levels and high poverty rates.

Are there other strategic opportunities in any of these areas?

Notably, along the eastern part of the state, including counties such as Phillips, Desha, and Crittenden, there is a clear overlap between Opportunity Zones and high minority populations. Additional Opportunity Zones are evident in southern counties like Union, Ouachita, and Lafayette, which also exhibit significant minority concentrations. In central Arkansas, Pulaski County (Little Rock) has multiple Opportunity Zones within its areas of high minority presence.

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. A high-speed broadband connection enhances healthcare through telemedicine, education by closing the homework gap, workforce development with online training programs, and economic growth via online commerce. The lack of broadband access disproportionately affects low- and moderate-income households and neighborhoods.

Without broadband, these households and neighborhoods struggle to apply for jobs and educational programs that help lift people out of poverty. Paper applications are becoming obsolete. Insurance forms, financial aid applications for universities, and government services increasingly rely on broadband. A high-speed broadband connection is vital for low- and moderate-income households and neighborhoods.

The Arkansas Rural Connect (ARC) program has allocated over \$534 million in grants to expand broadband access to 130,000 locations. Including matching funds, the total investment is expected to reach \$1 billion, benefiting an estimated 875,000 Arkansas residents. The program is administered by the Arkansas State Broadband Office and aims to connect unserved and underserved areas with high-speed internet.

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

Low- and moderate-income households and neighborhoods face challenges due to limited broadband competition. In contrast to wealthier neighborhoods that often have various service providers, low- and moderate-income areas frequently rely on just one provider. This lack of market competition stifles the potential for improved service tiers, lower prices, and enhanced customer support. Boosting competition is essential for these households.

As highlighted through stakeholder engagement, the Department of Commerce has gathered diverse testimonials and feedback. A common concern among residents is the presence of only one service provider, which tends to charge high prices, deliver slow internet speeds, or provide subpar customer service. This situation underscores the importance of encouraging competition when the market can sustain multiple providers to ensure optimal service for consumers.

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

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

Arkansas faces increased risks from weather events, primarily due to heavier rainfall, severe flooding, and rising temperatures. These changes are expected to lead to more frequent and intense extreme weather events, like flooding and tornadoes, impacting infrastructure, agriculture, and public health. Arkansas's focus emphasizes state-level preparedness and mitigation efforts.

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

Low- and moderate-income households in Arkansas may be particularly vulnerable to the above risks due to a convergence of factors related to weather, housing conditions, and socioeconomic disparities.

Climate Hazards

Increased Heat: Arkansas, including areas like Little Rock, is projected to experience a significant increase in the number of extremely hot days. This poses a direct health risk, especially for vulnerable populations like the elderly and those with pre-existing conditions, who are more likely to be found in low-income households.

Heavy Precipitation & Flooding: Arkansas faces very high risks associated with increased precipitation, which can lead to flooding. Low-income households are often disproportionately located in or near floodplains, increasing their exposure to flooding and associated hazards, including water pollution.

Wildfire Risks: While drought risk in Arkansas is relatively low, wildfire risk is significant in certain areas like Little Rock, where a large percentage of buildings are potentially affected.

Housing Conditions

Substandard Housing: Poor and low-income neighborhoods in Little Rock, for example, tend to have a larger share of substandard housing, which may include issues like inadequate insulation, poor ventilation, and outdated HVAC systems. These conditions exacerbate the effects of heat waves and potentially lead to indoor air quality problems.

Housing Instability: Low-income households often face housing instability, which can have negative health consequences, particularly for children. Climate-related displacement could exacerbate this issue.

Socioeconomic Disparities

Financial Strain: Climate hazards impose significant financial costs and losses, which disproportionately affect vulnerable households. Low-income households may struggle to afford necessary repairs, increased energy costs due to extreme temperatures, or rising insurance premiums.

Limited Adaptive Capacity: Socioeconomic factors can limit the capacity of low-income households to adapt to the impacts of weather risks. This includes access to resources like air conditioning, emergency funds, or information about emergency preparedness.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Arkansas 2025-2029 Consolidated Plan & 2025 Annual Action Plan affirms the goals and objectives of Title I of the Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990, as amended, which relate to major commitments and priorities of the four agencies.

Through the development of the Consolidated Plan, it was determined that there were three overarching objectives guiding the proposed activities that include:

- Provide Decent Housing
- Provide a Suitable Living Environment
- Expand Economic Opportunity

The main priorities and objectives within the 2025 AAP include:

- Housing Priority Need
- Community Development Priority Need
- Economic Development Priority Need
- Homeless Services Priority Need
- HOPWA Services Priority Need

The Consolidated Plan addresses the following community needs:

- Housing
- Economic Development
- Public Services community, social, human, and health
- Public Facilities and Public Infrastructure

This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to Plan, Monitor and Administer Entitlement Grant Programs and ensure compliance with Federal Regulations.
- Increase the availability and affordability of supportive services offered to homeless families and individuals in Arkansas.
- Increase the availability and affordability of decent housing and supportive services offered to homeless families and individuals by preventing homelessness.

- Expand Emergency Shelter Facilities, particularly shelters serving homeless families.
- Improve the availability and affordability of decent housing and supportive services through transitional housing.
- Provide homeownership opportunities through Homebuyer Assistance Programs.
- Increase housing supply for homebuyers by supporting the development of new Single-Family Housing.
- Provide Rental Assistance Programs for low- and moderate-income renters.
- Provide funding for Rental Housing Development Programs.
- Preserve Homeowner Occupied Housing through the Rehabilitation of Single-Family Housing.
- Preserve Rental Housing through Rental Rehabilitation Programs.
- Provide Permanent Housing Placement (PHP) Assistance.
- Provide support in conjunction with HOPWA-funded housing assistance.
- Enhance living environment for senior citizens.
- Enhance and support a suitable living environment for the citizens of Arkansas by improving availability, accessibility, and affordability of childcare services.
- Enhance and support a suitable living environment for the citizens of Arkansas by improving availability, accessibility, and affordability of community facilities and improving the availability of affordable fire protection services.
- Enhance and support a suitable living environment for the citizens of Arkansas through improved access to public facilities and public infrastructure.
- Enhance living conditions through the construction of water and sewer systems.
- Improve Economic Opportunities by identifying and funding projects which provide access to new jobs.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

Iau	ble 50 - Geographic Priority Areas			
1	Area Name:	Statewide		
	Area Type:	Areas for Individual Benefit and Administration		
	Other Target Area Description:	Areas for Individual Benefit and Administration		
	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?			
	Are there barriers to improvement in this target area?			
2	Area Name:	Communities Under 3,000		
	Area Type:	Rural Development		
Other Target Area Description:		Rural Development		
	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?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

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

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	51 – Priority Needs S Priority Need	Public and Community Facilities
	Name	Tublic and Community Facilities
	Priority Level	High
	Population	Extremely Low Low
		Moderate
		Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra
	Description	Improvements to a variety of public and community facilities statewide.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, applications, and staff analysis.
2	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Low
		Moderate
		Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Eco Dev
		Fac/Infra
	Description	Improvements to water and wastewater systems, streets, roads, sidewalks, curbs and gutters, culverts, and drainage.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, applications and staff analysis.

3	Priority Need Name	Parks and Recreation Facilities
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra
	Description	Improvements to parks and recreation facilities statewide.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, applications and staff analysis.
4	Priority Need Name	Fire Stations, Fire Trucks & Life-Saving Equipment
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra
	Description	Construction of fire stations, and the purchase of fire trucks, fire equipment, and life-saving fire-fighting equipment statewide.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, applications, legislation, and staff analysis.
5	Priority Need Name	Demolition and Site Clearance
	Priority Level	High
	Population	Moderate Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra

	Description	Demolition of substandard structures and removal of clutter from vacant lots statewide.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
6	Priority Need Name	ADA Modifications
	Priority Level	High
	Population	Low Persons with Physical Disabilities
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra
	Description	Modifications to buildings and infrastructure for ADA compliance.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
7	Priority Need Name	Homeless Facilities
	Priority Level	High
	Population	Extremely Low Families with Children Rural Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra Shel
	Description	Construction and renovation of homeless facilities.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.

8	Priority Need Name	Senior Services
	Priority Level	High
	Population	Low Moderate Elderly Elderly Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra
	Description	Services provided to senior population
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
9	Priority Need Name	Child Care Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra Prev Shel HOPWA Sup Svs
	Description	Services for children, including after-school care and day care.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
10	Priority Need Name	Youth Services
	Priority Level	High

		Ţ
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Public Housing Residents
	Geographic	Areas for Individual Benefit and Administration
	Areas Affected	Areas for individual benefit and Administration
	Areas Arrected	
	Associated Goals	Fac/Infra
		Shel
	Description	Services targeted to youth
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
11	Priority Need	Disability Services
	Name	
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
	Geographic	Areas for Individual Benefit and Administration
	Areas Affected	
	Associated Goals	Fac/Infra
	Description	Services provided to persons with disabilities.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
12	Priority Need	Health Services/Substance Abuse
	Name	
	Priority Level	High
oxdot	-	-

	Population	Extremely Low
	Population	Extremely Low Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Individuals
		Families with Children
		Mentally III
		Chronic Substance Abuse
		Persons with Alcohol or Other Addictions
	Goographic	Areas for Individual Benefit and Administration
	Geographic Areas Affected	Areas for individual Benefit and Administration
	Associated Goals	Fac/Infra
		Prev
		Shel
		HOPWA Sup Svs
	Description	Services provided to address health issues and substance abuse treatment or
		counseling.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
13	Priority Need	HIV/AIDS Services and Housing Assistance
	Name	
	Priority Level	High
	Population	Extremely Low
	•	Low
		Moderate
		Persons with HIV/AIDS
		Persons with HIV/AIDS and their Families
	Geographic	Areas for Individual Benefit and Administration
	Areas Affected	Areas for marviadar benefit and Administration
	Associated Goals	Shel
		HOPWA Sup Svs
	Description	Services and housing assistance provided to persons living with HIV/AIDS.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.

14	Priority Need Name	Meals/Food
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Individuals
		Families with Children
		Non-housing Community Development
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Fac/Infra
		Prev
		Shel
	Description	Services that provide food and meals to lower income households, including
	2 300p	food banks, meals on wheels programs, feeding programs, and other food
		services.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
15	Priority Need Name	Transportation
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
	Geographic	Areas for Individual Benefit and Administration
	Areas Affected	
	Associated Goals	Prev
		Shel
		HOPWA Sup Svs

	Description	Transportation services for lower income households to assist with getting to and from health care appointments, jobs, and shopping needs.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
16	Priority Need Name	Legal Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Prev Shel HOPWA Sup Svs
	Description	Services provided to lower income households to help address legal issues.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
17	Priority Need Name	Housing Assistance Services - Homeownership
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	CHDO Homeownership

	Description	Programs that provide financial assistance potential homebuyers with down payments and closing costs.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
18	Priority Need Name	Housing Repair
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for Individual Benefit and Administration
	Associated Goals	Rent Rehab Perm Housing
	Description	Programs that work with landlords and homeowners to repair existing rental and homeowner housing units.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
19	Priority Need Name	Housing Development and Reconstruction
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Areas for Individual Benefit and Administration

	Associated Goals	CHDO
		Rent Hsg
		Rent Rehab
		Homeownership
		Perm Housing
	Description	Development projects that provide newly constructed and rehabilitated
		housing units, and programs that rebuild homes on lots where a home had
		recently been demolished.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
20	Priority Need	Emergency Home Repairs
	Name	
	Priority Level	High
	Population	Extremely Low
		Low
		Large Families
		Families with Children
		Elderly
	Geographic	Areas for Individual Benefit and Administration
	Areas Affected	
	Associated Goals	Rent Rehab
		HOPWA Hsg Asst
	Description	Programs that address urgent home repair needs of lower income
	·	homeowners.
	Basis for	Priorities were established through an evaluation of community surveys,
	Relative Priority	forum input, and staff analysis.
21	Priority Need	Rental Housing Subsidies
	Name	
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Elderly

	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	TBRA Prev HOPWA Hsg Asst						
	Description	Programs that provide financial assistance to lower income renters to help make rents affordable.						
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.						
22	Priority Need Name	Industry and Job Creation						
	Priority Level	High						
	Population	Low Moderate Non-housing Community Development Other						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	Eco Dev						
	Description	Funding for economic development activities that result in the creation of new jobs.						
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.						
23	Priority Need Name	Job Training and Workforce Development						
	Priority Level	High						
	Population	Low Moderate Non-housing Community Development Other						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	Eco Dev Prev						

	Description	Programs that provide workers with training in new skills for specific jobs classifications.					
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.					
24	Priority Need Name	Employment Training					
	Priority Level	High					
	Population	Low Moderate Non-housing Community Development					
	Geographic Areas Affected	Areas for Individual Benefit and Administration					
	Associated Goals	Eco Dev Prev Shel HOPWA Sup Svs					
	Description	Programs that provide education to potential employees on expectations in the workforce.					
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.					
25	Priority Need Name	Business Retention					
	Priority Level	High					
	Population	Low Moderate Non-housing Community Development Other					
	Geographic Areas Affected	Areas for Individual Benefit and Administration					
	Associated Goals	Eco Dev					
	Description	Economic development activities that work to keep businesses operating and maintain jobs.					
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.					

26	Priority Need Name	Business Technical Assistance						
	Priority Level	High						
	Population	Low Moderate Non-housing Community Development Other						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	Eco Dev						
	Description	Assistance provided to businesses to address specific technical needs and improve their chances of success.						
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.						
27	Priority Need Name	Homeless Supportive Services - Transportation						
	Priority Level	High						
	Population	Individuals Families with Children						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	Prev Shel HOPWA Sup Svs						
	Description	Transportation services to assist homeless persons access other services.						
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.						
28	Priority Need Name	Homelessness Prevention and Emergency Assistance						
	Priority Level	High						

	Population	Extremely Low						
	Population	Low						
		Moderate						
		Large Families						
		Families with Children						
		Elderly						
		·						
		Public Housing Residents Elderly						
		Frail Elderly						
		Persons with HIV/AIDS and their Families						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	Prev						
		HOPWA Hsg Asst						
		HOPWA Sup Svs						
	Description	Financial and other assistance to help keep households in their homes and						
	Description	prevent homelessness.						
	Basis for	Priorities were established through an evaluation of community surveys,						
	Relative Priority	forum input, and staff analysis.						
29	Priority Need	Mental Health and Supportive Services						
	Name							
	Priority Level	High						
	Population	Extremely Low						
		Rural						
		Chronic Homelessness						
		Individuals						
		Families with Children						
		Mentally III						
		Chronic Substance Abuse						
		veterans						
		Persons with HIV/AIDS						
	Geographic	Areas for Individual Benefit and Administration						
	Areas Affected							
	Associated Goals	Prev						
		Shel						
		HOPWA Sup Svs						
	Description	Services that address the mental health needs of homeless persons.						

	Basis forPriorities were established through an evaluation of community survRelative Priorityforum input, and staff analysis.							
30	Priority Need Name	Domestic Violence Shelters						
	Priority Level	High						
	Population	Low Victims of Domestic Violence						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	Fac/Infra Shel						
	Description	Support for shelters that provide refuge for victims of domestic violence.						
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.						
31	Priority Need Name	Transitional Housing						
	Priority Level	High						
	Population	Extremely Low Individuals Families with Children veterans Unaccompanied Youth						
	Geographic Areas Affected	Areas for Individual Benefit and Administration						
	Associated Goals	TBRA Perm Housing						
	Description	Support for housing options that help homeless persons transition from homelessness to permanent housing.						
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.						

Narrative (Optional)

The State conducted a survey of residents through a survey instrument posted on the State's website and hard copy surveys distributed at all Consolidated Plan forums. The results of these surveys were



SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based	The use of tenant-based rental assistance is dependent on rental property
Rental Assistance	owner's willingness to rent their units to TBRA clients. In many communities,
(TBRA)	landlords are reluctant to rent to these clients due to the reputation they have
	that the clients do not take care of the property as well as other renters do.
	Other market conditions that could influence the use of TBRA have to do with
	rents being asked for rental property. If rents are too high, the rental assistance
	might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-	Added to the description of TBRA market characteristics above, non-homeless
Homeless Special	special needs clients may also encounter housing units that do not meet their
Needs	accessibility needs. Most housing in any community has not had accessibility
	improvements that allow persons with mobility issues ease of access. While
	landlords are obligated to make reasonable accommodations for such renters,
	many need more accommodations than typical landlords would consider
	reasonable.
New Unit	The production of new housing units is influenced by several market conditions,
Production	including the cost of land, the cost of construction, and prevailing interest
	rates. While rates are currently at historic lows, the mortgage markets are still
	recovering from the recent mortgage foreclosure crisis and restrictions placed
	on lending institutions that resulted. In many areas lenders are not making new
	loans as freely as before and some qualified buyers are finding it difficult to
	navigate the new mortgage processes that have been instituted. The resulting
	delays in securing loans can burden housing developers and restrict their
	activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. In
	Arkansas, these costs are relatively low in comparison to other areas of the
	country. The efficiency of rehabilitation is dependent on the after-rehabilitation
	value of the home. If the market value of the home does not support the extent
	of rehabilitation required, it is not worth the effort to repair the home.

Affordable	Market Characteristics that will influence						
Housing Type the use of funds available for housing type							
Acquisition,	Acquisition, including preservation, can be influenced by the market value of						
including	the structure. With home purchases by private individuals, the historic low						
preservation	interest rates offset increases in the market value of the housing stock.						
	Monthly housing costs of higher priced homes at lower interest rates						
	approximate the monthly housing costs of lower priced homes at higher						
	interest rates. In the case of a state agency or non-profit organization buying						
	housing stock for rehabilitation and resale or for preservation, the costs of						
	purchasing a home outright at higher prices can reduce the number of homes						
	that can be purchased or reduce the funds available for rehabilitation activities.						

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

As authorized by the Consolidated Appropriations Act (Public Law 119-4) on March 14, 2025, HUD announced that the State of Arkansas is receiving the following Fiscal Year 2025 allocations for the identified programs:

- Community Development Block Grant (CDBG) \$17,644,408.00
- HOME Investment Partnerships (HOME) \$9,051,604.22
- Emergency Solutions Grants (ESG) \$2,271,567.00
- Housing Opportunities for Persons with HIV/AIDS (HOPWA) \$1,480,511.00
- Housing Trust Fund (HTF) \$3,001,259.36
- Recovery Housing Program (RHP) \$0.00

The amounts in the five-year plan generally represent these anticipated 2025 amounts x five (5).

Expected amounts available for the remainder of the Con Plan period are the expected amounts available Year 1 x four (4) plus Program Income, where applicable.

Anticipated Resources

Program	Source	Uses of Funds	Ехр	ected Amour	nt Available Yea	ır 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public -							The expected amount for the
	federal							remainder of Con Plan equals the
								Year 1 Annual Allocation times
								four. CDBG resources are provided
								to units of local government for
								CDBG-eligible activities. A portion
								of resources is reserved for state
								administration and technical
								assistance funds that may not
								exceed 3% of the total base
								allocation plus \$100,000 as per 24
		Acquisition						CFR 570.489(a). State recipients
		Admin and						and sub-recipients may also
		Planning						receive administration funds.
		Economic						Additional funds will be provided
		Development						by AEDC as match to the CDBG
		Housing						allocation. This amount will fulfill
		Public						the dollar-for-dollar matching
		Improvements						requirement of the CDBG
		Public Services	17,644,408	5,000,000	60,000,000	82,644,408	70,577,632	Program.

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 \$	
HOME	public -	Acquisition						Expected amount for year 1 of the
	federal	Homebuyer						5-Year Con Plan annual
		assistance						allocation.The expected amount
		Homeowner						available for remainder of Con
		rehab						Plan is estimated to be the Year 1
		Multifamily						annual allocation times 4.
		rental new						
		construction						
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership						
		TBRA	9,051,604	5,656,164	7,664,445	22,372,213	111,861,065	

Program	Source	Uses of Funds	Ехр	ected Amour	t Available Yea	ır 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOPWA	public -	Permanent						Expected amount for year 1 of the
	federal	housing in						5-Year Con Plan annual
		facilities						allocation.Expected amount
		Permanent						available for remainder of Con
		housing						Plan is estimated to be the Year 1
		placement						(FY2025) annual allocation times
		Short term or						4.
		transitional						
		housing						
		facilities						
		STRMU						
		Supportive						
		services						
		TBRA	1,480,511	0	0	1,480,511	5,922,044	

Program	Source	Uses of Funds	Ехр	ected Amour	nt Available Yea	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public -	Conversion and						Expected amount for year 1 of the
	federal	rehab for						5-Year Con Plan annual
		transitional						allocation.The expected amount
		housing						available for remainder of Con
		Financial						Plan is estimated to be the Year 1
		Assistance						annual allocation times 4.
		Overnight						
		shelter						
		Rapid re-						
		housing (rental						
		assistance)						
		Rental						
		Assistance						
		Services						
		Transitional						
		housing	2,271,567	0	0	2,271,567	9,086,268	

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 \$	
HTF	public -	Acquisition						ADFA will apply for additional
	federal	Admin and						allotment in April 2025. Expected
		Planning						amount for year 2 of the 5-Year
		Homebuyer						Con Plan annual allocation.The
		assistance						expected amount available for
		Multifamily						remainder of Con Plan is
		rental new						estimated to be the Year 1 annual
		construction						allocation times 4.
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership	3,001,259	600,000	1,113,380	4,714,639	23,573,195	

Table 53 - 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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources, other loan sources needed for housing development activities, the present value of forgiven property taxes for properties owned by non-profit housing providers, and the State's General Fund, where appropriate.

CDBG funds will be leveraged with other local resources within the General Assistance, Economic Development and Rural Services set asides. CDBG resources are provided to units of local government for CDBG-eligible activities. A portion of resources is reserved for state administration

and technical assistance funds that may not exceed 3% of the total base allocation plus \$100,000 as per 24 CFR 570.489(a). State recipients and sub-recipients may also receive administration funds for project delivery costs. Additional funds will be provided by AEDC as match to the CDBG allocation. This amount will fulfill the dollar-for-dollar matching requirement of the CDBG Program.

ESG provides funding to Engage homeless individuals and families living on the street; improve the number and quality of emergency shelters for homeless individuals and families; help operate these shelters; provide essential services to shelter residents; rapidly rehouse homeless individuals and families; and prevent families and individuals from becoming homeless.

ESG funds may be used for five components, street outreach, emergency shelter, homeless prevention, rapid re-housing assistance, and HMIS as well as administrative activities (up to 7.5% of a recipient's allocation can be used for administrative activities).

ESG funds may also be used during pandemic circumstances. This will be in accordance with the guidance provided at that time. ADFA is required to provide a 100% match for the ESG grant. The requirement is passed on to sub-grant recipients and monitored through the submission of a Match Certification Form with each monthly sub-grant invoice. The first \$100,000 of the State's fiscal year grant is not required to be matched, and the state may pass this exception through to sub-grant recipients who are least capable of providing matching contributions.

HOME funds, unless a waiver is granted per Presidential Declaration of National Emergency, will be leveraged with other public and private, discounted or donated local resources. Such resources may be in the form of professional services, cash, land, equipment, appliances, and/or sweat equity, for a required match of 25% of the annual allocation. A portion of the resources is reserved for state administration and technical assistance funds that may not exceed 10% of annual allocation. Per 24 CFR 92.207. State recipients and sub-recipients may also receive administration funds.

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

None currently identified. The State will continue to evaluate opportunities to use public lands for future development.

Discussion

The state has programmed more than \$34.3 million from CDBG, HOME, HOPWA, ESG, and NHTF programs for the 2025 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Additionally, ADFA will administrate HOME-ARP and two CDBG-DR disaster grants:

ADFA also administrates the HOME-ARP 2021 Program Grant of \$36,354,808; which includes the following activities: Admin (\$4,362,608); Supportive Services (\$5,117,976); Operating (\$1,598,448); Non-Congregate Shelter-NCS (\$25,275,676).

- 1) CDBG-DR 2021 \$8,940,000 to address unmet disaster recovery needs of HUD MID areas Perry and Jefferson County, for the 2019 disaster (DR-4441).
- 2) CDBG-DR 2025 \$59,048,000 for disasters of 2023 (DR-4698) and 2024 (DR-4788), for unmet needs of HUD MID areas Cross, Benton, & Pulaski County (excluding Little Rock that received its own CDBG-DR funding).

SP-40 Institutional Delivery Structure – 91.315(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ARKANSAS ECONOMIC	Government	Economic	State
DEVELOPMENT		Development	
COMMISSION		Homelessness	
		Non-homeless special	
		needs	
		Planning	
		neighborhood	
		improvements	
		public facilities	
		public services	
ARKANSAS	Government	Homelessness	State
DEVELOPMENT		Non-homeless special	
FINANCE AUTHORITY		needs	
		Ownership	
		Rental	
		neighborhood	
		improvements	
		public facilities	
		public services	
ARKANSAS	Government	Homelessness	State
DEPARTMENT OF		Non-homeless special	
HEALTH		needs	
		public services	

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in the State of Arkansas is well coordinated and spans a range of community needs. The State has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fulfil some of the needs as outlined in the Consolidated Plan.

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

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

Table 55 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The services targeted for homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the seven continuums of care in Arkansas. These organizations partner with each other, the State, and mainstream service providers to provide a wide-ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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 service providers in Arkansas work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in Arkansas are particularly strong in the areas of mental health services, employment training, and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night.

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

- 1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- 2. Work with private industry to address important issues that hamper housing and community development efforts.
- 3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Admin	2025	2029	Administration	Statewide		CDBG:	Other:
							\$3,146,660	5 Other
							HOPWA:	
							\$740,255	
							HOME:	
							\$4,525,800	
							ESG:	
							\$851,835	
							HTF:	
							\$1,500,630	
2	Eco Dev	2025	2029	Non-Housing	Statewide	Public Infrastructure	CDBG:	Jobs created/retained:
				Community		Industry and Job	\$30,875,000	1250 Jobs
				Development		Creation		
				Economic		Job Training and		Businesses assisted:
				Development		Workforce		25 Businesses Assisted
						Development		
						Employment Training		
						Business Retention		
						Business Technical		
						Assistance		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
3	Fac/Infra	2025	2029	Non-Housing	Statewide	Public and Community	CDBG:	Public Facility or
				Community	Communities	Facilities	\$54,200,380	Infrastructure Activities
				Development	Under 3,000	Public Infrastructure		other than Low/Moderate
						Parks and Recreation		Income Housing Benefit:
						Facilities		40000 Persons Assisted
						Fire Stations, Fire		
						Trucks & Life-Saving		
						Equipment		
						Demolition and Site		
						Clearance		
						ADA Modifications		
						Homeless Facilities		
						Senior Services		
						Child Care Services		
						Youth Services		
						Disability Services		
						Health		
						Services/Substance		
						Abuse		
						Meals/Food		
					Domestic Violence			
						Shelters		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
4	Homeownership	2025	2029	Affordable	Statewide	Housing Assistance	HOME:	Homeowner Housing
				Housing		Services -	\$4,525,800	Added:
						Homeownership		5 Household Housing Unit
					Housing Development			
						and Reconstruction		Direct Financial Assistance
								to Homebuyers:
								5 Households Assisted
5	CHDO	2025	2029	Affordable	Statewide	Housing Assistance	HOME:	Rental units constructed:
				Housing		Services -	\$6,787,030	45 Household Housing Unit
						Homeownership		
						Housing Development		Homeowner Housing
						and Reconstruction		Added:
								5 Household Housing Unit
6	TBRA	2025	2029	Affordable	Statewide	Rental Housing	HOME:	Tenant-based rental
				Housing		Subsidies	\$2,265,930	assistance / Rapid
						Transitional Housing		Rehousing:
								155 Households Assisted
7	Rent Hsg	2025	2029	Affordable	Statewide	Housing Development	HOME:	Rental units constructed:
				Housing		and Reconstruction	\$22,627,660	150 Household Housing
								Unit
8	Rent Rehab	2025	2029	Affordable	Statewide	Housing Repair	HOME:	Rental units rehabilitated:
				Housing		Housing Development	\$4,525,800	25 Household Housing Unit
						and Reconstruction		
						Emergency Home		
						Repairs		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
9	Shel	2025	2029	Homeless	Statewide	Homeless Facilities	ESG:	Homeless Person
						Child Care Services	\$9,370,215	Overnight Shelter:
						Youth Services		5000 Persons Assisted
						Health		
						Services/Substance		
						Abuse		
						HIV/AIDS Services and		
						Housing Assistance		
						Meals/Food		
						Transportation		
						Legal Services		
						Employment Training		
						Homeless Supportive		
						Services -		
						Transportation		
						Mental Health and		
						Supportive Services		
						Domestic Violence		
						Shelters		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
10	Prev	2025	2029	Homeless	Statewide	Child Care Services	ESG:	Homelessness Prevention:
						Health	\$1,135,785	5000 Persons Assisted
						Services/Substance		
						Abuse		
						Meals/Food		
						Transportation		
						Legal Services		
						Rental Housing		
						Subsidies		
						Job Training and		
						Workforce		
						Development		
						Employment Training		
						Homeless Supportive		
						Services -		
						Transportation		
						Homelessness		
						Prevention and		
						Emergency Assistance		
						Mental Health and		
						Supportive Services		
11	HOPWA Hsg	2025	2029	Non-Homeless	Statewide	Emergency Home	HOPWA:	Tenant-based rental
	Asst			Special Needs		Repairs	\$5,107,655	assistance / Rapid
						Rental Housing		Rehousing:
						Subsidies		1000 Households Assisted
						Homelessness		
						Prevention and		
						Emergency Assistance		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
12	HOPWA Sup Svs	2025	2029	Non-Homeless	Statewide	Child Care Services	HOPWA:	Public service activities
				Special Needs		Health	\$1,554,635	other than Low/Moderate
					Services/Substance			Income Housing Benefit:
						Abuse		825 Persons Assisted
						HIV/AIDS Services and		
						Housing Assistance		
						Transportation		
						Legal Services		
						Employment Training		
						Homeless Supportive		
						Services -		
						Transportation		
						Homelessness		
						Prevention and		
						Emergency Assistance		
						Mental Health and		
						Supportive Services		
13	Perm Housing	2025	2029	Affordable	Statewide	Housing Repair	HTF:	Rental units constructed:
				Housing	Housing Developm		\$13,505,665	70 Household Housing Unit
						and Reconstruction		
						Transitional Housing		

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Admin
	Goal Description	Program Administration: Develop, Administer, revise, implement and evaluate the day-to-day operation of entitlement program. Activities include program design; grant administration, Sub recipient compliance monitoring, program outreach, public relations and training.
2	Goal Name	Eco Dev
	Goal Description	Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.
3	Goal Name	Fac/Infra
	Goal Description	Construction, expansion or renovation of public facilities that house vital public services, and public infrastructure improvements.
4	Goal Name	Homeownership
	Goal Description	Create decent housing with improved affordability by providing funding for homebuyer assistance programs such as down payment and closing cost; and single-family new construction to benefit families at or below 60% AMI.
5	Goal Name	СНДО
	Goal Description	Provide funding to CHDO organization to develop new affordable housing for homeownership and funding to develop single family and multi-family rental units, to benefit low-moderate income persons.
6	Goal Name	TBRA
	Goal Description	Create decent housing through improved affordability and accessibility by providing rental subsidies and security and utility deposit assistance for very low to moderate-income (less than 60 percent of area median income) households and persons with disabilities.
7	Goal Name	Rent Hsg
	Goal Description	Create decent housing with improved affordability and accessibility of multifamily and single-family rental housing through the construction of affordable rental housing units.

8	Goal Name	Rent Rehab
	Goal Description	Preserve decent housing through improved sustainability and affordability of existing multifamily and singlefamily rental housing stock, through rehabilitation or reconstruction projects for low and moderate-income (less than 80 percent of area median income) households.
9	Goal Name	Shel
	Goal Description	Improve the availability and affordability of shelters and supportive services Offered to homeless families and individuals by providing ESG funds to assist shelters and homeless providers to finance their operating cost.
10	Goal Name	Prev
	Goal Description	Increase the availability and affordability of and supportive services offered to homeless families and individuals by providing Emergency Solutions Grant (ESG) funds to projects that focus on the prevention of homelessness, such as averting eviction, foreclosure, and /or utility disconnection, as well as paying deposits and first month's rent.
11	Goal Name	HOPWA Hsg Asst
	Goal Description	Provide tenant-based rental assistance (TBRA); short-term rent, mortgage, and utility assistance (STRMU); and Permanent Housing Placement (PHP) Assistance.
12	Goal Name	HOPWA Sup Svs
	Goal Description	Provide support in conjunction with HOPWA-funded housing assistance. Improve access to health care and other supportive services.
13	Goal Name	Perm Housing
	Goal Description	National Housing Trust Funds (HTF) are used to provide and improve housing conditions for extremely low-income (ELI) households in Arkansas.

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)

Affordable housing goals for the 5-year span of the strategic plan include:

- An estimate 5 low/mod income potential homebuying households will be provided homebuying assistance. SF
- An estimated 10 lower income families will be assisted through the construction of new single-family homes. CHSF SF
- An estimated 155 low-income renters will be provided tenant-based rental assistance, including 20 persons with disabilities.
- An estimated 265 low-income households will be provided new rental housing units. MFR CHR NHTF
- An estimated 25 low-income renters will benefit through rental housing rehabilitation.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

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

N/A The State of Arkansas does not manage public housing units.

Activities to Increase Resident Involvements

N/A

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

N/A

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

Ensuring access to safe, decent, and affordable housing is among the most significant issues confronting the State of Arkansas, its development partners, and various local jurisdictions. In response to this challenge, the State is offering financial and technical assistance to nonprofit housing developers, collaborating with the private sector to create mixed-income, mixed-use communities, and advocating for the elimination of zoning ordinance barriers that hinder higher density in return for affordable apartments or condominiums.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The State does not have authority over local zoning and development regulations but will support local governments with the removal of barriers as applicable:

- Review options to support local Homeowner Rehabilitation Program,
- Review options for providing support to local down payment assistance programs,
- Advocating for zoning changes to enhance affordable housing development,
- Securing future funding for affordable housing and services,
- Supporting the administration of rental, mortgage, and utility assistance programs
- Evaluating or assessing housing design to determine how lower costs per square foot can be achieved.
- The State will support local jurisdictions in efforts to actively market local homebuyer assistance programs to minority families and individuals.
- Support broadband initiatives to provide access to LMI populations and rural communities.

SP-60 Homelessness Strategy – 91.315(d)

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

One of the homeless goals of the State of Arkansas, as detailed in the Goals section, is to increase the number of persons served at shelter facilities by funding street outreach, homelessness prevention and rapid re-housing activities through the Emergency Solutions Grant, including assessment of needs and case management activities designed to assist homeless individuals and families in making the transition to permanent housing and independent living through shortening the period of time homeless preventing return to homelessness and facilitating access to affordable housing.

Addressing the emergency and transitional housing needs of homeless persons

Another goal of the State is to increase the availability and number of family shelter facilities and shelter services and increase the number of persons served, particularly single parents with children.

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.

The Strategic Plan proposes to provide funding to a variety of agencies that provide services to homeless individuals and families. These services include counseling and case management to help move homeless persons move from homelessness to permanent housing. The State supports the efforts of the five Continua of Care to address homelessness issues through their funding venues.

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 State will address homelessness prevention and rapid re-housing through its goal to increase the availability and affordability of supportive services offered to homeless families and individuals by providing Emergency Solutions Grant (ESG) funds to projects that focus on the prevention of homelessness, such as averting eviction, foreclosure, and /or utility disconnection, as well as paying deposits and first month's rent.

SP-65 Lead based paint Hazards – 91.315(i)

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

Goal: Increase the inventory of lead safe housing units. Strategies:

- Continue to require subgrantees to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Expand the stock of lead safe housing units through new housing development initiatives.
- Obtain training for subgrantee program staff on lead hazard evaluation and reduction
- Establish working relationships between subgrantees, lead professionals, and key partners, such as risk assessors and clearance technicians and public health departments.
- Create procedures for subgrantees for determining when it is more cost effective to presume that lead hazard is present and when it makes sense to evaluate a property.

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

The effectiveness of the programs operated by the State work through the State funded housing repair programs. These programs target some of the oldest housing stock in the state, which is typically in the worst condition and most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs address the issue directly.

SP-70 Anti-Poverty Strategy – 91.315(j)

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

The State has several goals presented in this strategic plan that target poverty, providing a means for reducing poverty through job creation, rental assistance, housing programs, and services to homeless persons. The States economic development objective has a performance goal of five hundred jobs created per year. Rental assistance programs are expected to assist 275 households per year, including forty-five persons with disabilities.

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

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The State will work with local communities to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the State's limited financial resources and that the majority of factors affecting a family's poverty-level status are typically beyond the control of State policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. In the coming future, the State will collaborate with the local communities to address deficiencies and attempt to measure the impact of the federally funded programs in reducing and/or preventing poverty.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state 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

To ensure that all statutory and regulatory requirements are met for activities funded with HUD funds, the State agencies use various monitoring standards and procedures.

AEDC is responsible for ensuring that grantees under the CDBG Program, as ADFA is responsible for ensuring that grantees under HOME, NHTF, HOME-ARP, and ESG carry out projects in accordance with both federal and State of Arkansas statutory and regulatory requirements, as well. In most cases, these requirements are set forth in the grant agreement executed between the State and the Grantee. The State provides maximum feasible delegation of responsibility and authority to grantees under the Program. Whenever possible, deficiencies are rectified through constructive discussion, negotiation, and technical assistance provided by state agencies.

AEDC and ADFA conduct two basic types of monitoring: off-site monitoring (also known as "desktop monitoring"), and on-site monitoring. AEDC Grants Division and ADFA Compliance Division staff regularly review each project to verify that it is proceeding in the manner set forth in the grant agreement and in accordance with applicable laws and regulations. A final monitoring of activities and programs is conducted each annual program year. Each individual project will be monitored at least once. ADFA's policy is to conduct physical and file audits within 2 years of a rental construction project being placed in service, and again every three years thereafter until the project is no longer in the affordability period. Asset management policy requires ADFA to review audited financials of all multifamily HOME and NHTF projects during the affordability period. Additionally, ADFA's Loan Servicing Division reviews Single-Family activities to ensure affordability standards have been met.

Desktop monitoring is an ongoing process in which the Grants Manager of AEDC and the Compliance Specialists of ADFA, responsible for overseeing the grantee's project, uses all available information to review the grantee's performance in carrying out the approved project. This review process enables AEDC and ADFA to identify problems requiring immediate attention and to schedule projects for on-site monitoring. Materials used for this review include but are not limited to: Grant Agreement Amendments; Project Status Reports, Requests for Payment of funds (RFPs); AEDC grant database review; and other supporting documents.

On-site monitoring is a structured review conducted by the Grants Manager at the locations where project activities are being carried out, or where project records are being maintained. One on-site monitoring visit is normally conducted during the course of a project, unless determined by the state that multiple visits are required.

The monitoring review considers all available evidence of whether a project conformed to an approved Program; whether substantial progress toward program goals have been met; compliance with applicable laws and regulations; and continued capacity of the Grantee and Grant Administrator to carry out the project.

ADFA and AEDC utilize checklists to ensure that all issues are addressed. AEDC has CDBG specific checklists based on the types of activities within a given project. ADFA has multi-family rental checklists specific to the funding source required affordability standards. The number of times a project is monitored will depend upon the issues that may arise during desktop or on-site monitoring.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

As authorized by the Consolidated Appropriations Act (Public Law 119-4) on March 14, 2025, HUD announced that the State of Arkansas is receiving the following Fiscal Year 2025 allocations for the identified programs:

- Community Development Block Grant (CDBG) \$17,644,408.00
- HOME Investment Partnerships (HOME) \$9,051,604.22
- Emergency Solutions Grants (ESG) \$2,271,567.00
- Housing Opportunities for Persons with HIV/AIDS (HOPWA) \$1,480,511.00
- Housing Trust Fund (HTF) \$3,001,259.36
- Recovery Housing Program (RHP) \$0.00

The amounts in the five-year plan generally represent these anticipated 2025 amounts x five (5).

Expected amounts available for the remainder of the Con Plan period are the expected amounts available Year 1 x four (4) plus Program Income,

where applicable.

Anticipated Resources

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

CDBG	public	Acquisition						The expected
	-	Admin and						amount for the
	federal	Planning						remainder of Con
		Economic						Plan equals the Year
		Development						1 Annual Allocation
		Housing						times four. CDBG
		Public						resources are
		Improvements						provided to units of
		Public Services						local government for
								CDBG-eligible
								activities. A portion
								of resources is
								reserved for state
								administration and
								technical assistance
								funds that may not
								exceed 3% of the
								total base allocation
								plus \$100,000 as per
								24 CFR 570.489(a).
								State recipients and
								sub-recipients may
								also receive
								administration
								funds. Additional
								funds will be
								provided by AEDC as
								match to the CDBG
								allocation. This
			17,644,408.00	5,000,000.00	60,000,000.00	82,644,408.00	70,577,632.00	amount will fulfill the

Program	Source	Uses of Funds		Expected Amoun	t Available Year 1		Expected	Narrative Description
_	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	·
								dollar-for-dollar
								matching
								requirement of the
								CDBG Program.
HOME	public	Acquisition						Expected amount for
	-	Homebuyer						year 1 of the 5-Year
	federal	assistance						Con Plan annual
		Homeowner						allocation.The
		rehab						expected amount
		Multifamily						available for
		rental new						remainder of Con
		construction						Plan is estimated to
		Multifamily						be the Year 1 annual
		rental rehab						allocation times 4.
		New						
		construction						
		for ownership						
		TBRA	9,051,604.00	5,656,164.00	7,664,445.00	22,372,213.00	111,861,065.00	

Program	Source	Uses of Funds		Expected Amoun	t Available Year 1		Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOPWA	public	Permanent						Expected amount for
	-	housing in						year 1 of the 5-Year
	federal	facilities						Con Plan annual
		Permanent						allocation.Expected
		housing						amount available for
		placement						remainder of Con
		Short term or						Plan is estimated to
		transitional						be the Year 1
		housing						(FY2025) annual
		facilities						allocation times 4.
		STRMU						
		Supportive						
		services						
		TBRA	1,480,511.00	0.00	0.00	1,480,511.00	5,922,044.00	

Program	Source	Uses of Funds		Expected Amour	t Available Year 1		Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public	Conversion						Expected amount for
	-	and rehab for						year 1 of the 5-Year
	federal	transitional						Con Plan annual
		housing						allocation.The
		Financial						expected amount
		Assistance						available for
		Overnight						remainder of Con
		shelter						Plan is estimated to
		Rapid re-						be the Year 1 annual
		housing						allocation times 4.
		(rental						
		assistance)						
		Rental						
		Assistance						
		Services						
		Transitional						
		housing	2,271,567.00	0.00	0.00	2,271,567.00	9,086,268.00	

Program	Source	Uses of Funds		Expected Amoun	t Available Year 1		Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HTF	public	Acquisition					·	ADFA will apply for
	-	Admin and						additional allotment
	federal	Planning						in April 2025.
		Homebuyer						Expected amount for
		assistance						year 2 of the 5-Year
		Multifamily						Con Plan annual
		rental new						allocation.The
		construction						expected amount
		Multifamily						available for
		rental rehab						remainder of Con
		New						Plan is estimated to
		construction						be the Year 1 annual
		for ownership	3,001,259.00	600,000.00	1,113,380.00	4,714,639.00	23,573,195.00	allocation times 4.

Table 57 - 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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources, other loan sources needed for housing development activities, the present value of forgiven property taxes for properties owned by non-profit housing providers, and the State's General Fund, where appropriate.

CDBG funds will be leveraged with other local resources within the General Assistance, Economic Development and Rural Services set-asides. CDBG resources are provided to units of local government for CDBG-eligible activities. A portion of resources is reserved for state administration and technical assistance funds that may not exceed 3% of the total base allocation plus \$100,000 as per 24 CFR 570.489(a). State recipients and

sub-recipients may also receive administration funds for project delivery costs. Additional funds will be provided by AEDC as match to the CDBG allocation. This amount will fulfill the dollar-for-dollar matching requirement of the CDBG Program.

ESG provides funding to Engage homeless individuals and families living on the street; improve the number and quality of emergency shelters for homeless individuals and families; help operate these shelters; provide essential services to shelter residents; rapidly rehouse homeless individuals and families; and prevent families and individuals from becoming homeless.

ESG funds may be used for five components, street outreach, emergency shelter, homeless prevention, rapid re-housing assistance, and HMIS as well as administrative activities (up to 7.5% of a recipient's allocation can be used for administrative activities).

ESG funds may also be used during pandemic circumstances. This will be in accordance with the guidance provided at that time. ADFA is required to provide a 100% match for the ESG grant. The requirement is passed on to sub-grant recipients and monitored through the submission of a Match Certification Form with each monthly sub-grant invoice. The first \$100,000 of the State's fiscal year grant is not required to be matched, and the state may pass this exception through to sub-grant recipients who are least capable of providing matching contributions.

HOME funds, unless a waiver is granted per Presidential Declaration of National Emergency, will be leveraged with other public and private, discounted or donated local resources. Such resources may be in the form of professional services, cash, land, equipment, appliances, and/or sweat equity, for a required match of 25% of the annual allocation. A portion of the resources is reserved for state administration and technical assistance funds that may not exceed 10% of annual allocation. Per 24 CFR 92.207. State recipients and sub-recipients may also receive administration funds.

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

None currently identified. The State will continue to evaluate opportunities to use public lands for future development.

Discussion

The state has programmed more than \$34.3 million from CDBG, HOME, HOPWA, ESG, and NHTF programs for the 2025 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Additionally, ADFA will administrate HOME-ARP and two CDBG-DR disaster grants:

ADFA also administrates the HOME-ARP 2021 Program Grant of \$36,354,808; which includes the following activities: Admin (\$4,362,608); Supportive Services (\$5,117,976); Operating (\$1,598,448); Non-Congregate Shelter-NCS (\$25,275,676).

- 1) CDBG-DR 2021 \$8,940,000 to address unmet disaster recovery needs of HUD MID areas Perry and Jefferson County, for the 2019 disaster (DR-4441).
- 2) CDBG-DR 2025 \$59,048,000 for disasters of 2023 (DR-4698) and 2024 (DR-4788), for unmet needs of HUD MID areas Cross, Benton, & Pulaski County (excluding Little Rock that received its own CDBG-DR funding).

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Admin	2025	2029	Administration	Statewide	Public and Community	CDBG:	Other: 1 Other
						Facilities	\$629,332.00	
						Public Infrastructure	HOPWA:	
						Fire Stations, Fire	\$148,051.00	
						Trucks & Life-Saving	HOME:	
						Equipment	\$905,160.00	
						Demolition and Site	ESG:	
						Clearance	\$170,367.00	
						ADA Modifications	HTF:	
						Homeless Facilities	\$300,126.00	
						HIV/AIDS Services and		
						Housing Assistance		
						Housing Assistance		
						Services -		
						Homeownership		
						Housing Development		
						and Reconstruction		
						Industry and Job		
						Creation		
						Homelessness		
						Prevention and		
						Emergency Assistance		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
2	Eco Dev	2025	2029	Non-Housing	Statewide	Industry and Job	CDBG:	Jobs created/retained: 250
				Community		Creation	\$6,175,000.00	Jobs
				Development		Job Training and		Businesses assisted: 5
				Economic		Workforce		Businesses Assisted
				Development		Development		
						Employment Training		
						Business Retention		
						Business Technical		
						Assistance		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Fac/Infra	2025	2029	Non-Housing	Statewide	Public and Community	CDBG:	Public Facility or
	,			Community	Communities	Facilities	\$10,840,076.00	Infrastructure Activities
				Development	Under 3,000	Public Infrastructure	. , ,	other than Low/Moderate
				·	,	Parks and Recreation		Income Housing Benefit:
						Facilities		8000 Persons Assisted
						Fire Stations, Fire		
						Trucks & Life-Saving		
						Equipment		
						Demolition and Site		
						Clearance		
						ADA Modifications		
						Homeless Facilities		
						Senior Services		
						Child Care Services		
						Youth Services		
						Disability Services		
						Health		
						Services/Substance		
						Abuse		
						Meals/Food		
4	Homeownership	2025	2029	Affordable	Statewide	Housing Assistance	HOME:	Homeowner Housing
				Housing		Services -	\$905,160.00	Added: 1 Household
						Homeownership		Housing Unit
						Housing Development		Direct Financial Assistance
						and Reconstruction		to Homebuyers: 1
								Households Assisted

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
5	CHDO	2025	2029	Affordable	Statewide	Housing Development	HOME:	Rental units constructed: 9
				Housing		and Reconstruction	\$1,357,406.00	Household Housing Unit
								Homeowner Housing
								Added: 1 Household
								Housing Unit
6	TBRA	2025	2029	Affordable	Statewide	Rental Housing	HOME:	Tenant-based rental
				Housing		Subsidies	\$453,186.00	assistance / Rapid
						Homelessness		Rehousing: 31 Households
						Prevention and		Assisted
						Emergency Assistance		
						Transitional Housing		
7	Rent Hsg	2025	2029	Affordable	Statewide	Housing Development	HOME:	Rental units constructed:
				Housing		and Reconstruction	\$4,525,532.00	30 Household Housing Unit
8	Rent Rehab	2025	2029	Affordable	Statewide	Housing Development	HOME:	Rental units rehabilitated: 5
				Housing		and Reconstruction	\$905,160.00	Household Housing Unit

Homeless Person Overnight Shelter: 1000 Persons
Sherier: 1000 Persons
A:-+I
Assisted
Homelessness Prevention:
1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	HOPWA Hsg	2025	2029	Non-Homeless	Statewide	Rental Housing	HOPWA:	Tenant-based rental
	Asst			Special Needs		Subsidies	\$1,021,533.00	assistance / Rapid
						Homelessness		Rehousing: 200 Households
						Prevention and		Assisted
						Emergency Assistance		
12	HOPWA Sup Svs	2025	2029	Non-Homeless	Statewide	Child Care Services	HOPWA:	Public service activities
				Special Needs		Health	\$310,927.00	other than Low/Moderate
						Services/Substance		Income Housing Benefit:
						Abuse		165 Persons Assisted
						HIV/AIDS Services and		
						Housing Assistance		
						Transportation		
						Legal Services		
						Employment Training		
						Homeless Supportive		
						Services -		
						Transportation		
						Homelessness		
						Prevention and		
						Emergency Assistance		
						Mental Health and		
						Supportive Services		
13	Perm Housing	2025	2029	Affordable	Statewide	Housing Development	HTF:	Rental units constructed:
				Housing		and Reconstruction	\$2,701,133.00	14 Household Housing Unit
						Transitional Housing		

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Admin
	Goal Description	Program Administration: Develop, Administer, revise, implement and evaluate the day-to-day operation of entitlement program. Activities include program design; grant administration, Sub recipient compliance monitoring, program outreach, public relations and training.
2	Goal Name	Eco Dev
	Goal Description	Improve economic opportunities through activities aimed at improving the conditions needed for successful business and economic development.
3	Goal Name	Fac/Infra
	Goal Description	Construction, expansion, or renovation of public facilities that house vital public services, and public infrastructure improvements.
4	Goal Name	Homeownership
	Goal Description	Create decent housing with improved affordability by providing funding for homebuyer assistance programs such as down payment and closing cost; and single-family new construction to benefit families at or below 60% AMI.
5	Goal Name	CHDO
	Goal Description	Provide funding to CHDO organization to develop new affordable housing for low-moderate income persons for homeownership and multifamily rental new construction, by providing construction financing, financial mechanisms, and improved communication with partners and constituents throughout the state
6	Goal Name	TBRA
	Goal Description	Create decent housing through improved affordability and accessibility by providing rental subsidies and security and utility deposit assistance for very low to moderate-income (less than 60 percent of area median income) households and persons with disabilities.

7	Goal Name	Rent Hsg
	Goal Description	Create decent housing with improved affordability and accessibility of multi-family housing and other rental housing through the construction of affordable rental housing units.
8	Goal Name	Rent Rehab
	Goal Description	Preserve decent housing through improved sustainability and affordability of existing multi-family housing and other rental housing stock through rehabilitation or reconstruction projects for low and moderate-income (less than 80 percent of area median income) households.
9	Goal Name	Shel
	Goal Description	Improve the availability and affordability of shelters and supportive services Offered to homeless families and individuals by providing ESG funds to assist shelters and homeless providers to finance their operating cost.
10	Goal Name	Prev
	Goal Description	Increase the availability and affordability of and supportive services offered to homeless families and individuals by providing Emergency Solutions Grant (ESG) funds to projects that focus on the prevention of homelessness, such as averting eviction, foreclosure, and /or utility disconnection, as well as paying deposits and first month's rent.
11	Goal Name	HOPWA Hsg Asst
	Goal Description	Provide tenant-based rental assistance (TBRA); short-term rent, mortgage, and utility assistance (STRMU); and Permanent Housing Placement (PHP) Assistance.
12	Goal Name	HOPWA Sup Svs
	Goal Description	Provide support in conjunction with HOPWA-funded housing assistance. Improve access to health care and other supportive services.
13	Goal Name	Perm Housing
	Goal Description	Create decent housing with improved affordability and accessibility of multi-family housing through the construction of affordable rental housing units to benefit families at or below 30% AMI.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Funding allocation priorities are detailed below by funding source.

ESG Note: The chart below rounds percentages up or down.

The actual percentage amount for ESG Administration is 7.5%. Actual amount for ESG Shelter is 82.5%.

Funding Allocation Priorities

		Eco					Rent	Rent			HOPWA	HOPWA	Perm	
	Admin	Dev	Fac/Infra	Homeownership	CHDO	TBRA	Hsg	Rehab	Shel	Prev	Hsg Asst	Sup Svs	Housing	Total
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
CDBG	3	35	62	0	0	0	0	0	0	0	0	0	0	100
HOME	10	0	0	5	15	5	55	10	0	0	0	0	0	100
HOPWA	10	0	0	0	0	0	0	0	0	0	60	30	0	100
ESG	8	0	0	0	0	0	0	0	82	10	0	0	0	100
HTF	10	0	0	0	0	0	0	0	0	0	0	0	90	100

Table 59 – Funding Allocation Priorities

Reason for Allocation Priorities

The allocation priorities reflect input from participants in the forums and survey, staff consideration of past allocations, and needs as determined through the Needs Assessment.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The distribution of funds is directly correlated to the specific objectives described in the Consolidated Plan. Each goal of the Strategic Plan is addressed in the funding distribution, as are many, though not all, of the priority needs.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

CDBG funds will be used for several activities authorized in Section 105(a) of the amended 1974 Housing and Community Development Act that meets national CDBG objectives. Projects are funded in order to meet at least one of three CDBG National Objectives that include: (1) benefit low- and moderate-income persons; (2) prevent or eliminate slums or blight; and (3) meet urgent community development needs. The State annually certifies that not less than 70% of the aggregate funds received during a 3-year period (as identified to HUD) shall be used for activities benefiting low and moderate income (LMI) persons.

CDBG funds are not specifically targeted to areas of minority concentration but are distributed throughout the state's non-entitlement areas targeted for activities that serve LMI persons. Since projects funded with CDBG resources typically provide a community-wide benefit, it can be assumed that minority groups benefit equally in the same proportion as they occur in the general population.

The State Programs set forth within this Method of Distribution of the current CDBG allocation attempt to balance the need for providing jobs and suitable places to live. Funds are reserved in each category based on a percentage of the total funds available for distribution to local governments. The State is allowed \$100,000 plus 3% of the State grant for administration and technical assistance in accordance with HUD regulations. The State is also allowed 3% of the program income received by units of general local government (whether retained by the unit of general local government or paid to the State) and funds reallocated by HUD to the State.

To achieve the most effective and efficient use of CDBG funds, AEDC may, at its discretion, use categorical adjustments. A categorical adjustment allows AEDC to reserve up to 25% of the total CDBG allocation for use as needed among categories. An adjustment of more than 25%, or \$4,411,102 of the total allocation, or the creation or elimination of a category, will be considered a substantial amendment to the Annual Action Plan and would require further steps as identified within the Citizen Participation Plan section of the Consolidated Plan. Adjustments may be made for remaining balances within a Category within the last 3 months following a 12-month Program Year in order to meet the HUD Timely Distribution requirement which requires the CDBG grant amount for a given Federal Fiscal Year to be distributed within a HUD required 15-month time frame.

For purposes of the Consolidated Plan and the Annual Action Plan, the overall CDBG Program includes activities within the Community Development Priority Need, and the Economic Development Priority Need.

The state certifies that benefit to low- and moderate-income persons for the three-year periods beginning in 2025 (2023-2025, 2026-2028, 2029-2031) will be equal to or greater than 70% and that no project claiming benefit to low- and moderate-income persons will be approved if the benefit calculated is less than 51%.

Approximately 90% of HOME and 90% NHTF funds, will be allocated to meet the limited housing opportunities priority need as identified in the NA, by addressing the following goals: Affordable Housing, Housing Assistance Homeownership, Housing Development, Rental Housing Subsidies, Rental Housing Development/New Construction/Acquisition Rental Rehabilitation.

92.5% of ESG funds will be allocated to address homelessness across the state with ESG Shelter and Homeless Prevention activities.

All proposed activities budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

A description and details of each State Program will be identified below.

Distribution Methods

Table 60 - Distribution Methods by State Program

1	State Program Name:	CDBG Economic Development Set-Aside
	Funding Sources:	CDBG

Describe the state program addressed by the Method of Distribution.

Within the Economic Development Priority Goal, CDBG funds will be utilized for providing communities with resources to assist businesses which expand the State's economic base and which create quality jobs principally benefiting LMI employees and made available under the LMI CDBG National Objective criteria. Eligible activities will generally include: grants or loans to forprofit businesses (through the applicant community) for a variety of business purposes; or public facilities (infrastructure) projects undertaken by applicant communities for economic development purposes, where a benefiting business agrees to locate or expand premised on the infrastructure improvements and agrees to create jobs for LMI persons.

AEDC shares the cost of project infrastructure needs by committing grants from state and federal infrastructure funds. The amount of assistance committed is dependent upon the strength of the company, number of jobs, average wage, project investment and costs associated with facility/site improvements.

Funds may be used by eligible applicants to:

- 1. Provide infrastructure necessary to serve the location of a new or expansion of an existing industry which will create new jobs or retain existing jobs; or
- 2. Provide loans to industry for economic development purposes when it can determine that the provision of such financing is necessary to create new jobs and/or retain existing jobs. Eligible activities for loans include, but are not limited to the following: acquisition, construction, and equipment; or
- 3. Provide funds for the construction of facilities; or

Provide funds for a Commission-approved training program; or undertake any combination of 1 through 4 above, provided that all other requirements can be met.

Projects are generally evaluated through a cost benefit analysis process; and for basic eligibility, financial feasibility, appropriateness, and the extent to which the project will result in the creation and/or retention of permanent jobs, primarily for low- and moderate-income persons. The Housing and Community Development Act (HCDA) and HUD's CDBG regulations outline basic project "underwriting" guidelines/standards so that State programs will achieve the federal objectives of the CDBG Program. The underwriting standards used in the Arkansas ED program are designed to address these federal guidelines.

Applications for Economic Development funds are invited through a formal referral process with AEDC Business Development Project Managers, after a cost-benefit analysis and project feasibility review. Companies are committed CDBG funds as a cash grant incentive after a review process, and the project is referred to the Grants Division for the formal CDBG application to begin. Applications are reviewed for eligibility and compliance with applicable requirements, including an evaluation of the business plan for appropriateness, feasibility, and credit worthiness.

This information provided is a summary. Additional information will be available within the Economic Development Set-Aside Guidelines.

If only summary criteria were described, how can potential applicants access application manuals or other

state publications describing the application criteria? (CDBG only)

As noted above within the description of the criteria used to select applications, this information was a summary of the criteria. Complete information regarding the application criteria will be made available within the CDBG Economic Development Application Guidelines. The Guidelines will provide specific details on the Application questions, deadlines for completing applications, threshold requirements, and any other necessary items. This information will be available on the AEDC website at: http://www.arkansasedc.com/grants.

Describe the process for awarding funds to state recipients and how the state will make its allocation available	N/A
to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

Describe how resources will be allocated among funding categories.	For the 2025 PY, AEDC is considering funding economic development activities/projects with the anticipated \$6,175,000 of funding allocated to this Program. Other activities/projects will be funded from AEDC's CDBG Economic Development State Revolving Loan Fund (SF) and Program Income (PI) generated from NSP 1 and NSP 3 close-out, and the program income transfer to the CDBG Program (approx. \$4 million initial transfer as of July 1, 2025, and \$1,000,000 throughout the year (NSP \$500,000, CDBG \$500,000). There is no limitation on the number of economic development applications and/or active projects which an eligible applicant may have with the Commission except as limited by the requirements defined in the Method of Distribution. Approximately 35% of the 2025 allocation will be used for this category and 100% of any program income received by the Commission, generated from economic development projects or from transferred NSP 1 and 3 loan repayments, will be used to make additional
	projects through the State Revolving Loan Fund or programmed for Program Income (PI), with up to 3% of that being eligible to be budgeted for State Administration.
Describe threshold factors and grant size limits.	AEDC shares the cost of project infrastructure needs by committing grants from state and federal infrastructure funds. The amount of assistance committed is dependent upon the strength of the company, number of jobs, average wage, project investment and costs associated with facility/site improvements. It is generally expected that CDBG grants will be a minimum of \$75,000, and there is no specific maximum grant size limit, although required to be considered is a company's ability to meet the public benefit standard per job to be created as a result of the grant funding.
What are the outcome measures expected as a result of the method of distribution?	Through the Economic Development Program additional jobs will be created or retained throughout the state which will create additional opportunities for Arkansans, particularly those who are LMI. An estimated 250 people will benefit from these activities through the creation of jobs.
State Program Name:	CDBG General Assistance Set-Aside
Funding Sources:	CDBG

Describe the state program addressed by the Method of Distribution.

Within the Public and Community Facilities, and Infrastructure Priority Need, CDBG funds will be utilized for public infrastructure and public facility projects. Within this Program, CDBG funds will be utilized for and will generally be made available under the LMI Area Benefit or LMI Limited Clientele or Presumed Benefit National Objective measures. Funds are awarded for: residential water and wastewater; senior centers; child care centers; public health facilities; youth centers; accredited public libraries; removal of architectural barriers from city halls or county courthouses for accessibility; street, curb, gutter, sidewalk, or storm sewer; flood control and drainage; and, other public facility or infrastructure project determined to be a high priority, and not eligible to be funded under another CDBG program. For more information see Application Guidelines, posted online at http://arkansasedc.com/grants.

The Method of Distribution section of the Application Guidelines contains specific information regarding the scoring criteria for each Program. A summary of the scoring criteria is noted within each Program's Selection Criteria Matrix. For General Assistance applications, Section 2, Application Forms and Instructions, Part III: Project Description and Scoring Criteria, provides details on scoring and the points assigned to all scoring criteria.

Program Guidelines and Application include a Scoring Criteria Matrix for the General Assistance Program. The Matrix describes each selection criteria as a numerical score within the General Assistance Program. The maximum number of points available within any application is 100 points. The Matrix below describes each selection criteria as a numerical score within the General Assistance Program. The maximum number of points available within any application is 100 points:

- PROJECT NEED: Up to 25 points possible. The level of project need will be compared to other applicants.
- PROJECT IMPACT: 15 points maximum possible. Describe the importance of project activities to the community and provide clarity on how the project will benefit those identified by a CDBG National Objective. The significance of the project impact will be scored as compared to other applicants.
- PROJECT READINESS: Up to 30 points possible. The level of capacity and commitment by the community will be scored as compared to other applicants.
- CITIZEN PARTICIPATION: Up to 15 points possible. The applicant's description of public participation and the process used to identify community needs and allocate resources to address needs will be compared to other applicants.
- FUNDING LEVERAGE: Up to 5 points is possible. For purposes of General Assistance applications, leverage is defined as local funds provided by the community committed to the project's non-administrative activities as a ratio to the grant funds requested. Points will be awarded to applicants based on the amount of leverage provided in ratio to the grant funds requested. Communities who provide more leverage will receive points within this section.
- LMI Benefit: Up to 5 points is possible. No minimum points in this section are required in order to meet the threshold. This scoring category is designed to give points to communities with higher concentrations of LMI persons. Communities with a LMI population of 60% or more will receive 5

	points. Communities with an LMI population between 51% - 59.99% will receive no points in this section. • Bonus Points: Up to 5 points possible. Applicants have demonstrated management capacity, and/or project is located within an Arkansas Opportunity Zone (OZ).
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	As noted above within the description of the criteria used to select applications, this information was a summary of the criteria. Complete information regarding the application criteria will be made available within the CDBG Application Guidelines. The Guidelines will provide specific details on the Application questions, deadlines for completing applications, threshold requirements, and any other necessary items. This information will be available on the AEDC website at: http://www.arkansasedc.com/grants
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	For the 2025 Program Year (PY), AEDC is considering funding public infrastructure and public facility projects with an anticipated \$9,340,076 in CDBG resources. The award amount is based on beneficiary data of the project area as well as the feasibility and need for the project. Grant requests should range from a minimum of \$75,000.00 to a maximum of \$500,000, and up to \$1,000,000.00 for specific types of water or wastewater projects, including design fees, although maximum awards may be based on project type, as designed upon release of program application package. Administrative fees will be added to the announced award amount. Additional project awards may be made throughout the year from the existing pool of applications as funds become available, including from unexpended funds from prior funding years, if eligible under that funding year's annual action plan. Technical assistance will be available.				
	Describe threshold factors and grant size limits.					
	What are the outcome measures expected as a result of the method of distribution?	For water and wastewater funding, AEDC will be able to identify those areas that meet a CDBG National Objective and target those projects that are impacting the safety of our citizens. Through a collaborative effort with other funding agencies, AEDC is better able to leverage federal and state grant resources in order to obtain maximum impact. An estimated 7,000 people will benefit from these public infrastructure and public facility projects.				
3	State Program Name:	CDBG Rural Services Block Grant				
	Funding Sources:	CDBG				
	Describe the state program addressed by the Method of Distribution.	Within the Public and Community Facilities Goal and Fire Equipment Priority Need, CDBG funds will be utilized for community centers, fire stations, fire trucks, fire equipment, and life-saving protective gear.				

The Arkansas Rural Development Commission will review Application and make recommendations for funding of projects to benefit rural communities with a population of less than 3,000 persons. Applicants should contact the AEDC Division of Rural Services to obtain an application for the Rural Services Block Grant Program (RSBGP). In order to receive funding from AEDC, the applicant must receive approval from the Arkansas Rural Development Commission. Up to \$1,000,000 of the annual CDBG allocation will be used for this category.

Applications will be evaluated on:

- 1. The extent to which the project will benefit low- and moderate-income persons and meet CDBG eligibility requirements;
- 2. The extent to which other funds will be used to leverage the grant funds proposed for the project;
- 3. Appropriateness of the project to Division of Rural Services-Rural Community Fire Protection Grant Program and the Rural Community Development Block Grant Program. Projects may include fire protection and multi-use community centers;
- 4. The applicant's readiness to proceed with the project;
- 5. Other criteria as defined in the application as prepared by the Division of Rural Services.

If only summary criteria were described, how can potential applicants access application manuals or other

state publications describing the application criteria? (CDBG only)

As noted above within the description of the criteria used to select applications, this information was a summary of the criteria. Complete information regarding the application criteria will be made available within the RSBGP. The Guidelines will provide specific details on the Application questions, deadlines for completing applications, threshold requirements, and any other necessary items. This information will be available on the AEDC Division of Rural Services website: https://www.arkansasedc.com/Rural-Services

Describe the process for awarding funds to state recipients and how the state will make its allocation available	N/A
to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe how resources will be allocated among funding categories.	For the 2025 Program Year, AEDC will fund Rural Services projects in partnership with the AEDC Division of Rural Services, with an anticipated \$1,000,000 in CDBG resources. There are no funding categories within the set-aside. All eligible activities will be competitively selected up to the amount available.
Describe threshold factors and grant size limits.	Each project funded must meet the CDBG National Objective of benefiting low- to moderate-income persons. Up to \$100,000 in CDBG funds may be awarded per project for project activity and general administration combined; no more than 15% of the total award may be used for general administration. The match for this grant is 10% and may be comprised of in-kind labor, in-kind materials or cash.

	What are the outcome measures expected as a result of the method of distribution?	Approximately 3,000 people will benefit from these activities.
4	State Program Name:	Emergency Solutions Grant Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The State of Arkansas supports a variety of housing and public service programs to service the homeless and special needs population. The efforts of the homeless coalitions, through the Continuum of Care process, have provided guidance on the needs of these communities. The process has resulted in a better understanding of the homeless and special needs community and their housing needs, enabling the State to arrive at a set of goals and objectives. These goals and objectives are provided below, with performance goals for
		FY 2025 Annual Plan Budget \$2,271,567.

Describe all of the criteria that will be used to select	ADFA allocates funds to various non-profit agencies through a competitive application process, and scored according the following criteria:
applications and the relative importance of these criteria.	1) Up to 35 points will be awarded based on the narrative of the application that should explain proposed ESG activities, capacity of managing ESG funding and provide the activities proposed,
	2) Up to 25 points will be awarded based on the application budget
	3) Up to 15 points will be awarded based on results of the applicant's most recent audit
	4) Up to 10 points will be awarded based on the potential needs addressed of the geographical area to be serviced
	5) Up to 10 points will be awarded based specifically on capacity (paperwork and required reporting)
	6) 5 points will be awarded for documentation of active Continuum of Care (CoC) participation.
	All applications will be scored after the application period has closed. Applications will be scored based on the criteria discussed above. The overall score will be applied to each application and will determine whether the application will receive funding.
If only summary criteria were described, how can potential applicants access application manuals or other	N/A
state publications describing the application criteria? (CDBG only)	

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only) Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Emergency Solutions Grant Program (ESG) funds are made available to non-profit organizations and to units of local government that develop and operate homeless shelters and/or provide supportive services to homeless persons and families. Funds are distributed statewide through a competitive application process following a notice of funds available (NOFA), in amounts based on applicant requests, applicant capacity, and funding availability. N/A
Describe how resources will be allocated among funding categories.	Of the \$2,271,567 Budget from ESG, the state will designate \$227,157 to HMIS; \$56,789 to Street Outreach; \$1,135,784 to Emergency Shelters; \$454,313 to Rapid Re-Housing; \$227,157 to Homelessness Prevention; and \$170,368 will fund Program Administration.
Describe threshold factors and grant size limits.	The amount of the grant that a sub-grantee may receive depends on available funding for the categories in which funding is being requested. The percentage of funding per category is based on need identified throughout the state.

	What are the outcome measures expected as a result of the method of distribution?	In Funding Year 2025 - Funding is expected to assist an estimated 500 individuals with homeless prevention services, 500 individuals with rapid re-housing, 500 individuals/families with shelter and shelter services, and 500 individuals with street outreach, totaling 2,000 individuals over a period of 5 years. Outcomes will be tracked on a monthly basis throughout the grant performance period. Performance indicators will be incorporated into the application scoring process during the next grant cycle.
5	State Program Name:	HOME Investment Partnerships Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The State of Arkansas receives HOME Funds through a formula allocation from HUD and ADFA is the designated agency that administers the funds allocated to the State. Under the HOME Program, ADFA is designated a "Participating Jurisdiction" or "PJ". The local PJs in Arkansas include the Cities of Fort Smith, Little Rock, North Little Rock, and Pine Bluff.
		ADFA has broad discretion in administering the HOME Funds. ADFA may administer activities directly, allocate funds to units of local government, for-profit entities, and non-profit entities, evaluate and fund projects, or a combination of the two approaches. ADFA allocates funds to various partners through their formal application process. The application process is continually based upon funds availability.
		ADFA may undertake jointly funded projects with local PJs and may use HOME funds anywhere within the State including within the boundaries of local PJs. ADFA Programs funds allocated within a designated local PJ will be limited to down payment and closing costs assistance loans, CHDO Set-Aside projects, and Low-Income Housing Tax Credit/HOME developments. ADFA may also allocate funds to for-profit developers, housing non-profits and Community Housing Development Organizations (CHDO).

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	ADFA has set the following parameters regarding the amount of HOME Program Funds that can be allocated per applicant. NOTE: ADFA Board of Directors reserve the right to increase or decrease the maximum program allocation during the program year to meet HOME program requirement: Allocations are subject to the availability of funds. • Applicants must request a minimum of \$100,000 of HOME Program funds to be considered a HOME Program allocation (with the exception of TBRA projects). • At present, the maximum loan amount that can allocated by ADFA is \$2,000,000 at 1% for a term of 20 – 35 yrs; and up to an additional \$1,000,000 at 2% for a term of 20 – 35 yrs; for a maximum of up to \$3,000,000 per Activity in HOME Program funds, subject to availability, and discretion of ADFA Board in response to market demand. • The maximum amount that can be requested and allocated for TBRA projects by ADFA is \$2,000,000, subject to availability of funds. • TBRA applicants may apply for funding once a year and when 75% of the current allocation has been expended. Applications must have a minimum debt coverage ratio of 1.15 including the debt service on the HOME loan and cannot exceed 1.40. Applicants may be awarded a maximum of 3 HOME projects, one project per housing activity typ (Rental New Construction, Rental Rehab, TBRA), per HOME Fiscal year (July 1 to June 30) based upon capacity as determined by ADFA.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

Describe the process for awarding funds to state recipients and how the state will make its allocation available	N/A
to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe how resources will be allocated among funding categories.	Resources to be allocated among funding categories according to need reflected in the Needs Assessment and programmatic experience from years of operating housing programs with HOME funding.
	Funding among the categories includes up to \$588,354 for Single-Family Construction activities (includes 10% CHDO); \$452,580 for Tenant-Based Rental Assistance; \$6,200,349 for Multifamily Rental Housing Development (includes 90% CHDO); and \$905,160 for Multifamily Rental Rehabilitation.
	In no case will the ADFA investment exceed the maximum HOME investment allowed under 24 CFR 92.250. The maximum per unit subsidy in HOME is published each year by HUD.

	Describe threshold factors and grant size limits.	ADFA has set the following parameters regarding the amount of HOME Program Funds that can be allocated per applicant. NOTE: ADFA Board of Directors reserve the right to increase or decrease the maximum program allocation during the program year to meet HOME program requirements. Allocations are subject to the availability of funds.
		 Applicants must request a minimum of \$100,000 of HOME Program funds to be considered a HOME Program allocation (with the exception of TBRA projects). At present, the maximum loan amount that can be allocated by ADFA is \$2,000,000 at 1% for a term of 20 – 35 yrs; and up to an additional \$1,000,000 at 2% for a term of 20 – 35 yrs; for a maximum of up to \$3,000,000 per Activity in HOME Program funds, subject to availability, and discretion of ADFA Board in response to market demand. The maximum amount that can be requested and allocated for TBRA projects by ADFA is \$2,000,000, subject to availability of funds. TBRA applicants may apply for funding once a year and when 75% of the current allocation has been expended.
		Applicants may be awarded maximum of 3 HOME projects, per housing activity (Rental, Homeowner, TBRA), per HOME Fiscal year (July 1 to June 30) based upon capacity as determined by
	What are the outcome measures expected as a result of the method of distribution?	The HOME Program funding is expected to provide 1 new home for Single-Family and 9 Multi-Family units with CHDO New Construction Projects; assist 31 households with Tenant-Based Rental Assistance, develop 30 and rehab 5 Multi-Family Rental units; assist 2 Homebuyers: providing 1 homebuyer with purchase assistance, and constructing 1 new Single-Family unit.
6	State Program Name:	Housing Opportunities for Persons with AIDS Program (HOPWA)
	Funding Sources:	HOPWA

Describe the state program addressed by the Method of Distribution.	Arkansas Department of Health (ADH) HIV Services provides oversight for HOPWA funding granted to the State. The Northeast Arkansas Regional AIDS Network (NARAN) is under contract to use HOPWA dollars to administer HOPWA housing assistance including Tenant-Based Rental Assistance (TBRA), Facility-based rental assistance (FBRA) for short-term hotel/motel stays, Short-Term Rent, Mortgage, and Utility (STRMU), Permanent Housing Placement (PHP) programs, and the support services or service coordination appropriate to ensure effective case management and attainment of HOPWA goals.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Project sponsors will be selected through a statewide Request for Applications (RFA) process that will include, but is not limited to, evaluation of the following parameters: • Concentration of persons with HIV/AIDS in the geographic area to be served by the project sponsor; • Availability of suitable housing stock in the defined areas; • Demonstrated capacity of the applicant to provide quality services in compliance with ADH and HUD regulations; • Ability of the applicants to coordinate complimentary supportive services; and, • Ability of the project sponsor to meet the urgent unmet needs of person with HIV/AIDS and their families.
	Project sponsors are contracted for a period of 7 years (the initial year of contracting plus 6 renewals) with contract subject to annual review for continuance based upon Project sponsor's attainment of ADH and HUD goals and deliverables.
If only summary criteria were described, how can potential applicants access application manuals or other	N/A
state publications describing the application criteria? (CDBG only)	

Describe the process for awarding funds to state recipients and how the state will make its allocation available

to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only) N/A

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)

Project sponsors selected through a statewide Request for Applications (RFA) process that include, but is not limited to, evaluation of the following parameters:

- Concentration of persons with HIV/AIDS in the geographic area to be served by the project sponsor;
- Availability of suitable housing stock in the defined areas;
- Demonstrated capacity of the applicant to provide quality services in compliance with ADH and HUD regulations;
- Ability of the applicants to coordinate complimentary supportive services; and,
- Ability of the project sponsor to meet the urgent unmet needs of person with HIV/AIDS and their families.

By the process defined above one project sponsor was selected for GY2023 and has a contract with a life span of seven (7) years (initial year plus 6 extensions). Contract extensions are on an annual basis, contingent upon project sponsor performance and attainment of HOPWA goals and objectives.

Describe how resources will be	2025 Estimated Distributions- Housing Opportunities for Persons with AIDS are as follows:
allocated among funding categories.	 I. Administration: \$148,051.10 (10%) a. Grantee: up to 3% of FY 2025 allocation from HUD. b. Project Sponsors: up to 7%. <u>Subject to adjustment</u> based on actual of total funds approved by the ADH under contract terms to project sponsor.
	II. Direct Housing and Related Support Services (DHRSS): Balance of Award less Admin. a. Direct Housing Assistance: \$1,021,552.29 (69%) 1. TBRA + STRMU 2. PHP 3. FBRA b. Support Services: \$310,907.31 (21%)
	TOTAL HOPWA FY 2025 allocation from HUD: \$1,480,511
Describe threshold factors and grant size limits.	 Availability of housing units that meet FMR (fair market rent): for TBRA, FBRA and PHP. Availability of housing that meets HQS (housing quality standards): for TBRA. Seasonal adjustments (or fluctuations) in utility rates-primarily gas and electricity: for STRMU and TBRA.
	 Availability of public housing units: for TBRA. Availability of short-term rapid housing (hotel/motel)*: for FBRA
	These are among multiple thresholds that may influence allocation and ongoing budgetary adjustments of funds to applicable activities.
	*Duration of not more than 60 days in any 6-month period.

	What are the outcome measures expected as a result of the method of distribution?	Supportive services and Case Coordination: • Improve access to health care and other supportive services for 165 clients and their families per year.
		 Clients will remain in stable housing and will receive coordinated complimentary supportive services.
		TBRA , FBRA, PHP and STRMU:
		Program will assist 200 clients per year establish and or better maintain permanent safe, decent, stable, and affordable housing.
7	State Program Name:	Housing Trust Fund (HTF)
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	The State of Arkansas receives HTF Funds through a formula allocation from HUD. ADFA is the designated agency that administers the funds allocated to the State. Funds are distributed statewide through a competitive application process, in amounts based on applicant requests, capacity, and funding availability, to address the State's unmet rental housing needs.
		Applications received for any project within the State of Arkansas will be underwritten and reviewed for those preferences identified in the guidelines published online as ADFA HOME and National Housing Trust Fund Rental Program Guidelines and ADFA National Housing Trust Fund Operations Manual at https://adfa.arkansas.gov/wp-content/uploads/2025/03/HOME-National-Housing-Trust-Fund-Rental-Program-Guidelines.pdf

ADFA has established a maximum cap on its investment in a single development. Such a limit will be based on the availability of funding and other ADFA priorities. The maximum cap established by the ADFA Board of Directors is currently \$1,000,000 for NHTF. To qualify for NHTF funding, a project must demonstrate the need for an investment of no less than \$1,000 in NHTF funding per NHTF-assisted unit. ADFA will only allow NHTF funding to be used for hard construction costs.

Applications submitted for a proposal of NHTF funding will be subject to a two- phase process:

- 1) Preliminary review and
- 2) Underwriting and subsidy layering review.

The preliminary review will determine if the application includes submission of all required forms, certifications, and documentation. Applications with incomplete or missing forms, certifications, or documentation will be notified, and given ten (10) business days to make the needed corrections. If during the preliminary review and the underwriting subsidy layering review there has been two (2) notifications issued and there are still missing documents/information or no response, ADFA has the right to deny or reject the application request for HOME/NHTF funding. Once the NHTF application is underwritten and reviewed by ADFA staff, the ADFA staff will submit the proposal to the Housing Review Committee (HRC) and provide a report of the underwritten application, including a summary of the project. The report will include the type of development, the total development costs, all the funding sources, the loan terms, and an acceptable Debt Coverage Ratio (DCR). The HRC staff will review the report and make the recommendation of approval/denial for the application. If the application is recommended for approval, it will be reviewed at the monthly ADFA Board Meeting. If the application is awarded or denied, an official letter will be issued to the applicant

If only summary criteria were described, how can potential applicants access application manuals or other	N/A
state publications describing the application criteria? (CDBG only)	
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

Describe how resources will be allocated among funding categories.	90% of the annual \$3,001,259 allocation (\$2,701,133) will be funding Multi-family Rental Development and Rehabilitation projects.
· ·	HTF regulations at 24 CFR 93.300 require ADFA to establish a maximum subsidy limit for units assisted with HTF funding as part of ADFA's annual HTF Allocation Plan. In no case will the ADFA investment exceed the limits established in the HTF Allocation Plan as approved by HUD.
	Waivers will be considered, but in no case will the ADFA investment exceed the maximum HOME investment allowed under 24 CFR 92.250. The maximum per unit subsidy in HOME is published each year by HUD.
	If awarded, investment in HTF-funded operating cost assistance or operating deficit reserves is not counted against the maximum per unit subsidy required by 24 CFR 93.300.
Describe threshold factors and grant size limits.	The maximum loan size is \$1,000,000 and waivers will be considered. To qualify for HTF funding, a project must demonstrate the need for an investment of no less than \$1,000 in HTF funding per HTF-assisted unit.
What are the outcome measures expected as a result of the method of distribution?	14 Multifamily Rental Units \$2,700,000 Estimated Total Units: 14 for a cost of approximately \$2,700,000 This example pertains to each year's \$3,001,259 allotment.

Discussion:

The State Programs set forth within this Method of Distribution of the current CDBG, HOME, HOPWA, ESG, and NHTF allocations attempt to balance the need for providing jobs and suitable places to live. Funds are reserved in each category based on a percent of the total funds available for distribution to local governments.

AP-35 Projects – (Optional)

Introduction:

The 2025 CDBG Program Year allocation priorities have been included below as projects. Actual activities will not be determined until the application cycle has generated competitive projects and selections for awards have been made. HOME and HTF allocation priorities have also been included below as projects.

Proposed beneficiary information for each priority set-aside has been included in AP-30, Method of Distribution.

#	Project Name
1	2025 CDBG State Administration
2	2025 CDBG General Assistance
3	2025 CDBG Economic Development
4	2025 CDBG Rural Services Block Grant
5	2025 - MF HOUSING DEVELOPMENT & RECONSTRUCTION
6	2025 - SF HOUSING ASSISTANCE - HOME OWNERSHIP
7	2025 - RENTAL HOUSING SUBSIDIES - HOME TBRA
8	2025 - HOME ADMIN
9	2025 - NHTF ADMIN
10	2025 - ESG HOMELESS SOLUTIONS

Table 61 – Project Information

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

The State Programs set forth within this Method of Distribution of the current CDBG, HOME, HOPWA, ESG, and NHTF allocations attempt to balance the need for providing jobs and suitable places to live. Funds are reserved in each category based on a percent of the total funds available for distribution. The only obstacle to addressing underserved needs is the amount appropriated to the state for each program.

AP-38 Project Summary

Project Summary Information

1	Project Name	2025 CDBG State Administration
	Target Area	Statewide
	Goals Supported	Admin
	Needs Addressed	Administration of Multiple Activities
	Funding	CDBG: \$629,332.00
	Description	General management, oversight and coordination of the State CDBG Program.
	Target Date	6/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Statewide
	Planned Activities	General management, oversight and coordination of the State CDBG Program
2	Project Name	2025 CDBG General Assistance
	Target Area	Statewide
	Goals Supported	Fac/Infra
	Needs Addressed	Public and Community Facilities Public Infrastructure Demolition and Site Clearance ADA Modifications Homeless Facilities
	Funding	CDBG: \$9,840,076.00
	Description	Non-housing public facilities and public infrastructure
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 7,000 people will benefit from these public infrastructure and public facility projects.
	Location Description	Statewide

3	Planned Activities	Funds are generally awarded for: residential water and wastewater; senior centers; child care centers; public health facilities; youth centers; accredited public libraries; removal of architectural barriers from city halls or county courthouses for accessibility; street, curb, gutter, sidewalk, or storm sewer; flood control and drainage; and, other public facility or infrastructure project determined to be a high priority, and not eligible to be funded under another CDBG program.
3	Project Name	2025 CDBG Economic Development
	Target Area	Statewide Communities Under 3,000
	Goals Supported	Eco Dev
	Needs Addressed	Industry and Job Creation Job Training and Workforce Development Business Retention
	Funding	CDBG: \$6,175,000.00
	Description	Resources to assist businesses which expand the State's economic base and which create quality jobs principally benefiting LMI persons.
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 people will benefit from these activities through the creation of jobs.
	Location Description	Statewide
	Planned Activities	Eligible activities will generally include: grants or loans to for-profit businesses (through the applicant community) for a variety of business purposes; or public facilities (infrastructure) projects undertaken by applicant communities for economic development purposes, where a benefiting business agrees to locate or expand premised on the infrastructure improvements and agrees to create jobs for LMI persons.
4	Project Name	2025 CDBG Rural Services Block Grant
	Target Area	Communities under 3,000
	Goals Supported	Fac/Infra
	Needs Addressed	Public and Community Facilities Fire Stations, Fire Trucks & Life-Saving Equipment
	Funding	CDBG: \$1,000,000.00

	Description	Community centers, fire stations, fire trucks, fire equipment, and life-saving protective gear benefitting rural communities of less than 3,000 persons.
	Target Date	6/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3,000 persons will benefit from these activities.
	Location Description	Statewide in rural communities of less than 3,000 in population
	Planned Activities	CDBG funds will be utilized for community centers, fire stations, fire trucks, fire equipment, and life-saving protective gear.
5	Project Name	2025 - MF HOUSING DEVELOPMENT & RECONSTRUCTION
	Target Area	Statewide
	Goals Supported	Rent Hsg Rent Rehab
	Needs Addressed	Housing Development and Reconstruction Transitional Housing
	Funding	HOME: \$7,105,509.00 HTF: \$2,701,133.00
	Description	Create decent housing with improved affordability and accessibility of multi-family housing and other rental housing through the construction of affordable rental housing units; and preserve decent housing through improved sustainability and affordability of existing multi-family housing and other rental housing stock through rehabilitation projects for: extremely-low (below 30% AMI), low (below 50% AMI), and moderate-income (below 60% AMI).(Includes 90% CHDO-HOME for MF/55% MF Rental NC-HOME /10% MF Rental Rehab-HOME/ AND 90% NHTF PERM HOUSING)
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	The HOME Program funding is expected to 9 Multifamily units with CHDO New Construction Projects; 30 Multifamily Rental New Construction units; and rehab 5 Multifamily rental units.
	Location Description	Statewide
	Planned Activities	MULTI-FAMILY NEW CONSTRUCTION, MULTI-FAMILY RENTAL REHAB
	Project Name	2025 - SF HOUSING ASSISTANCE - HOME OWNERSHIP

6	Target Area	Statewide
	Goals Supported	Homeownership CHDO
	Needs Addressed	Housing Assistance Services - Homeownership Housing Development and Reconstruction
	Funding	HOME: \$588,354.00
	Description	Create decent housing with improved affordability by providing funding for homebuyer assistance programs such as down payment and closing cost to low- and moderate-income (less than 60 percent area median income) homebuyers; develop new affordable housing for low- moderate-income persons for homeownership and providing construction financing for single-family housing (includes 10% of CHDO).
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 - Single-family Homebuyer - Down Payment Assistance 2 - Single-family Homebuyer - SF New Construction
	Location Description	Statewide
	Planned Activities	Single-family Homebuyer - Down Payment Assistance
		Single-family Homebuyer - SF New Construction
7	Project Name	2025 - RENTAL HOUSING SUBSIDIES - HOME TBRA
	Target Area	Statewide
	Goals Supported	TBRA
	Needs Addressed	Rental Housing Subsidies Homelessness Prevention and Emergency Assistance Transitional Housing
	Funding	HOME: \$452,580.00
	Description	Create decent housing through improved affordability and accessibility by providing rental subsidies and security and utility deposit assistance for very low- to moderate-income (less than 60 percent of area median income) households and persons with disabilities. (5% HOME)
	Target Date	7/1/2026

	Estimate the number and type of families	The HOME Program funding is expected to assist 31 households with Tenant-Based Rental Assistance with low income at or below
	that will benefit from	50%AMI.
the proposed activiti		
	Location Description	Statewide
	Planned Activities	TBRA - RENTAL HOUSING SUBSIDIES
8	Project Name	2025 - HOME ADMIN
	Target Area	Statewide
	Goals Supported	Admin
	Needs Addressed	Admin
	Funding	HOME: \$905,160.00
	Description	Program Administration: Develop, administer, revise, implement and evaluate the day-to-day operation of entitlement program. Activities include program design; grant administration, Sub recipient compliance monitoring, program outreach, public relations, and training.(10% HOME)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	2025 - NHTF ADMIN
	Target Area	
	Goals Supported	Admin
	Needs Addressed	
	Funding	HTF: \$300,126.00
	Description	Program Administration: Develop, Administer, revise, implement and evaluate the day-to-day operation of entitlement program. Activities include program design; grant administration, Sub recipient compliance monitoring, program outreach, public relations, and training. (10% NHTF)
	Target Date	7/1/2026
	l .	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	2025 - ESG HOMELESS SOLUTIONS
	Target Area	Statewide
	Goals Supported	Shel Prev
	Needs Addressed	Homeless Facilities Child Care Services Youth Services Health Services/Substance Abuse HIV/AIDS Services and Housing Assistance Meals/Food Transportation Legal Services Rental Housing Subsidies Job Training and Workforce Development Employment Training Homeless Supportive Services - Transportation Homelessness Prevention and Emergency Assistance Mental Health and Supportive Services Domestic Violence Shelters
	Funding	ESG: \$2,271,567.00
	Description	Create housing stability through a variety of housing and public service activities to service the homeless and special needs population.
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	In Funding Year 2025 - Funding is expected to assist an estimated 500 individuals with homeless prevention services, 500 individuals with rapid re-housing, 500 individuals/families with shelter and shelter services, and 500 individuals with street outreach, totaling 2,000 individuals who are homeless or at risk of homelessness.
	Location Description	Statewide

Planned	Activities	Street Outreach
	•	Emergency Shelter
	•	Rapid ReHousing
	•	Homlessness Prevention
	•	HMIS
	•	ADMIN

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

AP-50 Geographic Distribution – 91.320(f)

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

Projects created in response to the four federal funding programs, CDBG, HOME, HOPWA, ESG, and NHTF, will be spread across non-entitlement communities throughout the state. The vast majority of the combined funding will benefit low- to moderate-income persons and families regardless of the demographics of the community in which they reside. A smaller portion, funded through the CDBG Rural Services Block Grant Program, will be targeted specifically to communities of 3,000 or less in population.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	97
Communities Under 3,000	3

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal requirements for each formula-allocated grant. Areas of low- to moderate-income concentration are required by HUD to be targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds will be primarily statewide.

Affordable Housing

AP-55 Affordable Housing - 24 CFR 91.320(g)

Introduction:

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported		
Homeless	5	
Non-Homeless	66	
Special-Needs	20	
Total	91	

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through		
Rental Assistance	31	
The Production of New Units	55	
Rehab of Existing Units	5	
Acquisition of Existing Units	0	
Total	91	

Table 64 - One Year Goals for Affordable Housing by Support Type Discussion:

These figures relate to production targets specified in the annual goals for 2025 through HOME funded programs. Additional funding will be provided for rental assistance through the homeless prevention and rapid re-housing programs promoted through the ESG funding. Each program will provide benefits for 2,000 individuals during the program year, but it is unknown at this point-in-time what portion of each program will be used for rental assistance and what portion will provide rent deposit, utility payments, or mortgage payment assistance.

Arkansas has completed the Needs Assessment.

AP-60 Public Housing - 24 CFR 91.320(j) Introduction:
The State does not manage any public housing units.
Actions planned during the next year to address the needs to public housing
N/A
Actions to encourage public housing residents to become more involved in management and participate in homeownership
N/A
If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance
N/A

Discussion:

N/A

AP-65 Homeless and Other Special Needs Activities – 91.320(h) Introduction

The State of Arkansas is active in the Balance of State Continuum of Care, addressing issues related to homelessness in the region. Funding for homeless projects and services are sourced primarily through that process.

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 Balance Continuum of Care, the coalition of local homeless service agencies covering the smaller communities in the state, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD program requirements.

Addressing the emergency shelter and transitional housing needs of homeless persons

This Annual Action Plan includes ESG funding to address the emergency shelter needs of homeless persons. Program goals include funding twenty programs per year, providing emergency shelter to 8,000 individuals/households per year. These funding and performance plans extend the full five years of this Consolidated Plan.

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

The State has a goal of funding at least one permanent housing project during the five-year span of this Consolidated Plan. The State will work with local agencies and organizations to identify and promote opportunities to invest funds in these activities.

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 State is providing services through ESG funding that address homeless prevention and rapid rehousing to help low-income individuals and families avoid becoming homeless. These programs include funding for rent assistance, mortgage payment emergency assistance, first and last month rents, and utility payment assistance. An estimated 2,000 individuals/households will be assisted through these efforts statewide per Yr.

Discussion

The State, ESG subgrantees, and participants in the Balance Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through partnership.

AP-70 HOPWA Goals - 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA	
for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or	
family	70
Tenant-based rental assistance	100
Units provided in permanent housing facilities developed, leased, or operated with HOPWA	
funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with	
HOPWA funds	30
Total	200

AP-75 Barriers to affordable housing - 91.320(i)

Introduction:

The provision of safe, decent affordable housing is one of the greatest challenges facing the State of Arkansas, its development partners, and many jurisdictions across the State. The State is attempting to meet this challenge by providing financial and technical support to nonprofit housing developers, partnering with the private sector to develop mixed-income, mixed-use communities and encouraging the removal of barriers in zoning ordinances that serve as impediments to increased density in exchange for affordable apartments or condominiums.

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

The State does not have authority over local zoning and development regulations but will support local governments with the removal of barriers as applicable.

- Review options to support local Homeowner Rehabilitation Program,
- Review options for providing support to local down payment assistance programs,
- Advocating for zoning changes to enhance affordable housing development,
- Securing future funding for affordable housing and services,
- Supporting the administration of rental, mortgage, and utility assistance programs
- Evaluating or assessing housing design to determine how lower costs per square foot can be achieved.
- The State will support local jurisdictions in efforts to actively market local homebuyer assistance programs to minority families and individuals.
- Support broadband initiatives to provide access to LMI populations and rural communities.

Discussion:

Two factors contribute to the State's and local jurisdictions' affordable housing problem. 1) a household's ability to afford housing based on its income and 2) the price of housing. In response, the State is aggressively employing activities intended to foster the development of affordable housing for low-to moderate-income families and individuals as noted previously.

There are no known public policy barriers to affordable housing development in Arkansas, though market factors do influence the ability to produce a range of housing to address all income levels. Most of these factors, including the cost of construction, price of developable land, and tenant/homebuyer incomes, are beyond the influence of the State of Arkansas. Where possible, the State provides funds and services that address market factors, such as job training and business development activities.

AP-85 Other Actions – 91.320(j)

Introduction:

The State currently provides a variety of services to the residents of Arkansas, some funded by CDBG, HOME, HOPWA, ESG, and NHTF allocations, with private and State funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the state or subgrantees or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The State will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The State provides funding through HOME for new single-family and multifamily housing development. The State also provides HOME funding both single-family and rental rehabilitation programs. State staff also manages the approximately \$6.5 million annual Low-Income Housing Tax Credit allocation for Arkansas.

Actions planned to reduce lead-based paint hazards

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs operated by subgrantee communities.
- Seek funding as it becomes available for testing and abatement of lead-based paint hazards in single-family housing where young children are present.
- Expand the stock of lead safe housing units through new housing initiatives.
- Seek funding for testing, abatement, training, and educational awareness.

Actions planned to reduce the number of poverty-level families

The State will continue its efforts in conjunction with the six Continua of Care in Arkansas to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the communities across the state.

Actions planned to develop institutional structure

Work with non-profit organizations to address community needs and provide support to federal

- and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.
- Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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

The State will continue to coordinate planning activities with subgrantees and private housing and social service agencies, including participation in the Balance of State Continuum of Care meetings, development of the Continuum of Care, and coordinate the enumeration of point-in-time and homeless surveys by continua throughout the state. State staff will also continue their participation in other coalitions and study groups as the opportunity arises.

Discussion:

These actions are primarily the continuation of what the State is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The State is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

The following provides details on program specific requirements for each of the five entitlement programs, CDBG, HOPWA, ESG, and NHTF.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(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.

Total Program Income:	5,000,000
5. The amount of income from float-funded activities	0
has not been included in a prior statement or plan	0
4. The amount of any grant funds returned to the line of credit for which the planned use	
3. The amount of surplus funds from urban renewal settlements	0
strategic plan.	0
year to address the priority needs and specific objectives identified in the grantee's	
2. The amount of proceeds from section 108 loan guarantees that will be used during the	
the next program year and that has not yet been reprogrammed	5,000,000
1. The total amount of program income that will have been received before the start of	

Other CDBG Requirements

1. The amount of urgent need activities

500,000

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.

95.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The State will continue to support the many efforts of the non-profits and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs.

Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level.

The availability of federal funds would enhance any of the listed programs and would mean that more services, and housing, could be provided. Because of the scarcity of any type of funding, the State has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other endeavors needed. Better use of the existing resources is a main concern of everyone.

- 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:
 - 1) Any amount repaid as a result of a homebuyer property being sold within the affordability period. The recaptured provisions must be stated in written agreements between Recipients and the income of any eligible homebuyers. 2) Recaptured funds are a return of the original HOME investment and are technically not program income. Therefore, unlike program income, 10 percent of recaptured funds cannot be used for planning and administrative costs and must be returned to ADFA. 3) When HOME funds are expended for projects that are terminated before completion, voluntary or involuntary, the HOME funds that have been expended are ineligible and must be repaid. 4) The termination of affordability restrictions does not relieve ADFA of its repayment obligations for housing that does not remain affordable for the required period.

ADFA HOME Program Operations Manual - CHAPTER 5:

HOMEOWNER HOUSING PROGRAM – HOMEBUYER:

1) The HOME Program requires that if a property is sold during the Affordability Period, either voluntarily or involuntarily (e.g., foreclosure) during the affordability period, the HOME investment must be "repaid." The HOME Program refers to this repayment requirement as "recapture." 2) What is recapture? Recapture is defined as an affordability mechanism where the Recipient or developer executes a written agreement with the homebuyer that only includes the amount of "direct HOME assistance" that enabled the homebuyer to buy the housing unit. This assistance must be "recaptured," in whole or in part, if the unit is sold before the end of the affordability period. 3) This "direct HOME assistance" is defined as a "mortgage subsidy" and includes the following for ADFA programs: Down payment and closing cost assistance; Gap

financing (e.g., second mortgage); and/or Reduction in purchase price from market value to an affordable sales price, if HOME funds were provided to a developer. 4) The period of affordability, shown above, is based on the direct HOME assistance to the homebuyer. 5) ADFA provides a 0% forgivable loan that is forgiven commensurate with the period of affordability.

These guidelines are published online as: **HOME Program Operations Manual; HOME Single Family Housing Development Programs Guidelines** found online at https://adfa.arkansas.gov/programs/home-single-family-new-construction-sfnc/

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:

These guidelines are published online as: **HOME Program Operations Manual; HOME Single Family Housing Development Programs Guidelines** found online at https://adfa.arkansas.gov/programs/home-single-family-new-construction-sfnc/

ADFA will recapture that portion of HOME Program investment unforgiven during the affordability period or recapture the maximum net proceeds from sale of property (whether recapture is affected through foreclosure or no foreclosure action). Net proceeds will be used to: (1) Reimburse the HOME Program (approved activity) for the outstanding balance of HOME funds not repaid or forgiven during the applicable affordability period at the time of recapture; (2) Reimburse the HOME Program (administration) for "holding costs" or other costs associated with the recapture action (legal fees, insurance, taxes, realtor fees, appraisal/BPO costs, etc.). In the event net proceeds are less than the outstanding balance of HOME funds invested in the property (for all approved activities and holding costs incurred), the loss will be absorbed by the HOME Program and all HOME Program requirements would be considered to have been satisfied. If net proceeds recaptured are greater than the outstanding balance of HOME funds invested in the property (for all approved activities and holding costs incurred), the balance of net proceeds would be distributed to the homeowner (or his/her estate). If the recapture of proceeds is effectuated through a completed foreclosure action, and the property is legally owned by ADFA, the balance of net proceeds recaptured will inure to ADFA.

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 State does not intend to use HOME funding for this purpose.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

A subrecipient of TBRA funds must have a written tenant selection policy that clearly specifies how

households will be selected for participation in their project. There are two major components of tenant selection:

- Income Eligibility –A project can target the assistance to distinct AMI levels as long as it is below the 60% AMI level.
- Preferences A project can target populations of unmet needs as defined in the State of Arkansas' Consolidated Plan. (See §92.209(c)(2)(i) and (ii)) Preferences can be established for both individuals with special needs (such as homeless persons or elderly persons) and persons with disabilities, in certain situations. A project can limit TBRA to persons with a specific disability or disabilities if doing so is necessary to provide housing, aid, benefit, or services that are as effective as those provided to others, in accordance with the requirements in 24 C FR 8.4(b)(1)(iv). A project is prohibited from requiring participation in medical or disability-related services as a condition of receiving or continuing to receive HOME TBRA.
- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Emergency Solutions Grant (ESG) Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

Emergency Solutions Grant ESG Policies and Procedures are published online at https://adfa.arkansas.gov/wp-content/uploads/2025/06/2025-2026-ADFA-ESG-Policies-and-Procedures-Final.pdf.

Currently funded agencies or those who have received prior ESG funding will be evaluated on past performance in carrying out programmatic activities and contractual compliance. Factors such as agency ability to meet service delivery goals, timely expenditure of funds, timely reporting, accuracy of reporting, ability to meet audit requirements, and other programmatic and fiscal contractual requirements will be considered. These other factors will be considered in conjunction with the

proposal score in developing an overall recommendation for agency funding.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All ESG applicants are required to have approval from their respective Continuum of Care to apply for ESG Funds. The state refers all inquiries on available resources for Arkansas' homeless and at risk for homelessness individuals, to the CoCs, who can then refer the individuals to respective agencies that could potentially address their needs.

Congress has directed HUD to improve the collection of data on the extent of homelessness locally and nationally. Communities must collect an array of data including an unduplicated count of homeless persons, analyze their patterns of the use of the McKinney-Vento and other assistance, including information on how they enter and exit the homelessness assistance system and assess the effectiveness of that assistance. Through the Federal Register Notice, the Emergency Solutions Grants Program and Community Development Block Grants were made a part of this mandate. Therefore, ADFA requires that all ESG grantees to participate in reporting to HMIS.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Arkansas Development Finance Authority (ADFA) administers the State of Arkansas Emergency Solutions Grants Program. The State awards grants to local nonprofit organizations. The prospective nonprofit organization will be required to have the appropriate unit of local government concur with and sign off on the request for assistance. Each respective CoC must also approve ESG applications, prior to submission to ADFA.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The State requires non-profits participating in the ESG program to have homeless representatives on their boards of directors.

5. Describe performance standards for evaluating ESG.

Compliance with regulatory and programmatic requirements of the ESG sub-grant may be determined through remote and/or on-site monitoring and risk assessments by ADFA. Monitoring will be conducted annually at a minimum but may be conducted more frequently at the discretion of ADFA. Monitoring will generally be conducted after advance notice and at a date and time convenient to both ADFA and subrecipients but may be conducted without notice and at any normal hour of business operation at the discretion of ADFA.

The CPD Monitoring Handbook (6509.2) | HUD.gov / U.S. Department of Housing and Urban Development (HUD) will be the guide used in monitoring:

- 11.1 Non-Compliance Failure to comply with HUD regulations, this Policy and Procedures Manual, HUD and/or ADFA Policy memos/directives, or the terms and conditions of the ESG sub-grant may result in denial of reimbursement requests, demand for repayment, reallocation of portions of funding, termination of the sub-grant, or even referral for fraud investigation. The specific sanctions imposed will depend upon the severity of the non-compliance and the degree of the subrecipient's cooperation with ADFA. Subrecipients will be notified of sanctions electronically via email.
- 11.2 Repayment When improper expenditure of ESG funds is found to have occurred, regardless of the cause, a demand for repayment will be made. ADFA will provide details of the repayment mechanism at that time. If errors in invoice reimbursement result in overpayment, the overpayment may require repayment by check or may be repaid through an offset of future reimbursement requests. ADFA will provide details of overpayment resolution on a case-by-case basis.
- 11.3 Non-Compliance Appeal Sanctions imposed under the provisions of Section 11.1 for non-compliance are subject to appeal by ESG subrecipients. Appeals must be made in writing to ADFA within 15 calendar days of the certified delivery date of formal written notice of sanction being imposed. The appeal must provide all documentation that is to be considered in determining facts in dispute and may present extenuating circumstances in lieu of dispute of facts. Enforcement actions under appeal are stayed while ADFA considers the appeal. ADFA will issue a Final Decision in writing within 30 calendar days after receipt of written appeals. ADFA's final decision on the appeal of any ESG sanction is subject to normal litigation procedures in the appropriate Court of Law.

Housing Trust Fund (HTF) Reference 24 CFR 91.320(k)(5)

- 1. How will the grantee distribute its HTF funds? Select all that apply:
- ☑ Applications submitted by eligible recipients
- 2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

- 3. If distributing HTF funds by selecting applications submitted by eligible recipients,
- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

In accordance with the requirements of Section 93.2, eligible recipients are defined as follows: an organization, agency, or other entity (including a public housing agency, or a for-profit entity or a nonprofit entity) that receives NHTF assistance from a grantee as an owner or developer to carry out an NHTF-assisted project. A recipient must make acceptable assurances to the grantee that it will comply with the requirements of the NHTF program during the entire period that begins upon selection of the recipient to receive NHTF funds and ends upon the conclusion of all NHTF-funding activities. A recipient must demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity; and demonstrate its familiarity with the requirements of other Federal State, or local housing programs that may be used in conjunction with NHTF funds to ensure compliance with all applicable requirements and regulations of such programs. The recipients must have demonstrated experience and capacity to conduct an eligible NHTF activity as evidenced by its ability to design, construct, own, manage, operate, and market affordable multi-family rental housing. No NHTF application will be processed for any applicant or related entity which is not in good standing with ADFA and any other State housing finance authority, the Arkansas Economic Development Commission (AEDC), HUD, USDA Rural Development, or VA. An applicant can be denied consideration of the NHTF funds if the applicant or its related parties have a history of payment delinquencies, bankruptcy, foreclosure, or activities determined to be unsound or unlawful. ADFA will distribute NHTF by directly selecting applications submitted from eligible recipients and will not use sub-grantees. "Eligible Applicant" consists of the "Development Team" who will construct new rental housing (single family or multi-family units) or rehabilitation of existing units. "Development Team" means the applicant, consultant, contractor, architect, accountant, property manager, and attorney.

ADFA will measure these requirements per methods listed and published online as **National Housing Trust Fund Operations Manual, and HOME & National Housing Trust Fund Rental Program Guidelines found online at** https://adfa.arkansas.gov/programs/housing-development/national-housing-trust-fund

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

ADFA has established a maximum cap on its investment in a single development. Such a limit will be based on the availability of funding and other ADFA priorities. The maximum cap established by the ADFA Board of Directors is currently \$1,000,000 for NHTF. To qualify for NHTF funding, a project must demonstrate the need for an investment of no less than \$1,000 in NHTF funding per NHTF-assisted unit. ADFA will only allow NHTF funding to be used for hard construction costs.

Applications submitted for a proposal of NHTF funding will be subject to a two- phase process:

- 1) Preliminary review and
- 2) Underwriting and subsidy layering review.

The preliminary review will determine if the application includes submission of all required forms, certifications, and documentation. Applications with incomplete or missing forms, certifications, or documentation will be notified, and given ten (10) business days to make the needed corrections. If during the preliminary review and the underwriting subsidy layering review there has been two (2) notifications issued and there are still missing documents/information or no response, ADFA has the right to deny or reject the application request for HOME/NHTF funding. Once the NHTF application is underwritten and reviewed by ADFA staff, the ADFA staff will submit the proposal to the Housing Review Committee (HRC) and provide a report of the underwritten application, including a summary of the project. The report will include the type of development, the total development costs, all the funding sources, the loan terms, and an acceptable Debt Coverage Ratio (DCR). The Staff HRC will review the report and make the recommendation of approval/denial for the application. If the application is recommended for approval, it will be reviewed at the monthly ADFA Board Meeting. If the application is awarded or denied, an official letter will be issued to the applicant.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

ADFA's underwriter will review each application. Funds will be awarded based on the application (at a minimum) meeting the general NHTF requirements listed above. Once ADFA has determined that the application meets or exceeds all requirements, ADFA will award funds to projects meeting the preferences identified in the guidelines published online as **National Housing Trust Fund Operations**Manual, and HOME & National Housing Trust Fund Rental Program Guidelines found online at https://adfa.arkansas.gov/programs/housing-development/national-housing-trust-fund

All required application documents should be submitted with original signatures, legible and complete, and with all required third-party documents. ADFA will post the HTF application checklist and instructions for the complete list of the application cycle. All applicants must comply in all respects with ASTM E157-13 (the "ASTM Standards") as to content and adhere to ADFA's Environmental Policy Requirements for purposes of determining whether the property is environmentally suitable for construction of residential housing. ADFA may, within its discretion, deny applications based upon the unreasonableness of costs, regardless of whether the costs per-unit complies with the maximum costs per-unit limitation. Upon request by ADFA staff, applicants may provide justification and supporting documentation.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applications received for any project within the State of Arkansas will be underwritten and scored. In the event of a tie, the tie-breaking system described in the ADFA NHTF Allocation Plan will be used.

Construction costs do not vary much in Arkansas for different areas of the State. Some regions do require a soils report and more foundation work. At the time of ADFA underwriting of each application, the costs are thoroughly reviewed and adjusted for under-estimates or excessive costs. ADFA uses discretion to determine the reasonableness of all costs stated in the proposed development budget regardless of whether the costs per-unit comply with the maximum costs per-unit limitation set forth in the ADFA NHTF Allocation Plan. ADFA may, within its discretion, deny applications based upon the unreasonableness of costs, regardless of whether the costs per-unit complies with the maximum costs per-unit limitation. Upon request by ADFDA staff, applicants may provide justification and supporting documentation of costs. ADFA will review the items submitted and make a final determination. ADFA's determination will be set forth in writing as to whether the application will be further considered or rejected.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Preference will be given to the applicant's ability to meet deadlines in a timely manner, based upon past history with ADFA, or letters of support from other stakeholders (banks, government agencies, or local authorities), or documentation submitted in the application evidencing efficient use of time in meeting deadlines on past projects. It is expected that construction will start within 6 months from the award date, with completion of the project expected within 18 months of the construction start date.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

ADFA has established a maximum cap on its investment in a single development. Such a limit will be based on the availability of funding and other ADFA priorities. The maximum cap as established by the ADFA Board of Directors is currently \$1,000,000 for NHTF. To qualify for NHTF funding, a project must demonstrate the need for an investment of no less than \$1,000 in NHTF funding per NHTF-assisted unit. ADFA will only allow NHTF funding to be used for hard construction costs.

Applications submitted for a proposal of NHTF funding will be subject to a two- phase process:

- 1) Preliminary review and
- 2) Underwriting and subsidy layering review.

The preliminary review will determine if the application includes submission of all required forms, certifications, and documentation. Applications with incomplete or missing forms, certifications, or documentation will be notified, and given ten (10) business days to make the needed corrections. If during the preliminary review and the underwriting subsidy layering review there has been two (2) notifications issued and there are still missing documents/information or no response, ADFA has the right to deny or reject the application request for HOME/NHTF funding. Once the NHTF application is underwritten and reviewed by ADFA staff, the ADFA staff will submit the proposal to the Housing Review Committee (HRC) and provide a report of the underwritten application, including a summary of the project. The report will include the type of development, the total development costs, all the funding sources, the loan terms, and an acceptable Debt Coverage Ratio (DCR). The Staff HRC will review the report and make the recommendation of approval/denial for the application. If the application is recommended for approval, it will be reviewed at the monthly ADFA Board Meeting. If the application is awarded or denied, an official letter will be issued to the applicant.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Points are awarded to New Construction applications that demonstrate the ability to remain financially feasible five (5) years beyond the required thirty (30) year period. The longer affordability term is more desirable, to promote affordable housing for a longer period. However, for Acquisition and Rehabilitation projects, ADFA does not rate or require financial feasibility beyond the Affordability Period.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Preference will be given for applicants demonstrating an ability to meet the needs of beneficiaries by means of proximity to Veteran medical facilities, support services, public transportation, grocery stores, and metropolitan centers giving preferential consideration to jobs for Veterans.

Also, preference will be given for applicants targeting rental housing needs for ELI Veterans who are not only Veterans but are homeless (or at risk of becoming homeless), those with special needs, individuals

leaving correctional institutions, and those with mental health issues. The applicants must identify this population needing assistance in their service area and should specifically address the needs (housing and services) of this population. They should use quantifiable data, specific to their service area, to the maximum extent possible. Data should include the number of individuals and families serviced during the last calendar year as well as specific services provided.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Preference for funding will be based on the applicant's ability for leveraging non-federal resources and the extent to which the applicant makes use of non-federal funding sources. Non-federal resources may include funds from state, local publicly controlled funds, private funds of in-kind commitments and/or land donated by state of local government to achieve deep affordability for ELI households.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established, or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low-Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established, or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The Maximum Per-unit Development Subsidy Amount of Housing Assisted with HTF funds, described in the appendix, is based upon guidelines from ADFA's National Housing Trust Fund Operations Manual, and ADFA's HOME and National Housing Trust Fund Rental Program Guidelines, published online at: https://adfa.arkansas.gov/programs/housing-development/national-housing-trust-fund

Waivers will be considered, but in no case will the ADFA investment exceed the maximum HOME investment allowed under 24 CFR 92.250. The maximum per unit subsidy in HOME is published each year by HUD.

8. **Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

ADFA has established Minimum Design Standards (MDS) for new construction and rehabilitation. The MDS standards are attached as Attachment 2 to the Plan.

9. **Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. **HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

☑ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

11. **Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

ADFA will give preference to ELI Veterans.

12. **Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion:

The state strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. State staff will work with award recipients to ensure that these requirements are met and will oversee internal operations towards the same goal. If HUD's 2025 NHTF Allocation amount is different than what has been planned for, ADFA will adjust the number of units to be built accordingly.

Attachment 1

Citizen Participation Comments

Public Hearing Minutes

Proof of Publication

Citizen Participation Comments

Comments

- One written comment was received during the 30-day comment period
 - Comment and Response Attached
- No oral comments were received during the Public Hearing



RE: Public Comments-5 year consolidated plan

From Jean Noble <JNoble@ArkansasEDC.com>

Date Mon 7/7/2025 2:29 PM

To Teresa Mills <tmills@peaceathomeshelter.com>

Co Beth Sanders < osano ers@domest/cpeace.com>

Teresa,

Thank you so much for your thoughtful and helpful comments.

I will be more formally responding to your comment, and will be required to incorporate your comment and the response, including any changes or edits as a result of your comments, in the final version of the Plan.

Regarding p. 23, 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.

I will be working with our consultant to provide an estimate and improve this section.

We did tose an original version of the draft of the plan when our consultant had their IDIS credentials removed by HUD, and we will continue to finalize the draft throughout July and early August. It has had to be completely recreated in order to download the existing draft that was published, but this won't be the final draft.

I would appreciate any assistance in locating the statewide data in these areas.

We can and should of course review the PtT data for each CoC and Balance of State, but if the Coalition has compiled statewide data, that would really help.

Regarding p. 35, NA-35, Public Housing, Characteristics of Residents,

As the narrative states, this information is populated by HUD automatically using Default Data and we are unable to edit it, unless we add a statewide Alternate Administrative Data Set, and I am not in receipt of Alternate Data at this time.

Please also note that in SP-25 Priority Needs, the table is not currently sorted by rank. We have only listed High Priority Level Needs (I have corrected #28, Homelessness Prevention and Emergency Assistance from a low to a high priority).

Domestic Violence Shelters and Humeless Persons ere both High Priority, and this is considered when developing our programs. Of course, I can only speak specifically for the CDBG program – we prioritize and Centers/Shelters for Abused Spouses and Homeless Shelters, generally, as priority activities and have funded several over the years. I would say that if we receive a complete and eligible application for a Battered Woman/Spouse Shelter, or homeless shelter, or Children's Advocacy Center, it is early always selected for funding. All of these types of projects qualify as 100% LMI due to Limited Clientele, as defined by HUD.

At this time, ADFA manages the ESG program, and HOME-ARP, for more of the operations funding, but CDBG can provide for the new construction or renovations/expansions, up to \$500,000.

Also, Populations benefitting throughout, if checked in the eCon Planning Suite, will be listed by HUD when downloaded in the order in which they occur on this selection button list. We are not able to sort

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those in the rank of which populations might benefit. All items and details must be selected item by item in IDIS then carefully saved, it can be a tricky system.

I hope this helps address some of your comments and concerns. As you can see, some of it is related to the nature and mechanisms of the aCon Planning Suite, but any of that can be corrected or improved on in narrative or notes sections.

I really do appreciate this opportunity to consult with you on this subject, and any additional data or ideas for the sources of data that we seem to be lacking would be very helpful at this time.

Thanks again, Jean

JEAN NOBLE, PCFD
Director, Grants Division
<u>Arkensas Sconomic Development Commission</u>
o. 501.682.7389 | m. 501.681.3417



From: Teresa Mills <tmlls@peaceathomeshelter.com>

Sent: Monday, July 7, 2025 1,1:44 AM
To: Jean Moble <INoble@ArkansasEDC.com>
Co: Beth Sanders

Subject: Public Comments-5 year consolidated plan

You don't often get email from <u>malls@perceathomes/efter.com</u>, <u>team viry tots is important.</u> Hill Jean.

I have read the State's draft consolidated plan and noticed several places where it indicated no available data about domestic violence, sexual assault or dating violence as it relates to housing.

As an example, page 23 of the plan states

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.

Data for quantifying the prevalence of these groups was not available for Arkansas

Another example, page 36 of the plan

It Indicates that ZERO individuals in public housing are victims of domestic violence

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The draft plan does reference PIT data indicating the number of emergency shelter beds reserved for those fleeing domestic violence but there is no information about the *number* of homeless people experiencing DV.

I can't speak for every Continuum of Care, but the Northwest Arkansas PIT does provide a lot of data about domestic violence victims experiencing homelessness.

Our 2025 PIT indicates that 22% of sheltered individuals experienced domestic violence; 43% of those in transitional sholter were victims of domestic violence and 14% of the unsheltered were victims of domestic violence. For all homeless 19% were victims of domestic violence, 4% of our total homeless population indicated that **domestic violence was the factor most causing their homelessness** (over employment, income, finances, evictions, disability, and criminal history)

I want to make sure that domestic violence survivors and their unique needs are included in the plan. I see that on the list of Priority Needs domestic violence shelters were listed as priority 30 out of 31. I also see that other priorities include domestic violence viotims as a benefiting population (towards the bottom of that list) but I want to make sure that priorities fully incorporate the needs of victims based on all available data.

I have Included Beth Sanders who is the Executive Director for the Arkansas Coalition Against Domestic Violence. The Coalition works with domestic violence shelters across Arkansas, and she may be able to provide additional information about domestic violence and housing that could be included in the plan or have ideas about tracking it within our membership to ensure its inclusion moving forward.

Thanks so much.

Teresa Mills (she/her), CFRE
Chief Executive Officer
Peace at Home Family Shelter
Imills@geaceathcmeshelter.com
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Minutes 2025 Annual Action Plan – Public Hearing 10 a.m., July 9, 2025

Jean Noble, Grants Division Director. Arkansas Economic Development Commission (AEDC), thanked everyone for Joining the Public Hearing and explained the purpose for the hearing was to receive community input pertaining to the 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan (AAP), held by virtual weblinar. A draft copy of the AAP was posted on the AEDC website at www.arkansasedc.com/grants. The 30-day comment period began July 1 and will last until 4:30 p.m., July 30, 2025.. Comments concerning the AAP were welcomed during the hearing and written comments will be accepted until the end of the comment period. The meeting began at 10:00 a.m. There were at least forty-five (45) people in attendance.

The main priorities and objectives within the 2025 AAP include: Housing Priority Need, Community Development Priority Need, Economic Development Priority Need, Homeless Services Priority Need, and HDPWA Services Priority Need. The Consolidated Plan addresses the following community needs: Housing: Economic Development; Public Services – community, social, human, and health; and Public Facilities and Public Infrastructure.

Community Development Block Grant Program (CDBG)

Ms. Jean Noble gave an overview of the Arkansas Community and Economic Development Grant Program (ACEDP) and the Community Development Block Grant (CD8G) program. CD8G funds are targeted to Arkansas's smaller cities and have traditionally been used for economic development, water/wastewater, public facilities and infrastructure, emergency/urgent need, and the rural services set-aside. The announced allocation for 2025 is \$17,644,408, which is a 1% increase, or \$163,653, over 2024 amount.

The following represents the expected distribution of funds for 2025.

Economic Development	\$6,175,000	35%
General Assistance	\$9,340,076	53%
Water/Wastewater (minimum)	\$4,411,102	25%
Other Infrastructure & Facilities	\$4,928,974	28%
Emergency/Orgent Need	\$500,000	3%
Rural Services Set-Aside	\$1,000,000	6%
Admin & fA (3% + 100,000)	\$629,332	3%
	\$17,644,408	100%

Grants funded must address one of the following national objectives of the program: (1) benefit to lowand moderate-income (LMI) persons, (2) eliminate conditions of slum and blight, (3) address and urgent need.

Ms. Noble explained the set-aside categories and the criteria used to select applications.

General Assistance set-aside: The General Assistance set-aside provides funds for eligible public infrastructure and public facilities projects (except for those projects eligible under the Rural Services

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set-aside). Applications under this line item are submitted directly to the AEDC Grants Division. Activities submitted for funding must meet one of the national objectives: be an eligible CDBG activity; address one of the high priority goals in the CDBG Method of Distribution, as described in the current Consolidated Plan; and not be eligible for funding under another State CDBG funding program in the current Annual Action Plan. Eligible public facilities include: Senior centers, childcare centers, county public health units, youth centers, homeless shelters, accredited public libraries, food pantries, abused children's safety centers, centers for disabled adults and children. Public infrastructure projects include: Drainage and flood control, handicap accessible ramps and sidewalks, and/or water/wastewater new construction or rehabilitation. Each project is reviewed and scored through a selection criteria matrix. Points are awarded for project need, project impact, project readiness, citizen participation, funding leverage, and LMI benefit.

For the 2025 Program Year (PY), AEDC is considering funding public infrastructure and public facility projects with an anticipated \$9,340.076 in CDBG resources. Minimum grant requests range from \$75,000 to a maximum of \$500,000, and up to \$1,000,000 for specific types of projects. These include new water/sewer or extensions with new customers, up to \$1 million (cost per customer considered); water/wastewater rehabilitation, and other public infrastructure. The 2025 application deadline is October 17, 2025.

Emergency/Urgent Need set-aside: CDBG funds will be used to assist units of local government with situations that pose a serious and immediate threat to public health, safety, or welfare. Priority is given to those projects that are meeting the Urgent Need national objective criteria but could qualify under LMI Benefit Area or Limited Clientele. Cities or counties must submit a pre-application to the WWAC (If a water or wastewater project) or should otherwise consult with the AEDC Grants Division before submitting a full application. Applications will be accepted any time during the year.

In applying for an Urgent Need grant from the CDBG program, the city/county is certifying that the project primarily serves people of low- to moderate-income, and the proposed project must alleviate existing conditions which pose a serious and immediate threat to the health and welfare of the community. The threat must be supported by either: A current declaration of an emergency by the Governor of Arkansas relative to a flood, hurricane, tornado, earthquake, or other disaster event, not including droughts, snow, or ice conditions; or a current declaration of an immediate and severe health threat by the Arkansas Department of Health, or Arkansas Department of Environmental Quality relative to the complete failure of a public water or sewer system or incident of similar significance. For the 2025 PY, AEDC is considering funding emergency projects with the anticipated \$500,000 of funding allocated to this program.

Economic Development: For the 2025 Program Year, AEDC is considering funding economic development activities/projects with the anticipated \$6,120,000 of funding allocated to this Program. Other activities/projects will be funded through AEDC's CDBG Economic Development State Revolving Loan Fund (SF). There is no limitation on the number of economic development applications and/or active projects which an eligible applicant may have with the Commission except as limited by the requirements defined in the Method of Distribution. Approximately 35% of the 2024 allocation will be used for this category and 100% of any program income received by the Commission generated from economic development projects will be used to make additional projects through the State Revolving Loan Fund, with up to 3% of that being eligible to be budgeted for State Administration.

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AEDC shares the cost of project infrastructure needs by committing grants from state and federal infrastructure funds. The amount of assistance committed is dependent upon the strength of the company, number of jobs, average wage, project investment and costs associated with facility/site improvements.

Rural Services Set-aside: The AFDC Division of Rural Services awards community center, multi-purpose center, fire truck, and fire equipment projects through the Rural Services Block Grant Program (RSBGP) for communities of 3,000 persons or less, who are at least 51% LMI. Maximum Award is \$75,000 and require a 10% match. Examples of projects include - construction of a community center, convert an existing building into a new community center, renovation or construction of a fire station or substation, purchase of a fire truck, purchase of fire-fighting equipment, protective gear worn by fire fighters or specialized lifesaving equipment. In order to receive funding from AEDC the applicant must receive approval from the Arkansas Rural Development Commission. Up to \$1,000,000 of the annual CDBG allocation will be used for this category.

HOME investment Partnerships Program (HOME)

Ms. Lanita Hastings, Federal Housing Programs Grant Finance Coordinator, Arkansas Development Finance Authority (ADFA), gave an overview of the HOME Investment Partnerships Program (HOME). The HOME Program was created by the National Affordable Housing Act of 1990 (NAHA) and has been amended several times by subsequent legislation. It is the largest Federal block grant available to communities to create affordable housing.

The intent of the HOME Program is to:

- Increase the supply of decent affordable housing to lower-income households,
- Expand the capacity of nonprofit housing providers,
- · Strengthen the ability of state and local governments to provide housing, and
- Leverage private-sector participation.

The following represents the expected distribution of funds for 2025.

Single Family New Construction-Homebuyer	\$905,106	10%
CHDO (90% Multi-Family Rental New		
Const/Rehab, 10% Single Family New Const)	\$1,357,660	15%
Multi-Family Rental Housing New Const	\$4,525,532	50%
Multi-Family Rental Rehab	\$905,106	10%
Tenant Based Rental Assistance (TBRA)	\$452,553	5%
Administration	\$905.106	10%
Total	\$9.051.064	100%

ADFA's Home Program provides financing for Single Family New Construction – Homebuyer Program; Multi-Family Rental New Construction and Rehabilitation; and, Tenant Based Rental Assistance (TBRA).

With a per-project loan limit of \$2 million at 1%, and an additional \$1 million at 2%; HOME funds are utilized to finance Multi-Family Rental Projects, including new construction and acquisition/rehabilitation.

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Funds are often combined with other Federal Program Financing tools such as National Housing Trust Fund, and Low-Income Housing Tax-Credits (LIHTC), to construct or rehabilitate Multi-Family Rental Housing Units.

HOME funding creates incentives for Private Participation through its MATCH requirements. MATCH can include donations such as: land, cash, professional services, construction materials and/or appliances, as well as sweat equity through volunteer participation.

ADFA's Single Family New Construction – Homebuyer program (10% of CHDO Allocation) allows for development of new construction homes and provides direct assistance to eligible homebuyers in the form of mortgage subsidies.

Tenant-Based Rental Assistance (TBRA) is a program that enables individual households to rent safe, sanitary housing units.

Subrecipients can provide TBRA to very low- and low-income households in three forms:

- Monthly rental assistance payment (not to exceed two years)
- Upfront security deposit assistance
- Utility deposit assistance

ADFA regulres that TBRA assistance be made:

- · Directly to the landlords on behalf of the tenants
- · Directly to the utility provider on behalf of the tenants

The Section 8 Housing Choice Voucher Program (HCV) is an example of a typical TBRA program. It is the model used by the majority of subrecipients and ADFA expects subrecipients to model their HCME funded TBRA program after the Section 8 HCV program. Subrecipients shall directly administer the TBRA Project.

HOME investment Partnerships Program (HOME) objective includes promoting partnerships between the states, local governments, and nonprofit organizations. A "community housing development organization" (CHDO) is a specific kind of community based nonprofit housing organization defined by the HOME Final Rule (24 CFR Part 92). CHDOs have a distinct and special status within HOME. Each Participating Jurisdiction (PJ) must set-aside at least 15% of its total HOME award each year for specifically for projects that will be owned, developed, or sponsored by CHDOs. At a high level, the CHDO definition can be grouped into four key elements.

To be recognized as a CHDO, an organization must be:

- A legally incorporated tax-exempt nonprofit organization.
- An independent organization free of undue control by for-profit or governmental entities
- · Accountable to the low-income community it serves; and
- · Capable of undertaking the development of affordable housing.

ADFA Requires that TBRA assistance be made:

- Directly to the landlords on behalf of the tenants
- · Directly to the utility provider on behalf of tenants

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ADFA has funded \$304 million in in low- to moderate-income units totaling: 3,785 Multi-Family Units, 8,145 Single-Family Units; and Rental Assistance for 5,662 TBRA Households. CDHOs have received over \$44.8 million to develop housing in Arkansas.

National Housing Trust Fund Program

Ms. Hastings also presented information on the National Housing Trust Fund ("NHTF") Program.

The following represents the expected distribution of NHTF funds for 2025.

Rental Housing		\$2,100,881,30	70%
Rental Rehab		\$600.251.80	20%
Administration		\$300,125.90	10%
Total	33	\$3,001,259.00	100%

NHTF is an affordable housing production program that will complement existing federal, state and local efforts to increase and preserve the supply of decent, safe and sanitary affordable housing for extremely low-income ("ELX") households, which are defined as households at or below 30% of area median income ("AMI").

ADFA will administer the NHTF program to provide funds to develop new construction or rehabilitate existing structures to create decent, safe, and sanitary rental housing, primarily targeting a specific underserved group: The ELI population in Arkansas.

ADFA has funded \$22,493,078 for 107 Extremely Law-Income, rent restricted Multi-Family Units.

Emergency Solutions Grant Program

Ms. Hastings also gave an overview of the Emergency Solutions Grant (ESG) program, which is designed to end homelessness.

Activities Offered Include:

- Street Outreach
- Emergency Shelter
- Homeless Prevention
- Rapid Re-Housing (RRH)

Street Outreach: The intent is to target individuals and families who live on the streets or in places not intended for human habitation. These individuals may be unwilling or unable to access services in an emergency shelter.

Emergency Shelter: The intent is to make emergency shelters safe and available so that homeless people can have a place to sleep at night. Buildings can be renovated, rehabilitated, or converted with ESG funds and must be maintained as emergency shelters from three to ten years, depending on the value of the building and level of Improvement. Funds cannot be used to purchase a building.

Shelter Operations: Shelter Operations are eligible for reimbursement and include maintenance, fuel (winter heat), food, supplies, rent, insurance, furnishings, hotel/motel vouchers (3 days only), security, utilities, and equipment.

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Homeless Prevention: The intent is to assist individuals or families at risk of homelessness with housing stability. Homeless Prevention also requires an initial income evaluation for all households and must have an income level that cannot exceed 30% AMI.

Rapid Re-Housing: The intent is to move literally homeless individuals and families out of emergency shelters and Into permanent housing by providing housing relocation and stabilization services and rental assistance. There are three subcomponents to RRH: Rental Assistance, Financial Assistance, and Services. There is no income limit required for RRH at the initial application period; however, reevaluation must take place at least once every year, and the household's income level cannot exceed 30% AMI.

Rental Assistance includes Rent Only.

Financial Assistance includes:

- Application Fee
- Security Deposit
- · Last Month's Rent
- Utility Deposits
- Utility Payments
- Moving Costs

Financial Services includes:

- · Housing Search and Placement
- Housing Stability Case Management
- Mediation
- Legal Services
- Credit Repair

CD8G-DR

Ms. Hastings also discussed the status of Arkansas's CDBG-DR Allocations.

CDBG-DR 2021

Activities Offered:

- Multi-family New Construction:
 - Arkansas can address the most critical needs and reach the largest effected population with a new Activity;
 - Multi-Family New Construction: ADFA is preparing a Substantial Amendment to
 the original Allocation Plan. The Amendment proposes a new activity for Multifamily New Construction. Additionally, all resources will be targeted directly to
 the two Arkansas areas with the greatest unmet disaster needs, Jefferson and
 Perry Counties, as stipulated in the Federal Register / Vol. 85, No 17/ Monday,
 January 27, 2020, Notice,

CDBG-DR 2025

Activities Offered:

· Activities will be determined after a needs analysis has been completed

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Housing Opportunities for Persons with AIDS Program

Ms. Nikesha Davenport, HOPWA Coordinator, Arkansas Department of Health, explained the purpose of the Housing Opportunities for Persons With AIDS (HOPWA) program.

The HOPWA Program is the only Federal program dedicated to the housing needs of people living with HEV/AIDS.

Under the HOPWA Program, Housing and Urban Development (HUD) makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.

The State HOPWA program works to provide safe, decent, and affordable housing; increase housing stability and access to services and care; and decrease the risk of homelessness.

The grant is formula-based and calculated based on HIV/AIDS surveillance data of cumulative AIDS cases and annual incidence. Funding provides Arkansas with resources for meeting the housing needs of low-income persons living with HIV/AIDS and their families.

HOPWA clients include men and women living with HIV/AIDS, and some are families with children. All have demonstrated a housing need. Priority population is HIV/AIDS clients with incomes less than 80% of the Area Median Income (AMI) for the area in which they live.

Clients facing competing demands getting basic needs met have problems maintaining care, particularly in the areas of housing, food, and childcare. It is important to reduce barriers that impede access to services. Not having affordable, accessible housing is one such barrier.

Arkansas provides services in 68 of its 75 counties. Crittenden County in Northeast Arkansas is covered as port of the Memphis Eligible Metropolitan Statistical Area. ADH, as Grantee, administers HOPWA activities in 68 counties: Districts 1, 2, 3, 4, and 6, as outlined on the map presented, District 5 is a separate grant administered by the City of Little Rock, which includes six counties. The ADH also provides assistance across jurisdictional lines to District 5 and Crittenden County based on need and funding availability.

ADH administers HOPWA through non-profit agencies called Project Sponsors. Currently there is one, Arkansas Supportive Services dba Northeast Arkansas Regional AIDS Network (NARAN).

Services description and categories:

I. Administration:

Grantee - 3% of Federal award.

Project Sponsors - 7% of subgrant award, for management, oversight, coordination, evaluation, reporting, etc.

II. Direct Housing Services: 63%

(i) Tenant-Based Rental Assistance (TBRA): housing subsidy provided for use on the open rental market.

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- (ii) Short-Term: Rent, Mortgage, and Utility Assistance (STRMU): prevents homelessness of mortgage holder or renters already housed; allows assistance for up to 21 weeks in any 52-week period.
- (iii) Facility-Based Rental Assistance (FBRA). Hotel/motel voucher assistance for up to 60 days within any 6-month period, where rental housing is identified but not immediately available for move-in by approved clients. This is a case-by-case needs-based assistance to non-ADH jurisdictions upon request.
- (iv) Permanent Housing Placement (PHP): assistance with move-in cost pays up to two months of rent; one-time security; and one-time utility deposit.

III. Supportive Services: 27%

Housing case management, care coordination, home, and health assessments, etc.

Expanded supportive services include:

- Substance abuse treatment, short term for < 120 days;
- Basic telephone service, intended to assist the beneficiary in accessing services;
- Child Care, does not include child care while beneficiary is at work;
- · Transportation, to assist beneficiary access health care services or housing;
- Meals/Nutritional Services, actual meals or nutritional supplements, essential hygiene items and household deaning supplies; and,
- Life Skills Management, psychosocial and interpersonal skills, anger management and conflict resolution, communication, budgeting and money management, etc.

Program goals:

- To provide housing assistance and appropriate supportive services to enable clients to remain in their homes and to reduce their risks of homelessness; and,
- Improve access to health care and other supportive services.

Common barriers to affordable, stable housing in Arkansas Include:

- Criminal justice history
- Rental history
- Credit history
- Housing availability
- Housing affordability
- Multiple diagnoses/mental health issues.
- HOPWA/HUD regulations
 - o Rent determination & Fair market rents

Funding breakdown:

Category	Amount	%
Admin		
(Grantee + Sponsor)	\$148,051.10	10%
TBRA & STRMU	\$888,306.60	60%
PHP	\$96,233.21	5.5%

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FBRA	\$37,012.78	2.5%
Support Services	\$3,10,907.31.	21%
Total Amount	\$1,480,511.00	100%

Closing Remarks

Ms. Noble thanked everyone for participating in the public hearing and opened the meeting for public comments. Ms. Noble reminded everyone that the public comment period is open until July 30, 2025, and written comments would be accepted until then. All Program representatives and speakers contact information was provided and attendees were invited to reach out at any time with any questions, comments, or concerns regarding the 2025-2029 Consolidated Plan and 2025 Annual Action Plan.

The 2025 Annual Action Plan is expected to be submitted to HUD for approval by August 15, 2025.

A draft copy of the Plan is available for review at www.ArkansasEDC.com/Grants.

Comments from the Public Hearing

No official oral public comments were made.

With no further business the Public Hearing closed at 11:00 a.m.

Arkansas Democrat # Gazette

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I, Charles A, McNeice fr., do solutinly awear that I am the Business Manager of the Arkansas Democrat-Gazette, a daily newspaper printed and published in PULASKI county, State of ARKANSAS; that I was so related to this publication at and during the publication of the americal legal advertisement in the matter of :

Penthing in the court, in said County, and at the dates of the several publications of said advertisament stated below, and that during said periods and at said dates, said newspaper was printed and had a bonz fide circulation in said County, that said newspaper had been regularly printed and published in said county, and had a bonz fide circulation flatter for the pariod of one month before the date of the first publication of said advertisament; and that said advertisament was published in the regular daily issue; of said newspaper as stated below.

And that there is due or has been paid the Arkansas Democrat-Gazette for publication the sain of \$237.07. (Includes \$0.00 Affidavit Charge).

ADG Arkansas Democrat-Gazette 06/39/25; ADG.com 06/29/25; NWA Democrat Gazette 06/29/25; NWA twaontina.com 06/29/25

Business Manager

Charles G m na

State of ARKANSAS, County of PULASK*, Subscribed and women to before me on this 30th day of June, 2025

NOTARY PUBLIC

DEANNA GRIFFIN

NOTARY PUBLIC-ARKANSAS PULASKI COUNTY MY COMMISSION EXPIRES: 08-30-23

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ATTACHMENT G



Design Standards Manual for New Construction and Rehabilitation

ADFA Board Approved Date: August 15, 2024

Revision Date: 12/18/24

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Links for References

ADA accessibility guidelines	https://www.access-board.gov/ada/#about-the-ada- accessibility-standards
International Code Council	https://www.iccsafe.org/
Energy Star	https://www.energystar.gov/
NSPIRE	https://www.hud.gov/program_offices/public_indian_housing /reac/nspire
ADFA's Qualified Allocation Plan	https://adfa.arkansas.gov/files
ASTM International	https://www.astm.org/
24 CFR 92.251	https://www.ecfr.gov/current/title-24/subtitle-A/part- 92/subpart-F/section-92.251
24 CFR 93,301	https://www.ecfr.gov/current/title-24/subtitle-A/part-93
Uniform Federal Accessibility Standards	https://www.accessboard.gov/aba/ufas.html#introduction
Crime Prevention Through Environmental Design	https://www.cpted.net/
Safe Drinking Water Act	https://www.epa.gov/sdwa
Build America, Buy America (BABA) HUD.gov / U.S. Department of Housing and Urban Development (HUD)	https://hud.gov/baba
2021 International Energy Conservation Code (IECC)	https://codes.iccsafe.org/content/IECC2021P1

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1. General Requirements

1.1. Design Standards

These Design Standards shall apply when Arkansas Development Finance Authority ("ADFA") funding is used for all new construction and rehabilitation projects financed through ADFA's Programs. ADFA's Design Standards are provided in conformance with the requirements of 24 CFR 92.251 and 24 CFR 93.301 and are to be used as a guideline to meet or exceed all applicable federal, state, county, and local codes. These standards also serve as a vehicle to promote and enforce modern construction and design practices for builders, contractors, and design professionals who wish to use funding from ADFA. Through implementation of these standards, ADFA seeks to ensure that its funding promotes the creation of safe, durable, well-constructed projects for the long-term benefit of residents.

1.2. Quality Assurance

General Contractors and/or subcontractors shall furnish a written material and labor warranty on all units, materials, and construction for a period not less than one full year after the date of issuance of a certificate of occupancy or owner's final inspection acceptance. All construction must meet the workmanship standards set forth in this manual.

1.3. Inspection Protocols and Codes

All construction shall comply with applicable federal, state, county, and local codes, planning and zoning requirements, local authorities' rules, ADFA's Qualified Allocation Plan ("QAP"), and regulations. Federal regulations which may pertain to any specific project such as the Fair Housing Amendments Act of 1988, Section 504 of the Rehabilitation Act of 1973, and Americans with Disabilities Act of 2010, as amended, also apply. In the absence of local codes, ADFA adopted the International Existing Building Code as published by the International Code Council ("ICC"), the National Standards for Physical Inspection of Real Estate ("NSPIRE"), and the 2021 International Energy Conservation Code ("IECC")—all of which shall apply to all new construction and rehabilitation.

1.4. Universal Design

This manual has been created in part by following HUD's Residential Remodeling and Universal Design (published 1996), which includes universal features that allow for use by all residents, regardless of age or the presence of a physical disability. Among other details found in this manual, ADFA requires the following universal features on new construction and rehabilitation projects per Section 1.3: Inspection Protocols and Codes.

1.4.1. Minimum Floor Plan Layouts

Ensuring adequate living space is a vital element of design for rental units. ADFA has established a minimum footprint for each bedroom size floor plan. It should be emphasized that these areas are minimums; larger footprints are encouraged to ensure adequate living space for families.

All properties must provide a minimum of one and a half baths in units having three bedrooms, and two full baths in four-bedroom units. In case of a townhouse/split-level type unit, at a minimum, a half bath shall be provided on the ground floor.

Studio units are prohibited for all new construction projects.

Studio units cannot exceed 10% of the total unit mix in rehabilitation projects (except for HOME-ARP noncongregate shelter funding).

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Floor Plan	Min. Net SF Area	Min. Bedroom SF
1BR x 1BA	600 SF	100 SF
2 BR x 1.5 BA	750 SF	100 SF
2 BR x 2 BA	1000 SF	100 SF
3 BR x 2 BA	1100 SF	100 SF
4 BR x 2 BA	1200 SF	100 SF

^{*}Unit areas do not include outside storage, covered porches, patios, balconies, garages, etc.

Minimum Unit Net Area Requirements

(check which one applies)

Units meet the required minimum unit net area, minimum bedroom net area, and the number of required bathrooms stated above for the unit type.

This development contains existing rental units which do not meet the above requirements and, therefore, a waiver must be submitted.

1.4.2. Laundry

New construction must provide washer/dryer hookups and the washer/dryer in each unit. A back up washer and dryer unit is not required in a community building.

For multifamily rehabilitation properties that currently provide a community laundry facility, there is a minimum of one washer/dryer for every 10 units. If existing washer/dryer hookups are present in the units, they must be functional and available.

Single family homes are required to have washer/dryer hookups and a washer/dryer provided in all homes.

1.5. Elderly Designated Properties

All new construction and rehabilitation multifamily projects for elderly residents, age 62 or older, shall have all units located at the grade level or on an elevator-accessible floor in compliance with ICC A117.1 Section 1005 Type C Visitable Units. See the current QAP for scoring.

1.6. Energy Efficiency

All new or rehabilitated projects shall meet Energy Star standards. This includes the building and appliances.

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2. Structural

2.1. General Building Arrangement

A site is defined as a parcel of land on which the Low-Income Housing Tax Credit ("LIHTC"), HOME, and/or National Housing Trust Fund ("NHTF") project will be developed, as described by a unique legal description that will be part of the Carryover Allocation and encumbered by the LURA and/or Declaration of Restrictive Covenants. ADFA will not allocate LIHTC, HOME, and NHTF based on costs associated with a site, or any portion thereof, which was included in a prior ADFA allocation.

No part of any project's legal description which is subject to an active ADFA restriction shall be released.

Dwelling units shall be equipped with covered entryways that extend a minimum of three feet out from every exterior door not located in basement spaces or where the finished floor of the habitable area is entirely below grade.

All units with a common wall(s) must have adequate thermal insulation provided between adjacent/abutting units. Additionally, a 1-hour fire-rated requirement exists between the demising wall of separate apartment units.

Site plans shall not concentrate three- and four-bedroom units into one area. Concentrating units in such a manner has an adverse impact on parking and site maintenance. Designing for diverse family types by providing a mix of single and multi-bedroom units is encouraged.

In all buildings that are designed to include a multiple number of dwelling units, an enclosed access shall be provided to any of those units that are located above grade. This access may be individual stair enclosures or common stair enclosures; however, if the building is served by an elevator, the elevator must provide access to all units in the building.

2.1.1. Scattered Sites

A scattered site development is any housing development that is:

- Noncontiguous,
- · Located within a single county, and
- · Comprised solely of low-income units.

A scattered site development must meet the following requirements:

- All units must be rent restricted in accordance with Section 42 and other federal funding sources.
- Each site within the proposed development must meet all applicable scoring and threshold criteria.
- All buildings in the development must be under the ownership of one entity.

Single-family scattered site developments will require prior approval by ADFA. Applicants must submit a request for approval by the deadline date outlined in the active ADFA QAP. The request must include the following information:

- Ownership entity name
- · Ownership entity contact information
- · Proposed development name
- Development construction type (new construction, acq/rehab)
- Structure type (multifamily, single-family)
- Number of sites
- Number of Units/Buildings on each site (to be built/rehabilitated)
- Current use of each site

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- Address of each site
- · City/County of each site
- · Site location maps outlining the parcel
- · Photos of each site
- · Any other pertinent information that may be unique to the development.

2.1.2. Single Family Home Developments

Single family home developments must consist of units that are a minimum of three-bedroom and twobathroom with an attached two-car garage. Exceptions can be made to support a maximum of 50% of the units with a two-bedroom and two-bathroom floor plan if there is a proven market demand for 2 BR x 2 BA units. All single-family homes must provide washer/dryer hookups and the washer/dryer.

2.2. General Building Design

The following standards shall be applied in the evaluation of existing and new structures. Correction of all structural damage, deficiencies, and their cause shall be included in the project scope of work.

2.2.1. Foundations

Foundations shall be sound, plumb, and free from significant movement.

Foundation sill height elevations and location on site shall be confirmed as soon as possible after installation. Any discrepancy with the approved documents shall be reported to the Owner and ADFA immediately.

All concrete slabs in habitable areas shall be 4 inches thick minimum with mid-slab reinforcement. All uninhabitable areas (i.e. crawl spaces) shall have a minimum 3-inch-thick concrete slab.

Wood structural members shall be free from significant deflection and/or cracking, deterioration, rot, or termite damage. Non-toxic treatment for termite control complying with AWPA Standard U1 is required.

Prior to final commitment, when possible, ADFA reserves the right to hire an independent structural engineer registered in the State of Arkansas to perform a structural survey to verify the adequacy of structural members for current loads, and this cost will be conveyed to the developer.

Exterior wall sheathing exposed to roof runoff and backsplash from impervious surfaces shall include a minimum 48-inch-high band of pressure treated plywood.

A moisture-resistant sheathing material is required at the exterior rim-joists/bottom sill plate. The exposed uncoated edge of sheathing shall be sealed.

The structural engineer or architect of record shall be responsible for inspecting the installation of engineered roof trusses including permanent bracing. ADFA shall be provided with the report.

2.2.2. Thermal and Moisture Protection

Installation methods for insulation and requirements for air sealing shall follow the most current Energy Star Program Standards. (see www.energystar.gov/)

Exterior wall insulation must have a minimum of R-19 cavity insulation rating.

Roof and attic insulation must have a minimum of R-38 rating.

Fascia on a building's envelopment can be comprised of metal, vinyl, and/or composite.
 (check which one applies)

Metal: 0.019" minimum thickness aluminum, factory finish (coil stock).

□Vinyl envelopment: 0.046' minimum thickness.

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Composite: Pre-finished cement fiber board or other durable material as approved by ADFA.

2.2.3. Building Shell

Vinyl siding shall have a minimum thickness of .046 inches.

Membrane roofing shall have a minimum 20-year warranty. All other roof coverings at a minimum should be three tabbed nailed, not stapled. Shingles shall have a minimum 30-year warranty and be anti-fungal. Roof underlayment shall be synthetic, felt, asphalt, or mineral-surface. Additionally, a water protection membrane shall be provided at all roof edges and overhangs.

Rafter or roof truss ventilation baffles shall measure a minimum of two vertical inches by the width of the bay.

Metal drip edge shall be provided at the entire roof perimeter with galvanized steel minimum thickness .026-inch and aluminum .032-inch thickness.

Exterior wall/roof intersections shall have kick-out flashing installed at the bottom of the roof to prevent water from running down the building.

All dwelling unit habitable spaces shall have operable windows with screens (kitchens and bathrooms are exempt except when required for light and/or ventilation by the International Building Code).

All windows in each living space of Accessible and Type A dwelling units shall be provided with accessible controls (i.e. locks, opening hardware). Required opening force for accessible windows shall not exceed 5 pounds.

All new windows with screens shall meet the latest requirements of Energy Star, which is .35 UA and solar not greater than 0.30. All windows must have a 20-year comprehensive warranty, including glass.

2.2.4. Exterior Concrete

Exterior concrete shall conform to the latest revised Standard Specification for Portland Cement, ASTM C595. All concrete shall have a minimum 28-day compressive strength of 3,000 psi and be entrained with 5 percent air with a minimum cement content of 520 lbs. per cubic yard (5.5 sacks). Expansion joint material shall be ½" thick asphalt-impregnated pre-molded fiber, ASTM D1752. It must also follow American Concrete Institute (ACI) 318 and have a minimum 4" thickness for driveways, parking areas, sidewalks, porches, and stoops. Driveways must have fiberglass mesh or 6x6 WWF or 6" thick concrete.

2.2.5. Concrete Finishes

Smooth formwork, no patterns, shall be used for all poured in place walls exceeding 3 feet or more exposure.

2.2.6. Brickwork

Any brick used for construction shall be ASTM C-216, Type FBS, Grade SW, or equivalent, modular size. Siding material of all newly constructed multifamily dwelling units consisting of 5 or more units shall consist of a minimum of forty percent (40%) brick, stone, or other ADFA-approved masonry-type materials. The area calculation of forty percent shall not include window and door areas, nor masonry below finished grade. For Single-Family Dwellings, siding materials shall consist of any product allowed by the current State-adopted International Residential Code with ADFA approval.

All new construction projects must have a masonry skirt that runs around the building. It will extend up no less than 2.5 feet above the ground floor level of the interior.

2.3. Concrete Masonry Units (CMU)

Stucco or split face shall be used for all CMU walls exceeding 3 feet or more exposure.

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2.4. Roofing

The essential requirement for roofing is that the materials used are professional in nature, installed properly, and are designed to resist the elements and withstand adverse weather conditions. The following standards shall be applied:

Shingles: Shingles at a minimum must be 215 lb., Seal 3-tab type over 30 lb. felt with metal drip edge, with a minimum of 30-years product warranty with nails - no staples allowed.

Felt Paper: Roofing must include 30 lbs. or greater felt paper.

Decking: Roof decking shall be a minimum of 7/16 inch OSB with fastening clips; reflective coating is required.

Anti-fungal roof treatment: Roofing shall have anti-fungal treatment applied to prevent fungal growth and the resulting damage.

Slope: The minimum roof slope on all new construction shall be 4 inches vertical to 12 inches horizontal.

Gutters and Downspouts: All structures shall have gutters and downspouts and be appropriately designed with a minimum 5" gutter and a 2"x 3" downspout.

Downspouts: Downspouts need to connect to central drainage or have concrete splash-blocks at the end of the downspouts to direct rainwater away from the building's foundation.

Gable vents: Gable vents on roofing must be constructed of either vinyl or aluminum/metal.

Attics: Attics must be properly vented, either with gable/ridge vents and/or motorized vents.

2.5. Steel Lintels

Steel lintels, when specified for openings in masonry walls, shall be galvanized, primed, and painted.

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3. Environmental

3.1. Lead Based Paint

When ADFA funds are utilized, all project sites shall be certified free of Lead Based Paint ("LBP") Hazards upon completion of the project. If the home was built prior to 1978, the home must be tested for LBP prior to the approval of the work. All LBP Hazards must be abated or corrected per 24 CFR Part 35, subparts A, B, J, K, and R; 24 CFR Part 92; 92.355; 24 CFR Part 93; and 93.351 and cleared prior to final approval.

3.2. Safe Drinking Water Act

The <u>Safe Drinking Water Act (SDWA)</u> was originally passed by Congress in 1974 to protect public health by regulating the nation's public drinking water supply. New construction and rehabilitation projects will follow the EPA's rules and regulations to provide occupants with clean and safe drinking water.

(For NHTF rehabilitation only.) These Projects with potable water systems must use only lead-free pipes, solder, and flux. These projects will provide documentation to ADFA for proof of compliance. This may include architectural plans, building specifications, and certification by qualified professional.

3.3. Radon Reduction

Owner must provide radon testing of properties where buildings will be used for residential occupancy. In the case of multiple buildings within a development, it is preferred that all residential units with occupied rooms at or below ground level shall be tested in each building. However, the minimum number of apartments to be tested should be at least twenty-five percent of randomly selected ground level units, but no fewer than one unit in each building.

Upper levels shall only be tested if there are frequently occupied rooms located above untested ground contact areas. The building being tested shall have all windows and doors shut twelve hours prior to and during the entire test period. Routine ingress and egress are allowed.

The most ideal time for testing is between the colder months of November through March. Testing shall not be conducted during abnormal weather conditions or during any structural changes to the building or HVAC system. Radon tests shall be placed where they are least likely to be disturbed and in accordance with the following: (1) minimum of 20 inches above floor, (2) three feet away from exterior walls, doors, or windows, (3) one foot away from interior walls, (4) four inches from other objects, (5) away from any vents, appliances, and potential drafts, and (6) away from any heat source including direct sunlight and areas of high humidity.

In cases of substantial rehabilitations and new construction projects, an active radon mitigation system shall be incorporated into the design specifications. For non-substantial rehabilitations, Owner may avoid having to install mitigation systems if ADFA is provided with an official test showing a radon measurement below 4.0 pCi/L.

The radon mitigation system includes the following features:

- A gas permeable layer, such as 4-inch gravel, placed beneath the slab to allow soil gases to move freely underneath the building.
- Plastic sheeting over the gas permeable layer and under the slab to help prevent soil gases from entering the home.
- · Sealing and caulking all openings in the foundation floor to reduce soil gas entry.
- A vent pipe, such as 6-inch PVC pipe, to run from the gas permeable layer through the building to the roof to safely vent soil gases above the building.
- Electrical roughing to junction box(es) in the attic as required to allow installation of in-line mechanical ventilation fan(s).

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 The new building should be tested for radon after construction is completed and is ready for occupancy.

If radon results are at or above 4.0 pCi/L, the existing system should be activated.

Post-construction radon re-testing and reporting shall be provided for all rehabilitation projects that include exterior envelope improvements. For minor projects where exterior envelope improvements are minimal to none, post-construction radon re-testing and reporting shall be provided at ADFA's discretion.

3.4. Polychlorinated Biphenyls (PCBs) in Building Materials

Polychlorinated biphenyls ("PCBs") are materials that were commonly found in some building materials in the following areas until 1979:

- · Door and window caulk, grout, expansion joints, and other joint materials.
- · Paints, sealants, coatings, varnishes, and lacquers.
- PCB and asbestos-coated metal sheets, asphaltic roofing, and tar paper materials.
- Fluorescent light ballasts.

ADFA follows the EPA's recommendations with regard to testing and remediation and abatement of PCBs in building materials.

For buildings constructed and/or renovated between 1950 and 1979, ADFA recommends an applicant follow a presumptive approach to PCB remediation/abatement planning. This will include the identification of all suspect materials and the preparation of a cost estimate based on the proposed project scope. Cost estimates and all reports are to be provided to ADFA with the project application.

Encapsulation may be useful for the reduction of air emissions from secondary sources, such as contaminated building materials under and around PCB-containing caulk or paint that has been removed. Because each site will present unique circumstances, ADFA requires the applicant to consult with their EPA Regional PCB Coordinator. For applications including the complete demolition of a building, ADFA recommends the applicant follow a similar procedure. However, upon an awarding of funding, ADFA would require testing of all suspect materials within the property to provide the most accurate cost estimate.

3.5. Mold and Moisture

Damp indoor environments have been shown to negatively impact health. Inspections shall be conducted for visual evidence of dampness, moisture incursion, moisture damage, and mold. Moisture meters may be used as an inspection aid as long as the meter to be used is designed to measure moisture content on the substrate of interest. Water sources resulting in indoor dampness must be located and remediated.

Moldy building materials and/or porous personal belongings and furnishings must be discarded. Indoor relative humidity should be maintained below 60% at all times to minimize indoor mold growth.

3.6. Flood Plain and Wetlands

Flood maps designate zones where flooding is likely to occur. All areas undergoing development must be at least one foot above the flood plain.

No construction/rehabilitation project will be funded if any part of the project's parcel(s) is located in a flood zone. These flood zones include but are not limited to areas noted as "Special Flood Hazard Areas" and "Other Areas of Flood Hazard" on FEMA flood maps including 100-year floodplains, 500-year floodplains, and regulatory floodways; furthermore, no projects which require the completion of HUD's 8-step decision making process will be funded.

No construction/rehabilitation project will be funded if any part of the project's parcel(s) contains a wetland. The U.S. Fish & Wildlife Service's Wetland Mapper shows the location of wetlands. If you feel that the

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Wetlands mapper shows a wetland in error then, on the parcel(s) in question, a professional wetland delineation—which shows that the parcel(s) does not contain a wetland—must be completed prior to submission of a funding application.

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4. Opening and Fenestrations

4.1. Exterior Doors

Exterior Doors shall be 1 ½" thick 6 panel, steel, fiberglass material, or with limited panes of glass, insulated and be appropriately finished as recommended by the manufacturer. All exterior doors shall have a U-factor equal to or less than the requirements of the current ICC Energy Conservation Code.

- Doors must be metal-clad wood design or hollow-metal panel design.
- · Doors must have a minimum 34" clear opening.
- · Sliding glass doors are not permitted for all project types.
- · Doors with windows will be allowed for patio areas.

If an exterior door is located in a rated firewall, the door, hinge, and hardware must be rated to the equivalent hourly fire rating.

4.1.1. Exterior Hardware

All exterior doors shall have a lever key-lock latch and security accessories (eyelet peep hole and deadbolt).

- Deadbolts must have a thumb latch design.
- Deadbolts cannot use a "dual-key" design.

4.1.2. Exterior Storm Doors

All exterior storm doors, if installed, shall be provided with a manufacturer's designation specifying the type of tempered glass and the safety glazing standard with which it complies, which is visible at the final installation.

4.2. Windows

All window frames must be solid vinyl. Double hung or Single hung type must have at a minimum the lower sash able to slide with a removable bug screen.

All glazing shall be double-paned with low E with Argon.

The vapor seal on the glazing must have a minimum ten-year warranty.

All windows shall have a minimum one-year warranty on the operation of the window.

All windows shall have a National Fenestration Rating, SHGC Rating and U-Factor meeting minimum energy code requirements as required by the International Energy Conservation Code as currently adopted by the State of Arkansas.

All windows should be made to open, except for kitchen and bathrooms if powered exhaust ventilation is provided. Additionally, windows installed only for design/decoration or illumination do not need to open. This includes small accent windows, door lites, and other windows included for the purpose of design and accent only.

No unrated windows shall be placed in a rated firewall. A rated wall must have a rated window.

In all construction, bedrooms shall be provided with screened, operable egress windows to the exterior of the building.

4.3. Entry Areas/Patios

Entries to dwelling units with entry pads must have an area of 5'x 5' or more and have a minimum of a 1/4" per foot slope.

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5. Site and Flatwork

Buildings shall be planned and located so that the spaces between them become positive elements in the site plan, and not just leftover portions of the site which happen not to be occupied by buildings. Buildings, roads, parking areas, recreational facilities, paths and landscaping of plants and site furnishings shall be related properly to each other, to the sun, to natural features, to topography, and to views on and off the site, in a well-designed assembly.

5.1. Roadways, Driveways, and Parking Lots

Roads, driveways, and parking lots shall be continuously paved asphalt or concrete. Project must provide vehicular routes for inhabitants, visitors, and service needs, and on-site parking for each dwelling. Parking areas shall be located and sized appropriately and shielded by topography or evergreen plantings.

The following specifications must be adhered to:

- 1-inch wearing course pavement.
- 2-inch base course pavement.
- · 6-inch crushed gravel.
- · 12-inch bank run gravel.
- Asphalt paved areas must be finished with concrete curbing.
- · Sidewalk access must be provided to all parking spaces.

Property Parking Minimums:

All projects must have six parking spaces for every four units, inclusive of handicapped units.

5.1.1. Accessible Parking Spaces

All multifamily properties must meet or exceed expectations for accessible parking for persons with disabilities. Parking must adhere to ADA accessibility guidelines (Section 208.2).

Accessible parking spaces are required for each parking facility on a site, such as lots and garages. Requirements apply equally to public and employee or restricted parking. On sites with multiple parking facilities, the minimum number of accessible spaces must be calculated separately for each parking facility instead of on the combined total of parking spaces provided on the site. At least one of every six accessible spaces, or fraction of six, in each parking facility must be sized to accommodate vans.

Where at least one parking space is provided for each dwelling unit, at least one accessible space is required for each mobility accessible unit. Spaces must be located on the shortest accessible route to the dwelling unit entrance they serve (§208.3.2). Those assigned to specific units are not required to be identified by signs (§216.5, Ex. 2). If the total number of resident spaces is less than the total number of units, accessible parking is based on the scoping table in §208.2 (but providing one accessible space for each mobility accessible unit is advisable).

Vehicle spaces must be a minimum of 96" wide.

Van-accessible spaces must be a minimum of 96" wide with a 60" access aisle. Two spaces can share one access aisle.

5.1.2. Single Family Home Driveways

Single family homes with a single driveway and duplexes with two separate driveways must have driveways that are constructed of concrete. Asphalt surfaces are not acceptable.

The concrete shall conform to the latest revised Standard Specification for Portland Cement, ASTM C595.

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All concrete shall have a minimum 28-day compressive strength of 3000 psi and be entrained with 5 percent air with a minimum cement content of 520 lbs. per cubic yard (5.5 sacks).

Expansion joint material shall be \(\frac{1}{2} \) thick asphalt-impregnated pre-molded fiber, ASTM D1752.

The concrete for driveways, parking areas, sidewalks, porches and stoops must follow American Concrete Institute (ACI) 318 and have a minimum thickness of 4".

5.2. Pedestrian Routes and Recreation Areas

Pedestrian routes and recreation areas shall be separated from vehicular ways to the fullest extent possible so as to provide safety to the inhabitants. Family housing developments shall be designed to provide routes which cross as few vehicular ways as possible and which are appropriate for children leading from dwellings to recreation areas, school bus stops, and municipal streets. Sidewalks and pedestrian crossing(s) shall be made accessible to the handicapped and shall be located so as to enhance neighborhood walkability.

Sidewalks shall be paved using the following criteria:

- · 2-inch wearing course pavement
- 6-inch crushed gravel
- 60"+ wide concrete surfaces

5.3. Garbage and Trash

Dumpsters and large bins shall be used for family housing if regular municipal collection service is not available. Dumpsters and bins shall be placed on concrete pads. Enclosures shall be provided for all collection areas to maintain orderly collection, neat appearance, and sanitary conditions; to deter access by animals; and to minimize hazards to playing children. Locations and numbers shall be convenient to the inhabitants served, and accessible to the collecting vehicle, but shall be placed, screened, or related to other facilities so as to be unobtrusive. Trash areas must be covered, or dumpsters must have lids, to provide protection from rain, wind, and snow.

In all types of multifamily projects, it is recommended the site will provide at minimum 8 cubic yards of dumpster space per 20 units on site. Dumpsters should be emptied at a minimum once per week. Alternative pick up schedules and dumpster size will be considered.

5.4. Mailboxes

Mailboxes, if provided in centralized, outdoor locations, shall be protected from weather (along with the tenant), accessible to the mail carrier, convenient to the inhabitants, handicapped accessible, and located, screened, or related to other facilities so as not to be obtrusive.

5.5. Exterior Lighting

Exterior lighting shall be provided for walkways and parking areas, independent of dwelling unit lighting, and shall be integrated with features of the site to provide a coordinated, harmonious, and uncluttered streetscape.

5.6. Utilities

Utilities shall be centralized wherever practicable to realize economies of efficiency in operation or maintenance.

Electrical entrances shall be underground leading from a point where overhead service does not intrude upon the residential scale. This does not apply to rehabilitation projects.

Water service to be replaced or constructed to units shall be installed with methods and materials as approved by the IRC and the International Plumbing Code.

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Sanitary Sewer/Private Septic service to be replaced or constructed to units shall be installed with methods and materials as approved by the IRC, the International Plumbing Code, or the Private Sewer Disposal Codes.

5.7. Outdoor Seating Areas

Handicapped accessible outdoor seating areas shall be provided in locations and numbers appropriate for the size of the development which they will serve. Exterior seating and common area seating shall have back and arm rests, unless they are not designed to have them (e.g. picnic table). Seating shall be planned in family housing developments to relate to children's play areas for use of attending adults, and in elderly housing developments to observe centers of activity on and off the site.

5.8. Outdoor Recreation Facilities

Outdoor recreation facilities shall be an elective design element that is not required by ADFA. However, if installed, all equipment must be properly maintained to reduce risk of hazards and other threats to health and safety.

5.9. Landscaping

Tree species shall be selected for form, size, and rate of growth to provide wind barriers, shading during the summer, and sunshine in the winter. Non-invasive, native, drought-resistant plants shall be selected according to conditions of exposure and according to color, texture, and other features that will enhance the aesthetics of the site. Root structures shall be considered for their required space, effects on nearby pavements, and possible interference with subsurface utilities.

Additionally, irrigation/sprinkler systems are required to be included in new construction and substantial rehabilitation. Irrigation, when properly installed, encourages plant and lawn growth that is sustainable and encourages proper drainage during weather events (snow, rain, flooding). Generally, proper irrigation increases the aesthetic appearance of properties, which ensures assimilation of affordable housing properties.

5.10. Community Facility

If a community facility is planned, you must designate what will be a part of the community facility before approval i.e. office, laundry facility, fitness center. For HOME/NHTF, the community facility must be attached to the residential units, in order to utilize the funding sources for construction or rehabilitation of the community facility.

5.11. Ramps

All newly constructed accessible ramps shall meet the requirements of the adopted International Residential Code.

(check which one applies)

□ Composite: Wood/Fiberglass with non-skid surface.	
□ Concrete: Concrete ramps with non-skid surface.	
☐ Metal: Galvanized steel or aluminum with non-skid surfac	e.

Ramps have a maximum ramp slope of 1:12 (twelve inches of ramp for every inch of rise). Where possible, a slope of 1:16 - 1:20 slope is recommended, as the 8.33% grade can be strenuous for persons with disabilities. Additionally, designs should limit continuous runs of ramp to avoid long and tiring climbs. Periodic level areas between slopes will allow for resting and maneuvering. This can be accomplished with switchbacks or landings.

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5.12. Exterior Stairs/Steps

Stairs and steps on the site must adhere to <u>UFAS 4.9.2.</u> On any given flight of stairs, all steps shall have uniform riser heights and uniform tread widths. Stair treads shall be no less than 11 in (280 mm) wide, measured from riser to riser.

- · The undersides of nosings shall not be abrupt.
- The radius of curvature at the leading edge of the tread shall be no greater than 1/2 in (13 mm).
- Risers shall be sloped, or the underside of the nosing shall have an angle not less than 60 degrees from the horizontal.
- Nosings shall project no more than 1-1/2 in (38 mm).
- · Risers shall not be open in any areas.

5.13. Exterior Railings

Handrails and guardrails are required on ledges, ramps, and staircases throughout the property. Both shall be installed in accordance with UFAS 4.9.4 and following the requirements of NSPIRE inspection standards.

- · Stairways shall have handrails at both sides of all stairs.
- Handrails shall be continuous along both sides of stairs. The inside handrail on switchback or dogleg stairs shall always be continuous.
- Handrails shall have a 12" extension at the top and bottom of ramps and stairs on the site and grounds.
- · Stairs/Steps are required to have railings if there are four or more consecutive risers.
- The clear space between handrails and wall shall be 1-1/2 in.
- · Handrails shall be rounded and smooth and not rotate in their fittings.

5.14. Site Signage

Projects should include clear, visible, and legible site signage that includes the following:

- · The project name.
- · The street address.
- · A Fair Housing and Equal Opportunity logo.

ADFA may waive the site signage requirement for additional phases, added at a later date, if the same entrance is used. However, the original sign must be updated to include all phases.

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6. Accessibility

The participating jurisdiction's standards must require the housing to meet the accessibility requirements in 24 CFR part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131–12189) implemented at 28 CFR parts 35 and 36, as applicable. Covered multifamily dwellings, as defined at 24 CFR 100.201, must also meet the design and construction requirements at 24 CFR 100.205, which implements the Fair Housing Act (42 U.S.C. 3601–3619). Rehabilitation may include improvements that are not required by regulation or statute that permit use by a person with disabilities.

The requirements of Section 504 of the Rehabilitation Act of 1973 must be met using the Uniform Federal Accessibility Standards (UFAS) or the 2010 ADA Standards for Accessible Design. There are certain circumstances where the 2010 ADA cannot be used. They are identified in the appendix to 24 CFR Part 8, Docket Number FR-5787-N-01 (see www.hud.gov/sites/documents/5784_N_01_NOTICE_5_15_14.pdf).

All buildings designed and constructed for first occupancy after March 13, 1991, with four or more units must meet the requirements of the Fair Housing Act (March 13, 1991). All projects must design and construct 5% of the dwelling units, or at least one unit, to be fully accessible for persons with mobility disabilities. Additionally, 2%, or at least one unit, must be accessible for hearing and visual disabilities.

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7. Crime Prevention Through Environmental Design (CPTED)

ADFA encourages property developers to include concepts of crime prevention through design, but it is not required. The concept of crime prevention through environmental design has been adopted through the United States and other countries since 1971. All the items below are encouraged but not required and the QAP does not include any additional scoring for complying with CPTED. CPTED requires an analysis of factors influencing crime and undesirable behavior at a given site. These factors will necessarily vary by site and the applications of CPTED principles should be scaled accordingly. Agencies including law enforcement and local institutions are capable of providing information and guidance regarding a location that can assist the design team in constructing a built environment that influences desirable use, complicates or impedes undesirable use, and decreases opportunities for crime. Thoughtful consideration of available information and resources can result in a design that enhances the residential experience and mitigates the need for subsequent remedial measures.

7.1. CPTED Components

At its core, CPTED has four key components:

- Natural surveillance
- · Territoriality
- · Access control, and
- Maintenance

CPTED seeks a built environment that supports, sustains, and encourages desirable activity, discourages criminal and undesirable activity, increases perceptions of safety, and facilitates a sense of ownership and responsibility among residents and legitimate users of the property.

7.2. Natural Surveillance & Territoriality

The project's design should include creates features of natural surveillance. This involves the placement of physical features and a built environment that maximizes visibility – the ability to see and be seen. Building orientation, window placement, entry and exit locations, lighting, parking areas, outdoor recreation areas, common use areas such as laundry, community rooms, and trash receptacles should afford maximum visual opportunities. The use of plantings or placement or orientation of objects that impede visibility or provide concealment, particularly along walkways or near entrances, exits, trash receptacles and elevators, are to be avoided.

Lighting, not inconsistent with applicable standards, should be of appropriate color and temperature so as to provide an even measure of lighting—minimizing glare and shadows and not impeded by obstructions, including plantings.

Territoriality refers to a design that clearly defines the boundaries of the property and clearly shows what is part of the property and what isn't. A property design should include indicators that show where public property begins and private property ends, as a means of deterring criminals from accessing the area.

7.3. Access Control

The project should include an effective use of fences, signage, gates, bollards, planters, and topography to assist and guide users in navigating about the property in a prescribed manner while simultaneously impeding or discouraging undesirable movement within the property and making such movement easily recognizable.

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7.4. Maintenance

The physical condition and image of the built environment and its effect on crime and the fear of crime has long been acknowledged. Promoting a positive image through proper management and maintenance of the built environment ensures that the physical environment continues to function effectively and transmits positive signals to all users. The CPTED principle of "Maintenance and Management" refers to one's sense of pride of place, e.g., the more dilapidated a place is, the more likely it is to attract unwanted activities.

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8. Fire and Life Safety

8.1. Smoke Detectors and Alarms

Smoke alarms are required in all dwelling units. All smoke alarms must be hardwired and interconnected or be heat sensor alarms connected to a central monitored fire panel. Smoke alarms/detectors must be installed in dwelling units at the following locations:

- Inside all sleeping rooms.
- Outside all sleeping rooms within 21 feet of any sleeping room door (multiple sleeping rooms can be served by a single alarm/detector so long as the detector is within 21 feet of both doors).
- At least one alarm/detector must be present on all livable floors of a dwelling unit.
- · Smoke alarms must be installed in the following manner:
 - If installed on a wall, the alarm must be at least 4" from the ceiling but not more than 12" from the ceiling.
 - If installed on a ceiling, the alarm must be at least 4" from the wall.
- All smoke alarms must be at least 10 feet away from any cooking appliance (measurement to be taken in a clear path, not through a wall or other barrier).

The most current Arkansas Fire Prevention Code Vol I & II must be followed.

8.2. Carbon Monoxide Detection

Properties must have UL-listed hard-wired carbon monoxide detectors/alarms installed in all structures where any of the following conditions are found to exist:

- Fuel fired heating equipment is present in the dwelling unit.
- · Fuel fired domestic hot water equipment is present in the unit.
- · Fuel fired cooking appliance(s) are present in the unit.
- The unit has a private attached garage.
- The unit is on the same level or one level above or below an unventilated garage.
- The unit is connected via ductwork to a room where fuel-fired equipment is located.

When one or more of these scenarios exist for a dwelling unit, carbon monoxide detectors/alarms shall be installed in the unit within 10 feet of any bedroom and within 6 feet of any door leading to a private garage.

Carbon monoxide alarms must be hardwired, e.g., connected to a building's power system. Carbon monoxide alarms may be a dual-use design, including both smoke detection and carbon monoxide detection.

8.3. Communications

The property must include a data port centrally located to be able to provide Wi-Fi throughout the unit.

Broadband infrastructure. For new commitments made after January 19, 2017 for a new construction housing project of a building with more than 4 rental units, the construction must include installation of broadband infrastructure, as this term is defined in 24 CFR 5.100, except where the participating jurisdiction determines and, in accordance with § 92.508(a)(3)(iv) and § 93.407(a)(2)(iv) documents, the determination that:

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- (A) The location of the new construction makes installation of broadband infrastructure infeasible;
 or
- (B) The cost of installing the infrastructure would result in a fundamental alteration in the nature of its program or activity or in an undue financial burden.

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9. Unit Equipment, Furnishings, and Finishes

9.1. Appliances

Dwelling units must include areas for food preparation, bathrooms, living and dining areas, and sleeping rooms. The following are the requirements for essential equipment, finishes, and furnishings in any dwelling unit:

Refrigerator: A refrigerator shall be minimum 18 cubic foot frost-free provided in all dwelling units to match color with the dishwasher and range. All refrigerators must be Energy Star qualified. The Energy Star mark must be clearly marked on the front/top of the product, clearly displayed in product literature, and listed on the manufacturer's website.

Range: An electric or gas range shall be minimum 30" 4 burners with self-cleaning oven provided in all dwelling units to match color with the refrigerator and dishwasher.

Range Hoods: All units shall be equipped with a minimum 200 CFM range hood. Recirculation hoods shall be equipped with an activated charcoal filter. Gas appliances must be ducted to the exterior. Hood shall have a light.

Dishwasher: A dishwasher shall be provided in all newly constructed units and those resulting from adaptive reuse. Dishwashers shall also be provided in units resulting from rehabilitation activities where they had either previously existed or dwelling units were newly created due to structural change. Standard dishwashers shall use less than 4.25 gallons per cycle and 295 kWh per year.

Microwave: A built-in microwave should be provided in all units.

Clothes Dryer: All Clothes Dryers must be at a minimum 7-cu ft. vented dryers and meet Energy Star requirements.

Clothes Washers: All clothes washers provided in individual dwelling units shall have a Modified Energy Factor ("MEF") equal to or greater than 2.0 and a Water Factor WF equal to or less than 6.0. All clothes washers provided in common laundries shall have a MEF equal to or greater than 2.2 and a WF equal to or less than 4.5. All laundry facilities located above any habitable space shall be equipped with a properly installed washer overflow pan piped to carry the overflow into the DWV, positive outside drain, or an approved floor drain.

9.2. Finished Floor Treatments

Select type(s) of flooring being included in the design:

¬ Vinyl Composition Tile (VCT): Shall be Armstrong or equal, suggested minimum of 1/8" x 12" x 12" Provide product adhesive and/or underlayment as recommended by the manufacturer. All surfaces shall be clean, dry, and appropriate temperature during installation. Follow manufacturer's recommendation for pattern layout.
Laminate Wood Flooring: Must include attached high density polyethylene underlayment or proper

moisture barrier. The floor shall be resistant to stains and reagents.

☐ Tile Flooring: A Glazed Ceramic Floor tile can be used in wet areas with an appropriate moisture barrier underlayment. The floor shall be resistant to stains and reagents. Low water absorption tile shall be used in wet areas. Light Traffic level, with a high dynamic coefficient of friction value of 0.4, is considered slip safe for most applications.

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9.3. Interior Doors

(Check which one applies)

	Paint:	Primed	once,	with	two-coat	semi-gloss	finish	on	all	sides	and	faces.	No	Volatile	Organic
Co	mpour	nds ("VO	Cs").												

□ Factory Finished: Factory finished doors are acceptable with factory warranty.

Width: Interior doors must have a minimum clear opening of 34". Passage doors such as a coat closet can have a lower minimum.

9.4. Drywall and Finishes

9.4.1. Water-Resistant Drywall

Water-resistant gypsum board (commonly called "green board") or equivalent must be used on all walls in the bathroom and within six feet of wall surfaces where the drywall can be splashed such as kitchen sink, next to water heater and/or washer. Water-resistant/mold-resistant gypsum board or equivalent shall be provided behind any tub/shower unit located on an exterior wall. Water-resistant gypsum, when used on ceilings, must be rated for the span. A product that meets ASTM D3273 for mold resistance above and immediately around tubs/showers must be installed.

Interior Wall Finishes: Primed once and two finish coats of flat, eggshell, semi-gloss, or satin. Use semigloss, or satin finish for bathrooms, laundry, and kitchens. No VOCs.

9.5. Furnishings

9.5.1. Cabinets

All cabinet materials shall be made of solid wood, plywood, or MDF (not particleboard). Doors, drawers, and fronts shall be factory finished. Cabinet ends shall be finished with appropriate veneer. All cabinets shall be Kitchen Cabinet Manufacturers Association (KCMA) approved. The following specifications are required for all new construction and rehabilitations:

- · Cabinets shall have dual sidetrack drawers.
- Pantries or pantry closets shall be 1'6" x 1'6" deep (min) with at least five shelves. It should be made of solid wood, plywood, or MDF (not particle board).
- All cabinet doors need to have hardware that does not require pinching or grasping. Cabinets with knob pulls should have the pulls located near the bottom of the door for wall cabinets and near the top for base cabinets.

9.5.2. Countertops

Countertops at a minimum shall be post-form plastic laminate, bullnose front edge, rolled backsplash, finished exposed ends, and sealed at the cut out for sink, and the backsplash at the wall. Other appropriate materials may be used that have a solid surface, if approved by ADFA.

9.6. Unit Specifics

9.6.1. Closet Storage/Accessories

All shelving must be wood construction and have support/brackets installed every 36". MDF is allowable.

9.6.2. Interior Stairs/Steps

Stairs and steps in units must adhere to <u>UFAS 4.9.2.</u> On any given flight of stairs, all steps shall have uniform riser heights and uniform tread widths. Stair treads shall be no less than 11 in (280 mm) wide, measured from riser to riser. Open risers are not permitted.

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The undersides of nosings shall not be abrupt. The radius of curvature at the leading edge of the tread shall be no greater than 1/2 in (13 mm). Risers shall be sloped, or the underside of the nosing shall have an angle not less than 60 degrees from the horizontal. Nosings shall project no more than 1-1/2 in (38 mm).

9.6.3. Interior Railings

Handrails are required on ramps and staircases throughout the property. Handrails shall be installed in accordance with UFAS 4.9.4.

Enclosed stairways shall have handrails on at least one side of the stairs.

Handrails shall be continuous along both sides of open stairs. The inside handrail on switchback or dogleg stairs shall always be continuous.

In barrier-free accessible units, handrails shall have a 12" extension at the top and bottom of ramps and stairs.

Railings are required if there are four or more consecutive risers.

The clear space between handrails and wall shall be 1-1/2 in.

Handrails shall be rounded and smooth and not rotate in their fittings.

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10. Plumbing

Plumbing and other mechanical equipment should be properly installed and secure:

- Gas water heaters shall be located in an individual, separate mechanical closet.
- Domestic hot water equipment should be installed in designated mechanical closets with insulated walls or in a garage.
- Domestic hot water equipment shall be installed in drain pans with a drain that is plumbed to the outside.

10.1. Bathtubs and Shower Stalls

Standalone bathtubs shall be 30" deep and 60" long white porcelain or finished steel.

Bathtubs must have a switched stopper.

Bathtub controls shall be installed not more than 12" from the entry or centered on the rear wall of the bathtub. Controls should not require pinching, tight grasping, and should allow for one-hand control, per UFAS 4.20.5.

For bathrooms with walk-in showers, the shower must be a single-unit, fiberglass (or more luxury materials may be used at the owner/developers' choice) with a built-in rod or sliding doors, and be installed in rooms that have reinforced walls, per ADA standards.

Bathrooms with Tub/Shower combinations must be a single-unit, fiberglass (or more luxury materials may be used at the owner/developers' choice) with a built-in rod or sliding doors and be installed in rooms that have reinforced walls.

Shower stalls and bathtubs must include grab bars. ADFA requires full adaptive design at new construction to reduce liability exposure to property owners and developers.

For rehabilitation projects, cracked/damaged bathtubs/showers must be replaced and not resurfaced.

10.2. Lavatories

Sinks shall be 15" minimum diameter; made of white porcelain finish steel or cultured marble.

10.3. Faucets

Polished chrome or stainless-steel finish two handle with pop-up stopper. Lever or push handle type shall be used for all faucets. Faucets may not have a water flow that exceeds 1.5 gpm.

10.4 Toilets

Toilets shall be white porcelain elongated bowls with acrylic seat maximum 1.6 GPF. Toilets shall be installed so the center line of the toilet is 18" or more from the wall, and the toilet seat shall be 17-19" from the floor.

10.5. Kitchen Sink

Sinks shall be a minimum eight inches (8") deep, 33" x 20" stainless steel double bowl. Where ADA compliance is applicable, roll under sink depth shall be shallower as required in mobility impaired dwelling units.

10.6. Plumbing Accessories

Water heaters located in any interior space shall have a metal 2" deep overflow pan with discharge pipe indirectly plumbed into DWV receptor, floor drain or to the exterior.

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10.7, Piping

Potable water lines shall be copper or PEX material. Installation in exterior walls must be centered in the insulation. Hose bibs must be of the freeze proof kind. All piping located in attic or crawl space shall be insulated. All hot water lines shall be insulated equal to or greater than R-4 pipe wrap. All lines within the crawl space or attic must be insulated.

10.8. Water Heater

Water Heater shall be a minimum 40-gallon capacity for 1- and 2-bedroom units and 50-gallon for 3+ bedroom units. Electric heaters will have a minimum Energy Factor (EF) equal to or greater than .92. Gas fired water heaters shall have an EF rating equal to or greater than .59. Instantaneous gas water heaters shall have an EF equal to or greater than .94 (96% AFUE). Direct vent on gas water heaters or sealed combustion is required.

10.9. Bathroom Accessories

Bathrooms must be finished with accessories and amenities that allow for proper use of bathroom fixtures. The following guidelines are the minimum standards:

Medicine cabinet: The medicine cabinet with a mirror must be 16"x 20" (min) and allow for storage. If the cabinet has an outlet inside, it must have GFCI protection. Medicine cabinets are optional.

Toilet paper dispenser: The toilet paper dispenser should be wall mounted and be properly situated near the toilet.

Towel bar: There must be at least one 24" towel bar in all bathrooms (including 1/2 baths).

Vanities: A storage vanity shall be installed in all units, except where wall mounted is required to meet barrier-free designs. If the bathroom uses a cabinet with vanity top design, the vanity cabinet must be a minimum of 30" in width.

ADA units must include open shelving for storage.

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11. Electrical

11.1. Interior Lighting

Each room, hall, stairway, and walk-in closet shall have a minimum of one switched overhead light (color to match door hardware) with energy efficient LED lamp and globe (ceiling fan light kit is acceptable in bedrooms and living room), excluding can lights. No exposed bulbs are permitted. All light bulbs must be protected or enclosed by a covering or light fixture (to prevent the risk of electrocution). Kitchens shall include adequate lighting over the countertop, appliances, and sink. Bathrooms shall be equipped with adequate lighting over the vanity sink with LED lamps and a combination exhaust fan light in the ceiling near the water closet/tub.

11.2. Exterior Lighting

Luminaries shall be located at all entrances (common entrances and exterior unit entries) and common areas. All on-site parking areas shall be lighted. The electrical supply for all-common areas, stairways, walkways, and parking areas shall not originate from an individual unit. Each fixture should have dusk/dawn and motion sensor capabilities with LED lamp.

11.3. Electrical Service

Individual living units with two or more bedrooms are to have a minimum 100 AMP service disconnect.

Service entrance wiring and feeders rated at 100 amps or more may be copper or aluminum.

All branch circuit wiring shall be copper.

Electric power shall be provided in the attic area to serve exhaust fans for the radon mitigation system.

Units shall be metered individually when electricity is not included in a tenant's rent.

11.4. Accessible/Adaptable Use Electrical Service

Wall switches shall be provided for the fan and light on all kitchen range hoods in all accessible units.

All dwelling units shall be wired for, and include, at least one combination audible/visible fire alarm device wired to the common alarm.

Accessible and Type A dwelling units shall have visible devices in each living space, bedroom, bathroom, and hallway wired to the common alarm and to the dwelling unit smoke/heat detector.

All electrical receptacles located in wet areas (kitchens, baths) must be GFCI receptacles and wired on a dedicated Arc Fault electrical circuit. To prevent the risk of electrocution, both AFCIs AND GFCIs must be used.

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12. Heating, Ventilating, and Air Conditioning

All mechanical systems shall be regulated, including the design, installation, maintenance, and alteration of mechanical systems that are permanently installed and used to control environmental conditions within buildings to meet or exceed the standards of the International Residential or Mechanical Code.

12.1. HVAC Equipment

All units shall have one of the following systems:

- Standard air conditioner system and furnace.
- Heat pump with furnace.
- · Heat pump with emergency heat strips.
- Package unit with emergency heat strips.

All systems must have a Seasonal Energy Efficiency Rating (SEER) of 14.5 or better.

Heat pumps must possess a Heating Seasonal Performance Factor (HSPF) of 8.2 or greater rating.

All furnaces must have an Annual Fuel Utilization Efficiency (AFUE) equal to or greater than 92%.

Electric Resistance only heat systems are prohibited.

On a furnace, a direct vent or sealed combustion is required.

All HVAC systems shall be sized using the Air Conditioning Contractors of America (ACCA) manual J, S and D as required by the Arkansas-adopted International Residential Code.

These requirements are set forth as a living requirement and shall follow any of the updates along with the rating's changes made in accordance with Energy Star ratings.

12.2. Ductwork

All ducts must be insulated with a minimum requirement of the current ICC Energy Codes and installed per Sheet Metal and Air Conditioning Contractors' National Association ("SMACNA") standards.

All joints and connections shall be sealed tight compliant with UL 181 and pass pressure testing. Exhaust vent piping shall be insulated. All ducts shall be installed per manufactures requirements and free of restrictions. Vent louvers shall be white adjustable type. Dryer vent shall be through wall weather type with damper.

All supply ducts shall have individual dampers enabling supply air adjustments at each register grill and repositioning damper. Twenty percent of replaced HVAC systems and ducts shall be Tested and Balanced within 20% of the ACCA Manual J, S, and D calculations, and pass a "Duct Blaster" test for duct tightness, and these reports are to be maintained and provided to ADFA at project completion.

Any ductwork that penetrates a 1-HR rated ceiling must be a rated ceiling radiation damper at all supply register locations. This includes the interior air-handler supply/return ductwork, at each supply register vent location, within any rated horizontal construction assembly.

12.3. Thermostats

All individual HVAC systems shall be controlled by a digital programmable thermostat.

12.4. Ventilation

Exhaust air from bathrooms and toilet rooms shall not be recirculated within a residence or to another dwelling unit and shall be exhausted directly to the outdoors. Exhaust air from bathrooms and toilet rooms shall not discharge into an attic, crawl space, soffit vents or other areas inside the building. Ventilation

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systems shall be designed to have the capacity to exhaust the minimum air flow rate and mechanical exhaust capacity of 50 cfm intermittent or 20 cfm continuous, and may be of the exhaust, heat, or light types, or combo units.

12.5. Ceiling Fans

Ceiling fans shall be minimum 42" 4 paddle with light kit located in all bedrooms and a 52" 5 paddle with light kit in the living room. Fans shall be Energy Star qualified. Minimum 120 cfm watt at medium speed setting. Fans shall have the ability to accept a CFL or LED bulb.

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13. Build America, Buy America Act ("BABA")

The <u>Build America</u>, <u>Buy America Act</u> ("BABA") requires any infrastructure project funded by any Federal Financial Assistance ("FFA") to apply a domestic content procurement preference—called the "Buy America Preference" ("BAP"). This means that all iron, steel, manufactured products, and construction materials used in the infrastructure project are to have been produced in the United States, unless the awarding agency has issued a waiver of this requirement.

The purpose of BABA is to bolster America's industrial base, protect national security, and support high-paying jobs.

For additional information, please see Title IX of the Infrastructure Investment and Jobs Act (BABA).

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14. Public Comment

ADFA sent out a draft of the Design Standards Manual on July 24, 2024, to all stakeholders and posted the Design Standards on the ADFA website. The public was invited to provide comment on the proposed changes to the Design Standards on August 1, 2024, and ADFA accepted comments until August 8, 2024.

The Design Standards were approved at the August 15, 2024, ADFA Board meeting.

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Applicant's Certification

Construction and Rehab cost estimates provided development will be con New Construction and R	ilitation and certify in the applicatio structed or rehabilit	as to the accuracy n encompass the re tated in accordance v	epresentations made he vith ADFA's Design Sta	ner certify that the rein and that the
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COUNTY OF				
Before me, personally appeared oath, acknowledged th consideration and purpo	nat	, with whom	c of the state and cou I have personal knowled the forgoing instrume	ge, and who, upor
Witness my han	d and seal this	day of	, 20	
		Notary Public		
My commission expires	5			

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Architect's Certification

I,			for the proposed develo	
cost estimates provid	abilitation and certify led in the applicatio onstructed or rehabili	as to the accuracy on encompass the re- tated in accordance w	above Design Standards of its contents, and furthe presentations made here vith ADFA's Design Stan- rein.	er certify that the ein and that the
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My commission expire	es:			
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General Contractor's Certification

I,	, in my	capacity as General	Contractor for the proposi	ed development
known as		state that I have revi	ewed the above Design St	andards Manual
for New Construction a that the cost estimates p	and Rehabilitation a provided in the appli nstructed or rehabili	nd certify as to the a lication encompass the tated in accordance w	ccuracy of its contents, and e representations made her vith ADFA's Design Stand	d further certify rein and that the
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		Notary Public		
My commission expires	s:			
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Grantee SF-424's and Certification(s)

OMB Number: 4040-0004 Expiration Date: 11/30/2025

**I. Type of Submission:	Application for	Federal Assista	ance SF-424		
State Use Only: 5. Date Receive by State 8. APPLICANT INFORMATION: **a. Logal Name: *a. Logal Name: *a. Logal Name: *a. State Application Number (CINTIPA): *b. State Application Number (CINTIPA): *c. USE: 10.00071772165 10.000	☐ Preapplication ☐ Application		Continuation		
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*Country: .57.: UNITED STATES *Zio / Postal Code 72,002-1000 a. Organizational Unit: Department Name Division Name: 1. Name and contact information of person to be contacted on matters involving this application: Froto: 49	*State:	Mili Arkansas			
e. Organizational Unit: Department Name Division Name: 1. Name and confact information of person to be confacted on matters involving this application: Frotix: Max.	* Country:		STATES		
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Application for Federal Assistance SF-424
Type of Applicant 1: Select Applicant Type:
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Other (specify)
10. Name of Federal Agency:
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11. Gatalog of Federal Domestic Assistance Number:
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CFCIA TINA:
Community Sevel-provent Block Grants/State's progress and Non-Eatilitement Grants in Nawall
42. Funding Opportunity Number:
Title:
13. Competition Identification Number:
Tie:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Atlachment Oddete Attachment View Atlachment
15. Descriptive Title of Applicant's Project:
7095 A retwee Community Development block Granz Eroquam (TDBS). Nor-Wassing Caronally & Venerals Development
Attach supporting documents as sewolf ac in agency instructions.
Add Attachments Defete Attachments View Attachments

Application for Federal Assistance S	5F-424
16. Congressional Districts Of:	
*u Applicant ZE-002	*L. ProgramaProject (3,4 - a 1 *)
Attach an additional list of Program/Project Cong	preseional Districts if novded.
	Add Atlachment Dalete Atlachment View Atlachment
17. Proposed Project:	
's Start Date: 037/01/2005	* 5. End Cate: 05/30/2007
18. Estimated Funding (\$):	
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*b. Applicant	COS COS COS
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	tate Under Executive Order 12372 Process?
	a the State under the Executive Order 12372 Process for review on
2020	has not been selected by the State for review
c. Program is not coverse by 8.O. 1237;	ć.
* 20. Is the Applicant Delinquent On Any Fo	deral Debt? (If "Yes." provide explanation in atlachment.)
Yns Ne	
If "Yes", provide explanation and attach	
	Add Attachment Details Attachment View Attachment
herein are true, complete and accurate to somply with any resulting terms if I accept subject me to criminal, civil, or administral M **I AGREE	an internet site where you may extent this list, is contained in the sandouncement or agency.
Authorized Representative:	
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* Signature of Authorized Representative	*Date Signed: #\$ [a] [75
	5-1 5-6 "Date Signed: 08/01/25

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and pertifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CER §6.1.5, 3.115, 3.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific oly Lights assurances to be turnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil egals assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 6.57, or 148.39.

By submitting this form, you are stating that ell essentions made in this form ere true, socurate, and correct

As the duly representative of the applicant. I certify that the applicant [Insert below the Name and title of the Authorized] Representative, name of Organization and the date of signature):

'Authorized Representative Name

Coverno Sarah Sandero "Tilife" (Seram

"Applicant/Recipient Organization:

- Street Atlantas

 1. Las the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability finducing funds to pay the non-Federal share of program costs) to plan. manage and complete the program as described in the application and the governing porty has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
- Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 t7 S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United Stales shall, on the grounds of race, color or national origin, be excluded from participation in the denied the benefits. of, or otherwise be subject to discrimination under any program: or activity that receives Haderal financial assistance OR if the applicant is a Federally recognized Indian tripe or its hibally designated housing entity, is subject to the Indian Civil Rights Art (25 JLS.C. 1301-1303).
- Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as air enced, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.sec.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be derived the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial. assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
- Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibt discrimination in housing on the basis of tace, color, religion, sex, disability, familial status, or national origin and will affirmatively further tair nousing, except an applicant which is an Indian tabe or its instrumentality which is excluded by statute from coverage does not make this cert ficelion, and further except if the grant program authorizes or limits participation to designated populations, then the applicant

- will comply with the nondiscrimination recurements within the ces crieted copulation
- Will comply with all applicable Federal nondecrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.
- Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities tha violate any applicable Federal anti-discrimination laws.
- Will comply with the acquisition and relocation requirements
 of the Uniform Relocation Assistance and Real Property
 Acquisition Policies Act of 1970, as amenced (42 J.S.C. 4601)
 and implementing regulations at 49 CFR part 24 and, as applicable, Section (194d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.
- Will comply with the environmental requirements of the National Environmental Policy Aut (42 U.S.C. 4321 et seq.) and related Federal suito files prior to the commitment or expenditure of funds to property
- That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress in connection with the aventing of this Federal grant or its extension, ranswal, amandment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disdosure Form is Report Loobying. I certify that I shall recure all subawards at al liers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and Inhally designated housing entities (TDHEs) east) ishad by Federally-recognized Indian tribes as a recurt of the express of the tribe's severaign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the scalute's poverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penaltics. (18 U.S.C. §§287, 1881, 1918, 1812, 1814; 31 U.S.C. §3729, 3892; 24 CFR §28.18(b)(1)(III)).

Sale: (mir/dd/yyyy)

Application for Fed	leral Assista	ance SF-424		
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3. Date Received: 4, Applicant Identifier:				
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5c. Federal Entity Identifi	er		Sb. Federal Award Identifier:	
State Use Only:				
6. Date Reserved by Stat	e:	7. State Applipar	sation Identifier	
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e. Organizational Unit	:			
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f. Name and contact in	fermation of p	person to be contacted o	on matters involving this application;	
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Organizational Affiliation		No. No. of the last of the las		
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* Talephone Number: [(501) (02 - 2	319	Fax Number:	
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Application for Federal Assistance SF-424
19. Type of Applicant 1: Select Applicant Type:
5: Abste (Goeronei)
Type of Applicant 2. Select Applicant Type:
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* Other (specify)
*10. Name of Federal Agency:
As Department of Housing and Urban Devilopment
11. Catalog of Federal Domestic Assistance Number:
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*12. Funding Opportunity Number:
* Title:
13. Competition Identification Number:
Tille:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Attachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project:
2025 Arteress NOME Investment Factorships Fictions, including down toyacht and offering has a posistance forms, CHDO Set-Zanda projects, and low-landers forming the lowest developments.
Attach supporting documents as specified in agency instructions
Add Attachments Delpte Attachments View Attachments

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Application for Federal Assistance	SF-424
15. Congressional Districts Ot:	
*c.Applicani Greek	'a. ProgramShajach payer 1
Attach an additional list of Program/Project Cor	gressional Districts if needed
	Add Attachment Delete Attachment View Attachment
17. Proposed Project:	
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18. Estimated Funding (\$):	
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	itate Under Executive Order 12372 Process?
Yes No If "Yes" provide explanation and attach 21. "By signing this application, I certify herein are true, complete and accurate comply with any resulting terms if I accept subject me to criminal, civil, or administra	Add Attachment Description of Attachment View Attachment To be best of my knowledge. I also provide the required assurances* and agree to a award. I am aware that any false, ficilitious, or flaudulent statements or claims may tive penalties. (U.S. Code, Title 18, Section 1001)
The list of certifications and essurances, of specific instructions.	An internet site where you may obtain this list is contained in the armouncement or agency
Authorized Representative:	
Profit: No.	* First Momat Remain
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* Last Name Synders	
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* Title: Sover-int of Arkerses	
*Telepriana Number: [1501] 682-2345	Fax Number:
*Email: [http://www.konswing.com/	eg dest con
' Signature of Authorized Representative:	Sal Sale Skred: 08/0/125

As part of your application for HUB funding, you as the official authorized to sign on behalf of your organization or as an includius, must provide the following assurances and certificalities. The Responsible Civil Rights Official has specified this form for use for authorize sign general compliance with 24 CFR §§ 1.5-3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A faiture to furnish or comply with the divil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146, 38.

By submitting this form, you are slating that at assertions made in this form are true, accurate, and correct

As the duty representative of the spot cant, I cartify that the applicant: Jinsart below the Name and title of the Authorized Representative, hame of Organization and the date of signature?

"Authorized Representative Name: Governor Sand Sender

*Title: see a

*Applicant/Recipient Organization:

State of Ancaraus

- 1. Here the legal authority to apply for Federal assistance, here the instruttoral, managerial and financial capacitity (natuding funds to pay the non-Federal share of program costs) to older, menage and complete the program as searchase in the application and the governing body has duty authorized the authorised on and the application including these assurances and cortifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
- 2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1864 (42 U.S.C 2000/cr) and implementing regulations (24 CFR part 1), which provides that no person in the United States shall, or the grounds of race, color or national origin, be excluded from participation in, be defined the benefits of, or otherwise the subject to discrimination under any program or activity that receives Faceha financial assistance OR if the applicant is a Federally recognized Indian title or its Iribally assignated housing children is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
- 3. Will administer the grant in compliance with Section SC4 of the Rehabilitation Act of 1973 (23 U.S.C. 794) as amended, and inclementing regulations at 24 CFR part 9, the American Disabilities Act (42 U.S.C. 65) 12101 et seq.), and impermenting regulations at 28 CFR part 35 or 35, as applicable, and the Age Disabilities Act of 1975 (42 U.S.C. 6101-C7) as americed, and implementing regulations at 24 CFR and 146 which logistics and implementing regulations at 24 CFR and 146 which logistics for disability or significant in the chical States shall an the grounds of disability or significant in the United States shall an the grounds of disability or significant has be subjected to discrimination under any program or activity that receives Federal financial assistance, except if the grant program authorizes or limits particulation to designated populations, from the applicant will comply with the nonciscrimination requirements within the designated population.
- 4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as americad, and the implementing regulations at 24 GFR part 103, which prohibit discrimination in housing on the basis of race, polar religion, sax, disability familial status, or restonal origin and will affirm atwely further fair housing, except an applicant which is an Indian hilbe or its instrumentality which is excluded by statute from coverage coas not make this certification; and turner except if the grant program authorizes or limits participation to designated populations, then the applicant.

will comply with the nondiscrimination recurrements within the designated population.

- Will comply with all applicable Federal rendectimination requirements, inducing these listed at 24 CFR §§ 5.105(a) and 5.105 as applicable.
- Will not use Federal funding to promote diversity, equity, and inclusion (Del) mandatos, policios, programs, or activities that violate any applicable Federal anti-discrimination laws.
- Will comply with the acquisition and rehealton requirements
 of the Uniform Relocation Assistance and Real Property.
 Acquisition Policies Act of 1970, as amenced (42 U.S.C. 4601)
 and implementing regulations at 49 CFR part 24 and, as
 applicable, Section 104(d) of the Housing and Community
 Development Act of 1974 (42 U.S.C. 5504(d)) and implementing
 regulations at 24 CFR part 42, subport A.
- Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and relaced Federal authorities prior to the commitment or expenditure of funcs for property.
- 9. That no Federal appropriated funds have been paid, or will be paid by or on behalf of the applicant to any person for influencing or ademaling to influence an efficer or employee of any agency, a Member of Congress, and efficer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of this Federal grant or its estension renews!, smendment or modification, if funds other than Federal appropriated funds have or will be part for influencing or altempting to influence the persons istact above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. Locatify that I shall require all subawands of all that (including sub-grants and contracts) to smill any certify and disclose accordingly. Federally recognized Indian these and tribates as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but Dister-excipated from the statule's exception.

IVMe, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties, [18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii).

Signature
Sul Sul
Date: (arryddyyy):
08/01/25

*1. Type of Submission Proapplication Application Continuation Continuati
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S. Date Received by State: 7. State Application Identifier: 8. APPLICANT INFORMATION: *a. Legal Name: State of Additions *a. Employer/Taxasyer Identification Number (Elik/TIN): *a. JE: [0.3297 //34165 d. Additess: *Street1: 10.000 ROCH New Line 80 Shee 2:
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*Zp/Posial Code 22262-2039
e. Organizational Unit:
Department Name Civis or Name
f. Name and contact information of person to be contacted an matters involving this application:
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Organizational Affiliation
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*Small lori.brookway@adfa.orkanaas.gov

Application for Federal Assistance SF-424
* 9. Typa of Applicant 1: Select Applicant Type:
er state (overness)
Type of Applicant 2: Select Applicant Type
Type of Applicant 3, Select Applicant Type.
* Other (specify):
*10. Name of Federal Agency:
US Department of Francis and Urban Department
11. Gatalog of Federal Domestic Assistance Number:
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OFDA Title:
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* 12. Funding Opportunity Number:
* Title:
13. Competition Identification Number:
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14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Attachment Dexis Attachment View Attachment
* 16. Descriptive Title of Applicant's Project:
2025 Arkansas Emergency Scintiana Scent Program, SHIS, Street Cutreain, Enorgency Shaltern, Capid- Orlanding, Four-leasasse Presentian, Program Adrin Streetse
Attach aupporting documents as specified in agency instructions.
Add Altachments Desete Attachments View Attachments

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Application for F	ederal Assistance SF	-424		
16. Congressional D	istricts Of:			
fa Applicant Ass	-002		*b. Program-Project	43-41
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17. Proposed Project	it:			
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fic. State				
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b Program is su	ojectio E.O. 12372 but h	as not been selected by the Sta	e for review.	
C Program and	of covered by E.O. 12372.			
* 20. Is the Applican	nt Delinquent On Any Fed	leral Debt? (if "Yes," provide e	colonation in attachment)	
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⊠ " LAGREE				
** The list of certifical specific instructions	dions and assurances, or o	an internal site where you may b	blain this list, is contained in t	ne announcement or agency
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As part of your application for HJID harding, you, as the office, authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for our poses of general compliance with 24 CFR §§ 1.5, 3.115, 9.35, and 148.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to effect consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish on comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 148.30.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and convert

As the duly representative of the applicant Tiperfilly that the applicant: [Insert be ow the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name

Governor Serier Sendora *Title: Appen

'Applicant/Recipient Organization:

State of Aukanous

- Has the legal authority to eaply for Federal assistance, has the institution at, manager a land inspirit capability (including funds to pay the non-Federal share of program costs) to pran, manage and complete the program as described in the spokeation and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to set in connection with the application and to provice any additional information as may be required.
- 2. Will administer the grant in compliance with Illie VI at the CMI Rights Act of 1954 (12 U.S.C. 2000(d)) and impenenting aguilations (24 CH4 part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin be excluded from participation in, be cented the penellis of, or otherwise be subject to decrimination under any program or activity that receives Federal francial assistance CR if the applicant is a Hectorally mongrized inclan tribe or its htibally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1503).
- 3. Will administer the grant in compliance with Section 504 of the Rehabilition Act of 1973 (29.1) S.C. 794), as a renderd, and inclementing regulations at 24 CTR part 8, the American Disabilities Act (42.0) S.C. 65 1213 et sequi, and in plementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Disabilities Act of 1975 (42.0) S.C. 6101-67; as amended and implanmenting regulations at 24 CFR part 146 which together provide that no person in the United States shall an the grounds of disability or age, he excluded from participation in, be denied the accretion of activity that receives Pedera Triancial assistance; except little grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
- 4. Will comply with the Heir Housing Act (42 U.S.C. 3801-19), as amended, and the implementing regulations at 24 CFR part 100, which profile discrimination in Housing on the basis of race, color, religion sex, discaltly, bandled slabes, or national origin and will affirm eavely further fair housing; except an apolicent which is an Indian tible or its instrumentality which is excluded by statuse from coverage does not make the certification; and further except if the grant program authorizes or limits participation to designated opturations, then the apolicant.

will comply with the nonciscrimination recurements within the designated population.

- Will comply with all applicable Fadera pandison matter requirements, including those listed at 24 CFR §8 5.105(a) and 5.106 as applicable.
- Will not use Federal funding to promote diversity, equity, and inclusion (DFI) mandates, policies, programs, or activities that violate any applicable Federal anti-disprimination laws.
- 7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amonded (42 U.S.C. 4801) and implementing regulations at 49 CFR part 24 and as applicable, Section 104(d) of the Housing and Community Development Act of 1374 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subport A.
- Will comply with the environmenta requirements of the National Environmental Holioy Act (42 U.S.C. 4321 et seq.) and related Federa authorises prior to the commitment or expenditure of funds for property.
- 5. That no Federal appropriated funds have been paid, or will be paid, by or or bathaf of the applicant, to any sersion for influencing or altempting to influence an officer or amployed of any agency, a Member of Congress, and officer or amployed of Congress, or an emaloyed of a Mamber of Congress, in connection with the awarding of this Federa grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard FornHLL. Disclosure Fornito Report Lotbying. I certify that I shall require all subawards at all hers (including autograms and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Intels and tribodly designated housing ortices (TDHEs) established by Federally recognized Indian Intels and tribution of the tribe's aveveriging power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHCs established under State law are not excluded from the statute's recognized.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. [18 U.S.C. §3729, 3802; 24 CFR §28.10[b](1)(iii)).

Application for I	Federal Assista	ince SF-424	
1. Type of Submissi Preapplication Apolication Changed/Corre	ion: ected Application	* 2. Type of Application Now Gantinustion Royslan	H Revision, select appropriate letter(s): Other (Specify):
* 3. Date Reserved: perioscas		4 Applicant Identifier:	4-1-1-1
Sa. Fadersi Enlity Ide	uccer		5b. Faceral Award Identifier
State Use Only:			
8. Date Received by	State:	7. State Applicati	on Identifier:
8. APPLICANT INFO	DRMATION:		
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* b. Empkyat/Taxpa			'e, UER
71-045403	The state of the s	and garden qu	39 JAM (2012) DD
d. Address			
*Street1: Street2: *Oty:	LITTLE BOOK	Y STE (01	
County/Parish:			
* State:	AK: Attanged		
Province			
* Country	DOA: NOTE:	icacija	
* Zip / Postal Code	72202-2089		
e. Organizational U	Init:		
Department Name:			Dysion Name:
f. Name and conta	ct information of p	person to be contacted on	matters involving this application:
Preix: HA. Mixide Name * .sol Name 5uttx:	oskway	* First No	ome: 1.
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	ockwyyšadia.oc		

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Salact Applicant Typa:
A: State Government
Type of Applicant 2: Select Applicant Type:
Type of Applicant S. Seleci Applicant Typo
* Cthor (specify):
* 10. Name of Federal Agency:
Us Departues of Frising and Lobar Sevelopment
11. Catalog of Federal Domestic Assistance Number:
14,276
CFDA The
Housing Trast Food
* 12. Funding Opportunity Number:
The state of the s
· mia:
13. Competition Identification Number.
Title:
At A Mindred to Desired Printing Counting Student at a to
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Altachment Delale Attachment View Astachment
* 15. Descriptive Title of Applicant's Project:
20xt Arkansas Momenting Trust Func (MTF). Urmet Bertol Homstog Momen
the state of the s
Attach supporting documents as apacified in agency instructions.

Application for Feder	al Assistance SF-424	
16. Congressional Distric	1	* b. Program/Project (AZ-51)
Attach an additional list of P	rogram-Project Congrassional District	
		Add Affachment Uplets Artachment View Attachment
17. Proposed Project:		
*a, Start Date: 007/01/2	ace	* b. End Date: [35/35/35/3526]
18. Estimated Funding (S	j:	
* a. Federal	3,000,259,36	
* b. Applicant		N .
* s. State		
*d Local		
*a Other		
* f. Program Income	603,639.00	
'g TOTAL	2,071,259.39	
g TOTAL	7,944,432,29	
c. Program is not box		
	inquent On Any Federal Debt? (If	"Yes," provide explanation in attachment.)
☐ Yes No		
if "Yes" provide explanat	ion and attach	
		Add Allauhment Delete Attachment View Attachment
herein are true, comple comply with any resultin subject me to eriminal, o	le and accurate to the best of m g terms if I accept an award. I am Ivil, or administrative penalties. (U	onts contained in the list of cartifications" and (2) that the statements by knowledge. I also provide the required assurances" and agree to aware that any false, fictitious, or fraudulant statements or claims may i.s. Code, Title 18, Section 1001) where you may obtain this list, is contained in the announcement or agency
Authorized Representati	ve:	
Prefix: Nice.	*Ers	st Nemo: 53, con
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*Last Name Shadors		
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*Title		
30.711.71	of Automoto	
* Telephone Number: [150	u; 602-2565	Fax Mamber
*Email supportéante	hsvigovornor.zendaez.com	
* Signature of Authorized F	Sepresentative Sel S	*One Signed 3/1/25

As part of your application for HUD funding, you, as the official authorized to sign on bahaf of your organization or seign individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5. 3.115, 8.50, and 148.25, as applicable. The Responsible Civil Rights Official may inquire specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A fallure in furnish or comply with the civil rights assurances portained in this form may result in the procedures to effect compliance at 24 CER §§ 1.8, 3.115, 8.57, or 146,39

By submitting this form, you are stating that all ascertions made in this form are true, accurate, and correct,

As the duty representative of the spot cant, I certify that the applicant: [Insert below the Name and title of the Authorized. Representative, name of Organization and the date of signature);

*Authorized Representative Name:

- Covernor Sarah Sancius *Title: voices
- "Applicant/Rediplent Organization.
- State of Arkanene
- 1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan. manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and cartifications, and authorized meias the official representative of the application to act in connection with the application and to provide any additional information as may be required.
- Will administer the grant in compliance with 1 tie VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national. origin, be excluded from participation in the denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal linencial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Art (26 H.S.C. 1301-1303).
- Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disposition Act (42 U.S.C. §§ 12101 et sec.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age. Discrimination Act of 1975 (42 U.S.C. 6101-07) as emended and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in the derived the benefits of, or otherwise be subjected to disprimination under any program or activity that receives Federal financia. assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the cosignated population.
- 4. Will comply with the Fair Housing Act (42 U.S.C. 3601-16), as amended, and the implementing regulations at 24 CFR part 100, which arch bit discrimination in housing on the basis of race, polar, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification, and further except if the grant program authorizes or limits participation to designated appulations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

- Will comply with all applicable Federal needlearimination requirements, induding those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.
- Will not use Federal funding to promote diversity, equity, and inclusion (D=I) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
- Will comply with the acquisition and relocation recurrements
 of the Uniform Relocation Assistance and Real Property
 Acquisition Policies Act of 1970, as amended (42.11.5.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable. Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.
- Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
- That no Federal sporopriated funcs have been paid, or will be paid, by or on bahalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress. connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above. I shall complete and submit Standard Form-LLL, Disclosure Form to Raport Loboying. Loartify that I shall require all subawards at all tiers (including aut-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing ontibes (TDF =s) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's

PWe, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowledgy submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

OMB Number: 4040-0004 Expiration Cale: 11.30/2025

Application for	Federal Assista	nce SF-424	
** Type of Submissi Preapplication Application Changed/Corn 5. Date Received [9515-226]	ion: ected Application	*2. Type of Application New Gentinization Bevision 4. Applicant licentified	Gerodon select applica alle etterga Cline (Specier:
Sa. Federal Entity Ide	entition:		Sb. Federal Award Identifier:
State Use Only:			
6, Date Received by	State:	7. State Applican	en lderblier
8. APPLICANT INFO	ORMATION:		
* a Logal Name: [3	Sala of Atkara	AIS.	
* b. EmployenTexpa	yer dantification Nur	mber (EIN/TIN):	7 c. UEL 0538670172135
d. Address:			
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e, Organizational U	Jnit:		
Department Name: I. Name and conta	ct information of p	erson to be confected a	Crision Name In malters involving this application:
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Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
A: State Gevernment
Type of Applicant 2: Serect Applicant Type:
Type of Applicant 3: Seed. Applicant Type
* Other (spea Py):
See to Specify.
10. Name of Federal Agency
US Department of Forsing and Orban Development
11. Gatalog of Federal Bornestic Assistance Number:
14.241
CFDA Title
Housing Opportus tips for Fessers with A.DS
* 12. Funding Opportunity Number:
* Title:
13. Competition Identification Number:
Title:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Attachment Delete Attachment View Attachment
TOO PARAMETERS DESIGNATION OF PARAMETERS
* 15. Descriptive Title of Applicant's Project:
232: Armansas Kousing Ospolitanities for Persons with ALDS (467746) Fragram, 1834) PARA, 318NG, PHE Obeycoms, and have resugenced engine activities or activities apprairation
Attach supporting documents as specified in agency instructions.
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Application for Federal Assistance	SF-424
16. Congressional Districts Of:	f b. Program-Project
Attach an additional Isl of Program/Project Con	crasakoni Districta il needed.
	Add Atfachment Delete Attachment View Attachment
17. Proposed Project:	
*a Start Date 07/01/2005	*b. End Otte:
18. Estimated Funding (\$):	
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1b. Applicant	,486,511-00
*c State	
*d. inna	
*e. Other	
*1. Program Income	
r g. TOTAL	, 600, 511, 00
	to the State under the Executive Order 12372 Process for review on this not been selected by the State for review.
* 20. Is the Applicant Delinquent On Any F	ederal Debt? (If "Yes," provide explanation in attachment.)
∐Yes ⊠Ne	
If "Yee", provide explanation and attach	
	Add Attachiment Delete Attachment View Attachment
herein are true, complete and accurate to comply with any resulting terms if I accept subject me to criminal, civil, or administra ** AGREE	1) to the statements contained in the list of certifications" and (2) that the statements to the bast of my knowledge. I also provide the required sesurances" and agree to time award. For may take, flectitious, or fraudulent statements or claims may time panalties. (U.S. Code, Title 18, Section 1001) If an internet site where you may octain this its, is contained in the announcement or agency.
Authorized Representative:	
Prefix r	* First Name: Sorah
Middle Neme	
*Last Name: Sandons	AND THE STATE OF T
Suffix:	*
*Thie: Resempt of Arkansas	
*Telephone Number: [1501 632-6345	Fax Number
"Broat: suppor Sackareasyovechor.	
* Signature of Authorized Representative:	Sel Sel Sel 1/25

As part of your application for HUC funding, you, as the official achierized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Cirl Rights Official has specified this form for use for purposes of general consultance with 24 CPR §§ 1.5 3.115, 8.50, and 149.25, as applicable. The Responsible Civil Rights Official has require specific civil rights assurances to be turnished consistent with those authorities and will specify the form on which such assurances must be made. A faiture to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §8.1.8, 3.115, 8.57, or 146.39.

By submilling this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the culy representative of the applicant, I certify that the applicant [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature):

"Authorized Representative Name:

Severior Seath Sancers *Title: Corner

*Applicant/Redip on Organization

State of Arkenaux

- Has the legal authority to apply for Federal assistance, has
 the institutional, managerial and financial capacitity (including
 funds to pay the non Federal share of program costs) to alan,
 manage and complete the program as described in the
 application and the governing body has duly authorized the
 submission of the application, including these assurances and
 cartifications, and authorized me as the official representative of
 the application to act in connection with the application and to
 provide any additional information as may be required.
- 2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1804 (42 U.S.C 2000(d)) and implamanting regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, coor or national origin, be excluded from participation in, be denied the benefits of critical regulation of the whise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its hibalty designated busing entity. Its autject to the Indian CMI Rights Act (25 U.S.C. 1901-1906).
- 3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 J.S.C. 794), as amended, and implamenting regulations at 24 CHB part 8, the Amedican Disabilities Act (42 U.S.C. §§ 12101 of body, and implamenting regulations at 28 CFR part 35 or 36 as explicable, and the Age Disabilities and 28 CFR part 35 or 36 as explicable, and the Age Disabilities on Act of 1975 (42 U.S.C. 8101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no parson in the United States shall, on the grounds of disability or age to excluded from carticipation in, he denied the perelits of, or otherwise be subjected to discrimination under any program or activity that receives Pederal tinancial assistance; except if the grant program authorizes or limits partitipation to designated populations, then the spot cant will comply with the handiscrimination redurements within the designated population.
- 4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended and the implementing regulations at 24 CFR part 100, which problem discommention in housing on the basis of race, color, religion, sex, disability, familial satus, or national origin and will attimatively turner fair nousing, except an applicant which is an Indian tribe or as instrumentality which is excluded by stanler from coverage does not make this cartification, and further except if the grant program at theirses or thrite participation to designated populations, then the applicant.

- will comply with the nondiscrimination requirements within the designated population.
- Will comply with all applicable Federal nondiscrimination requrements, including those listed at 24 CFH §§ 5 105(a) and 5.106 as applicable.
- Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-decrimination laws.
- Will comply with the acquisition and relocation recurrements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1870, as amended (42 U.S.C. 4631) and implementing regulations at 49 CFR and 24 and, as applicable. Section 194(d) at the Housing and Community Development Act at 1874 (42 U.S.C. 5334(a)) and implementing regulations at 24 CFR and 42, suspent A.
- Will comply with the environmental requirements of the National Environmental Fotoy Act (42 U.S.C. 4321 student) and related Federal authorities prior to the commitment or expenditure of tunes for property.
- 9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, it any person for influencing or attending to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of this Federal grant, for its extension, ranewal, smandment or modification, if funds other tran Federal appropriated funds have or will be per for influencing or attending to influence the persons letter above, I shall occupied and submit Standard Form-LLL, Disclosure Form a Report Loobying. I certify that I shall recurre all subawards of all liters (including sub-grants and contracts) to similarly certificant disclose accordingly. Federally recognized find an tribes and titbally designated housing entities (TDHEs) established by Federally-recognized Indian bitbes as a recut of the exercise of the titable saveration accurred as accurated from observage by the synd Amandment, but State-racognized Indian tribes and LDHEs astatished under State law are not excluded from the scalafia's operation.

IWe, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §387, 1001, 1019, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(IIII).

* Signature:

Date: (mm/dd/yyyy): 08/ol/25

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State cerufies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan — It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the State's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entening into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations

Consistency with plan -- The housing activities to be undertaken with Community Development Black Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75

Sal Sal	08/01/25
Signature of Authorized Official	Date
Governor	
Title	

Specific Community Development Block Grant Certifications

The State certifies that:

Citizen Participation — It is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments --

- 1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding,
- 2. It engages in or will engage in planning for community development activities;
- 3 It provides or will provide technical assistance to units of local government in connection with community development programs, and
- 4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification – It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs

Community Development Plan — Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Use of Funds -- It has complied with the following criteria:

- J. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.
- 2. Overall Benefit In the aggregate, not less than 70 percent of the CDBC funds, including Section 108 guaranteed loans, received by the State during the following fiscal year(s) 2023, 2024, 2025 [a period designated by the State of one, two, or three specific consecutive fiscal year(s)] will be used for activities that benefit persons of low and moderate income.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG Funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

- A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- A policy of enforcing applicable State and local laws against physically harring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws — The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official Date

Governor

Title

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance — If it plans to use HOME finds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs — It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92,205 through §92,209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92,214.

Subsidy Layering — Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing

Sal Sale	08/01/25	
Signature of Authorized Official	Date	
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Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications.

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that us subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be mainteined as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary

Supportive Services — The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Homeless Persons Involvement — To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.

Signature of Authorized Official Date

Covernor

288 Page	288	P	а	g	е
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Housing Opportunities for Persons With AIDS Certifications

The State HOPWA grantee certifies that:

Activities — Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building — Any building or structure assisted under the program shall be operated for the purpose specified in the consolidated plan:

- For a period of not less than 10 years, in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance.
- For a period of not less than 3 years, in the case of assistance involving nonsubstantial rehabilitation or repair of a building or structure.

08/01/25
Date

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



HOME-ARP NON-SUBSTANTIAL AMENDMENT, NO.4 TO HOME-ARP ALLOCATION PLAN

Abstract

The Arkansas Development Finance Authority (ADFA) Non-Substantial Amendment No.4 to the September 26, 2022, HOME-ARP Allocation Plan ("the PLAN") - The following is a summary of language that amends the 2021 HOME-ARP Allocation Plan

August 2025

Contents

- 1. Background
- 2. Original Use of HOME-ARP Funding
- 3. Proposed Non-Substantial Amendment
- 4. Final Action on the Non-Substantial Amendment

Background

Arkansas Development Finance Authority (ADFA) received \$37,547,010 in HOME-ARP funds. HOME-ARP is a one-time allocation to the state authorized under Section 3205 of the American Rescue Plan Act of 2021, Public Law 117-2, enacted on March 11, 2021. This supplemental funding was allocated by formula under the HUD HOME entitlement program. To receive the HOME-ARP allocation, ADFA developed a HOME-ARP Allocation Plan that was submitted September 26, 2022, as part of the State's PY2021 HUD Annual Action Plan. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning.

The American Rescue Plan Act of 2021 was authorized for the purpose of providing assistance to the following populations:

- Homeless
- At risk of Homelessness
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault,
 Stalking, or Human Trafficking
- Veterans and Families that include a Veteran Family Member
- Other Populations (Other Families Requiring Services or Housing Assistance to Prevent Homelessness and Households at Greatest Risk of Instability) as defined by HUD in the Notice.

The Plan was reviewed and approved by HUD on November 14, 2022, and included: 1) an outline of the consultation and public participation processes undertaken, 2) an assessment of the needs of Qualifying Populations and gaps in local housing and services systems, and 3) planned uses of HOME-ARP funds for prioritized populations and eligible activities. The HOME-ARP Program requires that all funds be spent between the period from plan approval November 14, 2022, through September 30, 2030.

Original Use of HOME-ARP Funding

ADFA will utilize HOME-ARP funds for the development of non-congregate shelter, to fund supportive services, and to provide operating support to non-profit organizations, as outlined in the program budget.

Proposed Non-Substantial Amendment

Arkansas Development Finance Authority is proposing an amendment to the state's Annual Action Plan for the HOME-ARP program and a Non-Substantial Amendment is required because it meets one or more of the following criteria in the HOME-ARP Notice:

- To change or correct the amount of de-obligated funds of Supportive Services from \$2,274,587.87 to \$2,217,566.77.
- ADFA intends to move program funding between HOME-ARP activities.
- ADFA plans to move the de-obligated funds to Non-Congregate Shelter Housing (NCS) activity.
- Total of de-obligated funds \$2,217,566.77 is less than 25% twenty-five percent of the total allocation of Home-ARP Program funding.

For this Non-Substantial Amendment, ADFA is not required to follow the state's Citizen Participation Plan to meet the citizen participation requirements for HUD formula grant programs.

Activity	Original Funding Amount	Revised Amount (2/11/2025)	Proposed Amount (Non-Substantial Amendment 4)	Percent of the Grant (Adjusted per Non- Substantial Amendment 4)
Supportive Services	\$ 10,137,692.50	\$9,815798.16	\$5,117,976.23	14%
Acquisition and Development of Non- Congregate Shelters	\$ 21,026,326.00	\$20,358,561.92	\$25,275,676.25	70%
Non-Profit Operating	\$1,877,350.50	\$1,817,740.40	\$1,598,448.00	4%
Administration and Planning	\$ 4,505,641.00	\$4,362,707.52	\$4,362,707.52	12%
Total HOME ARP Allocation	\$ 37,547,010.00	\$36,354,808.00	\$36,354,808.00	100%

4. Final Action on the Non-Substantial Amendment

ADFA's Non-Substantial Amendment No. 3 was submitted to HUD and approved on May 29, 2025.

Plan	Reason	Status	Date
Allocation Plan	Outlined the State's priorities to address the Homeless. Establish policy and procedures for awarding HOME-ARP funding. Prove capacity for grant management.	Approved	November 14, 2022
Substantial Amendment No 1	Established preferences for Supportive Services and Non-Congregate Activities.	Approved	June 20, 2023
Non-Substantial Amendment No 2	Change or reduction to the allocation amounts and to move uncommitted funds from one or more activity.	Approved	March 10, 2025
Non-Substantial Amendment No 3	De-obligate Supportive Services funds and move to Non-Congregate Shelter.	Approved	May 29, 2025
Non - Substantial Amendment No 4	Make corrections to the NCS and SS balances or totals reported in the Non - Substantial Amendment No 3	Approved	August 8, 2025

The notice will be posted on these websites. https://adfa.arkansas.gov/ and https://portal.arkansas.gov/events

For more information or questions, please contact:

Lori Brockway, Federal Housing Programs Manager: lori.brockway@arkansas.gov
or action.gov.

ATTACHMENTS

HOME-ARP Grant Agreement

ADFA's Non-Substantial Amendment Letter to HUD

HUD's response to Non-Substantial Amendment



HOME-ARP NON-SUBSTANTIAL AMENDMENT, NO.3 TO HOMEARP ALLOCATION PLAN

Abstract

The Arkansas Development Finance Authority (ADFA) Non-Substantial Amendment No.3 to the September 26, 2022, HOME-ARP Allocation Plan ("the PLAN") - The following is a summary of language that amends the 2021 HOME-ARP Allocation Plan

May 2025

Contents

- 1. Background
- 2. Original Use of HOME-ARP Funding
- 3. Proposed Non-Substantial Amendment
- 4. Final Action on the Non-Substantial Amendment

1. Background

Arkansas Development Finance Authority (ADFA) received \$37,547,010 in HOME-ARP funds. HOME-ARP is a one-time allocation to the state authorized under Section 3205 of the American Rescue Plan Act of 2021, Public Law 117-2, enacted on March 11, 2021. This supplemental funding was allocated by formula under the HUD HOME entitlement program. To receive the HOME-ARP allocation, ADFA developed a HOME-ARP Allocation Plan that was submitted September 26, 2022, as part of the State's PY2021 HUD Annual Action Plan. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning.

The American Rescue Plan Act of 2021 was authorized for the purpose of providing assistance to the following populations:

- · Homeless
- At risk of Homelessness
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault,
 Stalking, or Human Trafficking
- · Veterans and Families that include a Veteran Family Member
- Other Populations (Other Families Requiring Services or Housing Assistance to Prevent Homelessness and Households at Greatest Risk of Instability) as defined by HUD in the Notice.

The Plan was reviewed and approved by HUD on November 14, 2022, and included: 1) an outline of the consultation and public participation processes undertaken, 2) an assessment of the needs of Qualifying Populations and gaps in local housing and services systems, and 3) planned uses of HOME-ARP funds for prioritized populations and eligible activities. The HOME-ARP Program requires that all funds be spent between the period from plan approval November 14, 2022, through September 30, 2030.

2. Original Use of HOME-ARP Funding

ADFA will utilize HOME-ARP funds for the development of non-congregate shelter, to fund supportive services, and to provide operating support to non-profit organizations, as outlined in the program budget.

3. Proposed Non-Substantial Amendment

Arkansas Development Finance Authority is proposing an amendment to the state's Annual Action Plan for the HOME-ARP program and a Non-Substantial Amendment is required because it meets one or more of the following criteria in the HOME-ARP Notice:

- To de-obligate \$2,274,587.87 from Supportive Services.
- · ADFA intends to move program funding between HOME-ARP activities.
- ADFA plans to move the de-obligated funds to Non-Congregate Shelter Housing (NCS) activity.
- Total of de-obligated funds \$2,274,587.87 is less than 25% twenty-five percent of the total allocation of Home-ARP Program funding.

For this Non-Substantial Amendment, ADFA is not required to follow the state's Citizen Participation Plan to meet the citizen participation requirements for HUD formula grant programs.

Activity	Original Funding Amount	Revised Amount (2/11/2025)	Proposed Amount (Non-Substantial Amendment 3)	Percent of the Grant (Adjusted per Non- Substantial Amendment 3)
Supportive Services	\$ 10,137,692.50	\$9,815798.16	\$5,060,955.13	14%
Acquisition and Development of Non- Congregate Shelters	\$ 21,026,326.00	\$20,358,561.92	\$25,332,697.35	70%
Non-Profit Operating	\$1,877,350.50	\$1,817,740.40	\$1,598,448.00	4%
Administration and Planning	\$ 4,505,641.00	\$4,362,707.52	\$4,362,707.52	12%
Total HOME ARP Allocation	\$ 37,547,010.00	\$36,354,808.00	\$36,354,808.00	100%

4. Final Action on the Non-Substantial Amendment

ADFA's Non-Substantial Amendment No. 3 was submitted to HUD on May 29, 2025.

Plan Reason		Status	Date
Allocation Plan	Outlined the State's priorities to address the Homeless. Establish policy and procedures for awarding HOME-ARP funding. Prove capacity for grant management.	Approved	November 14, 2022
Substantial Amendment No 1	Established preferences for Supportive Services and Non-Congregate Activities.	Approved	June 20, 2023
Non-Substantial Amendment No 2	Change or reduction to the allocation amounts and to move uncommitted funds from one or more activity.	Approved	March 10, 2025
Non-Substantial Amendment No 3			May 29, 2025

The notice will be posted on these websites.

https://adfa.arkansas.gov/ and https://portal.arkansas.gov/events

For more information or questions, please contact:

Lori Brockway, Federal Housing Programs Manager: lori.brockway@arkansas.gov or adfa.home.arp@arkansas.gov.

ATTACHMENTS

HOME-ARP Grant Agreement

ADFA's Non-Substantial Amendment Letter to HUD

HUD's response to Non-Substantial Amendment

U.S. Department of Housing and Urban Development Office of Community Planning and Development

HOME ARP Grant Agreement
Title II of the Cranston-Gonzalez National Affordable Housing

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16. For the Grantee (Name and Title of Authorized Official) 17. \$\frac{x}{x}\$ 19. Check one:	ds in the HOME-Ame MME-ARP Grant Agre MME-ARP Implement ander this Agreement IOME-ARP Implement and the Grantee Implementation Notice wirronmental review, ce. added that are income diments to 2 CFR part t under the grant afts endments. adjet (OMB) concern wintability and Transpancelled and thereafte ter the end of the Bue Signature.	erican Rescur sement, form is subject to it ination Notice without the G se are repaya decision mai sporated by it 1 200 replace or the effective ing the Univer- parency Act (i er not available	e Plan Program" (HOME-ARP Implementation HUD-40093s, including any special condition of Grantee's compliance with HUD's electron. To the extent authorized by HUD regulation frantee's execution of the amendment or othole in accordance with the requirements of thing, and actions, as specified and required the program regulations and the HOME-AF or renumber sections of part 200 that are cibe date of the 2 CFR part 200 amendments we real Numbering System and System for Awa FFATA) in Appendix A to 2 CFR part 170.
20. Funding Information: HOME ARP Source of Funds Appropriation Code PAS Code Amount	Signature		18. Date
20. Funding Information: HOME ARP Source of Funds Appropriation Code PAS Code Amount	<u> </u>		1.7
Source of Funds Appropriation Code PAS Code Amount			
Page 1			form HUD-40093a

From: Lori Brockway

To: Lewis-Payne, Sandra K

Co: <u>Blick, David G; Alisa Greeo; Lanita Hashings: Susan Gardner</u>
Subject: RE: <External Message> HOME-ARP Non-Substantial Amendment

Date: Tuesday, March 11, 2025 10:27:00 AM

Attachments: Nonsubstantial amendment.pdf

image001.png image003.png image004.png image005.png image006.png image007.png

Sandra, I made a change to this letter regarding the initial amount to move over. Please use this letter for your files.

Thank you, Lori

From: Lewis-Payne, Sandra K <Sandra.K.LewisPayne@hud.gov>

Sent: Monday, March 10, 2025 10:36 AM

To: Lori Brockway <lori.brockway@arkansas.gov>

Cc: Blick, David G <David.G.Blick@hud.gov>; Alisa Green <alisa.green@arkansas.gov>; Lanita Hastings <Lanita.Hastings@arkansas.gov>; Susan Gardner <Susan.Gardner@arkansas.gov>

Subject: RE: <External Message> HOME-ARP Non-Substantial Amendment

Good Morning Lori,

Our office has received the minor amendment request, please make the necessary changes in IDIS.

If you have you have any questions, please let me know.

Thanks, Sandra

Sandra Lewis-Payne
Senior Community Planning and Development Representative
U.S. Department of Housing and Urban Development
Richard Sheppard Arnold United States Courthouse
600 West Capitol Avenue, Suite #400A
Little Rock, AR 72201
(501) 918-5738
Sandra.K.LewisPayne@hud.goy

Community Planning and Development email addresse: CPD_GeneralCorr-LIT@hud.gov





From: Lori Brockway < lori.brockway@arkansas.gov>

Sent: Monday, March 10, 2025 10:15 AM

To: Lewis-Payne, Sandra K < Sandra K. Lewis Payne@hud.gov>

Cc: Blick, David G < David G Blick@hud.gov>; Alisa Green <a isa.green@arkansas.gov>; Lanita Hastings < Lanita Hastings@arkansas.gov>; Susan Gardner < Susan Gardner@arkansas.gov>

Subject: <External Message> HOME-ARP Non-Substantial Amendment

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Good morning Sandra,

Please see attached letter regarding the HOME-ARP funding.

Let me know if you have any questions.

Thanks, Lori

Lori Brockway
Federal Housing Programs Manager
Arkansas Development Finance Authority
1 Commerce Way, Suite 602
Little Rock, AR 72202
(501) 682-3339 Direct
lori.brockway@arkansas.gov





HOME-ARP NON-SUBSTANTIAL AMENDMENT, NO.2 TO HOMEARP ALLOCATION PLAN

Abstract

The Arkansas Development Finance Authority (ADFA) Non-Substantial Amendment No.2 to the September 26, 2022, HOME-ARP Allocation Plan ("the PLAN") - The following is a summary of language that amends the 2021 HOME-ARP Allocation Plan

March 2025

Contents

- 1. Background
- 2. Original Use of HOME-ARP Funding
- 3. Proposed Non-Substantial Amendment
- 4. Final Action on the Non-Substantial Amendment

1. Background

Arkansas Development Finance Authority (ADFA) received \$37,547,010 in HOME-ARP funds. HOME-ARP is a one-time allocation to the state authorized under Section 3205 of the American Rescue Plan Act of 2021, Public Law 117-2, enacted on March 11, 2021. This supplemental funding was allocated by formula under the HUD HOME entitlement program. To receive the HOME-ARP allocation, ADFA developed a HOME-ARP Allocation Plan that was submitted September 26, 2022, as part of the State's PY2021 HUD Annual Action Plan. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning.

The American Rescue Plan Act of 2021 was authorized for the purpose of providing assistance to the following populations:

- Homeless
- At risk of Homelessness
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault,
 Stalking, or Human Trafficking
- · Veterans and Families that include a Veteran Family Member
- Other Populations (Other Families Requiring Services or Housing Assistance to Prevent Homelessness and Households at Greatest Risk of Instability) as defined by HUD in the Notice.

The Plan was reviewed and approved by HUD on November 14, 2022, and included: 1) an outline of the consultation and public participation processes undertaken, 2) an assessment of the needs of Qualifying Populations and gaps in local housing and services systems, and 3) planned uses of HOME-ARP funds for prioritized populations and eligible activities. The HOME-ARP Program requires that all funds be spent between the period from plan approval November 14, 2022, through September 30, 2030.

2. Original Use of HOME-ARP Funding

ADFA will utilize HOME-ARP funds for the development of non-congregate shelter, to fund supportive services, and to provide operating support to non-profit organizations, as outlined in the program budget.

3. Proposed Non-Substantial Amendment

Arkansas Development Finance Authority is proposing an amendment to the state's Annual Action Plan for the HOME-ARP program and a Non-Substantial Amendment is required because it meets one of more the following criteria in the HOME-ARP Notice:

- HUD's notice to reduce the original allocation amount from \$37,547,010 to \$36,354,808.00.
- ADFA intends to move program funding for the HOME-ARP Program.
- ADFA has uncommitted Non-Profit Operating Assistance Expense and Supportive Services funding.
- ADFA plans to move the uncommitted funds to Non-Congregate Shelter Housing (NCS) activity.
- Total of uncommitted funds \$2,699,547.56 is less than 25% twenty-five percent of the total allocation of Home-ARP Program funding.

For this Non-Substantial Amendment, ADFA is not required to follow the state's Citizen Participation Plan to meet the citizen participation requirements for HUD formula grant programs.

Activity	Original Funding Amount	Revised Amount (2/11/2025)	Proposed Amount (Non-Substantial Amendment)	Percent of the Grant (Adjusted per Non- Substantial Amendment)
Supportive Services	\$ 10,137,692.50	\$9,815798.16	\$7,335,543.00	21%
Acquisition and Development of Non- Congregate Shelters	\$ 21,026,326.00	\$20,358,561.92	\$23,058,109.48	63%
Non-Profit Operating	\$1,877,350.50	\$1,817,740.40	\$1,598,448.00	4%
Administration and Planning	\$ 4,505,641.00	\$4,362,707.52	\$4,362,707.52	12%
Total HOME ARP Allocation	\$ 37,547,010.00	\$36,354,808.00	\$36,354,808.00	100%

4. Final Action on the Non-Substantial Amendment

HUD approved ADFA's Non-Substantial Amendment No. 2 on March 10, 2025.

Plan Reason S		Status	Date
Allocation Plan	Outlined the State's priorities to address the Homeless. Establish policy and procedures for awarding HOME-ARP funding. Prove capacity for grant management.	Approved	November 14, 2022
Substantial Amendment No 1	Established preferences for Supportive Services and Non-Congregate Activities.	Approved	June 20, 2023
Non-Substantial Amendment No 2	Change or reduction to the allocation amounts and to move uncommitted funds from one or more activity.	Approved	March 10, 2025

The notice will be posted on these websites.

https://adfa.arkansas.gov/ and https://portal.arkansas.gov/events

For more information or questions, please contact:

Lori Brockway, Federal Housing Programs Manager: lori.brockway@arkansas.gov.

or adfa.home.arp@arkansas.gov.

ATTACHMENTS

HOME-ARP Grant Agreement

ADFA's Non-Substantial Amendment Letter to HUD

HUD's response to Non-Substantial Amendment

U.S. Department of Housing and Urban Development Office of Community Planning and Development

HOME	ARP	Grant	Agreer	nent

Title II of the Cranston-Gonzalez National Affordable Housing

Act Assistance Listings #14.239 – HOME Investment Partnerships F	Program			
Grantee Name and Address	7	mber (Federal Award	Identification	Number (FAIN)
State of Arkansas	M21-SP			
1 Commerce Way Suite 601	3a Tax Ider 710847	tification Number 443		ue Entity Identifier (formerly DUNS) 3ZMWG7KT1
Little Rock, AR 72201-3826	4. Appropria 861/502	ation Number 05		et Period Start and End Date 021 – 09/30/2030
Previous Obligation (Enter "0" for initial FY allocation)	*			\$37,547,010.00
a. Formula Funds		\$37,547,010.00		
7. Current Transaction (+ or -)				\$(1,192,202.00)
Administrative and Planning Funds Available on Federal A	used Date	s		5(1,102,202,00)
	ward Date	\$		<u>.</u>
b. Balance of Administrative and Planning Funds				A
c. Balance of Formula Funds		\$(1,192,202.00)		te.
8. Revised Obligation				\$36,354,808.00
a. Formula Funds		\$36,354,808.00		and the state of t
				1-1
Special Conditions (check applicable box)		10. Federal Award I	Date (HUD (Official's Signature Date)
☐ Not applicable ☐ Attached		09/20/2021		
 Indirect Cost Rate* Administering Agency/Dept. Indirect Cost Rate Dir 	ect Cost Base	12. Period of Perform		0
Administering Agency/Dept. indirect Cost Rate Dir		Date in Box #10		
				ent of indirect costs pursuant to 2 CFR e name of the department/agency, its
94	indire	ct cost rate (including if t	he de minimis	rate is charged per 2 § CFR 200.414),
		he direct cost base to wh brecipients.	ich the rate w	If be applied. Do not include cost rates
may be amended from time to time), the CPD Notice entitled "Requireme Notice), the Grantier's HOME-ARP allocation plan (as of the date of HUD's in accordance with 2 CFR 200 208), constitute part of this Agreement. HU funds transfer and information reporting procedures issued pursuant to 24 at 24 CFR part 92, HUD may, by its execution of an amendment, deobligat consent. The Grantiee agrees that funds invested in HOME-ARP activities in HOME-ARP implementation Notice. The Grantiee grees to assume all of regulation at 24 CFR 92.352 and 24 CFR Part 58, as well as the HOME-ARP. The Grantiee must comply with the applicable requirements at 2 C implementation Notice, as may be amended from time to time. Where any particular in the program regulations or HOME-ARP implementation Notice governed by the 2 CFR part 200 requirements, as replaced or renumber. The Grantiee shall comply with requirements established by the Office-Management (SAM) requirements in Appendix I to 2 CFR part 200, and the Funds remaining in the grantiee's Treasury account after the end of the Per 31 U.S.C. 1552, the Grantiee shall not incur any obligations to be paid of 13. For the U.S. Department of HUD (Name and Title of Authorize	approval), and the D's payment of fur CFR 92.502 and the funds previously under the HOME-, the responsibility RP Implementation FFR part 200, as previous or future acce, activities came red by the part 20 of Management at a Federal Funding budget period will with such assistant	is HOME-ARP Grant Agrids under this Agreement the HOME-ARP Implement awarded to the Grantee ARP Implementation Notifice environmental review. Notice, amended, that are incommended, that are incommended to 2 CFR paid out under the grant aftility of amendments, and Budget (OMB) concern Accountability and Transible cancelled and thereastice after the end of the Budget 144. Signature	sement, form is subject to the intation Notice without the Goe are repaya, decision mail reporated by the 1200 replace or the effective ing the Universe parency Act (iller not available).	HUD-40093a, including any special conditions Grantee's compliance with HUD's electror. To the extent authorized by HUD regulation rantee's execution of the amendment or the ble in accordance with the requirements of thing, and actions, as specified and required the program regulations and the HOME-AF or renumber sections of part 200 that are obtained to the 2 CFR part 200 amendments were all Numbering System and System for Awa FFATA) in Appendix A to 2 CFR part 170. To Date
David Blick, Acting CPD Director 16. For the Grantee (Name and Title of Authorized Official)	XXXXXXXXX	X Signature		2/11/2025 18. Date
		x		7.7
19. Check one:	nent#			
20. Funding Information: HOME ARP Source of Funds Appropriation Code 2021 Appropriation Code HMX \$(Amount (1,192,202.00)			
O a.	Page 1	9		form HUD-40093a





March 10, 2025

U.S. Department of Housing and Urban Development Sandra Lewis-Payne Senior Community Planning and Development Representative Richard Sheppard Arnold United States Courthouse 600 West Capitol Avenue, Suite #400A Little Rock, AR 72201

RE: HOME-ARP Non-Substantial Amendment- Grant #M-21SP050100

Dear Ms. Lewis-Payne,

This letter is being submitted because ADFA intends to move program funding for the HOME-ARP Program. The unused Non-Profit Operating Assistance Expense and Supportive Services funding will be moved to the Non-Congregate Shelter Housing (NCS) activity.

Because the total to be moved is less than 25% of the total allocation, a substantial amendment is not required. The initial unexpended funding of \$2,699,547.56 will be moved to NCS housing and it is expected that there will be additional supportive services funding to be moved to NCS later.

Please let me know if you have any questions.

Regards,

Lori Brockway Federal Housing Programs Manager

Cc: David Blick, Director, Office of Community Planning and Development Susan Gardner, Federal Housing Assistant Manager

Arkansas Department of Commerce
Arkansas Development Finance Authority
One Commerce Way, Suita 602 • Little Rock, AR 72202
ADFA.ARKANSAS.GOV

From: Lori Brockway

To: Lewis-Payne, Sandra K

Co: <u>Blick, David G; Alisa Greeo; Lanita Hashings: Susan Gardner</u>
Subject: RE: <External Message> HOME-ARP Non-Substantial Amendment

Date: Tuesday, March 11, 2025 10:27:00 AM

Attachments: Nonsubstantial amendment.pdf

image001,png image003,png image004,png image005,png image005,png image007,png

Sandra, I made a change to this letter regarding the initial amount to move over. Please use this letter for your files.

Thank you, Lori

From: Lewis-Payne, Sandra K <Sandra.K.LewisPayne@hud.gov>

Sent: Monday, March 10, 2025 10:36 AM

To: Lori Brockway <lori.brockway@arkansas.gov>

Cc: Blick, David G < David.G.Blick@hud.gov>; Alisa Green < alisa.green@arkansas.gov>; Lanita Hastings < Lanita.Hastings@arkansas.gov>; Susan Gardner < Susan.Gardner@arkansas.gov>

Subject: RE: <External Message> HOME-ARP Non-Substantial Amendment

Good Morning Lori,

Our office has received the minor amendment request, please make the necessary changes in IDIS.

If you have you have any questions, please let me know.

Thanks, Sandra

Sandra Lewis-Payne
Senior Community Planning and Development Representative
U.S. Department of Housing and Urban Development
Richard Sheppard Arnold United States Courthouse
600 West Capitol Avenue, Suite #400A
Little Rock, AR 72201
(501) 918-5738
Sandra.K.LewisPayne@hud.goy

Community Planning and Development email addresse: CPD_GeneralCorr-LIT@hud.gov





From: Lori Brockway < lori.brockway@arkansas.gov>

Sent: Monday, March 10, 2025 10:15 AM

To: Lewis-Payne, Sandra K < Sandra K. Lewis Payne@hud.gov>

Cc: Blick, David G < David G Blick@hud.gov>; Alisa Green <a isa.green@arkansas.gov>; Lanita Hastings < Lanita Hastings@arkansas.gov>; Susan Gardner < Susan Gardner@arkansas.gov>

Subject: <External Message> HOME-ARP Non-Substantial Amendment

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Good morning Sandra,

Please see attached letter regarding the HOME-ARP funding.

Let me know if you have any questions.

Thanks, Lori

Lori Brockway
Federal Housing Programs Manager
Arkansas Development Finance Authority
1 Commerce Way, Suite 602
Little Rock, AR 72202
(501) 682-3339 Direct
lori.brockway@arkansas.gov





HOME-ARP SUBSTANTIAL AMENDMENT, NO.1 TO HOME-ARP ALLOCATION PLAN

Abstract

The Arkansas Development Finance Authority (ADFA) Substantial Amendment to the September 26, 2022, HOME-ARP Allocation Plan ("the PLAN") - The following is a summary of language that amends the 2021 HOME-ARP Allocation Plan

April 2023

Contents

- 1. Background
- 2. Needs Assessment and Gaps Analysis
- 3. Use of HOME-ARP Funding
- 4. Proposed Substantial Amendment
- 5. Preferences
 - a. Preference #1

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, and as defined by HUD in the HOME-ARP Notice.

b. Preference #2

Unaccompanied Youth Under 25 Years of Age, or Families With Children and Youth, Who Do Not Otherwise Qualify as Homeless as defined by HUD in the HOME-ARP

c. Preference #3

Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability, specifically households that have an annual income that is less than or equal to 50% of the area median income, and are exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution).

- 6. Prioritization and Referral Methods
- 7. Public Participation
- 8. Public Comments
- 9. Final Action on the Substantial Amendment

1. Background

Arkansas Development Finance Authority (ADFA) received \$37,547,010 in HOME-ARP funds. HOME-ARP is a one-time allocation to the state authorized under Section 3205 of the American Rescue Plan Act of 2021, Public Law 117-2, enacted on March 11, 2021. This supplemental funding was allocated by formula under the HUD HOME entitlement program. To receive the HOME-ARP allocation, ADFA developed a HOME-ARP Allocation Plan that was submitted September 26, 2022, as part of the State's PY2021 HUD Annual Action Plan. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning.

The American Rescue Plan Act of 2021 was authorized for the purpose of providing assistance to the following populations:

- Homeless
- At risk of Homelessness
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault,
 Stalking, or Human Trafficking
- · Veterans and Families that include a Veteran Family Member
- Other Populations (Other Families Requiring Services or Housing Assistance to Prevent Homelessness and Households at Greatest Risk of Instability) as defined by HUD in the Notice.

The Plan was reviewed and approved by HUD on November 14, 2022, and included: 1) an outline of the consultation and public participation processes undertaken, 2) an assessment of the needs of Qualifying Populations and gaps in local housing and services systems, and 3) planned uses of HOME-ARP funds for prioritized populations and eligible activities. The HOME-ARP Program requires that all funds be spent between the period from plan approval November 14, 2022, through September 30, 2030.

To ensure broad input into the HOME-ARP Allocation Plan from stakeholders and the public, ADFA engaged in consultation with stakeholders and the public, including an online survey, virtual consultation sessions, direct contact with HUD-required organizations that did not participate in a virtual session, a 16-day public comment period, and a public hearing.

2. Needs Assessment and Gap Analysis

The needs assessment and gap analysis identified the following key data points:

- A 2019 Point in Time (PIT) count for the five CoCs in Arkansas, found a total of 1,302 sheltered homeless individuals and 1,415 unsheltered homeless individuals throughout the State for a total of 2,717 homeless individuals. (As explained in the demographic discussion on Homeless Individuals later in this Plan, the PIT count in 2019 is the last year that all CoCs participated in both the sheltered and unsheltered counts.)
- According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, an estimated 13,335 public school students in Arkansas experienced homelessness over the course of the year; this translates to 2% of all Arkansas youth between the ages of 5 and 19 experienced homelessness during this year.
- The state of Arkansas released 7,547 sentenced prisoners in 2021. On average, within three years of release, 47.49% of those offenders will return to prison, in part due to housing and service barriers. Nationally, one in five people who leave prison will become homeless.
- 729,258 adults in Arkansas have a disability. This is equal to 31% of the population.
 Health care spending for persons with disabilities in the state averages about \$8.6 billion, or 41% of the state total.
- Households earning between 0-30% AMI are more likely to pay more than 30% of their income towards housing expenses making them at risk for homelessness.
 Among all renters in Arkansas at 30% income who are cost burdened, 64% earn below 50% AMI (a total of 113,040 households).
- As reported in the data and community consultation, households earning between 0-30% AMI are more likely to experience at least one housing problem (as defined by HUD), including overcrowding and poor housing conditions. In the following

counties, more than 6% of renter-occupied housing units have two or more housing problems: Hot Spring (8.17%), Monroe (7.26%), Scott (6.58%), Van Buren (6.43%), Sevier (6.18%), and Columbia (6.12%).

• During and after the housing crisis caused by the COVID-19 pandemic, certain HOME-ARP Qualifying Populations in Arkansas need support to improve their resilience. These vulnerable families and individuals experience compounded obstacles, including housing cost burden or living in poor housing conditions. Because of this, ADFA will use HOME-ARP to help house or keep these families or individuals housed through eligible activities such as non-congregate shelter and supportive services. Priority will be given to qualifying households or subpopulations that are more susceptible to acute health concerns, physical or sexual assault, and drug and alcohol abuse, making them some of the most vulnerable populations and in need of shelter and specialized services.

3. Use of HOME-ARP Funding

To address these needs and gaps, ADFA will utilize HOME-ARP funds for the development of non-congregate shelter, to fund supportive services, and to provide operating support to non-profit organizations, as outlined in the program budget:

Activity	Funding Amount	Percent of the Grant
Supportive Services	\$ 10,137,692.50	27% \$9,815,798.16**
Acquisition and Development of Non- Congregate Shelters	\$ 21,026,326.00	56% \$20,358,692.48**
Tenant Based Rental Assistance (TBRA)	\$0	0%
Development of Affordable Rental Housing	\$0	0%
Non-Profit Operating	\$ 1,877,350.50	5% \$1,817,740.40**
Non-Profit Capacity Building	\$0	0%
Administration and Planning	\$ 4,505,641.00	12% \$4,362,707.52** ***
Total HOME ARP Allocation	\$ 37,547,010.00	100% \$36,354,808.00**

^{**}HUD Corrected Allocation 1/14/2025

\$4,362,707.52 - AD

\$1,817,740.40 - CO

\$9,815,798.16 - SU

\$15,996,246.08

-\$36,354,808.00

\$20,358,561.92 (NCS) per IDIS off by .00036%

^{***}IDIS Set Minimum - off by .00036% (should be \$4,362,576.96)

4. Proposed Substantial Amendment

Arkansas Development Finance Authority is proposing an amendment to the state's Annual Action Plan for the HOME-ARP program and a Substantial Amendment is required because it meets one of more the following criteria in the HOME-ARP Notice:

- Establish preference to one or more of the HOME-ARP Qualifying Populations or subpopulation(s) within in one or more Qualifying Populations for any eligible activity or project.
- Identifies a preference or use of a preference or method of prioritization to address the
 unmet need or gap in benefits and services received by individuals and families in the
 Qualifying Population or category of Qualifying Population, consistent with the PJ's
 need assessments and gap analysis.
- Identify a preference(s) to address the unmet need or gaps in benefits and services of the other Qualifying Population(s) that are not included in the preferences.
- Addition of Preferences to one or more qualifying populations or subpopulations with in one or more qualifying populations for non-congregate and supportive service projects.

For this substantial amendment, ADFA will also follow the state's Citizen Participation Plan to meet the citizen participation requirements for HUD formula grant programs.

5. Preferences

ADFA intends to give preference for its Non-Congregate Shelter and Supportive Services projects to one or more Qualifying Populations or a subpopulation within one or more Qualifying Populations for any eligible activity or project as outlined below:

Preference #1

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, and as defined by HUD in the HOME-ARP Notice.

Based on the need and gap analysis, ADFA will prioritize families or individuals who are fleeing, or attempting to flee, domestic violence and sexual assault who are experiencing or at-risk of homelessness. With the increase in domestic violence following the COVID-19 pandemic, more families will require housing and supportive services.

Preference #2

ADFA, additionally, intends to give preference to the Qualifying Population and/or sub qualifying population: <u>Unaccompanied Youth Under 25 Years of Age, or Families With Children and Youth, Who Do Not Otherwise Qualify as Homeless as defined by HUD in the HOME-ARP Notice.</u>

Preference # 3

ADFA also intends to give preference to the Qualifying Population and/or sub qualifying population: Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability, specifically households that have an annual income that is less than or equal to 50% of the area median income, and are exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution).

How the use of preferences for these populations or subpopulations will address the unmet need or gap in consistent with the needs assessment and gap analysis

To improve the quality of life for program participants, ADFA has determined that it will give preference and support activities that prioritize families and individuals who are the most vulnerable within the qualified populations who are likely to have great compounded challenges that require more intensive supportive services to achieve and maintain housing stability. These Qualifying Populations require assistance transitioning to housing, including permanent supportive housing, along with short-term or long-term supportive services like case management, healthcare, legal services, and other supportive services. With better housing options and wrap-around services, these families will have a higher likelihood of becoming self-sustaining over time.

Preference # 1 Domestic Violence:

The 2019 PIT identified 318 homeless victims of domestic violence, 92 who were unsheltered. The growing need for victims to seek safety is better understood when looking at the increase of domestic violence in Arkansas in recent years. Arkansas Crime Information Center (ACIC) reported an 83% increase in domestic violence-related homicides between 2019 to 2020. In a 2017 study on homicides by the Violence Policy Center, Arkansas ranked third nationally in the number of women killed by men.

Data from Women and Children First (WCF), a Little Rock based provider that serves victims from across the state, shows that shelter and service needs are not isolated to specific regions of the state. The map below shows in dark purple the counties that WCF alone has served through its programs. WCF reports that 37.3% of Arkansas women and 35.6% of Arkansas men experience intimate partner physical violence and/or intimate partner sexual violence in their lifetimes.



Additionally, WCF reported that over 80% of clients using WCF services have at least one unmet legal need. The client's legal needs range from obtaining Orders of Protection, child custody, support, and other family law issues, to housing law issues, consumer protection issues, and the need for assistance in obtaining public benefits, such as ARKids' health insurance for minor children.

Further, the programs and needs of children experiencing domestic violence have increased with the rising incidents of violence in families making their needs a heightened priority. Children need an environment with programs to address the trauma they have experienced.

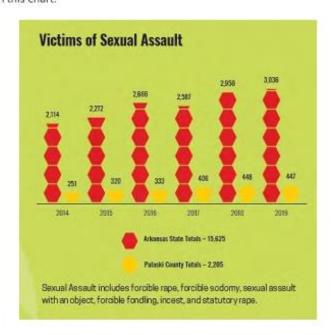
With respect to those fleeing sex trafficking, stakeholders reported that these populations tend to be immigrants and are often in need of legal services.

Women fleeing domestic violence are also likely to be entering poverty. Data of WCF reported that nearly 87% of victims seeking WCF emergency shelter were unemployed and/or made less than \$10,000 annually.

Children exposed to domestic violence may suffer both short-term and long-term effects, both behaviorally and developmentally. They are 6 times more likely to commit suicide, 50 times more likely to abuse drugs or alcohol, and four-time more likely to commit a violent crime. 76.2% of children ended up becoming perpetrators as adults. WCF reported that in 2021, 470 children stayed in their shelter representing half of their shelter population.

The State consulted with Hope Found of Northeast Arkansas during its community consultation. Hope Found educates the community and coordinates services for victims and survivors of human trafficking. They reported that from 2018 to present, they have served 50 clients. Of the 50 clients served, 47 were female and 3 were male.

WCF reported in its 2019 Campaign of Courage report that victims of sexual assault have also been on the rise in recent years with over 3,000 incidents of sexual assault in 2019, as summarized in this chart:

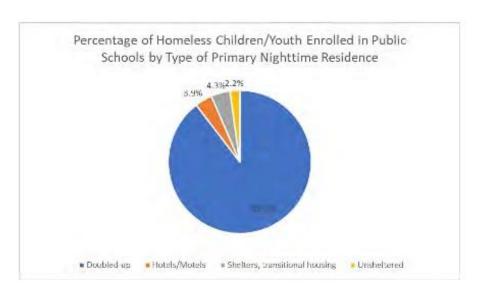


Preference # 2 - Unaccompanied Youth Under 25 Years of Age, or Families with Children and Youth, Who Do Not Otherwise Qualify as Homeless as defined by HUD:

According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, an estimated 13,335 public school students in Arkansas experienced homelessness over the course of the year; this translates to 2% of all Arkansas youth between the ages of 5 and 19 experienced homelessness during this year.

Students At-Risk of Homelessness

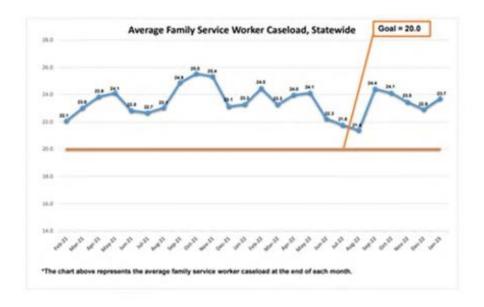
During consultation meetings with homeless stakeholders, several mentioned the value and accuracy of using the U.S. Department of Education's Homeless Student Count to better understand the real housing need of homeless children and youth throughout the State. According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, most homeless students (89.6%) were doubled-up (living with another family).

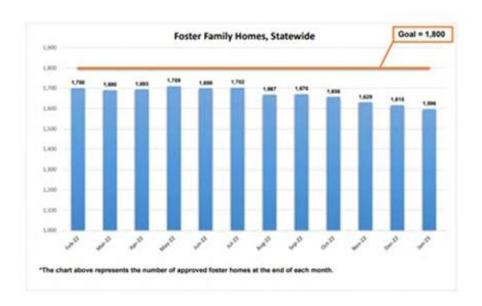


Source: National Center for Homeless Education using the U.S. Department of Education's EDFacts Initiative. Note: Unsheltered includes cars, parks, campgrounds, temporary trailer, or abandoned building.

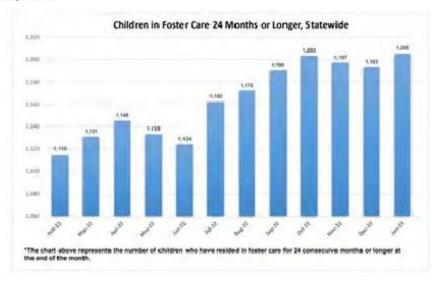
This is consistent with information provided by Our House, an organization based in Little Rock, AR that provides shelter, homelessness prevention, mental health assistance, a career center, and children's programs. In October 2021, Our House conducted a housing inquiry survey of all individuals seeking housing with its organization. A total of 360 people sought assistance, including 49 families and 181 single adults. When asked where they stayed the previous night, about 31% of families reported staying with family or friends in contrast to 23% of single adults reporting the same. Almost 30% of single adults reported spending the previous night unsheltered on the street or in a vehicle as compared to 12% of families.

Monthly reports from the Arkansas Department of Human Services show a clear deficit in both foster family homes and in staff across the state, with almost 1,300 children reported to be in foster care more than 24 months:





A report titled "Every Day Counts" provides monthly data on adoptions and foster care need. This chart shows the growth in the number of children in care for more than 24 months through January 2023:



Preference # 3 - Households that have an annual income that is less than or equal to 50% of the area median income, and are exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution):

Data on persons exiting publicly funded institutions or systems of care is very limited. However, a report titled, "The State of Mental Health in America" ranked Arkansas as 39th in overall mental illness prevalence and access to care. The state's rank for adults with mental illness was 16th, for youth 48th, and mental health workforce availability ranked 29th. CDC data from 2020 lists Arkansas as having the 2nd highest rate in the nation of disabled citizens at 19.2% across all demographics. Of that total, CDC reports that 31% of adults have a diagnosed disability with 14% having disabilities related to cognition and other impediments to independent living. According to information from the Arkansas Enterprises for the Developmentally Disabled (AEDD), as of December 2022, there were more than 3200 qualifying individuals awaiting approval for supportive services by the State of Arkansas, including but not limited to personal health and safety, self-care skills, independent living skills, transportation support, access to medical/mental health care, employment/vocational training, and early childhood support services. Additionally, the Arkansas State Hospital (ASH), is the only publicly operated acute psychiatric inpatient hospital with nine units and 222 patient beds. Several privately run inpatient centers also operate in the state but access to shelter and wrap around services is limited.

The Arkansas Department of Corrections monthly Director's Board Report includes a variety of corrections-related data, including monthly exits and information on reentry programs. For the month of January 2023, a total of 384 persons were released from prison with no information on their reentry in shelter or housing. Future research on persons leaving corrections indicates that there are no "halfway houses" or other housing options available to persons leaving corrections in Arkansas. Due to limited work histories and low incomes, most individuals released from prison cannot afford to buy or rent housing in the private market. Many landlords are unwilling to rent to formerly incarcerated people. An estimated four out of five landlords employ background checks to screen out prospective tenants with criminal records.

How HOME-ARP funds will be used to address the unmet needs or gaps in benefits and services of the other Qualifying Populations that are not included in the preference

ADFA will design and administer their HOME-ARP program to provide all four QPs with access to HOME-ARP projects and activities. For the purposes of this amendment, providing access means allowing all four QPs to apply for or be referred to HOME-ARP projects or activities. As stated in prior sections, ADFA has established three preferences for families and individuals that are at a greater risk of having housing instability and difficulty accessing shelter. Through its application process, ADFA will prioritize eligible HOME-ARP activities that support the stabilizations of these households, which will alleviate homelessness, affordability challenges, overcrowding, and unsafe living conditions. ADFA will solicit applications through a formal Notice of Funding Opportunity (NOFO) that will entertain projects targeted toward all Qualifying Populations who may need Non-Congregate Shelter and/or Supportive Services but will provide additional points or other criteria to projects that have a preference for individuals or families that qualify under the Qualifying Populations or Subpopulations described above. In practice, this process may not always result in individuals or households from all four QPs being served but in no case will ADFA exclude or remove the eligibility of any QP from its HOME-ARP program.

As provided for in the following section, ADFA will also require the application and referral methods for access to HOME-ARP funded shelter and services be open to all Qualifying Populations. In addition to NCS and SS, ADFA will provide funding for operating assistance to non-profit organizations who serve all the Qualifying Populations, and who are committed to carrying out one or more of the state's HOME-ARP Activities - Development of HOME-ARP Non-Congregate Shelter (NCS) and or provide HOME-ARP Supportive Services (SS).

6. Prioritization and Referral Methods

ADFA will recommend use of the Coordinated Entry System (CES) for its HOME-ARP projects to collect information and documentation required to determine whether an individual or family meets the criteria of a HOME-ARP qualifying population, and to prioritize program eligibility based on the state's established preferences. Coordinated Entry will also work with the funded non-congregate shelters to secure permanent housing placements for each individual or household served. ADFA will enter into a written agreement with the balance of state CoC to use its CES to accept applicants from all QPs for its HOME-ARP projects and activities. The CES will select individuals and families from the Qualifying Populations and Subpopulations identified in the section on preferences for referrals for HOME-ARP NCS and SS assistance before other QPs. If two or more eligible applicants qualifying for the same or different preferences are selected for HOME-ARP assistance, the CES will refer each applicant based on length of time identified as homeless or at-risk of homelessness based on intake and assessment.

For those requiring shelter and supportive services who may fall outside of coordinated entry, the State will utilize other methods to provide referrals to participating agencies to determine eligibility, including but not limited to referrals from the Department of Children and Family Services (DCFS), hotline calls to domestic violence providers, and referrals from Medicaid PASSE providers through the Department of Human Services or Department of Developmental Disabilities Services. PASSE providers refer the beneficiaries based upon their individualized areas of need for support. Other potential referrals include calls for assistance through the 211 system and through local partners who serve Qualifying Populations who are not served by CES, such as formerly incarcerated persons. Referrals for supportive services and noncongregate shelter will be made to HOME-ARP projects for individuals and families from the Qualifying Populations and Subpopulations identified in the section on preferences before other QPs. The HOME-ARP service providers may also develop waiting lists from those referrals for all QPs, documenting the date households presented for assistance to determine the first come first serve order at their locations if individuals and families from the Qualifying Populations and Subpopulations identified in the section on preferences are not available for placement.

There will be no violation of fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a) when applying preferences through these referral methods. Persons who are eligible for a preference must have the opportunity to participate in all HOME-ARP activities of the PJ in which they are eligible under this Notice, including activities that are not separate or different, and cannot be excluded because of any protected characteristics or preferential status.

7. Public Participation

As part of the HOME-ARP Notice, HUD approved an abbreviated process to allow flexibility to institute more streamlined requirements to address immediate needs relative to the coronavirus. HUD requires that proposed substantial amendments be made public and provide for a minimum 15-day public comment period. ADFA will use the flexibilities provided in the HOME-ARP Notice as follows for this Substantial Amendment:

Notification of the availability of the Proposed Substantial Amendment, No.1 will be completed through the following:

- · ADFA will publish a Public Notice that contains a summary of the Substantial Amendment in the statewide newspaper, the Arkansas Democrat Gazette. The Public Notice will describe the contents and purpose of the Substantial Amendment and will also include a list of the locations where copies of the entire Substantial Amendment may be examined.
- · ADFA will post the Public Notice and provide a copy of the Proposed Substantial Amendment on ADFA's website.
- The Public Notice will be circulated to local governments; housing, economic, and community development organizations; and other interested individuals and groups.
- Social Media will be utilized to provide the public additional notice on the availability of the Substantial Amendment.

- Copies of the Proposed Substantial Amendment, No.1 will be made available through the following methods:
 - The State of Arkansas website at https://adfa.arkansas.gov/.
 - Providing copies to any individuals that request a copy by contacting ADFA.
- · ADFA will conduct a one (1) day Public Hearing

The dates of the minimum 15-day public comment period are April 23, 2023, through May 8, 2023, and within the public notices and information that is distributed via email distributions.

8. Public Comments

Public Hearing is scheduled for Monday, May 1, 2023, at 10:00 am

- Central High Meeting Room, 2nd Floor, Arkansas Department of Commerce 1 Commerce Way, Little Rock, AR 72202
- Zoom Link: https://tinyurl.com/5c88tcaw
 Virtual Meeting ID: 891 2055 9447; Passcode: ss48Ju

Public Comment period is April 23, 2023, through May 8, 2023

- · Please submit written comments to:
 - Email: adfa.home.arp@arkansas.gov
 - > Mail to: Arkansas Development Finance Authority (ADFA)

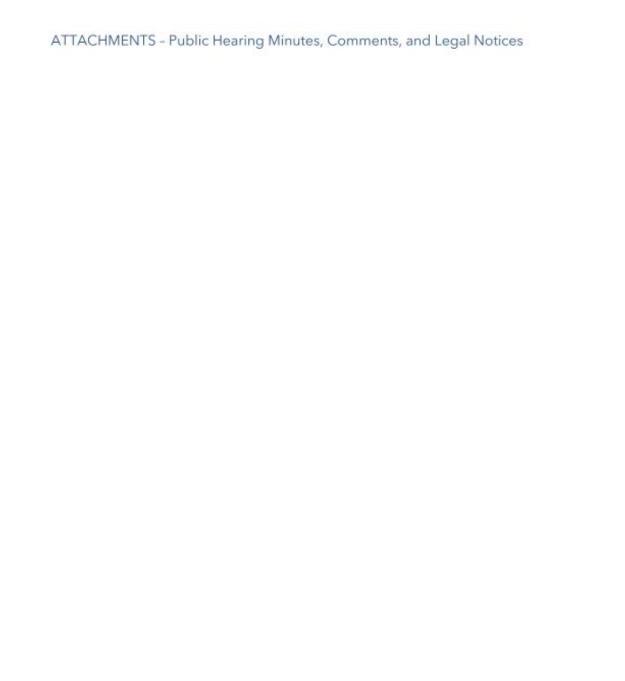
Attn: ADFA HOME-ARP 1 Commerce Way, Suite 602 Little Rock, AR 72202

The notice will be posted on these websites:

https://adfa.arkansas.gov/ and https://portal.arkansas.gov/events

9. Final action on the Substantial Amendment

All written comments provided during the Substantial Amendment process will be considered in preparing the final Substantial Amendment, No.1. A summary of the comments received and a response to those comments will be included in the Final Substantial Amendment. After the State considers any comments, and prepares the Final Substantial Amendment, the Substantial Amendment will be submitted to HUD for review and approval.



ARKASAS HOME-ARP SUBSTANTIAL AMENDMENT, No.1

Public Hearing Minutes

Comments

Legal Notices

PUBLIC HEARING

May 1, 2023 10:00 am

Minutes

ARKANSAS DEVELOPMENT FINANCE AUTHORITY HOME INVESTMENT PARTNERSHIPS PROGRAM AMERICAN RESCUE PLAN (HOME-ARP) SUBSTANTIAL AMENDMENT NO.1,

NTIAL AMENDMENT NO. 1 PUBLIC HEARING

CENTRAL HIGH/OLD MILL MEETING ROOM
DEPARTMENT OF COMMERCE, 1 COMMERCE WAY
LITTLE ROCK, AR

May 1, 2023

ADFA Staff Present: Lori Brockway, Federal Housing Programs Manager; Susan Gardner, Federal Housing Programs Assistant Manager; Alisa Green, HOME-ARP Program Coordinator; Kimber y Edmonson, HOME-ARP Program Coordinator; Derrick Rose, Communications Director; and Wesley O'Donohue, IT Specialist

ADFA Staff Present via Phone or Video: Lanita Hastings, HOME Programs Coordinator

Arkansas Legislature Present: N/A

<u>Arkansas Legislature Present via Phone or Video</u>: Arkansas Representative Robin Lundstrum

Others Present: Cathy Browne, Women and Children First

Others Present via Phone or Video: Heather Sanders, Community Rescue Mission Ft. Smith; Angela McGraw, Women and Children First; Becci Sisson, 7hills Homeless; Tracey Shine, City of Little Rock; Diana Smithson, Women and Children First; and Scott McLean, Pathway to Freedom

Opening Statement and Call to Order: Lori Brockway began the meeting at approximately 10:00am on May 1, 2023, and welcomed all who were in attendance. Ms. Brockway then asked the HOME-ARP team—which included Kimperly Edmonson, Alisa Green, and Susan Gardner—to introduce themselves. Ms. Brockway opened the hearing and asked for those attending via video to type their name and affiliation in the chat box. Ms. Brockway stated that the presentation would include the approved Plan and Substantial Amendment. Ms. Brockway then turned the meeting over to Alisa Green.

Ms. Green asked those attending via video to mute their microphones and discussed the process for submitting comments and asking questions during the hearing. Ms. Green also advised participants that the option for live transcript and closed captioning was available to those attending via Zoom.

Ms. Green requested that any comments after the hearing be addressed to ADFA in writing via omail to adta.home.arp@arkansas.gov or via mail to Arkanses Development Finance Authority (ADFA), Attention: ADFA HOME-ARP, 1 Commerce Way, Suite 602, Little Rock, AR 72202.

Presentation: Ms. Green began the presentation by summarizing how ADFA roceived its allocation of \$37,547,016.00 in HOME ARP funds. ADFA submitted its HOME-ARP Allocation Plan (the "Plan") to HUD on September 26, 2022. The Plan included an outline of the consultation and public participation processes, an assessment of the needs of Qualifying Populations, an analysis of gaps in local housing and service delivery systems, the HOME-ARP eligible activities, and planned uses of the HOME-ARP funds for prioritized populations. The Plan was approved by HUD on November 14, 2022. Ms. Green noted that the HOME-ARP funds are a one-time allocation that must be spent during the period starting on the date of Plan approval (November 14, 2022) and ending on September 30, 2030.

Ms. Green stated that the needs assessment and gap analysis is available in the Substantial Amondment.

Ms. Green discussed the housing crisis caused by COVID-19 and its effect on certain HOME-ARP Qualifying Populations in Arkansas. Those Qualifying Populations require support in order to improve their resilience—having been made vulnerable through compounded obstacles such as housing cost burdens and poor housing conditions. As a result, ADFA will use HOME-ARP funds to help house—or keep housed—these Qualifying Populations through eligible activities such as Non-Congregate Shotters ("NCS") and Supportive Services. Priority is given to qualifying households or subpopulations more susceptible to acute health concerns, physical or sexual assault, and drug and alcohol abuse—which makes them some of the most vulnerable populations requiring she ter and specialized services.

Showing the next slide in her PowerPoint presentation, Ms. Green discussed the list of Qualifying Populations as found in Section IV.A. of the HOME ARP Notice, CPD 21-10. Ms. Green's next two slides detailed the use of HOME-ARP funding and maximum amounts allowed for each Eligible Activity: \$10,137,692.50 for Supportive Services, \$21,026,326.00 for Acquisition and Development of Non-Congregate Shelters; \$1.877,350.50 for Non-Profit Operating Expense Assistance, and \$4,505,641.00 for Administration and Planning—for a total of \$37,547,010.00. For each application, there is a maximum allowable amount of \$7,000,000 for NCS, \$1,000,000 for Supportive Services, and \$300,000 for Non-Profit Operating Expense Assistance.

The presentation then turned to the HOME-ARP Substantial Amendment, No.1. Ms. Green explained that ADFA is proposing an amendment to the Plan and a Substantial Amendment is required because it meets one or more of the following criteria in the HOME-ARP Notice:

 Establishes preference to one or more of the HOMF-ARP Qualifying Populations or subpopulation(s) within one or more Qualifying Populations for any eligible activity or project.

- Identifies a preference or use of a preference or method of prioritization to address
 the unmetineed or gap in benefits and services received by individuals and families
 in the Qualifying Population or category of Qualifying Population, consistent with
 the Pu's needs assessments and gap analysis.
- Identifies a preference(s) to address the unmet need or gaps in benefits and services of the other Qualifying Population(s) that are not included in the preferences.
- Adds preferences to one or more Qualifying Populations or subpopulations within
 one or more Qualifying Populations for Non Congregate Shelter and Supportive
 Service projects.

Ms. Green explained that ADFA intends to give preference for its Non-Congregate Shelter and Supportive Services projects to one or more Qualifying Populations or a subpopulation within one or more Qualifying Populations for any eligible activity or project as outlined in the Amendment. Additionally, ADFA has determined that it will give preference and support to activities that prioritize families and individuals who are the most vulnerable within the Qualified Populations.

Ms. Green then listed the Amendment's preferences:

- Individuals Fleeing or Attempting to Flee Domestic Violence, Sexual Assault, Stalking, or Human Trafficking,
- Unaccompanied Youth Under 25 Years of Age, or Families With Children and Youth, Who Do Not Otherwise Qualify as Homeless as defined by HUD in the HOME-ARP Notice, and
- 3. Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42, U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability, specifically households that have an annual income that is less than or equal to 50% of the area median income, and are exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution).

Ms. Green stated that these Qualifying Populations require assistance with transitioning to housing (including permanent supportive housing) and short or ong-term supportive services, such as case management, healthcare, and legal services. With better housing options and wrap-around services, these families will have higher likelihood of becoming self-sustaining over time.

Ms. Green noted that AOFA will recommend the use of the Coordinated Entry System ("CES") for its HOME-ARP projects and that CES will work with the funded Non-Congregate Shelters to secure permanent housing placements for each individual or household served. CES will also collect information and documentation required to determine whether an individual or family meets the criteria of a HOME-ARP Qualifying Population and will prioritize program eligibility based on the state's established preferences.

Ms. Green explained that ADFA will enter into a written agreement with the Balance of State Continuum of Care ("CoC") in order to use its CFS to accept applicants from all

Qualifying Populations for its HOME-ARP projects and services/activities, if applicable. Ms. Green noted that, for those requiring NCS and Supportive Services but who may fall outside of CES, the State will utilize other methods to provide referrals to participating agencies to determine eligibility—including but not limited to

- 1. Referrals from Department of Children and Family Services (DCFS),
- 2. Hot ine calls to domestic violence providers.
- 3. Referrals from Medicaid PASSE providers through the Department of Human Services (DHS) or Department of Developmental Disabilities Services, and
- Other potential referrals, including calls for assistance through the 211 systems and local partners who serve Qualifying Populations who are not served by the CES, such as formerly incorperated persons.

Ms. Green noted that there will be no violation of fair housing, civil rights, and hondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a), when applying preferences through these referral methods. Additionally, persons who are eligible for a preference must have the opportunity to participate in all HOME-ARP activities of the PJ for which they are eligible under the Notice, including activities that are not separate or different and cannot be excluded because of any protected characteristics or preferential status.

Ms. Green stated that the public comment period runs from April 23, 2023, through May 8, 2023, and asked that comments be submitted to the dedicated email address adfa.home.arp@arkensas.gov or mailed to Arkansas Development Finance Authority (ADFA), Attention: ADFA HOME-ARP, 1 Commerce Way, Suite 602, Little Rock, AR 72202. Ms. Green gave the web addresses to view the full Substantial Amendment at https://acfa.arkansas.gov/ and http://portal.arkansas.gov/events, which are ADFA's and the State of Arkansas' websites, respectively.

Ms. Green then set forth the next steps in the Substantial Amendment process:

- All written comments will be considered in finalizing the Substantial Amendment.
- A summary of the comments received and responses to those comments will be included in the final Substantial Amendment, and
- The final Substantial Amendment will be submitted to HUD for review and approval.

Ending the presentation. Ms. Green asked if any attendees had comments, Having received no comments, she turned the presentation over to Ms. Brockway.

Ms. Brockway also asked if any attendees had comments.

Hearing no comments, Ms. Brockway ended the public hearing and thanked all for attending.

Adjournment: There being no additional comments, Ms. Brockway adjourned the meeting at approximately 10:30am.

Minutes approved and signed this 11th day of May 2023.

Hou Brackway Lori Brockway, Federal Housing Programs Manager

HOME-ARP SUBSTANTIAL AMENDMENT, No.1

Comments

NO COMMENTS

LEGAL NOTICE

Public Hearing and Comment Period

Arkansas Democrat To Gazette

ARK DEVELOPMENT FINANCE AUTH PO BOX 8023 LITTLE ROCK AR 72203

REMIT TO: ARKANSAS DEMOCRAT-GAZETTE INC. P.O. BOX 2221 LITTLE ROCK, AR 72203

DATE : 04/23/23 ACCT #: L806885

For Billing Questions call: 501-399-3660

AD COPY

STATE OF ARKANSAS, }
COUNTY OF PULASKI, } ss.

I, Charles A McNeice Jr, do solemnly swear that I am the Business Manager of the Arkansas Democrat-Gazette, a daily newspaper printed and published in said County, State of Arkansas; that I was so related to this publication at and during the publication of the annexed legal advertisement the matter of:

request
pending in the Court, in said County, and
at the dates of the several publications of said
advertisement stated below, and that during said
periods and at said dates, said newspaper was
printed and had a bona fide circulation in said
County; that said newspaper had been regularly
printed and published in said County, and had a
bona fide circulation therein for the period of
one month before the date of the first publication
of said advertisement; and that said advertisement
was published in the regular daily issues of said
newspaper as stated below.

DATE DAY LINAGE RATE

DATE DAY LINAGE RATE

04/23 Sun 136 1.57

TOTAL COST ----Billing Ad #: 75677712

213,52

Subscribed and sworn to before me on this 29

Signature of Notary Public

DEBORAH F. CHANEY

NOTARY PUBLIC-ARKANSAS SALINE COUNTY MY COMMISSION EXPIRES: 02-20-28

Arkansas D.
STATEMENT OF

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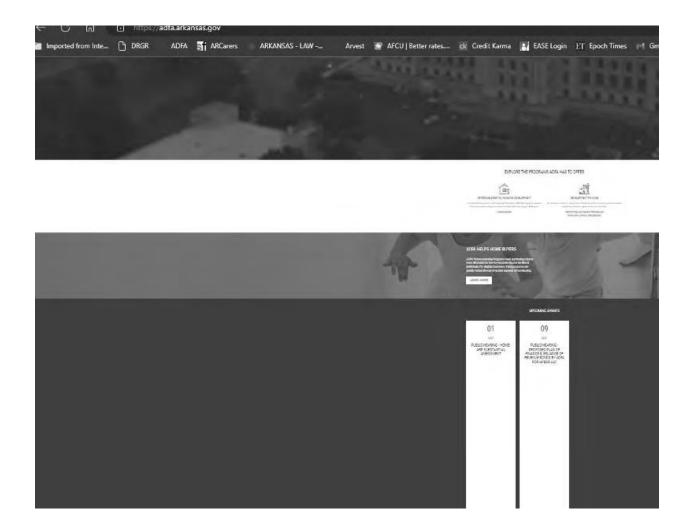
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ADFA WEBSITE NOTICE

Public Hearing and Comment Period



HTTPS://ADFA.ARKANSAS.GOV

LAGAL MASS MOTICE OF PUBLIC HEARING AND PUBLIC COMMENT REPORT OF HOME-ARP SUBSTANTIAL AMERICANENT, Nº 1 TO HEME-ARP ALLOCATION PLAN, TO THE 2021 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE STATE OF ARKANSAS.

The State of Arbanias received approximately \$27.5 inition is goart hads from the U.S. Department of Housing and Urban Development ("H-D") for the 2023 propier year. The amount initialize familing for the American Pleas ("HDRE-REP"), to be advantabled for the Carbon as Development Finance Applied ("ADA").

ADPA has completed a draft of the Substantial Ancondinant, No.1 to the HONE-ARP Allocation Plan ("Announteer") for the 2002 Program Tiles and hereby presents the draft for public review and comment. ADPA monds to give preference for its Non-Congregate Statiste and Supportion Service projects, to one or new Qualifying Populations, or a subspoyutation, within any or nine Qualifying Population, for any eighbe activities or project. The commenter preside valid extends to 1 all plans beginning on any 2012, 2023, and oil in any in 180 price. Public comments will be considered in the Third data of the Considered, which will be substituted to 190.0. It is no considered in the final data, will be received during the 18-day public comments presided across the Across of the Announteers in one be download and adults whereast at the final provided below. This notice to being published he see day in the classified also of the Announce in one of Statistics, on Standay, April 22, 2023.

Develope a casy of the YORE-AND SUBSTANTIAL ARENCHERT, IN L.T.O HEME-AND ALLOCATED HILAM, TO THE 2021 ACTION PLAN OF THE CONSOLERATED PLAN FOR THE STATE OF ARKANING HIM.

A public hearing to debain ristore continues on the death of the Amendment will be held. Monday, May 2, 3623, at 1000 a.m. in the Gestral High Meeting Room, And Room of the Antonias Department of Commons, 1 Commons Way, Little Room, AR 72300, Participants are also excuraged to attend yill Zoom with the virtual receiving information is Room hard below. Like English closed anything will be an option. Specially service or closed caption the excellence of the Internal, agont request.

HOME. ARP Public Having

Date Monday, Male J. 2022
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NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD ON HOME-ARP SUBSTANTIAL AMENDMENT, No.1 TO HOME-ARP ALLOCATION PLAN, TO THE 2021 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE STATE OF ARKANSAS

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3

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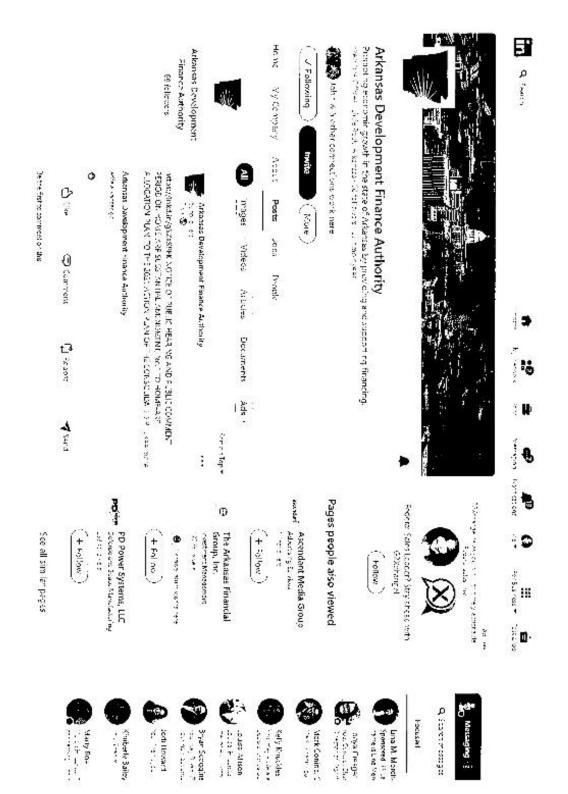


NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD ON HOME-ARP SUBSTANTIAL AMENDMENT. No.1 TO HOME-ARP ALLOCATION PLAN, TO THE 2021 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE STATE OF ARKANSAS

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HOME-ARP ALLOCATION PLAN

Abstract

The State of Arkansas has been allocated HOME-ARP funds through the U.S. Department of Housing and Urban Development. HOME-ARP funds assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by helping to increase housing stability This plan outlines the State's intended uses of HOME-ARP funds to achieve these outcomes.

SEPTEMBER 2022

Arkansas HOME ARP Allocation Plan

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1. Executive Summary

The American Rescue Plan of 2021 (ARP), also called the COVID-19 Stimulus Package, Pub.L. 117–2 (March 11, 2021) provides \$5 billion to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter, to reduce homelessness and increase housing stability across the country. These grant funds will be administered through HUD's HOME Investment Partnerships Program (HOME) and are known as HOME-ARP funds. Eligible HOME-ARP activities include acquisition and development of non-congregate shelter, tenant based rental assistance, supportive services, HOME-ARP rental housing, administration and planning, and nonprofit operating and capacity building assistance. A certain portion of HOME-ARP funds must assist people in HOME-ARP "qualifying populations," which include:

- Sheltered and unsheltered homeless populations, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302(a)); Those currently housed populations at risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act (42U.S.C. 113060(1));
- Those fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking;
- Other families requiring services or housing assistance or to prevent homelessness

In September 2021, HUD announced that the State of Arkansas will receive \$37,547,010 in HOME-ARP funds. This supplemental funding was allocated by formula under the HOME entitlement program. To receive the HOME-ARP allocation, the Arkansas Development Finance Authority (ADFA) must develop a HOME-ARP Allocation Plan that will become part of the State's PY2021 HUD Annual Action Plan by substantial amendment. The Allocation Plan includes 1) an outline of the consultation and public participation processes undertaken, 2) an assessment of the needs of qualifying populations and gaps in local housing and services systems, and 3) planned uses of HOME-ARP funds for prioritized populations and eligible activities.

To ensure broad input into the HOME-ARP Allocation Plan from stakeholders and the public, the ADFA engaged in consultation with stakeholders and the public, including an online survey, virtual consultation sessions, direct contact with HUD-required organizations that did not participate in a virtual session, a 16-day public comment period, and a public hearing.

The needs assessment and gap analysis identified the following needs and gaps that may be addressed using HOME-ARP funds:

- A 2019 Point in Time (PIT) count for the five CoCs in Arkansas, found a total of 1,302 sheltered homeless individuals and 1,415 unsheltered homeless individuals throughout the State for a total of 2,717 homeless individuals. (As explained in the demographic discussion on Homeless Individuals later in this Plan, the PIT count in 2019 is the last year that all COCs participated in both the sheltered and unsheltered counts.)
- According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, an estimated 13,335 public school students in Arkansas experienced homelessness over the course of the year; this translates to 2% of all Arkansas youth between the ages of 5 and 19 experienced homelessness during this year
- Households earning between 0-30% AMI are more likely to pay more than 30% of their income towards housing expenses making them at risk for homelessness.
 Among all renters in Arkansas who are cost burdened at 30% income, 64% earn below 50% AMI (a total of 113,040 households).
- As reported in the data and community consultation, households earning between 0-30% AMI are more likely to experience at least one housing problem as defined by HUD, including overcrowding and poor housing conditions. In the following counties, more than 6% of renter-occupied housing units have two or more housing problems: Hot Spring (8.17%), Monroe (7.26%), Scott (6.58%), Van Buren (6.43%), Sevier (6.18%), and Columbia (6.12%).
- According to the Emergency Rental Assistance Program reporting required by the
 U.S. Department of the Treasury, Arkansas has approved over \$201 million in
 rental assistance payments. Between January 2021 and January 2022, 25,454
 households in Arkansas received rental assistance.

4

 The Household Pulse Survey measures the percentage of adults in households not current on rent or mortgage where eviction or foreclosure in the next two months is either very likely or somewhat likely. On average between September 2020 and March 2022, about 49,000 households were facing eviction throughout the State.

To address these needs and gaps, the ADFA will utilize HOME-ARP funds for the development of non-congregate shelter, to fund supportive services, and to provide operating support to non-profit organizations.

2. Consultation

A. Process

Describe the consultation process including methods used and dates of consultation.

In developing this Allocation Plan, the State conducted a diverse outreach strategy to engage the community and stakeholders through three methods. An online survey was published in English and Spanish, a series of four virtual community meetings were held, and direct one-on-one outreach to stakeholders was conducted to collect specific information around needs of qualifying populations. At this time, the State also sought to establish collaborative relationships with service providers in the spirit of increasing coordination between the State's efforts and those of the service providers. This section summarizes the consultation efforts made by the State.

The State's HOME-ARP Community Needs Survey was open from March 25 to April 15, 2022. The survey was made available in English and Spanish and received a total of 131 responses. A summary of the results is attached as Appendix A. The survey explored issues of fair housing, housing affordability, and the needs of those experiencing homelessness, at risk of homelessness, and other vulnerable populations. When asked about the greatest housing needs, respondents selected production of new housing units (77.1%), services for people experiencing homelessness (75.6%), housing for special needs populations (73.3%), and expanding shelter opportunities (71.8%) as very important. When asking about priorities for services for those experiencing homelessness, those at risk of homelessness, and other vulnerable populations, respondents selected mental health services (79.4%), life skills training (74%), substance abuse treatment (68%), childcare (67.9%), and outreach services (67.2%) as very important. Written responses to an open-ended question asking about community needs for qualifying populations contained themes related to the need for more

affordable units, low barrier entry for housing options, and more shelter space, particularly for families, those fleeing domestic violence, youth, and those with mental health issues. Shelter needs of homeless veterans were also mentioned, including for senior veterans and those with mental health and substance abuse challenges.

The State also held a series of four community meetings to solicit input and consult with key stakeholders that serve and support the qualifying populations identified in the HOME-ARP guidance issued by HUD in September 2021. At these meetings, the State provided an overview of HOME-ARP, reviewed the eligible qualifying populations, discussed the eligible uses of funds identified within the guidance provided by HUD, and described the required components of the HOME-ARP allocation plan including the process and anticipated timeline for submitting the plan. During the sessions, the State solicited questions, comments, and feedback about the eligible uses of funds through an interactive dialogue. Notice of the meetings was posted to the State's website on March 25, 2022, and Invitations were sent to 436 stakeholders throughout the State. Registration was requested for attendance and the total number of registrants is listed below along with the total number of individuals in actual attendance. Overall themes in the meetings included a need for more units that are both affordable and safe as many areas of Arkansas have housing that is affordable but in poor condition, the need for low barrier entry housing, and the need for housing with wrap around supportive services.

Meeting Date	Meeting Topic	Registrants
April 4, 2022 12 pm CT	Homelessness and Special Needs	34
April 5, 2022 2 pm CT	Housing	34
April 28, 2022 5:30 pm CT	General Resident Perspectives	11
April 29, 2022 12 pm CT	Community Services	28

Finally, the State engaged stakeholders one-on-one to further explore the needs of those experiencing homelessness, those at risk of homelessness, and other vulnerable populations. Invitations for interviews were sent to 20 stakeholders and the overall themes from these conversations included the need for more affordable units and low barrier entry housing options. Stakeholders noted that without safe, decent units available to house individuals and

families, the services that already exist in communities fall short or being able to close the needs gaps for these vulnerable populations. Stakeholders also noted that older community members with behavioral, mental health, or substance use issues have a great need for housing options that can meet their needs for appropriate supportive services.

B. Organizations Consulted List the organizations consulted.

Agency/Organization	Type of Organization	If a Service Provider, Qualifying Population Served	Method of Consultation
7hills Homeless Center	Nonprofit	Homeless, At Risk of Homeless	Community Meeting; Stakeholder Interview, Online Survey Invitation
Arkansas Balance of State CoC	Continuum of Care	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Stakeholder Interview; Data Collection; Online Survey Invitation
Arkansas Coalition Against Domestic Violence	Nonprofit	Fleeing Domestic Violence, Homeless, At Risk of Homeless	Community Meeting; Stakeholder Interview; Online Survey Invitation
Arkansas Community Action Agencies Association (ACAAA)	Nonprofit	Vulnerable Populations	Stakeholder Interview; Online Survey Invitation
Arkansas Fair Housing Commission	Nonprofit	Vulnerable Populations with Fair Housing Concerns	Community Meeting; Stakeholder Interview; Online Survey Invitation
Arkansas Justice Reform Coalition	Nonprofit	Formerly Incarcerated, Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
Arkansas River Valley Action Council (ARVAC), Inc.	Nonprofit	Homeless, At Risk of Homeless	Community Meeting; Stakeholder Interview; Online Survey Invitation
Arvest Bank	Financial Institution	NA	Community Meeting; Online Survey Invitation
Brayboy Safety Against Domestic Violence Crisis Center/Purple Butterfly Shelter	Nonprofit	Fleeing Domestic Violence, Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
Center for Arkansas Legal Services	Nonprofit/Legal Services Provider	Vulnerable Populations with Fair Housing Concerns	Community Meeting; Online Survey Invitation
Central Arkansas Team Care for the Homeless (CATCH)	Continuum of Care	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Stakeholder Interview; Online Survey Invitation
City of Hot Springs	Local Government	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
City of Jonesboro	Local Government	NA	Community Meeting; Online Survey Invitation

City of Little Rock	Local Government	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Community Rescue Mission	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Conway Housing Authority	Public Housing Authority	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Crawford-Sebastian Community Development Council, Inc.	Nonprofit/Community Action Agency	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Department of Veteran Affairs	Federal Government	Veterans, Homeless, At Risk of Homeless; People with Disabilities	Community Meeting; Online Survey Invitation
Economic Opportunity Agency of Washington County	Community Action Agency	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Fayetteville Housing Authority	Public Housing Authority	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
HARK	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
HOPE Campus	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Hope Found of Northeast Arkansas	Nonprofit	Fleeing domestic violence, sexual assault, human trafficking, elder abuse, dating violence, stalking, or other victimization by family or intimate partner violence	Data Collection; Online Survey Invitation
HouseAboutit Community and Economic Development Agency	Nonprofit/Community Action Agency	Vulnerable Populations	Community Meeting; Online Survey Invitation
Housing Authority of the City of Hot Springs	Public Housing Authority	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Law Offices of Bud Cummins	Legal Services Provider	NA	Community Meeting; Online Survey Invitation
M R Designs	Architectural Design	NA	Community Meeting; Online Survey Invitation
Margie's Haven House	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Northwest Arkansas CoC	Continuum of Care	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Stakeholder Interview; Data Collection; Online Survey Invitation

Northwest Arkansas Continuum of Care	Continuum of Care	Homeless, At Risk of Homeless, Vulnerable	Community Meeting; Online Survey Invitation
		Populations	
Office of Rep Hill	Elected Official	NA	Community Meeting; Online Survey Invitation
Old Fort CoC	Continuum of Care	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Stakeholder Interview; Online Survey Invitation
Open Arms Shelter	Nonprofit	Fleeing Domestic Violence, Children, Homeless, At Risk of Homeless, Vulnerable Populations	Stakeholder Interview; Online Survey Invitation
Our House	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations, People with Disabilities	Community Meeting; Data Collection; Online Survey Invitation
Ozark Opportunities, Inc.	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Partners Against Trafficking Humans	Nonprofit	Fleeing domestic violence, sexual assault, human trafficking, dating violence, stalking, or other victimization by family or intimate partner violence	Community Meeting, Online Survey Invitation; Stakeholder Interview
Partners for Better Housing	Nonprofit/Housing Developer	Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
PEACE at Home	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Stakeholder Interview; Online Survey Invitation
Projects for Assistance in Transition from Homelessness (PATH)	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Stakeholder Interview; Online Survey Invitation
Pruitt Agency/Arcare	Healthcare Provider	Vulnerable Populations	Community Meeting; Online Survey Invitation
Restoration Village	Nonprofit	Women and Children, Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
Restore Hope	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting;Online Survey Invitation
Rising Sun #11 Pha Masons/ Pha Sphinx Temple #25 Shriners	Fraternal Organization	NA NA	Community Meeting; Online Survey Invitation
Samaritan Community Center	Nonprofit	Vulnerable Populations	Community Meeting; Online Survey Invitation
Second Chance DV SA Shelter	Nonprofit	Fleeing Domestic Violence, Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
Southeast Arkansas CoC	Continuum of Care	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Stakeholder Interview

Southeast Arkansas Community Action Corporation	Nonprofit/Community Action Agency	Vulnerable Populations	Community Meeting; Online Survey Invitation
Southwest Church and The HUB of Jonesboro	Faith Based Organization	NA	Community Meeting; Online Survey Invitation
St. Francis House, Inc.	Nonprofit	Veterans, Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Stakeholder Interview
Sunbelt Development Corp	Housing Developer	NA	Community Meeting; Online Survey Invitation
Supportive Services for Veteran Families	Nonprofit	Veterans, Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
The McVay Firm PLLC	Legal Services Provider	NA	Community Meeting; Online Survey Invitation
United Way of the Ouachitas	Nonprofit	Vulnerable Populations	Community Meeting; Online Survey Invitation
Universal Housing Development Corporation	Nonprofit/Housing Developer	Homeless, At Risk of Homeless	Community Meeting; Online Survey Invitation
Upward Housing Group	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Community Meeting; Online Survey Invitation
Veterans Healthcare System of the Ozarks	Healthcare Provider	Veterans	Community Meeting; Online Survey Invitation
White River Women's Shelter, Inc.	Nonprofit	Fleeing domestic violence, sexual assault, human trafficking, elder abuse, dating violence, stalking, or other victimization by family or intimate partner violence	Community Meeting; Online Survey Invitation
Wolfe Street Foundation	Nonprofit	Homeless, At Risk of Homeless, Vulnerable Populations	Stakeholder Interview; Online Survey Invitation
Women and Children First	Nonprofit	Fleeing Domestic Violence, Homeless, At Risk of Homeless, People with Disabilities	Community Meeting; Stakeholder Interview

C. Summary of Feedback Received

Summarize feedback received and results of upfront consultation with these entities.

Largely the public and stakeholders agreed that the needs lie primarily in accessing more affordable housing units and ensuring that those experiencing homelessness have the shelter and services needed to support their needs. See more detailed discussion of consultation in Section 2.A.

3. Public Participation

A. Process

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan.

The state began its public participation process with a Community Needs Survey distributed throughout the state and during community engagement public hearings. This survey was utilized to gather information from respondents on their views on the specific needs and priorities within their communities. After the completion of the Community Needs Survey process, survey data was evaluated, and this information was utilized as a starting point for discussion with various individuals, groups, and organizations during formal and informal focus group sessions held throughout the state. This wide variety of contacts included: local officials, Planning and Development Districts, members of substance abuse and mental health committee members, COCs, housing advocates, homeless services advocates, and other members of the public. The State of Arkansas conducted four meetings on April 4, 5, 28, and 29, 2022. The public hearings included presentations to explain the HOME-ARP Allocation Plan and an opportunity for citizen comments. The meetings were held virtually via Zoom.

Public meeting notices were posted on the ADFA website and distributed directly to local officials; developers; non-profit organizations; Planning and Development Districts; and the Continuum of Cares throughout the state.

Once drafted, the plan was released for a 16-day comment period beginning August 21, 2022. A copy of the Draft was posted on the ADFA and State of Arkansas website.

Date of Public Notice:

The notice announcing the public comment period and public hearing was published on August 21, 2022. See attached.

Public Comment Period:

A 16-day public comment period during which the draft was available on ADFA's website began on August 21, 2022 and ended at 4:30pm on September 6, 2022.

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Date of Public Hearing:

A public hearing was held in-person and virtually on August 29, 2022.

B. Efforts to Broaden Public Participation

Describe efforts to broaden public participation.

Efforts to broaden community participation included holding public focus group meetings, early in the planning process via Zoom to make them accessible to a wider range of people. Accommodations are made for people with disabilities upon request. ADFA its website and press releases to publicize meetings. The Community Needs Survey was available in English and Spanish.

C. Comments and Recommendations Received

Summarize the comments and recommendations received through the public participation process either in writing, or orally at a public hearing.

Comments received through the public participation process are summarized below.

- · Written comments were received regarding:
 - additional available data for point in time counts for people experiencing homelessness
 - support for the inclusion of rental development as an activity under the State's HOME-ARP Allocation Plan.
- · Comments received at the public hearing on August 29, 2022, include:
 - support for supportive services, non-congregate shelter, and operational and capacity building funding
 - support for including rental development as an activity under the State's HOME-ARP Allocation Plan
 - O comments regarding how the qualified population is determined

D. Comments or Recommendations Not Accepted

Summarize any comments or recommendations not accepted and state the reasons why.

All comments were considered in the finalization of this HOME-ARP Allocation Plan. The State chose not to modify its activity selection to include rental housing development. While additional affordable housing is a need in the state, other sources exist to address this need.

Through the State's Low Income Housing Tax Credit, HOME, and National Housing Trust Fund programs, 1,391 units have been approved for funding between 2020 and 2022. An additional 262 units are in the pipeline through the Low-Income Housing Tax Credit 4% program. In contrast, fewer resources are available to fund non-congregate shelter and supportive services for qualifying populations. The State has chosen to take advantage of the opportunity presented by the HOME-ARP program to address these unmet needs.

4. Needs Assessment and Gaps Analysis

A. Size and Demographic Composition of Qualifying Populations

Describe the size and demographic composition of qualifying populations within the PJ's boundaries.

The needs assessment and gap analysis must evaluate the "demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations."

The qualifying populations are as followed:

- Homeless
- At risk of Homelessness
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault,
 Stalking, or Human Trafficking
- · Veterans and Families that include a Veteran Family Member
- Other Populations (Other Families Requiring Services or Housing Assistance to Prevent Homelessness and Households at Greatest Risk of Instability)

There are several demographic overlaps of these discreet qualifying population categories as defined in the HOME ARP Guidance. For this needs assessment section, two primary categories will be used, Homeless and At Risk of Homeless. Within these large categories, needs and gaps of other qualifying populations will be described.

Homeless Individuals, as defined in 24 CFR 91.5

The State of Arkansas has five Continuums of Care (COCs). They are AR-500 (CATCH), AR-501 (NWA), AR-503 (Balance of State), AR-505 (Southeast AR CoC), AR-508 (Old Fort). Based on the 2019 Point in Time (PIT) count for people experiencing homelessness, there were a total of 1,302

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¹ HOME ARP Guidance.

sheltered individuals and 1,415 unsheltered individuals reported to HUD by the five COCs for a total of 2,717 reported as homeless (unsheltered, sheltered-emergency shelter, and sheltered-transitional housing).

The 2020 PIT Count reported 1,273 unsheltered individuals and 1,093 sheltered individuals for a total of 2,366 homeless individuals (unsheltered, sheltered-emergency shelter, and sheltered-transitional housing). Note, however, AR-508 (Old Fort) did not participate.

For the 2021 PIT Count AR-500 (CATCH), AR-501 (NWA), and AR-505 (Southeast AR CoC) conducted a sheltered count only. AR-503 (Balance of State) and AR-508 (Old Fort) did sheltered and unsheltered counts. The unsheltered count was 669 individuals, and the sheltered count was 1,470 for a total of 2,139 homeless individuals (unsheltered, sheltered-emergency shelter, and sheltered-transitional housing).

Complete 2022 PIT Count data has not yet been posted.

Using 2019 data, which was the last year that all five COCs participated in both sheltered and unsheltered PIT counts, the charts below summarize overall homeless demographics. Of note in these counts is that nearly 11 percent of homeless individuals were children. Additionally, more than 33% were Black/African American while only 15.5% of the State population in 2019 was Black/African American, illustrating that Black/African American individuals represent a disproportionate share of the homeless population.

Arkansas Overall Homeless PIT Count by Age, 2019

TOTAL OVERALL HOMELESS	Under 18	Age 18 to 24	Over 24
2,717	303	317	2,097

Arkansas Overall Homeless PIT Count by Gender, 2019

TOTAL OVERALL HOMELESS	Male	Age 18 to 24	Transgender	Gender Non-Conforming
2,717	1,688	1,022	4	3

Arkansas Overall Homeless PIT Count by Race/Ethnicity, 2019

Race/Ethnicity	Total Overall Count (Total for State: 2,717)	Percentage of Total
White	1,651	60.7%
Black or African American	902	33.2%
Asian	4	.1%
American Indian or Alaska Native	36	1.3%
Native Hawaiian or Other Pacific Islander	24	.8%
Multiple Races	100	3.6%
Hispanic	60	2.2%

While COCs have faced limitations in collecting the PIT homeless count data since 2019 due to the COVID-19 pandemic, the above data offers a starting point for understanding the demographic composition of homeless individuals throughout the State. Additional data sources (discussed below) offer a more complete picture of Arkansas homeless demographic composition, especially in terms of homeless families and youth.

Homeless Families and Youth

The Arkansas Homeless Student Count as reported by School Districts on a quarterly basis. Homeless service providers recommended the use of this report as a more accurate reflection of the actual numbers of homeless families throughout the state.²

According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, an estimated 13,335 public school students in Arkansas experienced

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² Data collection methods and homeless definitions for the U.S. Department of Education homeless student count differs from the HUD PIT count.

homelessness over the course of the year; this translates to 2% of all Arkansas youth between the ages of 5 and 19 experienced homelessness during this year.^{3 4}

Our House, a central Arkansas based provider of shelter and services to those experiencing homelessness and at risk of homelessness, reported that 360 people requested housing in October 2021. Children represented over 1/3 of those in need of housing during that period.

Our House, Housing Requests, October 2021				
Total Adults	237			
Total Children	123			
Total Families	49			
Total Single Adults	181			
Total People	360			

At Risk of Homelessness, as defined in 24 CFR 91.5

As defined in the HOME ARP Guidance, households at risk of homelessness are those with incomes below 30% AMI that do not have resources or family, friend, or faith-based support networks to prevent homelessness, and:

- 1. Has moved because of economic reasons two or more times during the 60 days,
- 2. Lives in the home of another because of economic hardship,
- 3. Has received a 21-day eviction notice,
- Lives in a hotel or motel, which is not paid for with assistance from a charitable organization or government,
- 5. Lives in overcrowded conditions as defined by HUD, OR
- 6. Is exiting a publicly funded institution or system of care.

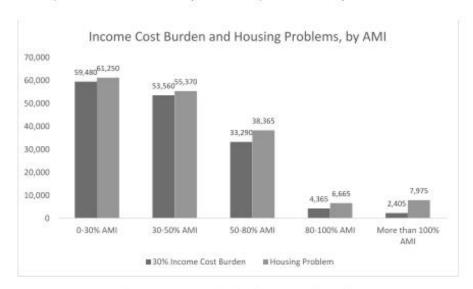
Cost burden, which is the ratio of housing costs to household income, is an indication of housing need, and the need for reduced rental costs. For renters, housing cost is gross rent (contract rent

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³ National Center for Homeless Education using the U.S. Department of Education's EDFacts Initiative.

⁴ American Community Survey 2019.

plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Renter households who pay more than 30% of their income for rent and utilities are considered cost burdened. In Arkansas, households earning between 0-30% AMI are more likely to pay more than 30% of their income towards housing expenses. 5 Among all renters in Arkansas who are cost burdened at 30% income, 64% earn below 50% AMI (a total of 113,040 households).



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2014-2018.

Similarly, households earning between 0-30% AMI are more likely to experience at least one housing problem as defined by HUD.⁶ In the following counties, more than 6% of renter-occupied

⁵ Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

⁶ The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%

housing units have two or more housing problems: Hot Spring (8.17%), Monroe (7.26%), Scott (6.58%), Van Buren (6.43%), Sevier (6.18%), and Columbia (6.12%).



Source: PolicyMap.

COVID-19 Related Emergency Rental Assistance

Many of the eligibility requirements for the U.S. Department of Treasury's Emergency Rental Assistance Programs overlap with HOME APR eligibility requirements, including:

- At risk of homelessness or experiencing housing instability (e.g. past due notice, nonpayment of rent, or eviction notice) and
- A household income less than 80% AMI.⁷

Data from the Arkansas Emergency Rental Assistance Program can help quantify those individuals and households in Arkansas that are housing insecure. According to the Emergency Rental Assistance Program reporting required by the U.S. Department of the Treasury, Arkansas has approved over \$201 million in payments.

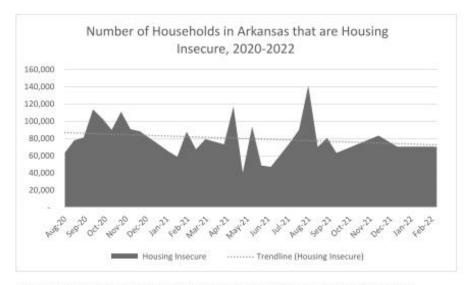
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⁷ While 80% AMI is the upper limit of assistance, many state and local ERA programs have developed systems to prioritize assistance for households earning 30% AMI.

- Between January 2021 and January 2022, 25,454 households in Arkansas received rental assistance.
- The average amount of assistance was just under \$7,900 per household.⁸

Housing Insecurity and Eviction

Additionally, data collected in the online Household Pulse Survey, which measured housing insecurity throughout the COVID-19 pandemic found that household experiencing housing insecurity⁹ in Arkansas was relatively stable between August 2020 to February 2022.



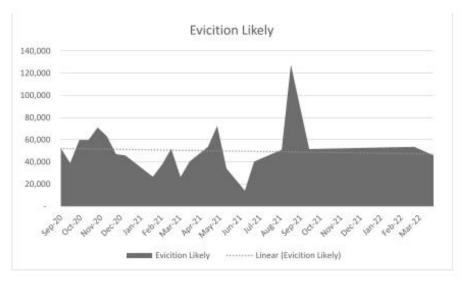
Source: Household Pulse Survey, Housing Insecurity (Missed Payment and Low Confidence).

⁸ Emergency Rental Assistance monthly compliance report data: https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/reporting.

⁹Housing Insecurity as defined by the Household Pulse Survey includes households that have missed the last months' rent or mortgage payment, or who have slight or no confidence that their household can pay next month's rent on time.

While the number of households throughout Arkansas experiencing housing insecurity has remained stable throughout this time, this data helps establish a baseline data point of around 82,000 households in Arkansas experiencing housing insecurity between 2020 and 2022.

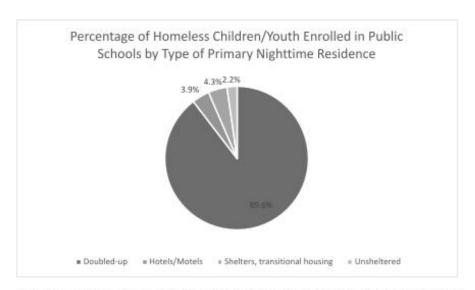
The Household Pulse Survey also measures the percentage of adults in households not current on rent or mortgage where eviction or foreclosure in the next two months is either very likely or somewhat likely. The graph below details the households in Arkansas reporting that eviction or foreclosure was likely between September 2020 and March 2022. While the trend of likely evictions or foreclosures has decreased since September 2020, on average, about 49,000 households are facing eviction throughout the State.



Source: Household Pulse Survey, Likelihood of Eviction or Foreclosure.

Students At-Risk of Homelessness

During consultation meetings with homeless stakeholders, several mentioned the value and accuracy of using the U.S. Department of Education's Homeless Student Count to better understand the real housing need of homeless children and youth throughout the State. According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, most homeless students (89.6%) were doubled-up (living with another family).



Source: National Center for Homeless Education using the U.S. Department of Education's EDFacts Initiative.

Note: Unsheltered includes cars, parks, campgrounds, temporary trailer, or abandoned building.

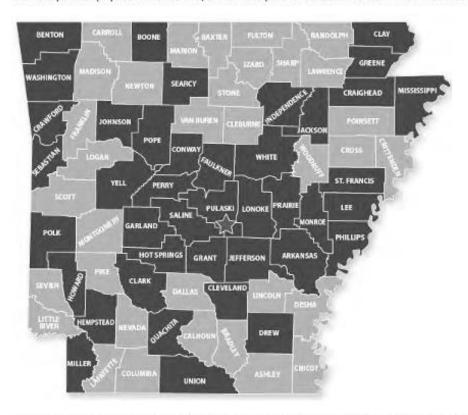
This is consistent with information provided by Our House, an organization based in Little Rock, AR that provides shelter, homelessness prevention, mental health assistance, a career center, and children's programs. In October 2021, Our House conducted a housing inquiry survey of all individuals seeking housing with its organization. A total of 360 people sought assistance, including 49 families and 181 single adults. When asked where they stayed the previous night, about 31% of families reported staying with family or friends in contrast to 23% of single adults reporting the same. Almost 30% of single adults reported spending the previous night unsheltered on the street or in a vehicle as compared to 12% of families.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the HOME-ARP Notice

HOME ARP Guidance specifically identifies individuals "Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking" as a specific qualifying population eligible to receive assistance. The 2019 PIT identified 318 homeless victims of domestic violence, 92 who were unsheltered. The growing need for victims to seek safety is better understood when looking at the increase of domestic violence in Arkansas in recent years. Arkansas Crime Information Center (ACIC) reported an 83% increase in domestic violence-related

homicides between 2019 to 2020. In a 2017 study on homicides by the Violence Policy Center, Arkansas reportedly ranked third nationally in the number of women killed by men.

Data from Women and Children First (WCF), a Little Rock based provider that serves victims from across the state, shows that shelter and service needs are not isolated to specific regions of the state. The map below shows in dark purple the counties that WCF alone has served through its programs. WCF reports that 37.3% of Arkansas women and 35.6% of Arkansas men experience intimate partner physical violence and/or intimate partner sexual violence in their lifetimes.



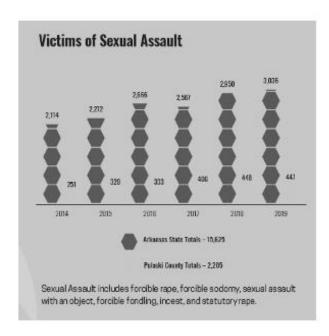
Women fleeing domestic violence are also likely to be entering poverty. Data of WFC reported that nearly 87% of victims seeking WCF emergency shelter were unemployed and/or made less than \$10,000 annually.

Children exposed to domestic violence may suffer both short-term and long-term effects, both behaviorally and developmentally. They are 6 times more likely to commit suicide, 50 times more

likely to abuse drugs or alcohol, and four-time more likely to commit a violent crime. 76.2% of children ended up becoming perpetrators as adults. WCF reported that in 2021, 470 children stayed in their shelter representing half of their shelter population

The State consulted with Hope Found of Northeast Arkansas during its community consultation. Hope Found educates the community and coordinates services for victims and survivors of human trafficking. They reported that from 2018 to present, they have served 50 clients. Of the 50 clients served, 47 were female and 3 were male.

WCF reported in its 2019 Campaign of Courage report that victims of sexual assault have also been on the rise in recent years with over 3,000 incidents of sexual assault in 2019.



Other Populations Requiring Services or Housing Assistance to Prevent Homelessness and Other Populations at Greatest Risk of Housing Instability, as defined by HUD in the HOME-ARP Notice

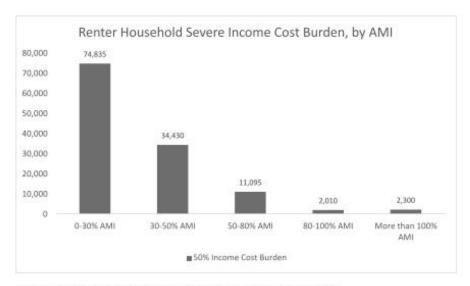
The HOME-ARP notice defines families "Requiring Services or Housing Assistance to Prevent Homelessness" as households (i.e., individuals and families) who have previously been qualified as "homeless" as defined in 24 CFR 91.5, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive services to avoid a return to homelessness.

The HOME-ARP notice defines "Other Populations at Greatest Risk of Housing Instability" in two ways. The first definition includes those with annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden (i.e. is paying more than 50% of monthly income on housing costs.) In Arkansas, there are 74,835 extremely low income and severely cost burdened households, which places them at imminent risk of becoming homeless.

The second definition is that the household has an annual income that is less than or equal to 50% of the area median income, as determined by HUD, and meets one of the conditions of "At risk of homelessness."

In Arkansas, there are 109,265 renter households earning between 0-50% AMI and are severely cost burdened or paying more than 50% of their income towards housing expenses. 10

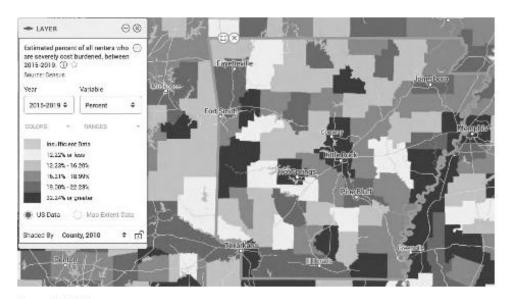
¹⁰ Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2014-2018.

The below map shows the geographic distribution of the estimated percent of all renters who are severely cost burdened.¹¹ The following counties have over 25% of *all* renters experiencing an extreme cost burden: Lee (28.16%), Polk (27.16%), Franklin (26.07%), Stone (25.45%), and Ashley (25.41%).

¹¹ Severe Cost Burden: renter households for whom gross rent is 50% or more of household income.



Source: PolicyMap.

HOME ARP Guidance specifically identifies "Veterans and Families that include a Veteran Family Member" as another eligible population under HOME-ARP.

B. Current Resources Available to Assist Qualifying Populations

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing (Optional).

Congregate and Non-Congregate Shelter Units

As indicated in the 2020 HIC (Housing Inventory Count), Arkansas' homeless system only had 3,216 year-round shelter beds for people experiencing homelessness: 1,184 of these beds are described as "family beds" and 588 are veteran beds. Further the state has shelters across the state including some dedicated to those fleeing domestic violence and sex trafficking, however, all the shelters consulted noted that they are always at maximum capacity and shelter services in rural areas are especially difficult to access.

Supportive Services

Arkansas is a large and rural state, where supportive services are inconsistent across the state. According to the Consolidated Plan, "State will address homelessness prevention and rapid rehousing through its goal to increase the availability and affordability of supportive services offered to homeless families and individuals by providing Emergency Solutions Grant (ESG) funds to projects that focus on the prevention of homelessness, such as averting eviction, foreclosure, and /or utility disconnection, as well as paying deposits and first month's rent."¹²

Tenant Based Rental Assistance

In Arkansas, there are over 140 agencies managing over 20,000 Tenant-Based vouchers and 153 Veterans Affairs Supportive Housing Vouchers.

Affordable and Permanent Supportive Rental Housing

According to the 2020 HIC, there are 293 permanent supportive housing beds throughout the state. Further, ADFA has financed 5,500 Low-Income Units over the last five-years with an additional 1,391 units approved for funding between 2020 and 2022 through its Low-Income Housing Tax Credit (9%), HOME, and National Housing Trust Fund programs. An additional 262 units are in the pipeline through the Low-Income Housing Tax Credit 4% program.

C. Unmet Housing and Service Needs of Qualifying Populations

Describe the unmet housing and service needs of qualifying populations.

Homeless Populations, as defined in 24 CFR 91.5.

A 2019 Point in Time Count for the five CoCs in Arkansas, found a total of 1,302 sheltered homeless individuals and 1,415 unsheltered homeless individuals throughout the State for a total of 2,717 homeless individuals. As explained in the demographic discussion on Homeless Individuals, the PIT count in 2019 is the last year that all COCs participated in both the sheltered and unsheltered counts. During this same year, the Housing Inventory Count for Arkansas reported 1,917 total year-round bed for emergency housing, transitional housing, and supportive

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^{12 2020-2024} Consolidated Plan.

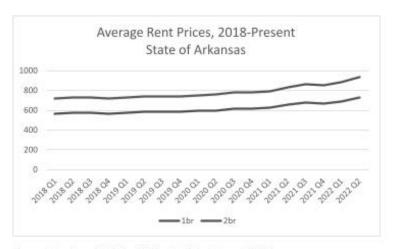
housing. While some beds are reserved for specific populations, this represents a net shortage of 800 beds. Additionally, in the 2019-2020 school year, an estimated 13,335 public school students in Arkansas experienced homelessness over the course of the year; just over 2% of these homeless public-school students are unhoused.

Our House, a Central Arkansas provider of shelter and services to those at risk of homelessness and those experiencing homelessness, reports that the need for shelter of those experiencing homelessness always surpasses the organization's ability to meet the need. For example, in October 2021, 360 individuals sought shelter while Our House is equipped to provide shelter to only 80 individuals through its dormitory style housing and to just 13 families through its family house. In October 2021, 49 families requested assistance. In that month, Our House was able to serve 160 individuals with only 85 individuals exiting housing, which means over 200 individuals were not served. The average length of stay for individuals is 21 days and for families is 129 days.

At Risk of Homelessness, as defined in 24 CFR 91.5.

Cost burden and extreme cost burden are the most common housing problems for Arkansas households earning less than 30% AMI. Among all renters in Arkansas who are cost burden, 64% earn below 50% AMI: 59,489 households under 30% AMI and 53,560 households between 30 and 50% AMI.

As incomes for many renters stay stagnant, costs of rents have been steadily increasing. Rental prices have been increasing since 2018 with sharper increases over the last two years. According to Apartment List, an online data source for rent and vacancy information nationally, the current median cost of a 1-bedroom unit in Arkansas is \$746, a \$154 increase since first quarter 2020, and the current median cost of a 2-bedroom unit is \$947, a \$195 increase since first quarter 2020. See graphic illustration below. These rents are statewide averages and urban markets will experience higher rents than rural areas. As rents increase, renters will spend increasingly higher percentages of their income on housing costs, which will further deepen concerns of housing instability.



Source: Apartment List Rent Estimate Data, August 2022

According to data submitted by school districts to the U.S. Department of Education, in the 2019-2020 school year, an estimated 13,335 public school students in Arkansas experienced homelessness over the course of the year. The vast majority of these students (89.6%) were doubled-up. Additionally, the Household Pulse Survey found around 80,000 households in Arkansas experiencing housing insecurity, and over 40,000 households believed that eviction or foreclosure in the next two months is either very likely or somewhat likely, between 2020 and 2022.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

The 2019 Arkansas PIT identified 318 homeless victims of domestic violence, 92 who were unsheltered. Domestic violence or human trafficking survivors often lack easy access to shortterm shelter and quick access to medical and mental health and other services.

Those fleeing domestic violence who use intervention services (e.g., counseling, information services, human resources, or employment assistance programs), and other workplace support services have a much better positive outcome, including a more positive outlook, greater drive

¹³ National Center for Homeless Education using the U.S. Department of Education's EDFacts Initiative.

¹⁴ American Community Survey 2019.

to achieve their goals, better mental health, stronger workplace performance, and lower rates of absenteeism. All stakeholders we consulted indicated a greater need for service funding for those fleeing domestic violence and, importantly, a need for the services to be more easily accessible to those in need. Services that are scattered and require transportation or multiple stops can mean that those services are more difficult or even impossible for those fleeing to use them.

Additionally, WFC reported that over 80% of clients using WCF services have at least one unmet legal need. The client's legal needs range from obtaining Orders of Protection, child custody, support, and other family law issues, to housing law issues, consumer protection issues, and the need for assistance in obtaining public benefits, such as ARKids' health insurance for minor children.

Further, the programs and needs of children experiencing domestic violence have increased with the rising incidents of violence in families making their needs a heightened priority. Children need an environment with programs to address the trauma they have experienced.

With respect to those fleeing sex trafficking, stakeholders reported that these populations tend to be immigrants and are often in need of legal services.

Other Populations Requiring Services or Housing Assistance to Prevent Homelessness and Other Populations at Greatest Risk of Housing Instability, as defined by HUD in the HOME-ARP Notice

Extremely low income and severely cost burdened households are those with housing expenses greater than 50% of their income and earning less than 30% AMI. In Arkansas, there are 109,265 renter households earning between 0-50% AMI that are severely cost burdened or paying more than 50% of their income towards housing expenses.¹⁵

The issues already discussed in the previous sections for those at risk of homelessness, including cost burden, apply equally to those facing housing instability.

¹⁵ Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

D. Gaps within Current Shelter and Housing Inventory and Service Delivery Systems Identify any gaps within the current shelter and housing inventory as well as the service delivery system.

As described throughout this Plan, the consultation with residents and stakeholders reveals a gap in affordable units and the availability of services for people experiencing homelessness and at risk of homelessness. The State has a pipeline of affordable housing units that will assist in addressing the need for more affordable housing, but service providers indicate a drain on resources to provide shelter and services to those who request it daily. Shelter and services to support those experiencing homelessness and those at risk of homelessness or housing instability are most lacking in the community.

E. Additional Characteristics Associated with Instability and Increased Risk of Homelessness

Optional: Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of "other populations" that are "At Greatest Risk of Housing Instability," as established in the HOME-ARP Notice. If including these characteristics, identify them here.

The State does not plan to formally adopt additional definitions of "other populations," however, a look at additional characteristics that can help clarify the stressors on those facing housing instability in Arkansas is useful. The high-cost burden is a housing characteristic strongly linked with instability and an increased risk of homelessness. The federal minimum wage is \$7.25/hour. The current state minimum wage is \$11.00/hour. Massachusetts Institute of Technology, Department of Urban Studies and Planning Living Wage Calculator reported the State of Arkansas living wage for an individual is \$15.55. A single parent with three children would need to earn at least \$49.31 per hour to make a livable wage. Two working parents with three children in Little Rock would need to earn at least \$25.14 each per hour to sustain a livable wage.

F. Identify Priority Needs for Qualifying Populations

Identify priority needs for qualifying populations.

The following priority needs have been identified for qualifying populations:

- Shelters for families, those fleeing domestic violence, those with mental health and substance abuse challenges
- Services for vulnerable populations, including mental health, life skills, substance abuse treatment
- · Affordable housing units
- · Low barrier entry housing options
- Housing options for seniors with behavioral, mental health, and substance abuse challenges
- · Diversion programs to prevent homelessness
- Supportive housing
- Determination of Level of Need and Gaps in Shelter and Housing Inventory and Service Delivery Systems

Explain how the PJ determined the level of need and gaps in the PJ's shelter and housing inventory and service delivery systems based on the data presented in the plan.

Determination of level of need and gaps in shelter and housing inventory and service delivery was determined through an analysis of data and series of community outreach efforts, including an online survey and stakeholder interviews. The data presented in this Allocation Plan is a compilation of data collected from Census, ACS, CHAS, PIT count, data from organizations on the populations served through their programs, and the current Consolidated Plan. All the sources have various methodologies and went through extensive public consultation process including multiple public hearings. Stakeholders consulted to assess need and gaps included the public, the COC, homeless service providers, veterans' groups, domestic violence agencies, the public housing agency and other public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities.

HOME-ARP Activities

A. Method(s) of Selection

Describe the method(s)that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors.

HOME-ARP in a new one-time funding program authorized by the American Recovery Plan Act of 2021. HOME-ARP program requirements do not mirror the requirements of the HOME Investment Partnership Program (HOME program) and potential applicants should not rely on knowledge of the HOME program when contemplating or applying for HOME-ARP funding. Applicants are advised to review HOME-ARP Notice CPD 21-10 on the HUD Exchange for more information.

The Arkansas Development and Finance Authority (ADFA), proposes to focus its HOME-ARP funding on non-congregate shelter, supportive services, and non-profit operations. Project selection will be made on an ongoing basis through a competitive Notice of Funding Opportunity (NOFO). ADFA will award funds through the application process until all funds are committed. As part of ADFA's method of selection, applications will be evaluated based on the applicant's ability to obligate HOME-ARP funds and undertake eligible activities in a timely manner, their development capacity (for non-congregate shelter applications); their experience with federal affordable housing programs; and their ability to cover the operating expenses for non-congregate shelter applications for the full 10-15 years.

Applications will only be accepted for HOME-ARP Non-Congregate Shelter Housing, Supportive Services and Non-Profit Operating Assistance. Before awarding funds for HOME-ARP NCS projects, ADFA will take the following actions as part of its NOFO:

- Require that the developer submit evidence of appropriate skills and experience related to the development of shelters or similar facilities.
- · Require the owner to submit evidence of prior experience with operating shelters.
- Require an acquisition or development budget, timeline, and sources and uses statement for the acquisition and/or development of the project be submitted for review.
- Require the owner to submit a proposed operating budget, including secured sources for operating costs and any operating gap that will require additional assistance. If there is a gap in the operating budget, ADFA will require the owner to submit a plan for securing

additional private, local, state, or Federal funding sufficient for successful operation of the project.

Before committing funds, ADFA will ensure the owner intends to continue operating the project as HOME-ARP NCS or emergency shelter NCS under ESG for the entire full restricted use period.

ADFA will review applications based on the date and time received. The underwriting process may include submission of additional information or documentation within the specified time period. If an applicant does not submit additional information within the specified time period, or does not otherwise successfully complete the underwriting process, the application will be denied.

All awards are made at the sole discretion of ADFA. Applicants approved for funding should be prepared to initiate projects within thirty (30) days of the execution of the funding agreement.

Upon request, unfunded applicants will have the opportunity to review their application with ADFA staff.

Maximum Funding Amount: ADFA has placed a maximum funding amount as follows:

- Non-Congregate Shelter Acquisition and Development \$7,000,000 per application
- Supportive Services-\$1,000,000 per application
- Non-Profit Operating- May not exceed the greater of 50% of the general operating expenses of the organization or \$50,000, in any fiscal year.

B. Direct Administration by PJ

Describe whether the PJ will administer eligible activities directly.

ADFA will contract with subgrantees for the implementation of activities and monitor all activity delivery.

C. No Use of Subrecipient

ADFA has not provided funds to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP Allocation Plan and will not allocate funds to a subrecipient nor contractor to administer the entire HOME-ARP grant.

D. Use of HOME-ARP Funding

In accordance with Section V.C.2. of the Notice (page 4), PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance and administrative costs is within HOME-ARP limits.

	Funding Amount	Percent of the Grant
Supportive Services	\$ 10,137,692.50	27%
Acquisition and Development of Non-Congregate Shelters	\$ 21,026,326.00	56%
Tenant Based Rental Assistance (TBRA)	\$0	0%
Development of Affordable Rental Housing	\$0	0%
Non-Profit Operating	\$ 1,877,350.50	5%
Non-Profit Capacity Building	\$0	0%
Administration and Planning	\$ 4,505,641.00	12%
Total HOME ARP Allocation	\$ 37,547,010.00	100%
		0

Distribution of HOME-ARP funds In Accordance with Priority Needs

ADFA reviewed the gap analysis for shelter, affordable and supportive housing, as well as feedback and experience from those working to end homelessness in the Balance of State. As a result, ADFA proposes to focus its HOME-ARP funding on non-congregate shelter, supportive services and nonprofit operating assistance. The State's HOME-ARP allocation presents the opportunity to make a substantial investment in shelter and services that will strengthen the State's homeless system of care. The individual activities that will be considered must address the shortage of non-congregate, housing-focused emergency shelter and supportive service options that currently exist in the State.

Similarly, HOME-ARP services' funding will leverage resources such as Medicaid, HUD Continuum of Care (CoC) funds, and behavioral health funding to strengthen supportive services targeted to transition Qualifying Populations into permanent housing.

Availability of appropriate shelter varies across the State and demand for new and improved shelter facilities continues to be a critical need. Investment of HOME-ARP funds in non-congregate shelter will provide continued opportunities to serve all qualifying populations who are experiencing homelessness.

Availability of appropriate supportive services also varies within the State. Ensuring that occupants of HOME-ARP non-congregate shelter and other homeless housing in the State are offered appropriate services, including those that are less frequently available or unavailable in rural areas, will support long-term housing stability and decrease the likelihood of a return to homelessness.

Many nonprofit partners have the capacity to deliver services and manage shelter yet lack development and property management experience. Others have the capacity to develop, manage and deliver services, yet struggle to secure the operating funds necessary to ensure consistency in operations. Nonprofit partners will benefit from operating assistance to support their efforts to develop appropriate shelter, housing, and services. Operating assistance will help fill gaps in available administrative funding, particularly in organizations that are expanding and/or serving areas with few providers and limited shelter and/or affordable rental housing.

ADFA will administer the HOME-ARP allocation and oversee all projects to completion.

As described in <u>Section 5.A. Method of Selection</u>, ADFA will issue a Notice of Funding Opportunity (NOFO), soliciting applications for funding until all funds are committed. Applications will be

accepted for HOME-ARP Non-Congregate Shelter Housing, Supportive Services and Non-Profit Operating Assistance. If applicants have questions or wish to discuss their plans prior to application submission, ADFA will make staff available to answer any questions. ADFA will provide background information about what is expected to meet the non-congregate shelter and housing-focused services criteria. The solicitation will clearly outline any other conditions that ADFA will require to receive funding.

For Supportive Services, based on feedback received from the initial public participation and stakeholder engagement, as well as additional public comments received in response to the draft Allocation Plan, ADFA may identify specific supportive services needed to address the gaps identified in the needs assessment and gaps analysis.

Funding for supportive services, including housing stabilization activities, may include direct services such as, but not limited to, case management, mental health and substance abuse services and treatment, support with housing related applications, and other healthcare related services.

ADFA will develop the application process for organizational support to nonprofit homeless providers to develop organizational capacity to provide services.

ADFA will announce the projects that were awarded HOME-ARP funding on its website, on Facebook, and through other social media.

Rationale Funding Based on Characteristic Needs Identified in the Gap Analysis

During its consultation process, ADFA heard from several organizations that the need for capital improvements or acquisition/development of non-congregate shelters was a critical need. An inventory of the housing needs and gaps assessment, including robust stakeholder feedback, illustrates that there are insufficient non-congregate shelter beds for the general population experiencing homelessness in the State of Arkansas.

Other funding sources that are currently available and accessible to ADFA provide the opportunity for the State to provide more affordable rental housing and rental assistance. However, there is limited available funding that provides for investment in the long-term homeless delivery infrastructure that can be used to construct, renovate, or rehabilitate buildings for use as non-congregate shelter. Some shelters may serve some specific sub-populations (e.g., veterans or women with children). To bring more capital resources into the State and to ensure shelters are more accessible and effective, ADFA will leverage HOME-ARP resources to support

organizations willing to increase access to non-congregate shelters. All organizations serving qualified populations will be eligible to apply for funding.

Additionally, the public funding mechanism for health and substance abuse, housing support and stabilization, does not allow provider agencies to build long-term capacity. Service funding does not always cover the actual administrative costs to the provider agency and is highly variable. Service providers are also struggling to meet staffing needs or to offer higher wages or other incentives needed to be competitive in the current job market. HOME-ARP resources will provide funding for needed mental health services, including but not limited to, home stabilization, transition services, eviction prevention and other prevention services.

6. HOME-ARP Production Housing Goals

A. Estimated Number of Affordable Rental Housing Units for Qualifying Populations

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation.

ADFA will not be using the HOME-ARP allocation toward affordable rental housing units for qualifying populations. The focus of the State of Arkansas's HOME-ARP funding will be to increase the number of non-congregate shelter beds available statewide.

B. Rental Housing Production Goals and Correspondence with Need

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how the production goal will address the PJ's priority needs.

Not applicable to chosen HOME-ARP Activities.

7. Preferences

The State of Arkansas has not given a preference to any of the qualifying populations or subpopulations. However, the Allocation Plan does propose to direct HOME- ARP funding to Non-Congregate Shelter, Supportive Services, and Nonprofit Operational Assistance. Both the shelter component and the Supportive Services component are prioritized as intending to serve all qualifying populations.

Identification of Preference

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project.

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There will be no preference for qualifying populations. The solicitation for applications will entertain projects targeted toward any or all qualifying populations who may need Non-Congregate Shelter and/or Supportive Services. ADFA will issue guidance in its NOFA regarding serving all populations. For the sheltered, unsheltered, and at risk of homelessness populations, ADFA will recommend use of the Coordinated Entry System (CES), which assesses homeless and at-risk status of each individual or household to determine program eligibility. Coordinated Entry will also work with the funded non-congregate shelters to secure permanent housing placements for each individual or household served.

For those requiring services or housing assistance to prevent homelessness, and those at greatest risk of housing instability or unsuitable housing situations who may fall outside CES, the State will utilize its 211 system to provide referrals to participating agencies to determine eligibility. As calls for assistance come through the 211 system and through local partners who serve qualifying populations who are not served by CES, referrals for supportive services and non-congregate shelter will be made to the HOME-ARP projects. The HOME-ARP service providers may develop waiting lists from those referrals, documenting the date households presented for assistance, whether through CES or 211, to determine the first come first serve order at their locations.

Using Preference to Address Unmet Need

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis.

As described above, no preference has been identified.

8. Referral Methods

PJs are not required to describe referral methods in the plan. However, if a PJ intends to use a coordinated entry (CE) process for referrals to a HOME-ARP project or activity, the PJ must ensure compliance with Section IV.C.2 of the Notice (page 10).

Identify the referral methods that the PJ intends to use for its HOME-ARP projects and activities.

PJ's may use multiple referral methods in its HOME-ARP program. (Optional)

If the PJ intends to use the CE process established by the CoC, describe the method of prioritization to be used by the CE. (Optional).

If the PJ intends to use both a CE process established by the CoC and another referral method for a project or activity, describe any method of prioritization between the two referral methods, if any. (Optional).

Not applicable to activity design.

9. Limitations in a HOME-ARP Rental Housing or NCS Project

Describe whether the PJ intends to limit eligibility for a HOME-ARP rental housing or NCS project to a particular qualifying population or specific subpopulation of a qualifying population identified in section IV.A of the Notice.

If a PJ intends to implement a limitation, explain why the use of a limitation is necessary to address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis.

If a limitation was identified, describe how the PJ will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the limitation through the use of HOME-ARP funds (i.e., through another of the PJ's HOME-ARP projects or activities).

Not applicable to chosen HOME-ARP activities.

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b).

Not applicable to chosen HOME-ARP activities.

ATTACHMENTS – Public Hearing Minutes, Comments, and Legal Notices