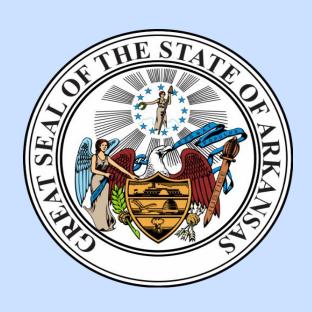
State of Arkansas 2020 – 2025 Consolidated Plan 2020 Annual Plan Analysis of Impediments



The purpose of this Public Hearing is to receive community input on the 2020 – 2025 Consolidated Plan

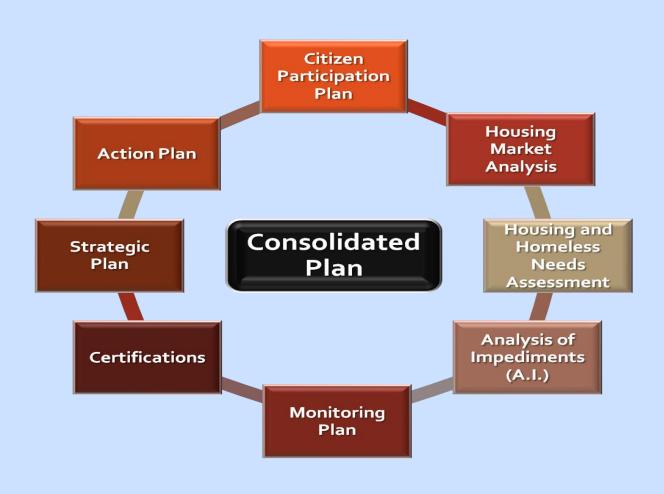
A Community Input Process is used to gather input in preparing the plan:

Five Year Consolidated Plan 2020 - 2025

Annual Action
Plan Program
Year
2020 - 2021

Analysis of Impediments 2020

Element of Consolidated Plan Accomplishments reported in CAPER



CONSOLIDATED PLAN 2020 - 2025

Consolidated Plan addresses community needs:

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

HUD Regulation 24 CFR Part 21

Federal Regulations National Objectives

Funded Activities Must Address at least one HUD National Objective:

- Benefit to low- and moderate- income (LMI) persons;
- Prevention or elimination of slums or blight; and
- Meet a need having a particular urgency (referred to as urgent need)

Qualification for Funding

Individuals and Households Benefit:

Income Eligibility = 80% of Area's Median Family Income \$57,000 State of Arkansas

House	ehold Size	Annual Income Limits Based On Household
1	•	\$33,050
2	•	\$37,750
3	-	\$42,500
4	-	\$47,200

Area Benefit:

51% or more of the persons in a census tract earn incomes at 80% or below the area median income



Arkansas Community & Economic Development Grant Program (ACEDP)

Community Development Block Grant (CDBG)

State's Program for Small Cities

July 1, 2020 – June 30, 2021

2020 Allocation: \$18,406,738

Economic Development	\$8,835,000		48%
General Assistance	7,419,538		40%
Water/Wastewater		4,600,000	25%
Public Facilities & Infrastructure		2,819,538	15%
Emergency/Urgent Need	500,000		3%
Rural Services	1,000,000		6%
Admin & TA	652,200		3%
(3% + 100,000)	052,200		3 / 0

	2020		
Economic Development	8,835,000	48%	
General Assistance	7,419,538	40%	
Water/Wastewater (minimum \$)	4,600,		25%
Public Facilities & Infrastructure	2,819,	538	15%
Emergency/Disaster Recovery	500,000	3%	
Rural Services (Act 876 of 92nd)	1,000,000	6%	
Admin & TA (3% + 100,000)	652,200	3%	
	\$18,406,738	100%	
	2019		
Economic Development	9,819,393	55%	
General Assistance	6,398,446	36%	
Water/Wastewater (minimum \$)	4,463,		25%
Public Facilities & Infrastructure	1,935,	086	11%
Emergency/Disaster Recovery	-		
Rural Services (Act 876 of 92 nd)	1,000,000	6%	
Admin & TA	635 603	4%	
(3% + 100,000)	635,603	470	
	\$17,853,442	100%	



Eligible 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 low- to moderate-income persons.





Economic Development

Deadline & Selection Criteria

- Economic Development commitments are made yearround.
- Successful applicants invited to make formal application to AEDC, and project then administered by Grants Division

Applications evaluated on (not limited to):

- Cost benefit analysis
- Financial feasibility
- Credit worthiness
- Creation or retention of jobs, 51% of which must be made available to LMI persons at the time of hire



Rural Services

The AEDC 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.

Contact: Megan Earnhart, mearnhart@arkansasedc.com, 501-682-3998



- Populations of 3,000 or less
- At least 51% LMI

- Maximum Award: \$75,000
- 10% Match

\$1,000,000 in Program Year 2020



Block: Project Examples

- 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 life saving equipment



General Assistance

The General Assistance set-aside provides funds for eligible public infrastructure and public facilities projects (with the exception of those projects eligible under Rural Services set-aside)

Applications under this line item are submitted directly to the AEDC Grants Division.



Eligible Activities

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 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

- Senior Centers
- Child Care Centers
- County Public Health Units
- Youth Centers
- Homeless Shelters
- Accredited Public Libraries
- Food Pantries
- Abused Children's Safety Centers
- Centers for Disabled Adults & Children



Public Infrastructure

- Drainage and Flood Control
- Handicap Accessible Ramps and Sidewalks
- Water and Wastewater Rehabilitation or New Construction





Scoring Criteria Matrix

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. All selection criteria will be scored in five point increments and shall be scored on a scale.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Project	Project	Project	Citizen	Funding	LMI	Bonus	TOTAL
Need	Impact	Readiness	Participation	Leverage	Benefit	Points	
25	15	30	15	5	5	5	100 points

- Minimum grant request \$75,000
- Maximum grant request \$1,000,000
 - New water/sewer or extensions with new customers, up to \$1 million (cost per customer considered)
 - Water/sewer rehab and other public infrastructure, currently limited to \$200,000
 - Considering raising to \$500,000
 - Public Facilities, currently limited to \$200,000
 - Considering raising to \$500,000
 - Considering adding 10% cash match requirement for project costs over \$300k
- Two annual cycles, starting October 2021
- Application Workshops held in Fall



New Set-Aside! Emergency/Urgent Need

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 are accepted any time during the year.

In applying for an Urgent Need grant from the Community Development Block Grant program, the city/county is certifying that the project primarily serves persons of low- to moderate-income, and that:

- The proposed project must alleviate existing conditions which pose a serious and immediate threat to the health and welfare of the community.
- The conditions developed or became urgent within 18 months of the date the proposal is submitted (not as result of neglect or lack of proper maintenance).
- The applicant locality is unable to finance the project on its own, no other funding is available to address the problem, and the CDBG funding will be directly targeted towards alleviation of the threatening conditions; and,
- The threat must be supported by either:
 - A current declaration of an emergency by the Governor of Arkansas relative to a flood, a hurricane, a tornado, an 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.

Scoring for Emergency Projects will generally include Project Need, Project Impact, and Readiness to Proceed.

Projects may be asked to instead apply through the General Assistance set-aside pending urgency, and available funding.

HOW TO APPLY?

- Application Guidelines
 - Application Forms
 - Exhibits Package
 - Scoring Criteria
- Income Eligibility Information

www.ArkansasEDC.com/Grants (501) 682-7389 Jean Noble, Division Director





HOME and National Housing Trust Fund (NHTF) Programs

June 10, 2020

HOME Program Fact Sheet

HOME Investment Partnership Program - The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households

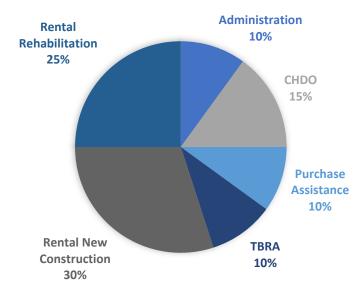
The general purposes of the HOME Program include:

- > Expanding the supply of decent and affordable housing to lower-income households (Persons must be 80% or below of area median income to qualify).
- > Strengthening the ability of state and local governments to provide housing.
- > Extending and strengthening partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of affordable housing.

Eligible Applicants – Cities, counties, nonprofits and for-profit organizations

Allocation Amounts – ADFA's HOME Program allocation is \$900,000 for CHDO activities. All other eligible activities allocation is \$450,000. These limits can be increased with Board approval.

2020 HOME ALLOCATION PRIORITIES



HOME

The following is language that is part of the 2018 HOME Program Operations Manual

The Arkansas Development Finance Authority (ADFA, or, the Authority) will work closely with the State Recipients, Subrecipients, owners and developers to ensure that eligible Arkansans have access to affordable, decent, safe, and sanitary housing. Together our commitment to affordable housing goes beyond the enforcement of administrative procedures and extends to the people and the communities being served.

PROGRAM FUNCTIONS AND BACKGROUND

The Arkansas Development Finance Authority, a public body politic and corporate, with corporate succession, was created May 1, 1985, in part to assist low-income and underserved Arkansans in the financing, development, and preservation of affordable housing.

ADFA receives HOME Investment Partnerships Act funding from HUD (the HOME Act, Title II of the Cranston-Gonzalez National Affordable Housing Act) as a state Participating Jurisdiction (PJ), and then makes awards to eligible organizations who, in turn, disburse the HOME funds to qualified households in Arkansas communities.

The HOME Investment Partnerships Program (the HOME Program) was created to provide funds to expand the supply of affordable housing for very low-income and low-income persons.

ADFA embraces its responsibility to administer the HOME Program that has been entrusted to it. ADFA will administer the HOME Program creatively, effectively, and efficiently under the housing conditions that exist in the State of Arkansas (the State) and with all practical safeguards against waste or fraud. ADFA will practice and advocate innovation, flexibility, and expansion in program design to address unmet housing needs throughout the state.

The HOME Program Final Rule found in 24 CFR Part 92 is the implementing regulation for the program. The HOME Final Rule has been updated over the years. The most recent update was published in the Federal Register on July 24, 2013.

HOME

- This language is part of the Annual Update to the Consolidated Plan
- · Method of Distribution
 - ADFA receives HOME Funds through a formula allocation form HUD. ADFA is the designated Participation Jurisdiction or "PJ".
 - ADFA has broad discretion in administering the HOME funds. ADFA may administer the funds directly or allocate to units of local government, for-profit entities and non-profit entities
 - · Applications are accepted on a continual basis as per funding availability
- Criteria used to select applications
 - ADFA has set the following parameter regarding the amount of HOME Program Funds that can be allocated per applicant. ADFA Board of Directors reserves the right to increase or decrease the maximum program allocation during the program year to meet HOME program requirements
 - · Applicants must request a minimum of \$100,000 with the exception of TBRA
 - Maximum amount that can be requested in \$450,000 and \$900,000 for a CHDO application
 - Maximum for TBRA is \$225,000
 - Applicants may be awarded a maximum of 3 HOME projects, per housing activity per HOME Fiscal year (July 1 to June 30)





HOME - Rental Housing Program

About the HOME Program

The U.S. Department of Housing and Urban Development (HUD) funds this federal program with state and local govern- ments administering the program. The state and local enti- ties administering the HOME Program are called participating jurisdictions (PJs). The PJs in Arkansas include the Arkansas Development Finance Authority (ADFA), the cities of Little Rock, North Little Rock. Fort Smith and Pine Bluff.

The purpose of the HOME Program is to expand the supply of decent, safe and affordable housing for low (80% AMI or less) and moderate income persons.

Eligible Applicants

Cities, Counties, Nonprofit Entities & For-Profit Organizations.

Rental Housing

"Chapter 6" HOME Program Operations Manual

Funds may be used for the acquisition, new construction or rehabilitation of affordable rental housing.

Maximum award: \$450,000 and \$900,000 for CHDO's.

Eligible activities: Acquisition, New Construction or Rehabilitation

Forms of Assistance: Construction Loans, Permanent Loans and Creative and Innovative Financing.

Loan Terms: All loans must be executed with a promis- sory note at 1% interest rate with a 20-year term or a 1% interest rate with a term and amortization that will match an extended affordability period. This can range between 20 and 35 years.

Minimum debt coverage of 1.15 including the debt ser- vice on the HOME loan

Eligible Costs:

- Hard cost = construction, rehabilitation, land, materials, demolition, site preparation. See Exhibit 6-1 HOME Manual.
- Soft Cost= Developer Fee, operating deficit reserve (reserve cannot exceed 18 months).
- Relocation Costs ADFA discourages relocation or displacement, but this is an eligible cost.

- Bridge Loans to cover the cost of interim construction- only if costs are HOME eligible and ADFA re- ceives prior notification and approves the cost.
- Program and Administrative Costs. This is limited to 10% of the final allocation amount for the proposed rental program.

Cost Subsidy Limit per Unit is:

- Units with Elevators = \$132,669-1BR, \$147,000-2BR, \$180,252-3BR
- Units without Elevators = \$113,741- 1BR, \$125,997- 2BR, \$150,502- 3BR

Property Standards

- Acquisition- If rehabilitation or construction is planned; housing must meet State, Local Housing Quality Standards and code requirements. If no standards exist, then the property must meet Uniform Physical Condition Standards (UPCS).
- Construction and rehabilitation Units must meet all State and local codes, rehab standards and orda- nances. New Construction units must meet Interna- tional Energy Conservation Code.
- Owners must maintain property standards through- out the affordability period. Periodic inspections required.
- Other Standards include meeting the Accessibility Standard in accordance with the Fair Housing Act
- with the Fair Housing Act.

 Must follow Arkansas Usability Standards in Housing

Affordability Period:

- 20 years New Construction
- Rehabilitation or acquisition greater than \$40,000 is 15 years

HOME units must comply with applicable rent and in- come limits 25% match is required

https://adfa.arkansas.gov





HOME - Homeowner Housing Program

About the HOME Program

The U.S. Department of Housing and Urban Develop- ment (HUD) funds this federal program with state and local governments administering the program. The state and local entities administering the HOME Pro- gram are called participating jurisdictions (PJs). The PJs in Arkansas include the Arkansas Development Fi- nance Authority (ADFA), the cities of Little Rock, North Little Rock, Fort Smith and Pine Bluff.

The purpose of the HOME Program is to expand the supply of decent, safe and affordable housing for low (80% AMI or less) and moderate income persons.

Eligible Applicants

- Cities
- Counties
- Nonprofit Entities
- For-Profit Organizations.

Homeowner Housing Program Homebuyer "Chapter 5" HOME Program Operations Manual

- This program can help eligible homebuyers in Ar- kansas purchase a home. Assistance may involve development (acquisition and new construction or rehabilitation) or simply help with financing.
- Acquisition & Rehabilitation Involves taking title to an existing structure and rehabilitation must be performed according to ADFA's written property standards, as well as the state code.
- New Construction- Involves the development of new housing units on vacated or improved land.

- Homebuyer Down payment assistance cannot ex- ceed 20% of the purchase price and closing costs or \$14,999, whichever is less based upon underwriting review.
 Assistance is a 5-year forgivable loan to the homebuyer and the homebuyer must be low-in- come (household income that does not exceed 80% AMI).
- Developer Development Subsidy cannot exceed \$99,000 per home (\$9,000 project delivery) with a maximum award of \$450,000 and \$900,000 for CHDO's. The development loan will be repayable upon the sale and closing of each unit at a 0% loan. 25% match is required for this application.

Contact

Lori Brockway

Federal Housing Program Manager Phone: (501)-682-3339

Email: lori.brockway@arkansas.gov

To find out more about the HOME Investment Partner- ship's Program, go to ADFA's website at:

https://adfa.arkansas.gov





HOME - Tenant Based Rental Assistance Program

About the HOME Program

The U.S. Department of Housing and Urban Develop- ment (HUD) funds this federal program with state and local governments administering the program. The state and local entities administering the HOME Pro- gram are called participating jurisdictions (PJs). The PJs in Arkansas include the Arkansas Development Fi- nance Authority (ADFA), the cities of Little Rock, North Little Rock, Fort Smith and Pine Bluff.

The purpose of the HOME Program is to expand the supply of decent, safe and affordable housing for low (80% AMI or less) and moderate income persons.

Eligible Applicants

- Cities
- Counties
- · Nonprofit Entities
- For-Profit Organizations.

Tentant Based Rental Assistance (TBRA) "Chapter 7" HOME Program Operations Manual

Tenant-Based Rental Assistance (TBRA) is a rental subsidy program designed to help an eligible tenant with rent and utility deposits. The TBRA Program di- rectly assists individual households (rather than provid- ing subsidies to projects) to make housing affordable. The assistance must be tenant-based and not project based.

As with all HOME Program activities. TBRA funds must be used to serve low-income individuals. The TBRA income requirements are more strin Gent than the requirements for the other HOME activities.

ADFA TBRA funds are limited to tenants who are at or below sixty percent (60%) of area median income at initial application. HUD establishes and periodically publishes income limits by family size for each jurisdiction.

Program Highlights

- · Match is not required.
- Maximum award is \$225,000
- Targeted household income cannot exceed 60% AMI at initial lease up and tenants must pay 30% of their adjusted income, not to fall below \$50,
- Administration fees not to exceed \$120 for process- ing each tenant application and \$20 per month for ongoing administration expenses.

Contact

Lori Brockway

Federal Housing Program Manager Phone: (501)-682-3339

lori.brockway@arkansas.gov

Deanne Jennings

HOME Program Specialist Phone: (501)-

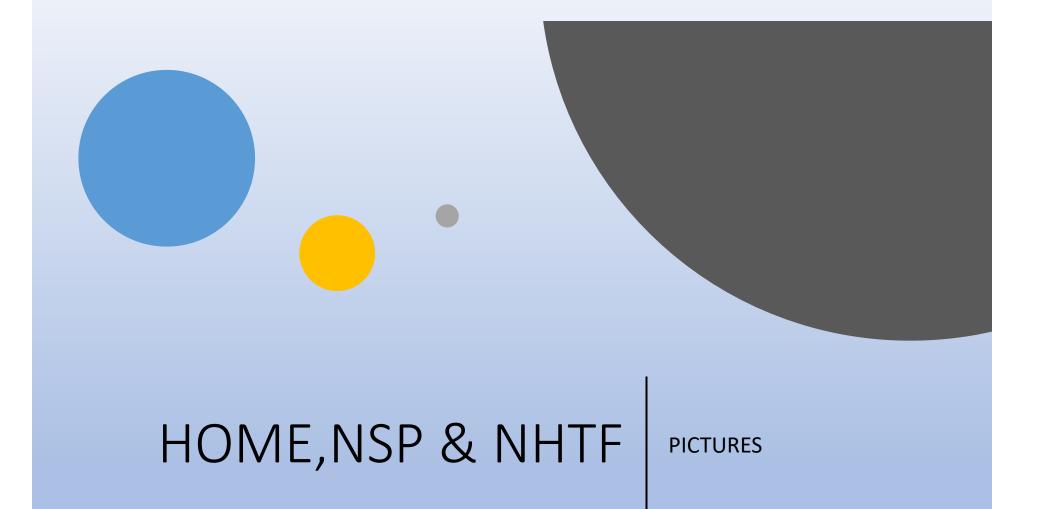
682-5929

Deanne.Jennings@arkansas.gov

To find out more about the HOME Investment Partner- ship's Program, go to ADFA's website at:

https://adfa.arkansas.gov









Gateway Terrace-Senior Apartments Rogers HOME

- New Construction
- 31 Multifamily Senior Units
- \$219,100 for 5 HOME assisted units





Cumberland Towers-Little Rock NSP/Bonds

- Rehabilitation
- 178 units
- \$700,000 for 8 NSP assisted units





Heights at Seneca-Hot Springs NHTF/LIHTC/HOME

- New Construction
- 61 Units
- \$1,501,626 for 10 NHTF units
- \$450,000 for 5 HOME units

Mountain View Heights-Hot Springs
 Rehabilitation
 365 Units
 \$450,000 for 5 HOME assisted
 units
 HOME/Bonds/LIHTC





Saline County Habitat for Humanity-Benton

Single Family New Construction \$99,000 in HOME funds HOME



Photo 5: Completed Interior work.



Photo 6: Completed Interior work.



Completed Exterior work.



Photo 2:
Completed Exterior work.

NHTF-Overview

The National Housing Trust Fund is a permanent federal program with dedicated source(s) of funding not subject to the annual appropriation process.

- •Initial source designated in the statute was as an annual assessment of 4.2 basis points (0.042%)on the volume of business of Freddie Mac and Fannie Mae, 65% of which is to go the HTF.
- •By law, 80% of HTF dollars must be used for the production, preservation, rehabilitation, and operation of rental housing. Up to 10% may be used to support homeownership activities.

ADFA did not elect to use HTF funds for homeownership activities. ADFA dedicates 90% for rental and reserves 10% for Administration.

- ADFA receives an annual allocation of \$3 million, to date, ADFA has received \$12 million.
- •The purposes of the HTF are to:

Increase and preserve the supply of rental housing for Extremely Low Income (30% or less) and Very Low Income (50% or less) households.

•By law, 75% of HTF dollars used to support rental housing must serve extremely low income (ELI) households earning no more than 30% of the Area Median Income (AMI) or the federal poverty limit.

ADFA elected to serve only ELI households.

HTF is administered as a block grant giving each state the flexibility to decide how to best use HTF resources.

ADFA has elected:

New construction. Rehabilitation of existing structures (added in 2019). Target ELI households at or below 30% AMI.

ELIGIBLE ACTIVITIES

- Eligible activities must comply with the requirements of 24 CFR Parts 93.200, 93.201 and 93.301.
- •Under 24 CFR 93.200, HTF funds may be used for the production of affordable housing and rental housing.
- Under 24 CFR 93.201, HTF funds may be used to pay eligible costs, such as development hard costs, refinancing costs, acquisition costs, and related costs.
- Under 24 CFR 93.301, new construction and rehabilitation projects must meet all applicable state and local codes, ordinances, zoning requirements and ADFA's Minimum Design Standards (MDS).
- ADFA permits and encourages applicants to exceed these MDS project standards http://adfa.arkansas.gov.

How long do units have to remain affordable?

•Units must remain affordable for at least 30 years.

How are funds distributed?

 HTF funds are distributed in accordance with the annual Allocation Plan based on priority needs identified in the Consolidated Plan and a scoring matrix developed by ADFA.

How are projects selected to received HTF dollars

Scoring MatrixUnderwriting

How are rents determined?

•NHTF rent limits must be used.

How long does the State have to spend its funds?

- •Statute requires states to commit fund within two years.
 Uncommitted funds are to be recaptured by HUD and
 reallocated to other states.
- •Commitment means a legally binding agreement for a specific project that can be reasonable expected to begin construction or rehabilitation within one year. Funds must be expended in 5 years.

Is match required?

•Match is not required.

The NHTF program must operate in accordance with the Consolidated Plan and the Program Operations Manual

- Language from the 2019 Annual Update to the Consolidated Plan- Allocation of Resources
 - Rental Unit 1-2 BR \$120,000 per unit
 - Rental Unit 3-4 BR \$151,000 per unit
 - · Per unit costs are calculated by dividing the total development cost by the total number of units
- Method of Distribution
 - NHTF plans sees to ensure that, where economically feasible, applicants will have an opportunity to compete for funding to address their unmet rental housing needs.
 - · Geographic Diversity- ADFA anticipates allocating available funds to expand the ELI overall rental housing supply located throughout Arkansas
 - Applicant Capacity- Great consideration will be given to ability of applicant to undertake and complete the proposed type of housing in a timely manner. Applicant must have the financial capacity to complete the proposed development and must provide a list of an experienced development team
 - · Rental Assistance-Due to the targeted population of ELI, the ability to secure rental assistance so that rents are affordable to ELI families
 - · Affordability- All rental units must have an affordability period of a minimum of thirty (30) years
- Criteria used to select applications
 - · Scoring matrix will be used.
- · Threshold and Grant size limits
 - · Maximum grant is \$1,000,000 and waivers will be considered. The development cannot contain less than four units
- · Eligible Recipients
 - Under 24 CFR §93.2, a Recipient is defined as 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.
 - ADFA will award NHTF funds as forgivable grants to recipients whose proposed developments are approved for funding. The NHTF grant will remain a
 forgivable grant, as long as the development remains in compliance with NHTF and ADFA requirements for the entire affordability period of thirty (30)
 years.



National Housing Trust Fund

About the NHTF

These funds are made available to ADFA from the National Housing Trust Fund (NHTF), a federal program funded by the Department of Housing and Urban Development (HUD). It is a recently established affordable housing program that complements existing federal, state and local efforts to increase and preserve the sup- ply of decent, safe and sanitary housing for Extremely Low-Income (ELI) households.

Eligible Applicants

An organization, agency, or other entity (including a public housing agency, for-profit entity or nonprofit enti- ty)

NHTF Program Highlights

Maximum award: \$1,000,000 (in the form of a grant)

Eligible Activities: New Construction of qualified rental housing (will be modifying at a later date to add Rehabilitation) including single family, assisted living units and multi-family residential rental units

Per Unit Costs for rentals = \$120,000 for 1-2 BR rental and \$151,000 for 3-4 BR

Targeted household must be at or below 30% of the area median income (AMI) and meet the definition of a Veteran. This will change at a later date to include funding for all ELI house- holds. Scoring matrix will give extra points for applicants that target veterans.

30- year "Affordability" period

Rents must meet 30% National Housing Trust Fund limits.

ADFA will award these funds as forgivable grants to recipients whose proposed developments are approved for funding. The grant will remain forgivable as long as the development remains in compliance with ADFA and NHTF requirements for the 30-year affordability period.

Eligible Applicants consist of the Development Team who will construct new rental housing (single family homes, duplexes, or multi-family units) for Eligible Beneficiaries.

Contact

Lori Brockway

Federal Housing Program Manager Phone: (501)-682-3339 Email: lori.brockway@arkansas.gov

maii: lon.brockway@arkansas.gov

To access the application for this program, go to the Arkansas Development Authority website at:

https://adfa.arkansas.gov/files/

Applications being accepted now.



2019 Rent Limits by County														
	Fayetteville- Springdale-Rogers HFMA			Jonesboro MSA & HMFA			Little Rock-N. Little Rock-Conway HMFA	Memphis MSA HMFA	Pine Bluff MSA	Texarkana		All other counties- NHTF		Ashley County
NHTF rent limit-Efficiency	367	312	312	312	312	335	366	346	312	312	312	312		
NHTF 1 BR	393	367	367	367	367	367	392	370	367	367	367	367		
NHTF 2 BR	533	533	533	533	533	533	533	533	533	533	533	533		
NHTF 3 BR	699	699	699	699	699	699	699	699	699	699	699	699		
Low HOME Efficiency	547	463	507	492	456	519	610	577	456	513	458		466	456
Low HOME 1 BR	586	496	543	527	488	597	653	618	488	550	491		491	. 488
Low HOME 2 BR	758	596	652	632	586	697	783	742	586	661	590		598	586
Low HOME 3 BR	908	688	753	730	677	828	905	856	677	763	681		691	677
High HOME Efficiency	547	495	551	. 507	488	519	617	658	525	569	461		481	481
High HOME 1 BR	586	5 529	587	609	491	609	702	742	545	625	491		491	546
High HOME 2 BR	758	700	776	756	650	697	831	. 875	716	798	650		650	650
High HOME 3BR	1081	. 906	945	947	847	901	1108	1105	847	967	883		878	878
Gross Rents with all utilities included														
MSA-Metropolitan Statistical	Area													
HMFA-HUD Metro Fair Marke	et Rent													

U.S. DEPARTMENT OF	
HUD STATE: ARKANSAS	

				UIS HOUSIN					
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
	teville-Springdale-Rogers, AR-MO MS etteville-Springdale-Rogers, AR								
Fayetteville-Springdale- HMFA	Rogers, AR HTF LIMITS	14700	16910	21330	25750	30170	34590	39010	
	30% Limits	14700	16800	18900	20950	22650	24350	26000	
Fort Smith, AR-OK MSA	Poverty Guideline	12490	16910	21330	25750	30170	34590	39010	0 4343
Fort Smith, AR-OK HMFA	HTF LIMITS	12490	16910	21330	25750	30170	34590	39010	
	30% Limits	11100	12700	14300	15850	17150	18400	19700	
Hot Springs, AR MSA	Poverty Guideline HTF LIMITS	12490 12490	16910 16910	21330 21330	25750 25750	30170 30170			4343
	30% Limits	12150	13900	15650	17350	18750	20150	21550	
Jonesboro, AR MSA Jonesboro, AR	Poverty Guideline	12490	16910	21330	25750	30170	34590	39010	0 434 3
HMFA	HTF LIMITS	12490	16910	21330	25750	30170	34590	39010	0 4343 0
	30% Limits	11550	13200	14850	16450	17800	19100	20400	2175
Poinsett County, AR HMFA	Poverty Guideline HTF LIMITS	12490 12490	16910 16910	21330 21330	25750 25750	30170 30170	34590 34590		0 4343 4343
	30% Limits	11000	12550	14100	15650	16950	18200	19450	
Little Rock-North Little F	^{Rogk√€₽₽₩ª} ĕuideline	12490	16910	21330	25750	30170	34590	39010	-
in crane councy, in mir	HTF LIMITS	13400	16910	21330	25750	30170	34590	39010	
	30% Limits	13400	15300	17200	19100	20650	22200	23700	2525
Little Rock-North Little	Rock-Conway, AR HM Poverty Guideline	IFA 12490	16910	21330	25750	30170	34590	39010	
	HTF LIMITS	14650	16910	21330	25750	30170	34590	39010	9343 0
Memphis, TN-MS-AR	30% Limits	14650	16750	18850	20900	22600	24250	25950	-
MSMemphis, TN-MS-AR HMFA		ty 12490 li 13850	16910 16910	21330 21330	25750 25750	30170 30170			
	30% Limits	13850	15800	17800	19750	21350	22950	24500	
	Poverty Guideline	12490	16910	21330	25750	30170	34590	39010	

Other ADFA Housing Programs and Available Funds

https://adfa.arkansas.gov/programs/

Preservation Revolving Loan Fund (PRLF) \$1,136,102.00 Applicants must have an RD 514 or 515 Loan or a 516 Grant Affordable Housing Assistance Program
(AHAP)
FKA-DHS Assisted Living Incentive Fund
(ALIF)
\$495,347.57
\$3,000,000 has been set aside for the
Disaster Recovery Loan Program

Finance Adjustment Factor & Below Market Interest Rate (FAF) (BMIR) \$2,545,681.68 Maximum Loan \$250,000 Units restricted to 50% AMI or less Neighborhood Stabilization Program (NSP) 1 & 3

\$72,497.9

Funds to assist with demolition of blighted properties or abandoned or foreclosed properties which will result in development of housing for low income households

Tax Credit Assistance Program
(TCAP)
\$2,037,396.93
Funds to assist with development or
operation of housing that remains
affordable for a period of not less than
15 years and whose income does not
exceed 80% AMI

Mortgage Settlement Fund (MSF) \$1,571,989.90 Funding mimics the HOME Multifamil Program \$600,000 budgeted for LIHTC applications





Greetings!



EMERGENCY SOLUTIONS GRANT PROGRAM October 2020-September 2021 **ESG Funding**

\$2,264,323

Any Remaining Funding from prior years upon HUD approval

Emergency Solutions Grant Funding

FY 2020 (October 2020 - September 2021)

\$2,264,323

42 Applicants

Administration (7% – 2.5% to Agencies)

HMIS – \$1000

Admin – \$500 (Contingent on # of Approved Agencies)

Emergency Shelter (45%) \$1,018,945.35

Homeless Prevention (23%) \$520,794.29

Rapid Rehousing (24%) \$543,437.52

Street Outreach (.50%) \$11,321.61

Emergency Solution Grant Components

Street Outreach

Shelter

Rapid Re-Housing

Homeless Prevention (30% income Limit)

Administration

Match Requirement

Decisions In July

Agencies notified

ESG Program Monitoring

OCS Monitoring Visits

OCS Monitoring Tool

Questions

Contact Information Lorie Williams

501-682-8714 W

501-258-5992 C

Lorie.Williams@dhs.Arkansas.gov

HIV/AIDS AND HOUSING



ARKANSAS' HOPWA PROGRAM 2020 - 2024

HIV in Arkansas

- As of December 31, 2017, there were 6,087 persons living with HIV in Arkansas.
- 2019: Arkansas is ranked among the seven (7) states with high HIV incidence.
- Number of PLWHA needing housing assistance ≈ 134[®]
- Non-HIV family persons benefiting from housing assistance ≈ 90[®]

Why HOPWA?

"...Homelessness, HIV disease, and access to health care are fundamentally interconnected...."

ADH HOPWA Fact Sheet, 2011

"Housing is Healthcare...and offers the best opportunity for PLWHA to access therapy....[Yet] housing [remains] the greatest unmet service need for people living with the disease...."

National AIDS Housing Coalition, Rev. 8/ 2009

Arkansas HOPWA Program

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

Who are the HOPWA Clients?

- Men and Women living with HIV/AIDS
- Some are families with children
- ALL have a demonstrated housing need AND
- Have a current notice of eligibility, after screening



Clients facing competing demands relative to getting basic needs met have problem maintaining care:

- Housing
- Food
- Child care

Therefore, it is important to reduce barriers that impede access to services; affordable, accessible housing is one of such barrier.



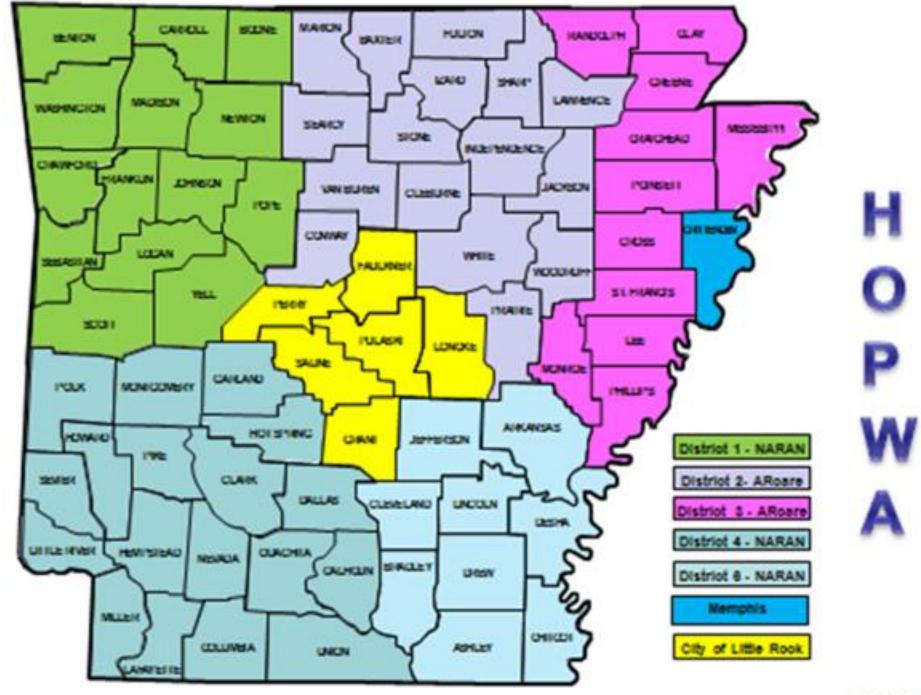
HOPWA IN ARKANSAS

 HOPWA grant for State of Arkansas administered by ADH

- Grant is <u>Formula-based</u>: calculated based on HIV/AIDS surveillance data: "...cumulative AIDS cases and area incidence..."
- Funding provides our State with resources for meeting the housing needs of low-income persons living with HIV/AIDS and their Families.

- Housing assistance for eligible clients will:
 - reduce risks of homelessness
 - increase access to appropriate healthcare and other support
- Our priority population: HIV/AIDS clients with incomes ≤ 80% of the AMI for the area in which they live (determined by the U.S. HUD)

ADH HOPWA SERVICE AREA



- As a state Arkansas provides services in 74 of its 75 counties
- Crittenden County in Northeast Arkansas is covered as part of the Memphis Eligible Metropolitan Statistical Area (EMSA)
- ADH, as Grantee, administers HOPWA activities in 68 counties: Districts 1, 2, 3, 4, & 6 [see map]
- District 5 HOPWA under separate grant administered by City of Little Rock (6 counties).

Project Sponsors:

ADH administers HOPWA through non-profit agencies called Project Sponsors.

Currently there's just one.

 Northeast Arkansas Regional AIDS Network (NARAN)

Services Description and Categories

- I. Administration:
 - Grantee-3% of Federal award
 - Project Sponsors- 7% of <u>subgrant</u> award management, oversight, coordination, evaluation, reporting, etc.

- II. Direct Housing Services: 65.0%
 - (i) Tenant-Based Rental Assistance (TBRA): housing subsidy provided for use on the open rental market

Services Description/Categories Cont'd

- (ii) Short-Term Rent, Mortgage, & Utility Assistance (STRMU): prevents homelessness of mortgage holder or renters already housed; allows assistance for up to 21wks in any 52wk period.
- (iii) Facility-Based Rental Assistance (FBRA)*

 Hotel/motel voucher assistance for up to sixty (60)
 days within any six (6)-month period, where rental
 housing is identified but not immediately available for
 move-in by approved clients.



Services Description/Categories Cont'd

(iv) Permanent Housing Placement (PHP): assistance with 'move-in' costs: pays up to two months of rent; one-time security; one-time utility deposit.

CASE-BY-CASE NEEDS BASED ASSISTANCE TO NON-ADH JURISDICTIONS UPON REQUEST.*

III. Supportive Services: 25.0%

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

* NEW

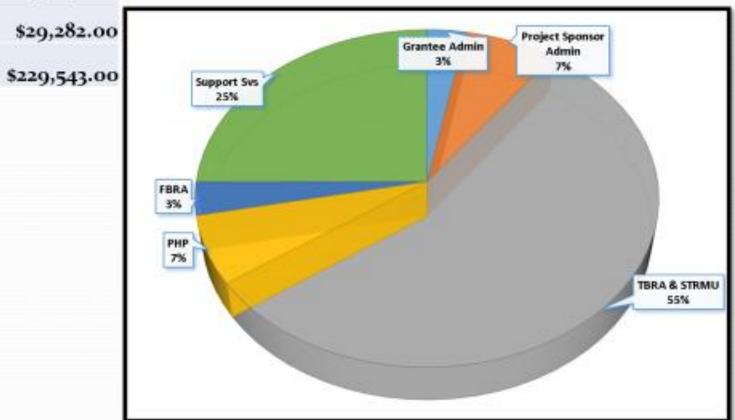
Expanded supportive services 2020-2024*

- Substance Abuse treatment-short term (≤ 120dys)
- Basic Telephone Service: intended to assist beneficiary in accessing services
- Child Care (does not include childcare 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 & household cleaning supplies
- Life Skills Management: psychosocial & interpersonal skills; anger management & conflict resolution; communication; budgeting & money management, etc.

*NEW

\$ Breakdown

Grantee Admin	\$27,545.00						
Project Sponsor Admin	\$64,272.00						
TBRA & STRMU	\$507,290.00						
PHP	\$59,691.00						
FBRA	\$29,282.00						
Support Svs	\$229,543.00						



Program Goals

 Goal 1: Provide housing assistance and appropriate supportive services to enable clients to remain in their homes and to reduce their risks of homelessness.

 Goal 2: Improve access to health care and other supportive services

The barriers: Client

Major barriers to accessing affordable, stable housing:

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

Program Contacts

 Nicholas Butler - Ryan White Part B & ADAP/HOPWA Manager

501-661-2433

ZKochia Watson - HOPWA Coordinator 501-661-2137

QUESTION & ANSWER

OPEN DISCUSSION

Consolidated Plan Process

2020 – 2025 Consolidated Plan, 2020 Annual Plan, Analysis of Impediments:

- Public Meetings October 11, 2019February 19-20, 2020
- 30 Day Public Comment
 May 24, 2020 June 23, 2020
- Public Hearing June 10, 2020
- Submission to HUD for Approval June 2020
- Funding available
 July 1, 2020 June 30, 2021 Program Year